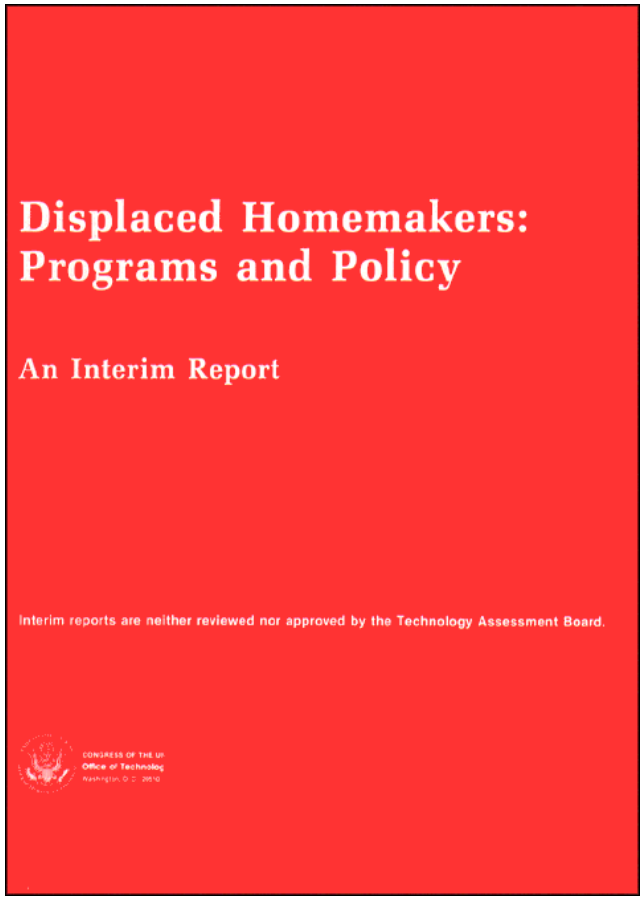
Displaced Homemakers: Programs and Policy

October 1985

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Foreword

The problems of displaced adults have received increasing attention in the 1980s, as the social, technological, and economic changes have changed the worklives of millions of Americans. As Congress debates programs to provide training, reemployment assistance, and financial support to displaced people, it is useful to examine the problems and performance of existing Federal support for displaced adults.

In October 1983 OTA was asked to assess the reasons and future prospects for adult displacement, the performance of existing programs to serve displaced adults, and identify options to improve service and avoid displacement. As part of that study, the Senate Committee on Labor and Human Resources requested that OTA focus on problems of and programs for displaced homemakers as well as displaced workers. This interim report on displaced homemakers will be part of the overall assessment Technology *and Structural Unemployment: Reemploying Displaced Adults*.

Displaced homemakers are a large, often overlooked group of people, mostly women, who have lost their primary source of income. Many of these people have not worked in the commercial sense for many years, though they often have skills developed in homemaking, past work experience, or volunteer activities. However, the combination of little recent experience in paid work, little or no source of income and, often, falling self-esteem gives them significant handicaps in finding new jobs to support themselves and their families, In the Vocational Education Act of 1984, Congress added significantly to the funds available to serve displaced homemakers.

While the impact of new funding and emphasis on the problems of displaced homemakers cannot be fully judged yet, there are many issues Congress may wish to address as new programs develop. For example, even with the augmented Vocational Education programs, will adequate funding be directed specifically to displaced homemakers? Can displaced homemakers, who often have no source of income support, afford training? Do the programs that serve displaced homemakers meet their special needs (for example, job readiness counseling, peer group support, and training for nontraditional jobs)? Educational technology may play an important role in preparing displaced homemakers for paid jobs. The full report considers both the potential of technology to improve the work skills of displaced adults and the effect of technology on the kinds of jobs available in the U.S. economy.

The viewpoints of people in the private sector, State and local government, academia, and displaced homemakers' groups were sought in conducting this study. Several private and public organizations cooperated in providing information, data, and advice. OTA thanks the many people—advisory panel members, government officials, reviewers, and consultants—for their assistance, As with all OTA studies, the information, analyses, and findings of this report are solely those of OTA.



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OVERVIEW AND FINDINGS

Displaced homemakers are women whose principal job has been homemaking and who have lost their main source of income because of divorce, separation, widowhood, disability or long-term unemployment of a spouse, or loss of eligibility for public assistance, Many of these women have serious trouble finding jobs that are adequate to support themselves and their families. Estimates of the number of displaced homemakers range from over 2 million to about 4 million.

Definition and Dimensions of Homemaker Displacement

This report provides the first national estimates of the displaced homemaker population for more than 1 year. Because of the definition and database used, the estimates are conservative—rising from 1.7 million in 1975 to 2.2 million in 1983. Different definitions and different databases have yielded estimates for single years that are more than twice as large. The definitions in various State and Federal laws and programs also differ, with little consistency in those considered eligible for program services.

Under the definition used for descriptive purposes here, displaced homemakers are women who:

1. are between the ages of 35 and 64, and are:
   - divorced, separated, or widowed; or
   - married but husband is absent, seriously disabled, or long-term unemployed; or
   - losing income from public assistance because the youngest child is 17 to 19 years old; and
2. have had serious employment problems, including unemployment, working at pay below the minimum wage, working part time but preferring full time, or dropping out of the labor force from discouragement.

The number of displaced homemakers rose 28 percent from 1975 to 1983. At the same time the population of all U.S. women in the age group rose only 10 percent.

Characteristics of Displaced Homemakers

- Of the estimated 2.2 million displaced homemakers in 1983, over 1 million were divorced, separated, or had an absent spouse. Rapid growth in this group (54 percent) accounted for much of the increase in numbers of displaced homemakers from 1975 to 1983.
- Many displaced homemakers are living in or close to poverty. In 1982-83, nearly half of them had family incomes below $10,000 a year (1982 dollars). At least 30 percent of those in families of four or more were below the poverty level in 1983, compared with 15 percent of all families at that time.
- A majority (61 percent) of displaced homemakers had children living at home; for 45 percent of the group, the youngest child at home was of school age. Families were generally small; nearly three-fifths of the displaced homemakers were in families of two or three people. Slightly over one-fifth were in single-person families; another one-fifth were in families with four or more members.
- By definition, all of the displaced homemakers were having trouble finding satisfactory jobs. Half were employed, but at pay below the minimum wage or in a part-time job when they wanted a full-time job. In 1975 (latest data available) disproportionate numbers of displaced homemakers, compared to other women workers, were service workers, in such jobs as waitress, hotel maid, or nursing home aide; they were underrepresented in clerical, professional, technical, and administrative jobs.

Displaced Homemaker Programs

- Federal support for displaced homemaker programs began in 1976 in amendments to the Vocational Education Act; Congress recently strengthened support in the Carl D. Perkins Vocational Education Act of 1984. Despite the increased support, however, Federal funding of displaced homemaker proj-

ects is still modest in relation to the eligible population of 2 to 4 million.

- In 1984, several hundred displaced homemaker projects existed across the country, probably serving at least 100,000 women a year. Data on displaced homemakers and the programs serving them is sparse, but OTA's research and review of available evidence indicate that the number of displaced homemakers receiving employment and training services has grown in recent years, with the rise in their numbers and a growing awareness that services are available. Funding to support the projects has also apparently grown, though barely keeping up with demand.
- State funds were the main support of displaced homemaker programs in 1984. This situation may change, with the increased funding available to displaced homemaker programs under the Perkins Voc Ed Act. Congress has appropriated about $63 million under the act for services to single parents and homemakers, including displaced homemakers, for fiscal year 1985, How much of this will go to displaced homemaker programs is uncertain, but it is likely to be a large share and to exceed substantially Federal funding of the past. Despite some resistance from the vocational education establishment to the idea of set-asides under the Perkins Act (especially the set-aside for single parents and homemakers), the act opens new opportunities to projects serving displaced homemakers.
- Many of the services displaced homemakers need can be funded under the Perkins Voc Ed Act, but the main focus of the act is still on vocational training. The Job Training Partnership Act (JTPA) stresses job search assistance more heavily. Also, JTPA is another source of funds for services that are still very modestly supported, despite the increased Voc Ed funding for services to single parents and homemakers in the Perkins Act. For these reasons, many displaced homemakers will benefit from access to JTPA as well as to the federally funded vocational training system,
- JTPA funds were a minor source of support for displaced homemaker programs in 1984. By early 1985, it appeared that use of JTPA funds to provide services to displaced homemakers might be increasing, but they were still not a principal source of support. Moreover, most of the JTPA-funded projects were not specially designed to serve displaced homemakers, but served other clients as well. For some displaced homemakers, with little work experience and confidence, this is a substantial disadvantage.
- A serious difficulty in serving displaced homemakers with JTPA funds is that many of these women do not qualify as economically disadvantaged, often because their previous income, before they became displaced, was too high. Thus they are not eligible for JTPA Title IIA programs, which are intended primarily to serve disadvantaged, low-income people. Although there are exceptions to the low-income rules, not too many service providers are making use of them. There are no income limits to service under JTPA Title III (for displaced workers), but in many States, displaced homemakers are not considered eligible because the definition of dislocated workers in the law does not necessarily include them. Other problems are that displaced homemaker project staff often lack information about JTPA, or that local Private Industry Councils, which direct JTPA programs, oppose special services for this group of workers.
- The administrators of displaced homemaker and other women's programs under the Voc Ed Act see data collection as an urgent issue, so that when reports are required after the first 3 years of the new program they can show Congress the results. The act does not specifically require regular reports on services provided to single parents and homemakers, and the U.S. Department of Education has no such requirement. State officials are beginning to develop a consistent, national system of data collection for characteristics of clients served in the women's programs, services provided, outcomes, and

results one year later. If successful, this effort will fill a longstanding need for information about displaced homemakers and the programs designed to serve them.

Design and Performance of Displaced Homemaker Projects

Although no systematic evaluations of displaced homemakers programs have ever been done, a few findings can be drawn from the experience of women who have received the services and from experienced project directors. From OTA-sponsored interviews with 20 directors of displaced homemaker projects and from a few other sources, the following observations emerge:

- Women seeking services from displaced homemaker programs are a diverse group, in age, education, and financial background, Different kinds of services are appropriate to meet the needs of different types of clients, especially rural women, long time recipients of welfare, minorities, widows, and older women. The groups least served at present are minority and rural women.
- For all groups of displaced homemakers, a comprehensive program of services is desirable, particularly one which combines personal counseling with job readiness and skills training. A considerable number of displaced homemakers need remedial or brushup courses in reading and math to qualify for training or good jobs.
- Many displaced homemakers cannot take advantage of the training and education open to them because of lack of income support. Most are not eligible for unemployment insurance, and few have income from other family members. Voc Ed funds can be used to provide child care and other support services, and training stipends in cases of acute economic need, but usually have not been used in this way in the past. JTPA funds can also be used for supportive services and some forms of income support, but little is currently being spent for these services,

POLICY ISSUES AND OPTIONS

In passing the Carl D. Perkins Vocational Education Act in 1984, Congress demonstrated a strong interest in providing Federal support for services to displaced homemakers. Of the approximately $63 million that Congress has appropriated under the act for programs serving single parents and homemakers in fiscal year 1985, an undetermined but probably quite large share will go to displaced homemaker programs. Records on past Federal spending targeted to displaced homemakers are incomplete, but it probably never exceeded $8 to $10 million per year. Even so, the increased funding is a comparatively small sum for a training, education, and employment program open to a population of millions (see section entitled *JTPA and Displaced Homemaker Projects).*

Vocational education programs under the Perkins Act were just gearing up in 1985; it was still too early to identify all the major policy issues that might arise under the new law. One issue already under debate, however, is whether and how to amplify the extremely sparse data about displaced homemakers—how many there are, their characteristics (e.g., age, family size, income, cause of displacement); level and kind of services provided to them; and program outcomes (e.g., training completed, placement in jobs), Another issue likely to come up is whether the State administrators in charge of the women's programs under the Voc Ed Act are in fact able to exercise the authority the law grants them, and are actually dispensing the funds that the law sets aside for these programs for the benefit of the targeted groups.

JTPA, the other major Federal program serving some displaced homemakers, also presents some policy issues that merit consideration. OTA's review of service to displaced homemakers under JTPA indicates that it is at a modest level so far. Issues of interest to Congress in reviewing how the JTPA program is meeting the employment and training needs of displaced homemakers might include: 1) eligibility of displaced homemakers, under both Title IIA and Title III; and 2) relations between displaced homemaker projects and the JTPA system—i.e., State JTPA program managers, local directors of Service Delivery Areas, and local Private Industry Councils.

An issue relevant to both the Voc Ed and JTPA programs is the special barriers faced by displaced homemakers who are interested in training or education. Unlike the majority of workers displaced from paid jobs, few displaced homemakers have unemployment insurance for income support during even a brief training course; and not many have income from a spouse or other family member to rely on. Although supportive services and training allowances for trainees in acute economic need are authorized in both the Voc Ed Act and JTPA, they have not been used much in either program. Competition for student financial aid, another possible source of income support, is keen; and the aid is often more readily available to young people going directly into college from high school than to displaced adults entering or reentering training in preparation for a job.

The Perkins Vocational Education Act and Displaced Homemakers

Information

Current, consistent national information on displaced homemakers and the programs that serve them is not available. States could be required to provide such information under the Perkins Act, but the Administration has not done so. Thus, if Congress wishes to see the development of such data, it may have to consider ways of mandating it.

Little systematic information has ever been collected about displaced homemakers or the projects created to serve them. Nationwide estimates of the number of displaced homemakers vary widely according to the definition selected (e.g., whether women under 35 years old are included or excluded). Many State vocational education agencies do not have reliable data

on how many displaced homemakers reside in their States. Even less information is available about single parents and homemakers—the group entitled to set-aside funding under the Perkins Act. Systematic evaluations of the effects of displaced homemaker programs have not been conducted, even though some programs are now more than 10 years old.

The Perkins Act does not explicitly require any routine reporting from States on numbers and characteristics of single parents and homemakers (including displaced homemakers) receiving assistance from Federal Voc Ed grants, of services provided, or of outcomes. The U.S. Department of Education is not requiring such reports. Officials of the department contacted by OTA say that the reports are unnecessary, and would be inaccurate and intrusive if required. In general, the Administration opposes Federal requirements for reporting of data not considered essential to an agency's mission or explicitly demanded by law.

A number of State administrators of Voc Ed women's programs (the State Sex Equity Coordinators) consider it essential to collect systematic data on single parents and homemakers, to give Congress a factual basis for deciding whether the needs of these target groups are being met in accordance with the law, whether the programs serving them are effective, and what spending levels are appropriate. Some State officials are taking the lead in developing a data collection system that could be used to build a consistent set of statistics, A number of States may participate in the system, but it is not likely that all will.

An alternative would be to require a special study on the characteristics of services provided to single parents and homemakers. The Perkins Act directs the U.S. Secretary of Education to conduct applied research on aspects of vocational education emphasized in the act; one of these is effective methods for providing quality vocational education to target groups, including single parents and homemakers. In mid-1985, the department had no plans underway for an applied research study on the topic of single parents and homemakers.

The Perkins Act also unequivocally requires a national assessment of vocational education assisted under the law, through independent studies and analysis and in consultation with Congress, to be delivered by January 1, 1989 (9 months before the Perkins Act is due to expire).[1] A description and evaluation of the vocational education services delivered to target groups, including single parents and homemakers, must be included in the assessment.

Intent of the Set-Aside

The Perkins Act places substantial emphasis on set-asides, or targeting portions of the grants to States to special populations. These set-asides amount to 57 percent of the grants and, for some groups, are entirely new. The set-asides, especially the 8.5 percent for single parents and homemakers, were adopted over the strong opposition of much of the vocational education establishment. Under the old Voc Ed Act, displaced homemakers were named as a target group, but no specific amounts were designated for services to them. As programs under the Perkins Act get underway, Congress may wish to exercise a considerable degree of oversight on whether the set-aside provisions are being implemented in the way it intended.

A potential topic for oversight is whether the Sex Equity Coordinators are able to wield the authority the law gives them to administer the single parents and homemakers programs, and whether the set-aside funds are reaching their intended beneficiaries. Suppose, for example, that a State allocates Federal grant funds to vocational education in secondary and post-secondary schools by the usual formulas, with an extra effort to enroll single parents or homemakers in an attempt to meet the 8.5 percent "quota"–but with no attempt to set up special programs for the group. Congress may wish to assure itself that States are using the

[1]The act specifies that the National Institute of Education in the U.S. Department of Education shall carry out the study. However, the Institute was not reauthorized in 1985, and the department intends to let it expire. The department proposes to carry out the mandated study in its Office of Policy, Budget, and Evaluation.

specified part of their Federal grants to "meet the special needs" of single parents and homemakers and other targeted groups.

A different but related subject for oversight is whether the States are able to use this large infusion of new funds effectively. The eligible population, though uncertain in numbers, is certainly very large in relation to the funds. But are those eligible aware of the programs; are they seeking services; is the system able to absorb the new funds efficiently and provide services that are genuinely helpful and in demand? These are some of the questions that Congress might want to pursue.

The Job Training Partnership Act and Displaced Homemakers

Eligibility

Although Congress did not define displaced homemakers as a principal target group for JTPA programs, they are specifically mentioned in the law as one of the groups facing employment barriers and therefore eligible for some services. Because of the various eligibility criteria in the law, however, it can be difficult to use JTPA funds in projects designed to serve the specific needs of displaced homemakers.

Large numbers of displaced homemakers are poor enough to meet JTPA's definition of disadvantaged, and therefore would be eligible for service in most Title IIA projects. The problem is that many displaced homemakers, because of their lack of confidence and experience in the job market, and their sudden loss of personal and financial support, do better in projects designed to meet their needs, rather than in larger employment and training projects serving a variety of clients.

In addition, if employment and training projects accept only women who meet the income criteria for Title 11A, they exclude many others who need and could benefit from their services. Some displaced homemakers exceed the income limits because their loss in income was recent, and their previous income before they became displaced was too high. Others may be better off, but still need the counseling, assessment, and job readiness training that a displaced homemaker project can provide. JTPA does provide for Title 11A services to certain groups, including displaced homemakers, who exceed the income limits; roughly 10 percent of funds available to Service Delivery Areas are set aside for this purpose. According to early reports, however, most States are not using the lo-percent-window money to provide services to these groups.

A few States are serving displaced homemakers under Title III, which has no income limitations. JTPA gives States a great deal of latitude in defining eligible dislocated workers, and some consider that displaced homemakers fit under the category of long-term unemployed workers who are not likely to find reemployment in the same or a similar occupation.

Relations With the JTPA System

Altogether, it is hard for many projects specializing in serving displaced homemakers to apply for and get JTPA funds. The biggest difficulties reported by project directors, in addition to the tangle of determining eligibility, are: 1) that project staff lack information and are outside the JTPA system, and 2) that Private Industry Councils are not interested in funding special programs for special populations. The "outsider" problem may well disappear over time. But the disinclination of PICs to fund projects for special groups could pose a continuing difficulty for displaced homemaker projects, since most of the projects are founded on the idea that their clients need a special set of services,

The eligibility and special population problems might usefully be considered together. If projects serving only displaced homemakers are able to get JTPA Title IIA funding, and if States allow services to 10 percent of the clients of these projects without regard for their income, then many of the barriers that displaced homemakers face in taking advantage of JTPA services would be lowered. This might be an appropriate subject for legislative guidance through JTPA oversight.

Alternatively, Congress might wish to encourage or direct States to fund displaced homemakers projects under Title III. This would simplify the eligibility problem, since there are no income limits in Title III. A number of States have expressed interest in serving displaced homemakers under Title III, and some have sought information from the States which are already doing so, such as Florida, Pennsylvania, and New York. On the other hand, if more effective delivery of Title III services is developed, participation of mainstream displaced workers might rise markedly, as discussed in chapters 5 and 6 of the full report. Quite possibly, funding for the Title III program might have to be increased if another large group (2 to 4 million displaced homemakers) were unequivocally made eligible.

Income Support for Displaced Homemakers in Vocational Training or Education Programs

The Vocational Education Act Amendments of 1976 (now superseded by the Perkins Act) mentioned displaced homemakers specifically as a group eligible for income support during training, in cases of acute need, but anecdotal reports indicate that it was seldom provided. The Perkins Act does not mention displaced homemakers in connection with income support, though there is a general provision for stipends in cases of acute economic need which cannot be met under work-study programs. The Perkins Act does state that set-aside grant money may used for supportive services, including day care and transportation costs, for single parents and homemakers in training; it may also be used for the purpose of scheduling and organizing training programs to make them more accessible to single parents and homemakers.

Under JTPA Title 11A, 30 percent of spending may go for a combination of administrative costs and costs of supportive services and needs-based income payments, There is a 15-percent limit on the administrative costs, so that at least 15 percent is theoretically available for supportive services and income payments. The limit can be waived under certain circumstances, such as a high local unemployment rate. Under Title III, there is a similar but less stringent limit on costs of supportive services, wages, allowances, stipends, and administration; the limit applies to no more than half of the combined Federal and non-Federal funds available to a Title III program. In the transition year, substantially less than the limit was spent for supportive services and income payments; 10 percent of Title 11A funds and 6 percent of Title III funds were spent for these purposes. It is not known how much, if any, of what was spent went to displaced homemakers.

Should Congress wish to encourage the provision of income support to displaced homemakers in training, Voc Ed grants and JTPA programs could be used to deliver this service. The unemployment insurance (UI) system, which has sometimes been proposed as both the funding source and delivery system for extended income support during training for mainstream displaced workers, is not available to most displaced homemakers. Legislative guidance, through oversight hearings, is one way in which Congress might encourage or direct greater emphasis on income support for displaced homemakers in the Voc Ed and JTPA programs. However, because of the dearth of data about numbers of displaced homemakers demanding services, and how many are interested in training, a solid information base does not exist for estimating participation and costs of increased income support.

Assuming income support were provided to displaced homemakers in training at the level of average UI payments ($119 per week in 1984), the cost would be about $3,100 per person for 26 weeks, or $6,200 for a year. Program costs might be estimated at $31 to $62 million for every 10,000 people who took advantage of the program. Such costs are high in relation to present levels of funding; the Voc Ed grants set aside for single parents and homemakers were funded at approximately $63 million for fiscal year 1985. Assuming 15 percent is the practical limit for supportive services and income payments under JTPA, about $33 million was available for these purposes under Title

III in fiscal year 1985, and approximately $280 million under Title IIA.

Considering the lack of experience with an income support program for displaced homemakers in training, its possible high cost in relation to present sources of funding, and the scarcity of information about displaced homemaker programs, a full-scale national program may be premature. An alternative might be for Congress to require the Department of Education to develop improved information on existing displaced homemaker programs supported by Voc Ed grants, including numbers of clients and services provided. At the same time, Congress might wish to consider special funding for a small pilot program, offering income support to displaced homemakers enrolled in training courses needed for employment. Evaluation of the pilot project could help in identifying likely participation rates and costs for future projects.

Options for Assistance to Displaced Homemakers

OTA's assessment of experience so far with Federal programs offering assistance to displaced homemakers identifies several problems that have already arisen and others that may arise in bringing employment and training services to this group. If Congress wishes to encourage greater delivery of services to displaced homemakers, it might consider the following actions:

- Encourage the collection on a nationwide basis of data on single parents and homemakers, including displaced homemakers, served under the Carl D. Perkins Vocational Education Act. One option would be congressional direction to the Department of Education to collect data from States through routine reports, or to undertake a special study. This might be done in one of several ways—through legislative guidance in oversight hearings, by direct communication with the Department of Education, or through the appropriations process.
- Assure that State Sex Equity Coordinators who are in charge of Voc Ed women's programs have the authority to establish the special programs for single parents and homemakers that are called for in the law, and that the set-asides in Federal funds which the law provides for this group are reaching the intended beneficiaries in a way that "meets their special needs."
- Clarify that projects serving only displaced homemakers may be funded under JTPA Title 11A, and assure that States are allowing the use of lo-percent-window money to serve groups that face special barriers to employment (including displaced homemakers), without regard to income.
- Consider taking action that would either clarify to States that they may consider displaced homemakers eligible for services in Title III programs, or would direct them to do so. Clarification might be accomplished through legislative guidance in oversight hearings. A direction to States to consider displaced homemakers eligible for Title III would probably require a change in the law.
- Consider providing income support to displaced homemakers in job training and education programs. One option would be to first require better information on existing displaced homemaker programs, including participation rates and types of services provided. While this information is developed, Congress might also wish to consider funding a pilot project that would provide income support to displaced homemakers in vocational training needed for employment.

POPULATION AND NEEDS OF DISPLACED HOMEMAKERS

Displaced homemakers, like workers displaced from factory and office, have lost their accustomed source of income, and face painful readjustment and employment problems. They are women whose main job has been home and family, but must now support themselves because of divorce, separation, widowhood, disability or prolonged unemployment of their spouse, or loss of eligibility for public assistance.[2] Although definitions of displaced homemakers differ from one State, one law, and one program to the next, and estimates of their numbers vary accordingly, it is clear that this group of displaced workers is large and growing, Estimates of the number of displaced homemakers range from over 2 to 4 million.

Definition and Dimensions of Homemaker Displacement

The usual image of the displaced homemaker is a woman of middle years who has spent most of her adult life caring for her home and family full time; who has little experience with paid work, certainly none recently; and who has been thrust on her own either by widowhood or by divorce, in an age when divorce after 20 or 30 years of marriage has become socially acceptable. The term "displaced homemaker, " coined by Sommers in 1975, implied forcible exile of a full-time homemaker into a labor market for which she was ill-prepared. Too young for Social Security, ineligible for welfare or unwilling to ask for it, with too little work experience to receive unemployment insurance, these women were seen as falling through the cracks of government social service and income support systems.[3]

This picture, while not inaccurate, is incomplete. Many of the definitions of displaced homemakers appearing in State or Federal laws are more broadly inclusive, especially in adding women as young as 22 years old; women in poverty (not necessarily ever married) who are about to lose public assistance as their main source of income, as their last child reaches 18 years of age; and women whose husbands are too disabled to work or have been unemployed for 6 months or more, Some definitions are quite restrictive about work experience outside the home, ruling out women who have worked in paid jobs in the past 5 years. Others limit the definition to women over 35 or 40 years old.

The figure most often cited for numbers of displaced homemakers is 4.1 million, an estimate developed by the Women's Bureau of the U.S. Department of Labor in 1976, Based on the Survey of Income and Education of 1975, the estimate counted women 22 to 64 years old who were widowed, divorced, separated, or married with a disabled spouse; or who received Aid to Families with Dependent Children and whose youngest child was 16 or 17 years old; and who had worked less than 500 hours the previous year or had not worked at all for 5 years or more. The Comprehensive Employment and Training Act Amendments of 1978, which named displaced homemakers as a targeted group eligible for services, used a similar definition, but changed the employment proviso, requiring that the displaced homemaker must be unemployed or underemployed and experiencing difficulty in obtaining or upgrading employment.

For this report, OTA has used a somewhat different definition of displaced homemakers and a database—the *Current Population Survey* (CRS)—which permits comparisons from one year to the next.[4] The Survey of Income and Education (SIE), though rich in detail, was

[2]Although a few men may fit the definition of displaced homemaker, the analysis in this report is confined to women.

[3]Laurie Shields, *Displaced Homemakers: Organizing for a New Life (New* York: McGraw-Hill, 1981).

[4]This definition was provided to OTA in a report prepared by the Urban Institute, as a basis for estimates of numbers of displaced homemakers. See Carolyn Taylor O'Brien and Demetra Smith Nightingale, *Programs for Displaced Homemakers in the 1980s*, report to the Office of Technology Assessment (Washington, DC: The Urban Institute, 1984), Much of the material here is drawn from the report, Estimates in the report are based on data in the March *Current Population Survey* (CPS) of 1976, 1980, 1983, and 1984. The CPS is a monthly survey conducted by the Census Bureau of a sample of 60,000 households.

a one-time effort, not repeated since 1975. By using the CPS, OTA was able to provide the first national estimates of the displaced homemaker population for more than 1 year. Partly because of differences in definition, and partly because of unexplained differences between the CPS and the SIE databases, OTA's multi-year estimates of the displaced homemaker population— rising from 1.7 million in 1975 to 2.2 million in 1983—must be regarded as conservative.

Under the definition used here, displaced homemakers are women who:

1. are between the ages of 35 and 64 and
   - are divorced, separated, or widowed; or
   - are married but their husband is absent, seriously disabled, or long-term unemployed; or
   - receive income from Aid to Families with Dependent Children (AFDC), Social Security, or child support, but expect to lose it because the youngest child is 17 to 19 years old; and
2. have had serious employment problems.

This definition distinguishes between former homemakers who encounter real difficulty in finding work, as they enter or reenter the job market, from those who do not. Even wives who have been working may find it very hard to make the transition from secondary to primary or sole wage earner. Often a wife's income is relatively meager; in the late 1970s the average working wife contributed about one-quarter of the total family income. For the purpose of defining displaced homemakers, indications of difficulty in finding work are current unemployment *plus* having been unemployed for at least 26 weeks of the previous year or out of the labor force; working part time when a full-time job is preferred; receiving pay below the minimum wage; or dropping out of the labor force because of discouragement about the prospects of finding a job.

The definition rejects the criterion that a woman be totally out of the labor force for a number of years. Most women have some work experience, particularly once their youngest child enters school. A woman who works for a few weeks in the Christmas rush or part time during school hours to boost the family income may still be at a loss if she has to provide full support for herself and her family. To exclude women with any recent work experience from the definition would leave out the majority of former homemakers, especially women of lower and middle income levels, who are most likely to have combined some paid work with homemaking. Also included are women who must seek a job because their husbands are unable to work—either the husband did not work at all in the previous year, mainly because of illness or disability, or he was unemployed (looking for a job but could not find one) for at least 26 weeks out of the previous year.

In this definition, the term "displaced" is reserved for women between 35 and 64, on the argument that both younger and older women are likely to have more options and resources than those of middle years. Women over 64 are generally eligible for some form of Social Security or pension. Younger women, with recent training or work experience, are often more employable; if they have young children, they may qualify for public assistance; and they are more likely to remarry. On the other hand, it may be argued that younger women with young children face even more difficult employment and income problems than displaced homemakers of middle years. Many displaced homemaker programs do in fact serve women younger than 35, and many others do not inquire too stringently into the work history of former homemakers seeking help in finding a job. Definitions of displaced homemakers constructed to fit an existing database, and used for the purpose of estimating numbers and characteristics of the displaced homemaker population, may be different, and perhaps less flexible, than definitions used by service providers.

On the basis of the definition outlined above, there were 1.7 million displaced homemakers in 1975, 1.9 million in 1979, 2.3 million in 1982, and 2.2 million in 1983 (the most recent year for which figures were available when this report was written) (see table 1). It is quite likely that these numbers, though large, are understated, Another estimate for 1975, using virtu-

Table 1.—Characteristics of Displaced Homemakers, Selected Years (numbers and percentages)

	Numbers in thousands				Percentages			
	1975	1979	1982	1983	1975	1979	1982	1983
Marital status:								
Married, disabled or unemployed spouse	641.0	739.1	911.3	769.9	37.0	38.5	39.0	34.7
Divorced/separated/spouse absent	653.0	769.2	978.1	1,005.6	37.7	40.1	41.8	45.3
Widowed	438.4	409.1	438,5	433.0	25,3	21.3	18.8	19.5
Never married	N/A	3.5	11.1	13.4	N/A	0.2	0.5	0.6
Total	—	—	—	—	100.0	100.0	100.0	100.0
Race:								
White	1,311.0	1,494.5	1,811.5	1,750.3	75.7	77.8	77.5	78.8
Black	392.1	385.6	453.2	409.6	22.6	20.1	19.4	18.4
Other	29.2	40.5	74.1	61.8	1.7	2.1	3.2	2.8
Total	—	—	—	—	100.0	100.0	100.0	100.0
Age:								
35-44	504.5	619.7	907.8	860.8	29.1	32.3	38.8	38.7
45-54	615.2	674.9	746.1	701.3	35.5	35.1	31.9	31.6
55-64	612.6	626.2	685.1	659.8	34.4	32.6	29.3	29.7
Total	—	—	—	—	100.0	100.0	100.0	100.0
Family income:[a]								
Less than $10,000/yr	734.6	755.3	1,055.6	1,033.7	42.4	39.3	45.1	46,5
$10,001-$20,000/yr	595.0	600.2	698,3	605.6	34.3	31.3	29.9	27.3
$20,001-$30,000/yr	239.8	303.0	314.4	343.1	13.8	15.8	13.4	15.4
More than $30,001/yr	163,0	262,3	270.7	239.5	9.4	13.7	11.6	10,8
Total	—	—	—	—	100.0	100.0	100,0	100.0
Total	1,732.2	1,920.5	2,338.6	2,221.6				

N/A—Too few in this category to be estimated from the Current *Population Surveys*
[a]1982 constant dollars

SOURCE Carolyn Taylor O'Brien and Demetra Smith Nightingale *Programs for Displaced Homemakers In the1980s*, report to the Office of Technology Assessment (Washington, DC The Urban Institute,1984), based on Current Population *Surveys,* 1976, 1980, 1983, 1984

ally the same definition, but drawn from the Survey of Income and Education, produced a figure of 2.2 million displaced homemakers; this compares with the figure of 1.7 million for 1975 presented here.[5] Also, the definition used here excludes women younger than 35, an arguable point. Even so, the 1983 figure of 2.2 million represents about 6 percent of all women in the age group for that year. The rise in numbers of displaced homemakers is striking--a 28-percent increase from 1975 to 1983. At the same time, the population of all U.S. women in the age group rose only 11 percent.[6]

Comparisons with other groups of displaced or unemployed workers shed some light on the significance of the displaced homemaker problem. For example, the number of mainstream workers displaced from paid jobs was probably well over 2 million in 1983,[7] In the same year, displaced homemakers numbered at least 2,2 million, according to the conservative estimates developed for OTA based on CPS yearly surveys. The average number of unemployed American workers in 1983 was 10.7 million. From 1984 through mid-1985, the number of unemployed workers hovered around 8.2 to 8,5 million.

Characteristics of Displaced Homemakers

Of the estimated 2.2 million displaced homemakers in 1983, over 1 million were divorced,

[5]Both estimates were prepared by the Urban Institute. See Jean E. Vanski, Demetra Smith Nightingale, and Carolyn Taylor O'Brien, *Employment Development Needs of Displaced Homemakers* (Washington DC: The Urban Institute, 1983); and O'Brien and Nightingale, op. cit.

[6]This includes civilian women outside of institutions.

[7]The number of displaced workers eligible for JTPA Title III services in 1984-85 is uncounted and uncertain, but an estimate may be based on numbers in years when a survey was done. In the 5 years 1979-83, 11,5 adult workers lost their jobs due to plant closings or relocations, abolition of shifts or positions. or slack work. It is likely that most of these workers met the definition of eligibility in Title III, and that well over 2 million were eligible in 1983. There is little evidence that the pace of displacement slowed markedly in 1984-85, See chs. 3 and 4 of the final report for details.

separated, or had an absent spouse (see table 1). Rapid growth (54 percent) in this group accounted for much of the increase in numbers of displaced homemakers from 1975 to 1983. In 1982, at the depth of the recession, there was a bulge in the category of married women with disabled or long-term unemployed husbands; but with the beginning of recovery in 1983, the bulge flattened out. Equally striking was the increase (71 percent) in numbers of women at the younger end of the range, those between 35 and 44 years old. Black women are overrepresented; 18 percent of the displaced homemakers in 1983 were black, compared to 12 percent of all women in the age group. Finally, many of these women were close to poverty, In 1982 and 1983, nearly half of them had family incomes below $10,000 a year.

Income[8]

Most of the evidence indicates that displaced homemakers, like other female heads of households, are disproportionately poor. In 1982, their mean family income was reported to be $15,000, compared to $25,000 for all families. However, this figure may well overstate the actual income status of displaced homemakers. The same is true of the data in table 1 which show the distribution of family income among groups of displaced homemakers. Reportedly, 25 to 29 percent of these women received family incomes of $20,000 or more per year between 1979 and 1983. This percentage is surprisingly large considering that, by definition, these displaced homemakers were unemployed or underemployed.

One possible explanation is that the income figures are out of date—that they represent former, not present, family income. In various years, some 54 to 58 percent of the women with incomes in the two upper income brackets ($20,000 to $30,000 and over $30,000) were in the category of married with husbands either physically disabled or persistently unemployed. The reported family income is based on the previous 12 months, and therefore could include earnings from a period when the husband was still employed.

An additional factor (probably less important) is that some of the higher incomes reflect alimony or child support payments. Earlier studies show that quite a small minority of displaced homemakers (about 15 percent) receive alimony or child support.[9] Indeed, of all divorced women in 1975, about 14 percent were awarded alimony and 47 percent child support —but fewer than half who were entitled to support ever received regular payments.[10] Yet, for the minority of women who receive them, child support payments may sometimes be an important source of family income—at least for a time, Analysis of the CPS data shows that about half the divorced and separated displaced homemakers in the upper two income brackets who were receiving some child support at the time of the survey were likely to lose that income soon because their youngest child was approaching 18 years of age. The two factors described above probably account for a good deal of the higher-than-expected incomes of about one-quarter of displaced homemakers; limitations in the data and analysis of the data make it difficult to be more precise.

Altogether, it is likely that the reported figures understate the financial adversity experienced by displaced homemakers, Even so, the figures indicate that the majority face serious problems. In 1983, at least 30 percent of displaced homemakers' families were below the poverty level (then at about $10,000 a year for a family of four). This compares to a national figure of 15.2 percent below the poverty level in 1983.[11] Figure 1 illustrates the distribution of displaced homemaker family income, by family size,

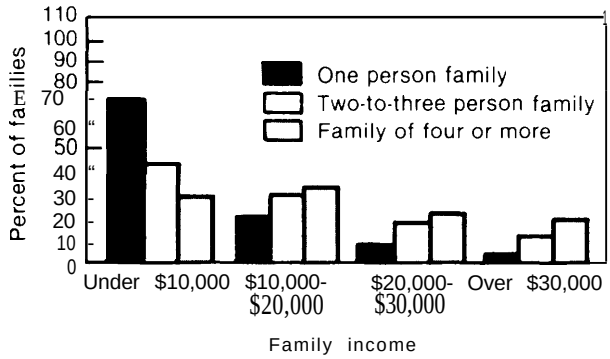
[8] Income figures in this section, unless otherwise noted, are in constant 1982 dollars.

[9] Vanski, Nightingale, and O'Brien, op. cit.

[10] Carol Jones, Nancy Gordon, and Isabel Sawhill, ''Child Support Payments in the United States, " Working Paper 992-03 (Washington DC: The Urban Institute, 1976),

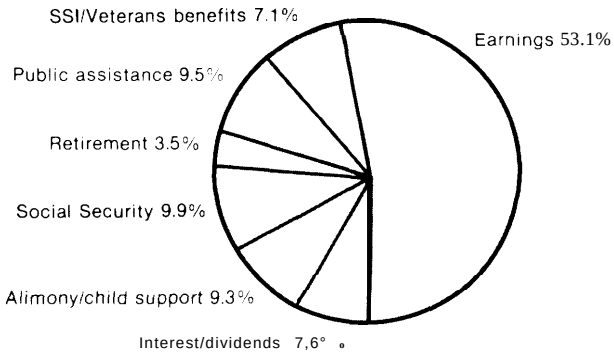
[11] Thirty percent of displaced homemaker families of four or more had incomes below the poverty level, which equaled about $10,000 (1982 dollars) in 1983. It is likely that smaller families were below the poverty level in at least the same proportion, although displaced homemaker incomes were not broken out below the $10,000 level for the OTA analysis. (The poverty level in 1982 dollars was about $5,000 for a one-person family, and about $7,500 for a three-person family.)

Figure 1.— Distribution of Family Income of Displaced Homemakers, by Family Size, 1983



SOURCE. Demetra Smith Nightingale and Carolyn Taylor O'Brien, *Estimates of the Displaced Homemaker Population*, report to the Off Ice of Technology Assessment (Washington, DC The Urban Institute, 1985)

Figure 2.—Sources of Displaced Homemakers' Personal Income, 1975



SOURCE Jean E Vanski, Demetra Smith Nightingale, and Carolyn Taylor O'Brien, *Employment Development Needs of Displaced Homemakers*, report to the U S Department o f Health and H u man Services, Administration on Aging (Washington DC The Urban Institute, 1983)

Another indicator of the economic situation of displaced homemakers is personal income. An analysis of 1975 data from the Survey of Income and Education found that the average personal income of displaced homemakers in that year was $4,317 (current dollars), which was $155 less than a full-time job at the minimum wage would have paid.[12] Employed women of the same age and marital status had an average personal income of $8,749 in 1975. The most important source of income for displaced homemakers is their own earnings, as shown in the same study. Seventy percent of displaced homemakers earned money in 1975, and over half of their personal income came from earnings.[13] Figure 2 shows the source of displaced homemakers' personal income at that time, based on data in the Survey of Income and Education.

Some sources of income varied quite substantially among groups. For example, about one-third of divorced or separated white women reported receiving some alimony or child support payments in 1975, with the amount averaging about $3,000 a year (current dollars) per recipient. Only 16 percent of divorced black women, and 9 percent of separated black women, got alimony or child support; the average amount received was about $1,300. The displaced homemakers most dependent on public assistance were divorced and separated, with 24 to 31 percent of white women in these groups receiving welfare payments, and 40 to 56 percent of divorced and separated black women. For the group of displaced homemakers as a whole, alimony and child support accounted for about 9 percent of personal income; public assistance provided about the same share.

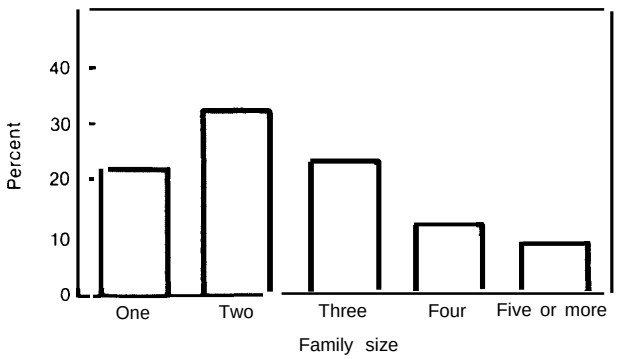
Family Size and Children at Home

Families of displaced homemakers in 1983 were typically small (families are defined as related individuals living in the same household). About 22 percent were in families of four or more people; approximately the same number were the sole family member in their household (figure 3). As figure 1 indicates, the smallest families were generally the poorest. About 70 percent of the one-person families had incomes below $10,000 a year (1982 dollars). However, 30 percent of the larger families (four people or more) had family incomes below the $10,000 level.

[12] Vanski, Nightingale, and O' B rien, op. cit. The *Current Population Surveys*, on which the present analysis is based, show family income. The 1976 Survey of Income and Education, on which the earlier analysis was based, showed personal income. In 1982 dollars (the basis for most income figures in this discussion], the average personal income for displaced homemakers in 1975 was about $7,730. Personal income as defined in the earlier analysis included earnings, public assistance, Social Security benefits for minor children of widows, alimony and child support, Supplemental Security Income (SSI) and veterans' benefits, interest and dividends, and pensions.

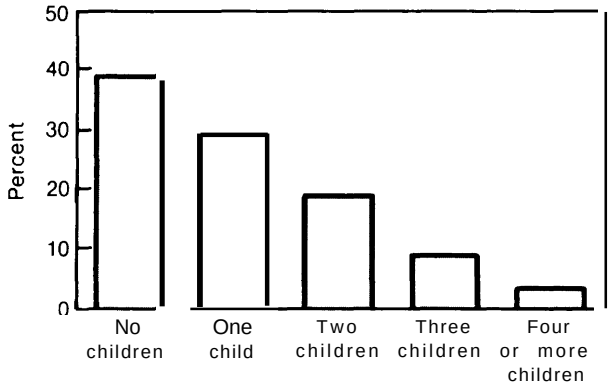
[13] Ibid,

Figure 3.— Family Size of Displaced Homemakers, 1983



SOURCE. Demetra Smith Nightingale and Carolyn Taylor O'Brien, *Estimates of the Displaced Homemakers Population*, "report to the Off Ice of Technology Assessment (Washington, DC The Urban Institute, 1985)

Figure 4.—Number of Children at Home, Displaced Homemaker Families, 1983



SOURCE Demetra Smith Nightingale and Carolyn Taylor O'Brien, *Es timates of the Displaced Homemakers Population*, report to the Office of Technology Assessment (Washington, DC: The Urban Institute, 1985)

All of the 2.2 million displaced homemakers in 1983 were, by definition, at least 35 years old, and 1.36 million were over 45. Even so, a majority (61 percent) had children at home. Figure 4 shows the distribution of numbers of children living at home with a displaced homemaker mother. Typically, the children in the families were of school age. Only 3 percent of displaced homemakers (as defined here) had children under 6; for 43 percent, the youngest child at home was 6 to 18 years old, and for 15 percent the youngest was over 18.

Employment

By definition, all of the displaced homemakers were having trouble finding satisfactory jobs. The Urban Institute study of displaced homemakers as of 1975 was able to provide these details about employment at that time: Over half were underemployed, most of them working full time but below the minimum wage, and the rest working part time although they wanted a full-time job. Twenty percent had been out of work at least half the preceding year, or out of the labor force because of discouragement. Fifteen percent were currently out of the labor force but intended to look for work within a year, and another 15 percent were about to lose AFDC or other income related to dependent children.

The jobs these displaced homemakers held (currently or recently) were by and large poorly paid. Forty-two percent were service workers, in such jobs as waitress, hotel maid, or nursing home aide. By way of comparison, only 22 percent of all female workers were in service workers jobs in 1975. Displaced homemakers were far less likely to have clerical jobs than other women workers—17 percent compared with 35 percent. At the middle and top end of the job scale, 21 percent of all women workers had professional, technical, and administrative jobs in 1975; only 13 percent of the displaced homemakers were in these occupations.

NATIONAL DISPLACED HOMEMAKER PROGRAMS

Government programs to assist displaced homemakers are no more than a decade old, California's 1975 law established the Nation's first program designed specifically to serve women who had lost their main source of income due to a husband's death, desertion, or divorce or to loss of eligibility for public assistance, and who consequently had to find paid work to support themselves and their families.

The first Federal legislation to assist displaced homemakers was the 1976 amendments to the Vocational Education Act, which directed that States could use Voc Ed grants provided by the Federal Government to meet the needs of displaced homemakers. Next, the 1978 amendments to CETA specifically named displaced homemakers as facing disadvantages in entering the labor market, and made them a target group for employment and training, In addition, for fiscal year 1980, Congress provided a special $5 million fund under CETA for 47 demonstration projects serving displaced homemakers.

JTPA, passed in 1982, weakened Federal assistance to displaced homemakers; it made services to this group optional, instead of targeting them for special attention as CETA had done. Two years later, however, in the Carl D. Perkins Vocational Education Act of 1984, Congress strongly increased Federal support for displaced homemaker programs. The new law authorized about $84 million in fiscal year 1985 for Voc Ed grants that are specifically designated for services to single parents and homemakers—including displaced homemakers—and thus opened a large new source of Federal funds to displaced homemaker programs. Yet even with the increased Voc Ed funding, Federal support for employment and training services targeted directly to displaced homemakers remains at a very modest level for a program open to several million eligible people.

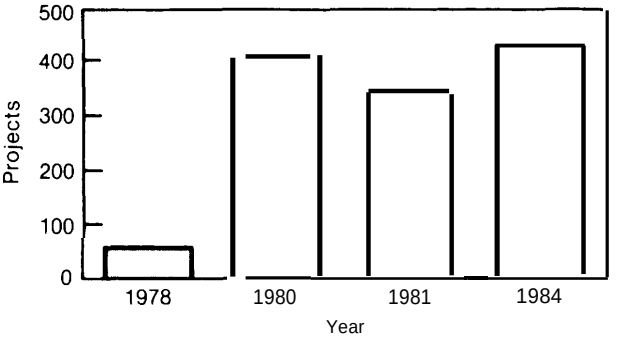
Meanwhile, by 1985, 24 States had enacted their own laws in support of displaced homemakers, with 19 appropriating funds for programs to benefit them, Although information about funding for displaced homemaker programs is incomplete, it appears that State support has grown over the past few years, and in 1984 was the major source of money for these programs.

Levels of Service and Funding

Exactly how many displaced homemaker projects exist across the country—in community colleges, in vocational technical schools, in community-based organizations such as YWCAs, in city or State agencies, or in independent centers—is uncertain, but there appear to be several hundred, The Displaced Homemakers Network, a national information exchange for the local centers, lists 425 such centers, but this is not a complete count.[14] It appears that the number of projects is expanding modestly, after a sharp decline in 1981-82. As figure 5 shows, displaced homemaker projects multiplied between 1978 to 1980; the number listed with the Displaced Homemaker Network rose from 50 to 407. With a drop in CETA funding in 1981, projects listed with the network also fell, to 337. By 1984, the number had once more risen.

[14]The 425 centers listed by the Network are those that replied to a 1984 survey, which was sent to over 900 organizations on the Network's mailing list. OTA analyzed the survey results. Of the projects that replied to the survey, 364 from 46 States and the District of Columbia provided enough usable data that their reports could be included in the analysis.

Figure 5.—Reported Number of Displaced Homemaker Projects in the United States, Selected Years



SOURCE Surveys conducted by the Displaced Homemakers Network

The number of people served by the programs each year is likewise uncertain, but is probably at least 100,000. Displaced homemaker centers replying to a 1984 survey by the Network reported that they serve anywhere from 15 to 3,800 clients per year, with an average of 200 to 230 per program. According to the survey, increasing numbers of women are seeking services. A large majority of respondents said that both their funding and the number of clients they serve had risen over the previous year.

Interviews with directors of 20 displaced homemaker projects in the spring of 1984 painted a less favorable picture—one of expanding demands for services but no corresponding increase in funds.[15] Sixteen of the directors said the number of clients they served had grown steadily; four reported their client load had remained relatively stable. Economic conditions had something to do with the demand for services. For example, one project director linked the rise in number of participants to layoffs in the steel and auto industries, which pushed homemakers into the breadwinner role. Four directors noted that outreach efforts were related to the growth in demand for services. Many displaced homemakers do not know that they can be defined as such, much less that there are programs designed to help them. Publicity in the community about the programs draws in these women.

As for funds, about equal numbers of the 20 project directors said their budgets had increased, decreased, or remained stable; one had been on a roller coaster, with budgets fluctuating between $300,000 and $40,000 over the past few years. Nearly all the project directors said there were displaced homemakers in their communities who were not being served, mostly because funds and staff were lacking. Two directors reported that they have continued to serve more clients each year as funding was cut, but are concerned about the quality of service as staff and resources are stretched thin. Others turned away applicants, or put them on a waiting list.

The typical displaced homemaker center runs on very modest resources. Half of the 307 centers which reported their levels of funding to the Network survey said they operated on $41,000 a year or less, and two-thirds on $62,000 or less. Only one-sixth of the projects reported receiving as much as $100,000 a year. Almost certainly, these figures are understated. Many of the projects reported only cash funding, omitting in-kind contributions from community colleges or vocational technical institutes where they were housed. Nonetheless, on the whole, the survey supports the conclusion that these are lean programs, staffed by one or two full-time and one or two part-time people, with a few volunteers.

Sources of Funding

From the incomplete information available about displaced homemaker programs, it appears that Federal funds were their mainstay a few years ago, that these funds declined from 1981 to 1984, and that other sources—mainly special State funds—have recently been modestly increasing. With the passage of the Perkins Vocational Education Act late in 1984, a substantial new source of Federal funds became available for services to displaced homemakers.

In 1980, CETA was the main source of Federal funds for displaced homemaker programs. As shown in table 2, two-thirds of the displaced homemaker centers surveyed by the Network in 1980 reported that CETA was a provider of funds for them. About one-quarter cited Voc Ed grants (these are generally made up of two-thirds Federal money and one-third State). Thirty-one percent named State funds.

In 1984 the funding situation was quite different. Only 16 percent of the centers reported receiving funds from JTPA, CETA's successor. Special State funds were now cited by nearly half the centers as a source of support, and Voc

[15] The interviews were conducted by the Urban Institute under contract to OTA. Results are reported in full in O'Brien and Nightingale, op. cit.

Table 2.— Principal Sources of Funding for Displaced Homemaker Programs, 1980 and 1984

Funding source	Percent of programs reporting funds from source[a] 1980	1984
Vocational Education	26%	43% [b]
CETA	66	N/A
JTPA	N/A	16
Special State funds	31	48[b]
Private[c]	N/A	37
Foundations and corporations	10	N/A
Other public funds	11	N/A
College	N/A	8
Other	N/A	25

N/A—Not available or not applicable
[a]Percentages add to more than 100 because most programs report more than one source of funding
[b]About 12 to 15 programs reported what were probably Vocational Education funds as State funds If these apparent misstatements were corrected, the percentages would be more even —State funds 44 percent and Vocational Education 46 percent
[c]"Private" sources in 1984 Included corporations, foundations, and charitable Organizations such as United Way
[d]"Other" in 1984 included such sources as fees for services and informal fund raising activities such as bake sales

SOURCE 1980 and 1984 surveys by Displaced Homemakers Network, OTA analysis of 1984 survey

Ed funds by more than 40 percent.[16] Private sources—foundations, corporations, and charitable organizations—had gained in importance, and were now mentioned by over one-third of respondents, compared with one-tenth in 1980.

The actual *amounts* of funding from various sources over the past 4 or 5 years are harder to pin down. The Federal Government has never tracked either CETA or JTPA funds to their destination in local displaced homemaker centers, nor is there any information of this kind available for Voc Ed funds after the 1981-82 school year. From indirect evidence, it seems safe to conclude that JTPA/CETA funding shrank absolutely as well as relatively from 1980 to 1984, In the first place, CETA was a bigger program than JTPA. At CETA's high point in fiscal year 1979, appropriations were $10.3 billion, and were still as great as $7,6 billion in 1981. By contrast, JTPA appropriations for 1985 were $3,8 billion. Furthermore, JTPA does not target displaced homemakers as CETA did. Nor did Congress ever add to the $5 million it provided for national demonstration displaced homemaker projects in 1980. Indeed, only 15 of the 35 national demonstration projects operating in 1981 had obtained funds from other sources (mostly CETA and Voc Ed) to continue after the demonstration period, During 1981 there was also an apparent overall decline in the number of displaced homemaker programs, from 407 to 337,

By 1984, Vocational Education grants were the main source of Federal funds for displaced homemaker programs, This source also probably declined in amount after the 1981-82 school year. Between 1979-80 and 1981-82 (the last year for which data are available) the Federal share of Voc Ed contributions to displaced homemaker projects rose, from $3,1 to $4.4 million. Afterwards, in all likelihood, it declined, since total Federal Voc Ed grants (of which grants for displaced homemaker services were a small part) were cut by one-third from fiscal years 1981 to 1983.

The Perkins Vocational Education Act of 1984 represents an important change in direction. Its authorization of as much as $84 million in one year for services to single parents or homemakers (including displaced homemakers) makes it likely that Voc Ed grants will be a much larger source of funding for displaced homemaker projects than in the past. So far as is known, the Voc Ed grants for services to this group never before totaled more than $4.4 million per year. Although the target group for the Voc Ed grants is now broader,[17] it is expected that displaced homemaker programs will be a major recipient, Moreover, the new law designates where Federal contri-

[16]It is probable that special State funds were somewhat overreported as a source of funding and Voc Ed underreported; some 12 to 15 of the respondents recorded what were probably Voc Ed funds as State-provided. If correction is made for this probable misstatement, it appears that the percentage of programs receiving Voc Ed funding and special State funding are about the same,

[17]The drafters of the law used the term "homemakers' rather than "displaced homemakers" to give more latitude to States in providing services. Women who might foresee the necessity to find work outside the home can be helped to start training or a job search, rather than waiting till divorce, widowhood, or some other factor forces them to do so. The inclusion of "single parents" in the target groups opens the program more emphatically to men, and removes any requirement of marriage or dissolution of marriage, or of inexperience in the labor market, The effect is to open the program both to all working single parents and to parents (mostly mothers) on welfare.

butions are to go, in a way not done before. Previously, States were allowed to use Federal Voc Ed grants for assistance to displaced homemakers; some chose to give virtually nothing to these programs. The new law imposes mandatory set-asides for single parents or homemakers. Although displaced homemakers are not explicitly named in the set-aside, they are included in the category.

Results from the Displaced Homemaker Network's 1984 survey suggest that at that time no more than about one-quarter of the financial support for displaced homemaker programs was coming from the Federal Government. Table 3 shows the amounts and sources of funding reported by 307 programs in the survey. (Comparisons with 1980 are not possible, because information on amounts of funding by source was not collected in the 1980 survey.) Ten percent of the programs' funding came from JTPA, and another 19 percent from Voc Ed (recall that about two-thirds of this is Federal money). "Other" sources of funding—for example, fees or informal fund raisers such as bake sales–were reported to provide as much money to these programs as JTPA. States emerged as the biggest contributors, providing about half of the projects' funds.

These figures should not be taken too literally. A few JTPA-funded projects were unable to distinguish services to displaced homemakers, so their records were not entered and their possible contributions went unrecorded. Also, JTPA was still less than 2 years old at the time of the survey; more recent evidence (discussed below) suggests that by 1985 a larger number of projects—but still definitely a minority—were able to take advantage of JTPA support. Moreover, some of the funds credited to special State funds in the survey returns may actually be Federal block grant or revenue sharing money. On the other hand, States were not specifically credited with their share of Voc Ed money.

It is interesting to note that displaced homemaker projects which reported getting JTPA funding were quite heavily concentrated in a few States. Of the 57 projects reporting some funds from JTPA, nearly half (28) were in just four States: Ohio had nine, Kentucky eight, Montana six, and Wisconsin five. This suggests that someone in those States—possibly the State JTPA director or directors of training projects at the local level—took early advantage of the options JTPA offers for supporting displaced homemaker services.

Overall, the survey results probably give a reasonably accurate impression of where the money came from in 1984. Information from other sources was consistent with the survey findings. Six of the twenty project directors interviewed by the Urban Institute said that they currently had JTPA support, but of those, three mentioned sharp reductions in level of funding in the changeover from CETA to JTPA. (At least one director, however, foresaw an opportunity for increased funding through JTPA.) Six project directors also specifically mentioned that their Voc Ed funds had been shrinking, in

Table 3.—Funding for Displaced Homemaker Programs, by Source, 1984

Funding source	Amount of funds in $1,000	Percent of total	Number of programs reporting	Average funds per program in $1,000[b]	Median funds per program in $1,000
Vocational Education	$3,787.1	19"/0	133	$28.5	—
JTPA	2,025.3	10	45	44.0	—
Special State funds	10,078.7	51	151	66.7	—
Private	1,590.1	8	64	24.8	—
College	278.1	1	19	14.6	—
Other	2,149.6	11	72	29.9	—
Total	$19,908.9	100%0	307	$64.9	41.0

[a] "Programs reporting" in this table means those that reported the amount of funds received, by source. The sum of programs reporting is more than the total number of programs reporting, because most programs had more than one source of funds
[b] "Average" is the arithmetical mean.
[c] "Private" sources included corporations, foundations, and charitable organizations such as United Way.

SOURCE" 1984 survey by Displaced Homemaker Network and OTA analysis of the survey

some cases drastically. (These comments were made before the passage of the Perkins Act.)

In general, States seem to have taken over a major role of provider for displaced homemaker programs. Although support has weakened in some States (e. g., California's law expired in 1983 and was not renewed), it is rising in others. In the 19 States providing funds as of 1985, the typical contribution was something between $100,000 a year to $500,000, although six States provided more than $500,000 and two over $1 million. The number of projects funded ranged from 3 to 25.[18]

Some States have found ingenious ways to fund the programs, For example, Idaho, Montana, and North Dakota have inaugurated several new displaced homemaker centers with funds derived from a tax on divorce filing fees. Minnesota and Washington earmark money from marriage licenses as well as from divorce filing fees. New Jersey is considering setting aside $1 million a year from the State lottery for displaced homemakers. New York has a funding scheme, begun in 1979, which allocates to displaced homemaker programs money from a special account in the State's unemployment insurance trust fund. (The account is made up of interest and penalties on delinquent taxes due to the fund from employers.) Contributions from this account have risen steadily, reaching $1.6 million in 1984-85. The State supports 14 displaced homemaker centers from the account; three of them opened in 1984.

Some of the States with unusual sources of funding for displaced homemaker programs are considering supplementing or perhaps replacing them with regular legislative appropriations, so as to have a more reliable level of funding. In New York, for example, the special UI account that funds displaced homemaker projects is being depleted. Some States are finding that divorce filing fees are a rather small and irregular source of funds,

JTPA and Displaced Homemaker Projects

The two major sources of Federal support for services to displaced homemakers are Voc Ed grants and JTPA. Even before passage of the Perkins Act, Voc Ed grants were the bigger contributor. With the major changes in the new law, Voc Ed grants are likely to assume still greater importance. For two reasons, however, access to JTPA services remains important for displaced homemakers. First, although there is a good deal of flexibility in both the JTPA and the Voc Ed programs, JTPA more strongly emphasizes job search assistance and prompt employment, while the primary focus of Voc Ed is on training, For many displaced homemakers, getting a job as soon as possible is imperative. Projects that have placement as their central goal may serve their needs best.

Second, despite the increased funding designated for services to single parents or homemakers under the Perkins Act, the amounts involved are still relatively small for a training, education, and employment program open to millions of people. No estimate has been made so far of the number of single parents or homemakers eligible for Voc Ed programs which are authorized at approximately $84 million a year, and have been funded at about $63 million for fiscal year 1985, The population of displaced homemakers is estimated at about 2 to 4 million; if the two-thirds of the fiscal year 1985 Voc Ed grants for single parents or homemakers were spread over this group alone, they would amount only to about $10 to $21 per person per year. For comparative purposes, consider the JTPA Title III program for dislocated workers, funded in fiscal year 1985 at $223 million and open to roughly 2 million workers. If every eligible person took advantage of the Title 111 program, the funding would amount to about $110 per capita. Another comparison may be made with the general CETA programs which served a population of about 16 million disadvantaged workers in 1980 and were funded at about $4 billion, or approximately $250 per capita.[19]

The foregoing comparisons are only illustrative. It is unrealistic to suppose that every eligible person will be served in an employment

[18] Displaced Homemakers Network, *Displaced Homemaker State Legislation* (Washington DC: The Network, 1985),

[19] The funding of $4 billion for fiscal year 1980 refers only for the general training and employment programs open to all eligible disadvantaged workers; it omits programs for special populations such as the Job Corps and the Native Americans, migrant and seasonal farmworkers, and dislocated workers programs. Total CETA funding in 1980 was $8,1 billion.

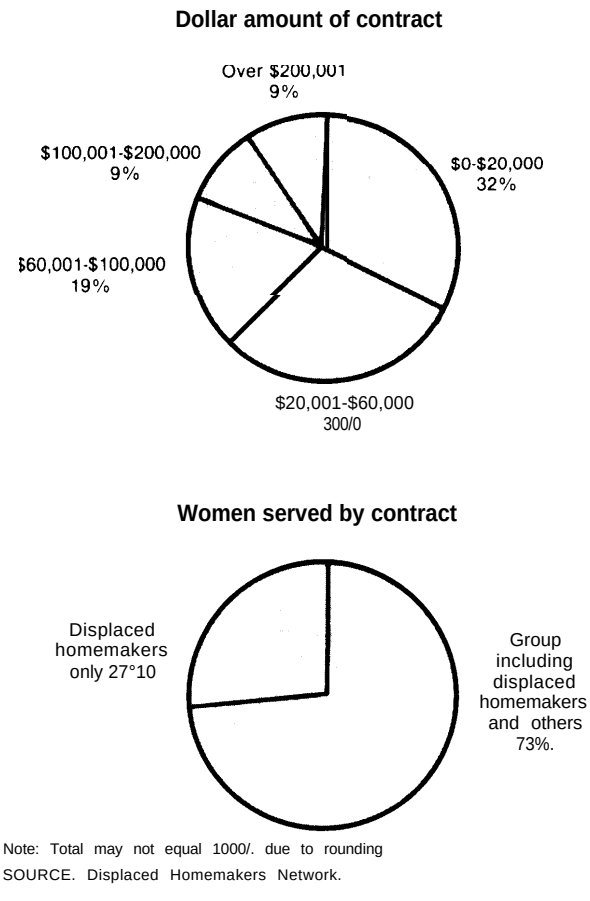
and training program. (In fact, about 1,377,000 disadvantaged workers participated in CETA's general employment and training programs in 1980, at a cost of approximately $2,900 per person. Under JTPA Title III, 96,100 workers participated during the 9-month transition year, October 1983-June 1984, at a cost of $768 per worker.) The point remains however, that despite the remarkable new infusion of Federal funds for services to displaced homemakers in the Perkins Act, funding for these programs is relatively thin.

By early 1985, it appeared that use of JTPA funds to support services to displaced homemakers might be increasing, but was still not a principal source of support. In the first months of that year, the Displaced Homemaker Network queried the 425 projects listed in its directory on their experiences with JTPA. Replies came from 176 projects, of which 55 reported that they had JTPA-funded contracts and 121 said they had not.[20] This compares with replies to the Network's 1984 survey the previous year, in which 355 projects reported sources of funding and 57 said they got some funds from JTPA.

The amount of JTPA money devoted to services for displaced homemakers in the 55 projects is uncertain, because only one-quarter of the projects' contracts served displaced homemakers exclusively; three-quarters served other clients as well. About half the projects reported they were serving small numbers of displaced homemakers—l to 20 over the life of the contract, which was usually a year. Figure 6 shows the distribution of dollar amounts of JTPA contracts in the 55 projects, and figure 7 the distribution of numbers of displaced homemakers served.

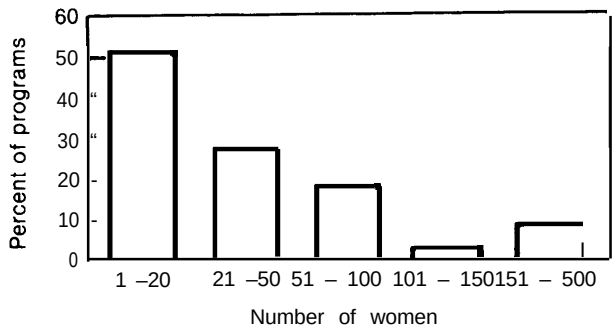
[20]Displaced Homemakers Network, *Services to Displaced Homemakers Under JTPA, Preliminary Figures 4/85* (Washington DC: The Network, 1985).

Figure 6.—Services to Displaced Homemakers Under JTPA Contracts, Dollar Amount of Contract and Women Seined, April 1985



Note: Total may not equal 1000/. due to rounding
SOURCE. Displaced Homemakers Network.

Figure 7.—Services to Displaced Homemakers Under JTPA Contracts, Numbers Served, April 1985



SOURCE: Displaced Homemakers Network.

These data indicate that the typical JTPA-funded project serving displaced homemakers serves other clients as well. This works well for some displaced homemakers but, as discussed later in this report, many of these women benefit from services designed expressly to meet their needs. Unlike workers displaced from factories or offices, a great many displaced homemakers lack recent work experience; often they are less confident, and less attractive to employers, than someone with a long stable history at a paid job. The sudden loss of personal and financial support that displaced homemakers have undergone can also compound the job readiness problem. They may do better in special projects than in larger mainstream employment and training projects, or in general women's programs. So far, most JTPA-funded projects do not serve displaced homemakers as a special group,

A serious eligibility issue arises in the use of JTPA Title 11A funds for displaced homemakers. The Title 11A program is intended primarily to serve economically disadvantaged people; the problem is how to serve displaced homemakers who do not qualify as economically disadvantaged, According to the law, the term economically disadvantaged includes people who are on welfare or receiving food stamps, or whose family income in the previous 6 months was either below the federally established poverty level, or was no more than 70 percent of the lower living standard income level (whichever was higher). Often a newly displaced homemaker's family income for the previous 6 months, when she still had her husband's income support, is too high to meet the JTPA requirement. Even though her income may have been drastically reduced by the time she applies for services, she is still ineligible. Also, many displaced homemakers need assessment, counseling, and job search assistance services even when their income continues to exceed the JTPA limits.

It is possible to serve people who are not economically disadvantaged under JTPA. Title III, for displaced workers, has no income limits; but the definition of displaced worker in the act does not necessarily and obviously extend to displaced homemakers. Several States do serve displaced homemakers under Title III, reasoning that many of them fit the definition of long-term unemployed. (See ch. 5 of the full report for a discussion of eligibility for Title III programs.) Florida has even included Title 111 services to displaced homemakers in the 2-year coordination plan that States must submit to qualify for JTPA funds. Florida's plan allows increased costs per placement for displaced homemakers, taking into account their needs for more extensive training and services.[21]

Title 11A, which has the largest appropriation of any part of the law, makes some provision for people who are not economically disadvantaged, but face employment barriers. Roughly 10 percent of Title 11A funds can be spent for service to these groups. Displaced homemakers are among the ten groups named in the law as examples of those eligible for the lo-percent-window money. Anecdotal evidence suggests that although some States are in fact using the 10 percent money to serve hard-to-employ groups (including displaced homemakers), most are not. Instead, they are saving the money to pay back the Federal treasury in case any of the people they have already served as eligible are disallowed on audits. People who are above JTPA's low-income level may also qualify for a portion of the employment and training services which State education agencies provide with JTPA money, under cooperative agreements with JTPA agencies, Some States (Wisconsin is an example) have taken an active lead in using this education set-

[21] Paula Roberts, Center for Law and Social Policy, memora n-dum to People Interested in Women and JTPA on an analysis, by the Coalition on Women and JTPA, of the Governors' JTPA Coordination Plans for Program Years 1984-86.

aside money for service to displaced homemakers.

Theoretically, all displaced homemakers, without regard for income, were eligible for—but not necessarily entitled to–JTPA Title 11A programs that were funded at about $177 million in fiscal year 1985. The remainder of the general program for disadvantaged adults and youth, funded at $1.5 billion, was also open to those meeting the income limits. Some services under Title III, funded at $223 million in 1985, were also available to displaced homemakers, without regard to income. The JTPA funds actually spent on services to displaced homemakers is not known, but is surely no more than a small fraction of these amounts. As table 3 shows, projects replying to the Displaced Homemaker Network 1984 survey reported receiving $2 million in JTPA funds. This figure is undoubtedly too low; many projects did not report amounts of funding, and also JTPA was a new program in 1984. However, the Network's 1985 survey on experiences with JTPA indicated that it was still true that only a moderate number of displaced homemaker projects, and a modest amount of services, were paid for by JTPA funds.

In interviews, directors of local displaced homemaker projects repeatedly mentioned the low-income requirement as a drawback of JTPA funding. They added that in some States restrictive definitions as to who is a displaced homemaker puts up more barriers to entry to JTPA projects. (The Federal Government leaves it to the States to define displaced homemakers, both for the Voc Ed program and JTPA.) One displaced homemaker center reported that it sent 200 income-eligible women to a JTPA Service Delivery Area for employment and training assistance, and only 17 were enrolled, because the State definition of displaced homemaker was so restrictive as to how much the woman could have earned over the past few years .22

Answers to the Network's 1985 survey offer additional insights into why more projects do not tap into JTPA as a source of funding. Of the 121 projects which reported they had no JTPA contracts, 11 had tried for one and been turned down. The rest did not bid. The reason most commonly given was lack of information—a feeling of being too far removed from the local JTPA system to try for funds. The main reasons given by the 110 projects which did not bid, and the numbers of projects giving the reasons, are as follows:23

- *Lack of information:* our project is not sufficiently tied into the local JTPA system (39).
- *Displaced homemakers not targeted:* the Private Industry Councils (PICs) which are responsible for direction of local JTPA programs are not funding programs for special populations but are "mainstreaming" service delivery instead (36).
- *Services not being funded:* PICs are giving contracts for vocational skills training, which is not our project's focus (30).
- *Eligibility:* displaced homemakers are not being served under the 10 percent "window" for people who face barriers to employment but are not low income (29).
- *Performance-based contracts:* Many JTPA contracts do not pay the contractor until the client is placed in a job, but our project cannot wait that long to be paid (22).
- *Community-based organizations:* these organizations, which often provide services specifically designed for displaced homemakers, are not getting contracts (20).
- *Eligibility:* displaced homemakers are not qualifying as economically disadvantaged (19).
- *Performance standards:* the job placement rate set by the U.S. Department of Labor for JTPA training, and adapted by States, is too high (16).

The Perkins Vocational Education Act and Displaced Homemakers

Under the Perkins Act, Federal Voc Ed grants may continue to be a larger and more reliable source of funding for displaced homemaker

[22]Information provided by Displaced Homemakers Network.

[23]Displaced Homemakers Network, *Services to Displaced Homemakers Under JTPA, Preliminary Figures 4/85* (Washington DC: The Network, 1985).

programs than JTPA. In the Perkins Act, Congress unequivocally designated funds for the use of single parents or homemakers, including displaced homemakers. Two programs under the act have mandatory set-asides for this group:

- 8.5 percent of basic grants to States—the major program funded by the act, authorization of $835 million for fiscal year *1985—must* be spent for services to single parents and homemakers;[24] and
- 50 percent of the services in a new, smaller program to encourage retraining and reemployment of adults—authorization of $35 million but not funded by Congress in fiscal year *1985—must* be delivered to single parents and homemakers.

In addition to the programs that can directly benefit displaced homemakers, two more provisions of the act are of particular interest:

- 3.5 percent of basic State grants *must go* to sex equity programs, which are designed to eliminate sex bias and stereotyping in vocational education, to help prepare young women for well-paying jobs, and to help prevent the emergence of more displaced homemaker problems in the future; and
- community-based organizations, which often serve displaced homemakers very effectively, may get special funding—authorized at $15 million but not funded by Congress in fiscal year 1985—to provide vocational education support programs.

The women's programs in the Perkins Act—both the set-asides for single parents and homemakers and the sex equity programs for girls and young women—are tied very specifically to the goal of helping women overcome barriers to entering or reentering the job market. To make use of set-aside grants, displaced homemaker projects presumably will not have to compete with other worthy aims or target groups, nor will they have to persuade skeptical PICs or State JTPA managers that there is a place for employment and training projects designed to meet the particular needs of former homemakers. That, at least, is how the program is supposed to work, In reality, there may be some hitches.

When the Perkins Act was under consideration by Congress in 1984, most State directors of vocational education strongly opposed designation of specific uses for Federal Voc Ed grants. They much preferred contributions on the block grant model. In the event, however, Congress reserved 57 percent of basic State grants for specific uses. Targeted groups and programs, besides single parents and homemakers and sex equity programs, are the economically disadvantaged (22 percent of basic State grants), adults (12 percent), the handicapped (10 percent), and criminal offenders in correctional institutions (1 percent).

In mid-1985, States were still sorting out how to comply with these designations. Some State Voc Ed administrators were planning to establish or add support for projects designed to serve displaced homemakers. In others, it was not yet clear what the response would be to the law's requirement that States use the specified part of their Federal grants to "meet the special needs" of single parents or homemakers.

Overall, despite some initial confusion or reluctance on the part of some education officials to change past ways of allocating funds, the Perkins Act undoubtedly opens new opportunities to projects serving displaced homemakers. Despite the broadening of the population to be served, to include single parents as well as homemakers, there is little question that States will have more Voc Ed funds than ever before to serve displaced homemakers. A Maryland official reported, for example, that her State was allocating $100,000 of Federal Voc Ed funds to adolescent parents—but was reserving $867,000 for displaced homemakers, for whom no more than $200,000 had ever been available in any year before.

At this writing (September 1985), Congress had appropriated $784.5 million for basic State grants under the Perkins Act for fiscal year

[24] Up to 7 percent of basic State grants may be used for State administration expenses. Of the balance remaining, 57 percent is designated for specific uses, including the 8.5 percent for single parents and homemakers.

1985; about $63 million of this was set aside for services to single parents and homemakers. Congress did not provide funds in fiscal year 1985 for the new adult training and employment program authorized under the act, half of which would be directed to serving single parents and homemakers, nor did it provide the special funding for community-based organizations.

Opportunities Under the New Law

Various sections of the Perkins Act spell out a broad range of fundable activities. In one place or another, it authorizes the use of Federal grant money to provide most of the services that displaced homemaker program directors see as necessary for their clients. The main purpose of the law, however, is to support vocational training, and it is training that receives most emphasis. The bulk of Federal Voc Ed funds are provided in basic grants to the States, of which 8.5 percent (after a deduction for State administration costs) is reserved for single parents and homemakers. States may use this portion of basic grants only for the following purposes:

- paying for vocational education and training, including basic literacy instruction, that will furnish single parents and homemakers with marketable skills;
- making grants to educational agencies and post-secondary schools to expand vocational education services to single parents and homemakers, so long as the expansion will result in providing marketable skills to the target group;
- making grants to community-based organizations that have proven their ability to provide effective vocational education to single parents and homemakers;
- assisting single parents and homemakers with child care and transportation expenses;
- scheduling programs to be more accessible to single parents and homemakers; and
- providing the target group with information about the vocational education and support services open to them.

The basic State grants that are not specifically designated for target groups may be used for many other purposes related to vocational education, such as:

- counseling, including self-assessment and career planning and guidance;
- placement services for students who have successfully completed vocational education programs; and
- stipends for students who have "acute economic needs" which cannot be met under work-study programs.

The new program in the Perkins Act (authorization of $35 million) which offers special encouragement for adult training, retraining, and employment development programs was not funded.[25] This program was designed with an emphasis on cooperation with employers and placement in jobs, and half of it is designated for single parents and homemakers. Among the services this new program may support, if and when it is funded, are:

- education and training programs designed cooperatively with employers, such as apprenticeships, on-the-job training, customized training;
- entrepreneurship training;
- counseling and job search assistance; and
- information and outreach to encourage participation by eligible adults, especially women, older workers, people with limited English proficiency, the handicapped, and the disadvantaged,

Finally, the Perkins Act emphasizes training for young women in secondary and post-secondary schools in nontraditional occupations, setting aside 3.5 percent of basic State grants for the program. The purpose is to give young women an alternative to low-paid, traditionally female jobs.

Although displaced homemaker projects using Voc Ed funds are usually located in community colleges or vocational-technical institutes,

[25] In a supplementary appropriations bill passed in August 1985, the Senate voted to appropriate $15 million in fiscal year 1985 for the adult training and employment program, but the House did not, and the provision was dropped in conference.

they do not have to be. For example, some community-based organizations, such as the YWCA, receive Voc Ed funding for displaced homemaker projects. Although the Perkins Act authorizes special funding (up to $15 million in fiscal year 1985) for Voc Ed support programs to be provided by community-based organizations, Congress did not fund this part of the act in fiscal year 1985.[26] Even if the section is eventually funded, States are not required to deliver services through community-based organizations. One service authorized by the Perkins Act, which does not seem a likely candidate for funding by States, is stipends to Voc Ed students. The 1976 Voc Ed law, which the Perkins Act replaced, specifically named displaced homemakers as possible recipients for stipends, but very few were ever provided by the States.

. The law requires that every State receiving Voc Ed grants designate one person to administer the program for single parents and homemakers and the sex equity program, and spend at least $60,000 a year for administering the women's programs. In most States, the administrator is the Sex Equity Coordinator, a middle-level official in the State Voc Ed hierarchy. How much real authority this official is given, and how effectively she or he uses that authority, will determine to a considerable degree whether the opportunities the law opens up are realized.

Altogether, the list of services that may be offered under the new Voc Ed act is impressively broad and flexible, yet the focus on vocational training is clear. The services most prominent in JTPA—training in job search techniques, job development and job matching, on-the-job-training—are not emphasized to a great extent except in the new adult training program which was not funded in fiscal year 1985, Relocation assistance is not offered at all. Neither is education toward an academic degree. The fact that most displaced homemaker projects funded by Voc Ed funds are physically located in educational institutions, and often are run by someone on the school's staff, probably discourages many displaced homemakers who urgently need a job from applying for services. JTPA, insofar as it serves displaced homemakers, plays a different and complementary role.

Data Collection

An issue of special concern to Sex Equity Coordinators in 1985, as States were gearing up to implement the new law, was data collection. Information about displaced homemakers and programs set up to serve them is extremely deficient. In 1976 the Women's Bureau of the Department of Labor attempted a nationwide count of displaced homemakers, and the 1983 report of the Urban Institute for the U.S. Department of Health and Human Services, Administration of Aging, made another national estimate, with additional information on services available to displaced homemakers. As mentioned, the estimates developed for OTA for four selected years from 1975 to 1983 are the only existing national estimates covering more than 1 year. In addition, many States have no idea of how many displaced homemakers they have, or the extent of services that may be needed.

Systematic evaluations of displaced homemaker programs—some of which are over 10 years old—do not exist. Even noncomparative reports on outcomes of individual projects—how many participants went into training, how many got jobs, what kind of jobs at what kind of wages—are scarce. Studies of program impacts, similar to those for displaced workers served under the Manpower Development and Training Act of 1962, or for disadvantaged workers under CETA, have never been done. The largest study in existence was descriptive, not evaluative; it gave an account of the national demonstration displacement homemaker program (consisting of 47 projects) funded under the special CETA demonstration grants in 1980.[27]

[26] In a supplementary appropriations bill passed in August 1985, the Senate voted $15 million for Voc Ed support services to be provided by community-based organizations, but the House did not, and the provision was dropped in conference.

[27] Deborah Kogan, Lois Greenwood, and Mary Vencill, Assessment of the National Displaced Homemaker Program, A Cross-Project Analysis (Berkeley CA: Berkeley Planning Associates, 1981).

The Perkins Act does not contain specific reporting requirements about single parents and homemakers, It requires that States submit to the U.S. Secretary of Education a vocational education plan, initially covering 3 years and afterwards 2 years, which includes an assessment of the special needs of target groups, and assurances that the State will comply with the requirements of the law in meeting those needs. The U.S. Department of Education does not require any reports, other than the general assurances contained in the State plans, on what States are doing to serve single parents and homemakers,

The Perkins Act directs the Secretary of Education to conduct applied research on aspects of vocational education specifically related to the act, including effective methods for providing quality vocational education to single parents or homemakers (among other target groups). In mid-1985, the Department of Education had no plans to carry out a study of this kind. The department must conduct a long-term national assessment of vocational education under the act (including services to targeted groups), but the final report is not due until January 1, 1989, 9 months before the expiration date of the Perkins Act.

Meanwhile, many of the State Sex Equity Coordinators see an urgent need for systematic collection of information on how many people qualify for services under the women's programs, how many actually are served, what their characteristics are, and what happens to them after they receive education, training, and employment assistance. The coordinators see these data as essential for writing State reports, at the end of the first 3-year planning cycle, to explain to Congress the effects of the new law, and the new emphasis on service to single parents and homemakers. Accordingly, at their 1985 annual meeting (which they organized and convened themselves) a group of State coordinators laid plans for an unprecedented program of consistent, nationwide data gathering. The Voc Ed departments of the cooperating States will pay for the program, which is being developed under the leadership of the Maryland and Wisconsin Sex Equity Coordinators.

The Maryland Department of Vocational Education has set aside funds for developing a computer program which will include these major items:

- a count of single parent/homemaker/women clients, including those in regular vocational education classes (so far as possible) as well as those in special programs;
- a profile of clients, including factors such as age, education, amount and source of income, number and age of children, adolescent parentage;
- an account of the services the client receives—what type, how often, how many hours of service;
- outcomes after service, including details on quality of employment such as wages, occupational category, full- or part-time work; and
- a l-year follow-up on outcomes.

Maryland officials expect the system to be in place by July 1, 1986, and anticipate that at least 30 States will buy into the program. The result will be a rich and consistent set of data covering many if not all States.

At the same time, the national Displaced Homemakers Network is offering to every State a relatively inexpensive service, worked out with the U.S. Bureau of the Census and based on the 1980 census, to provide a profile of single parents and homemakers within the State —and within Metropolitan Statistical Areas if desired. Characteristics of the population to be covered include age, race, education, income, type of displacement, number of dependent children, and labor force participation.

Definition of Displaced Homemakers

In the Perkins Act, "homemaker" is defined as an adult who has worked as an adult primarily without renumeration to care for the home and family, and for that reason has diminished marketable skills. The law adds, however, that the U.S. Secretary of Education may

not prescribe the manner in which the States comply with "the application of the definition." The law further specifies that State plans shall provide assurances that in serving single parents and homemakers, the State will emphasize assistance to those with the greatest financial need; and in serving homemakers the State will give special consideration to "homemakers who because of divorce, separation, or the death or disability of a spouse must prepare for paid employ merit." This is the guidance the law provides as to who gets service as a "homemaker," and who is at the front of the queue.

Since the Perkins Act is barely in operation yet, it is hard to say whether differences in State definitions of homemakers will make for marked differences among States in who gets served. As noted above, anecdotal evidence suggests that differences in definition are important in determining who receives services under JTPA. In some States it is proving quite difficult for displaced homemakers to get assistance under JTPA, because even if they pass the hurdle of income qualification, they may still not meet a restrictive State definition of displaced homemaker.

DESIGN AND PERFORMANCE OF DISPLACED HOMEMAKER PROJECTS

Displaced homemakers entering the job market need all the same services as workers displaced from paid jobs, and often more. Generally, these women lack the long stable work history of displaced workers, and some have no work experience at all outside the home. A substantial number (about 15 percent) are mothers receiving public assistance who are about to lose their eligibility because their last child is nearing the age of 18. Some of these women are seriously handicapped in getting a job because of lack of skills or education, Other displaced homemakers have held good jobs or had an excellent education, but their skills may be rusty or obsolete, or they may lack confidence after a long spell out of the job market. Many who have developed valuable skills in volunteer jobs need help in exploiting those skills for a paid job. In addition to the practical difficulties of finding work, many displaced homemakers must struggle with feelings of abandonment and personal inadequacy. The majority have gone through divorce or separation, or are widowed.

Anecdotal evidence suggests that the displaced homemaker projects of the last 10 years have helped many of these women gain confidence, learn job search skills, get training, and find jobs. Because systematic studies of the project results are lacking, this kind of evidence is the best we have. Likewise, knowledge about what program elements are most important and successful in assisting displaced homemakers comes mostly from accounts of women who went through the programs and observations of project directors. The national Displaced Homemakers Network, which is in touch with hundreds of individual projects throughout the country, has distilled information on what constitutes a comprehensive program of services to displaced homemakers (see box A). State officials dealing with displaced homemaker programs (often the Sex Equity Coordinators in the States' vocational education systems) are also sources of information on what works best in helping these women find adequate jobs.

OTA has added some recent informed observations to these accounts. In 1984, an OTA contractor interviewed by telephone 20 directors of selected local displaced homemaker projects throughout the country, discussing the kinds of services the projects offer and their effectiveness. Although they were not a true statistical sample, the projects were of different types and sizes in a variety of geographic locations. OTA's contractor also conducted brief telephone interviews with the person responsible for overseeing displaced homemaker programs (usually the Sex Equity Coordinator) in each of 16 States. Another source of information about the operation of displaced homemaker projects is the 1984 survey conducted by the Displaced Homemaker Network and analyzed by OTA.

From these various sources it is possible to draw a few conclusions, at least tentative ones, concerning displaced homemakers and the programs designed to serve them.

Characteristics of Displaced Homemaker Projects

In size and structure, the projects vary a great deal. The range of funding among programs in the Network's survey is from $2,000 a year to $862,000, and clients served range from 14 to 3,800. In some States (e.g., Texas and Oklahoma) services are offered mostly through the State vocational-technical school systems, Others fund programs in many kinds of organizations, including women's groups and YWCAs. Some, like New York and New Jersey, encourage the development of special purpose projects targeted to such groups as Hispanics, Haitians, rural women, and older women. Some concentrate on outreach. For example, Wisconsin makes special efforts to reach women on Indian reservations and in black neighborhoods. Washington State has a toll-free number where women can call for help.

The greatest points of similarity among these projects are in defining the clients they wish

Box A.—Comprehensive Services to Displaced Homemakers: A Policy Statement by the Displaced Homemakers Network

People who have worked in displaced homemaker programs over the last 10 years agree that the best programs offer a wide range of services, tailored to the special needs of displaced homemakers and putting foremost the goal of job placement. In the absence of systematic evaluations, the observations of experienced project directors are the best guide to what works in these programs, and what is less effective. The national Displaced Homemaker Network, through its contacts with hundreds of projects and its familiarity with their experience, has compiled a comprehensive list of the elements an outstanding program should include. OTA's research confirms that most of these elements are necessary for a well-rounded program: many of them are discussed in the text of this report. There follows the program policy statement of the Network:

The Displaced Homemakers Network believes that a comprehensive displaced homemaker program provides or secures the following component services that have been identified as meeting the unique needs of displaced homemakers. While every program may not have all of these components, it is an ideal to be worked toward. Job placement is a top priority and ultimate goal of program services:

- **Outreach.** Adequate outreach that specifically targets displaced homemakers, and is matched to the racial/ethnic/age distribution of the displaced homemakers in the geographic area being served; in rural areas, may require itinerant programming [periodic delivery of services to displaced homemaker in remote, scattered areas].
- **Intake/Orientation.** Procedures that recognize the lack of confidence common to displaced homemakers and the need for an immediate positive experience; orientation procedures that provide displaced homemakers with an introduction to the program and especially to other participants.
- **Personal Counseling.** Individual personal counseling, guided support groups, crisis intervention services, ongoing counseling both on a regular and as-needed basis, and appropriate referrals to mental health professionals and alcohol/drug abuse programs.
- **Assessment and Testing.** A balanced use of interest inventories, skill testing, work samples, educational assessments, employability development plans, and other instruments and activities useful to adult women, with an emphasis on self-assessment and personal decisionmaking, and the identification and transfer of skills developed in homemaking, child-rearing, and volunteer work to the paid labor force.
- **Career/Educational Counseling.** Activities and resources presenting a broad range of career and educational options in the context of local labor market data, and including information about nontraditional jobs, vocational training, basic education, high school equivalency, financial aid, and short-term as well as traditional programs.
- **Life Skill Development.** Workshops on assertiveness training, single parenting, short- and long-range planning and goal setting, financial management, dressing for the labor force, health concerns of mature women, and other requested topics.
- **Skills Training.** Access to skill training programs (including classroom training, internships, and on-the-job training) in both traditional and nontraditional areas.
- **Pre-Employment Preparation.** Activities to prepare for finding and keeping a job, such as preparing a resume, filling out job applications, taking tests, handling interviews, and negotiating salary; discussions of rights and responsibilities on the job.
- **Supportive Services.** Needed services such as stipends, transportation allowances, books, arrangements for child care, emergency loan fund, clothes, tuition, equipment, and tutoring.
- **Referrals.** Initial referrals and follow-up advocacy for such services as legal aid, health care, housing, debt management, and vocational rehabilitation.
- **Job Development/Placement.** Outreach to potential employers, advocacy with employment services, direct program placement, guided job clubs, assisted self-placement; adequate follow-up and continued support.
- **Program Management.** Staffing that reflects the racial/ethnic composition of the geographic area served and that includes former displaced homemakers at all levels; appropriate management information systems that include up-to-date client files and monthly compilation of data on client characteristics and program results; public information activities to educate potential employers and the general public on displaced homemakers' needs and skills; appropriate linkages with other agencies; and fiscal accountability.

to serve—women whose main job has been homemaker but must now take on the role of family provider– and in providing the special help that their clients need to bridge the gap between home and work.

Location of Project

Half of the projects in the survey were located in educational institutions—community colleges or vocational-technical schools—where they could draw directly on the educational and training programs of the host institution. Community-based organizations such as women's centers or YWCAs housed approximately one-quarter of the projects. The rest described themselves as "independent" or "other" (e.g., a university counseling program, or a State agency).

Characteristics of Clients

The population is quite diverse. The 20 directors of local projects reported in interviews that the age of their clients ranges from 16 to 67, with the majority between 35 and 55. The average age tends to be lower in the south and in rural areas, where women tend to marry younger. According to half of the project directors, their typical client has a high school education. Others reported a wide range of education, some serving clients who mostly have some college or a degree, and others serving disadvantaged women, half of whom have not completed high school. The clients also come from all kinds of economic backgrounds, from poverty to affluence. However, at the time these women come to the projects for assistance, most are trying to survive on very low incomes. The affluence is usually former, not current.

Project directors consider it important to offer services that are comprehensive and flexible enough to meet the needs of many types of clients; most do not offer separate program components for different subgroups. There are exceptions however. Three projects have set up separate counseling and support groups for widows and for divorced or separated women. The groups did not work well together. Widows were offended by the other women's negative attitudes about their former husbands, and tended to drop out of the program, until they were given a group to themselves.

A few projects have recently begun special programs, usually supported by State funds, for women who are receiving Aid to Families with Dependent Children (AFDC, or welfare). One center in Texas is providing intensive prevocational and job training for AFDC mothers. Another in Massachusetts is sponsoring a program for welfare mothers who never completed high school which combines personal and job-related counseling with classroom instruction in general educational development (GED), leading to a high school diploma.

Most of the project directors felt the need to reach out more effectively to groups of displaced homemakers who are not being adequately served, especially rural and minority women. A project in Connecticut was able to involve Hispanic women in project activities through a Hispanic outreach counselor. Other project directors expressed a desire for bilingual counselors, and also for staff who can reach black and other minority women who might not know about the projects, or might be reluctant to go for help to a white, suburban college campus.

Rural women are not only hard to reach, but have special needs for service. Many have no local public transportation and few if any local job opportunities. Some may benefit from special assistance in creating their own jobs or businesses.

Eligibility

Most of the project directors interviewed reported that their eligibility requirements for clients are informal. The Network's survey underscored the point: only about half the respondents reported any eligibility requirements. If limitations existed, the ones most frequently cited were that the client had spent some years primarily as a homemaker, and had lost her main source of income support. Some projects responded that participants had to

meet either a definition laid down by a State law, or requirements of a funding source.

As discussed previously, clients of projects funded under JTPA usually have to meet the economically disadvantaged criterion which applies to Title 11A programs. Several of the project directors who receive funding from JTPA expressed concern because they have to turn away displaced homemakers in need of assistance who do not fit the definition. Despite the exceptions under JTPA to the income limitations, projects that have JTPA funding are bound by the terms of their individual contracts, which may not make any exceptions. Under the Carl D. Perkins Vocational Education Act, Federal funding to displaced homemakers has no income limitations, although States in their vocational education plans must provide assurance that they are serving displaced homemakers who are in financial need.

Services Offered and Their Effectiveness

The range of services provided by different displaced homemaker projects varies from counseling and referral only to comprehensive multi-component programs which cover all aspects of the home-to-work transition, from intake and assessment to follow-up after placement in a job. As a guide to project managers, the national Displaced Homemakers Network has compiled a comprehensive list of the services that it considers to meet the unique needs of displaced homemakers (see box A).

Services provided in displaced homemaker programs overlap and interconnect, but for the sake of simplicity can be grouped as follows:

- *Personal counseling:* includes one-to-one or group counseling, peer support groups, and workshops on self-awareness and assessment.
- *Job readiness:* includes skills and aptitude assessments, job counseling, academic counseling, provision of labor market information, referrals to other local job search agencies, assistance in preparing resumes and filling out job applications, and mock interviews.
- Education and *training:* includes courses in brush-up on the basics, GED preparation, English as a second language, onsite skills training, on-the-job training, work experience, career internships, and referral to educational or training programs.
- *Job placement:* includes maintenance of job banks, job development, job matching and referrals to local job openings, and follow-up.
- *Support services:* includes seminars on topics of practical interest (e.g., money management, taxes, insurance), child care, transportation assistance, emergency loans, training stipends (if any are available) and scholarship funds,

Most of the 20 project directors agreed that a comprehensive program including everything but onsite training is ideal, but the majority had neither the staff nor funding to do it all, They had to save their efforts for what they could do best, and what they believed to be most successful. Most did not claim to know what works best for their clients. In the absence of any national full-scale program evaluations, they rely on their own experience (the majority of the projects are 5 or 6 years old) and the experience of others, which they share through regional conferences and through the Displaced Homemaker Network.

There follow some notes on how services to displaced homemakers may be delivered most effectively, based on the observations of these experienced project directors plus the findings of a few studies[28] and year-end reports from a few States with displaced homemaker programs of their own.

Personal Counseling

Nearly all of the program directors emphasized the importance of this component; all of them offer it. The Berkeley Planning Associates study of the national demonstration displaced homemaker projects especially noted

[28] See especially Kogan, et al., op. cit., the descriptive study of the 47-project national demonstration displaced homemaker program.

the need of displaced homemakers for restoration of a sense of self-worth and confidence building.

Peer support is almost universally considered a highly effective form of counseling. Most of the directors observed that peer support or other forms of counseling need to be continued throughout the program, in conjunction with other services such as job readiness and skills training, A very few program directors disagreed; they believed that the most urgent requirement for displaced homemakers is to find a job, after which other problems tend to take care of themselves. The majority, however, considered it essential to provide continuing emotional support.

An example of a successful program based on continuing support is the Safety in Numbers program sponsored by the Displaced Homemaker Program at the Mississippi Gulf Coast Junior College. Designed for students 25 and older, the program's classes are composed entirely of beginning adult students of similar age so they can help one another with the necessary home and school adjustments. Included in the basic curriculum are English, math, reading and study skills, and the psychology of personal adjustment.

Job Readiness

This is another essential service, provided by all 20 projects. Small, modestly funded projects may not be able to do their own job development or job matching, but they all help to prepare their inexperienced clients for the world of paid work. Offering job readiness training in a classroom format appears to be very successful. It is not only an efficient use of staff resources, but also draws on the benefits of peer support. Further, the organized instruction—having a class to go to—helps give many displaced homemakers a sense of purpose, countering feelings of helplessness and isolation.

Education and Training

Most displaced homemaker centers do not offer skills training or education, but refer their clients to the appropriate educational institution. A few (5 of 20) have offered skills training for such jobs as word processor, clerk-typist, nurse's aide, and food manager, and brush-up courses for nurses and secretaries.

Referring clients to other institutions for training has not always worked well. Berkeley Planning Associates found that more than half of the projects in the national demonstration program experienced serious difficulty in getting displaced homemakers into CETA training programs, despite their own CETA sponsorship. There were two problems: CETA had few training slots not reserved for other target groups; and many displaced homemakers were confused by the red tape and delays during the CETA intake process. The red tape problem may also arise with referrals of displaced homemaker clients to larger JTPA projects, especially around questions of income-eligibility.

Project directors would like to offer more training themselves, or have more influence on design of training courses. One director mentioned the need for short-term or refresher training in clerical skills; many displaced homemakers have far too little income support to undertake a 6- or 8-month course. Scheduling of courses to meet the needs of displaced homemakers is also important. For example, the Safety in Numbers course for displaced homemakers at the Mississippi Gulf Coast Junior College offered the core curriculum in classes 2 days a week, freeing the student for family responsibilities on the remaining days.

Many project directors expressed a desire to encourage or offer more training in nontraditional fields; in fact two projects recently sponsored training courses in electronics and in plastics mold injection. Needs for remedial education were stressed; some displaced homemakers must upgrade reading and math competencies before they can enter any kind of skills training, or even look for a job.

Five projects that were able to establish on-the-job training, work experience, or career internships were impressed with their effectiveness. Short-term work experience was especially important for women who had either

never had a paid job, or had not had one for years.

Job Placement

The Displaced Homemakers Network, and project directors in general, consider job placement "a top priority and ultimate goal of program service, " Nonetheless, limited staff and funds make it difficult for many projects to provide all the placement services that they see as desirable.

The majority of project directors interviewed (17 out of 20) said their projects do some kind of placement work, even if only informally. Several maintain job banks and keep in close touch with local employers or employment agencies about possible openings. Only four have staff job developers, who work on turning up job openings that have not been advertised or listed. Several directors indicated the need for more staff in job development and coordination of job placement, especially for older clients. Projects that are able to get additional funding, either from Perkins Act grants or from other sources, may choose to add staff job developers or to obtain the service for their clients by contract, A number of JTPA projects have contracts with the local Employment Service (ES), under which ES staff develop jobs specifically for the project's clients. The typical displaced homemaker project does not have the funds to offer this special service to its clients,

The kind of jobs that clients of displaced homemaker projects find are varied, but on the whole are weighted toward traditionally female, generally low-paid jobs in the clerical, retail sales, and service fields. For example, a fact sheet from the State of Minnesota indicates that of the displaced homemaker program clients who are placed, 42 percent are in service jobs, 30 percent in clerical work, and 14 percent in sales. This particular group actually had better average pay than other working women in Minnesota: the median wage was $5 per hour for former program participants, compared to a median wage of $3.38 per hour for other Minnesota women. Very little other information exists on wage rates for participants in displaced homemaker programs compared to other groups. One study of a past program in Massachusetts found that wage gains achieved through the program were minimal; most clients who worked before entering the program received the minimum wage, and so did most who completed the program. Of the project directors interviewed, most reported that their clients' wages were generally low, hovering around minimum wage.

The most obvious explanation for displaced homemakers taking traditional women's jobs at low pay is that these are easy jobs to fill, with few skill requirements and frequent openings. As one director acknowledged, it is not clear that these are the right jobs for the project's clients, but at least they do get placed.

Another explanation is that many displaced homemakers seem to gravitate toward traditional jobs when asked their preferences. Few older women are interested in nontraditional jobs, and they generally reject training because they believe they will not be able to compete with younger, better-educated women even after training. In any case, displaced homemakers often have little choice. Many need a source of income immediately. Without training stipends or loans, they are forced to accept low-paid jobs with little prospect of advancement. For women at very low income levels, public assistance may be the best choice financially, although many resist going on welfare.

On the other hand, some of the placements are in a variety of nontraditional occupations. Some women have been helped to start their own businesses, sometimes unusual ones; for example, a group of women developed a cab service in an area that did not have one. One director reported that women used to heavy work at home were not afraid of competing with men in physically demanding, nontraditional occupations—for instance, one woman took a job as a UPS delivery person.

One of the best auguries for successful placement is a sympathetic employer, familiar with the needs of displaced homemakers and able to provide feedback to an inexperienced work-

er on her performance. Previous acquaintance with an employer through on-the-job training, work experience, or an internship often results in a permanent job.

Support Services

Many projects provide specialized workshops or counseling on matters not directly related to job search—e.g., money management, taxes, insurance, housing and mortgages, legal rights of women, health care, single parenting, even automobile repair and maintenance. Few are able to offer substantial help in the forms most needed by many displaced homemakers—child care, transportation, and financial assistance. Some women who could most benefit from training are unable to take classes without some form of financial assistance—possibly loans, if not grants. Unlike displaced workers, most displaced homemakers have no unemployment insurance. Few can rely on other family members for support.

A few project directors said they have some resources, mostly through grants and private donations, to provide limited financial assistance to their clients. Four programs offer transportation assistance; three, scholarship programs; three, limited emergency loans; two, limited training stipends; and two, child care at the displaced homemaker centers. In addition, some referred clients to local community colleges for financial aid, and to the community colleges or social service agencies for child care available to low-income women.

The Perkins Vocational Education Act of 1984 promises assistance in some of these areas. Under the previous Voc Ed law, child care, transportation assistance, and even training stipends in limited situations were authorized for displaced homemakers. It appears they were rarely made available, possibly because Federal Voc Ed funds for displaced homemakers were limited, and State administrators did not choose to use them in this way. With the increases in funds targeted to homemakers in the 1984 act, support services might be more feasible. The new law specifically allows funds to be used for child care and transportation assistance. It also authorizes training stipends for Voc Ed students in general (not single parents and homemakers in particular) but only in cases of "acute economic needs which cannot be met under work-study programs. " The consensus so far among Sex Equity Coordinators is that little if any Voc Ed grant money will be used to provide training stipends.

JTPA is no more promising as a source of income support for displaced homemakers undertaking training or education in search of a job. In passing JTPA in 1982, Congress put limits on supportive services (e. g., child care, transportation allowances, and health care) and any form of income payment (including needs-based payments, under Title 11A, and training allowances or stipends, under Title III). Spending for these purposes, plus administrative spending, was generally limited to 30 percent of JTPA funding. Administrative expenses, in turn, were limited to 15 percent which, in effect, kept spending for income support and supportive services to no more than 15 percent. Private industry councils and JTPA program directors have generally kept a still tighter rein on supportive services and income payments than the law requires. In the JTPA transition year (October 1983-June 1984), spending for supportive services and needs-based payments in Title 11A was 10 percent, and for similar services in Title III, 6 percent. Nothing is known of how much of these payments went to displaced homemakers, but since JTPA spending overall for this group is limited, the amount was certainly very small.

A possible source of income for displaced homemakers during education or training is one of the Federal aid programs for post-secondary students. As chapter 7 of the full report discusses, these programs are designed primarily for financially dependent young people, not for adults—even low-income adults. Some changes that have been proposed in the student aid programs (discussed in chs. 2 and 7 of the full report) might make this source of income more easily accessible to displaced homemakers. However, the competition for student aid is extremely keen; whatever goes to a displaced homemaker would be subtracted from the pool

available to young students (unless, as seems unlikely, the program were enlarged).

Another possibility for some displaced homemakers is part-time studies at night. The Perkins Act offers funds to allow scheduling of vocational education courses to make them more accessible to single parents and homemakers. Night studies may be a useful option for some, especially those without young children at home. On-the-job training, even though it often does not offer genuine transferable training but rather is a placement device (see ch. 6 of the full report), may still be very useful to some displaced homemakers.

The problem of income support for people who need 'training to get a decent job with chances of advancement is not an easy one. There were abuses under CETA, with some people signing up for courses mainly for the purpose of collecting training allowances. Yet the dilemma of a woman who has no source of support but what she can earn, yet with too little preparation for work to get better than a marginal job, is a painful one. Many of these women cannot undertake the triple job of earning a living, caring for a child, and training for a better job. It may be in the interest of society, as well as the personal interest of women such as these to make use of programs which already exist for income support of serious adult students, or to develop ones which fit their needs.