

THE RELATIONSHIP OF PREWIDOWHOOD MASTERY LEVEL  
TO LIFE SATISFACTION, DISSATISFACTION  
AND ATTRIBUTION TO EFFORT  
IN WIDOWHOOD

by

Elsie Margaret Thorpe

A thesis  
submitted in partial fulfillment  
of the requirements for the degree of  
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### Abstract

Winnipeg widows of two years duration completed a mailed questionnaire which measured levels of mastery, life satisfaction, dissatisfaction and attribution of causality. It was hypothesized that prewidowhood mastery would be associated with higher levels of life satisfaction, lower levels of dissatisfaction and attribution of causality to effort. Statistical analysis did not support the hypotheses. Widows who indicated higher levels of satisfaction were women who reported a higher degree of physical and psychological well-being, rated themselves as more secure financially and attributed causality to luck. Well-being and financial security were also related to the women's estimate of their own capabilities.

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## Chapter 1

### INTRODUCTION

Only recently has the plight of the widow in our society been recognized as a topic worthy of discussion and research. In earlier times the widow was thought to be the responsibility of her extended family, but this belief has altered over the years. Urbanization, population mobility, technological change and the insularity of the nuclear family have all contributed to the present situation wherein it is impossible for the family network to provide the closeknit support it once did. Studies of the grief process and attitudes toward death have promoted interest in the concerns of both the survivors and the dying. As society seeks to define the woman's place in the social structure, problems of the woman alone and the widowed parent merit investigation.

Research in the area has concentrated on describing the experiences of widowhood. Since the welfare of these women has become more a matter of public concern, programs have been developed to help them cope with readjustment. Hiltz (1975), who counselled widows in a Widow-to-Widow project, listed two major objectives for the widow: first, to work through the initial bereavement period; second, to re-establish her financial security and find a new social identity.

This movement from the state of wifehood to the state of widowhood requires some changes in lifestyle. Adopting a new lifestyle, as occurs with retirement, for example, is now being recognized as a potentially stressful situation which people are wise to anticipate and prepare for in advance. However, the circumstances that produce widowhood

are such that many women who become widows are totally unprepared for this experience. This study related factors in the lifestyle prior to widowhood with subsequent adjustment in widowhood.

#### Widowhood and Bereavement

To begin, it is necessary to establish what is meant by the term "widow." In the words of Langer (1957), becoming a widow involves becoming a "onesome" again, a task made even more difficult in our society by the lack of directions for the widow. Taves (1968) described the situation as one in which "she is more or less unwelcome and unprotected in a society that has no place for her and no rules" (p. 181). This lack of clear cut directives poses a dilemma for the widow. She is expected to make a new life for herself yet at the same time remain chaste in her conduct and faithful to her dead husband. Therefore, since the role of widow in our society is not well defined, the term merely signifies a woman who has lost her husband through death and has not remarried.

A substantial part of the literature dealing with widowhood is found in studies relating to death and bereavement (Lindemann, 1944; Maddison, 1968; Parkes, 1970; Rees & Lutkins, 1967). It seems likely that the emotional and psychological traumas of grief and mourning would create the most immediate problem for the new widow. Parkes (1970) described grief as a psychological process based on the human being's reluctance to change. Grief involves giving up people, possessions and status. In the case of the widow, her familiar world is upset by the death of her husband, and she must face the prospect of learning new

roles without his accustomed support. Although the time involved varies from one individual to another, the normal pattern is to progress through stages of numbness, denial, disbelief, anger and guilt, to acceptance and eventual resumption of normal living and planning for the future. In Parkes' London study, widows referred to this period as "a meaningless limbo" from which they finally emerged to carry on with the business of living.

However, life is not what it used to be for the widow. Even though she is assumed to be the same person as she was before, people treat her differently. There are problems in being a widow.

#### Stresses of Widowhood

Among the stresses experienced by the widow, the one most frequently cited in the literature is loneliness. Autobiographical accounts (Langer, 1957; Start, 1968; Taves, 1968; Caine, 1974; Seskin, 1975) all substantiated this statement. Even when a woman works throughout the marriage and maintains an independent stance as Langer did, with the death of her husband there is a realization that the sense of purpose in life was bound up in him, and now she is alone. In the Nuckols study (1970) involving widows of two years' duration, loneliness was ranked first by higher income widows and by widows who had no dependent children. It was suggested that for low income widows, financial stress would loom largest, whereas for women with children, the strain of raising fatherless children would override other problems. Lopata (1969) found that widows who were able to seek new roles for themselves were busier and less lonely than widows who remained isolated. This

finding was supported by Hunsberger (1973) who reported that those widows who felt the most lonely were also the least socially involved.

However, loneliness may be attenuated by other factors. Harvey (1974) attributed low morale and social isolation of widowhood to socioeconomic deprivation. Similarly, Atchley (1975), who compared widowed people to married people of the same age, reported that widowed people were more prone to see themselves as old and lonely. Because widows did not differ significantly from married people on a number of social-psychological aspects, he felt the socioeconomic factor has far more influence than previous research has indicated, and that it may even be a causal factor of social and psychological stress.

Lack of money is indeed a pressing problem for many widows, a problem that demands their constant attention. In Lopata's study (1973) of Chicago widows, she found that widows over age sixty-five were likely living below the poverty level. Self reports indicated 45 percent of the sample considered their standard of living less than comfortable. Comparing the incomes of widows to those of widowers and married people, Atchley (1975) reported the widow's income was roughly 75 percent of the widower's, which in turn was 50 percent of the married person's income. Finances posed the biggest worry for one in four of Nuckols' subjects (1970). The autobiographical accounts reflected this lack even more forcefully than the empirical studies because they elaborated on the emotional aspects of money problems. Money is simply a matter of arithmetic for a wife, but for a widow, money takes on different meanings; it provides peace of mind and in a sense, symbolizes the dead

husband. Caine (1974) wrote:

I felt the loss of money almost as much as the loss of Martin....I had no money. And it was the one thing that could have taken Martin's place to some extent. (p. 123)

Even when finances are adequate, many widows experience difficulty managing their households. Money management and financial decision-making were among the high ranking problems for the subjects in Nuckols' study (1970). It was indicated that most husbands had not taken systematic steps to help prepare wives for widowhood. Noyes (1972) contrasted difficulty of decision-making as widows with difficulty of decision-making as wives. The list of decisions that were rated "more difficult" included family finance, child care, cleaning and upkeep of the home and yard, and maintenance and repair of the family car. Kutner (1970) made reference to these difficulties regarding finances in his book detailing how to be a wise widow. He observed that many women have no opportunity to handle any money other than household accounts. To familiarize the wife with the business affairs of the family, he advised couples to solve financial problems together, in preparation for the day when she might be called upon to take charge. Caine (1974) and Seskin (1975) both spoke strongly in support of this point.

A further stress the widow encounters concerns her status in the community. Unless her husband was a prominent man, her role will involve quite drastic changes from her previous position. Caine (1974) compared herself to the lonely goose which loses its mate--very quickly the goose is relegated to the lowest rank in the flock.

That is exactly where I was. I had become a second-class citizen, a member of the invisible minority of widows. (p. 119)

Lopata (1973) described the status of the widow as "peripheral," indicating that where she once might have been in the centre of things, she is now merely on the fringe. Taves (1968) reflected on the status of women in our society and how it is granted on the basis of marital relationship. She suggested that the single woman is afforded little status, the widowed less, and the divorcee least, as if women's inner feelings of worth and security are bound up with men. In her opinion, most people still consider marriage "the only important career" for a woman. It follows then that in our society, the widow must seek new purpose to make her life satisfying.

The complexion of widowhood differs for each widow depending on her special circumstances, but problems relating to loneliness, money, and social position are generally prevalent. The popularity of autobiographical accounts would seem to indicate a willingness on the part of widows to share experiences and to offer suggestions for coping with these difficulties.

#### Coping with Widowhood

As was indicated earlier, having money is the best solution available to widows, and the literature is replete with suggestions in this regard. Whether it be insurance, pension funds or savings accounts, a financial backlog makes it possible for the widow to reestablish a security base for herself (Caine, 1974; Seskin, 1975). Coupled with the need for finances is the need for knowledge about and experience with handling money. Nuckols (1970) found that where the husband was the

family money manager, 63 percent of the widows experienced difficulty adjusting to widowhood. As well as opportunity to practice money management in the family situation, a background of previous job training and experience working in public would be helpful for the widow; Kutner (1970) recommended the development of adequate work skills and their maintenance during marriage.

In addition to providing financial assets, it is helpful to plan for their future use in the event of the death of either spouse. Honest discussion and if necessary, professional counselling regarding estate planning are advisable. Nuckols suggested that this should take place at the time insurance is being bought, not when a policy is being redeemed. An "Annual Contingency Day" was the solution Caine (1974) offered; on this day the family finances would be reviewed and revised with a realistic view to future needs.

While these practical matters seem fairly straightforward, it is surprising that in so many instances, few of them are undertaken. It would appear that lifestyle has something to do with this. Looking back over her experience, Caine (1974) claimed she would do things differently right from the day she was married. Instead of being a "child-wife," she would handle herself and her money in a more realistic fashion. Had she and her husband, Martin, faced life and death squarely, instead of pretending tomorrow would never come, she and her children would have benefitted. Seskin (1975) expressed a similar sentiment when she reviewed her life with her husband, Judd, a life he organized and controlled: "I have begun to realize what a child I've been and that I

enjoyed that state for so many years" (p. 181).

These writers suggested that a mature and honest lifestyle also includes a realistic view of death. Facing death is easier when one can look back on life with a sense of fulfillment as revealed in Hinton's study (1975). When death is recognized as a part of life, then preparation for it and acceptance of it may be eased. The widows in Parkes' study (1972) felt that they had been helped greatly by their husband's courageous acceptance of death. Knowledge about the grief process would enable a widow to realize that what she is experiencing is normal. Caine (1974) felt it was cruel that women are not educated in this regard. Previously experienced loss of a relative through death may be related to better adjustment. Testing attitudes amongst widows and widowers one year after the death of the spouse, Bornstein, Clayton, Halikas, Maurice and Robins (1973) found that having this experience beforehand helped the bereavement process. For these writers then, recognizing and sharing thoughts on living and dying seemed to make the awful less awful.

Whether it be in financial matters, attitudes or lifestyle the common denominator among factors that seem to influence the widow's adjustment would be the communication between husband and wife on those important issues, that is, the togetherness they share. For Lopata (1973), "Widowhood affects women differently, depending on the location of their marriage on the continuum of closeness" (p. 18). Hinton (1975) reported that quality of marital relationships was significantly related to acceptance of dying by terminal cancer patients. Those who rated



their marriages happy and successful showed less depression, anxiety and anger when faced with terminal illness. Regardless of the classification chosen, either togetherness, closeness or intimacy, it seems that the woman whose marriage scores high on these positive qualities, is best prepared for widowhood. Parkes (1972) summarized:

The wife who has shared her thoughts and plans with her dying husband and with others, who has begun to anticipate what life without him will be like, and who has made adequate preparation for managing practical affairs, is in a far better position to cope with bereavement than one who has pretended that her husband is going to survive until it is too late to prepare for anything. (p. 179)

#### Personality Factors and Widowhood

Any life choices or decisions that are made by individuals, widowed or not, are significantly affected by the personalities of the people involved. Referring to the consequences of bereavement, Parkes cited personality of the bereaved person and his or her relationship with the dead person as the factors most likely to influence the outcome. From the main body of literature, two facets of personality theory have been selected as relevant to this study, namely, immunization and attribution to causality.

1. Immunization. The idea that learning to master the environment is an effective way to protect against depression has been investigated by Seligman (1974). Such experiences of mastery are thought to immunize against traumatic events in the life space. It is possible that a past history of mastery would immunize a woman against the shock and loss of widowhood and have a beneficial relationship on her subsequent adjustment.

2. Causal attribution and achievement behavior. Studies relating to achievement oriented behavior (Heider, 1958; Rotter, 1966; Weiner, Heckhausen, Meyer & Cook, 1972) assume that individuals attribute success or failure to four elements: ability, effort, task difficulty and luck. Ability and effort are seen as internally controlled, that is, subject to the control of the individual, whereas task difficulty and luck are externally controlled, that is, outside the control of the individual. Also, perceived task difficulty and ability are relatively stable while effort and luck may vary from time to time. Weiner et al. (1972) suggested that when an individual attributes success to his own efforts, positive affect is heightened and this increases the likelihood of undertaking subsequent achievement tasks. In view of this finding, it is possible that the widow who attributes success or failure to her own efforts rather than to ability, task difficulty or luck, will express positive feelings about her condition and perceive her adjustment to widowhood as satisfactory.

#### Statement of Problem

The problem centres around the stress of widowhood and how it can be alleviated. This study examined the immunizing potential of various elements of prewidowhood experience. If mastery of life skills does immunize against depression, it is suggested that such mastery may help a widow cope with problems of readjustment. The indicator of immunization then would be the prewidowhood mastery level, represented by the Mastery Rating Score. Therefore, a woman with a high level of mastery prior to widowhood would be expected to express a higher level

of satisfaction with life two years after the death of her husband, and to perceive herself as having fewer problems than would a woman with a lower level of mastery prior to widowhood. In contrast, a woman with a lower level of mastery prior to widowhood would be expected to express less satisfaction with life, and to perceive herself as having more problems. Further, a woman with a high level of mastery prior to widowhood would be more likely to attribute causality to effort than would a woman with a low level of mastery prior to widowhood.

The mastery level of the prewidowhood period was investigated in relation to three factors in the life of the widow two years after the death of her husband. These factors were (1) degree of satisfaction with life, (2) degree of dissatisfaction with life, and (3) attribution of causality to effort.

Three hypotheses were formulated as follows:

1. Women who score higher on the Mastery Rating will score higher on the Satisfaction Measure than do women who score lower on the Mastery Rating.
2. Women who score higher on the Mastery Rating will score lower on the Dissatisfaction Measure than do women who score lower on the Mastery Rating.
3. Women who score higher on the Mastery Rating are more likely to attribute success to effort than are women who score lower on the Mastery Rating.

In addition to the hypotheses listed, this study investigated possible relationships between satisfaction, dissatisfaction and the four causality measures: effort, task difficulty, luck and ability.

## Chapter 2

### METHOD

The discussion of methodology is divided into four sections: selection of the sample, description of the sample, description of the questionnaire, and analysis of the data.

#### Selection of the Sample

The widow population for one year in the city of Winnipeg comprised the sample for this study. Results are compiled on information received from a total of 104 women. Based on the bereavement literature (Glick, Weiss and Parkes, 1974), it was assumed that two years after the death of her husband, a widow would have accomplished the tasks of emotional and social recovery, and be engaged in the process of reestablishment. Thus the widow would be able to reflect on the various aspects of her experience which would be relevant to the study. From the total number of women who became widows between March 1, 1973 and March 1, 1974, as reported in the Winnipeg Free Press, a list was compiled of those Winnipeg residents within the perimeter limits whose husbands were 60 years of age or under at the time of death. The total number of names was 376.

To be eligible for participation in the study, women who completed the questionnaire were required to be:

1. English speaking
2. widowed only once
3. married at least five years
4. not remarried

5. not separated prior to the death of the spouse
6. 60 years of age or under
7. a resident of Canada for at least 20 years
8. a resident of Winnipeg

These limitations were imposed in an attempt to collect data from women who had no prior experience with widowhood, who could understand the language of the questionnaire, who were relatively free from problems of retirement, advancing age or failing health, and whose marriages had endured for some time in a societal setting familiar to them.

Women who could be located in the telephone directory were contacted by telephone. In the structured telephone conversation (Appendix A, p. 61), the purposes of the study were outlined and the respondent was invited to participate. A minimum of three calls was made (one during the day, one in the evening and one on the weekend) before any prospect was considered unavailable. A questionnaire (Appendix A, p. 62) and a stamped, self-addressed return envelope were then mailed to women who qualified. The women were asked to complete and return the questionnaire to the researcher.

To reach the 84 women who were not listed in the telephone directory, a cover letter, the questionnaire, a stamped return envelope and a stamped return postcard were mailed to the address reported in the newspaper obituary. (See Appendix A, pp. 69-71). The returned postcards provided a count of the number of questionnaires completed by the women in this group and their reasons for non-participation if that were the case. The task of telephoning and mailing questionnaires was accomplished

in a 10-day period commencing June 21, 1976.

A summarization of the total sample response is presented in Table 1. Of the 376 women who were identified from the newspaper, 107 were ineligible on at least one of the requirements. Although a respondent could conceivably have lacked more than one eligibility requirement, only the first criterion not met, as indicated by the telephone interview or the return postcard, was recorded. It was necessary to discard six questionnaires completed by women who were deemed ineligible for these reasons: three were over-age, two were separated prior to the death of the spouse, and one was no longer a resident of Winnipeg as revealed by the postmark and information supplied in the questionnaire. There were 165 non-respondents. Of the 269 widows eligible for the study, 104 returned completed questionnaires, giving a response rate of 39 percent.

#### Description of the Sample

Characteristics of age, education, occupation and church affiliation are presented in Table 2. Women who participated in this study ranged in age from 25-60 years, with those in their fifties making up almost two-thirds of the sample (63 percent). Slightly less than one-third of the group (30 percent) were in the 41-50 years of age bracket. By comparison with the general Canadian populace, the percentage of widows with educational attainment of Grade 8 or less (16.7 percent) was below the national figure (29.4 percent) while the percentage who did not complete high school (68 percent) was higher than the national level of attainment (35 percent). Thirty percent of the husbands were employed in professional and semi-professional positions before their

Table 1  
Questionnaire Respondents and Non-Respondents

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Respondents		
Answered questionnaires		104
Non-English speaking	4	
Widowed more than once	5	
Married less than five years	8	
Remarried	9	
Separated	3	
Over 60 years of age	32	
Lacked Canadian residency	5	
No longer a resident of Winnipeg	6	
Letters returned unopened	31	
Deceased	<u>4</u>	
	107	107
Non-respondents		
No telephone contact	56	
No known response to letters	36	
Agreed to participate but failed to respond	50	
Unwilling to participate	<u>23</u>	
	165	<u>165</u>
		376

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Table 2  
Descriptive Characteristics of Widows in Sample

Characteristic	N	Percentage
Present Age of Widow	N = 103	
Under 30		3.0
31-40		3.8
41-50		30.1
51-60		<u>63.1</u>
Total		100.0
Mean - 51.4	S.D. - 6.9	
Educational Level	N = 102	
Grade 8 or less		16.7
Grade 9-11		50.0
High School Graduate		19.6
University Level		<u>13.7</u>
Total		100.0
Occupational Class. of Husband	N = 103	
Professionals		5.8
Semi-professionals		24.3
Clerical and sales		6.8
Skilled and semi-skilled workers		12.6
Unskilled workers		36.9
Public service		9.7
Personal service		<u>3.9</u>
Total		100.0
Church Affiliation	N = 104	
None		42.3
Anglican, United		29.8
Roman, Greek Catholic		17.3
Other		<u>10.6</u>
Total		100.0



death. Half of the women in the sample were married to men whose occupations were classified in the three lowest categories on the Blishen Occupational Class Scale (Blishen, Jones, Naegle & Porter, 1964).

Forty-two percent of the widows indicated no religious affiliation. Almost three-quarters of those participating (74 percent) worked for pay outside of their homes at the time of the study, an increase of 20 percent over the number who reported working full time prior to the death of their spouse.

A family of two children was the most common size, while the maximum number of children per family was eight. A downward trend in size of family seems evident; whereas Hunberger (1973) reported 28.4 percent of the families had four or more children, the comparison figure for this study was 14.4 percent. Almost one-third of the women indicated their children were no longer at home, and a similar proportion (31.8 percent) had two or more children living with them at the time of writing. Data describing size of family and number of children at home appear in Table 3.

Table 3  
 Characteristics of Family Size

Characteristic	Percentage	Mean	S.D.
Number of Children in Family	N = 104		
None	2.9		
One	21.2		
Two	38.5		
Three	23.1		
Four or more	14.4		
Total	100.0	2.4	1.5
Number of Children at Home	N = 104		
None	32.7		
One	35.6		
Two	21.2		
Three	6.7		
Four or more	3.9		
Total	100.0	1.2	1.2

The data from cross tabulations on number of children at home and age of widow (Table 4) raise a point of interest for further study. Of the 42 women in the 55-60 age group, 23 have one or more children living at home. This number was thought to be high in comparison with the other age groups, since children would be expected to have left home by the time the mother reached age 55-60. Further study might investigate the effects on parental lifestyle of older children in the home of the widowed parent as compared to non-widowed parents.

Table 4  
 Number of Children at Home and Age of Widow

Number of Children at Home	Age of Widow		
	25-48	49-54	55-60
None	5	9	19
One	10	10	17
Two or more	14	13	6

The widows in the sample had been married for an average of 24.1 years (s.d. = 7.5) and 88 percent indicated their marriages were happy. For almost half of the women (46 percent), the husband's death came without warning. Short warning and longer warning were represented equally at 26 and 28 percent respectively. Being identified as a widow was seen as restrictive by 51 percent of the respondents. Almost without exception, prohibitions were related to participation in social activities. Information concerning years of marriage and rating of marriage is reported in Table 5.

Table 5  
Description of Sample by Years of Marriage  
and Rating of Marriage

Item	Percentage	Mean	S.D.
Years of Marriage	N = 101		
5-9	7.0		
10-19	15.8		
20-29	50.5		
30-39	26.7		
	100.0	24.1	7.5
Rating of Marriage	N = 103		
Much less happy than most	4.8		
Somewhat less happy than most	6.8		
As happy as most	27.2		
Somewhat happier than most	27.2		
Far happier than most	34.0		
	100.0	3.8	1.1

This summarizes the details of sample selection and the background information provided by the women who completed the study questionnaire.

#### Description of the Questionnaire

The questionnaire (Appendix A, p. 62), designed specifically for this project, was planned to yield information in five areas:

1. Background information. These questions pertained to level of education, church affiliation, occupational class of the husband, number of years married and factors thought to relate to levels of life

satisfaction and dissatisfaction. Included in this group were questions 1-8, 13, 15-18 and 22-27. The occupational class of the husband was determined according to Blishen's Occupational Class Scale (1965) which grouped occupations with regard to income and years of schooling.

2. Mastery level. An original mastery instrument was constructed from 36 task-oriented items which were classified in five areas: independence, business experience, death experience, money management, and household and other tasks. These items were selected from the literature for their relevance to preparation for widowhood. The mastery score was based on the replies to questions 9, 10, 11, 12, and 14. In questions 9-11, a "yes" response was scored as one point, a "no" response, zero. In questions 12 and 14, a check mark in the "wife usually" or "equally shared" column yielded one point, the "husband usually" column, zero. Since the purpose was to determine whether or not the wife had any experience in these areas, it was considered unnecessary to discriminate between personal and shared experience. The total score possible on the mastery instrument was 36, obtained by summing the single points from each individual item.

3. Life satisfaction and dissatisfaction. A nine-item checklist of feeling-states was used to determine levels of life satisfaction and dissatisfaction. This instrument was devised by Norman Bradburn as part of a major study on happiness, conducted in 1965 by the National Opinion Research Centre. For the purposes of the present study, positive and negative feeling-states have been equated with the concepts of life satisfaction and dissatisfaction. The nine items are contained in

Question 19: four items (1, 3, 5, 7) pertain to satisfaction and five items (2, 4, 6, 8, 9) have to do with dissatisfaction. A check mark in the "not at all" column yielded a score of zero, "once"--a score of one, "several times"--a score of two, "often"--a score of three. To obtain the satisfaction score, the individual scores on the four satisfaction items were summed, making a total possible score of 12 with a high score indicating a high degree of satisfaction. Similarly, the dissatisfaction score was obtained by summing the five individual dissatisfaction items for a total possible score of 15 with a high score indicating a high level of dissatisfaction.

4. Causal attribution. This original measure (Question 21) employed four 7-point scales on which individuals were asked to estimate the personal importance of each of the four attribution factors: effort, luck, capability and task difficulty. The score on each factor was the numerical rating indicated; the highest possible score on any factor was seven.

5. Unhappiness. Using a design similar to one employed by Sailer (Brophy, 1959, p. 302), a checklist was prepared featuring 11 problems which might have caused unhappiness. The items incorporated in the checklist were the most serious problems of widowhood reported by widows in the Hartford Widows Study (Nuckols, 1971, p. 103). Respondents evaluated each problem from 0-3 (Question 20). The unhappiness score was obtained by summing the evaluations of these 11 problems for a total possible score of 33 with a high score indicating a high number of problems that caused a great deal of unhappiness.

### Analysis of Data

Responses to the questionnaire items were coded, transferred to data cards and processed by IBM 370-168 computer. Analysis was conducted according to procedures outlined in the Statistical Package for Social Sciences (Klecka, Nie and Hull, 1975).

The three hypotheses under consideration were:

1. Women who have higher mastery scores will have higher satisfaction scores than do women who have lower mastery scores.
2. Women who have higher mastery scores will score lower on the dissatisfaction measure than do women who have lower mastery scores.
3. Women who have higher mastery scores are more likely to attribute success to effort than are women who have lower mastery scores.

The design provided four scores for the tests of the three hypotheses. In each instance, the mastery level served as the independent variable and was investigated relative to the scores on life satisfaction, dissatisfaction and attribution to effort. In all cases the observed level of significance has been reported; when this observed level was less than .05, the null hypothesis was rejected.

To determine whether an association existed between the variables, chi-square tests of independence were performed. In order for the data to meet the requirements regarding expected cell frequencies, 2x2 tables were employed in many instances. Three-way tables were used where the data provided a logical basis for this division. To indicate the strength and direction of relationships, the gamma coefficient was examined. An explanation is provided in Appendix C (p. 78) for those unfamiliar with this technique. In addition, other factors were

investigated using crosstabulations and chi-square analyses.

This completes the description of procedures involved in the collecting and analyzing of data for this study. Responses from 104 women to the mailed questionnaire are reported in the next chapter.



## Chapter 3

### RESULTS

Results of the study are reported in three sections. The first presents the measurements of variables which were used in the tests of hypotheses. The results of the tests of hypotheses are outlined in section two, followed by a description of additional features of adjustment in the final section.

#### Measurements of Variables

The scores on the four measurement ratings for the total sample will be presented in this section. This includes: mastery rating, level of life satisfaction, level of dissatisfaction and attribution of causality to effort.

#### Mastery

The mastery rating is the total score obtained on 36 individual items in five component categories: independence, business experience, death experience, money management, and household and other tasks. The frequency distribution and statistics on mastery ratings appear in Table 6. From a possible score of 36, the actual scores ranged from 6 - 35. Three percent scored at the lowest extreme (below 11) and two percent scored high (over 30). More than half of the group (54.8 percent) fell in the 18-23 range, with the mean being 19.8 (s.d. = 4.4). On inspection this distribution resembles the characteristic shape of the normal distribution, with a large percentage of women in the average range.

Data on individual items by category is presented in Table 7. In the category of independence, over half of the widows (52.9 percent) lived apart from their parents prior to marriage.

Table 6  
 Frequency Distribution of Total Scores for Mastery Ratings

N = 102

Score	Percentage	Mean	S.D.
6 - 11	3.0		
12 - 17	24.6		
18 - 23	54.8		
24 - 29	15.7		
30 - 35	<u>2.0</u> 100.0	19.8	4.4

Of the nine items relating to business experience, three were scored by the majority: obtaining a driver's licence, writing cheques on a personal account and working full time in a paid position. Only 45 percent were familiar with preparing documents such as wills and income tax returns. Participation in non-church community organizations was reported by 42 percent, with 25 percent of the women holding office in such an organization. Less than 20 percent of the sample had experiences of a supervisory nature.

In the section dealing with death experience, half of the widows (51 percent) had helped arrange a funeral and many had experienced the death of a relative or close friend (79 percent and 61 percent). Only one quarter of the group had attempted to increase their knowledge on the subject of bereavement by reading or study.

## Frequency Distribution of Component Items of Mastery Ratings

N = 102

Item	% Yes	% No		
Independence				
Lived apart from parents prior to marriage	52.9	47.1		
Business experience				
Obtained a driver's license	65.4	34.6		
Wrote cheques on personal account	60.6	39.4		
Worked full time in a paid position	53.8	46.2		
Made out income tax declarations	45.2	54.8		
Made out a will	45.2	54.8		
Belonged to a non-church organization	42.3	57.7		
Held office in non-church organization	25.0	75.0		
Supervised other staff	19.2	80.8		
Responsible for affairs of another person	13.5	86.5		
Death experience				
Lost a parent through death	78.8	21.2		
Lost a parent-in-law through death	66.3	33.7		
Lost a close friend	61.5	38.5		
Helped arrange a funeral	51.0	49.0		
Lost a brother or sister through death	36.5	63.5		
Attended a lecture, read a book about death	25.0	75.0		
Lost a child through death	11.5	88.5		
Item	No Response	Husband	Wife	Shared
Money management				
Decisions re: savings	1.9	16.3	7.7	74.0
Decisions (major)	1.0	28.8	1.0	69.2
Decisions (minor)	0.0	2.9	51.9	45.2
Keep track of bills	0.0	21.2	47.1	31.7
Pay bills	1.9	29.8	38.5	29.8
Do banking	1.0	36.5	32.7	29.8
Household and other tasks				
Lawn, garden chores	7.7	30.8	15.4	46.2
Interior decorating	5.8	24.0	33.7	36.5
Earn the money	1.0	62.5	1.9	34.6
Paint, repair house	11.5	49.0	6.7	32.7
Snow shovelling	8.7	43.3	15.4	32.7
Shopping for food	0.0	7.7	61.5	30.8
Car cleaning	9.6	54.8	6.7	28.8
Family correspondence	0.0	8.7	71.2	20.2
Chauffering	11.5	59.6	9.6	19.2
Cooking	0.0	1.0	84.6	14.4
Car refuelling	8.7	75.0	2.9	13.5
Housecleaning	0.0	0.0	89.4	10.6
Take car for repairs	9.6	78.8	5.8	5.8

Regarding money management, the majority of women reported collaborating with their husbands on two items: how extra money would be spent (74 percent) and final decisions on major purchases (69 percent). Keeping track of bills, payment of bills, and decisions on minor purchases were the wife's responsibility for 40-50 percent of the sample. Doing the banking was the only area in which the husbands were reported to have assumed major responsibility.

The distribution of household and other tasks showed couples tended to share garden chores and interior decorating projects. Most women reported they were solely responsible for the food shopping, cooking, household cleaning and family correspondence. Earning the money for the family and performing all car related tasks were designated husband's work by a majority of women. Two additional tasks reported to be men's work were snow shovelling and household repair and painting.

#### Satisfaction

The satisfaction measure consisted of four items valued from 0-3 which provided for a total possible score of 12. A high score indicated a high level of satisfaction. Results show a concentration of scores in the lower half of the distribution, 66.3 percent scoring five or less (see Table 8). Scores ranged from 0-11, with the mean being 4.6 (s.d. = 2.9).

Looking at the individual items (Table 9), few women scored high on any of the four questions. The response categories were: not at all, once, several times and often, scored 0, 1, 2, and 3 respectively.

Table 8  
Frequency Distribution of Total Scores for Satisfaction

N = 86

Score	Percentage	Mean	S.D.
0 - 2	22.1		
3 - 5	44.2		
6 - 8	24.4		
9 - 11	<u>9.3</u>	4.6	2.9
	100.0		

Percentages for the response "often" ranged from three to 13. Scores were markedly low on one item. Over half of the widows replied they

Table 9  
Frequency Distribution of Component Items of Satisfaction

Item	N	Scores			
		0	1	2	3
Top	96	55.2	13.5	24.0	7.3
Excited	98	27.6	25.5	40.8	6.1
Pleased	97	24.7	22.7	39.2	13.4
Proud	95	28.4	30.5	37.9	3.2

had never felt on top of the world during the last week. Overall, the reported levels of satisfaction were low.

### Dissatisfaction

The dissatisfaction measure was made up of five items valued 0 - 3, allowing a total possible score of 15. A high score indicated a high level of dissatisfaction. The frequency distribution of total scores is listed in Table 10.

Table 10  
Frequency Distribution of Total Scores for Dissatisfaction

N = 93

Score	Percentage	Mean	S.D.
0 - 3	35.5		
4 - 7	29.1		
8 - 11	17.3		
12 - 15	<u>18.4</u>		
	100.0	6.0	4.8

Although the scores ranged from 0 - 15, there was a tendency to score low, with 64.6 percent of the group achieving seven or less. The mean was 6.0 (s.d. = 4.8).

Responses on individual items of dissatisfaction (see Table 11) showed little variation on maximum scores, with 15 - 23 percent of the women answering "often" on all five items. Looking at the minimum scores, half of the group scored zero on two items: restless and bored. As with satisfaction, reported levels of dissatisfaction are generally low.

Table 11

## Frequency Distribution of Component Items of Dissatisfaction

Item	N	Scores			
		0	1	2	3
Depressed	98	36.7	21.4	26.5	15.3
Lonely	97	36.1	13.4	29.9	20.6
Bored	99	50.5	5.1	21.2	23.2
Restless	98	50.0	9.2	21.4	19.4
Uneasy	98	38.8	10.2	28.6	22.4

Causal Attribution

Women attributed more importance to the influence of effort in their lives than they did to the influence of capability, task difficulty or luck according to data in Table 12. When asked to rate themselves for effort, 83 percent of the widows placed themselves at five or higher on the 7-point scale. In contrast, 82.5 percent rated the influence of luck at four or lower. On the capability measure, 88 percent of the group fell between three and six, while the task difficulty evaluation was somewhat lower, with 72 percent in the interval from two to five.

The scores on the four items: mastery, satisfaction, dissatisfaction and attribution to effort, comprise the data for the tests of hypotheses described in the next section. Since 25 women did not provide complete information on these four items, the tests of hypotheses are based on responses from 79 widows.

Table 12

## Frequency Distribution of Responses on Causal Attribution Measures

Rating	Effort (N = 101)	Capability (N = 101)	Task Difficulty (N = 101)	Luck (N = 97)
0	0.0	1.0	5.9	20.6
1	2.0	1.0	6.9	13.4
2	2.0	1.9	5.9	14.4
3	5.0	9.9	18.8	15.5
4	7.9	31.7	30.7	18.6
5	22.8	27.7	16.8	8.2
6	30.7	18.8	7.9	5.2
7	29.7	7.9	6.9	4.1

Tests of HypothesesHypothesis One

Women who score higher on the Mastery Rating will score higher on the Satisfaction Measure than do women who score lower on the Mastery Rating.

Hypothesis Two

Women who score higher on the Mastery Rating will score lower on the Dissatisfaction Measure than do women who score lower on the Mastery Rating.

Hypothesis Three

Women who score higher on the Mastery Rating are more likely to attribute success to effort than are women who score low on the Mastery Rating.



For the testing of hypotheses, all cases which lacked a score on any of the four main variables were excluded from the analysis. Categorical divisions used in the analysis for the 79 qualifying cases are reported in Table 25, Appendix B, p. 73. The results of the testing of the three hypotheses are presented in Table 13. On the basis of the statistical analysis, there was insufficient evidence to support the hypotheses previously mentioned.

Table 13

Relationships Between Mastery Rating and Measures of Satisfaction, Dissatisfaction and Effort Attribution

(N = 79)

Item	Chi-Square	Observed Level of Significance	Gamma
Satisfaction	.0005	.9820	.0588
Dissatisfaction	.1325	.7158	-0.1552
Effort	.0081	.9284	-0.2000

As reported in Table 14, no significant relationships were evident between mastery ratings and the remaining attribution measures: capability, task difficulty and luck. Statistical comparisons between levels of satisfaction and dissatisfaction and the four attribution measures are presented in Tables 15 and 16. The most important finding was a significant positive relationship between satisfaction and attribution to luck ( $p = .0222$ ,  $\gamma = .5686$ ).

Table 14

Relationships Between Mastery Rating and Causal Attribution  
Measures: Capability, Task Difficulty and Luck

Item	N	Chi-Square	Observed Level of Significance	Gamma
Capability	99	.1108	.7392	.0000
Task Difficulty	99	.0145	.9040	.0303
Luck	95	.2967	.5860	.2000

Table 15

Relationships Between Measures of Satisfaction  
and Causal Attribution

Item	Chi-Square	Observed Level of Significance	Gamma
Effort	.3706	.5427	.5000
Capability	2.4892	.1146	.7255
Task Difficulty	<.0001	.9975	-.0625
Luck	5.2309	.0222	.5686

Table 16

Relationships Between Measures of Dissatisfaction  
and Causal Attribution

Item	Chi-Square	Observed Level of Significance	Gamma
Effort	.0081	.9284	-.2000
Capability	.9972	.3180	-.3939
Task Difficulty	.7342	.3915	.2705
Luck	.0202	.8869	-.1020

The expectation that satisfaction, dissatisfaction and unhappiness would be related was supported by the findings reported in Table 17. Dissatisfaction and unhappiness showed a significant positive relationship with each other ( $p = <.0001$ ,  $\text{gamma} = .8178$ ) and significant negative relationships with satisfaction ( $p = .0003$ ,  $\text{gamma} = -.9141$ ;  $p = .0486$ ,  $\text{gamma} = -.4601$ ).

Table 17

Relationships Among Measures of Satisfaction,  
Dissatisfaction and Unhappiness

	Chi-Square	Observed Level of Significance	Gamma
Satisfaction by dissatisfaction	12.9079	.0003	-.9141
Satisfaction by unhappiness	6.0496	.0486	-.4601
Dissatisfaction by unhappiness	23.0843	<.0001	.8178

Analysis of the individual mastery items and the main variables failed to reveal statistically significant relationships. These results appear in Table 26, Appendix B, p. 74.

When the main variables were investigated in relation to background characteristics, a number of statistically significant findings were noted. These results are reported in Table 18 and the remainder, those which were not statistically significant, may be found in Table 27, Appendix B, p. 75. Referring now to Table 18, the strong positive relationship between mastery and education was not unexpected ( $p = .0269$ ,  $\gamma = .5465$ ). Of particular interest was the association of present financial status and present state of well being with level of satisfaction, dissatisfaction and capability. The frequency distributions for these variables are reported in Table 28, Appendix B, p. 76. Their strong positive relationship with satisfaction and their equally significant negative relationship with dissatisfaction prompted further analysis into the condition of these variables over time. Utilizing the information provided by the widows on their prior financial status and state of well being over the past four years, difference scores were computed which indicated the magnitude and direction of change in these areas. It was determined that no significant change had occurred ( $Z = -1.3$ ,  $p = .0968$ , Wilcoxon matched-pairs signed-ranks test) in financial status over time. However, with regard to state of well being, a significant change was in evidence ( $Z = -3$ ,  $p = .0013$ , Wilcoxon matched-pairs signed-ranks test), the negative score providing the basis for concluding that significantly more women had regressed in perceived state of well being over the past four years. Subsequent chi-square analysis of change in state of well being with satisfaction and dissatisfaction showed no

Table 18

Relationships Between Mastery, Satisfaction, Dissatisfaction and Measures of Causal Attribution and Education, Financial Status and Well Being

	Education			Financial Status			Well Being		
	$\chi^2$	$p$	$\gamma$	$\chi^2$	$p$	$\gamma$	$\chi^2$	$p$	$\gamma$
Mastery	4.8996	.0269	.5465	.0067	.9354	.0370	.0087	.9255	-.0786
Satisfaction	.5276	.4676	.2458	5.4882	.0191	.5781	14.6959	.0001	.8403
Dissatisfaction	.4249	.5145	-.2342	3.9160	.0478	-.4940	19.1849	<.0001	-.5196
Effort	.0050	.9434	.0819	.0012	.9720	.1699	1.0847	.2977	.9165
Luck	.3675	.5444	.2173	<.0001	.9975	-.0588	2.0920	.1481	.4012
Capability	2.6851	.1013	.7368	4.8258	.0280	.7290	10.4179	.0012	.9012
Task Difficulty	.0968	.7556	.1387	.0207	.8857	.0204	.0063	.9366	.0727

association ( $p = .5573$ ,  $p = .3770$ ).

### Features of Adjustment

This section reports the responses received to inquiries concerning provision for widowhood, problems of widowhood and coping with widowhood.

#### Provision for Widowhood

Women in the study were generally well prepared on the six items of preparation thought to be helpful to a widow. Over half of the group (53.9 percent) reported five or six items, 30.4 percent placed in the three to four range, and only 15.6 percent indicated two items or less. Looking at the distribution of items, (Table 19), those pertaining to family and business matters were reported by over two thirds of the sample. Only one third of the widows reported discussion and planning with their husbands about what they should do in the event of his death.

Table 19

#### Frequency Distribution of Items of Preparation for Widowhood

(N = 102)

Item	Percentage
Assistance from relatives and/or friends	88.2
Life insurance carried by the husband	85.3
Cash for emergency	73.5
Services of a lawyer	70.6
Will left by husband	63.7
Discussion between partners	33.3

The suggestions offered for providing help to widows (Question 25) were placed in nine categories which are reported in Table 20. The largest percentage of replies fell in the category of personal

Table 20  
Frequency Distribution of Suggestions to Help Widows  
(N = 87)

Item	Percentage
Personal development	20.7
Social activities for widows, widowers	16.1
Job training, work	13.8
No suggestions	11.5
Advice and counselling from Widow Centre	11.5
Support from family and friends	11.5
Participatory experience in family affairs	9.2
Financial remedies: pension, assistance	4.6
Help with home maintenance	1.1
	<u>100.0</u>

development, with over one in five making suggestions in this area. Sixteen percent specified a need in the area of social activities for widows and widowers, while 14 percent suggested career and job training possibilities. Family and business matters were cited less frequently.

#### Problems of Widowhood

Question 20 provided the information on problems which caused unhappiness. The total ratings for the group are shown in Table 21.

The distribution indicated that 85 percent of the widows reported lower levels of unhappiness (0-17) as compared with 15 percent who placed higher (18-30). The mean was 9.6 (s.d. = 6.85).

Table 21

Frequency Distribution of Total Ratings on  
Problems Causing Unhappiness

(N = 102)

Score	Percentage	Mean	S.D.
0 - 5	33.4		
6 - 11	36.4		
12 - 17	15.6		
18 - 23	8.9		
24 - 30	<u>5.9</u>		
	100.0	9.6	6.85

The total ratings were grouped to form high and low categories and arranged in order of priority. Table 22 presents this information. More women scored high on loneliness than on any other item, 48 percent appearing in the high category. Roughly one third of the group (31 to 34 percent) experienced much unhappiness because of emotional problems (nervous, upset, hard to get going again) or problems relating to their future. Matters concerning raising the children without a father, health problems, managing business affairs, and work (both working and not working) were rated high by less than 20 percent.

Question 24 gave the respondents the opportunity to identify their most serious problem. These responses were sorted into ten



Table 22

## Frequency Distribution of Grouped Ratings on Problems Causing Unhappiness

(N = 102)

Item	Ratings	
	Low (0,1)	High (2,3)
	Percentage	
Loneliness	52.0	48.0
The future	67.0	33.0
Emotional problems (nervous, upset, hard to get going again)	70.0	30.0
Maintaining the house and yard	74.5	25.5
Money management and financial decision making	78.5	21.5
Finances (living on reduced income, trying to make ends meet)	79.4	20.6
Raising the children without a father	81.4	18.6
Health	84.3	15.7
Managing business matters	84.3	15.7
Working (going to work, facing a lifetime of work)	85.3	14.7
Not working (not being able to work, to find steady work)	88.2	11.8

categories. Table 23 contains the frequency distributions for this information. Over one third of the widows (36 percent) cited loneliness as the most serious problem encountered since their husband's death.

Table 23

## Frequency Distribution of Problems Rated Most Serious by Widows

(N = 99)

Item	Percentage
Loneliness	36.4
Raising children without a father	16.2
Determining personal future	12.1
Maintaining house and yard	7.1
Lack of money	7.1
Financial decision making	6.1
No problems	5.1
Work related	5.1
Societal pressures	3.0
Health	2.0
	<u>100.0</u>

Raising children without a father was the most troublesome for 16 percent of the group. Determining their own personal future posed the greatest difficulty for 12 percent of the widows. Problems relating to home maintenance, financial decision making, lack of money and going back to work were each specified by at least five women. Societal pressures and health problems received minimal representation.



reported they had no serious problems.

The items dealing with the problems of widowhood showed a consistent overall pattern. More women selected loneliness as their most serious problem in the open-ended question, and on the unhappiness item, more women scored higher on loneliness. Raising the children without their father was the next highest response to the open-ended question, whereas it placed somewhat lower on the unhappiness rating. With this exception, the patterns for the open-ended responses to most serious problem and problems causing unhappiness were similar. As a measure of reliability, the problems cited most serious in Question 24 were cross-checked with the evaluations of problems in Question 20. If no other problem was scored higher than the problem designated most serious, that response was considered to be nondiscrepant. A test of the binomial distribution of nondiscrepant responses of the total of seven items indicated a high level of consistency in responding to the two questions dealing with problems of widowhood ( $p < .001$ ). These items were: loneliness, raising the children without a father, maintaining the house and yard, lack of money, financial decision making, no problems, and health.

#### Coping With Widowhood

Question 23 asked respondents to state one basic quality that would best fit a woman to cope with widowhood. Eight categories were formed to accommodate the variety of responses. The resulting frequency distribution appears in Table 24. One third of the women cited independence as the best quality for coping with widowhood. Twenty percent

Table 24  
 Frequency Distribution of Coping Characteristics Selected by Widows  
 (N = 84)

Item	Percentage
Independence	33.3
Faith and self confidence	20.2
Realistic approach	13.1
Keeping active and interested	10.7
Knowledge of and participation in business affairs of the marriage	8.4
Prepared to be financially independent	6.0
Work, career	4.8
Loving home and friends	3.6
	<u>100.0</u>

specified characteristics related to faith and confidence in oneself. Having a realistic approach and maintaining an active interest in living were selected by 13 and 10 percent respectively. Items having to do with business and work were chosen by less than 10 percent. Only three percent of the widows stated the benefit of a loving home and friends.

When given the opportunity to state the best coping characteristic, women gave top priority to "self" items such as independence, faith and self confidence, realistic approach and keeping active and interested. Whereas it was expected they would opt for better preparation in the practical matters of business and financial expertise, the

importance of work and career, and the benefit of loving home and friends, significantly more women stated the importance of the "self" items ( $p < .001$ ).

This completes the report of the study findings. Although the results do not support the hypothesized relationships between mastery, satisfaction, dissatisfaction, and attribution to effort, they do provide information that merits consideration. This will be the topic of discussion in the next chapter.

## Chapter 4

### DISCUSSION

The predicted relationships between mastery levels and measures of life satisfaction, dissatisfaction and causal attribution to effort were not confirmed. It would appear that this study did not support the view that a history of masterful experience would serve as immunization against the stresses of widowhood. Similarly, it was not established that the mastery level of the prewidowhood period is related to attribution of causality to effort. However, the fact that the hypotheses were disconfirmed is not sufficient grounds to abandon the theories but does indicate the need to reexamine the measures for each variable and the methodology of the study. Taking these into consideration, the discussion will provide an interpretation of the findings of the major hypotheses and relate them to other research.

Three aspects of the study lend support to the validity of mastery and satisfaction. Firstly, the statistically significant positive relationship between education and mastery is one that would be expected when education is viewed as preparation in life skills. Secondly, although the individual tasks that made up the mastery instrument were not significantly related to satisfaction, the variability in observed levels of significance does suggest some possible directions for further research into such areas as full time work experience, ability to drive a car, death of a close family member, major financial decision making, and house and yard chores. Thirdly, when widows estimated their unhappiness, these scores were positively related to

dissatisfaction and negatively related to satisfaction. This seems to be in agreement with expectations and a logical interpretation of the concepts.

Because the mastery instrument was designed for this study and has not been previously tested, its construction merits reevaluation. Tasks may have a much more complex relationship with the woman's role than was anticipated, and when roles fluctuate as they do in our present day society, tasks that once may have fostered a sense of mastery are no longer considered worthy. In addition, the emotional content of the task may be important. Offering a wider selection of tasks from which to choose and providing an opportunity for a widow to evaluate her level of mastery on them might contribute to a more effective measurement of mastery.

The responses to the open-ended question about coping with widowhood (Question 23) seem to provide a clue to a possible deficit in the present mastery instrument. The difficulty may stem from an inadequate definition of mastery. In designing the mastery check list, practical task-oriented items were selected for two reasons: 1. the literature seemed to indicate their influence on a woman's adjustment to widowhood and 2. such items were readily measureable by the questionnaire technique. The results showed that mastery of these particular items was not a factor substantially related to subsequent satisfaction or dissatisfaction. When given the opportunity to express themselves, significantly more women selected "self" items over practical everyday items as valuable characteristics for a widow to possess. This division into

practical and personal items is similar to that proposed by Foote and Cottrell (1955, pp. 445-446) in their discussion of competence; some components fall within the community domain while others belong to the "active, assertive and emergent features of human behaviour, not reducible to standard roles in conventional situations." Further research into the measurement of mastery could incorporate this personal component. However, other means of measurement would be required since this feature of human behaviour does not lend itself as readily to the questionnaire technique.

With regard to the satisfaction and dissatisfaction measures, the responses by the widows in this study differed from those given by the adult population in the Bradburn studies (1965). The Bradburn studies reported satisfaction and dissatisfaction as independent of each other whereas in the widowhood study, a negative relationship between the two measures was established ( $p = .0003$ ,  $\gamma = -0.9141$ ). This suggests that the population of widows may differ from the general populace and that when one factor is high it is more likely that the other will be low. This result could be attributed to the traumatic effect of losing one's spouse or it may be partly a reflection of Taves' (1968) observation that a woman's feelings of worth and security are bound up with men. To test this, a future study could compare widows and non-widows on levels of satisfaction and dissatisfaction.

Looking further for explanation consistent with Bradburn, Herzberg's views on job satisfaction (1966) could be considered in interpreting the measures of life satisfaction and dissatisfaction in this study. He indicated that factors leading to job satisfaction were



different from factors leading to job dissatisfaction; that is, satisfaction may stem from achievement in tasks that have meaning to the individual and which provide a sense of psychological growth or self realization, and dissatisfaction may issue from environmental hygiene factors. This differentiation seems to apply to the widow's experience. When a woman becomes a widow she is forced into an environmental situation which might differ in many ways from that which she experienced prior to the death of her husband. It is proposed that there is a negative relationship between the number and degree of changes necessary in her new environment (the dissatisfaction factor) and the psychological growth or self realization (the satisfaction factor) she experiences. It seems reasonable that as she reorders the details of her day-to-day living (that is, as she lowers her dissatisfaction level), she is apt to experience an increase in self actualization (that is, raises her satisfaction level). Recognizing the unique combination of circumstances affecting each widow, it would be unrealistic to expect a uniformity of response at a particular time interval on any measure. Since two thirds of the widows in this study scored below the midpoint on the satisfaction measure, it seems possible that many women may require more than two years to reach higher levels of satisfaction after becoming a widow. The two year limit was arbitrarily selected because the literature suggests that, generally, reestablishment is underway at this point. This interpretation also seems to be in accordance with Maslow's theory of need reduction where primary needs must be

met before the secondary needs may be considered.

In examining the third hypothesis regarding the association between mastery and attribution to effort, the possible limitations of the mastery instrument may still be affecting the results, making it impossible to draw conclusions about the prediction that masterful widows would also be women who attributed much to the influence of their own efforts. However, when attribution to effort is considered in the light of other significant results, some inferences can be made. Although most women reported they put a great deal of effort into things, this was not associated with a feeling of satisfaction. Overall, low levels of satisfaction were reported. In view of the loss she has suffered through no fault of her own, it is possible that the widow might tend to feel that her efforts don't make a great deal of difference. However, it appears from the results that those who expressed higher feelings of satisfaction felt their lives were considerably influenced by luck as suggested by the significant relationship between satisfaction and attribution to luck ( $p = .0222$ ,  $\gamma = .5686$ ). This leads one to speculate that the luck scale was viewed as a measurement of good luck. It is recommended that in future, such attribution measures be labelled more specifically as to the quality of the variable being measured. Since there is no knowledge of how these women ascribed causality prior to the death of their spouses, it is not possible to determine whether this event affected their subsequent beliefs and whether these beliefs endure as widowhood progresses. A future project involving widows and non-widows might examine the effect of trauma on these beliefs over time.

One possible source of confounding of results is in methodology. It has been hypothesized that a masterful prewidow will be a

satisfied widow. In that case, the masterful prewidow would be expected to be a masterful widow as well. However, in this study, it is possible that a woman who was not a masterful widow could have become a masterful widow during the two year lapse since her husband's death. In this event, a woman who scored low on the mastery rating which was based on her participatory experience before the death of her spouse, could have developed skills in the two year interim that would prove rewarding and thus enable her to score high on level of satisfaction. Testing mastery level which existed prior to widowhood and comparing it with level of mastery two years after the death of the spouse would enable the researcher to detect this potential change in mastery which may have interfered with the hypothesized relationship.

Although the main focus of this study was to investigate the relationship of prewidowhood mastery with widowhood levels of satisfaction, dissatisfaction and attribution to effort, other factors thought to influence adjustment to widowhood were included, and this discussion will now consider those found to be relevant. The statistically significant decline in physical and psychological well being over the last four years reported by the widows is consistent with other studies in this area (Parkes, 1972). The fact that there was a significant positive relationship between satisfaction and well being ( $p = .0001$ ,  $\gamma = .8403$ ) provides the basis for the statement that the condition of the widow's health is related to her adjustment to widowhood. Those who reported higher levels of satisfaction also enjoyed better health. The strong negative association between dissatisfaction and well being

( $p = .0001$ ,  $\gamma = -.5196$ ) supports this interpretation.

Present financial status was also found to contribute significantly to the process of coping with widowhood. Those who expressed higher levels of satisfaction rated themselves as more secure financially ( $p = .0191$ ,  $\gamma = .5781$ ) while those who reported higher levels of dissatisfaction described themselves as more worried about finances ( $p = .0478$ ,  $\gamma = -.4940$ ). This is in keeping with findings stated by Harvey (1974) who linked low morale amongst widows with socioeconomic deprivation. Atchley (1975) also cited the influence of socioeconomic factors on social and psychological stress for widows. It is necessary to remember that this study's results are based on the widow's perception of these conditions of health and financial status. A future study may consider corroborative information such as reports of income or number of doctor's consultations.

In attempting to identify those characteristics which have to do with effective coping, one further item merits discussion. Those women who rated themselves higher on well being and financial status also saw themselves as having many capabilities ( $p = .0012$ ,  $\gamma = .9012$ ;  $p = .0280$ ,  $\gamma = .7290$ ). While it is not possible to determine exactly how they would define capability, it is most interesting to note that they are once again recognizing the importance of personal inner qualities that have been the topic of this discussion earlier.

Since some of the techniques used in this study are taken from American sources it is possible to compare the responses of the Winnipeg widows with those of their American counterparts in the

Nuckols study (1970). On the same list of problems the American widows rated two items, finances (living on reduced income, trying to make ends meet) and health, considerably more troublesome than did the women in this study. This might be partially explained by differences in the social welfare and medical programs in the two countries. Consequently there is a need to examine the use of measures cross-culturally. Since Bradburn's study of the general United States population could conceivably produce different results if replicated in Canada, it is necessary to withhold conclusive statements pending further Canadian research into these areas.

In addition to limitations of instruments and methodology, other conditions may possibly have affected results in this study. The sample was subject to bias because it was considerably reduced from its original size by the restrictions imposed, and it included only widows who agreed to participate. The sensitive nature of the topic provided a potentiality for distortion of the true facts, for example, idealization of the spouse. With regard to the collection of data, the advantages of using a mailed questionnaire are offset by a number of disadvantages. Assuring anonymity rules out any further contact with the respondent and prevents any attempt to verify unusual responses, to investigate failure to respond, or to conduct follow-up measures. There is also the problem of incomplete or irrelevant responses which cannot be utilized in the analysis. In order to reduce these practical limitations there is a continuing need for assessment of data collection methods.

To conclude this discussion the main results of the study are

summarized. Prewidowhood level of mastery was not found to be a significant factor in helping women adjust to widowhood. Those who were better able to cope with widowhood were women who rated themselves higher on financial status and well being and attributed causality to luck. Another related factor was their estimate of their own capabilities. The importance of recognizing the feelings people have about themselves recurred throughout the study.

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APPENDICES

APPENDIX A

Communications With Widows

## Outline for Telephone Interview

I would like to speak with Mrs. \_\_\_\_\_, please.

I am with the Department of Family Studies at the University of Manitoba.

My name is Mrs. Thorpe.

From past issues of the Free Press we have learned that you lost your husband two to three years ago. We are doing a study on widowhood and are contacting all women in Winnipeg whose husbands died in 1973 and early 1974. We are hoping that our study will provide information about coping with widowhood. Would you be willing to take a few minutes to answer a written questionnaire which we would mail to you? The information and the fact that you took part would be confidential. Thank you very much. There are a few details I must check out with you. First of all:

1. Were you ever widowed before?
2. Were you married for more than five years?
3. Are you sixty years of age or under?
4. Have you lived in Canada for twenty years?

Very good. It seems that you have all the qualifications we are looking for and so I will be sending the questionnaire along to you. If you have any difficulties with the questionnaire, my name and number will be with it and you can give me a call.

Is this address correct? \_\_\_\_\_

Thank you very much for your cooperation.

## WIDOWHOOD QUESTIONNAIRE

1. How long had you been married when your husband died? \_\_\_\_\_ years.

2. Please check (✓) the highest level of education you have completed.

- |                            |  |
|----------------------------|--|
| _____ eighth grade or less | _____ some university courses                                    |
| _____ grade nine           | _____ university graduate  |
| _____ grade ten            | _____ university graduate courses                                |
| _____ grade eleven         | _____ graduate degree (specify) _____                            |
| _____ high school graduate | _____ other, including professional certificates (specify) _____ |

3. When were you born? \_\_\_\_\_ (year)

4. Do you have children?

Yes \_\_\_\_\_. Please complete this chart.

	son	daughter	age	at home	not at home	single	married
(example)	X		20	X		X	

No. \_\_\_\_\_

5. What was your husband's occupation? \_\_\_\_\_

Please describe the type of work he did. \_\_\_\_\_

6. If you work for pay outside of your home, what kind of work is it? \_\_\_\_\_

7. If you do other work outside your home, please describe it. \_\_\_\_\_

(go on to the questions on the back of this page)

8. If you belong to a church or religious organization, please specify:

\_\_\_\_\_

9. Prior to your marriage, did you ever live apart from your parents? Yes \_\_\_\_\_.

No \_\_\_\_\_.

10. WE ARE INTERESTED IN THE EXPERIENCES YOU HAD IN LEGAL AND BUSINESS MATTERS BEFORE YOUR HUSBAND DIED. PLEASE CHECK (✓) EACH ITEM YES OR NO.

YES	NO	
		I worked full-time in a paid position.
		I supervised other staff members as part of my job.
		I wrote cheques on a personal bank account.
		I made out income tax declarations.
		I made out a will.
		I obtained a driver's license.
		I belonged to a community organization other than the church.
		I held office in a community organization other than the church.
		I was responsible for the business affairs of another person.

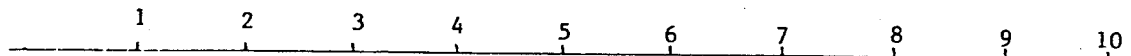
11. SOME PEOPLE HAVE OPPORTUNITIES TO LEARN ABOUT DEATH AND DYING. WHICH OF THE ITEMS BELOW APPLIED TO YOU BEFORE YOUR HUSBAND DIED? PLEASE CHECK (✓) EACH ITEM YES OR NO.

YES	NO	
		I lost a parent through death.
		I lost a parent-in-law through death.
		I lost a brother or sister through death.
		I lost a child through death.
		I lost a close friend through death.
		I read an article or book, or attended a lecture about death.
		I helped arrange a funeral.

12. MONEY MANAGEMENT IS A CONCERN IN EVERY HOUSEHOLD. WE ARE INTERESTED IN HOW THE FOLLOWING TASKS WERE HANDLED IN YOUR HOUSEHOLD. PLEASE INDICATE (✓) WHO WAS RESPONSIBLE FOR EACH TASK.

Husband usually	Wife usually	Equally shared	
			Who kept track of the bills?
			Who handled the money or wrote cheques to pay bills?
			Who decided how extra money or savings would be used?
			Who did the banking?
			Who had the final decision on purchases of minor items, such as clothing, food, etc.?
			Who had the final decision on purchases of major items, such as cars, refrigerators, etc.?

13. WE ARE INTERESTED IN YOUR FAMILY'S FINANCIAL SITUATION. HERE IS A SCALE NUMBERED ONE TO TEN. NUMBER ONE REPRESENTS A FAMILY WHICH IS VERY WORRIED ABOUT FINANCES, AND NUMBER TEN REPRESENTS A FAMILY WHICH IS VERY SECURE FINANCIALLY.



very  
worried

very  
secure

Using this scale, how would you rate your family's financial situation when your husband was alive? Number \_\_\_\_\_.

How would you rate your financial situation six months after his death? Number \_\_\_\_\_.

How would you rate your financial situation now? Number \_\_\_\_\_.

14. THIS QUESTION HAS TO DO WITH THE DISTRIBUTION OF HOUSEHOLD TASKS. PLEASE INDICATE (✓) WHO WAS RESPONSIBLE FOR EACH TASK. OMIT THOSE THAT DO NOT APPLY TO YOUR FAMILY.

Husband usually	Wife usually	Equally shared	
			Who cleaned the house?
			Who did the interior decorating?
			Who repaired and painted the house?
			Who mowed the lawn and did the garden chores?
			Who shovelled the snow?

(go on to the questions on the back of this page)



Husband usually	Wife usually	Equally shared	
			Who did the cooking?
			Who shopped for food?
			Who cleaned the car?
			Who filled the car with gas?
			Who took the car to the garage for repairs?
			Who earned the money for the family?
			Who acted as chauffeur?
			Who took care of the family correspondence?

15. PLEASE CHECK (✓) WHICH OF THE FOLLOWING STATEMENTS APPLIED TO YOUR FAMILY.

- 1. My husband and I had discussed and planned what I should do in the event of his death.
- 2. My husband had a will.
- 3. My husband had life insurance.
- 4. I had cash available to help me out when he died.
- 5. I had a lawyer to assist me.
- 6. I had relatives and/or friends to assist me.

16. IF YOU WERE TO COMPARE YOUR MARRIAGE WITH OTHERS IN YOUR CIRCLE OF FAMILY AND FRIENDS, TAKING ALL THINGS INTO CONSIDERATION, HOW WOULD YOU RATE IT? PLEASE CHECK (✓) THE ONE ITEM THAT BEST DESCRIBES YOUR MARRIAGE.

- far happier than most
- somewhat happier than most
- as happy as most
- somewhat less happy than most
- much less happy than most

17. WHAT WAS THE NATURE OF YOUR HUSBAND'S DEATH? PLEASE CHECK (✓).

- sudden death
- short warning
- longer warning

(go on to the next page)

18. PLEASE CHECK (✓) THE WORD THAT BEST DESCRIBES YOUR GENERAL STATE OF PHYSICAL AND PSYCHOLOGICAL, WELL-BEING AT THE TIMES INDICATED.

Poor	Fair	Average	Good	Excellent	
					Two years before your husband's death
					Immediately after his death
					Six months after his death
					One year after his death
					Now

19. WE ARE INTERESTED IN THE WAY YOU ARE FEELING THESE DAYS. THE FOLLOWING LIST DESCRIBES SOME OF THE WAYS PEOPLE FEEL AT DIFFERENT TIMES. PLEASE CHECK (✓) HOW OFTEN YOU FELT EACH WAY DURING THE LAST WEEK.

How often last week did you feel	Not at all	Once	Several times	Often
On top of the world?				
Very lonely or remote from other people?				
Particularly excited or interested in something?				
Depressed or very unhappy?				
Pleased about having accomplished something?				
Bored?				
Proud because someone complimented you on something you had done?				
So restless you couldn't sit long in a chair?				
Vaguely uneasy about something without knowing why?				

20. PLEASE INDICATE WHICH OF THESE THINGS HAS CAUSED YOU UNHAPPINESS IN THE LAST TWO MONTHS. MARK EACH ONE 0, 1, 2, or 3.

- 0 means - has not caused unhappiness
- 1 means - has caused some unhappiness
- 2 means - has caused a good deal of unhappiness
- 3 means - has caused a great deal of unhappiness

(go on to the questions on the back of this page)

20. \_\_\_\_\_ Loneliness (miss husband, being on the outside, etc.)  
 cont'd \_\_\_\_\_ Finances (living on reduced income, trying to make ends meet)  
 \_\_\_\_\_ Raising the children without a father  
 \_\_\_\_\_ Maintaining the house and yard  
 \_\_\_\_\_ Health  
 \_\_\_\_\_ Money management and financial decision making  
 \_\_\_\_\_ The future  
 \_\_\_\_\_ Emotional problems (nervous, upset, hard to get going again)  
 \_\_\_\_\_ Working (going to work, facing a lifetime of work)  
 \_\_\_\_\_ Not working (not being able to work, to find steady work)  
 \_\_\_\_\_ Managing business matters

21. WE WOULD LIKE YOU TO RATE YOURSELF ON THESE FOUR QUALITIES. PLACE AN "X" ON EACH LINE AT THE POINT WHERE YOU THINK YOU BELONG.

Here is an example of how to do this.																			
I tend to lack imagination.	I tend to have a vivid imagination.																		
<table border="0"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td>X</td><td> </td><td> </td><td> </td> </tr> <tr> <td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td></td> </tr> </table>						X				0	1	2	3	4	5	6	7		
					X														
0	1	2	3	4	5	6	7												

- |  |  |   |   |   |   |   |   |  |  |  |   |   |   |   |   |   |   |   |  |  |
|--|--|---|---|---|---|---|---|--|--|--|---|---|---|---|---|---|---|---|--|--|
| 1. My life is not affected by luck.              | <table border="0"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> <tr> <td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td></td> </tr> </table> |   |   |   |   |   |   |  |  |  | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |  | My life is greatly affected by luck.         |
|  |  |   |   |   |   |   |   |  |  |  |   |   |   |   |   |   |   |   |  |  |
| 0  | 1  | 2 | 3 | 4 | 5 | 6 | 7 |  |  |  |   |   |   |   |   |   |   |   |  |  |
| 2. I tend to put little effort into things I do. | <table border="0"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> <tr> <td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td></td> </tr> </table> |   |   |   |   |   |   |  |  |  | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |  | I tend to put great effort into things I do. |
|  |  |   |   |   |   |   |   |  |  |  |   |   |   |   |   |   |   |   |  |  |
| 0  | 1  | 2 | 3 | 4 | 5 | 6 | 7 |  |  |  |   |   |   |   |   |   |   |   |  |  |
| 3. My life is free of problems.                  | <table border="0"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> <tr> <td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td></td> </tr> </table> |   |   |   |   |   |   |  |  |  | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |  | My life is full of problems.                 |
|  |  |   |   |   |   |   |   |  |  |  |   |   |   |   |   |   |   |   |  |  |
| 0  | 1  | 2 | 3 | 4 | 5 | 6 | 7 |  |  |  |   |   |   |   |   |   |   |   |  |  |
| 4. I tend to have few capabilities.              | <table border="0"> <tr> <td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td><td> </td> </tr> <tr> <td>0</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td></td> </tr> </table> |   |   |   |   |   |   |  |  |  | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 |  | I tend to have many capabilities.            |
|  |  |   |   |   |   |   |   |  |  |  |   |   |   |   |   |   |   |   |  |  |
| 0  | 1  | 2 | 3 | 4 | 5 | 6 | 7 |  |  |  |   |   |   |   |   |   |   |   |  |  |

22. Do you feel that being identified as a widow prevents you from doing things that you would like to do which you otherwise could have done?

Yes \_\_\_\_\_. No \_\_\_\_\_.

If so, what are they? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

23. From your experience, what single basic quality of a woman would best fit her to cope with widowhood? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

24. What do you consider your most serious problem since your husband died?

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25. Can you think of anything that could be done to help or to make it easier for widows to adjust to a new way of life? \_\_\_\_\_

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26. How long have you lived in Canada? \_\_\_\_\_ years

27. Have you been widowed more than once? Yes \_\_\_\_\_ No \_\_\_\_\_

## Sample Postcard

This card was sent with the questionnaire to widows who could not be reached by telephone.

Please check (✓) one:

I have returned the questionnaire.

---

I have not returned the questionnaire because:

- 1. I have been widowed before.
- 2. I have not been married for 5 years.
- 3. I am not sixty years of age or under.
- 4. I have not been a resident of Canada for twenty years.
- 5. Other reason(s) (no need to specify)



THE UNIVERSITY OF MANITOBA

FACULTY OF HOME ECONOMICS  
WINNIPEG, CANADA R3T 2N2  
TELEPHONE 204 474-9432

DEPARTMENT OF FAMILY STUDIES

June, 1976

Dear Mrs.

In our recent telephone conversation you kindly agreed to complete the questionnaire for the Department of Family Studies project on widowhood. We are enclosing the questionnaire and a return envelope for your convenience. To ensure strict confidence, do not sign your name on the questionnaire or the return envelope.

If you have any questions or comments concerning this project, or wish to discuss any aspect of this study, please feel free to contact one of us at the University, 474-9432.

We hope you will help by responding within the next few days.

Thank you for your cooperation.

Yours sincerely,

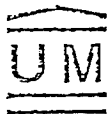
*Lois M. Brockman*

Lois M. Brockman, Ph.D.,  
Associate Professor.

*Elsie M. Thorpe*

Elsie Thorpe,  
Research Assistant.

LB/dc  
Encl.



THE UNIVERSITY OF MANITOBA

FACULTY OF HOME ECONOMICS  
WINNIPEG, CANADA R3T 2N2  
TELEPHONE 204 474-9432

DEPARTMENT OF FAMILY STUDIES

June, 1976

Dear Mrs.

The Department of Family Studies at the University of Manitoba is continuing the study of widowhood. It is hoped that the findings will provide ideas for helping women cope with the many problems they face as widows.

In order to carry out this study, we are contacting every woman who became a widow during the period March, 1973 - March, 1974. From past copies of the Winnipeg Free Press we have learned that your husband died during that time. We are writing to invite you to assist in our present work. If you would be willing to complete the enclosed questionnaire and return it, you would be contributing in a very significant way to the project. All information we receive will be held in strict confidence and processed in such a way that no material could be linked to any individual in the study.

Our study is concerned with widows who are widowed only once, married for five years or more, sixty years of age or under, and a resident of Canada for twenty years. If any one of these does not apply to you, then you need not complete the questionnaire.

When you return your completed questionnaire, do not sign your name on it or on the return envelope. We would appreciate your completing the post card and returning it separately, whether or not you complete the questionnaire.

If you have any questions or comments concerning this project, or wish to discuss any aspect of this study, please feel free to contact one of us at the University at 474-9432.

We hope you will help by responding within the next few days.  
Thank you in advance for your cooperation.

Yours sincerely,

*Lois M. Brockman*

Lois M. Brockman, PhD,  
Associate Professor.

*Elsie M. Thorpe*

Elsie Thorpe,  
Research Assistant.

LB/dc  
Encl.

APPENDIX B

Tables



Table 25  
Categorical Divisions for Testing of Hypotheses

Item	Category	N
Mastery	6 - 21	52
	22 - 35	<u>27</u>
	Total	79
Satisfaction	0 - 5	54
	6 - 11	<u>25</u>
	Total	79
Dissatisfaction	0 - 7	52
	8 - 15	<u>27</u>
	Total	79
Effort	1 - 3	7
	4 - 7	<u>72</u>
	Total	79

Table 26

## Relationships Between Individual Mastery Items and Satisfaction, Dissatisfaction and Effort Attribution

	SATISFACTION		DISSATISFACTION		EFFORT	
	Ob. Level of Sign	Gamma	Ob. Level of Sign	Gamma	Ob. Level of Sign	Gamma
Independence						
Lived apart from parents prior to marriage	.9583	-0.0714	.7018	.1478	.8053	-0.0602
Business experience						
Obtained a driver's license	.4629	.2645	.3185	-0.3022	.8084	.2605
Wrote cheques on personal account	.8552	.1111	.3384	-0.2857	.9875	.1701
Worked full time in a paid position	.3852	-0.2635	.3078	.2948	.8605	-0.0880
Made out income tax declarations	.9194	-0.0833	.9448	-0.0730	.3325	-0.5151
Made out a will	.5906	.1871	.7018	-0.1478	.8053	.0602
Belonged to a non-church organization	.9583	.0714	.9255	-0.0345	.1792	.7004
Held office in non-church organization	.7827	.1530	.9972	-0.0769	.8650	.3333
Supervised other staff	.7927	.1630	.9851	-0.0827	.9354	-0.2473
Responsible for affairs of another person	.8011	.1795	.9709	-0.0924	.4864	1.0000
Death experience						
Lost parent through death	.3872	-0.3207	.9851	.0828	.9354	.2473
Lost parent in-law through death	.1791	.4029	.7721	-0.1299	.9544	.1405
Lost close friend	.8552	-0.0177	.9725	.0704	.9875	-0.1712
Helped arrange a funeral	.7013	-0.1504	.6846	-0.1518	.5368	-0.4056
Lost a brother or sister through death	.3999	-0.2774	.8396	.0107	.9544	.2000
Attended lecture, read a book about death	.3999	.2957	.2685	-0.3996	.2729	1.0000
Lost a child through death	.8084	.2605	.9284	-0.1415	.8669	1.0000
Money management						
Decisions re: savings	.9648	-0.1111	.8596	-0.0412	.7879	.3333
Decisions (major)	.2300	.3559	.1777	-0.4247	.7728	.2727
Decisions (minor)	.5695	-0.0400	.5558	.0196	.6276	-1.0000
Keep track of bills	.7827	-0.1529	.9972	.0769	.8650	-0.3333
Pay bills	.5943	.2040	.8917	-0.0955	.9284	.2000
Do banking	.7175	-0.1463	.6734	-0.1564	.2343	.5751
Household and other tasks						
Lawn, garden chores	.1956	.3782	.8329	-0.0074	.7868	.0531
Interior decorating	.9061	-0.1005	.3920	-0.2766	.6872	.3220
Earn the money	.5163	-0.2238	.0578	.4754	.8414	-0.0820
Paint, repair house	.1791	-0.4029	.4343	.2444	.3796	.5849
Snow shovelling	.5580	-0.2000	.6846	.1518	.8605	.0880
Shopping for food	.4081	.5628	.5471	.3626	.7840	-1.0000
Car cleaning	.9820	.0588	.7158	-0.1552	.9284	-0.2000
Family correspondence	.7961	.1707	.8857	-0.3333	.7927	.5862
Chauffering	.2368	.3553	.0793	-0.5360	.6872	-0.3220
Cooking	.6912	1.0000	.7371	1.0000	.1451	-1.0000
Car refuelling	.0685	.5843	.2899	-0.4970	.6300	-0.4530
Housecleaning	—	—	—	—	—	—
Take car for repairs	.2741	.5281	.9284	-0.1415	.2203	-0.6855

Table 27

Relationships Between Mastery, Satisfaction, Dissatisfaction and Causality Measures and Additional Background Characteristics

	Full time work	Preparation	Age	Socioeconomic Status	Number of Children	Number of Children at Home	Marriage Rating	Length of Warning
Mastery	.5860	.8007	.7966	.4213	.8804	.8239	.8539	.6940
	.1852	-0.1254	-0.1174	-.1655	.0951	.1073	-0.0805	-0.1489
Satisfaction	.3852	.6680	.9459	.3782	.1638	.7515	.9798	.6838
	-0.2635	.1793	.0034	.2138	.3795	-0.1067	-0.0140	-0.1563
Dissatisfaction	.3078	.9323	.8377	.5345	.1814	.2077	.8539	.5785
	.2948	-0.0430	-0.1163	.2128	-0.2500	-0.0682	-0.0805	.1864
Effort	.8605	.8886	.4993	.2930	.5488	.7425	.7840	.4492
	-0.0880	-0.1215	.3993	.3698	-0.3333	.2330	-1.0000	.4509
Luck	.1943	.7577	.0944	.1236	.0425	.4177	.5282	.6274
	-0.3576	-0.1409	.4061	.0323	-0.0245	.1837	-0.3623	.1736
Capability	.6117	.7138	.7342	.5792	.8949	.7338	.7806	.7537
	.2537	-0.2432	-0.1694	.1531	-0.1045	-0.0170	-0.1323	.1959
Task Difficulty	.5007	.8050	.1175	.1134	.6773	.9039	.7226	.1248
	.2075	-0.1226	-0.2603	.1469	.0672	.0665	-0.0112	.3945

In each case the upper number represents the observed level of significance of the chi-square value and the lower number represents the gamma coefficient value.

Table 28

Frequency Distribution Of Prewidowhood And Present Levels Of  
Well Being And Financial Status

	Prewidowhood (Level?) Percentage	Present (Level?) Percentage
Well Being		
0-5	46	44
6-10	$\frac{54}{100}$	$\frac{56}{100}$
Financial Status		
1-3	35	52
4-5	$\frac{65}{100}$	$\frac{48}{100}$

APPENDIX C  
Gamma Coefficient

### The Gamma Coefficient

Gamma is a measure of association for ordinal data which is computed on the frequency of like and unlike pairings on two variables. It establishes how much more probable it is to get like than unlike orders and reflects both the size and direction of the relationship between two variables. Gamma may be interpreted in the same manner as a correlation coefficient. Since there is a lack of knowledge of the probability distribution of gamma, the observed levels of significance cannot be reported. For a more detailed discussion of gamma, the reader is referred to Downey, 1975, pp. 229-233.