

MIDDLE AGE WOMEN AND THEIR PREPARATION
FOR WIDOWHOOD

By

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CHAPTER I

Introduction

Statement of Problem

Death and widowhood are among the most shattering of life's realities. These occurrences would be more easily dealt with if the individuals could be prepared beforehand (Caine, 1974). Most of the previous research in the area of widowhood has dealt with the woman's adjustment after the husband's death. This research is concerned with what preparation a woman has for widowhood before the death of her husband, thus, hopefully, making the transition to widowhood less traumatic.

A large number of newly widowed women are still in their middle years. Of the 550,000 women widowed in 1961, about 90,000 were under the age of 45 (Lopata, 1973). Three-fourths of the women widowed can expect to live an additional 25 years. This middle life stage has been virtually left out of research dealing with widowhood. The neglect for research during the middle years is felt by some to be related to our youth oriented society. Our culture is not accustomed to surveying the life cycle from beginning to end (Morgan, 1969).

The middle aged fear death the most; while the old fear death the least (Bengston, 1977). Bengston interviewed over 1,200 Los Angeles area Whites, Chicanos and Blacks aged 45 to 75. These interviews concluded that the eldest respondents have already worked through their

personal crisis concerning death; while the middle age persons are still struggling with the concept of death.

Therefore, according to the previous research, a large number of women are becoming widows during the middle years. Research also indicates that during the middle years death is an uncomfortable subject. Thus the need for middle age women to be prepared for the possibility of widowhood is a subject that should be considered.

Purpose of the Study

The purposes of this study are:

- A. To investigate the factors that seem to be beneficial to enable middle age women to be prepared for widowhood.
- B. To develop an instrument that would indicate specific factors that aided in widowhood preparation.
- C. To examine the following specific hypotheses:
 1. There is no significant difference between respondents scores on the Preparation for Widowhood Scale and the following:
 - (a) knowledge of impending death of spouse
 - (b) a developed sense of autonomy
 - (c) educational level obtained
 - (d) age
 - (e) degree of religious commitment
 - (f) presence or absence of employment
 - (g) degree of involvement in planning for family's financial security
 - (h) degree of closeness in family relationships

- (i) degree of involvement in outside interests
- (j) comfort in being alone

CHAPTER II

REVIEW OF LITERATURE

The only thing that absolutely all widows and, incidently, all experts agree on is that it is far better to prepare together for the death of a spouse (Powers, 1974). One of the most loving acts that a man can perform is to teach his wife how to be a widow (Caine, 1974). From previous research and literature certain areas have been suggested as those that would enable women to be better prepared for widowhood. The areas are: financial security, loneliness, employment, relationship with family members, autonomy, education, age, length of time respondent was aware of impending death of spouse, outside interests, and religious commitment (Berardo, 1969; Buchanon, 1974; Caine, 1974; Lopata, 1973).

Financial Situation

Lynn Caine author of Widow, describes her personal story of working through the stages of becoming a "successful widow." The author believes that women should face the reality of becoming a widow and prepare beforehand (Caine, 1974). Caine would declare a "Contingency Day," a day for an annual review of the financial state of the family. Husband and wife would discuss steps to be taken if either of them should die in the next 12 months. Topics of discussion should include: (1) husband and wife's pension plan, (2) wills and executors of wills, and (3) insurance.

Formerly relatives saw to the welfare of widows (Powers, 1974). Now in most cases only the husband's planning and the wife's experience in financial situations can assure her of security. There are other areas that should be discussed between husband and wife concerning widowhood. These are: (1) the husband's pensions should provide survivor's benefits, (2) the wife needs to have a separate cash account, either savings or personal checking, in her own name, (3) the house should have mortgage insurance, (4) the wife should be prepared to finance her own health needs after her husband's death, and (5) the wife needs to know about the family's bank accounts, stocks, and real estate (Powers, 1974).

The responsibility relating to money matters should be considered and discussed during the lifetime of both spouses (Ross, 1974). Pre-planning is the most significant factor in diminishing the confusion that occurs upon the death of a spouse. It is not possible to anticipate all problems that may arise. In the writing of wills, Ross (1974) suggests that the couple seek professional assistance, as a will is a highly technical instrument. The couple should evaluate what the net estate expenses will be, and what income it can reasonably be expected to produce. Also to be considered is how the surviving spouse can arrange to live on that income.

A survey of widows aged 55 or older found their economic circumstances to be below average, three-fourths of the husband's owned less than \$5,000 in life insurance at the time of death, and an additional 20% owned less than \$10,000 (Berardo, 1969). The survey also showed that insurance money goes to pay funeral expenses, medical bills, taxes, and mortgages leaving the surviving spouse with only a small

amount. Berardo's study indicates that very few widows are capable of handling the economic responsibilities brought on by the husband's death. The women in the study knew very little about matters of real estate, titles, mortgage contracts, stocks, bonds, and matters of property.

Loneliness

Coping with loneliness seems to be a major problem of women adjusting to widowhood. Women need to prepare themselves to live alone (Caine, 1974). One of the major problems of widows who are having difficulty in adjusting to loneliness is that they have never been alone (Powers, 1974). What these women are experiencing is a totally new situation, one for which they have not been prepared.

Women who are still oriented to the role of wife in widowhood are the women who concentrated solely on that role while their husbands were still alive (Lopata, 1973). Their role was one of companion to their husbands. According to Lopata, with the death of their husbands these women are the most likely of all respondents to face disorganization in their lives, and to experience very personal forms of loneliness. Lopata discovered in her study of Chicago widows that half of her sample considered loneliness their greatest problem. The sample of this study included 150 widowed women with an age range from 50 to 65, and another 150 women aged 65 and older.

Employment

Widows who have obtained employment are heavily concentrated in the low paying jobs. Research indicates that playing a role in the

productive economy is predictive of a more favorable adaptation to widowhood (Berardo, 1969).

Lynn Caine, who was employed prior to her husband's death, states that the job gave structure to her life; that having a job gives emotional security (Caine, 1974). The best advice to give to other widows is to keep their jobs if they have one, and to find a job if they do not. It is the regularity of a job that is important (Caine, 1974).

Most of the younger women who worked before the death of their husbands have a good part of their identity invested in their role as a working person (Silverman, 1972). In this instance the widow has a familiar role that is available to her. She does not experience a total identity crisis upon losing the role of wife.

Relationship with Family Members

Lopata (1973) discovered from her research that the daughter seems to be the most helpful of the adult children. During the husband's illness the female was the child giving the most help to the mother. The daughter was considered the main source of comfort and emotional support to her mother (Lopata, 1973).

In some instances the woman's role as mother, sister, or daughter was more important than that of wife (Silverman, 1972). When the husband dies those roles do not change and the life of the widow can continue as before.

Arling (1976) conducted research that involved interviewing 409 widows. The results of this research indicated that widows interaction with their children was not considered meaningful. This was

due to the differences in lifestyles and interests between the widow and her children. Meaningful interaction was obtained by the widow from neighbors and friends in the area. Arling states that it is not necessarily the amount of interaction that is important, but the security of neighborhood involvement that elevates mood.

Autonomy

If a woman has made her husband her whole life, she is going to have a much more difficult time adjusting to widowhood than those persons who have been able to have a more open relationship with other people (Buchanon, 1974). Buchanon discovered the people having the most difficulty in adjusting to widowhood are those who have spent their whole lives trying to please their spouse; or to make their spouse the important person. When the spouse dies the wife is at a loss to know how to handle herself, since she has depended so heavily upon the now deceased person.

Many women have never found the occasion to function in the world as separate and distinct human beings (Powers, 1974). They have never defined their own identities, whereas more men have been encouraged to develop their full potential as unique human beings. Men are encouraged and expected to develop a sense of autonomy or self actualization, whereas women are not expected to do the same.

Some women have had a life outside of marriage in which their identities did not depend on their role as wife (Silverman, 1972). These women have developed a sense of autonomy or independence, and after the death of their husbands they had little difficulty in adjusting to their new roles as widows.

Education

In Lopata's (1973) study of Chicago area widows it was discovered that the more education the widow had, the more social roles and social relations they were able to enter and maintain. The results suggest that the higher the level of a woman's education the less likely it is that she discovered other meaningful relationships besides the spouse. This could indicate that women with a high degree of education could be better prepared for widowhood.

Lopata (1973) points out that women who are professionals in particular fields do exist; but they are in the minority. Some statistics that were derived from Lopata's Chicago area study show that 48.6% of the women never went beyond grade school, 11% had college or advanced training, 10% had never worked before, 26% did not work before marriage, 40% never worked while they were living with their husbands (Lopata, 1973).

Length of Husband's Illness

Sometimes a long illness precedes death and the bereaved partner learns gradually to face the inevitable prospect of being alone (Egleson & Egleson, 1961). For many however, adjustment is just postponed by a long illness; right up to the last minute they hope the dying partner will get better.

Even when the spouse is seriously ill and death is anticipated any verbal discussion concerning widowhood rarely occurs (Silverman, 1972). There is a strange resistance and unwillingness to prepare for the problems which are involved when death comes (Peniston, 1962).

Buchanon (1974) indicates that no matter how drawn out the suffering of a mate has been, the actuality of death still comes as a shock, because death is so final. Preparation is a possibility and a definite benefit, but the extent that a person can prepare for the death of a spouse is limited. The pain of grief cannot be avoided (Peniston, 1962).

Berardo (1969) agrees with Peniston in that even when death has been expected for a long time, it is always a shock to the family. The pain of grief cannot be avoided, but proper preparation will help in facing the work of grief. This preparation will give members of the family insight into ways of helping each other.

Outside Interests

Buchanon (1974) recommends that women who are not presently widowed to broaden their base of fellowship to persons outside their immediate family. He suggests that women seek interests in church, business, or social groups. These types of relationships will ensure the women of supportive assistance if their husbands should die. Not only would this include supportive relationships, but would subsequently enable the woman to be involved with activities other than solely being a wife to her husband.

Religious Commitment

Felix Berardo (1969) suggests that if a person had been adequately prepared for the loss of a spouse; and if this preparation was fit into a secure religious attitude, the surviving spouse should have little difficulty in adjusting to the new role. For many people a

strong religious belief helps them to justify the death of their spouse and enables them to successfully work through their grief.

CHAPTER III

PROCEDURE

Selection of Subjects

The subjects for this particular study were women who had experienced loss of a spouse between the ages of 35 and 65. The subjects were selected from a population of widowed women living in Stillwater, Oklahoma and Wichita, Kansas. The widowed women from Stillwater were employees of Oklahoma State University or members of the First United Methodist Church. The author obtained a list of widowed women over 40 employed by Oklahoma State University at the University Computer Center. The list of widowed women from the Methodist Church was obtained by the author meeting with the pastor of the church and explaining the study. The widowed women from Wichita were members of two organizations: Widowed of Wichita, a group sponsored by Saint Mary's Catholic Church, and a group of widowed women sponsored by the First Methodist Church of Wichita. A personal phone call was placed to the presidents of the organizations explaining the study.

Development of Instrument

A questionnaire, developed by the author, was created to investigate what factors were beneficial in preparing a middle age woman for widowhood. The instrument was divided into three sections. The first section, demographic characteristics, was developed to obtain the

following background information: age, race, educational level, and religious affiliation. The second section investigated behavior prior to and immediately following widowhood. Areas investigated included knowledge of impending death of spouse, the degree of being an autonomous person, comfort in being alone, degree of closeness in family relationships, involvement in outside interests, knowledge of family's financial situation, and presence or absence of employment. The questions in these sections were primarily fixed alternative. The questionnaire also contained open-ended questions designed to obtain the occupation of the individual and length of husband's illness.

The third section of the questionnaire was the Preparation for Widowhood Scale. The respondents were asked to respond to specific areas that aided in their adjustment to widowhood. These areas were scaled on a five point continuum of "strongly agree", "agree", "undecided", "disagree" and "strongly disagree." The Preparation for Widowhood Scale was designed to determine if the following factors were significant in widowhood preparation: religious beliefs, outside interests, relationship with family members, knowledge of impending death of spouse, respondent's age at time of husband's death, if respondent was employed at the time of husband's death, knowledge of family's financial situation, independence from husband, and experience in being alone.

Validity

The questionnaire was submitted to a panel of five judges, all of whom hold advanced degrees in psychology, child development, family relations, or sociology. The judges were sent a letter of instructions

and asked to rate the items in terms of the following questions:

- (1) Are the items clear?
- (2) Are the items very specific?
- (3) Are the items significant?
- (4) Are the items inoffensive?

Modifications were made according to the recommendations of the judges.

Validity was assumed based on the judgements of the panel members.

Administration of Instrument

Thirty instruments along with a cover letter were distributed by the author to the Widowed of Wichita group at their monthly meeting. A brief explanation of the study was presented at this time. The instruments were collected and a reaction session concerning the study was conducted.

Fifty instruments and cover letters were given to the president of the widow group sponsored by the First Methodist Church of Wichita. The president distributed the 50 instruments and 50 self-addressed stamped envelopes at the group's monthly meeting. The respondents completed the instruments at their convenience and were asked to return them in two and one-half weeks.

The instrument was distributed to the 35 employees of Oklahoma State University who had been identified as widows and 29 widowed members of the First United Methodist Church of Stillwater by mail. All of the respondents returning the forms by mail were given self-addressed, stamped envelopes and were asked to return the form in two and one-half weeks.

Analysis of Data

Frequencies and percentages were used to analyze all information obtained in the returned questionnaires. The chi-square test was utilized in the item analysis of the Preparation for Widowhood Scale as an index of validity.

The Mann-Whitney U test was utilized to determine whether or not there were significant differences between respondent's scores on the Preparation for Widowhood Scale and the following: knowledge of impending death of spouse and presence or absence of employment prior to husband's death. The Kruskal-Wallis one way analysis of variance was utilized to determine whether or not there were significant differences between respondents scores on the Preparation for Widowhood Scale and the following: a developed sense of autonomy, educational level, age when widowed, degree of religious commitment, degree of closeness in family relationships, degree of involvement in outside interests, and comfort in being alone.

Of those variables that were significant, further analysis utilizing Mann-Whitney U indicated where the differences among the classifications were found. Mean scores comparing the Preparation for Widowhood Scale and the following variables were analyzed: religious affiliation, degree of involvement in outside interests, degree of closeness in family relationships, knowledge of impending death of spouse, present age, age when widowed, presence or absence of employment, level of education obtained, respondent's degree of involvement in planning for financial security and a developed sense of autonomy.

CHAPTER IV

RESULTS

Description of Subjects

A detailed description of the 104 subjects who participated in this study is presented in Table I. Ages of the respondents ranged from 40 to over 65 years, with the largest number (32.04%) falling in the 61-65 years category. The largest number of women became widows in the 51-55 (29.70%) year category.

The great majority of the subjects were Caucasian (85.58%). The remaining respondents were Native Americans (14.42%). There were no Blacks or Chicanos in this study.

Of the respondents 38.46% lived the major part of their married life in a city of over 100,000 population. A majority of respondents (72.11%) indicated their religious preference as Protestant. There were no Jewish or Mormons or respondents indicating no religious preference in this study. Of the respondents, 42.31% indicated a high school graduate as their level of completed education.

TABLE I
DEMOGRAPHIC CHARACTERISTICS OF THE SUBJECTS

Variable	Classification	*N	%
Age	40-45 years	6	5.82
	46-50	5	4.85
	51-55	15	14.56
	56-60	20	19.42
	61-65	33	32.04
	over 65	24	23.30
Age when widowed	35-40 years	13	12.87
	41-45	10	9.90
	46-50	4	3.96
	51-55	30	29.70
	56-60	27	26.73
	61-65	17	16.83
Race	Caucasian	89	85.58
	Native American	15	14.42
Residence major part of married life	On farm or in country	5	4.81
	Small town under 25,000	27	25.96
	City of 25,000-50,000	26	25.00
	City of 50,000-100,000	6	5.77
	City of over 100,000	40	38.46
Religious Preference	Catholic	28	26.92
	Protestant	75	72.11
	Other	1	.96
Education Level	Attended high school but not graduate	5	4.81
	Graduated from high school	44	42.31
	Attended college or university for at least 2 years	27	25.96
	Graduated from a 4 year college	18	17.31
	Completed graduate work	10	9.61

*N does not equal total sample as some respondents did not answer every question.

Responses to Self Perception of
Respondents Concerning Behavior
Prior to and Immediately
Following Widowhood

Respondents were asked to react to questions concerning their behavior prior to and immediately following the death of their husbands. Areas investigated included the following: degree of religious practices, knowledge of family's financial situation, autonomy of respondent, comfort in being alone, degree of closeness in family relationships, involvement in outside interests, knowledge of impending death of spouse and presence or absence of employment. A summary of the self perceptions of behavior prior to and immediately following widowhood may be found in Table II.

As was mentioned in the discussion of the description of the subjects a majority (72.11%) of respondents were Protestant. The largest proportion (53.40%) indicated they were somewhat involved with their religious practices.

In terms of knowledge of family's financial situation, 75% responded that they knew all of the facts of their husband's financial condition at the time of his death, 55.77% indicated that their husbands had written a will with 77.47% involved in the planning of the husband's will and 86.76% indicating they were aware of the contents of their husband's will. The greatest proportion of the respondents (71.15%) indicated that they had also written a will.

The majority did not have separate checking accounts (83.49%) or separate savings accounts (84.47%) from their husband's. A proportion

TABLE II

SELF PERCEPTION OF RESPONDENTS CONCERNING BEHAVIOR PRIOR
TO AND IMMEDIATELY FOLLOWING WIDOWHOOD

Variable	Classification	N	%
Which of the following best describes your religious practices.	Very involved with religion	47	45.63
	Somewhat involved with religion	55	53.40
	Not involved with religion	1	.97
With regard to my husband's general financial condition at the time of his death . . .	I knew all the facts.	78	75.00
	I knew part of the facts.	23	22.11
	I was uninformed.	3	2.88
Had your husband written a will?	Yes	58	55.77
	No	46	44.23
Were you involved in the planning process of your husband's will?	Yes	55	77.47
	No	16	22.53
Were you aware of the contents of your husband's will?	Yes	59	86.76
	No	9	13.23
Have you written a will?	Yes	74	71.15
	No	30	28.85
Did you and your husband have separate checking accounts?	Yes	17	16.50
	No	86	83.49
Did you and your husband have separate savings accounts?	Yes	16	15.53
	No	87	84.47

TABLE II (CONTINUED)

Variable	Classification	N	%
In my relationship with my husband, I consider myself to have been	Very financially dependent	30	29.13
	Somewhat financially dependent	49	47.57
	Financially independent	24	23.30
The extent of my husband's estate was such that . . .	I will be free from financial worry for the rest of my life.	35	36.84
	I was provided for 5-10 years.	22	23.16
	I was provided for 1-5 years.	10	10.53
	I was immediately self-supporting.	28	29.47
Planning for my financial security as a widow was . . .	very thorough.	17	16.67
	adequate.	52	50.98
	inadequate.	33	32.35
In planning for this financial security, I was . . .	very involved.	42	42.42
	somewhat involved.	48	48.48
	not involved.	9	9.09
I was comfortable with being alone before I became a widow . . .	all the time.	2	1.98
	most of the time.	74	73.27
	never.	25	24.75
Before the death of my husband, I frequently set aside time to be alone . . .	daily.	24	25.00
	weekly.	17	17.71
	monthly.	5	5.21
	never.	50	52.08

TABLE II (CONTINUED)

Variable	Classification	N	%
I am comfortable living alone now that I'm a widow . . .	all the time.	11	10.89
	most of the time.	81	80.20
	never.	9	8.91
I feel that loneliness was one of the greatest obstacles in my transition to widowhood.	Strongly agree	38	36.89
	Agree	37	35.92
	Undecided	9	8.74
	Disagree	17	16.50
	Strongly disagree	2	1.94
Which of the following best described your relationship with immediate family members.	Very close relationship	54	52.94
	Close relationship	44	43.13
	No close relationship	4	3.92
	No contact	--	--
In my relationship with my husband, I consider myself to have been . . .	very emotionally dependent.	15	15.00
	somewhat emotionally dependent.	64	64.00
	emotionally independent.	21	21.00
I feel I will be able to cope successfully with life on my own.	Strongly agree	27	26.47
	Agree	58	56.86
	Undecided	15	14.71
	Disagree	2	1.96
	Strongly disagree	0	0.00
Degree of involvement in outside interest.	Very involved	48	46.60
	Moderately involved	47	45.63
	Not involved	8	7.77

TABLE II (CONTINUED)

Variable	Classification	N	%
Was your husband ill for an extended period of time?	Yes	42	40.78
	No	61	59.22
Did you know in advance that your husband was going to die?	Yes	40	39.60
	No	61	60.40
Were you regularly employed prior to your husband's death?	Yes	47	46.08
	No	55	43.92
What were your reasons for working?	Personal fulfillment	3	4.84
	Supplement Income	17	27.42
	Both 1 and 2	40	64.52
	Other	2	3.23

Variable	Classification	YES		NO	
		N	%	N	%
Which of the following family members have been the most supportive or helpful in your transition to widowhood?	Parents	9	8.65	95	91.35
	Children	81	77.88	23	22.11
	Brothers	16	15.38	88	84.61
	Sisters	24	23.08	80	76.92
	Other	6	5.77	98	94.23
Which persons outside your family have been the most supportive or helpful in your transition to widowhood?	Other widows	37	35.58	67	64.42
	Friend of same sex	61	58.65	43	41.35
	Friend of opposite sex	16	15.38	88	84.61
	Minister	13	12.50	91	87.50
	Lawyer	13	12.50	91	87.50
	Other	9	8.82	93	91.18

TABLE II (CONTINUED)

Variable	Classification	YES		NO	
		N	%	N	%
Check the following areas for which you had some responsibility while your husband was still alive.	Obtaining a loan	42	40.38	62	59.61
	Keeping checking accounts	82	78.85	22	21.15
	Buying or selling stock	23	22.11	81	77.88
	Paying bills	86	82.69	18	17.31
	Buying insurance	40	38.46	64	61.54
	Other	14	13.46	90	86.54
Which of the following did you know the location of before you became a widow?	Wills	63	60.58	41	39.42
	Insurance papers	98	94.23	6	5.77
	Car titles	98	94.23	6	5.77
	Property deeds	98	88.46	12	11.54
	Marriage license	99	95.19	5	4.81
	Birth certificates	98	94.23	6	5.77

(47.57%) considered themselves somewhat financially dependent on their husband. The proportion of respondents that indicated they would be free from financial worry for the rest of their life was 36.84%, while 29.47% claimed that they were immediately self supporting after their husband's death.

Only 16.67% felt that planning for their financial security as a widow was very thorough. While 50.98% felt the planning for their widowhood adequate, and 32.35% indicated the planning for their financial security was inadequate. In regards to their involvement in planning for this financial security (48.48%) indicated they were somewhat involved.

The great majority (73.27%) indicated that they were comfortable being alone before they became a widow. Before the death of their husband, 52.08% reported that they never set aside time to be alone. A large proportion (80.20%) are comfortable in being alone now that they are widowed; and 36.89% strongly agreed that loneliness was one of their greatest obstacles in their transition to widowhood. Concerning emotional dependence, 64.00% indicated they were somewhat emotionally dependent in their relationship with their husband, while 56.86% agreed that they would be able to cope successfully with life on their own.

The responses to the questions investigating degree of involvement in outside interests were recategorized into three sections. Very involved includes those respondents who had an active interest in three or four of the categories. Moderately involved were those respondents who had an active interest in one or two of the categories. Not involved are those respondents who were involved in none of the

categories. A proportion, 46.60% reported they were very involved in outside interests.

Approximately half (59.22%) indicated that their husband was not ill for an extended period of time, while 60.40% reported they had no knowledge of the impending death of their spouse.

Concerning presence or absence of employment, 43.92% indicated they were not employed prior to their husband's death. Of those (46.08%) respondents who were employed prior to the death of their spouse, 64.52% indicated personal fulfillment and supplement of income as their reasons for working. Two respondents checked the classification marked other. The reason for employment was to support husband and self, as her spouse was ill for seven years. The second respondent indicated reason for employment was to be sufficiently able to support herself, if her husband should die.

Concerning family relationships, 52.94% indicated they had a very close relationship with family members. A large proportion (77.88%) indicated that their children were the most supportive or helpful in their transition to widowhood, while 58.65% of the respondents indicated that a friend of the same sex was the person outside their family who was the most supportive or helpful in the transition to widowhood.

A large proportion (82.69%) indicated that paying bills and keeping checking accounts (78.85%) were two areas in which they had some responsibility while their husband was alive. The majority of respondents knew the location of the following documents before they became a widow: wills (60.58%), insurance papers (94.23%), car titles (94.23%), property deeds (88.46%), marriage license (95.19%), and birth certificates (94.23%).

Responses to Open Ended Questions

Questions 31 and 32 dealt with length of time the respondents' husband was ill and length of time respondent had knowledge of the impending death of spouse. The responses to these questions were quite varied. The majority of the respondents' husbands were ill for many years rather than for a short period of time. The majority of respondents had knowledge of impending death of spouse for two to three months. Question 33 dealt with the respondent's occupations. Again the responses were quite varied. Occupations ranged from personnel administration to housekeeper.

Item Analysis of Preparation for Widowhood Scale

The Preparation for Widowhood Scale is composed of ten statements that investigate specific areas that aided the respondents adjustment to widowhood. An index of validity was obtained by employing the chi-square test to determine which of the areas significantly discriminated between the upper and lower quartiles (on the basis of total scores for each section). All of the items with the exception of religious beliefs significantly discriminated at the .05 level with some showing greater significance as Table III indicates.

Responses to Preparation for Widowhood Scale

As Table IV indicates, a large proportion (56.31%) of respondents strongly agreed that their religious beliefs helped them prepare for

TABLE III
 ITEM ANALYSIS BASED ON COMPARISONS OF UPPER
 AND LOWER QUANTILES ON PREPARATION
 FOR WIDOWHOOD SCALE

Item	df	χ^2	Level of Significance
I feel my religious beliefs have helped me prepare for widowhood.	2	1.66	n.s.
I feel my hobbies have helped me adjust to widowhood.	4	10.91	.05
I feel my relationship with family members helped me prepare for widowhood.	4	11.24	.05
I feel the knowledge of the impending death of my husband helped to prepare me for widowhood.	4	18.97	.001
I feel my age at the time of my husband's death was a factor in my preparation for widowhood.	3	19.31	.001
I feel the fact that I was employed at the time of my husband's death aided my transition to widowhood.	3	9.80	.05
I feel my education was beneficial in my preparation for widowhood.	2	10.43	.01
I feel knowledge of my family's financial situation was beneficial in my preparation for widowhood.	4	15.75	.01
I feel independence from my husband was an asset in adjusting to widowhood.	4	15.73	.01
I feel experience in being alone is essential preparation for widowhood.	4	10.30	.05

TABLE IV
RESPONSES TO PREPARATION FOR WIDOWHOOD SCALE

Variable	Classification	N	%
I feel my religious beliefs have helped me prepare for widowhood.	Strongly agree	58	56.31
	Agree	30	29.13
	Undecided	6	5.82
	Disagree	7	6.80
	Strongly disagree	2	1.94
I feel my hobbies have helped me adjust to widowhood.	Strongly agree	26	26.53
	Agree	44	44.90
	Undecided	11	11.22
	Disagree	10	10.20
	Strongly disagree	7	7.14
I feel my relationship with family members helped me prepare for widowhood.	Strongly agree	42	42.86
	Agree	34	34.69
	Undecided	11	11.22
	Disagree	4	4.08
	Strongly disagree	7	7.14
I feel the knowledge of the impending death of my husband helped to prepare me for widowhood.	Strongly agree	11	15.07
	Agree	15	20.55
	Undecided	13	17.81
	Disagree	21	28.77
	Strongly disagree	13	17.81

TABLE IV (CONTINUED)

Variable	Classification	N	%
I feel my age at the time of my husband's death was a factor in my preparation for widowhood.	Strongly agree	9	9.28
	Agree	37	38.14
	Undecided	19	19.59
	Disagree	19	19.59
	Strongly disagree	13	13.40
I feel the fact that I was employed at the time of my husband's death aided in my preparation for widowhood.	Strongly agree	27	50.94
	Agree	15	28.30
	Undecided	3	5.66
	Disagree	4	7.55
	Strongly disagree	4	7.55
I feel my education was beneficial to my preparation for widowhood.	Strongly agree	34	35.42
	Agree	36	37.50
	Undecided	5	5.21
	Disagree	16	16.67
	Strongly disagree	5	5.21
I feel knowledge of my family's financial situation was beneficial in my preparation for widowhood.	Strongly agree	46	46.46
	Agree	34	34.34
	Undecided	10	10.10
	Disagree	5	5.05
	Strongly disagree	4	4.04
I feel independence from my husband was an asset in adjusting to widowhood.	Strongly agree	14	15.56
	Agree	45	50.00
	Undecided	13	14.44

TABLE IV (CONTINUED)

Variable	Classification	N	%
	Disagree	11	12.22
	Strongly disagree	7	7.78
I feel experience in being alone is essential preparation for widowhood.	Strongly agree	26	26.80
	Agree	36	37.11
	Undecided	17	17.53
	Disagree	7	7.22
	Strongly disagree	11	11.34

widowhood whereas 44.90% agreed that involvement in hobbies helped them adjust to widowhood and 42.86% strongly agreed that their relationship with family members helped them prepare for widowhood.

In regard to knowledge of impending death of spouse, 28.77% dis-agreed that this helped them prepare for widowhood. Concerning the respondent's age at the time of husband's death, 38.14% agreed that this was a factor in widowhood preparation. A large proportion (50.94%) strongly agreed that presence of employment at time of husband's death aided in their transition to widowhood, and 37.50% agreed that their education was beneficial in regards to widowhood preparation.

Concerning knowledge of family's financial situation, 46.46% strongly agreed that this was beneficial in preparation for widowhood. A large proportion (50.00%) agreed that independence from the husband was an asset in adjusting to widowhood, and 37.11% agreed that experience in being alone is essential preparation for widowhood.

Examination of Hypotheses

Hypothesis I (a). There is no significant difference between respondents' scores on the Preparation for Widowhood Scale and the knowledge of the impending death of spouse. The Mann-Whitney U analysis indicated there were no significant differences between respondents' scores on the Preparation for Widowhood Scale and the knowledge of the impending death of spouse.

Hypothesis I (b). There is no significant difference between respondents' scores on the Preparation for Widowhood Scale and a developed sense of autonomy. The Kruskal-Wallis One Way Analysis of Variance indicated there were no significant differences between respondents'

scores on the Preparation for Widowhood Scale and a developed sense of autonomy.

Hypothesis I (c). There is no significant difference between respondents' scores on the Preparation for Widowhood Scale and educational level obtained. The Kruskal-Wallis One Way Analysis of Variance indicated there were no significant differences between respondents' scores on the Preparation for Widowhood Scale and educational level obtained.

Hypothesis I (d). There is no significant difference between respondents' scores on the Preparation for Widowhood Scale and age. The Kruskal-Wallis One Way Analysis of Variance indicated there were no significant differences between respondents' scores on the Preparation for Widowhood Scale and age.

Hypothesis I (e). There is no significant difference between respondents' scores on the Preparation for Widowhood Scale and degree of religious commitment. The Kruskal-Wallis One Way Analysis of Variance indicated there was a significant difference ($p < .05$) between respondents' scores on the Preparation for Widowhood Scale and degree of religious commitment.

Further analysis utilizing Mann-Whitney U indicated where the differences between the three categories could be found. There was a significant difference ($p < .05$) between those respondents who answered very involved with religion and somewhat involved with religion. There was no significant difference between those respondents who answered very involved with religion and not involved with religion; and no significant difference between those respondents who answered somewhat involved with religion and not involved with religion.

Hypothesis I (f). There is no significant difference between respondents' scores on the Preparation for Widowhood Scale and presence or absence of employment. The Mann-Whitney U indicated there was no significant difference between respondents' scores on the Preparation for Widowhood Scale and presence or absence of employment prior to husband's death.

Hypothesis I (g). There is no significant difference between respondents' scores on the Preparation for Widowhood Scale and degree of planning for family's financial security. The Kruskal-Wallis One Way Analysis of Variance indicated there was a significant difference ($p < .05$) between respondents' scores on the Preparation for Widowhood Scale and degree of planning for family's financial security.

Further analysis utilizing Mann-Whitney U indicated where the differences among the three categories could be found. There was no significant difference between those respondents who very thoroughly planned for their financial security and those who planned adequately for their financial security. There was a significant difference ($p < .05$) between respondents who very thoroughly planned for their financial security. There also was a significant difference ($p < .05$) between respondents who indicated planning for their financial future security was adequate and those respondents who indicated planning for financial security was inadequate.

Hypothesis I (h). There is no significant difference between respondents' scores on the preparation for Widowhood Scale and degree of closeness in family relationships. The Kruskal-Wallis One Way Analysis of Variance indicated there was a significant difference ($p < .01$) between respondents' scores on the Preparation for Widowhood Scale and

degree of closeness in family relationships. This finding indicates that those respondents who have close family relationships may be better prepared for widowhood.

Further analysis utilizing Mann-Whitney U indicates where the differences among the four categories could be found. There was a significant difference ($p < .05$) between respondents who answered very close relationship and close relationship. There was no significant difference between respondents who answered very close relationship and not close relationship. Also there was no significant difference between respondents who answer close relationship and not close relationship. The fourth category (no contact) was eliminated due to an insufficient number of cases. These findings indicate that those respondents who have very close or close family relationships may be better prepared for widowhood.

Hypothesis I (i). There is no significant difference between respondents' scores on the Preparation for Widowhood Scale and degree of involvement in outside interests. The Kruskal-Wallis One Way Analysis of Variance indicated there were no significant differences between respondents' scores on the Preparation for Widowhood Scale and degree of involvement in outside interests.

Hypothesis I (j). There is no significant difference between respondents scores on the Preparation for Widowhood Scale and comfort in being alone. The Kruskal-Wallis One Way Analysis of Variance indicated there was a significant difference ($p < .05$) between respondents' scores on the Preparation for Widowhood Scale and comfort in being alone. This finding indicates that those respondents who are comfortable in being along may be better prepared for widowhood.

Further analysis of Mann-Whitney U indicated where the differences among the three categories could be found. There was a significant difference ($p < .05$) between respondents who answered they were comfortable all the time with being alone and those who answered they were comfortable most of the time in being alone. There also was a significant difference ($p < .01$) between respondents who answered they were comfortable all the time with being alone and those who answered they never comfortable in being alone. There was no significant difference between those respondents who answered they were comfortable most of the time in being alone and those who answered they were never comfortable in being alone.

Mean Score Comparisons of the Preparation
for Widowhood Scale and
Specific Variables

In an effort to get further descriptions of the groups, mean scores were computed comparing the Preparation for Widowhood Scale and the following variables: religious affiliation, degree of involvement in outside interests, degree of closeness in family relationships, knowledge of impending death of spouse, present age, age when widowed, presence or absence of employment, level of education obtained, respondents' degree of involvement in planning for financial security and a developed sense of autonomy. Lower scores indicated greater preparation for widowhood, whereas high scores indicated a lesser degree of widowhood preparation. See Table V for a comparison of mean scores.

TABLE V
 MEAN SCORE COMPARISON OF THE PREPARATION FOR
 WIDOWHOOD SCALE ACCORDING TO
 SPECIFIC VARIABLES

Variable	Classification	\bar{X}
Religious affiliation	Catholic	17.93
	Protestant	20.17
	Other	35.00
Involvement in outside interests	Very involved	18.67
	Moderately involved	20.30
	Not involved	22.12
Degree of closeness in family relationships	Very close	17.96
	Close	21.39
	Not close	28.00
Knowledge of impending death of spouse	Yes	21.15
	No	19.00
Age of respondent	40-45	20.67
	46-50	12.40
	51-55	23.93
	56-60	22.05
	61-65	17.29
Age when widowed	35-40	21.85
	41-46	18.70
	46-50	17.50
	51-55	20.63
	56-60	20.89
	61-65	16.18
Presence of employment prior to husband's death	Yes	21.36
	No	18.31

TABLE V (CONTINUED)

Variable	Classification	\bar{X}
Level of education	Attended high school but did not graduate	15.40
	Graduated from high school	21.80
	Attended college/univeristy for at least two years	18.81
	Graduated from a 4-year college	17.11
	Completed graduate work	19.80
Knowledge of husband's financial situation	Knew all the facts	19.40
	Knew part of the facts	20.48
	Uninformed	22.00
Relationship with husband	Very dependent	23.33
	Somewhat dependent	19.84
	Independent	17.33

CHAPTER V

SUMMARY

The purposes of this study were (1) to investigate the factors that seem to be beneficial to enable middle age women to be prepared for widowhood; (2) to develop an instrument that would indicate specific factors that aided in widowhood preparation; (3) to examine the following specific hypotheses: There is no significant difference between respondents' scores on the Preparation for Widowhood Scale and the following: (a) knowledge of impending death of spouse; (b) a developed sense of autonomy; (c) educational level obtained; (d) age; (e) degree of religious commitment; (f) presence or absence of employment; (g) degree of involvement in planning for family's financial security; (h) degree of closeness in family relationship; (i) degree of involvement in outside interests; (j) comfort in being alone.

The sample was composed of 104 women from the Stillwater, Oklahoma and Wichita, Kansas areas who had experienced death of a spouse between the ages of 35 and 65. The sample was predominately Caucasian and the majority of the women had become widowed between the ages of 51-55. The data were obtained in September, 1977.

The questionnaire composed of fixed alternative and open-ended questions, included the following sections: investigation of demographic characteristics; perception of respondents' behavior prior

to and immediately following widowhood; and the Preparation for Widowhood Scale which indicated specific areas that aided in the respondents' adjustment to widowhood.

The Mann-Whitney U test was utilized in examining the hypotheses concerned with knowledge of impending death of spouse and presence or absence of employment. The Kruskal-Wallis One Way Analysis of Variance was utilized in examining the hypotheses concerned with a developed sense of autonomy, educational level, age, degree of religious commitment, degree of involvement in planning for family's financial security, degree of closeness in family relationships; degree of involvement in outside interests, and comfort in being alone. The chi-square test was utilized in an item analysis of the Preparation for Widowhood Scale as an index of validity.

The results of this study were as follows:

(1) Scores of the respondents on the Preparation for Widowhood Scale were significantly associated with the following: (a) religious commitment ($p < .05$), (b) degree of planning for family's financial security ($p < .05$), (c) closeness in family relationships ($p < .01$), (d) comfort in being alone ($p < .05$) The widows who were more involved with religious activities perceived themselves as better prepared for widowhood. Those who had planned thoroughly for financial security perceived themselves as better prepared. The women who were closest to their families perceived themselves as better prepared for widowhood. The widows who were very comfortable in being alone perceived themselves as better prepared for widowhood.

(2) There was no significant association between respondent's scores on the Preparation for Widowhood Scale and the following:

(a) knowledge of impending death of spouse, (b) a developed sense of autonomy, (c) educational level, (d) age, (e) presence or absence of employment, (f) degree of involvement in outside interests.

(3) All items in the Preparation for Widowhood Scale with the exception of religious beliefs significantly discriminated at the .05 level with some showing greater significance.

Discussion

This study indicates there are specific factors which enable middle age women to be prepared for widowhood. These factors being: (1) religious involvement--the widows who were very involved in religious activities perceived themselves as better prepared for widowhood; (2) financial security--the widows who had planned thoroughly for financial security perceived themselves as better adjusted to widowhood; (3) relationship with family members--the widows who had a very close relationship or close family relationship perceived themselves as better prepared for widowhood; (4) comfort in being alone--the widows who responded that they were very comfortable in being alone perceived themselves as better prepared for widowhood.

These results identify areas that could be approached in developing an educational program to help women have an easier transition into widowhood. This information could also be beneficial to women who have already become widows.

In comparing the previous research discussed in the Review of Literature with this research the following comparisons and contrasts can be made. Powers (1974) suggests the wife needs to have a separate

cash account, either savings or personal checking in her own name. From the findings in this research only 16.50% had a separate checking account from their husband and only 15.53% of the respondents had a separate savings account from their husband.

With regard to coping with loneliness, Lopata (1973) discovered that half of her sample considered loneliness their greatest problem. From the findings in this research, 72.18% of the respondents either strongly agreed or agreed that loneliness was one of the greatest obstacles in their transition to widowhood. Also in this research, 52.08% never set aside time to be alone before the death of their husband. The author feels if women would make a conscious effort to frequently be alone, then the problem of loneliness when their spouse dies would not be such a foreign experience.

Berardo (1969) indicated that playing a role in the productive economy is predictive of a more favorable adaption to widowhood. A large majority (79.24%) of the respondents either strongly agreed or agreed that presence or absence of employment at the time of their husband's death aided in their preparation for widowhood.

Silverman (1972) states that even when the spouse is seriously ill and death is anticipated any verbal discussion concerning widowhood rarely occurs. Peniston (1962) indicates that there is a strange resistance and unwillingness to prepare for the problems which are involved when death comes. Only 35.62% of the respondents strongly agreed or agreed that knowledge of the impending death of their husband aided in their preparation for widowhood. This finding is further verification of the resistance that occurs when death is inevitable.

Berardo (1969) suggests that if a person had been adequately prepared for the loss of a spouse; and if this preparation were fit into a secure religious attitude, the surviving spouse should have little difficulty in adjusting to the new role. A vast majority of respondents (85.44%) either strongly agreed or agreed that their religious beliefs helped them prepare for widowhood.

Limitations

A major limitation for this research was the procedure in the selection of subjects not being a random sampling. This was due to the difficulty in locating women who had experienced loss of spouse between the ages of 35 and 65. Another limitation was the majority of the respondents were members of organized church groups. Churches were virtually the only organizations that had organized activities for widowed persons that the author could locate. A final limitation for this study was geographic location, as the sampling was limited to Wichita, Kansas and Stillwater, Oklahoma.

Areas of Possible Future Study

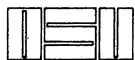
The author feels additional research is needed for professionals working with families to fully understand the implications of a single parent family. A comparison study investigating what factors would be beneficial to enable men to be better prepared for widowhood would be interesting. Many of the respondents indicated they had young children at home when their husbands died. Research directed at a child's adjustment after the death of a parent would be another possibility. It is hoped that research such as this will benefit women and

enable them to have an easier transition into widowhood. Further research which takes into account such situational factors is needed to determine conditions surrounding successful adjustment when death of a family member occurs.

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APPENDIX A
LETTER OF REQUEST SENT WITH
QUESTIONNAIRE TO WIDOWED RESPONDENTS



Oklahoma State University

DEPARTMENT OF FAMILY RELATIONS
AND CHILD DEVELOPMENT

STILLWATER, OKLAHOMA 74074
241 HOME ECONOMICS WEST
(405) 624-5057

September 29, 1977

Dear Respondent,

You have been selected as a person who would be well qualified and willing to cooperate in a research project which is being directed by the Department of Family Relations and Child Development at Oklahoma State University. It is hoped that the information gained from this research will help ascertain the factors that seem to be necessary to enable middle-age women to be sufficiently prepared for widowhood. This research will not only be a personal learning experience for yourself, but will provide information which could be of benefit to women who have not yet lost their spouse. It is hoped that the information gained through the study will help women in the future have an easier transition to widowhood.

If you would be kind enough to assist us in this research, you are asked to fill out the enclosed questionnaire. A stamped, addressed enveloped is enclosed for your convenience and you are asked to return the questionnaire to me at the earliest possible date. Please return them no later than October 17, 1977.

It will not be necessary to put your name on the questionnaire. You are encouraged to answer all the questions as honestly as possible.

If you would like a brief summary of the findings of this research study when it is completed, we will be happy to send it to you. You will need to send us a postal card or a request in a separate envelope giving your name and address.

Your assistance with this research is greatly appreciated. It is through the participation of individuals such as you that we gain greater knowledge and understanding of widowhood and death.

Sincerely yours,

Carolyn Peck

Carolyn Peck
Graduate Student
Family Relations & Child Development

Althea Wright

Althea Wright
Assistant Professor
Family Relations & Child Development

APPENDIX B
QUESTIONNAIRE USED IN THE RESEARCH

Please answer the items below as frankly as possible. The absence of your name assures anonymity. Check or fill in answers as appropriate to each question. There are no right or wrong answers. The blanks at the extreme left of the page are for purposes of coding. (Do not fill in). Thank you.

- ___1. Age: ___1. 40-45 ___4. 56-60
 ___2. 46-50 ___5. 61-65
 ___3. 51-55 ___6. over 65
- ___2. What was your age when you became a widow? _____
- ___3. Race: ___1. Caucasian ___4. Chicano
 ___2. Black ___5. Other _____
 ___3. Native American
- ___4. Indicate where you have lived the major part of your married life.
 ___1. On farm or in country
 ___2. Small town under 25,000
 ___3. City of 25,000 to 50,000
 ___4. City of 50,000 to 100,000
 ___5. City of over 100,000
- ___5. Religious Preference:
 ___1. Catholic ___4. Mormon
 ___2. Protestant ___5. None
 ___3. Jewish ___6. Other _____
- ___6. Which of the following best describes your religious practices?
 ___1. very involved with religion
 ___2. somewhat involved with religion
 ___3. not involved with religion
- ___7. Indicate the educational level you have completed.
 ___1. attended high school, but did not graduate
 ___2. graduated from high school
 ___3. attended college or university for at least 2 years
 ___4. graduated from a 4-year college
 ___5. completed graduate work
- ___8. With regard to my husband's general financial condition at the time of his death:
 ___1. I knew all the facts
 ___2. I knew part of the facts
 ___3. I was uninformed
- ___9. Had your husband written a will?
 ___1. yes
 ___2. no

10. Where you involved in the planning process of your husband's will?
 1. yes
 2. no
11. Were you aware of the contents of your husband's will?
 1. yes
 2. no
12. Have you written a will?
 1. yes
 2. no
13. Did you and your husband have separate checking accounts?
 1. yes
 2. no
14. Did you and your husband have separate savings accounts?
 1. yes
 2. no
15. In my relationship with my husband, I consider myself to have been:
 1. very financially dependent
 2. somewhat financially dependent
 3. financially independent
16. The extent of my husband's estate was such that:
 1. I will be free from financial worry for the rest of my life
 2. I was provided for 5-10 years
 3. I was provided for 1-5 years
 4. I was immediately self-supporting
17. Planning for my financial security as a widow was:
 1. very thorough
 2. adequate
 3. inadequate
18. In planning for this financial security, I was:
 1. very involved
 2. somewhat involved
 3. not involved
19. I was comfortable with being alone before I became a widow.
 1. all the time
 2. most of the time
 3. never
20. Before the death of my husband, I frequently set aside time to be alone.
 1. daily
 2. weekly
 3. monthly
 4. never

- ___21. I am comfortable in being alone now that I am a widow.
 ___1. all the time
 ___2. most of the time
 ___3. never
- ___22. I feel that loneliness was one of the greatest obstacles in my transition to widowhood.
 ___1. strongly agree
 ___2. agree
 ___3. undecided
 ___4. disagree
 ___5. strongly disagree
- ___23. Which of the following best describes your relationship with immediate family members?
 ___1. very close relationship
 ___2. close relationship
 ___3. no close relationship
 ___4. no contact
- ___24. Which of the following family members have been the most supportive or helpful in your transition to widowhood?
 ___1. parents
 ___2. children
 ___3. brothers
 ___4. sisters
 ___5. other _____
- ___25. Which persons outside your family have been most supportive or helpful in your transition to widowhood?
 ___1. other widows
 ___2. friend of same sex
 ___3. friend of opposite sex
 ___4. minister
 ___5. lawyer
 ___6. other _____
- ___26. Check the following areas for which you had some responsibility while your husband was still alive.
 ___1. obtaining a loan
 ___2. keeping checking accounts
 ___3. buying or selling stock
 ___4. paying bills
 ___5. buying insurance
 ___6. other _____
- ___27. In my relationship with my husband, I consider myself to have been:
 ___1. very emotionally dependent
 ___2. somewhat emotionally dependent
 ___3. emotionally independent
- ___28. Which of the following documents did you know the location of before you became a widow?
 ___1. wills
 ___2. insurance papers
 ___3. car titles
 ___4. property deeds
 ___5. marriage license
 ___6. birth certificates
 ___7. all of the above
 ___8. none of the above

- ___29. I feel I will be able to cope successfully with life on my own.
 ___1. strongly agree ___4. disagree
 ___2. agree ___5. strongly disagree
 ___3. undecided
- ___30. Check the following areas for which you have some active interest.
 ___1. hobbies ___4. volunteer work
 ___2. recreational sport ___5. all of the above
 ___3. member of a social club ___6. none of the above
- ___31. Was your husband ill for an extended period of time?
 ___1. yes
 ___2. no
 If yes, how long? _____
- ___32. Did you know in advance that your husband was going to die?
 ___1. yes
 ___2. no
 If yes, how long? _____
- ___33. Were you regularly employed prior to your husband's death?
 ___1. yes
 ___2. no
 What was your occupation? _____
- ___34. What were your reasons for working?
 ___1. personal fulfillment ___3. both 1 and 2
 ___2. supplement income ___4. other _____

Preparation for Widowhood Scale

In regards to preparation for widowhood use the following 1 to 5 point scale to describe your degree of preparation in the following areas. Please indicate your answer by circling the appropriate number.

<u>Strongly Agree</u>	<u>Agree</u>	<u>Undecided</u>	<u>Disagree</u>	<u>Strongly Disagree</u>
1	2	3	4	5

- ___35. I feel my religious beliefs have helped me prepare for widowhood.
 1 2 3 4 5
- ___36. I feel my hobbies have helped me adjust to widowhood.
 1 2 3 4
- ___37. I feel my relationship with family members helped me prepare for widowhood.
 1 2 3 4 5
- ___38. I feel the knowledge of the impending death of my husband helped me prepare for widowhood.
 1 2 3 4 5

- ___39. I feel my age at the time of my husband's death was a factor in my preparation for widowhood.
1 2 3 4 5
- ___40. I feel the fact that I was employed at the time of my husband's death aided my transition to widowhood.
1 2 3 4 5
- ___41. I feel my education was beneficial in my preparation for widowhood.
1 2 3 4 5
- ___42. I feel knowledge of my families financial situation was beneficial in my preparation for widowhood.
1 2 3 4 5
- ___43. I feel independence from my husband was an asset in adjusting to widowhood.
1 2 3 4 5
- ___44. I feel experience in being alone is essential preparation for widowhood.
1 2 3 4 5

VITA *x*

Carolyn Anne Peck

Candidate for the Degree of

Master of Science

Thesis: MIDDLE AGE WOMEN AND THEIR PREPARATION FOR WIDOWHOOD

Major Field: Family Relations and Child Development

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