# DECISION-MAKING AND HELP-SEEKING AMONG WINNIPEG WIDOWS

by

### MAUREEN ELIZABETH HARRIS

A thesis
presented to the University of Manitoba
in partial fulfillment of the
requirements for the degree of
MASTER OF SCIENCE
in
DEPARTMENT OF FAMILY STUDIES

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#### ABSTRACT

HARRIS, Maureen Elizabeth. Help-Seeking and Decision-Making Among Winnipeg Widows (1986). Directed by Dr. Carol Hussa Harvey.

The purpose of this study was to explore help-seeking and decision-making among widows. Secondary analysis was employed on data obtained from telephone interviews of 141 Winnipeg women, widowed from two to four years. Nine decision-making situations were examined. The most frequently made decisions were: household repairs, car repairs and estate settlement. Assistance was sought most with estate settlement, car purchases and car repairs. Assistance was sought least with social decisions. There were no significant differences in frequency of helpseeking with technical and economic decisions. The widow's children were the main helpers used. Other relatives. friends and professionals were similiar in their use as helpers. Advice was the main type of help received in decision-making situations. A positive correlation was found between number of decisions made since being widowed and help-seeking. A significant but weak negative correlation was found between help-seeking with decisionmaking and the widow's reported satisfaction with life.

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Decision-Making and Help-Seeking Among Winnipeg Widows

### CHAPTER I

### Introduction

Widowhood is a state experienced by many women. Upon the death of her husband, a widow can be asked to make many decisions. Some of the decisions a widow makes will have long-term effects for her, and some decisions, such as deciding to sell her home are irrevocable. If decision—making coincides with grief experiences, her personal resources and skills may be low. As a result, it could be expected that the widow would turn to others for assistance in decision—making situations.

Although widowhood affects many women and is normally a long term status for women, we know very little about the decision-making process in widowhood nor to whom widows turn for assistance in decision-making. The objective of this study was to gain insight into the decision-making process of widows, and in particular, to examine help-seeking with decision-making among widowed women. Secondary analysis was employed on data obtained from a study on decision-making in widowhood, funded by the Social Sciences and Humanities Research Council of Canada, grant number 419-84-0029.

# Statement of Purpose

Since little is known about decision-making in widowhood, the purpose of this study was to gain some insight into help-seeking during the decision-making process of middle-aged widows. The objectives of the study were:

- to identify whether widows turn to others for assistance in decision-making, and if so,
- to identify to whom widows turn for assistance in decision-making situations,
- 3. to identify what type of assistance or help the widow receives from the help-givers, and
- 4. to identify whether help-seeking in decisionmaking situations affects the widow's satisfaction with life.

This research will provide some understanding of the decision-making process of widows. Once a comprehensive understanding of the decision-making process of widows is achieved, policies and programs can then be developed to assist women in their adaptation to widowhood.

### <u>Variables</u>

The variables examined in this study are listed below:

1. <u>Social decisions</u> - occur when there is a value conflict

within or between roles. These decisions have unclear role expectations and unknown or unknowable data associated with them. These decision situations focus on problems that are personal and interpersonal in nature and do not have clear solutions (Paolucci, Hall, & Axinn, 1977; Gross, Crandall, & Knoll, 1980; Price, 1985). Social decisions asked in the study were: (a) whether or not to move, (b) whether or not to change jobs, and, (c) whether or not to remarry.

- 2. Economic decisions involve assessment of goals and allocations of resources. They are more complex than technical decisions. Economic decisions have multiple goals and limited resources; therefore, several goals may be in competition for the same resources (Paolucci et al., 1977; Gross et al., 1980; Price, 1985). Economic decisions asked in the study were: (a) whether or not to purchase a car, (b) whether or not to purchase a home, and (c) settling the husband's estate.
- 3. <u>Technical decisions</u> have established goals and resources already allocated. They are decisions concerning the implementation of social and economic decisions that have already been made. These decisions relate to the achievement of a single goal (Paolucci et al., 1977; Gross et al., 1980; Price, 1985). Technical decisions asked in the

study were: (a) whether or not to call a doctor, (b) whether or not have made a decision about car repairs, and (c) whether or not have made a decision about house repairs.

- 4. Perceived decision—making power while married was measured by the subject's responses to the items that asked who usually made each decision while the husband was alive. The decision situations asked were: deciding to buy a car, whether or not the husband should change jobs, deciding when to call a doctor, deciding when to entertain friends, deciding when to entertain relatives, deciding how much money to spend on food, deciding to buy life insurance, deciding upon a house or apartment, what furniture to buy, what job the wife should take, and deciding where to go on vacation. The response categories were: (1) wife always decides, (2) wife usually decides, (3) both husband and wife decide equally, (4) husband usually decides, and (5) husband always decides. A low score indicated high perceived decision power of the widow while married.
- 5. <u>Help received</u> was measured by the subject's response to the items that asked, "Did anyone help you with the decision?" Response categories were yes or no.

- 6. <u>Who helped</u> was measured by the subject's response to the items that asked, "Who helped?" Response categories were: child, other relative, friend, professional.
- 7. Type of help provided was measured by the subject's response to the items "How did they help?" Responses were coded into the following categories: advice or suggestions, make cost estimates, tells me what's wrong, did the work, encouragement, helped do the work, and found someone to do the work.
- 8. <u>Satisfaction with life</u> was measured by the subject's response to the items that asked how satisfied the subject was with each of the following: your income, your house and furniture, your recreation, your relationship with your (child) children, this community as a place to live, and your daily work. Response categories for these items were: very satisfied, somewhat satisfied, somewhat dissatisfied, and very dissatisfied. Responses to these six items were summed to form a satisfaction score for each subject.
- 9. <u>Happiness</u> was measured by the subject's response to the item that asked, "Taken altogether, how would you say things are these days?" Response categories were: very happy, pretty happy, not too happy, or not at all happy.

- 10. <u>Employment</u> was measured by the subject's response to the item "Are you currently employed?" Response categories were yes or no.
- 11. Level of education was measured by the subject's response to the item "How far did you go in school?"
  Response categories were: no schooling, some grade school, completed grade school, completed junior high, some high school, high school graduate, trade or technical school, partial university, university graduate, graduate or professional school or post graduate.
- 12. Frequency of contact with family members was measured by the subject's response to the items "How often do you contact your children, including personal visits, telephone and letters?" and "How often do you contact your brothers and sisters, including personal visits, telephone and letters?" Response categories were: more than once a day, daily, several times per week, once a week, two to three times per month, every month, several times per year, every year, less often than once a year, and never.

- 13. Erequency of contact with children was measured by the subject's response to the item "How often do you contact your children, including personal visits, telephone and letters?" Response categories were: more than once a day, daily, several times per week, once a week, two or three times per month, every month, several times per year, every year, less than once a year, and never.
- 14. Level of income was measured by the subject's response to the item that asked the subject to identify the category "which describes your total family income". Response categories were: under \$10,000, \$10,000 \$20,999, \$21,000 \$34,999, \$35,000 \$50,000, and over \$50,000.
- 15. Age was measured by the subjects response to the item that asked the subjects to identify the category "which describes your current age". Response categories were: under 35, 35 39, 40 44, 45 49, 50 54, 55 59, 60 64, 65 69, and 70 or over.
- 16. <u>Length of time widowed</u> was determined from the date shown on the obituary notice until the date of the interview, January, 1985.

17. Satisfaction with relationship with children was measured by the subject's response to the item "please tell me how satisfied you are with your relationship with your child(ren)". Response categories were: very satisfied, somewhat satisfied, somewhat dissatisfied, and very dissatisfied.

### CHAPTER II

### Review of Literature

Although little is known about the decision-making process of widows, researchers have studied adaptation to widowhood. Family decision-making has also received research attention. A brief review of relevant literature is presented.

### <u>Widowhood</u>

Widowhood, which is a common worldwide phenomenon, has received attention from researchers. Although both males and females may experience the loss of a spouse, widowhood is mainly an age and sex related status, affecting primarily older women (Martin-Matthews, 1980; Northcott, 1983).

Goldman and Lord (1983) noted that when utilizing current life tables and age of marriage tables, women have about a 70 percent chance of outliving their husbands. However, if the man is more than two years older than the woman, the probability of the woman becoming a widow is increased. In 1981 in Canada, widowed women comprised 4 percent of the total population, and middle-aged widows (aged 45 to 64

years) comprised 28 percent of the total number of widowed women (Statistics Canada, 1981). It can be expected that the number of widows will increase in future years as the "baby boomers" age. As a result of the different life expectancies for males and females and since women tend to marry older men, widowhood is generally a long-lasting rather than temporary state for women (Martin-Matthews, 1980; Northcott, 1983).

The death of one's spouse constitutes a major life stressor event (Vachon, 1981; Martin-Matthews, 1982; Harvey, 1983). In a study of 375 women, Martin-Matthews (1982) found that the death of a spouse was consistently reported as the number one life cycle event which had the greatest impact on the respondents.

### Social Support

Besides being a stressful event, the death of a husband is an event which disrupts and changes the widow's interaction patterns with both family and friends. This may result in the loss of or change in social contact and support. Morgan (1984) noted that when a husband dies, a source of primary social and emotional support for the wife is no longer available. Walker, MacBride and Vachon (1977) suggested that bereavement constitutes a major disruption of

the surviving spouse's intimate network and that the supportiveness of that network is severely tested.

The research on changes in interaction patterns of the widow with family and extended kin has yielded different results. For most of the widows in Vachon's (1981) study. the relationship with family and in-laws did not change. If it did change, the relationship with family was likely to improve and the relationship with in-laws was likely to worsen. Bowling and Cartwright (1982) noted that 53 percent of their elderly widows reported no change in the frequency of contact with their children, while 36 percent reported seeing their children more often after the death. Martin-Matthews (1980) found that bereavement often led to a change in the interaction pattern with adult children, with the daughter interacting with the widow more frequently than when both parents were alive. In a study of retired widowed persons, Morgan (1984) noted that widows reported seeing remaining kin more frequently than when their husbands were alive. In a study of Chicago area widows, Lopata (1970) found that the widows generally reported a decrease in their contacts with their in-laws once their spouses had died.

Changes in relationships with friends and acquaintances once a woman becomes widowed has been found by several researchers. Shamgar-Handelman (1981) suggested that bereavement leads to a change in the basic structure of

social relationships, with the widow losing her status as a married woman. As a result, many widows reported a loss in social contact and supports. She also found that the widow's most meaningful relationships became closer and more intimate. Once a woman becomes a widow, a decrease in contact with married couples and friends from before the death has also been found (Lopata, 1970; Vachon, 1981). In a study of retired widowed persons, Morgan (1984) found that these people had a fewer number of social contacts than did a matched group of married couples. Barrett (1977) suggested that the death of a husband may remove the wife's link to her husband's relatives, to his business associates, to mutual friends and to the community at large, resulting in a loss to the widow of several previous social contacts.

The widow's support network is an important resource. It has been well documented that social support is important in mediating stress (Vachon et al. 1976; Saulnier, 1982; Bankoff, 1983a; 1983b; House, 1984). Cohen, McGowan, Fooskes and Rosa (1984) noted that it is the individual's perception of having social support available, rather than the actual support received, that is important in buffering stress. Conner, Powers and Bultena (1979) found that it is the quality rather than quantity of social support received that is important in reducing stress.

Social support has also been found to affect an individual's health, general well-being, satisfaction with life and longevity (Conner et al. 1979; Gallo, 1982; Saulnier, 1982; House, 1984). In particular, having a confidant in one's social support network has been found to be positively related to the widow's general well being and her adaptation to widowhood (Lopata, 1979; Haas-Hawkings, 1978 ). In a study in Winnipeg of 400 subjects aged 65 or over, Strain and Chappell (1982) found that subjects with more confidants tended to report greater satisfaction with life than respondents with fewer or no confidents. They also found that if the confidant was a spouse or child, the respondents tended to report greater satisfaction with life than if the confidant was a friend. In addition, it was found that married respondents were significantly less likely to name their children as a confidant than were the divorced or widowed respondents.

In summary, social support has been found to be an important resource in mediating stress. The death of a husband, however, has been found to alter the social interactions of the widow with her family and friends and as such may lead to changes in the widow's support network.

### Social Network and Providers of Help

An individual's social support system can include many people such as family members, extended kin, friends, and professionals. Research has been conducted to examine to whom individuals turn for support and help in time of crisis or stress.

Finlayson (1976) examined who provided lay help and lay consultation to 76 women whose husbands had suffered a heart attack. The categories of helpers were children, wife's kin, husband's kin, and others. Almost all of the women reported receiving assistance, and many women reported receiving assistance from more than one category of helpers. In general, it was found that wives whose husband's had a favourable outcome (man had returned to work and the wife defined the illness as over) tended to receive support from a wider range of helpers; whereas, wives whose husbands had a less favourable outcome received support from a narrower range of helpers. These helpers frequently were restricted to members of the husband's or wife's family. They also found that professionals were rarely utilized for assistance. Croog, Lipson and Levine (1972) examined help received by heart attack victims who had experienced their first heart attack. They noted that although kin were most

frequently reported as being very helpful, friends ranked nearly as high in the very helpful category. Both kin and non-kin were found to provide moral support; however, parents were more likely to provide financial support and friends and neighbours were more likely to provide services. They also found that professionals were not utilized for assistance. The authors suggest that both kin and non-kin provide assistance in the case of long term illness and that the non-kin supplement family support.

Litwak and Szelenyi (1969) examined who people felt would provide help in illness of varying lengths. They asked American and Hungarian women who would help them if they were laid up for one day, for two weeks or for three months. In the case of being laid up for one day, neighbours and relatives were perceived as being equally helpful; however, if laid up for three months, the family was perceived as being most helpful. The authors suggest that neighbours are used more for short term illness; whereas, family members are used for long term illness.

It appears that family, friends, and neighbours have been utilized as sources of support in the case of illness.

The provider of the help or support may be influenced by the length of the illness or health problem.

To whom does a widow turn to for help or assistance in her social network? In general, family has been found to be

a more important source of support than friends or professionals. Glick, Weiss and Parkes (1974) found that 70 percent of the widows interviewed reported that families were more helpful than friends. Bowling and Cartwright (1982) also found that widows relied more on relatives than friends for comfort and support. Lopata (1978) noted that friends were found to act as companions to the widow; however, they provided little else in the way of support. Professionals such as ministers or physicians may also be part of a individual's support system; however, research has shown that very few widows turn to professionals for support or assistance (Lopata, 1979; Baden-Marotz, 1982).

Children of the widow have been found to be a major source of help and support for the widow (Lopata, 1979). Lipman and Flongino (1983) examined the role played by sons and daughters of both married and widowed women. They found that daughters provided more social, instrumental and task-oriented support to widowed mothers than did sons; however, there was no difference in the level of emotional support provided by sons versus daughters. They also noted that when a woman became widowed, there was an increase in the level of instrumental support provided by both sons and daughters. Bankoff (1983b), examined the effect of social support on the well-being of 245 women. She found that although recent widows received more support from their

children than from any other source of support, including extended family and friends, the support received from the children did not appear to affect the widow's psychological well-being.

Research examining the role of extended kin in a widow's support system has produced mixed results. Lopata (1979) found that widows did not report siblings or other extended kin as being very helpful nor to be an important source of support. In contrast to Lopata's study, extended kin, particularly siblings, were found to be important sources of emotional and social support in a study of Guelph area widows (Martin-Matthews, 1982).

Bankoff (1981, 1983b) suggested that who provides the widow with help and the type of help that is beneficial depends on the woman's stage of adaptation to widowhood. She found that for women widowed 18 months or less, emotional support from either parents or widowed or otherwise single friends was related to the widow's psychological well being. For women widowed 19 months or longer, she found that a larger variety of both types of supports and givers of support were related to the psychological well being of the widows.

In summary, it appears that in times of crisis or stress such as illness or widowhood, individuals turn to their social network for support and assistance. In general,

individuals receive assistance from family and friends; however, professionals are not utilized as a major source of support. Although research has been conducted to examine to whom individuals turn for various forms of support during periods of stress or crisis, research examining decision—making and to whom individuals turn for assistance in decision—making during these periods has not been studied.

### Widowhood and Satisfaction with Life

Adaptation to widowhood has also been given some research attention, and several variables have been found to correlate with widows' satisfaction with life. As noted earlier, having a confidant has been found to be positively correlated with the widow's life satisfaction (Haas-Hawkings, 1978; Strain & Chappell, 1982). Education and family income were found to be strongly correlated to adjustment to widowhood (Harvey & Bahr, 1974, 1980). Those widows who perceived their family incomes as being adequate and those with greater than average level of education were found to have adapted successfully to widowhood. Other variables found to positively correlate with adjustment to widowhood were good health, church membership and attendance, perception of self as a religious person.

activity in voluntary associations and having a new group of friends (Harvey & Bahr, 1980).

Larson (1978) examined research on the subjective well being of older Americans and noted that well-being was most strongly correlated to good health, sufficient income and degree of social interaction. Arens (1982) found that subjective well-being was related to good health, participation in recreational activities and socialization with friends for both widowed males and females. Hyman (1983) examined the long-term effects of widowhood.

Secondary analysis was conducted on nine nationwide, United States surveys, including seven cross-sectional studies and two longitudinal studies. Based on his sample of 650 widows, Hyman examined such variables as the subject's outlook on the world and on their self, social involvement, and health. He noted that most widows did show relatively good adjustment to widowhood in time.

### Decision-Making

Information search, a form of help-seeking that may be carried out by an individual before making a decision, has been studied by researchers. The factors that may motivate an individual to search for information are: "(1) the quality and quantity of existing information; (2) ability to

recall that information; (3) perceived risk; and (4) confidence in decision-making ability" (Engel, Blackwell, & Kollat, 1978, p.239).

Several studies have found that family members, friends and neighbours are frequently used as sources of information regarding consumer products or services (Engel et al., 1978). Newman and Staelin (1972) examined information seeking of 653 couples who had purchased a major household appliance or a car within the preceeding two months. They found that purchasers obtained information and advice from relatives, friends, neighbours, advertisements, and from visiting retail stores. They also noted that many buyers engaged in little information seeking; however, buyers engaged in more information seeking when contemplating the purchase of a car than when contemplating the purchase of a major household appliance.

Engel et al. (1978) summarized a study on decision—
making and house purchasing. It was found that the type of
information required by the individual was related to the
source of information utilized. For decisions regarding the
social aspects of the housing decision such as the
neighbourhood, personal sources, particularly friends and
co—workers, were used as sources of information. For
information regarding the technical matters of the house
purchase such as where to obtain a mortgage or valuation of

the house, commercial sources of information such as bankers or real estate agents were used.

Halahan (1983) studied the information search of 85 women regarding the decision of whether to have children or to remain voluntarily childless. She found that reported information seeking was related to positive outcome for women who choose to become mothers. She also found greater satisfaction with parenting and a more favourable perception of the woman's parenting skills was associated with higher levels of information search. The author suggested that the higher levels of information seeking provided the women with accurate information concerning the demands and responsibilities of parenting; therefore, they were able to make a more realistic and informed decision.

Gilligan (1982) studied decision-making of men and women in moral dilemmas. She found that in both hypothetical and real life moral decisions, women considered different things when making their decisions than did men. Women tended to base their decision on the concept of care and responsibility and focus on the needs of others and how their decision will affect others; whereas, men tended to base their decision on rules and rights. Since the subjects in this study are widowed women, it could be expected that they would focus on the same concerns of care and responsibility in their decision-making situations. The

concepts or concerns an individual focuses on in his/her decision-making process will, in turn, influence the outcome of his/her decision-making process. It may be that different factors come into play when decisions are made in the context of a couple than when decisions are made as a single; however, this study was unable to examine this question.

Certain demographic characteristics have been found to be associated with information—seeking and consumer purchasing. The education level of an individual has been found to be associated with information seeking. Individuals with higher levels of education have been found to engage in information seeking more frequently than individuals with less than a high school education (Newman & Staelin, 1972; Westbrod & Claes, 1979). Westbrod and Claes (1979) suggested that older individuals are less likely to engage in information search when considering purchasing a consumer product since they have had more opportunity than younger individuals to learn from previous ownership experiences.

Much of the research on decision-making in families has focused on the husband-wife power relationship (Szybillo, Sosanie & Tenenbein, 1979; McDonald, 1980). McDonald (1980) suggested that after twenty years of study of family decision-making, we know little of the process since research has focused on the power relationship of the

marital dyad and does not examine the role of other family members in the decision-making process.

Although research has been conducted on marital decision-making, it does not provide an understanding of decision-making in widowhood since half of the marital dyad is no longer present. As a result, we have little, if any, knowledge of the decision-making process of the widow.

## Summary

Widowhood is a stressful event which is experienced by many women. It is also an event which has been found to alter a woman's support network. Researchers have examined various forms of support received by widows from family, friends and professionals as well as the woman's adaptation to widowhood. To this author's knowledge no research has studied from whom widows seek help in decision—making nor the type of assistance they receive in decision—making. Although researchers have examined family decision—making, this type of research has focused on the power relationship of the marital dyad in decision—making; therefore, it does not provide an understanding of the decision—making process of widows.

### Theory Development

The theoretical perspective the author thinks is most appropriate for the study of help-seeking and decision—making in widowhood is the ecosystem model. This model is "based on the concept of the ecosystem, the interactional system of living things with their habitat or environment which surrounds them" (Bubolz & Whiren, 1984, p.5). Humans are viewed as being part of a total environment including their social, physical and biological environment. "Humans are dependent on all components of their environment to satisfy needs and desires. They affect their environment which, in turn, affects them" (Bubolz, Licher, & Sontag, 1979, p.9).

The system is made up of independent but interrelated parts; therefore, a change in one part of the system will affect the entire system and "creates the need for system-adaptation" (Bubolz & Whiren,1984, p.6). As in any system, the family system has input, output and feedback loops. The output of the system is fed back into the system and becomes input in future situations. These feedback loops allow the family to evaluate its functioning and also allows the system to make changes (Paolucci et al., 1977; Gross et al., 1980; Deacon & Firebaugh, 1981). The family system is constantly changing and adapting to changing

conditions both internally and externally (Bubolz & Whiren, 1784).

Decision-making plays a central role in family
management and functioning in the ecosystem perspective.
This perspective focuses on "the decisions and actions that
occur as the family interacts with its many environments"
(Paolucci et al., 1977, p.1). The decisions can vary from
very simple ones to very complex ones, and the effects of
these decisions can be far reaching and sometimes
irrevocable. According to Paolucci et al. (1977), "the
process of making decisions and acting on them links
families and environments" (p.93). Viewed separately, these
every-day decisions a family makes may seem to be
unimportant and have little impact; however, "viewed
cumulatively, they can result in a major force shaping the
quality of life possible for the particular family"
(Paolucci et al., p.2).

Resources are viewed as being important in the ecosystem perspective. "Family resources are what the family has or can create to get what it wants. They are means to ends" (Paolucci et al., 1977, p.136). Resources are one form of input that enters the family decision—making system, and, as such, resources can affect the outcome of that system. Bubolz and Whiren (1984) view energy, both psychic and physical, as being a major resource for family

functioning. Other resources that they suggest are necessary for family functioning are information, money, goods, and services. It is this author's opinion that seeking help in decision-making situations can be viewed as a resource for the widow.

Bubolz and Whiren (1984) utilize the ecosystem perspective to examine the stress of having a handicapped child in a family. They note that energy, both physical and psychic, are important in family functioning, and that the amount of energy required by a family varies. A minimum of energy is required for normal system maintenance and existence; however, in periods of stress, higher levels of energy are required by the family. They suggest that if one part of the system or the environment changes, a state of disequilibrium is created which, in turn, creates stress or tension. A certain level of stress within the system is necessary as it acts as a motivator for change. If the level of stress becomes too high, it can overwhelm the system and can lead to disruption or breakdown of the system. As the level of stress experienced by the family increases, the amount of energy required to cope with the stress also increases. At the same time, the output of the family system can be expected to decrease in both quantity and quality. If the family is unable to cope with stress, breakdown or disintegration of the family will occur. Bubolz

and Whiren (1984) suggest that in order to cope with the high levels of stress and high energy demands, the family must "1) increase the inputs to compensate for the energy lost in maintenance, 2) increase the efficiency of energy used internally so that less is lost, or 3) reduce or eliminate the source of the stress" (p.8).

The author thinks that this perspective could be used when examining widowhood. Upon the death of the husband, input into the family system could be expected to change. According to Boss (1983), family boundaries indicate who performs what task inside the family as well as who is perceived as being inside the family. She goes on to suggest that the higher the boundary ambiguity in a family, the higher the individual stress level. Upon the death of a spouse, the family could be expected to be in a period of boundary ambiguity. Since one of the members of the family is missing, there may be a period of boundary ambiguity while the remaining family members attempt to redefine the family boundaries. Other changes which have been found by researchers to occur during widowhood such as decline in family income, poor health of widow, and decrease in contact with old friends, also become inputs into the system. changes that result from the death of the husband become input into the family system and are likely to cause disequilibrium and stress. Help-seeking in decision-making

could be viewed as a new input or resource into the system which could help reduce the stress and high energy demands of the system and ultimately could affect the output of the system.

In this study several inputs such as age of the widow, level of income, level of education, and number of decisions made since widowhood were examined to determine their effect on help-seeking with decision-making. The effect of help-seeking with decision-making on the widow's reported satisfaction with her life was also examined. Data from a study of Winnipeg widows was used.

#### CHAPTER III

### Methodology

## Research Design

This study employed secondary analysis. The data for the study were obtained from a study on decision-making in widowhood, funded by Social Sciences and Humanities Research Council of Canada, grant number 419-84-0029. The data were collected in January, 1985 in Winnipeg, Manitoba with C. Harvey as principal investigator.

Telephone interviews of approximately 20 minutes in duration were conducted by ten trained interviewers. The number of subjects interviewed was 141. The interview schedule contained demographic information and questions concerning decision—making in widowhood, the widows' perception of their decision power while married, the number and type of decisions made since becoming a widow, and the amount and type of assistance received by the widow in making decisions. Implementation of the decisions was not investigated. Questions concerning measures of satis—faction, morale and affiliation were also included.

## Sample Description

The subjects were women who had been widowed during 1981 or 1982. Subjects were selected randomly from 786 obituaries that appeared in the <u>Winnipeg Free Press</u>, during 1981 and 1982. Pre-contact letters, explaining the purpose of the study, were mailed January, 1985 to a sample of 222 widows. Two weeks later the telephone interviews were conducted.

Of the 222 letters mailed to potential subjects, five letters were returned by Canada Post. Ten telephone interviews were terminated by the interviewers as a result of language or health problems of the potential respondents. Forty-four subjects refused to participate in the study, and 18 subjects were unable to be contacted by telephone. Based on the 184 subjects who could be contacted, the response rate for the study was 76 percent (44 \cdot 184 \times 100 = 24% refusals). The refusal rate for the study based on the 222 contact letters mailed was 19.8 percent (44 \cdot 222 \times 100 = 19.8).

Random sampling of the <u>Winnipeg Free Press</u> nets an inaccurate sample. Since obituary notices are voluntarily placed in the paper and since there is a fee for these notices, the obituary notices are not necessarily representative of all the deaths that occur in Winnipeg. It

may well be that certain socioeconomic, racial or ethnic groups are either not represented or are under represented in the obituary column. Sampling of actual death records was not possible as access to the death records of the Department of Vital Statistics of the Government of Manitoba was not permitted.

## Characteristics of the Widows in the Sample

The characteristics of the subjects are as follows:

- age ranged from under 35 to 69, with the modal age being 50 to 54;
- lived in Winnipeg average 37 years;
- 3. children from 0 to 11 children (average of 2.96);
- 4. married from 3 to 43 years, with an average of 25 years;
- 5. employment majority (58 percent) worked for wages
  outside the home, averaging 30.7 hours per week, with
  most workers in clerical positions (42 percent);
- 6. income from under \$10,000 to over \$50,000, with most in the \$10,000 to \$21,000 range, and the next most frequent income under \$10,000;
- 7. education average was high school education for widows and their late husbands;
- 8. church membership slightly over half (56.7 percent);

- 9. brothers and sisters an average of 3.4; and
- 10. children ranged in age from 2 to 47, with the average age of the oldest child at 28 and the youngest at 21.

  Most had daily contact with their children and weekly contact with their brothers and sisters.

A copy of the questionnaire used in the original study is attached (see Appendix A). The questions used in this study were those which asked the subjects, "Have you made a decision about ----?", "Did anyone help you with this decision?", "Who helped?", and "How did they help?". Items measuring the subject's satisfaction with various aspects of her life, and items dealing with happiness were also analyzed, as were selected demographic variables.

From past research on widowhood, it is known that friendship, having a confidant, and perceived social support are important variables in adaptation to widowhood and satisfaction with life. This study was unable to examine these variables since secondary analysis was employed and measures of these variables were not included in the original interview schedule.

In summary, this study employed secondary analysis on the data obtained from 141 subjects widowed between two and four years. The study examined whether widows seek help in decision-making, from whom they seek help, the type of help they received, and whether help-seeking in decision-making

affects the widow's satisfaction with life.

### Problem\_Statements

As there has been no research to this author's knowledge concerning who helps widows in decision-making, this was an exploratory study and as such had problem statements rather than hypotheses.

- 1. Since research shows that widows turn to family for assistance more frequently than to friends or professionals, it was expected that widows would turn to family for assistance in decision-making more frequently than to friends or professionals.
- 2. The level of perceived support has been shown to be related to the widow's satisfaction with life. This study examined the relationship between help-seeking and satisfaction with life. The author thinks that help-seeking may be perceived as a form of support by the widow; therefore, it was expected that widows who seek help in decision-making would rate themselves as being more satisfied and happier with their lives than widows who do not seek help.

- 3. The more decisions a widow makes, the more likely she is to encounter situations for which she does not possess the necessary information to make the decision. As a result, it was expected that the more decisions a widow made, the more frequently she would seek help in decision—making.
- 4. Research on information search and consumer purchasing suggests that level of education is associated with information—seeking, with higher levels of education being associated with higher levels of information seeking.

  Therefore, it was expected that the higher the level of education of the widow the more likely the widow was to seek help in decision—making.
- 5. It has been suggested in consumer research that the quantity and quality of past information and experience may influence a person's decision to seek information. It was expected that widows who had high levels of input into decision—making while their husbands were alive have more knowledge, information and experience to call upon in decision—making situations; therefore, it was expected that widows who reported high levels of perceived decision—making power while married were less likely to seek help in decision—making than women who reported low levels of perceived decision power while married.

- 6. Consumer research on information seeking noted that the older the individual, the less likely he or she is to engage in information seeking behaviour. The older widow may be more experienced in decision—making than a younger widow; therefore, she may not require as much help or information. Also, older widows may make fewer decisions than younger widows since younger widows are more likely to have children at home and as such will be faced with additional decisions concerning child care. Therefore, it was expected that older widows were less likely to seek help in decision—making than younger widows.
- 7. Women who are employed have more opportunity to seek help since they have contact with their co-workers as well as with their family and friends; therefore, it was expected that widows who were employed were more likely to seek help in decision-making than were widows who were not employed.
- 8. It was expected that the frequency of help seeking would vary by decision type. Social decisions are the most complex of the decision types. They have unclear goals and solutions. They are personal in nature, and discussion of social decisions may involve self-disclosure. Technical decisions are the least complex of the decision types.

Goals are clearly defined and resources have already been allocated. It may be easier for individuals to seek help with this type of decision since they are less personal. Economic decisions are more complex than technical decisions since they involve assessment of goals and allocation of resources. Discussion of this type of decision may involve a greater degree of self-disclosure than technical decisions. Therefore, it was expected that help would be sought most frequently with technical decisions, next most frequently with economic decisions and least frequently with social decisions.

- 9. The more contact a widow has with her family, the more opportunity she has to seek help from family members. Also, there may be less personal risk in asking a family member for help than asking a non-family member for help; therefore, it was expected that the more contact the widow had with her family, the more likely she was to seek help in decision-making.
- 10. Research has suggested that the type of support and providers of support that widows indicate as being helpful is related to stage of widowhood. A larger variety of both types of support and providers of support found helpful was related to longer periods of widowhood; therefore, it was

expected that the longer the woman was widowed, the more likely she was to seek help in decision-making.

11. The higher the level of income the more alternatives the widow may have to choose from; therefore, she may be more likely to seek help in decision-making than would a widow with little income who has less alternatives to choose from. It was expected that the higher the income level of the widow, the more likely she was to seek help in decision-making.

## Data\_Analysis

The Statistical Analysis System was the statistical analysis computer package used to analyze the data in this study. The first step in the data analysis was to describe help-seeking for each decision. Descriptive statistics in the form of frequencies, means and percentages were used to describe and summarize the data. The second step in the data analysis was to explore the bivariate relationships. The Pearson Product Moment correlation coefficient, partial correlation coefficient and T-tests were used to explore the bivariate relationships. The third step in the data analysis was to explore the multivariate relationships in order to understand the relative weight of the independent

variables on help-seeking. To explore the multivariate relationships, multiple regression analysis was used.

### CHAPTER 4

#### Results

The results of this study are based on the secondary analysis of data obtained from telephone interviews of 141 Winnipeg women, widowed from two to four years. Univariate, bivariate and multivariate analysis were employed. The results of these analyses are presented below.

### <u>Univariate Results</u>

Nine decision situations were examined in this study. The reported number of decisions made since widowhood ranged from 1 to 9 with the mean number of decisions made being 5 (see Table 1). The number of times help was sought with decision- making ranged from 0 to 6 with the mean being 1.6. Seventy-four percent of the respondents received help with at least one decision situation (see Table 2). The most frequently reported decisions were: household repairs (86%), car repairs (73%), and estate settlement (73%). Help was sought most frequently with estate settlement (54%), car purchases (52%), and car repairs (44%) (see Table 3). The widow's child was the most frequently reported helper (40%) with other relatives (21%), friends (19%), and professionals

Table 1.

Number of decisions made since widowed

Number of decisions	Frequency	Percent
1	7	5
2	1 Ø	7
3	17	12
4	24	17
5	20	14
6	32	23
7	17	12
8	13	9
9	1	1

N on which data were collected = 141.

Table 2.

Help received with decisions since widowed

Frequency	Percent
	7
36	26
40	28
30	21
25	18
7	5
2	4
1	1
	36 40 30 25 7 2

Table 3.
Help received by decision situation

Deci si on	% Made decision	% Received help
***************************************		
	<b></b>	
House repair	86	39
Car repair	73	44
Estate	73	54
Doctor visit	70	11
Movi ng	56	18
Remarry	38	8
Car purchase	37	52
House decision	36	26
Job change	34	17

(20%) being similiar in their frequency of being the reported helper (see Table 4). The widow's child was the most frequently reported helper in all decision situations except for estate settlement where professionals were the most frequently reported helper (see Table 5). For social and technical decisions, the child was the most frequently reported helper; whereas, in economic decisions professionals (36%) and the widow's child (34%) were the most frequently reported helpers (see Table 6). The main type of assistance provided was advice or suggestions (59%) followed by the helper doing the work for the widow (24%) (see Table 7). Advice was the type of assistance most frequently reported by widows in each of the decision situations examined (see Table 8).

### Bivariate Analysis

The statistics used to examine the bivariate relationships were the Pearson product moment correlation coefficients, partial correlation co-efficients, and t-tests. The results of these analyses are presented below.

### <u>Helpers and Help-seeking</u>

To examine whether or not widows turn to family for

Table 4.

Total frequency of helpers used in decision-making

Hel per	Frequency	Percent
	11.1	
Child	87	40
Relative	46	21
Professi onal	43	20
Fri end	41	19

Table 5.
Frequency of helpers used by decision situation

Decision	Child	Relative	Fri end	Professi onal
				***************************************
Car purchase	11	5	7	4
Doctor visit	9	1	1	
House purchase	9	2	2	_
Job change	1	3	2	2
Car repair	21	8	11	2
House repair	16	13	12	3
Estate	12	1 1	2	30
Moving	7	3	2	1
Remarry	1	-	2	1

Table 6.

Percent of helper used by decision type

Decision Type	Child	Relative	Fri end	Prof essi onal
Techni cal	47	23	25	5
Soci al	36	24	24	16
Economi c	34	19	11	36

Table 7.

Total frequency of type of help received with decisions

Type help rec'd	Frequency	Percent
Advice	128	59
Did work	52	24
Encouragement	16	7
Cost estimate	8	4
Tell what's wrong	7	3
Helped do work	4	2
Found someone to do work	3	i

Table 8.

Type of help received by decision situation

			· · · · · · · · · · · · · · · · · · ·				
Deci si on	Advice	Cost	What's	Did	Encour-	Help	Get
		esti mate	wrong	work	age	do work	help
ALU:							
Car	16	2		7	1	1	_
Doctor	7	-	-	3	1		
House	1 Ø	1	-	_	2	_	
Job	5	_	-	-	3	840m	News
Car repair	18	2	6	12	2	1	1
House repair	26	3	1	11	3		1
Estate	32		_	17	3	2	1
Move	1 Ø		-	2	1	***	_
Remarry	4	<del>-</del>		_	-		

N on which data were collected = 141.

assistance more frequently than friends or professionals, the number of times help was sought with the nine decision situations examined in this study was summed for each of the following categories: (a) family (including child and other relatives), (b) friends, and (c) professionals. The means for these categories were as follows: family (.617), friends (.291), and professionals (.305). To determine whether there were significant differences between the number of times different helpers were used, pairwise t-scores were performed on the mean differences. The results were as follows:

- 1. The number of times help was sought from a family member was significantly greater than the number of times help was sought from a friend (mean difference = .65;  $\underline{t}$  = 5.75;  $\underline{p}$  = <.001).
- 2. The number of times help was sought from a family member was significantly greater than the number of times help was sought from a professional (mean difference = .64;  $\underline{t}$  = 5.98;  $\underline{p}$  = <.001).
- 3. There was no significant difference between the number of times help was sought from a professional or from a friend (see Table 9).

Since "child" was found to be the most frequently reported helper, the category "family" was divided into

Table 9.

Mean difference scores across helper categories

Differences between helper category	mean difference (MD)	t-value for Ho: MD=0
Family-Friend	<b>0.</b> 65	5.75**
Family-Professional	Ø. 64	5.98xx
Professi onal -Fri end	Ø. Ø1	Ø. 14
Child-Relative	0.29	2.90**
Child- Friend	Ø. 33	3.30**
Child-Professional	Ø. 31	3.1 <i>0</i> **
Professional-Relative	-0.02	-0.29
Relative-Friend	Ø. Ø4	Ø <b>.</b> 50
The second secon	V. WT	φ. 50

<sup>\*</sup>p <u>₹</u> 01

<sup>₩</sup>p <u><</u>.001

child and other relative and pairwise t-tests were performed to determine whether there were significant differences between the number of times help was sought from child, other relative, friend, and professional. The results are other relative, friend, and professional.

- 1. The number of times help was sought from a child was significantly greater than the number of times help was sought from a relative (mean difference = .29;  $\underline{t}$  =
- 2. The number of times help was sought from a child was significantly greater than the number of times help was sought from a friend (mean difference = .33;  $\underline{t}$  = 3.30;
- The number of times help was sought from a child was significantly greater than the number of times help was sought from a professional (mean difference = .31;  $\underline{t}$  = 5.10;  $\underline{t}$  = 0.01).
- 4. There was no significant difference between the number of times help was sought from a relative or from a
- 5. There was no significant difference between the number of times help was sought from professional or from a relative (see Table 9).

As expected, widows turned to their family for

.bneinł

"(100") = 3

5.403 = (.001)

assistance more frequently than to friends or professionals. When the category "family" was divided into child and other relative, the widow's child was the reported helper significantly more often than other relatives, friends or professionals.

## Frequency of Contact with Child and Help-seeking

Since the widow's child was the most frequently reported helper, it was decided to examine the relationship between frequency of contact with the child and helpseeking. The subject's response to the item "How often do you contact your children, including personal visits. telephone and letters?" was used to examine this relationship. The results indicated that 35 percent of the widows had contact with their children more than once a day, 33 percent had daily contact, 18 percent had contact several times per week, 7 percent had contact once a week, 2 percent had contact two to three times per month, 3 percent had contact every month, and 2 percent had contact several times per year. It was expected that the more contact the widow had with her children, the more likely she would be to seek help from them with decision-making. A Pearson Product correlation coefficient was calculated. The results were non-significant; therefore, the expected positive

relationship was not found.

# <u>Satisfaction with Relationship with</u> <u>Children and Help-seeking</u>

Since children of the widow were found to be the most frequently reported helper, it was decided to examine the relationship between the variables satisfaction with the relationship with children and help-seeking. It was expected that widows who reported a satisfactory relationship with their children would be more likely to seek help from them than would widows who do not report a satisfactory relationship with their children. subject's response to the item that asked the subject how satisfied they were with their relationship with their children was used to examine the relationship between satisfaction with relationship with the children and help-seeking. Seventy percent of the widows reported being very satisfied with their relationship with their children, 21 percent reported being somewhat satisfied, 6 percent reported being somewhat dissatisfied, and 3 percent reported being very dissatisfied. In order to hold the number of decisions made since widowhood constant, a partial correlation coefficient was calculated. The results were non-significant; therefore, the expected positive

relationship between satisfaction with relationship with the children and help-seeking was not found.

## Happiness and Help-seeking

The subject's response to the question "taken all together how would you say things are these days?" was used to examine the relationship between happiness and help—seeking. Possible scores on this item ranged from (1) very happy, (2) pretty happy, (3) not too happy, and (4) not at all happy. A low score indicated a higher happiness; therefore, a negative correlation was expected. Eleven percent of the subjects reported that they were very happy, 67 percent reported that they were pretty happy, 18 percent reported that they were not too happy, and 4 percent reported that they were not at all happy. A Pearson Product moment correlation coefficient was calculated with the result being non-significant; therefore, the expected negative relationship between these variables was not found.

# <u>Satisfaction with Life and Help-seeking</u>

To examine the relationship between help-seeking and satisfaction, a satisfaction index was created. This general measure of satisfaction was developed and used by

Nye and Hoffman (1963). The satisfaction index was created by summing the subject's responses to the items that asked for satisfaction with income, house and furniture, recreation, relationship with your child(ren), community as a place to live, and daily work. Possible scores on each item were (1) very satisfied, (2) somewhat satisfied, (3) somewhat dissatisfied, and (4) very dissatisfied. The lower the total score for an individual, the more satisfied the subject was with those aspects of her life. The satisfaction scores ranged from 4 to 19 with a median score of 11. Since a low satisfaction score indicated greater satisfaction, a negative correlation between satisfaction score and help-seeking was expected. The Pearson product moment correlation coefficient was .17 (p= .05). A partial correlation to hold the number of decisions since widowed constant was also calculated with the partial correlation score being .04 (p = .03). Since the expected relationship between these variables was a negative relationship, this was an unexpected finding.

## Number of Decisions After Widowhood and Help-seeking

The subject's responses to the questions that asked,
"Have you made a decision about getting another car, to call
a doctor, related to buying or selling a home, about taking

or changing jobs, about car repairs, about household repairs, about your husband's estate, about whether or not to move, about whether or not to remarry?" were used to examine the relationship between the number of decisions made since widowed and help—seeking. To determine the number of decisions made since widowed, the number of times a respondent answered "yes" to these questions was summed. The number of decisions made since widowhood ranged from 1 to 9 with a mean of 5. A Pearson product moment correlation coefficient was calculated to examine the relationship between number of decisions made since widowhood and help—seeking. The correlation coefficient was r = .37 (p= .001); therefore, the expected positive relationship between these two variables was found.

## Education and Help-seeking

The relationship between help-seeking and level of education was examined. The level of education of the widows ranged from some grade school to university graduation with the average level of education being some high school. A Pearson product moment correlation coefficient was calculated to examine the relationship between level of education and help-seeking. The result was

non-significant; therefore, the expected positive relationship between level of education and help-seeking was not found.

# Perceived Decision-Making Power While Married and Help-seeking

Perceived decision-making power while married was measured by the subject's responses to the items that asked who usually made the each of the following decisions while the husband was alive: deciding to buy a car, whether or not the husband should change jobs, deciding when to call a doctor, deciding when to entertain friends, deciding when to entertain relatives, deciding how much money to spend on food, deciding to buy life insurance, deciding upon a house or apartment, what furniture to buy, what job the wife should take, and deciding where to go on vacation. possible scores on this item were: (1) wife always decides, (2) wife usually decides, (3) husband usually decides, and (4) husband always decides. A score was calculated for each subject by summing up her responses to the above items. low score indicated high perceived decision power while married. The scores ranged from 19 to 43 with the mean score being 29. To examine the relationship between perceived marital decision power and help-seeking a Pearson

product moment correlation coefficient was calculated. The result was non-significant; therefore, the expected positive relationship between these two variables was not found.

## Age and Help-seeking

The relationship between age and help-seeking was examined. The age of the subjects ranged from under 35 to age 69 with 50 to 54 being the modal age category. A Pearson product moment correlation coefficient was calculated. The result was non-significant, therefore, the expected negative relationship between these two variables was not found.

## Employment and Help-seeking

To examine whether or not employment was associated with help-seeking, frequency counts of the number of times employed individuals sought help and the number of times non-employed individuals sought help was calculated. The mean score for employed individuals was 1.5 and for non-employed individuals the mean score was 1.7. A one-tailed t-test score was calculated to test for a

significant difference between the means. The results were found to be non-significant.

## <u>Help-seeking and Decision Type</u>

To examine the frequency of help-seeking by decision type, the total number of times help was sought for each of the following decision types was calculated: (a) social, (b) technical, and (c) economic. The mean score for each decision type was: social (.177), technical (.702), and economic (.674). To determine if there were significant differences in the number of times help was sought with social, economic, and technical decisions, pairwise t-tests were performed on the mean differences. The results were:

- 1. The number of times help was sought with technical decisions was significantly greater than the number of times help was sought with social decisions (mean difference = .525;  $\underline{t}$  = 8.34;  $\underline{p}$  = <.001).
- 2. The number of times help was sought with economic decisions was significantly greater than the number of times help was sought with social decisions (mean difference = .496;  $\underline{t}$  = 8.41; p = <.001).
- 3. There was no significant difference in the number of times help was sought with economic and technical decisions (see Table 10).

Differences between	mean	t-value
categori es	difference(MD)	Ho: MD=0
Techni cal –Soci al	0.525	8.34××
Techni cal –Economi c	0.028	. 35
Economi c-Soci al	0.496	8.41 X X

<sup>¥</sup>ρ **≤.** ∅1

<sup>₩₩</sup>p **≤.** 001

As predicted, help was sought least frequently with social decisions; however, the expected difference of help being sought more frequently with technical than economic decisions was not found.

## Frequency of Contact with Family and Help-Seeking

The total number of times help was sought from children and other relatives was calculated by summing the individual's response to the items "How often do you contact your children, including personal visits, telephone and letters?" and "How often do you contact your brothers and sisters, including personal visits, telephone, and letters?" Possible scores on this item were: (1) more than once a day, (2) daily, (3) several times per week, (4) once a week, (5) two to three times per month, (6) every month, (7) several times per year, (8) every year, (9) less often than once a year, and (10) never. Thus, a low score indicated high contact with family members. The scores ranged from 1 to 14 with the mean score being 6.7. A Pearson Product Moment Correlation coefficient was calculated with the results being non-significant; therefore, the expected positive relationship between the frequency of contact with family members and help-seeking was not found.

## Length of Time Widowed and Help-seeking

To examine the relationship between length of time widowed and help-seeking, the number of months widowed was determined by calculating the number of months from the date on the obituary notice until the time of the interview in January, 1985. The number of months widowed ranged from 23 to 46 with the mean being 34 months. A Pearson product moment correlation coefficient was calculated with the result being non-significant; therefore, the expected positive relationship between these variables was not found.

## <u>Income and Help-seeking</u>

The subject's response to the item that asked the subject to identify the category "which best describes your total family income" was used to examine the relationship between income and help—seeking. The level of income ranged from under \$10,000 to over \$50,000 with the mean being the \$10,000 to \$20,000 income category. A Pearson product moment correlation coefficient was calculated with the result being non—significant; therefore, the expected positive relationship between these variables was not found.

### <u>Multivariate analysis</u>

To determine which factors were important in predicting help-seeking in decision making, multiple regression analysis was employed. A standard multiple regression was performed with the number of times help was obtained for the nine decision situations as the dependent variable and the number of decisions made since widowed, education, perceived marital decision power, age, number of months widowed and income as the independent variables. The results are presented in Table 11.

Altogether, fourteen percent of variation in number of times help was obtained was predicted from the equation. Only one independent variable, the number of decisions made after being widowed, contributed significantly to predict the number of times help was obtained with decisions with a beta weight of .38 (p<.001). The squared semipartial correlation (R<sup>2</sup>) for this independent variable was .13; therefore, the unique contribution to the prediction equation by the number of decisions made after being widowed was thirteen percent.

A collinearity analysis was conducted. The collinearity analysis produces a condition index displaying the condition indicies and the variance proportions of each variable. According to the Institute for Social and

Table 11.

Multiple regression analysis of predictors of help-seeking with decision-making

Vari abl es	B	Beta	T
# decisions made	1.46	Ø. 38	4.16X
Education	Ø. 25	-0.07	-0.80
Marital Decision Power	-0.07	-0.01	-0.16
Age	-0.00	-0.00	-Ø. Ø3
# months widowed	-Ø. Ø1	-0.05	-0.70
Income	-⊘.14	-0. 08	-0.87

R square - .1404

<sup>¥</sup> p<.01

N on which data were collected = 141

Economic Research (1985, p.6), collinearity exists when the condition index has a value of 15 or more and the variance proportions are greater than .5 between two or more variables. Using these criteria, multicollinearity did not exist amongst these variables.

#### CHAPTER V

#### Discussion

This study examined help-seeking with decision-making of Winnipeg women, widowed from two to four years. This chapter presents a discussion of the results of this study.

## <u>Help-Seeking and Decision-Making</u>

One of the purposes of this study was to identify whether widows turn to others for assistance in decision—making. Seventy—four percent of the respondents reported having received assistance with at least one of the nine decision situations examined in this study.

Several variables and their relationship to helpseeking were examined in this study; however, in the
bivariate analysis, the only variable found to be
significantly associated with help-seeking was the number of
decisions made since being widowed. In the multiple
regression analysis employed to determine which factors were
important in predicting help-seeking with decision- making,
the only independent variable that was found to contribute
significantly, was the number of decisions made since being
widowed.

The results of the multiple regression and bivariate analysis suggest that demographic factors alone do not assist us greatly in predicting nor understanding helpseeking in decision-making; therefore, other variables and their relationship to help-seeking with decision-making should be examined in future studies. It may be that a widow's level of self-esteem is an important variable in determining whether she seeks help with decision-making. Nadler and Mayseless (1983) noted that several research studies have found that an individual's level of selfesteem influences an individual's help-seeking behaviour. They found that in situations when the recipient of aid perceived receiving assistance as a self-threatening event, individuals who had high levels of self-esteem were found to engage in less help-seeking behavior in comparison to individuals with lower levels of self-esteem.

Having a confident or confidents may be another factor that influences whether or not a individual seeks help with decision-making. It may be that the widow seeks assistance from individuals whom she perceives to be a confident. If this is the case, it could provide some insight as to why there were no significant differences in help-seeking in decision-making of employed and non- employed individuals. Although the employed widow may have more opportunities to seek assistance in decision- making, since she has contact

with her co-workers as well as with her relatives and friends, if the widow does not view her co-workers as confidants, she would not turn to them for assistance. Help-seeking may be related to one's having a confidant or confidants and not to the number of individuals in one's social network. Rather than seeking help from a child, another relative, friend or professional, the widow may be seeking assistance from the individual or individuals whom she perceives as being her confidant. The confidant may also occupy the role of the widow's child, of another relative, of her friend or a professional.

### Help-Seeking and Decision-Type

Since social decisions are generally personal in nature and do not have clear goals, it was expected that help would be sought least frequently with this type of decision. The results of this study indicated that help was indeed sought least frequently with social decisions. It was also expected that help would be sought more with technical decisions than economic decisions since technical decisions are the least complex of the decision types. Although the mean number of times help was sought with technical decisions was greater than the mean number of times help was sought with economic decisions, no significant differences

in the frequency of help-seeking with these two decision types was found when pairwise t-tests were performed. It appears that widows seek assistance from others with decisions that may involve a fairly large commitment of their financial resources or that can have an impact on their financial well-being such as estate settlement, car purchases or car and house repairs. It may be that it is financial and economic concerns, rather than the decision type, that influence whether help is sought with decision making.

#### Help-Seeking and Helper

The second objective of this study was to identify to whom widows turn for assistance in decision—making situations. The results of this study found that family members were asked for assistance with decision—making more frequently than friends or professionals. This finding is consistent with other research studies that found that family members were used for assistance and support more than friends or professionals (Glick et al., 1974; Lopata, 1979; Bowling & Cartwright, 1982). When the category "family" was divided into "child" and "other relative", the widow's child was found to be the main helper. The widow's child was the most frequently reported helper in all

decision situations except for estate settlement. Other research studies have also found the widow's child to be the major source of support for the widow (Lopata, 1979; Bankoff, 1983b).

No significant differences were found in the frequency of use of other relatives, professionals, and friends as helpers. It appears that although the widow's children are the main source of help with decision-making, other relatives, friends and professionals are also important sources of assistance. This result of finding both kin and non-kin to be sources of support and assistance to individuals is consistent with other studies (Croog et al., 1972).

Several research studies have found that professionals are generally not sought for assistance (Lopata, 1979, Baden-Marotz, 1982). In this study, there were no significant differences in the use of other relatives, friends, or professionals as helpers, suggesting that professionals were as likely to be the helper as were other relatives or friends. The more frequent use of professionals in this study, as compared to other studies, could be a result of the estate settlement decision-making situation examined in this study. The total number of times professionals were the reported helper in all nine decision situations was forty-three. Thirty of the forty-three times

that help was sought from a professional occurred with estate settlement. This one decision situation accounted for seventy percent of the total number of times help was sought from a professional. It appears that professionals were used as helpers with a particular decision situation, rather than being used as helpers in general.

Since the widow's child was found to the main helper with decision-making, the frequency of contact the widow had with her children and the widow's reported satisfaction with her relationship with the children were examined to determine if these variables were related to help-seeking. Neither of these two variables were found to be significantly associated to help-seeking. If how frequently the widow has contact with her children or how satisfactory the widow views her relationship with her children are not related to seeking help from her children, why does a widow seek help from her children more than from other relatives, friends, or professionals? It may be that it is a norm of our society for a widow to turn to her children for assistance and support. Also, seeking assistance from children may be perceived as less of a threat to one's self-esteem than seeking assistance from others. explanation may be that because of the special type of relationship between a widow and her child, the child is perceived as being the widow's confidant.

## Type of Help Received

The third purpose of this study was to identify the type of assistance or help the widow received from the helpgiver. Receiving advice or suggestions from the help-giver was the most frequently reported form of assistance received. The other types of assistance received by widows were doing the work for the widow, providing encouragement, providing cost estimates, telling the widow what's wrong, helping do the work, and finding someone to do the work. The item on the interview schedule that measured this variable was an open ended question that asked the respondent the type of assistance they received. While this question did allow the researcher an opportunity to gain insight as to what the widow perceives as meaning having received assistance with decision-making, it may have lead to an under reporting of help received and type of help received. It is possible that some individuals would not consider receiving advice or encouragement as meaning that they had received help with decision-making.

# <u>Help-Seeking and Satisfaction with Life</u>

The final purpose of this study was to examine the

relationship between help-seeking and the widow's satisfaction with her life as measured by the satisfaction index. It was expected that widows who sought help with decision-making would report greater satisfaction with their lives since they may have perceived receiving assistance in decision-making as a form of support. This relationship was not found; in fact, the opposite relationship was found. weak but significant negative correlation was found between satisfaction with life and help-seeking. Widows who sought less help with decision- making reported greater satisfaction with their lives in comparison to widows who reported higher levels of help- seeking. A possible explanation for this finding is that widows who report lower levels of help-seeking with decision-making have higher levels of self esteem and are more autonomous; therefore, they may be more satisfied with their lives. On the other hand, widows who seek help more frequently may have lower levels of self-esteem and may feel dependent on others; therefore, they may not be as satisfied with their lives. Another explanation may be that widows who report lower levels of help-seeking make fewer decisions. As a result, they may experience less stress in their lives and report being more satisfied with their lives. Since the relationship between help-seeking and satisfaction with life was a weak relationship and since there may have been a

under reporting of help sought in this study, further research should be conducted before any definitive statement could be made concerning the relationship between these two variables.

#### Ecosystem Model and Help-Seeking

The present study tested part of the ecosystem model. Of the inputs examined to determine their effect on helpseeking with decision-making, the number of decisions made since being widowed was the only input found to have a significant effect on help-seeking. This finding suggests that other inputs into the system may have more influence on determining if a widow seeks help with decision-making than the inputs examined in the present study. The effect of help-seeking with decision-making on the widow's reported satisfaction with her life was also examined. The results indicated a significant but weak effect of help- seeking on the widow's reported satisfaction with life. Widows who sought less help with decision-making reported higher levels of satisfaction with life; therefore, no support for viewing help-seeking with decision-making as a resource which could help decrease the stress of widowhood was found in the study.

To more fully test the ecosystem model, measures of the

level of stress experienced by the widow, such as the level of boundary ambiguity, and changes in the level of stress experienced by the widow are required. Also, in order to determine what inputs or resources are important in affecting the outcome of the system, measures of changes in the level of inputs such as level of education, income, and frequency of contact with children and siblings are necessary. Since the present study did not contain such measures, it was not possible to fully test the ecosystem model in this study.

#### CHAPTER VI

# Summary and Implications

A summary for the study of 141 Winnipeg women widowed from two to four years is presented in this chapter. The strengths and limitations of this study and implications for future research are also included.

### Summary

This was an exploratory study which utilized secondary analysis. The data was obtained from a study on decision—making in widowhood, funded by the Social Sciences and Humanities Research Council of Canada. The purpose of this study was to gain some understanding of the decision—making process of widows, particularly to (1) identify whether widows turn to others for assistance in decision—making, (2) to identify to whom widows turn for assistance in decision—making situations, (3) to identify what type of assistance or help the widow receives from the help—givers, and (4) to identify whether help—seeking in decision—making situations affects the widow's satisfaction with her life.

The sample for this study consisted of 141 Winnipeg women, widowed from two to four years. The subjects were randomly selected from obituary notices that appeared in the

Winniped Free Press during 1981 and 1982. The data were obtained from telephone interviews of approximately twenty minutes in length which took place in January, 1985. The modal age of the subjects was between 50 and 54 years. The variables examined in this study were number of decisions made, number of times help was received with the decision, who helped, and type of help provided. Other variables and their relationship to help—seeking that were examined are perceived decision—making power while married, satisfaction, happiness, employment status, level of education, frequency of contact with family members, frequency of contact with children, satisfaction with relationship with children, income, age, and length of time widowed.

Nine decision-making situations were examined in this study. The number of decisions made since widowhood ranged from 1 to 9 with the mean number of decisions made being 5. Seventy-four percent of the widows received help in at least one decision-making situation. The number of times help was sought in decision-making situations ranged from 0 to 6 with the mean number of times help was sought being 1.6. The most frequently reported decisions were: (1) household repairs (86%), car repairs (73%), and estate settlement (73%). Help was sought most frequently with estate settlement (54%), car purchase (52%), and car repairs (44%).

As predicted, family members were turned to for assistance more often than friends or profesionals. widow's child (40%) was the main helper with other relatives (21%), friends (19%), and professionals (20%) being similiar in their use as helpers. The widow's child was the main helper in all decision situations except for estate settlement where professionals were the main helper. Receiving advice or suggestions (59%) from the helper was the main type of assistance received by the widow, followed by the helper doing the work for the widow (24%). expected, the number of decisions made since widowhood and help-seeking in decision-making were positively related, with the more decisions a woman made since becoming a widow, the more likely she was to seek help with decision-making. An unexpected finding was that the widow's satisfaction with various aspects of her life, as measured by the satisfaction index, was negatively associated with help-seeking. who reported less help-seeking reported higher levels of satisfaction. As predicted, help was sought least with social decisions. There were no significant differences in help-seeking with economic and technical decisions. The widow's child was the main helper when assistance was sought with social (36%) or technical (47%) decisions. Professionals (36%) and the widow's child (34%) were the

main helpers with economic decisions. The relationships between the other variables examined in this study and help-seeking were found to be non-significant.

In conclusion, the majority of widows turned to others for assistance with decision-making. The widow's child was the main person from whom the widow sought help and receiving advice or suggestions was the main type of assistance received by the widow in decision-making situations.

## Strengths and Limitations of the Study

The main strength of this exploratory study is the insight it provides into help-seeking in decision-making during widowhood, an area which has previously received little research attention. As a result of this study, more is known about whether widows seek help with decision-making, the decisions about which they are most likely to seek help, to whom the widows turn to for assistance with decision-making, and the type of help received by the widows. In addition, this study can be used as a basis for future research in the area.

As this was exploratory research, there are several limitations of the study. As in any study that employs secondary analysis, this study was limited by the variables

measured in the original study. As a result, there were variables, such as level of self-esteem and presence of confidants, that may be important in predicting and understanding help-seeking in decision-making that were unable to be examined since measurement of these variables were not included in the original study.

Access to the death records of the Province of Manitoba was not possible; therefore, the sample is, by necessity biased. It could be expected that certain socioeconomic. ethnic, and religious groups are either not represented or are under represented in the obituary column of the Winnipeg Free Press. Since there is a fee to place an obituary notice in the newspaper, low income families may not be able to afford to place an obituary notice in the newspaper. Certain racial groups, such as native Indians, may also be under represented in the obituary column. Immigrants or members of different ethnic groups in Winnipeg may choose to place death announcements in their local ethnic newspaper. Families who have not resided in Winnipeg long may place obituary notices in the community newspaper where they previously resided rather than in a Winnipeg newspaper. Certain religious denominations, such as members of the Jewish faith, may also be under represented in the obituary column. As a result of these bias, one should be cautioned about generalizing the results beyond the population of the

study.

Another limitation of this study is related to the length of recall required of the respondents. The widows were asked to recall the decisions they had made during the past two to four years, the period of time since they were Since this is a relatively long period of time to recall, subjects may have forgotten if they had made the decision, whether or not they received help with the decision, who helped or the type of help provided. Although the widow did receive an advance letter explaining the purpose of the study and advising that a interviewer would be calling them, the widows had no prior knowledge of the questions they would be asked. As a result, the widows were required to respond to the questions immediately and did not have the opportunity to read the questions and to spend some time thinking about the questions before responding, as they could have done with a mailed questionnaire.

The respondents' interpretations of various items on the interview schedule may have lead to a under reporting of the number of times help was received with decision—making. The widow was asked whether she had received help in various decision—making situations. A widow may have made a particular decision more than once since being widowed. For example, the widow may have made a decision shortly after the death of her husband not to move and then two years

later made a decision to move. She may have received help with making this decision on one occasion but not the other. The current study had no way of assessing whether such situations occurred or of which time the respondent was reporting if such situations did occur.

There may have been differences in what the respondents interpreted as meaning having received help with decision-making. The interview schedule contained an open ended question which asked the respondent how the helper assisted them with desision-making. Although this open ended item did allow the researchers to learn what different individuals defined as having received help with decisionmaking, there was no consistent nor clearly stated criteria upon which respondents were able to determine whether or not they had received help with decision-making. The responses were coded into categories with receiving advice being the most reported type of assistance followed by doing the work for the widow and providing encouragement. Some individuals may not have thought that receiving advice, receiving encouragement, or having someone do the work for them meant that they had received help with decision-making; whereas, other subjects would consider these as meaning that help was sought with decision-making. As a result, there may have been under reporting of help-seeking with decision-making.

There may also have been some differences in what the

subjects viewed as meaning having made a decision which, in turn, may have influenced the reported number of decision that were made. Some subjects may have perceived that they had made a decision only if they had decided to do something and implemented the decision, rather than if they had decided not to do something. For example, if a individual decides not to change jobs or not to sell her home, some respondents may view this as having made a decision, whereas, others may not consider this as having made a decision since they are not making any changes in their life.

As with any type of research, there may be a tendency for the subject to make herself/himself look good. Our society tends to encourage individuals to be independent and self-sufficient; therefore, widows may be reluctant to report help-seeking since they may fear that others will view their help-seeking as a sign of weakness or of being dependent on others. Although it is possible that widows may perceive help-seeking to be a sign of dependency, it is important to note that help-seeking for women is consistent with the traditional female sex role stereotype. As a result of wanting to make oneself look good, as well as the previously mentioned reasons, there may have been a under reporting of the frequency of help-seeking with decision-making in this study, which, in turn could have had an

impact on the results of this study.

# <u>Implications for Future Research</u>

This section presents some possible directions for future research in the area of help-seeking with decision-making. Refinement of the measurement instruments used in this type of research is necessary. This refinement should include clearly stated operational definitions of what constitutes having made a decision and what constitutes having received help with a decision.

If possible, the samples used in future research should be comprised of samples randomly selected from death records. Also, samples from different parts of Manitoba and Canada should be compared in order to determine if help-seeking with decision-making is similiar in rural-urban areas and from province to province. Cross-cultural studies comparing Canada to other countries would also be important.

This study examined mainly middle—aged widows (aged 45—64), however future research should compare the non-elderly to the elderly widows. The non-elderly widows may possess more resources, may be outside the home more, and be more involved in decision making than the non-elderly. They may also have to make career decisions. In addition, if the widow has young children, she will be

required to make child care and child rearing decisions. As a result, there may be differences in help-seeking with decision-making amongst elderly and non-elderly widows.

The present study did not examine the issue of whether the widow sought the help she received nor if the widow found the assistance to be helpful. Future research should examine these areas. It may be that, in some cases, the assistance was viewed as not being helpful. The widow may feel pressured to make a decision a certain way, the additional information may confuse the widow and make decision—making more difficult, or she may have received inaccurate information from the help—giver which may lead her to make a poor decision. Whether the help was sought or merely given to the widow may influence whether the widow perceives the assistance as being helpful or not.

The widow's child was the most frequently reported helper in decision-making situations. This finding raises some possible questions for future research. If the widow has more than one child, does she always turn to the same child for help in decision-making or does she seek help from all of her children? Does the particular decision situation determine to which of her children a widow turns for assistance? Does proximity of the child to the widow influence which child the widow seeks for assistance?

could also be examined. Lipman and Flongino (1983) found that for widowed women, daughters provided more social, instrumental, and task-oriented support than did sons; therefore, it could be expected that daughters would be used as helpers in decision-making more than sons. Researchers could also examine if the sex of the helper used varies according to decision type. For example, are daughters sought for assistance more with social decisions and sons with technical or economic decisions? All of these questions could be examined in future research.

Future research could compare the widowed individuals with divorced individuals to determine if there are any differences between these groups in help-seeking with decision-making. Both groups have experienced the loss of one of the previous members of their decision-making unit; however, in the case of the divorced woman, her ex-spouse may still influence the decisions she makes.

Gilligan (1982) noted that males and females focused on different concerns and factors when making moral decisions. Researchers could compare widows and widowers to see if these differences also occur in non-moral decision situations. In addition, researchers could examine whether widows and widowers seek help with different decision-making situations. It may be that widowers, especially elderly widowers, would seek help with household management type

decisions, whereas, widows were found to seek help with such decisions as estate settlement, car purchases and car repairs. Also, researchers could examine whether widows and widowers seek assistance from the same helpers and if there are differences in the type of help they receive.

The present study did not examine at what point in widowhood each decision was made. Future research could examine the relationship between length of time widowed and help-seeking. Does the widow seek help with decisions more frequently in the early stages of widowhood than in the later stages? Does the frequency of help-seeking with decision-making remain constant during widowhood, or does it increase or decrease over time? Also, does the helper to whom the widow turns for assistance in decision-making situations vary according to the length of time widowed? Bankoff (1981, 1983b) noted that widows turn to a wider variety of helpers after about the first eighteen months of widowhood. Therefore, are the widow's children sought mainly during the early stages of widowhood and friends, professionals and other relatives turned to more in the later stages of widowhood?

The current study indicates that demographic factors alone do not help us in predicting which widows seek help with decision-making; therefore, future research should focus on other factors. Researchers could examine the

widow's social network to determine if the widow has confidents and if so, determine who these individuals are. It may be that having a confident influences whether an individual seeks help. In the present study, the widow's child was the most frequently sought helper. Was this because the woman viewed her child as a confident, was it because of the biological relationship with her child or was it a combination of both?

Future research could also focus on whether there is a relationship between the level of self-esteem of the widow and help-seeking with decision-making. Nadler and Mayseless (1983) noted that an individual's level of self- esteem influences their help-seeking behavior, particularly if the individual perceives receiving assistance as being a self-threatening event. Therefore, one's level of self- esteem may be an important variable in determining whether or not an individual seeks help with decision-making.

As noted above, there are many directions that future research can take in order to provide us with a better understanding of the decision-making process of widows, including help-seeking with decision-making during widowhood. The results of this exploratory study provide us with some insight into the decision-making process of widows. Specifically, they provide some understanding as to the decision situations in which widows seek help, to whom

the widows turn for help, and the type of help provided. In addition, since the widow's children were found to be the main source of assistance, we are able to identify childless widows as a potential high risk group. As more knowledge is gained about help-seeking with decision-making, we may be able to identify other potential high risk groups of widowed women. For example, if future research finds that daughters are the primary source of support, widows who have no daughters may also be a potential high risk group. Once widows who may be at risk are identified, programs can be developed to meet the needs of these widows.

Before a comprehensive understanding of the decision—
making process of widows is possible, further research in
this area is required. Once researchers can provide us with
a more comprehensive understanding of the decision—making
process of widows, including help—seeking with
decision—making, policy makers and practitioners will be
better able to develop policies and programs designed to
meet the needs of the widow, her family members, and her
friends.

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### INSTITUTE FOR SOCIAL AND ECONOMIC RESEARCH

### WIDOWHOOD AND DECISION-MAKING

	JANUARY, 1985
	INTRODUCTION
Hello.	!s this? (name of subject)
(IF NOT)	May I speak to?  (name of subject)
the Univ	interviewer for Dr. Carol Harvey of the Department of Family Studies of versity of Manitoba. Dr. Harvey wrote you about the importance of your nd experiences to the understanding of decision-making after the death of sband.
Did you	have an opportunity to read the letter?
	YES 1
	NO 2
(IF NO)	The letter explained that the Social Sciences and Humanities Research Council of Canada has funded a study of decision-making in widowhood. We will be contacting women like yourself in Winnipeg to learn about the decisions faced during widowhood, as well as some questions about your background and feelings about life in general. We obtained your name from the obituary notice in the Free Press.
	We think that your responses are very important and would like your co- operation.
Do you i	nave any questions about the study?

Remember, this will take about 25 minutes. You are free to withdraw at any time, your answers are confidential, and you will not be identified by name or position in any published results. Let us now proceed. (IF SUBJECT WANTS TO POSTPONE, ARRANGE A BETTER TIME TO CALL.)

# PART A

		l read some typical decisions that husbands and wive nswer what was true for you while your husband was a	
		ID NUMBER	(1-3)
CARDEC	1.	Deciding what car to get (READ)	
		WIFE ALWAYS DECIDED	
		WIFE USUALLY DECIDED 2	
		BOTH HUSBAND AND WIFE DECIDED EQUALLY 3	
		HUSBAND USUALLY DECIDED 4	(4)
		HUSBAND ALWAYS DECIDED 5	
		DON'T KNOW 8	
		NO RESPONSE 9	
JOBDEC	2.	Whether or not your husband should change jobs.	
		WIFE ALWAYS DECIDED 1	
		WIFE USUALLY DECIDED 2	
		BOTH HUSBAND AND WIFE DECIDED EQUALLY 3	
		HUSBAND USUALLY DECIDED 4	
		HUSBAND ALWAYS DECIDED 5	
		DON'T KNOW 8	
		NO RESPONSE 9	(5)

DRDEC	3.	Deciding when to call a doctor.	
		WIFE ALWAYS DECIDED 1	
		WIFE USUALLY DECIDED 2	
		BOTH HUSBAND AND WIFE DECIDED EQUALLY 3	
		HUSBAND USUALLY DECIDED 4	(6)
		HUSBAND ALWAYS DECIDED 5	
		DON'T KNOW 8	
		NO RESPONSE 9	
FRENTDEC	4.	Deciding when to entertain friends.	
		WIFE ALWAYS DECIDED	
		WIFE USUALLY DECIDED 2	
		BOTH HUSBAND AND WIFE DECIDED EQUALLY 3	
		HUSBAND USUALLY DECIDED 4	(7)
		HUSBAND ALWAYS DECIDED 5	
		DON'T KNOW 8	
		NO RESPONSE 9	
KINENDEC	5.	Deciding when to entertain relatives.	
		WIFE ALWAYS DECIDED 1	
		WIFE USUALLY DECIDED 2	
		BOTH HUSBAND AND WIFE DECIDED EQUALLY 3	
		HUSBAND USUALLY DECIDED 4	(8)
		HUSBAND ALWAYS DECIDED 5	
		DON'T KNOW 8	
		NO RESPONSE9	

FOODDEC	6.	Deciding how much money to spend on food.	
		WIFE ALWAYS DECIDED 1	
		WIFE USUALLY DECIDED 2	
*		BOTH HUSBAND AND WIFE DECIDED EQUALLY 3	
		HUSBAND USUALLY DECIDED 4	
		HUSBAND ALWAYS DECIDED 5	
		DON'T KNOW 8	(9)
		NO RESPONSE 9	
INSDEC	7.	Deciding to buy life insurance.	
		WIFE ALWAYS DECIDED 1	
		WIFE USUALLY DECIDED 2	
		BOTH HUSBAND AND WIFE DECIDED EQUALLY 3	
		HUSBAND USUALLY DECIDED 4	(10)
		HUSBAND ALWAYS DECIDED 5	
		DON'T KNOW 8	
		NO RESPONSE9	
HOUSDEC	8.	Deciding upon a house or apartment.	
		WIFE ALWAYS DECIDED 1	
		WIFE USUALLY DECIDED 2	
		BOTH HUSBAND AND WIFE DECIDED EQUALLY 3	
		HUSBAND USUALLY DECIDED 4	(11)
		HUSBAND ALWAYS DECIDED 5	
		DON'T KNOW 8	
		NO RESPONSE	

FURNDEC	9.	What furniture to buy.
		WIFE ALWAYS DECIDED 1
		WIFE USUALLY DECIDED 2
		BOTH HUSBAND AND WIFE DECIDED EQUALLY 3
		HUSBAND USUALLY DECIDED 4 (12)
		HUSBAND ALWAYS DECIDED 5
		DON'T KNOW 8
		NO RESPONSE 9
JOBDEC	10.	What job you should take.
		WIFE ALWAYS DECIDED 1
		WIFE USUALLY DECIDED 2
		BOTH HUSBAND AND WIFE DECIDED EQUALLY 3
		HUSBAND USUALLY DECIDED 4 (13)
		HUSBAND ALWAYS DECIDED 5
		DON'T KNOW 8
		NO RESPONSE 9
VACDEC	11.	Deciding where to go on vacation.
		WIFE ALWAYS DECIDED
		WIFE USUALLY DECIDED 2
		BOTH HUSBAND AND WIFE DECIDED EQUALLY 3
		HUSBAND USUALLY DECIDED 4 (14)
		HUSBAND ALWAYS DECIDED 5
		DON'T KNOW 8
		NO RESPONSE 9

Now I will ask some questions about decisions that you have made since you were widowed.

WCARDEC	12.	Have you made a decision about getting another car?	
		YES 1	
		NO 2	(15)
		DON'T KNOW 8	
		NO RESPONSE 9	
HLCAR	12.1	(IF YES) Did anyone help you with this decision?	
		YES 1	
		NO 2	
		NOT APPLICABLE 7	
		DON'T KNOW 8	
		NO RESPONSE9	(16)
WHCAR	12.2	(IF YES) Who helped? (DO NOT READ)	
		CHILD 1	
		OTHER RELATIVE 2	
		FRIEND 3	
		PROFESSIONAL4	(17)
		NOT APPLICABLE 5	
		DON'T KNOW 8	
		NO RESPONSE 9	
HOWCAR	12.3	How did they help?	
		(SPECIFY)	(18)

WDRDEC	13.	Have you made a decision to call a doctor?	
		YES 1	
		NO 2	
		DON'T KNOW 8 (1)	9)
		NO RESPONSE 9	
HLPDR	13.1	(IF YES) Did anyone help you make this decision?	
		YES 1	
		NO 2	
		NOT APPLICABLE 7 (2)	0)
		DON'T KNOW 8	
		NO RESPONSE 9	
WHDR	13.2	(IF YES) Who helped?	
		CHILD 1	
		OTHER RELATIVE 2	
		FRIEND 3	
		PROFESSIONAL 4 (2	1)
		NOT APPLICABLE 5	
		DON'T KNOW 8	
		NO RESPONSE 9	
HOWDR	13.3	How did they help?	
		(SPECIFY)(2	2)

WHOUDEC	14.	Have you made a decision related to buying or selling a house?	
		YES 1	
		NO 2	(23)
		DON'T KNOW 8	
		NO RESPONSE 9	
HLPHOU	14.1	(IF YES) Did anyone help you with this decision?	
		YES 1	
		NO2	(24)
		NOT APPLICABLE 7	
		DON'T KNOW 8	
-		NO RESPONSE 9	
WHHOU	14.2	(IF YES) Who helped?	
		CHILD 1	
		OTHER RELATIVE 2	
		FRIEND 3	
		PROFESSIONAL4	
		NOT APPLICABLE 7	(25)
		DON'T KNOW 8	
		NO RESPONSE 9	
номнои	14.3	How did they help?	
		(SPECIFY)	(26)

WJOBDEC	15.	Have you made a decision about taking or changing jobs	?
		YES 1	
		NO 2	
		DON'T KNOW 8	
		NO RESPONSE 9	(27)
HLPJ0B	15.1	(IF YES) Did anyone help you with this decision?	
		YES 1	
		NO 2	
		NOT APPLICABLE 7	(28)
		DON'T KNOW 8	
		NO RESPONSE 9	
WHJOB	15.2	(IF YES) Who helped?	
		CHILD 1	
		OTHER RELATIVE 2	
		FRIEND 3	
		PROFESSIONAL 4	(29)
		NOT APPLICABLE 7	
		DON'T KNOW 8	
		NO RESPONSE 9	
HOWJOB	15.3	How did they help?	
•		(SPECIFY)	(30)

WCARREP	16.	Have you made a decision about car repairs and maintenance?	
		YES 1	
		NO 2	
		DON'T KNOW 8	(31)
		NO RESPONSE 9	
HLPCAR	16.1	(IF YES) Did anyone help you with this decision?	
		YES 1	
	•	NO 2	
		NOT APPLICABLE 7	(32)
		DON'T KNOW 8	
		NO RESPONSE 9	
WHCAR	16.2	(IF YES) Who helped?	
		CHILD 1	
		OTHER RELATIVE 2	
		FRIEND 3	(33)
		PROFESSIONAL 4	
		NOT APPLICABLE 7	
		DON'T KNOW 8	
		NO RESPONSE 9	
HOWCAR	16.3	How did they help?	
		(SPECIFY)	(34)

WHREP	17.	Have you made a decision about household repairs?	
		YES 1	
		NO 2	
		DON'T KNOW 8	(35)
		NO RESPONSE 9	
HLPREP	17.1	(IF YES) Did anyone help you with this decision?	
		YES 1	
		NO 2	
		NOT APPLICABLE 7	(36)
		DON'T KNOW 8	
		NO RESPONSE9	
WHREP	17.2	(IF YES) Who helped?	
		CHILD 1	
		OTHER RELATIVE 2	
		FRIEND 3	
		PROFESSIONAL 4	(37)
		NOT APPLICABLE 7	
		DON'T KNOW 8	
		NO RESPONSE 9	
HOWREP	17.3	How did they help?	

WHUSBEST	18.	Have	you made decisions about your husban	d's estate?	
			YES	1	
			NO	2	
			DON'T KNOW	8	(39)
			NO RESPONSE	9	
HLPEST	18.1	(IF	YES) Did anyone help you with this de	cision?	
		,	YES	1	
		ı	NO	2	
		i	NOT APPLICABLE	7	(40)
		1	DON'T KNOW	8	
		ı	NO RESPONSE	9	
WHEST	18.2	(IF Y	YES) Who helped?		
		(	CHILD	1	
		(	OTHER RELATIVE	2	
		F	FRIEND	3	
		F	PROFESSIONAL	4	(41)
		١	NOT APPLICABLE	7	
		E	DON'T KNOW	8	
		1	NO RESPONSE	9	
HOWEST	18.3	How c	did they help?		
		(	(SPECIFY)		(42)

YES	1	
•		
NO	2	
DON'T KNOW	8	(43)
NO RESPONSE	9	
YES) Did anyone help you?		
YES	1	
NO	2	
NOT APPLICABLE	7	(44)
DON'T KNOW	8	
NO RESPONSE	9	
YES) Who helped?		
CHILD	1	
OTHER RELATIVE	2	
FRIEND	3	
PROFESSIONAL	4	(45)
NOT APPLICABLE	7	
DON'T KNOW	8	
NO RESPONSE	9	
did they help?		
(SPECIFY)		(46)
	YES) Did anyone help you? YES	YES

WREMAR	20.	Have	you made a decision about whether or	not	to remarr	y?
			YES	1		
			NO	2		
			DON'T KNOW	8		(47)
			NO RESPONSE	9		
HLPREM	20.1	(IF	YES) Did anyone help you?			
			YES	1		
			NO	2		
			NOT APPLICABLE	7	•	(48)
			DON'T KNOW	8		
			NO RESPONSE	9		
WHREM	20.2	(1F	YES) Who helped?			
			CHILD	1		
			OTHER RELATIVE	2		
			FRIEND	3		
			PROFESSIONAL	4		(49)
			NOT APPLICABLE	7		
			DON'T KNOW	8		
			NO RESPONSE	9		
HOWREM	20.3	How	did they help?			
			(SPECIFY)	_		(50)

	:
	(51)
1	
2	
8	(52)
9	
1	
2	
3	
4	(53)
7	
8	
9	
	(54)
	1 2 8 9 1 2 3 4 7 8 9

DEC2	22.		2ND		
					(55)
HLPDEC2	22.1	Did	anyone help you?		
			YES	1	
			NO	2	
			DON'T KNOW	8	(56)
			NO RESPONSE	9	
WHDEC2	22.2	(1F	YES) Who helped?		
			CHILD	1	
			OTHER RELATIVE	2	
			FRIEND	3	
			PROFESSIONAL	4	(57)
			NOT APPLICABLE	7	
			DON'T KNOW	8	
			NO RESPONSE	9	
HOWDEC2	22.3	How	did they help?		
			(SPECIFY)		(58)

DEC3	23.		3RD		
					(59)
HLPDEC3	23.1	Did	anyone help you?		
			YES	1	
			NO	2	
		-	DON'T KNOW	8	(60)
			NO RESPONSE	9	
WHODEC3	23.2	(IF	YES) Who helped?		
•			CHILD	1	
			OTHER RELATIVE	2	
			FRIEND	3	
			PROFESSIONAL	4	(61)
			NOT APPLICABLE	7	
			DON'T KNOW	8	
			NO RESPONSE	9	
HOWDEC3	23.3	How	did they help?		
			(SPECIFY)		(62)

DMEASY	24.	As a widow, are there any things which make decision-making easier for you?	
		YES 1	
		NO 2	
		DON'T KNOW 8	(63)
		NO RESPONSE 9	
HOWEASY	24.1	Explain how things are made easier (not made easier):	
			(64)
DMBARR	25.	Do you think there are any things which act as barriers to making decisions?	
		YES 1	
		NO 2	
		DON'T KNOW 8	(65)
		NO RESPONSE 9	
HOWBARR	25.1	Explain these barriers (lack of barriers):	
			(66)

		ID NUMBER	• • • •		• • •	• • • •	**********		(1-3)
	26.	Please tell me how satisfied you are with each of the following: (READ)							
			٧S	SS	SD	VD	DK	NR	
INCSAT		Your income?	1	2	3	4	8	9	(4)
HOUSSAT		Your house and furniture?	1	2	3	4	8	9	(5)
RECSAT		Your recreation?	1	2	3	4	8	9	(6)
CHLDSAT		(IF APPLICABLE) Your relationship with your child (ren)?	1	2	3	4	8	9	(7)
COMMSAT		This community as a place to live?	1	2	3	4	8	9	(8)
WORKSAT		Your daily work?	1	2	3	4	8	9	(9)
	27.	During the past week, how	ofte	en di	d yo				
				NAA	0	MTO	DK	NR	
EXCIT		Feel particularly excited interested in something?	or	1	2	3	8	9	(10)
RESTLESS		Feel so restless that you couldn't sit long in a cha	ir?	1	2	3	8	9	(11)
PROUD		Feel proud because someone complimented you on someth you had done?		1	2	3	8	9	(12)
REMOTE		Feel lonely or remote from other people?		1	2	3	8	9	(13)
PLEASED		Feel pleased about having accomplished something?		1	2	3	8	9	(14)
BORED		Feel bored?		1	2	3	8	9	(15)
TOPWLD		Feel on top of the world?		1	2	3	8	9	(16)
DEPR		Feel depressed or very unhappy?		1	2	3	8	9	(17)

LONELY	28.	Some of the people we talk to speak of being lonely. Would you say you are lonely	
		OFTEN 1	
		SOMETIMES 2	
		SELDOM, OR 3	(18)
		NEVER 4	
		DON'T KNOW 8	
		NO RESPONSE9	
HAPP	29.	Taken all together, how would you say things are these days? Would you say you are	
		VERY HAPPY 1	
		PRETTY HAPPY 2	
		NOT TOO HAPPY, OR 3	(19)
		NOT AT ALL HAPPY 4	
		DON'T KNOW 8	
		NO RESPONSE 9	
HAPPPAST	30.	Compared with your life today, how were things four or five years ago? Were things	
		HAPPIER THEN 1	
		ABOUT THE SAME, OR 2	
		NOT AS HAPPY THEN 3	
		DON'T KNOW 8	(20)
		NO RESPONSE 9	

# PART B

Next, I that of		k some questions about your background and mily.	
CHLDN	31.	Do you have children?	
		YES 1	
		NO 2	(21)
		DON'T KNOW 8	-
		NO RESPONSE 9	
NOCHLDN	31.1	(IF YES) To how many children have you been mother altogether?	
		NUMBER OF CHILDREN	
		NOT APPLICABLE 77	
		DON'T KNOW 88	(22-23)
		NO RESPONSE	
OLDCHLD	31.2	How old is the oldest?	-
		YEARS	
		NOT APPLICABLE 77	
		DON'T KNOW 88	(24-25)
		NO RESPONSE	
YGCHLD	31.3	How old is the youngest?	
		YEARS	
		NOT APPLICABLE 77	
		DON'T KNOW88	(26-27)
		NO RESPONSE99	

SEECHLD	32.	How often do you contact your children, including personal visits, telephone, and letters?	
		MORE THAN ONCE A DAY	
		DAILY 02	
		SEVERAL TIMES PER WEEK	
		ONCE A WEEK	
		2 TO 3 TIMES PER MONTH 05	
		EVERY MONTH 06	(28-29)
		SEVERAL TIMES PER YEAR 07	
		EVERY YEAR 08	
		LESS OFTEN THAN ONCE A YEAR 09	
		NEVER 10	
		NOT APPLICABLE 77	
		DON'T KNOW 88	
		NO RESPONSE	
NOSIS	33.	How many sisters and brothers do you have?	
		(IF NONE, SKIP TO QUESTION 34)	
		NUMBER OF SISTERS AND BROTHERS	
		DON'T KNOW 88	(30-31)
		NO RESPONSE99	
OLDSIB	33.1	(IF BROTHERS AND SISTERS) How old is the oldest?	
		OLDEST AGE	
		NOT APPLICABLE 77	
		DON'T KNOW 88	(32-33)
		NO RESPONSE99	

YNGSIB	33.2	How old is the youngest?	
		YOUNGEST AGE	
		NOT APPLICABLE 77	
		DON'T KNOW	(34-35)
		NO RESPONSE 99	
SEESIB	33.3	How often do you contact your brothers and sisters, including personal visits, telephone, and letters?	
		MORE THAN ONCE A DAY 01	
		DAILY 02	
		SEVERAL TIMES PER WEEK	
		ONCE A WEEK	
		2 TO 3 TIMES PER MONTH	
		EVERY MONTH	
		SEVERAL TIMES PER YEAR 07	(36-37)
		EVERY YEAR 08	
		LESS OFTEN THAN ONCE A YEAR 09	
		NEVER 10	
		NOT APPLICABLE 77	
		DON'T KNOW 88	
		NO RESPONSE	

YRSMARR	34.	How	long were you and your late husband marr	ied?	
			YEARS	**************************************	
			DON'T KNOW	88	
			NO RESPONSE	99	(38-39)
MARBEF	35.	Had	you been married before?		
			YES	1	
			NO	2	
			DON'T KNOW	8	
			NO RESPONSE	9	(40)
1MAREND	36.	(1F	YES) How did your first marriage end?		
			DEATH	1	
			DIVORCE	2	
			NOT APPLICABLE	7	
-			DON'T KNOW	8	
			NO RESPONSE	9	(41)
2MAREND	36.1	(IF	APPLICABLE) How did your second marriage	end?	
			DEATH	1	
			DIVORCE	2	
			NOT APPLICABLE	7	
			DON'T KNOW	8	(42)
			NO RESPONSE	9	

3MAREND	36.2	(IF	APPLICABLE) How did your third marriage	end?	
			DEATH	1	
			DIVORCE	2 .	
			NOT APPLICABLE	7	
			DON'T KNOW	8	(43)
			NO RESPONSE	9	
MARR	37.	Are	you currently married?		
			YES	1	
			NO	2	
			DON'T KNOW	8	(44)
			NO RESPONSE	9	
EMP	38.	Are	you currently employed?		
			YES	1	
			NO	2	
			DON'T KNOW	8	(45)
			NO RESPONSE	9	
HRSWK	38.1	(IF	YES) How many hours per week do you work	for pay?	
			HOURS		
			NOT APPLICABLE	77	
			DON'T KNOW	88	(46-47)
			NO DECRONCE		

TYPWK 38.2 What kind of work do you do?

(RECORD EXACT NATURE OF WORK; DO NOT CODE)

		UNSKILLED	
		MACHINE OPERATOR; SEMI-SKILLED 2	
		SKILLED MANUAL LABOUR	
		CLERICAL, SALES, TECHNICAL 4	
		ADMINISTRATOR, SMALL BUSINESS, MINOR PROFESSIONAL	
		BUSINESS MANAGER, LESSER PROFESSIONAL 6	
		HIGHER EXECUTIVE, PROFESSIONAL 7	(48)
		OTHER (SPECIFY)	
		DON'T KNOW 8	
		NO RESPONSE9	
EMPBEF	39•	Were you employed before you became widowed?	
		YES 1	
		NO 2	
		DON'T KNOW 8	(49)
		NO RESPONSE9	

ED	40.	How	far did you go in school?		
			NO SCHOOLING	01	
			SOME GRADE SCHOOL	02	
			COMPLETED GRADE SCHOOL	03	
			JUNIOR HIGH SCHOOL	04	
			SOME HIGH SCHOOL	05	
			HIGH SCHOOL GRADUATE	06	
			TRADE, TECHNICAL SCHOOL	07	
			PARTIAL UNIVERSITY	08	
			UNIVERSITY GRADUATE	09	
			GRADUATE OF PROFESSIONAL SCHOOL OR POST GRADUATE	10	(50-51)
			DON'T KNOW	88	
			NO RESPONSE	99	
HUSBED	41.	How	far in school did your late husband go?		
			NO SCHOOLING	01	
			SOME GRADE SCHOOL	02	
			COMPLETED GRADE SCHOOL	03	
			JUNIOR HIGH SCHOOL	04	
			SOME HIGH SCHOOL	05	
			HIGH SCHOOL GRADUATE	06	
			TECHNICAL SPECIALTY	07	
			SOME UNIVERSITY	08	
			UNIVERSITY GRADUATE	09	(52-53)
			POST GRADUATE, UNIVERSITY	10	
			DON'T KNOW	88	
			NO RESPONSE	۵۵	

TRAIN	42.	Since becoming a widow, have you received any job training or retraining?	
		YES 1	
		NO 2	
		DON'T KNOW 8	(54)
		NO RESPONSE 9	
TYPTRA	42.1	(IF YES) What job training or retraining did you receive?	
			(55)
MEMCHUR	43.	Are you a member of any religious group?	
		YES 1	
		NO 2	
		DON'T KNOW 8	(56)
		NO RESPONSE 9	
RELIGIO	44.	We know that some people are more religious than others. Do you feel that you are (READ)	
		VERY RELIGIOUS	
		SOMEWHAT RELIGIOUS 2	
		NOT VERY RELIGIOUS 3	
		NOT AT ALL RELIGIOUS 4	(57)
		DON'T KNOW 8	
		NO RESPONSE	

FCHUR	45.	How often do you attend worship services?	
		EVERY WEEK 1	
		NEARLY EVERY WEEK 2	
		AT LEAST ONCE A MONTH	(58)
		AT LEAST ONCE A YEAR 4	
		NEVER 5	
		NOT APPLICABLE 7	
		DON'T KNOW 8	
		NO RESPONSE9	
CHNGCHUR	46.	Would you say you attend religious services more now or less than you did before you were widowed?	
		MORE NOW 1	
		SAME 2	
		LESS NOW 3	(59)
		NOT APPLICABLE 7	
		DON'T KNOW 8	
		NO RESPONSE 9	
COMINV	47.	Are you as involved in community life as you would like to be?	
		YES 1	
		NO 2	
		DON'T KNOW 8	(60)
		NO RESPONSE9	

VOTED	48.	Did	you vote in the last election?	
			YES 1	
			NO 2	
	,		DON'T KNOW 8	(61)
			NO RESPONSE 9	
YRWPG	49.	How	long have you lived in Winnipeg? YEARS	
			DON'T KNOW 88	(62-63)
			NO RESPONSE	
LIVBEF	49.1	(IF	LESS THAN 10 YEARS) Where did you live before ing here?	
				(64)
			DON'T KNOW 8	
			NO RESPONSE	

HEALTH	50.	What is the general level of your health; that is, are you (READ)	
		VERY HEALTHY 1	
		HEALTHY 2	
		IN SOMEWHAT POOR HEALTH 3	
		IN POOR HEALTH 4	
•		DON'T KNOW 8	(65)
		NO RESPONSE 9	
INCOME	51.	I am going to mention a number of broad income categories. When I come to the category which describes your TOTAL FAMILY income, please stop me. (READ)	
		UNDER \$10,0001	
		\$10,000 - \$20,999 2	
		\$21,000 - \$34,999 3	
		\$35,000 - \$50,000 4	(66)
		OVER \$50,0005	
		DON'T KNOW 8	
		NO RESPONSE9	

AGE	52.	I am going to mention a number of age categories.  When I come to the category which describes your  current age, please stop me. (READ)	
		UNDER 35 YEARS 01	
		35 - 39 02	
		40 - 44 03	
		45 - 4904	(67-68)
		50 - 54 05	
		55 - 59 05	
		60 - 64 07	
		65 - 69 08	
		70 OR OVER09	
		DON'T KNOW	
		NO RESPONSE	
	53.	Do you want a copy of the results of this study?	
		YES 1	
		NO 2	
		NAME	
		ADDRESS	

## INTERVIEWER COMMENTS

INT	1.	Were there interruptions during this interview?	
		YES 1	(69)
		NO 2	
WTINT	1.1	(IF YES) What were they: (SPECIFY)	
AFFINT	1.2	(IF YES) Did the interruptions adversely affect t	the interview?
		YES 1	
		NO 2	(70)
HOWAFF		HOW?	
F.A.C.F.	•		
EASE	2.	How did the respondent present herself; that is w	as sne
		AT EASE 1	. (= -)
		SOMEWHAT APPREHENSIVE, OR 2	(71)
		VERY APPREHENSIVE DURING THE	
		INTERVIEW? 2	
CIRC	3.	Are there any other circumstances that are import note about this respondent?	ant to
		YES 1	
		NO 2	(72)
OTHCIRC	3.1	(IF YES) Specify:	