## CAREER AND ECONOMIC IMPLICATIONS OF DIVORCE WITHIN THE JEWISH COMMUNITY

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Divorce can affect vocational choices in several ways — by necessitating a woman's entry into the job market, limiting career change because of geographic or financial constraints, or by removing sources of financial support for a child's college education. During the divorce process, attaining career satisfaction may become less important than maintaining economic and emotional stability. A multiservice agency, such as the Jewish Family and Vocational Service of Louisville, can meet both the vocational and emotional needs of clients.

Divorce creates many changes in families — in living arrangements, parenting styles, financial circumstances, lifestyles, and the like. Vocational choices for both parents and children can also be affected by divorce in several ways. Such choices include a woman's entry or re-entry into the job market, a career change that might be limited by geographic or financial constraints, or a young person's ability to finance a college education. These changes typically affect women more since they are still primarily responsible for child care when a divorce occurs.

The statistics are well known. As of 1991, the divorce rate was 21 divorces per 1000 marriages, with approximately 50% of all marriages ending in divorce. One million children go through a separation or divorce each year, and one in four children growing up in the 1990s will at some point live in a stepfamily. Nearly 50% of children in stepfamilies will see their parents divorce again.

Adding an economic piece to these numbers fleshes out their impact. Lenore Weitzman (1985), a Stanford University sociologist, has documented the feminization of poverty in which women's incomes decrease by 73% while men's rise by 42% after a divorce. The average post-divorce an-

nual income of mothers with children is \$13,500 for white families as compared with \$25,000 for white nonresident fathers. In addition to the actual financial losses, many mothers and children are subjected to monthly economic uncertainties, such as whether the check for child support will arrive

The Jewish Family and Vocational Service in Louisville, Kentucky serves many individuals and families with problems related to the issue of divorce. Louisville, a city of approximately 1 million people, is still in the process of shifting from a primarily manufacturing base to a service and entrepreneurial focus. A 1991 demographic study of Louisville's Jewish community estimated the Jewish population to be 8,700, with 7% of individuals divorced or separated and 12% widowed. Households comprised of two parents with children under the age of 18 account for 29% of the total number, whereas single-parent households with children under age 18 account for 2%. Twenty-two percent of Jewish households are occupied by single persons, including 12% by people 65 years or younger.

Because the counselors of the Jewish Family and Vocational Service (JFVS) provide both vocational and clinical counseling, they are able to explore the multidimensional needs of the divorcing family. People enter into agency services through many doors: a Children of Divorce group program for parents and children, a divorce mediation program, and through traditional vocational or family counseling. Often, when an individual presents for personal counseling, an assessment indicates that vocational issues are a prime concern and vice versa, so that many internal referrals are made.

Within the Vocational Unit of JFVS, divorce is often a key factor in the vocational analysis and decision-making process. The primary service of this unit is an individualized vocational assessment and counseling program. Clients range in age from approximately 16 to 65 and come from both the Jewish and general communities.

Women and men who are considering divorce, are in the process of divorcing, or are recently divorced represent a significant percentage of the caseload of JFVS vocational counselors. Often, career crises or career change occurs simultaneously with changes in marital status. When divorce is involved, attaining career satisfaction may become less important than the need to maintain economic and emotional stability. Having vocational services and counseling services within the same agency facilitates referrals and allows for the easy exchange of information between marriage and family counselors and vocational counselors.

Several case studies illustrate the variety and depth of vocational problems addressed by JFVS and how divorce affects the counseling process.

Jane is a young Jewish mother of two children aged 10 and 12. She married her husband Jonathan after her freshman year of college. Jonathan continued his education, obtaining an accounting degree, and has had a reasonably successful career as an assistant comptroller for a large manufacturing company. Jane became pregnant shortly after her marriage and quit school. Other than a waitress job lasting only a few months shortly af-

ter her marriage, she has never worked outside the home. She has been a volunteer at her children's school and has been involved with her synagogue sisterhood.

As Jonathan and Jane are in the process of divorcing, Jane realizes that she will need to return to work. Unsure of her career interests and aptitudes, she comes to JFVS for vocational assessment. Jonathan's company is in the process of bankruptcy, and his future is unclear though he has a background of marketable skills and good experience. Both Jane and Jonathan's attorneys are interested in the results of Jane's vocational evaluation so that a settlement may be reached to provide Jane with some maintenance support and college tuition for a number of years. with the ultimate goal of her becoming financially self-sufficient. In fact, Jonathan would like for Jane to return to college on a fulltime basis as soon as possible. However, at the time of her assessment at the agency, Jane is enrolled in a math class at the local community college, and she is considering withdrawing because she is failing. Through the vocational assessment process it is determined that Jane may have some minor learning disabilities. In addition, because of the divorce and problems with her children, she is mildly depressed and too distracted to attempt a return to school at this time. Her confidence in her learning potential is extremely low as she never had great success in school in the past.

Counseling deals with long-term issues of enhancing self-esteem and confidence by establishing achievable short- and long-term goals. For the short term, Jane is encouraged to concentrate on finding a part-time job that would allow her to develop some skills, but that would not add to her stress level while she is dealing with the divorce. She begins working as a receptionist in a doctor's office. As she gains some experience and confidence, she hopes to begin training in a medical specialty field that does not require a 4-year degree, possibly respiratory therapy or x-ray technology. She continues to work with a clinical social worker at JFVS to deal with

her stress and depression as she goes through vocational assessment, and the two workers consult frequently.

Working with clients who are involved with attorneys presents several problems for the vocational counselor. The counselor is in a bind as he or she attempts to secure as large a financial settlement for the client as possible without further contributing to the client's low self-confidence and dependent status. The counselor also must encourage a positive attitude toward enhancing self-esteem while presenting a realistic picture of a lower income status and resulting lifestyle change.

Divorce can also complicate the vocational needs of professional women, as in this case example.

Harry and Nancy have been divorced for 5 years. Harry owns a plumbing supply business that provides him an excellent salary, and Nancy has built a successful career as an insurance underwriter. They share custody of their two children who are 16 and 14. A career crisis occurs for Nancy when the company she works for decides to close its regional office in Louisville, and she is asked to transfer to the home office in Indianapolis. If she moves she will either have to give up joint custody of her children and let them stay with her husband or try to sue for sole custody so the children can move with her. Her suit would probably be successful because at the time of the divorce her husband was having an affair and had abandoned the family. However, she had agreed to allow him joint custody so he could continue to be involved with the childrens' lives. Now he is threatening that if she moves the children out of town, he will not contribute to their college education. Although Nancy's salary is adequate to support her and the children, she would not be able to afford college tuition on her own.

Nancy came to JFVS for guidance. Through assessment and counseling it is determined that Nancy is very suited to her career and seems to have maximized her aptitudes. As a liberal arts college graduate with an expertise and skills developed in the field of insurance underwriting, her best career strategy would be to move with her company to Indianapolis. However, this move would not be in the best interest of her family or the financial needs of her children. Through counseling, she was able to identify skills that could transfer into another career area, allowing her to remain in Louisville, and she was supported in her job search by a JFVS counselor.

In this case example, career counseling involves a series of compromises around the constraints posed by divorce. Divorce often can hinder career development for professional women as financial issues and family concerns must take precedence.

The effect on divorce on children's education is well illustrated through this example as well. Judith Wallerstein (1989), in her ongoing research on families undergoing divorce, found that 42% of middle-class students from divorced families in her study ended their education without attempting college or left before achieving a degree at the 2- or 4-year level. Sixty-seven percent of college-aged students from divorced families attended college as compared with 85% of other students from the same high school. Undoubtedly, college tuition payments can become another weapon in ex-spouses' hostile relationships.

Divorce can greatly affect career decisions for men as well, as seen in this example.

Gary is a 48-year-old successful attorney. He has three children by his first wife and has recently remarried a woman with two children whom he also helps support. He attended law school after college because his father had been an attorney, and he did not have many specific career interests. He had always been at the top of his class and had always scored extremely high on any standardized test he ever took. Studying law had

come easily to him, and because of family connections he had been able to establish a lucrative law practice. During the first few years of his law practice he remained somewhat challenged as he increased his skill level. However, he quickly became bored with the practice of law and described the last 18 years as "going through the motions." In retrospect he can now see that his dissatisfaction with his first marriage and subsequent divorce were in fact a result of his displaced dissatisfaction over his career choices. Now that his second marriage is not providing him with the happiness he is seeking, he comes to JFVS to examine his career options. He has also recently been placed on medication for depression.

Through the vocational assessment Gary realizes that his true vocational interests involve more "realistic" career pursuits than the practice of law. He has always enjoyed building furniture as a hobby, and he has helped several friends with some home remodeling projects. Personality tests indicate that Gary's personality type is not compatible with the practice of law. He prefers work that is more project oriented and results in conclusions quickly. Happiness for Gary could well mean leaving his law practice and starting a building contracting business.

However, his child support commitments make this impossible. For the short term he must remain in his practice though he is able to develop new business in the area of real estate law, which is somewhat more compatible with his interests and personality.

## CONCLUSION

As these case examples have shown, Jewish Family and Vocational Service works with a variety of vocational issues that people face when they are divorcing or raising children in single-parent homes or stepfamilies. One of JFVS' strengths is the interplay between the vocational and clinical issues that so often overlap during a divorce. Recognizing that educational and vocational choices can be deeply affected by marital status and financial needs is an important step in helping Jewish families do the best that they can for themselves and their children during divorce.

## REFERENCES

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