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DETERMINANTS OF PRIMARY GROUP ASSISTANCE DURING UNEMPLOYMENT*

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ABSTRACT

In recent years much research attention has been given to the role of primary groups in ameliorating stressful life events. However, little is known about what factors determine the amount of assistance people receive from relatives and friends during a situation of crisis. This is the focus of the present study. The data base is a sample of public sector workers who were involuntarily laid off from their jobs.

The data revealed that respondents received considerable assistance from parents and friends--the two primary group types included in the analysis--during the period of unemployment. Objective economic deprivation, indexed by the difference in family income during and before the period of unemployment was not a major factor in how much assistance was received. But the response to unemployment measured by cutbacks in personal consumption was significantly related to receiving assistance. Age was an important determinant of parental assistance but not assistance from friends. Frequency of social contact with parents and friends were also important determinants of the amount of assistance received. The implications of the findings are discussed.

In the past two decades the study of primary groups has emerged as a serious focus of sociological theory and research. This academic interest in kinship, friendship, and neighboring could be termed the "rediscovery" of the primary group in that it parallels the concerns of an earlier generation of scholars. As described by Katz and Lazarsfeld in their volume, Personal Influence (1955), social scientists had begun to document the continuing importance of primary groups in modern industrial society as early as the 1920's. Perhaps the most enduring work of this early period is the "Hawthorne" research which led to the critical discovery of the role of informal groups in industrial settings (Roethlisberger & Dickson, 1939; Katz & Lazarsfeld, 1955; Blumberg, 1973).

The emphasis on the functions of primary groups continues as a major theme in

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contemporary research. One of the most significant of recent trends is the analysis of the supportive role of primary groups in times of crisis within the individual life cycle. Studies have examined primary group assistance during the recovery period following a first heart attack (Croog, Lipson & Levine, 1972); in the wake of job layoff (Gore, 1973; 1978); during post-partum recovery (Nuckolls, Cassel, & Kaplan, 1972); and in the context of recurrent problems of childbearing, household finance, and employment (Lebowitz, Fried, & Madaris, 1973). Much of this research has focused on one or another variation of the following question: do individuals with a strong and active network of kin, friends, and neighbors report more favorable mental and physical health outcomes following a stressful life event than individuals who lack such a support system? Although the range of conceptual frameworks and measurement approaches used in these studies has been quite diverse the results have been notably consistent: primary group support does make a significant contribution in buffering the impact of stressful events.

However, despite the substantial and growing empirical evidence linking primary groups to individual well-being, very little is known about what these groups actually do. The specific forms of assistance rendered by kin, friends and neighbors are given little consideration in most studies. Improving the measurement of assistance is limited by conceptual disagreements. Some theorists view social support as essentially emotional in nature; others stress the more instrumental and tangible elements of support (Pinneau, 1975; Caplan, 1979). Another issue is the reliance on self-report evaluations of the perceived helpfulness of primary group members as surrogates for objective indicators of support--illustrating a general lack of concern for the content validity of the concepts used to index primary group assistance. Moreover, few data exist on the determinants of support. Most existing research has used the support concept as an intervening variable--a moderator of the relationship between stressful events and morbidity outcomes. Consequently, little attention has been given to individual, group, and situational factors which affect the provision of assistance.

This study represents an attempt to deal with these more problematic issues in primary group research. Its major objective is to clarify the nature of primary group support by analyzing the determinants of assistance received from specific primary group types--parents and friends, in this case--during the course of a single type of life crisis--the period of unemployment following involuntary lay-off from a job.

Parents and friends were selected for three principal reasons. First, the existing literature has emphasized parents and friends to a greater degree than other types of primary groups. Since the research focus of this study covers uncharted terrain, I felt it advisable to anchor the present investigation to a relatively secure knowledge base. Second, the exploratory interviews which preceded the data collection phase of the study described here made it clear that parents and friends were considered to be the most salient and important providers of assistance during the period of unemployment. Third, ties to parents and friends differ in important and fundamental ways; thus, one might expect consequent

differences in the processes governing the flow of assistance.

DATA AND METHODS

The data for this study were gathered through survey interviews with a sample of municipal and state employees who were laid off during a period of financial crisis in a large eastern city in late 1976 and 1977. Complete lists of laid off employees were made available through the State Civil Service Commission and other public agencies. Initially, the design called for a systematic sampling from the compiled lists. Pre-test interviews, however, made it clear that many of the layoffs occurred only on "paper." That is, many employees who left their jobs were quickly rehired on other budget lines. Other laid off employees were on official leaves of absence. Therefore, a strict probability sampling procedure would have produced a heterogeneous and substantively confusing aggregation of individuals.

The revised strategy was to develop and apply a set of exclusion criteria. Computerized information on maternity leaves, other leaves of absence, voluntary quits and rehiring data allowed the research team to cull out most of those who were not eligible. At the end, 340 persons survived the exclusion criteria. Of these, 251 (73.8%) were interviewed. Thus, the sample was not drawn to represent a clearly defined population; rather, it was constructed on the basis of "caseness." As indicated, close to three quarters of those who were eligible were eventually interviewed.

The sample consists primarily of white collar service workers. Probation officers, corrections workers, high school teachers, and direct patient care workers were the major occupational groups represented. Much of the previous research work on the personal impact of unemployment has focused on instances of "plant shutdowns" involving industrial workers. The nature of the sample should be kept in mind in interpreting the data to be presented and their comparability to the results of other studies.

Measures and Procedures

During the interview, persons were asked if they had received one or another of fifteen specific types of assistance during the period of unemployment. The fifteen assistance items were derived from a content analysis of previous, generally narrative studies of the psychological impact of unemployment (Bakke, 1940a, 1940b; Komarovsky, 1940; Cavan, 1959; Levin, 1975) and from the openended interviews carried out during the pre-testing phase of this research study. To provide some claim to content validity, items were selected for inclusion on the basis of frequency of citation. The assistance types included financial aid of various kinds, information services, and moral support. The actual assistance items are presented in Appendix 1. In the present study, the total count of assistance types received from parents and from friends provide the basis of the

major dependent variables. Thus, the possible range of both variables is from zero to fifteen.

Since little is known about the factors which determine the amount of assistance people receive during a period of crisis, my approach was to cast a relatively wide measurement net. Several sets of factors were considered. In the next section, each of the measures will be described and the rationale for their inclusion will be given.

Social-Psychological Measures

An initial assumption was that apart from the objective need for assistance and the relative availability of aid sources, the amount of assistance a person actually received would be influenced by psychological factors. Some persons may be more predisposed to seek out or to receive assistance than others. Thus, in order to measure the structural determinants of receiving aid, it is important to analyze possible covariance due to social-psychological differences. In all, three measures were selected to gauge their influence.

The Srole Anomia Scale and its variants represent one of the most widely used social-psychological measures within the discipline of sociology (Srole, 1956; Struening & Richardson, 1965; Neal & Rettig, 1967; Barton, 1971). Controversy exists over whether anomia is a psychological characteristic of individuals or a property of social structure (McClosky & Schaar, 1965). In this study, it is used in the former sense. Specifically, highly "anomic" individuals were assumed to have greater difficulties in affiliation than individuals who are less anomic, which would in turn have a negative effect on seeking and receiving assistance. Since one of the established correlates of anomia is a social isolation (McClosky & Schaar, 1965; Aiken, Ferman & Sheppard, 1968), this assumption would appear reasonable. The four anomia items used in the study were taken from the NORC General Social Survey (Davis, 1977). Since the items were substantially inter-correlated, they were combined into a single unweighted scale with a reliability coefficient (Cronbach's α) of .66. The items are presented in Appendix 2.

The scale of interpersonal trust was developed as an indicator of the capacity for political involvement and was later used as a predictor of the utilization of government service programs (Katz, Gutek, Kahn & Barton, 1975). The scale is based on the assumption that an individual must have a certain amount of faith in human nature in order to participate in service-related transactions. In the present study, interpersonal trust is used in a comparable sense as a measure of a person's capacity to make use of primary group resources during a time of need. The three items which comprise the scale were highly correlated ($\alpha = .78$). They are presented in Appendix 2.

Muir and Weinstein's Social Obligation Scale (1962) is intended to gauge how much the implicit rules of economic life carry over to the realm of social

obligation; that is, whether being obliged to someone who has performed a favor is seen as a form of debt with the specific duty of repayment. In adopting the Muir and Weinstein framework for the present study, the assumption is made that viewing favors in terms of indebtedness would be negatively related to receiving assistance from others. The three Muir and Weinstein items selected as appropriate for the present study proved to be moderately reliable ($\alpha = .62$) and are presented in Appendix 2.

Background Characteristics

Previous research on parental aid to married children has shown an inverse relationship between the age of the married child and the amount of aid provided (Sussman & Burchinal, 1962; Adams, 1964). It is not known whether or not this relationship holds for the unmarried or if age affects the amount of assistance rendered by friends. To explore these issues, the age of the respondent was included as a predictor variable in the analysis.

The number of dependents was included on the assumption that financial responsibility for others increases vulnerability to the stress of unemployment, which in turn amplifies the need for primary group assistance.

Characteristics of the Individual's Primary Group Network

There is an extensive literature on the correlates of frequency of contact with and geographical proximity of primary group relations (Litwak, 1960; Reiss, 1962; Stuckert, 1963; Adams, 1968; Aiken & Goldberg, 1969; Klatsky, undated). Findings from these studies provided the basis of two hypotheses: first, net of all other factors, individuals who socialize frequently with members of their primary group will receive greater assistance than more isolated individuals; second, proximity to sources of aid will have a positive impact on receiving aid.

Economic Deprivation

Detailed information was obtained on the person's financial status before, during, and after the period of unemployment. All significant income sources, including a second job, spouse's job, recurrent income from investments or trusts and total income from government transfer and insurance programs were aggregated into a summary measure of income per month. From this, an income replacement ratio was computed, which is the proportion of the respondent's regular income from all sources available during the period of unemployment. The median income replacement ratio for the entire sample was .55, indicating that the average respondent lived on slightly more than half of his or her usual income while unemployed. This figure is consonant with reported national data (Fields, 1977). It was hypothesized that the lower the income replacement ratio (i.e., the greater the economic deprivation), the more likely it would be that primary group resources would be called upon to help maintain financial integrity.

Perceived Impact of Unemployment

Respondents were asked a series of questions about changes in consumption and financial cutbacks made during the period of unemployment. These were combined into a single consumption cutbacks scale ($\alpha = .77$). Persons who reported a greater number of cutbacks were assumed to have had more incentive to turn to primary group members for assistance than persons who were less affected by unemployment.

A second indicator of perceived impact was a two-item scale measuring the degree to which the person felt closer to or more distant from friends and relatives as a result of being unemployed. The closeness scale was moderately reliable ($\alpha = .55$).

The items defining both measures are included in Appendix 2.

RESULTS

The Scope of Assistance from Parents and Friends

In Table 1, data are presented on the percentage of respondents receiving assistance from parents and friends for each of the fifteen assistance types. The percentage base differs, since only 214 of the 251 respondents in the sample reported one or both parents living at the time of layoff.

Table 1. Percent Receiving Each Type of Assistance by Source

Assistance Type	Parents N=214	Friends N=251
Gift of money	32.1%	8.9%
Co-sign on loan	0.9%	1.2%
Loan of money	14.4%	8.5%
Temporary job	2.8%	8.4%
Information about a job	6.5%	25.1%
Childcare help	12.6%	9.2%
Advice on unemployment office	10.3%	36.7%
Advice on government services	5.1%	15.9%
Advice on economizing	34.1%	15.5%
Help in selling something	2.3%	4.8%
Getting professional help	2.3%	6.8%
Providing a nice time	34.1%	47.0%
Bought something	32.7%	15.5%
Provided moral support	71.2%	79.5%
Provided help in making plans	33.5%	49.0%

The data clearly reveal a substantial flow of aid from parents and from friends, as well as great variation in the frequency of reported assistance. Also, as the data indicate, there are major differences in the forms of aid provided by parents and friends. Parents are much more likely to give financial assistance while friends are the major providers of information related to job search, unemployment benefits, and government services. Significantly, a substantial majority of respondents reported receiving moral support from parents or friends. The mean number of assistance types received from parents was 2.87 (s.d. = 2.15). The mean for assistance from friends was 3.29 (s.d. = 1.93). The focus here now turns to the major predictor variables of the study.

Social Psychological Factors and Primary Group Assistance

Associations between the three social psychological measures included in the study--the anomia scale, the scale of interpersonal trust, and the Muir and Weinstein obligation scale--and the amount of assistance received from parents and friends are presented in Table 2. Gamma scores were computed to measure the relationship between each of the social psychological scales and the amount of assistance received. The significance level was determined through the Chi-square statistic.

Table 2. Associations Between Social Psychological Measures and Amount of Assistance Received from Parents and Friends (Gamma Scores)

Measure	Parents (N=189)	Friends (N=237)
Anomia	.05	.10
Interpersonal trust	-.10	.02
Social obligation	.10	.04

The data in Table 2 indicate that there is practically no relationship between psychological characteristics and the amount of assistance received from either parents or friends. In all instances, the relationships failed to achieve statistical significance on the Chi-square test. The general finding held true when the sample was broken down by sex, race, and family type. Given the absence of any convincing bivariate relationships, the three social psychological measures were not included in subsequent multivariate models.

Next, the level of assistance received from parents and from friends were separately regressed on the remaining four sets of variables: background characteristics, characteristics of the primary group network, economic deprivation, and the perceived impact of unemployment. A hierarchical regression strategy was used. The respondent's background characteristics, being clearly antecedent with respect to the other variables were entered into the equation first. F-tests of the increment in predictive power at each inclusion stage were computed for the sets of

variables rather than for individual variables, as a means of reducing the risk of Type I errors due to repeated significance testing (Cohen & Cohen, 1975, 162-165).

The results of the regressions of the total amount of aid provided by parents and friends on the four sets of independent variables are presented in Tables 3 and 4, respectively. In accordance with the hierarchical strategy, the increment to R^2 at each stage represents the net statistical contribution of the entering variable set after the total effect of all preceding variables has been partialled out.

Table 3. Predictors of Aid Received from Parents During Unemployment

Variables Entered	Multiple R	R^2	Standard Error	F
Number of Financial Dependents, Age	.285	.081	2.08	7.39*
Proximity, Frequency of Contact	.331	.110	2.05	5.10*
Income Replacement ⁺	.338	.114	2.06	4.23*
Consumption Cutbacks, Closeness to Primary Groups	.456	.208	1.96	6.09*

Variable	Multiple R	R^2	R^2 Change	B	BETA
Number of Financial Dependents	.007	.000	.000	.040	.026
Age	.285	.081	.081	-.071	-.261
Proximity	.311	.097	.015	.074	.051
Frequency of Contact With Parents	.311	.110	.031	.212	.170
Income Replacement ⁺	.338	.114	.004	-.002	-.025
Consumption Cutbacks	.390	.152	.037	.490	.171
Closeness to Primary Groups	.456	.208	.056	.300	.241

*P < .05

⁺Income replacement is expressed as the ratio of total income during unemployment to total income before unemployment. Thus, the lower the ratio, the greater the relative deprivation during unemployment.

Table 4. Predictors of Aid Received from Friends During Unemployment

Variables Entered	Multiple R	R ²	Standard Error	F
Number of Financial Dependents, Age	.107	.012	1.93	1.08
Number of Close Friends, Frequency of Contact With Close Friends	.269	.068	1.88	3.34*
Income Replacement ⁺	.294	.086	1.87	3.45*
Consumption Cutbacks, Closeness to Primary Groups	.425	.181	1.78	5.67*

Variable	Multiple R	R ²	R ² Change	B	BETA
Number of Financial Dependents	.055	.033	.003	-.124	-.008
Age	.107	.012	.008	-.012	-.056
Number of Close Friends	.170	.029	.017	.698	.115
Frequency of Contact Close Friends	.261	.068	.039	.222	.286
Income Replacement ⁺	.294	.087	.018	.008	-.096
Consumption Cutbacks	.387	.150	.063	.640	.246
Closeness to Primary Groups	.425	.181	.030	.198	.169

*P < .05

⁺Income replacement is expressed as the ratio of total income during unemployment to total income before unemployment. Thus, the lower the ratio, the greater the relative deprivation during unemployment.

As indicated in Tables 3 and 4, the predictor variables account for 20.8 percent of the variance in assistance from parents and 18.1 percent of the variance in assistance from friends.

With one exception, each set of predictor variables is significant for both parents and friends. Taken as a set, background characteristics--number of financial dependents and the respondent's age--have little effect on the amount of assistance received from friends. This is not the case with parental assistance. Here, examination of the standardized regression coefficients of the two variables in the set reveals that almost all the strength is carried by age. Younger unemployed persons receive considerably more aid from their parents than older persons.

However, the influence of age may be confounded by other factors, particularly

marital status. Within the sample, younger persons may be less likely to be married and consequently, they may be socially and psychologically closer to parents and more likely to be recipients of parental aid. The relative contributions of age, marital status, and possible interactions between these variables were assessed through a two-way analysis of variance using age (dichotomized at the sample median) and marital status as the independent variables and the total amount of parental aid as the dependent variable. The results are presented in Table 5.

Table 5. Table of Means for Assistance Provided by Parents:
Respondent Sex by Marital Status

	Married	Unmarried
Young	$\bar{X} = 3.18$ s.d. = 1.95 (N = 62)	$\bar{X} = 3.43$ s.d. = 2.42 (N = 48)
Old	$\bar{X} = 1.91$ s.d. = 2.05 (N = 66)	$\bar{X} = 2.82$ s.d. = 2.22 (N = 38)

The analysis of variance results in Table 5 indicate that age has a significant main effect on the amount of aid received from parents ($F = 11.83$; $p < .001$) while marital status does not, although the mean assistance scores for unmarried respondents, both young and old, were higher than for the corresponding married subgroups. Interaction effects were absent ($F = 1.161$; $p > .05$). Thus, the evidence supports the interpretation that age, not marital status, is the principal factor which influences parental aid giving.

The number of reported financial dependents had a weak impact on the amount of assistance received from friends, and almost no impact on the amount of assistance received from parents. Analysis of residuals and further regressions to assess possible nonmonotonic relationships were carried out; again, the influence of number of dependents was negligible. To assess if the heterogeneity of sample masked possible subsample level relationships the analysis was repeated for the subsample of married males with one or more children who earned more than one-half of the total family wage income. Due to the limited size of this subsample of "traditional" families ($N = 89$), the full set of independent variables other than number of dependents was entered into the hierarchical regressions as the first level of inclusion. This minimized the regression degrees of freedom used. Number of dependents was then introduced; again, the variable made no substantive contribution to improving the prediction of the amount of assistance received from parents and friends ($F = 0.16$ n.s. and $F = 1.08$ n.s., respectively). It might be noted that restricting the heterogeneity of the sample significantly improves the predictive power of the model as a whole. Specifically, 39.8 percent of the variance in assistance provided by parents and 32.9 percent of the variance in

assistance provided by friends are accounted for within the subsample.

As the data in Tables 3 and 4 reveal, proximity to sources of primary group assistance and frequency of contact make a significant contribution in predicting assistance from parents and from friends. There is a difference in magnitude, however. Taken together, these two indicators of the strength of primary group affiliation accounts for approximately 15 percent of the explained variance in parental aid and 31 percent of the explained variance in assistance from friends.

Tables 3 and 4 show that economic deprivation, indexed by the income replacement ratio, has a significant relationship to the amount of aid provided by parents and by friends. However, in both cases, the significant F ratio for income replacement is largely an artifact of its inclusion level and its colinearity with the consumption change variable. When the latter is introduced into the equation, the semi-partial for income replacement is considerably reduced. Thus, the two indicators of potential economic hardship included in the study, the number of dependents supported by the unemployed individual and the income replacement ratio have little substantive impact on the total amount of assistance received. Further analysis using a measure of the amount of financial assistance from parents and from friends led to similar results.

As described above, the consumption cutbacks scale measures how much persons felt compelled to reign in spending during the time of unemployment. The closeness scale provides a measure of the degree to which persons felt closer to or more distant from kin and friends. Both are indicators of the perceived impact of unemployment on the person's everyday life. From Tables 3 and 4 it is apparent that both measures are strong predictors of the amount of assistance received. Taken together, they account for 44 percent ($.094 \div .208$) of the explained variance in aid from parents and 52 percent ($.095 \div .181$) of the explained variance in assistance from friends. The relative influence of the two measures on the estimation of assistance differs between parents and friends. Consumption cutbacks were more important in determining aid from friends; perceived closeness was a more important determinant of parental assistance. Since the two measures are only weakly related (Pearson $r = -.10$) it would appear safe to conclude that the coefficients are relatively stable and that the difference is a substantive one.

DISCUSSION

The findings of this study underscore the importance of primary group assistance during life crises and are consonant with the thrust of previous research. Parents and friends provide significant amounts of assistance during periods of unemployment. Analysis of qualitative data gathered in the study shows that the types of assistance rendered by parents and friends are usually quite distinct from and complementary to support provided by formal organizations. Financial assistance, for example, often takes the form of a "spot" loan or gift of money, targeted to meet specific emergency obligations--to keep the telephone from being shut off or to buy clothes for the next round of employment interviews. Primary

group assistance is often what might be termed "strategic" support. Therein lies much of its importance; for it is precisely these kinds of emergency aid which are not provided for by established programs of unemployment assistance.

Some of the other findings reported here were less expected. The data reveal that the amount of assistance received from parents and friends during the period of unemployment following involuntary layoff is largely unrelated to objective economic stress, as indicated by the ratio of household income during unemployment income prior to the unemployment period. It might be the case that for the sample as a whole, the level of deprivation was not severe enough to force individuals to seek out help from kin and friends. Primary group assistance was helpful but it was not strictly necessary. For everyone, social insurance benefits provided a margin of safety against economic deprivation. The public sector workers studied here faced a much more benign situation than their counterparts from previous eras; the grim narrative accounts of joblessness during the great depression make this clear (Bakke, 1940a, 1940b; Bird, 1966; Terkel, 1970; Jahoda, Lazarsfeld & Ziesel, 1971). Future research should examine the impact of economic deprivation across samples characterized by qualitatively distinct unemployment experiences--comparing for example, workers exposed to temporary unemployment during slack periods in an otherwise healthy industry with the victims of a plant closing within a tight labor market.

The evidence presented in this study suggests that it was the expectations of economic hardship, of sensing "the wolf at the door"--an often-used phrase--that determined perceptions of the need for assistance. Many remarked that the most difficult thing about being without work was the pervasive feeling of uncertainty which came from not knowing if a call-back to the job was possible or what would happen once unemployment benefits were exhausted. Thus, perceptions about the potential severity of unemployment shaped the behavioral response: persons who sharply cut back on consumption expenditures in anticipation of serious deprivation were also inclined to seek out assistance from parents and friends.

The data also reveal that frequency of contact with primary group members is directly related to the flow of assistance during the period of unemployment. Social contact seen as a form of "investment" has a measureable payoff in times of crisis. However, the present data do not rule out a contrary hypothesis: that the provision of assistance created closer ties with parents and friends which were manifested in greater frequency of contact. Clearly, future research in this area should be longitudinal and must be sensitive to such confounding and possibly non-recursive relationships.

As stated earlier, age is a determinant of parental aid. Younger persons receive considerably more aid from their parents when out of work than do older persons. This finding is consistent with previous research on parental aid to married children, including the work of Sussman and Burchinal (1962) and Adams (1964). In these studies, however, length of marriage rather than age was the independent variable.

Since age and economic status are related, one might surmise that younger persons receive more assistance than older persons because the former are financially less secure. But in the present sample, the inverse relationship between age and the amount of assistance received from parents remained strong after the effect of financial status--indexed by family income before unemployment--was partialled out. This suggests the play of normative expectations, in this case, that parents should provide assistance to their offspring as a matter of course, override considerations of objective need as a determinant of level of assistance. This question warrants further careful study.

In contrast, age was not a factor in determining the amount of assistance from friends. There is no theoretically compelling reason to expect that age would be important here, and there are no comparable existing data. Further systematic analysis of the determinants of assistance provided by each of several types of primary groups should be an important objective of future research.

Appendix 1. Listing of Assistance Types

During the time I was unemployed, my parents/friends:

1. Gave me a gift of money
2. Co-signed a loan for me
3. Gave me a loan of money
4. Gave me a temporary job
5. Told me about a temporary job
6. Helped me to care for my child (children) without pay
7. Gave me advice on how to apply for unemployment or deal with the unemployment office
8. Gave me advice on how to obtain other government services
9. Gave me advice about economizing
10. Helped me to sell something to raise money
11. Helped me to find professional advice for emotional troubles or worries
12. Went out of the way to provide a nice time for me or visited me more often
13. Bought me or lent me something which I would have bought for myself if I had been working
14. Gave me moral support when I needed it
15. Helped me to make some decisions about my future plans

Appendix 2. Selected List of Items Used in Construction of Predictor Variables

I. Social-Psychological Measures

- A. Srole Anomia Scale. Would you more or less agree or disagree: (1) In spite of what some people say, the lot (condition) of the average man is getting worse, not better. (2) Most public officials are not really

interested in the problems of the average man. (3) These days a person doesn't really know whom he can count on. (4) Most people don't really care what happens to the next person.

- B. Scale of Interpersonal Trust. (1) Would you say that most of the time people try to be helpful, or that they are mostly just looking out for themselves? (2) Do you think that most people would try to take advantage of you if they had the chance, or would they try to be fair? (3) Generally speaking, would you say that most people can be trusted, or that you can't be too careful in dealing with people?
- C. Social Obligation Scale. (1) Do you feel more obligated if you ask someone for a favor or if they offer it to you without asking? (2) Do you feel as obligated to do a favor in return for someone in the family as you would someone outside the family? (3) In general, do you feel closer or less close to someone you owe a large favor to?

II. Perceived Impact of Unemployment

- A. Consumption Cutbacks Scale. To what extent did you change your spending on: (1) groceries; (2) clothing; (3) entertainment; (4) books, records, or hobbies; (5) entertaining at home; (6) travel or vacationing; (7) eating out in restaurants; (8) savings or investment plans? Did you: (9) move to a less expensive apartment or house in order to save money; (10) have difficulty keeping up with monthly payments on credit purchases; (11) put off any medical or dental care for yourself or for a member of your family; (12) sell any major possessions to pay off debts or to help meet expenses?
- B. Closeness Scale. Very true to not at all true: (1) I felt closer to my friends while I was unemployed; (2) I felt closer to my relatives while I was unemployed.

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