



# **The Link Between Employment and Well-Being:** Hoosiers' Experiences of Job Loss and the Case for Modernizing WARN



**I N D I A N A  
COMMUNITY ACTION  
POVERTY INSTITUTE**

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# Executive Summary

Workers in Indiana deserve workplaces and a state policy environment that values their contributions to our collective economy, is mutually beneficial to both employers and workers, and promotes resilience and security in the face of changing employer needs. However, precarious employment conditions, in part due to declining union power and increases in technological advancements, leave many Hoosiers vulnerable to layoffs and in need of upskilling opportunities. This report examines Hoosiers' experiences with job loss, the value of the Worker Adjustment and Retraining Notification (WARN) Act, and ways to bolster support to workers facing job loss.

## *Key Findings:*

- Harms from layoffs and terminations cause a domino effect in the lives of unemployed Hoosiers, leading to personal, family, community declines in well-being.
- Survey respondents reported challenges navigating the post-job loss landscape for a variety of reasons, such as limited advance notice periods, uncertainty surrounding unemployment insurance, and lack of upskilling opportunities.
- The 1988 Worker Adjustment and Retraining Notification (WARN) Act is an effective way to minimize the harm of mass layoffs and incentivize firms to retrain workers.
- With modernization, WARN could better connect Hoosiers experiencing layoffs to new employment opportunities, upskilling, and supports.

## *Policy Recommendations*

Employers and employees benefit from proactive workforce policies, including more resilient workers, decreased turnover, and increased goodwill between employees and employers. Policymakers can promote resilience and security in the face of layoffs and terminations by:

- Increasing the integration of worker supports when layoff notices are received, such as information about upskilling programs, job matching, and benefits programs like unemployment insurance,
- Streamlining and investing in Unemployment Insurance (UI) to ensure timely allocation and financial stability of laid-off workers,
- Increasing the duration and amount of UI so that workers can rematch themselves to a job at or above their previous employment level and engage in rigorous upskilling where needed,
- Conducting in-depth user experience research to better understand the experiences of those who are completing applications for UI and the barriers and challenges they face, and
- Providing more notice of incoming job loss. Consensus is rare in survey data, yet 100% of respondents indicated that having more notice in advance of job loss would have improved their subsequent outcomes.

Increasing notice and supports for workers will provide benefits that will ultimately ripple outwards impacting their families, communities, and the broader economic conditions of Indiana.



## Introduction

In 2020 and again in 2023-24, the Indiana Community Action Poverty Institute’s statewide community needs assessments indicated that access to “good jobs” was a top priority for the low-income Hoosiers surveyed. Good jobs have fair compensation, hours, benefits, workplace practices, and relationships between employers and employees. As workers seek good jobs, so too do workplaces seek skilled and committed employees, highlighting a bi-directional and often mutually beneficial relationship.

One of the ways to facilitate harmony and matching between the many good employees in Indiana seeking good jobs is to ensure that workplace legislation and structural supports exist to facilitate smooth transitions between employment and training opportunities. This is of particular importance in the current labor market, where rapidly changing technologies affect employment opportunities. Workers and employers must work together to find a mutually beneficial pathway forward.

Our report highlights the win-win nature of workforce policies such as the Worker Adjustment and Retraining Notification (“WARN”) Act, illustrating its benefits for employees and employers alike. We present original research on the experiences of Hoosiers who have experienced job transitions due to a job loss. Ultimately, findings from this research provide insights for informing policy choices to ensure workforce reliance with a focus on growth and development of skills and positive employer-employee relationships.

## What is the WARN Act?

Created to reduce the harm associated with mass layoffs by providing additional notice in advance of job loss, the WARN Act requires that firms employing over 100 people to provide 60 days (about two months) notice to employees.<sup>i</sup> This act protects workers at public and private firms, although exemptions exist, including:

- If providing notice would risk a company's financial well-being
- A "one-third requirement" that frequently exempts smaller companies as firms must be laying off over 50 employees and a third of a single site's workers for WARN to be triggered
- Exemption in counting part-time workers, temporary projects/facilities, transferring of workers and layoffs due to natural disasters

These exemptions limit who receives notice of layoffs and complicate compliance with WARN.<sup>ii</sup> Still, WARN has laid the foundations for a more efficient, worker-friendly labor market, with successes in decreasing the instability associated with worker displacement. Notice from WARN gives workers more time to plan their subsequent employment and ultimately decreases the probability that workers experience unemployment.<sup>iii</sup> While female and skilled workers experience greater positive impacts from this extra time, the benefits extend to all workers.<sup>iv</sup> WARN also rectifies the issue of information asymmetry whereby employers know more about the financial future than their workers, a shift that improves worker mental health and reduces stigma associated with subsequent unemployment.<sup>v</sup> For those who find jobs, WARN increases the likelihood that they earn closer to their original wage, with each additional month of notice provided increasing subsequent wages by three percent among those employed.<sup>vi</sup>

With modernization, WARN can further prevent economic hardship, reduce the burden on the unemployment insurance system, contribute to the development of a skilled workforce, and more quickly fill high-demand, high-wage jobs.

## Methodological Approach

### *Secondary Data: Indiana WARN Notice Data*

To ground our understanding of the current context around WARN notice usage in the state of Indiana, Institute staff explored the current public data source that exists for WARN notices in Indiana.<sup>vii</sup> Data for the analysis represents WARN notice data from July 2008 –June 2024. The pulled data was then cleaned and standardized for analysis, which included correcting spelling errors, removal of spaces, and other corrections to allow for analysis. Due to the number of issues with the dataset, such as the lack of text restricted boxes (e.g., meaning letters and numbers could be written in for the number of persons laid off), attempts were made to account for these instances, when possible, in the cleaning and standardization. When not possible (for instance, unclear data related to lay off numbers, or occupation), data was removed from this analysis for this report.

### *Primary Data Analysis: Survey of Hoosiers' Experiences with Job Loss*

The Institute developed a survey (Appendix I) and solicited responses from Hoosiers who experienced job loss to complement findings from Indiana Division of Workplace Development's current WARN data. The survey used the same job categories as the Census industry codes but elaborated on questions that were asked of respondents.<sup>viii</sup> Participants were recruited from three main sources: through online social media recruitment, individual email outreach to labor organizations (e.g., unions in the state) and from a listserv of previous Institute research participants. Only respondents who had experienced a job loss in the state of Indiana were included in the analysis sample, which excluded four individuals from participation, leaving a total of 34 respondents at the start of the survey (N=34). While this survey was focused on the experiences of those laid off in the state of Indiana, we retained respondents in our sample who likely had experienced terminations due to their ability to speak to the broader impact of job loss.

Attrition, which is decline in respondents completing questions- occurred over the period of the survey, leading to less respondents and information related to the later questions with a total of N=25 completing the full survey (including demographics). Throughout the survey analysis, *n* is used to denote the smaller subsamples of individuals that only answered specific questions (e.g. if 15 people answered a question, *n*=15), while *N* is used to denote the entire population of respondents. Full data on question attrition and response rates is available in Appendix II following Appendix I which presents the survey instrument used. Demographic information is also provided in Appendix III. To honor the time given by participants in completing any portion of our survey, information shared even if not across all questions, was included in our survey analyses. All respondents could voluntarily enter into a lottery to receive a \$25 visa gift card for two randomly selected respondents.

Responses were subsequently analyzed using inductive content analysis, whereby the content of the qualitative responses were grouped thematically according to common experiences and perceptions. The quotes below are used to demonstrate exemplars, which are stand-out examples from responses that represent the broader theme in a compelling manner. Among quantitative questions from the survey, averages were used of the group response to capture common experiences. Results of the two data sources are presented in the following section.

# Indiana Industries Impacted by Layoffs

Workers feel the immediate impact of economic upheaval such as depressions, recessions and large technological shifts that change labor markets.<sup>ix</sup> Data presented in Table 1 on industries in the state of Indiana shows that industries typically held by blue-collar workers (those employed in jobs that require physical labor or skill but are not located in an office) have been disproportionately impacted by WARN-eligible layoffs over the last 16 years. General warehousing and storage positions have historically seen some of the higher numbers of layoffs in Indiana. This raises concerns because in recent years, as several large firms (e.g., Google, Amazon) have purchased land and received tax incentives to build warehousing and data centers in Indiana under the premise of bringing decent-paying stable jobs.<sup>x</sup> The data presented in Table 1 suggest that these type of jobs are particularly vulnerable to layoffs.

**Table 1: Blue Collar Jobs Face the Highest Number of WARN-Eligible Mass Layoffs in Indiana**

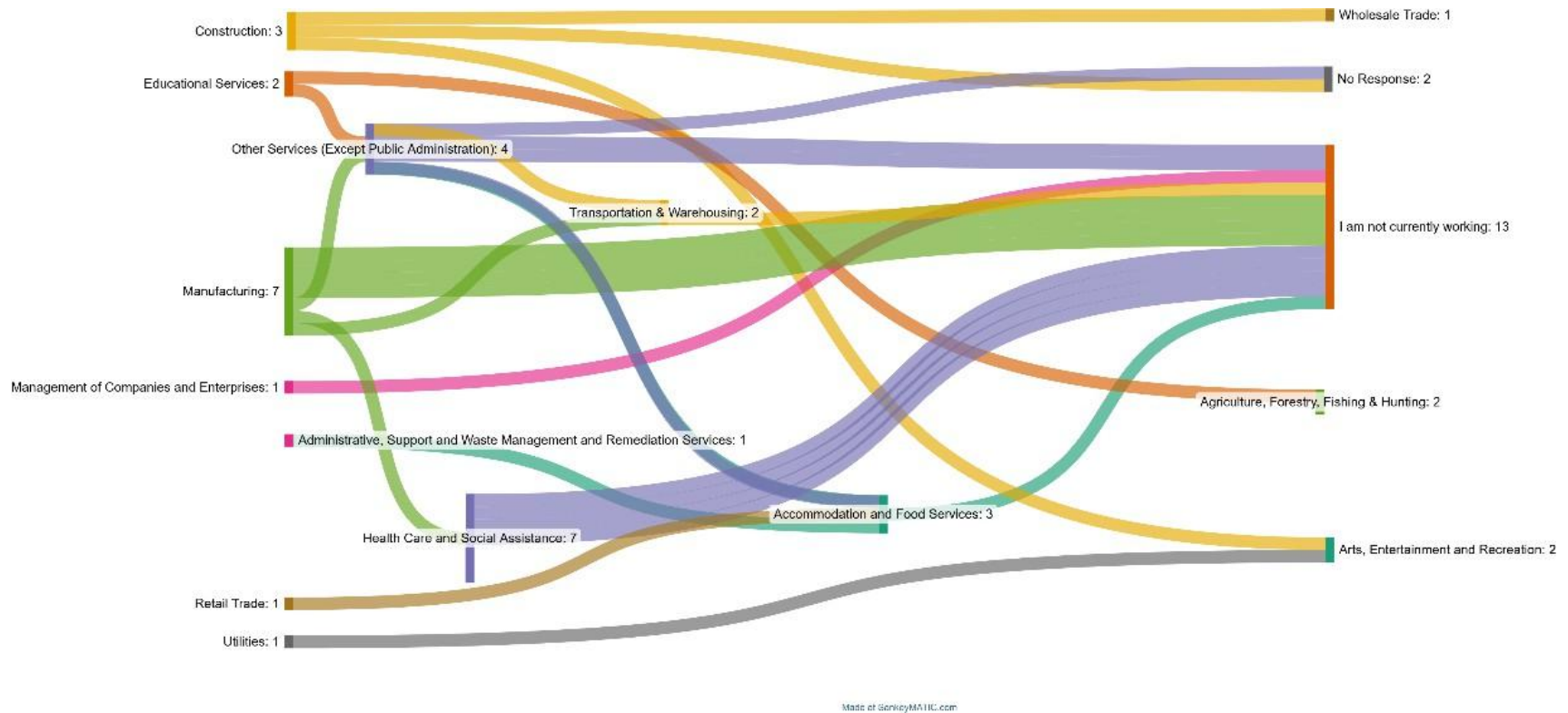
Description of Work/Industry	Sum of Affected Workers (2008-2024)
All Other Motor Vehicle Parts Manufacturing	6289
Casinos (except Casino Hotels)	6129
Site Preparations Contractors	4009
Iron and Steel Mills	3753
General Medical and Surgical Hospitals	3214
Full-Service Restaurants	3058
General Warehousing and Storage	2818
Pharmaceutical Preparation Manufacturing	2770
Motor Home Manufacturing	2203

*Data Source: Author's calculations using data from Indiana Division of Workplace Development's Current WARN Table (07/2008-06/2024).*

While the Indiana Department of Workplace Development's (DWD) WARN data in Table 1 provides a window into industry-level patterns, limited examination exists on the human impact of experiencing job loss (WARN-eligible or not) and the potential different experiences of Hoosiers related to being laid off or terminated. This led to the expansion of our data collection to obtain information from Hoosiers directly on their experiences with job loss to provide a more comprehensive picture of the true impact.

The findings from our survey bolster the Indiana Department of Workplace Development's data. They also mirror the findings in Table 1 showing certain blue-collar industries were more impacted. The Sankey diagram in Figure 1 below presents data from our survey showing the fields Hoosier respondents were laid off or terminated from and their current employment fields.

**Figure 1: Experiencing Job Loss Created Significant Career Turmoil for Respondents**



Source: Indiana Community Action Poverty Institute Job Loss Survey Respondent Data. Jobs they were laid off from and the positions they currently hold/or are not working. Created using SankeyMatic (<https://sankeymatic.com/>)

This diagram illustrates the chaotic nature of job loss experiences, particularly as respondents struggled to find a new career. Indeed, the majority of respondents indicated that they were not working, highlighting how a layoff or termination can trigger longer struggles with job acquisition and financial security. A historical example of this can be seen with the 1980s recession, which corresponded with an increase in technological advancements that contributed to the lack of positions for workers to be rehired into post-recession.<sup>xi</sup> The impact on workers is often influenced by past economic conditions which shape present economic opportunities and can have a lasting impact even when labor markets improve.<sup>xii</sup> Concerns have also been raised about potential implications associated with artificial intelligence (AI) and its potential contribution to worker displacement.



When considering the human impact of such worker displacement, the limited published research indicates that mass job layoff events force reconsideration at the household and community level. These upheavals cause individuals to try and assess the causes of said job loss, and what can be done to avoid such economic harm in the future. One approach that workers have taken to address such job insecurity is between-state migration, which increases in frequency and distance due to mass layoffs.<sup>xiii</sup> Such drastic changes can impact both children within the household and the wider community, which lose members due to a mass layoff at a given plant or firm.

Even when individuals stay put, students in communities impacted by mass layoffs have been found to adjust their post-secondary educational decisions, weighting the pursuit of certain types of educational prospects (e.g., community college courses, technological school) to cope with the uncertainty introduced by the mass layoff and in hopes of avoiding the next one.<sup>xiv</sup> This holds important implications for local community workforces which rely on community colleges as sources of labor, as well as for state governments which often subsidize tuition in selected fields to make them relatively more lucrative to pursue for young adults. Job loss has a prolonged and residual impact on not just the individual unemployed and their families but the broader community. The diagram above also foreshadows the qualitative findings from our survey that reinforce the broad life upheaval that experiencing job loss had on Hoosiers, which will be reviewed in the following sections.

## Reasons for Layoffs & Terminations

Most WARN notices in Indiana (according to the DWD data between 2008 and 2024) were done for firm closures (54%) while almost all the remaining instances were indicated as for layoffs (46%). In our survey data, respondents indicated that business closures were not a primary reason for experiencing loss of employment, with only 28% (n=9) indicating their layoff or termination was due to a business closure. Hoosiers instead expressed varied reasons that contributed to them being let go ranging from COVID-19, personal barriers, disability, lack of work for employees/funding and workplace malpractice (N=22).

The pattern of layoffs arising from COVID-19 is reflected in broader national numbers on the impact of the COVID-19 pandemic on the workforce, as by April 6<sup>th</sup>, 2020, there was an estimated 20 million jobs lost.<sup>xv</sup> However, many were not actively seeking re-employment, and the expected unemployment rate increase was small (about two percentage points) indicating potentially that workers were respecting lock-down protocols and were anticipating potential recall back to their workplace.<sup>xvi</sup> COVID-19 also led to an increase in gig economy workers, and subsequently precarious job security for individuals participating in what was marketed as a more flexible labor market.<sup>xvii</sup>

While precarity within the labor market was drawn to the forefront during the COVID-19 pandemic, it is by no means exclusive to that period. The rise of the gig economy in 2017 highlighted a new era of work defined by replicability and instability for workers.<sup>xviii</sup> Hoosiers in our survey experienced such work instability citing contributing factors such employer personnel cuts as the top reason that they were laid off from their positions: “[There were] to[o] many

*employees [and] not enough work,” and “To reduce, minimize budget for the company as they complained of funding” (n=10).*

This was followed by respondents reporting termination for health-related reasons (n=6), which negatively impacted their employment, such as being denied emergency medical leave: *“I was trying to get emergency medical leave and was denied by my supervisor and was told if I left to go to the emergency room not to come back.”* Mental health was also impacted as several respondents indicated they dealt with unsupportive workplaces (*“The owner likes to fire someone every few weeks to create his desired respect/fear”*) that contributed to layoffs or terminations. The physical and mental health of employees should be considered of utmost importance for employers and employees. Having a healthy workforce has been shown to offer benefits to both parties, with reported increases in worker productivity, reductions of necessary sick leave, and increased benefits to the wider economies within which employees engage.<sup>xi</sup> In addition to these benefits that are shared by both workers and their employers, increased investments in worker well-being also fosters community investment and engagement, as well as have the possibility of spilling over into positive impacts for the households in which workers reside.<sup>xx</sup>

Our findings reinforce the importance of workplace considerations for the physical and mental health of employees and the heightened level of workplace instability that can occur when they do not exist. Although it is important to look beyond simply the reasons an individual was laid off or terminated, and explore the human impact, our survey indicated that there were significant impacts on many aspects of our Hoosier respondents’ lives.

## Hoosier Households are Harmed by Job Loss

### *Financial Harms: “No income is brutal”*

Loss of employment had an immediate financial impact, with most respondents (90%) expressing that their finances were very much affected. Being laid off or terminated caused individuals to be extremely financially constrained, leading to some being unable to support themselves and their loved ones. One respondent reported they did *“not [have] enough money to pay everything.”* While unemployment insurance (UI) was sought by most respondents (n=22, 73%) this form of support is limited and only provides up to 47 percent of their former wage as it is capped at \$390 per week for 26 weeks.<sup>xxi</sup> Obtaining UI can also be a slow process, which was mentioned by two respondents. One shared, *“It was 11 weeks B4 I received unemployment and unemployment application took months to get approved.”*

Most Hoosiers who participated in our survey expressed prolonged financial impacts (73%) that went beyond the immediate period following the layoff or termination, which also affected the unemployment assistance they received at a later period.

***Long term, it impacted my unemployment later when Covid came as my wages were missing for my unemployment months. This dropped me a bracket and for the lack of 29 dollars in my unemployment benefit I was unable to get the federal bridge benefits for several weeks. More financial stress.***

These financial impacts also extended beyond just the individual but to those around them. As one respondent expressed:

***It changes your life very much, and not just my own, it changes everyone that is involved in my life, like if I had to personally borrow money to pay a bill or rely on my spouse to pay a certain bill fully instead of splitting them evenly.***

The findings from our survey show that layoffs and terminations have a widespread impact on the individual worker, and those around them, causing a domino effect on every aspect of their lives that can be prolonged. This domino effect will be explored more in depth in the following section, touching on the other aspects of a person's life that were expressed as being significantly impacted by losing employment.

### ***Domino Effects: "Had to move. Lost everything. Now family's falling apart"***

Alongside the acute financial hit from a job loss, respondents shared that such experiences had a significant effect on mental health, relationships, and housing. Out of N=30, which represents the total number of respondents for this question, almost all indicated that being unemployed moderately to very much affected their mental health (83%, n=25) as well as little over half indicating the same for housing (73%, n= 22) and their relationships (70%, n=21). In other words, being laid off or terminated and in turn struggling financially had a domino effect on their lives, affecting their ability to meet physical and social needs as well as creating a hole for respondents to financially dig themselves out of later.

***We got behind on all of our bills, almost got evicted, had to deal with utilities getting shut off, trying to figure out how to even get food...***

***My relationships dwindled to a handful of people. My finances were depleted trying to pay my bills and get groceries. I ended up being evicted from my home I lived in for almost 8 years, everything I own is in a storage unit, and I've been staying with my elderly parents who are paying for the storage unit and allowing me to stay here for free since January 2023. My mental health is a complete wreck...***

Furthermore, respondents noted that increases in the cost of living have put additional financial pressures on them, which compounds the impact of being unemployed.

***With inflation on the rise and everything going up in price not being able to find work takes a huge toll on a relationship and personal property.***

The finding of harm to families rippling from job loss is also reflected in the broader layoff literature. Within the family, children in single-mother households whose mother undergoes a job loss suffer decreased educational outcomes for their children, who are also found to have lower emotional well-being.<sup>xxii</sup> The instability and stigma from parental job loss, deprivation of necessary resources, and social withdrawal of caretakers from community circles all factor into these overall declines in child well-being.<sup>xxiii</sup>

Our findings reinforce the interconnectedness of employment and financial stability on housing, mental health and relationships. Respondents indicated that the impact on these facets of their

lives was not only seen in the immediate aftermath of being let go but continued forward in the long term.

### ***Long Term Impacts: “I’m still feeling the effects emotionally”***

Losing a job is a major life event for many workers and stretches beyond economics, harming the mental and physical health of those who are displaced from the workforce.<sup>xxiv</sup> The stigma and stress associated with layoffs and terminations leads to significant declines in mental health, particularly seen through increases in symptoms of depression and anxiety.<sup>xxv</sup> Physical health, too, deteriorates after job loss, with primary concerns focused on cardiovascular health and self-destructive tendencies that decrease physical health and increase hospitalizations for related diseases.<sup>xxvi</sup>

These experiences of long-term health harms are borne out in our survey data, with Hoosiers reporting long-lasting residual effects that only slightly lessen over time. Over half expressed that losing a job has continued moderately to very much affect their mental health (67%, n=20), housing (70%, n= 21) and their relationships (63%, n=19). These facets of a person’s life are interconnected as expressed so profoundly by one Hoosier:

***I’m beyond stressed out, diagnosed with severe depression, severe anxiety, severe PTSD, and on medications I take twice a day. I don’t sleep except for maybe 2 hours at a time. I worry about everything, I have no clue at 50 years old how to begin to get my life back together and back into my own place to live...I don’t call or text anyone, I basically have become invisible and nonexistent and get extremely nervous, anxious, and shy to be around other people anywhere as a result of all of this.***

These long-term findings mirror the short-term patterns showing the negative immediate and prolonged imprint that is left behind on the lives of Hoosiers who experience a job loss. These findings suggest an acute need for additional support to buffer these impacts on workers at risk or in the process of losing employment. One approach could be ensuring that workers are given timely notice of an impending layoff, but our data shows that this was not reported as the norm for Hoosiers who completed our survey.

# Inefficiencies in Indiana's Layoff Procedures

## *Insufficient Notice Time*

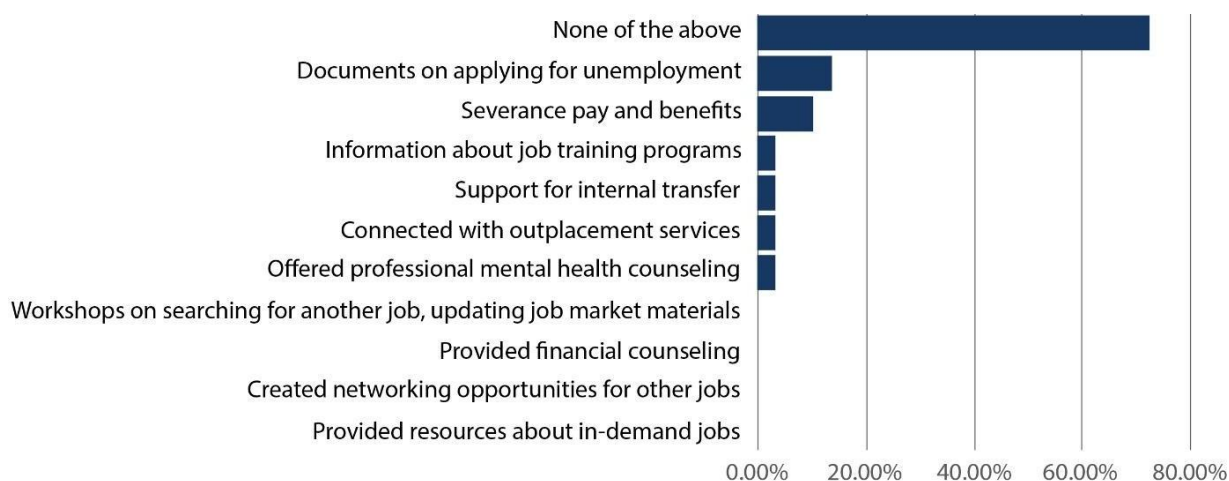
A surprising finding was that the entire sample of surveyed workers agreed on one thing: when asked if the time provided for their impending job loss was enough to find a new position, everyone said 'no.' On average, workers responding to our survey reported receiving less than nine days of notice in advance of job loss. This is significantly less than the 60-day period required by WARN. Such numbers highlight a loophole in WARN, whereby employers can lay off significant portions of their workforce but skirt the numerical qualifications that would require they provide adequate notice, whereby a minimum of 100 employees is considered the minimum for advance notification.<sup>xxvii</sup> Even outliers in our survey who received more than the average of nine days' notice expressed that they did not feel the time they were given was enough to find a new job, highlighting the precarity in the current job market and difficulty in quickly readjusting skillsets or networks to find a new role. As discussed in the literature, increased notice in advance of a layoff makes workers more likely to be able to apply for and plan a future position, thus decreasing the likelihood that they experience joblessness. The implications of suddenly losing one's job exacerbate the harms explored above around job loss and make it more difficult for individuals to prepare themselves and their households for the economic shock.

Indeed, when asked what could have been done to better facilitate the labor market transition, one of the top themes that emerged was the crucial need of increased lead time on layoff decisions. One respondent commented they wished they had received *"More advanced warning with options"* ahead of their layoff, while another wrote that they would have benefited from *"[being] warned [the layoff] was coming [and] maybe support finding something like [the previous position]. But overall, just [knowing] why [the layoff happened to me]."* The abruptness of job loss ties in with the mental health harms and identity questioning that can arise because of layoffs, as seen in the latter of the two quotes. Therefore, providing ample notice is a necessary component of ways to support the holistic financial and emotional well-being of workers and their households. However, it is important to note that alongside the limited notice, survey respondents also expressed not receiving adequate support when experiencing a job loss to help them during this time of significant transition.

## *Patchwork Support Systems*

A common experience unearthed in our survey of laid off or terminated Hoosiers was that individuals received minimal or no guidance after becoming unemployed regarding resources they could use to buffer the immediate impacts or improve their future job prospects (e.g., job training programs, resources for on-demand jobs).

**Figure 2: Supports Received from Employers after Layoffs**



Source: Indiana Community Action Poverty Institute Job Loss Survey Respondent Data.

Over 72% of respondents indicated that after experiencing job loss, they received no supports. Among those who received supports, 14% were provided with documents on how to apply for unemployment insurance, 10% were offered severance pay and/or benefits, and 3% reported each of the following supports: information on job training programs, support for an internal transfer, outplacement support, and professional mental health counseling. Ultimately, however, no respondents were offered workshops on searching for a job or updating job market materials, financial counseling resources, networking opportunities, or even information on other sectors with hiring opportunities for their transferrable skills. The lack of support workers received when being laid off or terminated increased their financial, health, and household risks. One respondent experienced just that, writing: *“I was forced to seek assistance from agencies and family to keep my home and ended up losing it anyway.”* With insufficient notice and the lack of substantive support, employees are significantly and immediately impacted.

When respondents were asked an open-ended question as to who they wish had supported them more after being laid off, the top response was employers (n=5), with one respondent writing, *“All of the above listed support and benefits [from Figure 2] ... I personally feel should have come from the employer.”* Beyond increased guidance during job loss transition, respondents also noted the need for better treatment of workers before layoffs or terminations which could have prevented their job loss.

The lack of guidance provided by employers during layoffs or terminations highlights the need to reaffirm the importance of smooth labor transitions, and the positive impact of such for both employers, employees and the broader economy. Indeed, the data aligns with theoretical assessments of the current labor and the current layoff system, highlighting the disconnect between the government, employers, and employees in handling post-layoff support.<sup>xxviii</sup> Even for Hoosiers who are seeking to improve their job prospects through training and upskilling, such avenues are difficult to obtain.

*Inaccessible Jobs Training: “I would like to learn more skills.”*

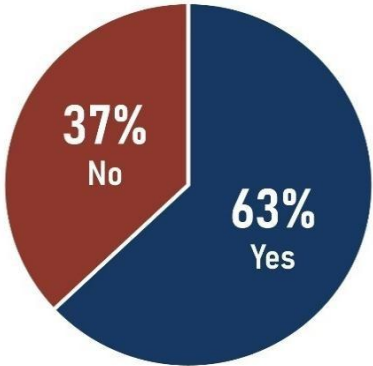
Due to the sudden nature of the layoffs and terminations that Hoosiers experienced and the lack of coordinated provision of resources for supporting the transitional periods has meant that many workers are unable to access upskilling training courses that they would like to engage in. One respondent put it most simply, “I would like to learn more skills.” And yet, they found themselves unable to and not directed towards appropriate courses. The problem identified by respondents was twofold: both a lack of clarity on what programs might be helpful for upskilling and retraining as well as a lack of capacity to engage in such programs or find ones of sufficient quality.

In addition to providing signposts to resources that can be used during times of unemployment, there also remains a significant need within Indiana for programs to support those laid off as well as those who are seeking to reengage in the workforce. Caregiving structures, particularly within single-parent households, often make it so that individuals seeking to re-enter the labor force cannot do so due to caregiving duties. One respondent spoke to this theme, noting that that they faced challenges in finding adequate care solutions for children while seeking to reengage in the labor market: “I still needed to have my kids go somewhere while I was going on interviews and job searching. [The] children had a lousy summer since I was jobless.” Indeed, despite the respondent’s candor about their experience, job loss and periods of transition after a layoff can be quite traumatic events for children, disrupting their educational and social outcomes and impacting their well-being.<sup>xxix</sup> This is important to consider, particularly as all the respondents of the Institute’s survey were adults, meaning that while we did not fully capture the experiences of other household members such as children. When considering our adult respondents, the barriers to obtaining improved skills are also connected with the additional pressure on their finances.

*Declines in Pay in Subsequent Positions*

Our findings show that at least some workers who experience a layoff or termination in Indiana experienced long-term negative employment impacts due to the current unsupported process, which culminated in them having to more often accept less desirable jobs (e.g., lower paying, inconsistent paying positions).

**Figure 3: Respondents More Often Accepted a Less Desirable Job after Job Loss**



Data Source: Indiana Community Action Poverty Institute Job Loss Survey Respondent Data.

Over three in five respondents (63%, n=19) reported accepting a position after their job loss that they perceived as less desirable due to the timing out of their unemployment insurance (UI)

benefits. One respondent, elaborating on this phenomenon, wrote that because of UI limitations, “I took a teaching position at about half the salary I was making.” Another sought work from temp agencies, struggling to access consistent income:

***It took years for me to get and find a job that would pay me barely enough to get by. Even had to deal with temp agencies which would send me to very temp jobs and they are allowed to call the temp agencies and refuse for you to return to work with no actual reason or notice.***

These findings are reinforced by other research that found when reemployment happens, individuals laid off, particularly those who are laid off *en masse*, are more likely to take part-time positions, compounding their immediate earnings loss into one that stretches over time.<sup>xxx</sup> Earnings losses persist as long as 10 to 20 years out from mass unemployment events and can continue to constitute as much as 20% of potential earned income loss.<sup>xxxi</sup> Interaction with national labor market unemployment conditions can further exacerbate this, with male workers losing an average of 2.8 years of their earnings prior to displacement when let go during a period of high unemployment (over eight percent) when compared to only 1.4 years of loss for a period with a lower unemployment rate of less than six percent.<sup>xxxii</sup>

Previous research and our findings reinforce that job loss has life-long negative impacts on the re-employment opportunities of those impacted and those current supports (e.g., unemployment insurance) do not provide enough support and time for workers to succeed in finding better job placements or access upskilling opportunities. Furthermore, when workers are in lower paying positions, there is a negative impact on the state tax revenue due to that decline in pay.

Hoosiers are hardworking and dedicated employees, yet because of the lack of resources provided to them during these critical periods, they can struggle to access jobs that fairly compensate them. This theme also emerged in the Institute’s “Day in Our Shoes” project on how disability intersects with experiences within the workforce: many interviewees expressed a desire to work or return to the workforce yet struggled due to the lack of workplace accommodations or adequate compensation in the positions they were qualified to perform.<sup>xxxiii</sup> It is important for our state to consider steps that can be taken to ensure that all individuals can thrive and engage in the workforce in a capacity they are able to participate in, contributing to the economic strength of our state. Approaches towards these efforts would include ensuring that Hoosiers are prepared to address future workforce challenges, such as increasing retraining and upskilling opportunities, as well as improving current resources for laid off or terminated workers from firms and governmental entities. The following section will review proposed areas for policy growth that can help address the patterns seen across the literature and collected data to better inform advocacy and policy approaches for a more equitable Indiana workforce.



# Recommendations

## 1. Increase Access to Resources for Those Experiencing Job Loss

Many respondents expressed a desire to retrain or upskill but lacked knowledge of which programs and industries to train in and the household and family supports necessary to do so. Studies indicate that offering job search assistance and retraining to individuals presents the most cost-effective way to help workers re-match themselves within the labor market.<sup>xxxiv</sup> The most effective policy approach to this is two-pronged, working both through the government and private sector employers.

### Policy Options:

- ▶ Highlight upskilling opportunities within existing structures, such as WARN and unemployment insurance (UI).
- ▶ Incentivize enhanced UI benefits and additional weeks of UI benefits for those who retrain/upskill.
- ▶ Support caregivers on UI through time-bound, subsidized childcare options to ensure that they can access job interviews and courses that they intend to take without being held back by unpaid caring responsibilities.
- ▶ Incentivize retraining and retaining existing employees through tax benefits.

### Employer Options:

- ▶ Retrain existing employees for new roles or transfers in the instance of a single plant closure.
- ▶ Facilitate in-house transfers or connections to fellow companies within their professional network.

## 2. Increased Notice for Layoffs

All respondents (100%) to our survey expressed they did not have enough notice of their layoff or termination. While nationwide, WARN legislation exempts many firms from having to provide sufficient notice from their workers, firms as well as states can fill in gaps by introducing their own policies around provision of sufficient notice.

### Policy Options:

- ▶ Add provisions for employers to provide notification of termination to every employee they wish to let go regardless of layoff size.<sup>xxxv</sup>
- ▶ Create a “pay or pay system” where employers who do not provide sufficient advanced notice must buffer the employee’s loss of income for the duration of their advance notice period.<sup>xxxvi</sup>

Such approaches forgo the rigidity of just-cause employment, instead acknowledging that in the modern era of employment, the need for transitions between roles, employers, and sectors has increased, and to facilitate this smoothly, workers and employers need a more flexible system.<sup>xxxvii</sup> They would also reduce the cost burden on the unemployment insurance (UI) system, with such savings balancing out the potential additional expenditure as discussed above on retraining incentives.

### 3. *Improve Unemployment Insurance (UI)*

Lastly, many respondents discussed negative experiences with the present unemployment insurance (UI) system, with a focus on its inaccessibility, long delay time, and low benefits relative to the cost of living in Indiana. These three prongs of policy inefficiency each merit their own interventions and solutions for creating a system that ultimately will help Hoosiers better match themselves within the labor market and support thriving households.

Central to UI's inaccessibility, respondents reported confusion as to the application process for UI, and often did not receive any information from their former employer on how to apply or if they even qualified. Such confusion creates additional chaos in a time of heightened instability for workers, adding to the mental and administrative burden placed on them and their households. The additional lack of clarity on how much individuals can expect to receive makes it difficult to financially plan. A key policy change to address this would be for employers to:

- ▶ Ensure that employees are provided relevant information about support systems like unemployment insurance when being laid off or terminated.

Following the submission of an application for UI, the Indiana Department of Workforce Development (DWD) notes that individuals with a correct and valid application can expect to receive benefits within three weeks of application. However, this timeline is too long for many, with expenses including rent and household necessities piling up on a weekly basis. Additionally, this wait time critically depends on submitting a correctly compiled application—an often difficult and time-consuming task for individuals due to the application's complexity, as discussed above. To address this issue, the Indiana DWD should:

- ▶ Conduct in-depth user experience research to better understand the experiences of those who are completing applications for UI and the barriers/challenges they face.

Doing so could help provide valuable information as to how the system could be simplified and streamlined while retaining the integrity of the program. Funding for such work could be allocated potentially through the legislative branch as a means to make UI more efficient and effective as a short term stop gap benefit.

The compensation for UI also fails to meet or even come close to the cost of living in Indiana. While unemployment compensation can vary across the country and across different positions in Indiana, the weekly rate is calculated at 47% of previous salary, with a maximum of \$390 and minimum of \$50. Given the average rent in Indiana for a 1-bedroom apartment is \$949 per month, it is unsurprising that respondents reported losing housing and struggling to pay for food while receiving UI.<sup>xxxviii</sup>

### Policy Options:

- ▶ Support the reevaluation of current UI levels, particularly in light of inflation and cost-of-living pressures.
- ▶ Fund in-depth examinations and research on how enhanced short-term benefits could prevent families from experiencing homelessness and poverty.

The final issue tied to low UI compensation rates is the limited time frame for receiving UI, with only 26 weeks provided before individuals are left to find their own alternative income. As highlighted by the experiences of respondents, this limited their ability to engage in upskilling and to find positions that met their financial needs, leading to a cycle of financial instability. The simplest remedy would be to:

- ▶ Increase the duration of UI. Such an extension could be predicated on participation in a workforce training program that would enable individuals to upskill or retrain before re-entering the labor market. Similar policies are already in effect in twelve states nationwide, including Idaho, Iowa, Maryland, Michigan, and Nebraska.<sup>xxxix</sup>

## Conclusion

Given the challenges job loss and limitations in existing policy at the national level, understanding the state-wide implications becomes imperative to creating necessary policy changes legislatively and firm wise specific to the Hoosier labor force. Results from our survey indicate that Hoosiers face challenges when laid off or terminated largely because of the lack of smooth transition from employment to a new job or to unemployment. Without policies in place to facilitate a smoother transition, job loss will continue to have prolonged negative impacts on households, communities, and the broader economic stability of the state. Opportunity exists for policy changes to be made that uplift both worker well-being and improve business and firm-side operations, resulting in a win-win for employers and employees alike. This report highlights the many ways in both workers and firms have a mutual interest in fostering respectful workplaces that have transition policies in place to ensure a thriving and strong Indiana labor market now and in the future.

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## Appendix 1: Survey

Thank you for taking the time to complete our survey examining Indiana workers' experience with being laid off. We are interested in improving our understanding of the impact of being laid off for Hoosiers and ways processes such as WARN (Worker Adjustment and Retraining Notification) notices could be improved. Data collected in this survey will be used in our research endeavors including but not limited publications on this topic, sharing de-identified information with legislators on this topic (e.g. any stories you share) and other public facing media to bring awareness to the ways we can improve workers' conditions in Indiana.

If you complete this survey, you are consenting to the sharing of the information provided in a de-identified manner in our research and advocacy endeavors. De-identification includes removal of information that may tie back to individuals or locations to protect your identity and privacy. Information such as specific names of workplaces, your personal name or others if shared will be redacted.

**Workplace Questions:** The following questions are related to the industries you have worked in and how long ago you experienced being laid off.

1. Have you ever been laid off from a job? [Y/N] \*KNOCK OUT QUESTION\*
2. What industry were you **laid off** from? [Multiple Choice or Drop Down]
  - . Agriculture, Forestry, Fishing & Hunting
  - . Mining, Quarrying, Oil & Gas Extraction
  - . Utilities
  - . Construction
  - . Manufacturing
  - . Wholesale Trade
  - . Retail Trade
  - . Transportation & Warehousing
  - . Information
  - . Finances and Insurance
  - . Real Estate, Rental & Leasing
  - . Professional, Scientific and Technical Services
  - . Management of Companies and Enterprises
  - . Administrative, Support and Waste Management and Remediation Services
  - . Educational Services
  - . Health Care and Social Assistance
  - . Arts, Entertainment and Recreation
  - . Accommodation and Food Services
  - . Other Services (Except Public Administration)
  - . OTHER [Fill In]
3. How long ago were you laid off? [Multiple Choice]
  - . 1month - 1 year ago
  - . 2-5 years ago
  - . 6-8 Years ago
  - . 9-10+ Years ago
4. Why were you laid off? [Short Answer]
5. Was the layoff part of the business closing? [Y/N]
6. If yes--> skip logic--> approximately how many employees were laid off [Sliding Scale]
  
7. What industry do you **currently work** in right now? [Multiple choice or Drop Down]
  - . Agriculture, Forestry, Fishing & Hunting

- . Mining, Quarrying, Oil & Gas Extraction
  - . Utilities
  - . Construction
  - . Manufacturing
  - . Wholesale Trade
  - . Retail Trade
  - . Transportation & Warehousing
  - . Information
  - . Finances and Insurance
  - . Real Estate, Rental & Leasing
  - . Professional, Scientific and Technical Services
  - . Management of Companies and Enterprises
  - . Administrative, Support and Waste Management and Remediation Services
  - . Educational Services
  - . Health Care and Social Assistance
  - . Arts, Entertainment and Recreation
  - . Accommodation and Food Services
  - . Other Services (Except Public Administration)
  - . OTHER [Fill In]
8. How long **have you been employed in the industry** you currently work in?
- . 1 Month - 1 Year
  - . 2-5 Years
  - . 6-8 Years
  - . 9-10+ Years
  - . 1Other [Open Box]

**Life Impact of Being Laid Off Questions:** The following questions are to help us understand the immediate and long-term impacts of being laid off.

[Question matrix for these questions since all using the same scale and prevents confusion/ cuts down on time]

1. Did being laid off have an **immediate impact** on your:

[Scale 1-5 from affected very much to not affected at all]

- . Relationships
- . Finances
- . Housing
- . Mental Health
- . Other [Fill in]
- . Please feel free to provide additional information on the immediate impact of being laid off here [ Open box]

2. Was there a **long-term impact** from being laid off on your:

[Scale 1-5 from affected very much to not affected at all]

- . Relationships
- . Finances
- . Housing
- . Mental Health
- . Other [Fill in]
- . Please feel free to provide additional information on the long-term impact of being laid off here [ Open box]

**WARN related Questions:** The following questions will be specific to understanding if you received a WARN (Worker Adjustment and Retraining Notification: <https://www.dol.gov/agencies/eta/layoffs/warn> ) notice when you were laid off as well as your experience finding another job when laid off.

1. Did you receive a WARN notice when being laid off? [Y/N/Not Sure]
  - . Was your notice of being laid off in the following formats? [CHECK ALL THAT APPLY] [Checkbox]
    - . Orally shared
    - . Written physical copy
    - . Posted in a common area
    - . Sent via email
    - . Other [Fill In]
2. How much time were you provided between when you were given the WARN notice and laid off? [Sliding scale or range finder]
3. Was this enough time for you to find another position/job? [Y/N]
  - . If no-
    - . Did you apply for unemployment benefits? [Y/N]
  - . If yes-
    - . Was the pay of your new position/job the same or more than the job you were laid off from?
      - . Less than previous job
      - . Same as previous job
      - . More than previous job
4. Did you have to settle for a less desirable job due to being laid off and/or the limitations of unemployment benefits? [Y/N]
5. Please feel free to provide additional information here [ Open box]

**Support Questions:** These questions are to help us understand what could have supported you when you received a WARN notice/ were laid off.

1. Did your employer provide any of the following supports when you were served a WARN notice/ laid off? [checkboxes]
  - . Introduced to job training programs
  - . Support for an internal transfer
  - . Documents on how to apply for unemployment
  - . Workshops on searching for another job and updating job market materials
  - . Offered Severance pay and benefits
  - . Provided financial counseling
  - . Created networking opportunities for other jobs
  - . Connected you with outplacement services (support finding new employment)
  - . Provided professional mental health counseling
  - . None of the Above
  - . Other [Fill In]
2. What support would have been helpful when you received a WARN notice/ laid off?  
[Short answer]

### Job Automation & Skills Questions:

The following section will touch on your thoughts of AI and the workforce. A definition of AI is provided here if needed: “**Artificial intelligence (AI)** enables computer systems to perform tasks normally requiring human intelligence- for example, recognizing patterns, learning from experience, drawing conclusions, making predictions, etc.”

1. What do you think of artificial intelligence (AI)? [Open Box]
2. On a scale of 1 (not at all) to 5 (extremely) how concerned are you that your job will be automated or negatively impacted by artificial intelligence (AI) in the next 10 years? [Likert scale of 1-5]
  - . Please briefly explain your answer above here [Open Box]
3. Have you pursued any specific skills training to improve your job prospects if your job is automated or negatively impacted by artificial intelligence (AI)? [Y/N]
  - . Please briefly explain your answer above here [Open Box]

**General Demographics:** These questions are optional but provide context as to who you are and help us to present a full picture of who completed this survey.

1. How old are you? [Multiple Choice]
  - o Under 18
  - o 18-24
  - o 25-34
  - o 35-44
  - o 45-55
  - o 55+
2. What is your race /ethnicity? [Checkboxes]
  - o White
  - o Black or African American
  - o Black or African Immigrant
  - o Asian or Asian American
  - o American Indian or Alaska Native
  - o Middle Eastern or North African
  - o Native Hawaiian or Pacific Islander
  - o Other [Open Box]
3. What is your gender?
  - o Male
  - o Female
  - o Non-Binary
  - o Other [Open Box]
4. Do you have children? [Y/N]
  - o Yes- How many children do you have? [Sliding scale up to 10]
5. Are you disabled? [Y/N]
6. Are you part of the LGBTQIA+ community? [Y/N]
7. What education do you have?
  - o Up to 8<sup>th</sup> grade
  - o High School / GED
  - o Technical or Trade School Degree
  - o 2 Year College Degree
  - o 4 Year College Degree
  - o Graduate Level Degree (e.g., Masters, PhD, JD)
  - o Other [Fill in]



## Appendix 2: Survey Question Response Rates

Q #	Question Statement [O=Optional to Respond]	Response Rate
1	I understand and consent to participate on these terms	41
2	Have you ever been laid off from a job?	41
3	What industry were you laid off from?	32
4	How long ago were you laid off?	32
5	Was the layoff part of the business closing?	32
6	Why were you laid off? [O]	23
7	Approximately how many employees were laid off? Set slider to zero if you do not know.	32
8	Would you like to elaborate on why you were laid off? [O]	21
9	What industry do you currently work in right now?	30
10	How long have you been employed in the industry you currently work in?	30
11	Did being laid off have an <b>immediate</b> impact on your: (Finances, Mental health, Relationships, Housing)	30
12	Please feel free to provide additional information on the immediate impact of being laid off here	15
13	Was there a <b>long-term</b> impact from being laid off on your : (Finances, Mental health, Relationships, Housing)	30
14	Please feel free to provide additional information on the long-term impact of being laid off here [O]	10
15	Did you receive a WARN notice when being laid off?	30
16	Was your notice of being laid off in the following formats? CHECK ALL THAT APPLY (Orally shared, written physical copy, posted in a common area, sent via email...)	30
17	How many days where you provided between when you were given the WARN notice and laid off?	30
18	Was this enough time for you to find another position/job?	30
19	Did you apply for unemployment benefits?	30
20	Was the pay of your new position/job the same or more than the job you were laid off from?	30
21	Did you engage in any additional job training prior to accepting a new position?	30
22	Did you have to settle for a less desirable job due to being laid off and/or the limitations of unemployment benefits?	30
23	Please feel free to provide additional information here [O]	8
24	Did your employer provide any of the following supports when you were served a WARN notice/ laid off? (Documents on how to apply for unemployment, offered severance pay and benefits, given information about job training programs, none of the above...)	29
25	What support do you wish you had when being laid off / receiving a WARN notice? Please specify WHO you wish had provided what support (i.e., employer, government, community, etc.)	29
26	What do you think of artificial intelligence (AI)?	28
27	How concerned are you that your job will be automated or negatively impacted by artificial intelligence (AI) in the next 10 years?	28
28	Have you pursued any specific skills training to improve your job prospects if your job is automated or negatively impacted by artificial intelligence (AI)?	28
29	Please briefly explain your answer above here [O]	12
30-37	Demographic Questions as outlined in Appendix 3 with their response rate	Appendix 3

## Appendix 3: Survey Respondent Demographics

Note: The below results are impacted by 1) the optionality of demographic information when filling out the survey and 2) overall survey attrition rates.

<b>Age</b>	<b>%</b>	<b>Count</b>
35-44	43%	12
45-55	36%	10
25-34	14%	4
56-54	7%	2
Total		28
<b>Gender</b>	<b>%</b>	<b>Count</b>
<i>Male</i>	32%	9
<i>Female</i>	68%	19
Total		28
<b>What is your race /ethnicity?</b>	<b>%</b>	<b>Count</b>
<i>White</i>	73%	19
<i>Black or African American</i>	27%	7
Total		26
<b>Do you have Children?</b>	<b>%</b>	<b>Count</b>
<i>Yes</i>	86%	24
<i>No</i>	14%	4
Total		26
<b>How many children do you have?</b>	<b>%</b>	<b>Count</b>
1-3	83%	20
4-5	8%	2
6+	8%	2
Total		24
Total		26
<b>Do you have a disabling condition?</b>	<b>%</b>	<b>Count</b>
<i>Yes</i>	52%	13
<i>No</i>	48%	12
Total		25
<b>Are you part of the LGBTQIA+ Community?</b>	<b>%</b>	<b>Count</b>
<i>Yes</i>	8%	2
<i>No</i>	92%	23
Total		25
<b>What education do you have?</b>	<b>%</b>	<b>Count</b>
2 Year College Degree	40%	10
High School/GED	24%	6
4 Year College Degree	16%	4
Graduate Level Degree	12%	3
Up to 8 <sup>th</sup> Grade	4%	1
Technical or Trade School Degree	4%	1
Total		25

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