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PROBLEMS ASSOCIATED WITH ADJUSTMENT TO BEREAVEMENT

THE UNIVERSITY OF ARIZONA

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PROBLEMS ASSOCIATED WITH ADJUSTMENT
TO BEREAVEMENT

by
Daniel Tamour Moore

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STATEMENT BY AUTHOR

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PREFACE

In 1980, Dr. Christopherson of the University of Arizona started a major research project collecting information concerning widows, their biographical information, problems and after effects associated with widowhood. A questionnaire was sent to 500 widows in the State of Arizona. From the results, an article concerning adjustment to bereavement was completed (Christopherson, 1981). The present work is a continuation of the Christopherson study.

The purpose of the study is to further the understanding as to why certain widows adjust better to the loss of their spouse than others. The study can be a reference to practitioners who work with widows.

In acknowledgment, I would like to give special thanks to Dr. Victor A. Christopherson for his patience, influence, and contributions to this study and my graduate career. Dr. Robert O. Kuel should be acknowledged for his assistance in the statistical analyses. For the development and organization of the writing, I wish to acknowledge Dr. Leanne K. Lamke. Dr. George Domino is appreciated for his input, advice, and guidance. Finally, I would like to thank my peers and everyone else who contributed in any way in the completion of this thesis.

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ABSTRACT

The literature suggests that a widow suffers from a myriad of social, emotional, and financial problems following the death of her spouse. However, Lopata (1972) and Christopherson (1981) found a number of widows who did not perceive the loss of their spouse as a very serious problem. The purpose of this study was to identify the associations between social, emotional, and financial problems with current perception of adjustment to bereavement.

The results indicated that all social, emotional, and financial problems were positively associated with current perception of adjustment to bereavement except for financial problems at present, feeling useless at present, feeling lonely at present, and feeling restless at present. The more widows experienced social, emotional, and financial problems, the more likely they were to perceive adjustment to bereavement as a serious problem.

Of the 23 variables included in this study, 11 variables were identified as possible predictors of perception of adjustment to bereavement: emotional problems just after, emotional problems at present, worry just after, worry at present, age, depression just after, difficulty concentrating at present, feeling restless just after, depression at present, feeling lonely just after, and anxiety just after. It was discussed that a researcher or practitioner working with widows may wish to pay particular attention to these variables when interested in perception of adjustment to bereavement.

INTRODUCTION TO THESIS

Many will experience the state of bereavement at some time in their lives. The death of a spouse is a major source of bereavement, and it is one of the most serious life crises a person can face (Hiltz, 1977). Women are more likely to experience the loss of spouse than men due to the greater longevity of women. In 1975, there were fewer than two million widowers in the United States while the number of widows was in the excess of ten million (Lopata, 1979). In addition, the number of widows has been increasing by about 100,000 per year (U.S. Bureau of Census, 1974). The present study will deal with widows only.

Conroy (1977) reported that soon after the burial of their husbands, many widows experienced a significant shrinkage of their social networks. He further states that before widowhood, a married woman relates to most people in terms of her role as wife; thus, participation in activities that formerly required the couple (such as bridge clubs or husband-wife social events) may become unbearably awkward. Parkes (1972) noted that the widow discovers that people who were friendly and approachable before the death of her husband become embarrassed and strained in her presence. Even friends and family may consciously or unconsciously isolate the suffering widow (Conroy, 1977). Lopata (1972) found that half of the widows she studied considered loneliness their most severe problem, and another third of her sample listed it as second. Social problems are only a part of the many hardships endured by widows.

The literature reveals that widows suffer from many emotional problems. Parkes (1972) states that women suffer more emotionally than do men after the death of a loved one. His study showed significantly more crying and a greater consumption of sedatives or tranquilizers among women than the men among forty relatives of patients who died in a St. Louis hospital. He also reported that women showed more overt distress after bereavement than the men, and that the widows' psychological and social adjustments one year later were poorer than those of the widowers. Parkes indicated that widows experienced more depression than married women their same ages. Other emotional problems experienced by widows discussed in the literature include anxiety, feelings of uselessness, worrying, and severe fatigue (Lindermann, 1944; Conroy, 1977; Maddison and Viola, 1968). Studies also show that widowed people die sooner than married people of the same age (Rowland, 1977; Jacobs and Ostfeld, 1977).

Financial problems are also a major difficulty faced by widows. Unlike men, the loss of a spouse for women frequently means the loss of the main source of financial support of the family and the drastic reduction of their standard of living (Hiltz, 1977). To pay for expensive hospital bills and funeral costs, many widows have to deplete savings, or use income from social security or from their personal earnings. Comparing data of family income when the husband was alive with family income after the husband's death, Lopata (1972) noted that regardless of the past, the present income situation of widows is generally poor, often falling below the poverty line. Thus, the literature evinces that adjustment to bereavement is full of difficult social,

emotional, and financial problems.

One recent study (Lopata, 1979) however, found that 46 percent of the sample of 301 Chicago widows age 50 and over "...felt they themselves and their social life (sic) were unaffected by the husband's death." Christopherson (1981) found that younger widows perceive adjustment to bereavement as more problematic than older widows. Lopata and Christopherson's studies might well give pause to those whose conclusions have been based on the assumption that adjustment to bereavement is inevitably perceived as a difficult or devastating process. Even though there are many problems associated with bereavement, it appears that some widows do not perceive adjustment to bereavement as particularly difficult (Lopata, 1979). What is less clear, however, are the factors associated with perceptions of adjustment to bereavement. In particular, it is not clear whether the women who did not perceive bereavement as being a difficult problem were less likely to experience social, emotional, or financial problem. Therefore, the purpose of this study is to examine the association between current perception of adjustment to the loss of spouse and the financial, emotional, and social problems experienced by women in the state of bereavement. The general hypotheses is that the perceived degree of seriousness of adjustment to bereavement is positively related to the degree of seriousness of social, emotional, and financial problems following bereavement.

LITERATURE REVIEW

As expressed in the Introduction, much of the literature suggests that adjustment to bereavement is very difficult for widows because of the emotional, social, and financial problems experienced following the loss of their husbands. This Chapter includes more detail on this literature. More recent research questions the assumption that adjustment to bereavement is perceived as difficult for all widows. Therefore, variables influencing perception of adjustment to bereavement will be discussed. Before a review can be presented, however, the term bereavement must be defined.

Bereavement

According to the dictionary (Webster, 1979:8), "bereave" means to deprive, especially by death. Another meaning is given as "to take away." Some authors use the words bereavement, mourning, and grief interchangeably (Glick, Weiss and Parkes, 1974; Hiltz, 1977). In an effort to differentiate between grief and bereavement, Marris (1977:22) explains that "Bereavement can be understood as a crisis in the meaning of the lives of those deeply affected by the loss; and grief as the process of recovery from the loss." Parkes (1965) also explains that grief is but one of the many disorders attributed to bereavement. It appears that bereavement deals with feelings, and is conceived of as a crisis experienced by people after the loss of a significant person or object.

In the study of widows, bereavement is usually operationalized as the emotion state of the widow after the death of a spouse. The fact that the woman is a widow qualifies her as being bereaved; however, the time of bereavement influences the intensity of feelings. Also, questions are generally asked about her experiences that are thought to be affected by bereavement. In the present study, bereavement will be defined simply as the loss of a woman's husband by death. Adjustment to bereavement than can be defined as the adjustment to the loss of a spouse. Current perception of adjustment to bereavement is defined as the widow's present view or opinion on how much of a problem the adjustment to the loss of her husband is.

Adjustment to Bereavement

This section will examine the literature that supports the conception that the loss of a spouse is naturally difficult for all women. After a general overview, the review will be divided into three common areas of difficulties experienced by women in the state of bereavement: emotional, social, and financial problems. Recent research will be presented which raises questions concerning the validity of the assumption that bereavement is difficult for all women.

Overview

In terms of relative seriousness of the loss of spouse, abundant evidence shows bereavement ranks high among the stressful events in life (Sanders, 1980-81; Goin et al, 1979; Jacobs and Douglas, 1979; Holms and Rahe, 1967; and Payket, et al, 1971). Most studies have stressed the difficulties of adjusting to bereavement (Ball, 1976-77;

Vachon, 1976; Conroy, 1977; Greenblatt, 1978). The loss of a cherished and significant relationship can have both overt and inner psychological effects, and the reaction to loss can be expressed in an impressive diversity of ways (Rubin, 1981; Parkes, 1972; Lindemann, 1944). Studies indicate that many areas of life can be affected, such as health, emotions, social relations, economic status, goals, motivation, and others. Wide ranging evidence has led many investigators to conclude that for at least a period of two years after the death of a marital partner, the surviving spouse is mortally endangered (Bojanovsky, 1977; Epstein, et al, 1975; Kastenbaum and Costa, 1977; Jacobs and Ostfeld, 1977).

Emotional Problems

The area of emotional problems is often cited as major in adjusting to the loss of a spouse. In an influential study of "normal" bereavement, Lindemann (1944) describes the emotional difficulties experienced in the stages of bereavement as including crying, psychosomatic symptoms, feelings of guilt, anger, hostility and blame, preoccupation with memories of the deceased, incapacitating feelings of sadness and loneliness, depression, and loss of customary patterns of conduct and of motivation to try to go on living.

Later studies seem to be consistent with Lindemann's description (Parkes, 1964; Conroy, 1977). In a series of studies comparing 132 American and 221 Australian widows with a control group of married women, Maddison and Viola (1968) observed that the bereaved showed more symptoms of nervousness, depression, fears of nervous breakdown, feelings of panic, persistent fears, "peculiar thoughts", nightmares, insomnia, trembling,

loss of appetite (or in a few, excessive appetite), loss of weight, reduced working capacity, and fatigue. These findings were confirmed in another study (Glick, Weiss, and Parkes, 1974).

Social Problems

Another common area of difficulty for the bereaved involves social problems. That society is primarily geared for couples is evident in reviewing the social status of the bereaved. Investigators point out that the new widow in America and other Western, industrialized societies has not only lost a husband, but her own main functions, reason for being, and self-identity (Conroy, 1977). Also, in spite of the emergence of "women's liberation," most women who become widows have defined themselves primarily as wives and mothers (Lopata, 1973).

Conroy (1977) furnishes an impression of the significance of bereavement and the social problems faced by widows:

In this country there seems to be a stigma attached to the family of a dead spouse. Much to her surprise, the widow may find herself ostracized by her female friends. She is no longer included in the couple-oriented society. She may be seen as a rival for a husband in situations where before she was quite friendly with the couple. This means that she has to develop a new social matrix which may be difficult for her during the period of bereavement. Circumstances of the death itself may arouse feelings of guilt in her, and she has lost essential supports, not only in terms of money, but also in terms of comfort, sex, security, and resistance to change. The family and friends are quite tolerant to the initial bereavement response, but if prolonged, they quickly tire of it, and consciously or unconsciously isolate the individual. (p. 359)

Carey (1979-80) identified loneliness as one of the main problems the bereaved face after the death of their spouse. This finding was also prominent in the study of Lopata (1973).

Financial Problems

A third major problem area described in the literature is that of financial problems experienced by widows adjusting to bereavement. Conroy (1977, p. 357) calls attention to the probable effect of financial status on widowhood: "Financially, the average widow is left in a situation where she is unfamiliar with the management of money and inadequately provided for by her spouse; 'fewer than three out of ten husbands leave wills'."

The most complete data about the financial conditions of widows come from a survey conducted by the Life Insurance Agency Management Association in 1968-69 and published in 1970 concerning 1,744 widows whose husbands had died in 1966. The long-term older widows who would be especially likely to be poor may not be adequately represented in this study. They found that for 28%, there was at least a year between the onset of the spouse's final illness or disability and death. This can be a financially and emotionally draining experience. Their mean final expenses were \$3,600. Life and health insurance combined covered only 64% of the final expenses. For the remainder, the widows had to deplete savings or use income from their social security or earnings. They found also that only two-thirds of the widows with medical bills received any health insurance payments, and for them the health insurance paid an average of 77% of the bill.

In Lopata's sample of Chicago widows, 60% had annual family incomes of under \$3,000. She indicated that compared with data on family income when the husband was alive, widows' incomes had dropped precipitously. Lopata (1973) stated, 'regardless of the past, the

present income situation of the widow is generally bad, falling below the poverty line" (Lopata, 1973).

In summary, the literature paints a vivid picture of the devastating problems that are faced by women adjusting to bereavement. Much research supports the assumption that adjustment to bereavement is a very serious problem in the lives of the widows.

More Recent Research

Although most studies have stressed the difficulties of adjusting to bereavement, these studies did not specifically ask the subject their perception of adjustment to bereavement. They may have assumed falsely that adjustment was perceived as difficult. In a recent study, Lopata (1979) found that 46% of her sample of 301 Chicago widows aged 50 and over "felt that they themselves, and their social life (sic) were unaffected by the husband's death." The fact that almost 50 percent of Lopata's subjects did not perceive adjustment to bereavement as a problem might give some reason to question conclusions that are based on the assumption that adjustment to bereavement is a difficult or devastating process for all widows.

Variables that Influence Perception of Adjustment to Bereavement

The following section will review the results of a study by Christopherson (1981) that examined variables related to adjustment to bereavement. Age was the variable that appeared to have the most influence on the widow's perception of adjustment to bereavement. The effect that age has on social, emotional, and financial problems in the earlier literature will also be examined.

Christpherson's (1981) study included a question which asked the 294 widows aged 45 and over whether they perceived adjustment to bereavement to be a serious problem. The results supported Lopata's findings; i.e., over forty percent of his subjects did not perceive adjustment to bereavement as a serious problem.

Christpherson also examined certain variables for any significant influence on perception of adjustment to loss of spouse. These variables included age, sensing the presence of the deceased spouse, length of period of widowhood, circumstances of spouse death, education and income, and plans on re-marriage. The results showed that variables such as age, sensing the presence of the deceased spouse, length of period of widowhood, and circumstances of spouse death were all significantly associated in a positive direction. Age was the most significant ($p = .01$, such that younger widows perceived adjustment to loss of spouse as a more difficult problem than older widows), followed by circumstances of spouse death ($p = .01$), and length of period of widowhood ($p = .05$). Variables that were not significantly associated ($p = .05$) were education, income, and plans for re-marriage.

Age

Several investigators have examined the effects of age on social, financial, and emotional problems. The general consensus is consistent with Christpherson's (1981) study that younger widows have more problems than older widows (Silverman, 1969; Maddison, 1968; Vachon, 1976; Clayton, 1975; and Parkes, 1972). Sanders (1980-81) compared younger and older spouses with regard to grief symptomatology. Bereavement

was initially more traumatic for younger than for older spouses. Eighteen months later Sanders did a follow-up and found that the positions were reversed; the younger spouses had achieved a more diminished grief response than the older ones. Sanders' finding appears to be in partial conflict with the earlier studies.

The conflict of results between earlier studies and the more recent study illustrates the importance of considering possible interactions among variables. It appears that time interacts with age and grief response such that younger widows experience bereavement more traumatically just after the loss of spouse than older widows, but with the passage of time, bereavement is less traumatic for younger widows, while more severe for older widows. Sanders, by adding the variable, length of widowhood, adds a new dimension to the conclusions of earlier studies.

In summary, recent research has questioned the conclusions made by some of the earlier studies. Lopata's recent study illustrates the importance of questioning assumptions and generating new ones. Christopherson's study adds support to the more recent assumption that not all widows consider adjustment to bereavement to be a serious problem and that there are other variables involved in one's perception of adjustment to bereavement.

The Present Study

The present study is a continuation of the Christopherson study. The purpose is to examine the associations between emotional, social, and financial problems experienced by women and their current perception of adjustment to bereavement. This study also will attempt to determine

which problem areas can be used in predicting whether a widow currently perceives adjustment to bereavement as a serious problem or not. Because age was found to be an important influence on adjustment to bereavement, age will be used as a control variable. This will allow examination of any possible interactional effects between age, perception of adjustment to bereavement, and problems experienced.

METHOD OF PROCEDURE

The data upon which this study was based were obtained from a larger study of a mailed questionnaire consisting of 41 items relating to bereavement. The questions addressed the following topics: Health conditions prior to and following bereavement, preception of adjustment to bereavement in terms of its degree of difficulty, the subject's knowledge of the couple's financial status at the time of the spouse's death, advice the bereaved would give to an individual about to go through bereavement, subjective emotions following bereavement, social problems, sources of help, alcohol usage, social networks, sensing the presence of the deceased spouse, religion, attitudes toward cohabitation, living arrangements, and demographic data.

Subjects

Questionnaires were sent to 500 widows residing in Arizona. The subjects were identified as widows by a variety of means. The State Organization of the American Association of University Women offered their assistance in the form of providing names and addresses of widows in their various communities throughout the State. Directories of residents in Sun City, Youngtown, and Green Valley, Arizona, were also utilized. The Tucson chapter of Widowed to Widowed volunteered to furnish potential subjects, and the remainder were obtained through referrals of those who volunteered to participate. The sampling method

could be best described as purposeful. The lack of randomness obviously has a limiting effect with respect to the generalizability of the findings.

Of the 500 widows to whom the questionnaires were sent, 294 returned the completed forms. Post cards as reminders and additional questionnaires were sent to serve as reminders and to prompt additional returns. The final return of 294 represents an approximate 60 percent return. Some of the problems encountered in obtaining this rate of return were the deaths of a number of potential subjects, the remarriage of another group, geographical mobility, and a few refusals. Some characteristics of the sample are given in Table 1.

Questionnaire Items Utilized for this Analysis

Four items from the questionnaire were utilized in this study. The widow's age was obtained by the year of birth. Item 3 was used to measure the widow's perception of adjustment to bereavement. It was worded as follows:

Because of the difference in average life span between men and women, most married women in the U.S. will be widows. Some people feel adjustment to loss of a spouse to be a very difficult matter. In relation to all other problems you have faced, do you consider adjustment to loss of a spouse to be: (Please circle your answer)

1. Not a serious problem
2. A somewhat serious problem
3. A serious problem
4. A very serious problem

Item 12 was used to measure the seriousness of emotional, social, and financial problems experienced by the widows (Table 2).

Table 1.

Selected Characteristics of the Sample

Length of Widowhood

<u>Less than 1 year</u>	<u>1-2 years</u>	<u>2-3 years</u>	<u>5-4 years</u>	<u>5+ years</u>	<u>No response</u>	<u>TOTAL</u>
28	39	36	46	142	3	294

Education

None:	1	College graduate:	116
Grade school:	2	Some graduate work:	3
Some High school:	19	Graduate degree	4
High school graduate:	48	No response:	5
Trade school:	10	TOTAL:	294
Some college:	86		

Income per year

Less than \$5,000:	18	\$25,000 - \$29,999:	17
\$5,000 - \$9,999:	71	\$30,000 - \$39,999:	14
\$10,000 - \$14,999:	62	\$40,000 - \$49,999:	8
\$15,000 - \$19,999:	46	\$50,000 or more:	1
\$20,000 - \$24,999:	28	No response:	29
		TOTAL:	294

Age

45 - 49:	8	80 - 89:	5
50 - 59:	35	90 and over:	1
60 - 69:	106	Unknown:	23
70 - 79:	116	TOTAL:	294

Table 2

Social, Emotional, Financial Problems

Please indicate how serious each of the following types of problems were just after becoming widowed and at present (Please circle your answer)

Just After

A. Social (meeting people, etc)	Very serious	Mildly serious	Not serious
B. Emotional (crying, depression, etc)	Very serious	Mildly serious	Not serious
C. Financial (income, management, etc)	Very serious	Mildly serious	Not serious

At Present

A. Social (meeting people, etc)	Very serious	Mildly serious	Not serious
B. Emotional (crying, depression, etc)	Very serious	Mildly serious	Not serious
C. Financial (income, management, etc)	Very serious	Mildly serious	Not serious

As previously mentioned, emotional problems is often cited as major in adjusting to the loss of spouse. The category of emotional problems may be more broad than financial problems or even social problems. Because item 11 of the questionnaire dealt with specific emotional problems a widow may experience during bereavement, it was included in this study (Table 3).

The format of items 11 and 12 permits an examination of problems experienced just after bereavement with problems experienced at present. Sanders (1980-81) demonstrated that time does not influence a widow's perception of adjustment to bereavement. Even though the time intervals between just after bereavement and at present are different for each widow, this format makes possible a comparison of problems experienced just after loss of spouse with problems encountered at present in relationship to her current perception of adjustment to bereavement.

Analysis

The data were analyzed using three different methods of statistical analysis. The first method, log linear model analysis, examined selected items in sets of three. A chi-square analysis was performed to confirm the results of the log linear analysis and to examine associations between social, emotional, and financial problems with respect to perception of adjustment to bereavement. The third analysis was employed to identify predictor variables of perception of adjustment to bereavement. Log linear analysis was performed using BMDP (1979), and chi-square and discriminant analysis were performed by SPSS.

Log linear analysis (see Bishop, Teinberg, Holland, 1975; Knoke

Table 3
Perception of Feelings

There are many pressures and situations in our lives that can cause each of the following conditions. Loss of spouse is just one of them. We would like to ask you to compare yourself now with how you felt just after losing your spouse. (Please circle your answer)

Just After

A. Feel useless	Often	Sometimes	Never
B. Worry more than usual	Often	Sometimes	Never
C. Feeling lonely	Often	Sometimes	Never
D. Severe fatigue	Often	Sometimes	Never
E. Difficulty concentrating	Often	Sometimes	Never
F. Feeling restless	Often	Sometimes	Never
G. Anxiety	Often	Sometimes	Never
H. Depression	Often	Sometimes	Never

At Present

A. Feel useless	Often	Sometimes	Never
B. Worry more than usual	Often	Sometimes	Never
C. Feeling lonely	Often	Sometimes	Never
D. Severe fatigue	Often	Sometimes	Never
E. Difficulty concentrating	Often	Sometimes	Never
F. Feeling restless	Often	Sometimes	Never
G. Anxiety	Often	Sometimes	Never
H. Depression	Often	Sometimes	Never

and Burke, 1980), in this study, was used to estimate the relationship among three factors. The analysis was restricted to three factors because, although the results from more than three factors may be worthwhile, they would be complex and difficult to interpret. This method is similar to a three-way analysis of variance with the advantage that it is designed for discrete or categorical data. Each problem variable (social, emotional, financial) (factor A) was compared with the widow's perception of adjustment to bereavement (factor B) and her age (factor C). This log linear contingency method involves the selection of a preferred model whose expected frequencies are used to calculate estimates of population effects. A p-value for lack of fit to the model of .10 or larger indicates a model which describes the significant interactions of the three factors. When more than one model met the criteria, the least complex model was chosen. The likelihood ratio statistic for the marginal totals of the fitted model was used to determine the degree of interaction among the three factors. The direction of the association was obtained by examination of marginal totals.

In an effort to minimize zero cell frequencies, responses to adjustment to loss of spouse were grouped into a dichotomy. Those who viewed adjustment to loss of spouse as a "very serious" problem and a "serious" problem were grouped together and those who responded "not a serious" problem and "a somewhat serious problem" were also combined. Age was transferred into three groups: 45-54, 55-64, and 65 and over. Even though group Ns for age were grossly uneven (22, 54, and 195 respectively) grouping widows in these categories may offer some

compatibility for generalization with previous research. This same procedure was used for all three statistical methods.

The second method of analysis involved a chi-square test to determine whether or not a relationship existed between perception of adjustment to bereavement and the various problems experienced. The final method was a discriminant analysis using perception of adjustment to loss of spouse as the criterion variable and the various problems as predictor variables.

RESULTS

The hypothesis to be tested consisted of two parts: a) that social, emotional, and financial problems are associated with perception of adjustment to bereavement, and b) that the association is positive rather than negative. This hypothesis was tested by using log linear analysis and chi-square analysis.

Log Linear Analysis

The three factors involved in this analysis were labeled as follows: Factor A: Social, emotional, or financial problems; Factor B: Age; Factor C: Current perception of adjustment to bereavement (See Appendix A for a frequency distribution of each factor). Table 4 gives the model of best fit for each test and the probability of the likelihood ratio for each significant association between factors.

Table 4 shows, for each variable of Factor A, the model of best fit that met the criteria as explained in the analysis section. The model of best fit specifies the interactions that are significant when examined in variable sets of three. For example, Table 4 indicates that the model of best fit for Factors A, B, and C when A is social problems just after bereavement, is AC, BC. The association between social problems just after bereavement and current perception of adjustment to bereavement was significant ($p. = .0000$). The association between age and perception of adjustment to bereavement was also significant ($p. = .0016$); however, this model of best fit indicates that there is no significant relationship between social problems just after bereavement and age.

Table 4

Log Linear Models of Best Fit
For Factors A, B, C*

*Factor A is the various problems the widows experienced (social, emotional, or financial); Factor B is the widow's age; Factor C is the widow's perception of adjustment to bereavement.

<u>Factor A</u>	<u>Model of Best Fit</u>	<u>Probability</u>
Social problems just after loss of spouse	AC, BC	ac = .0000 bc = .0016
Social problems at present	AB, AC, BC	ac = .0001 ab = .0474 bc = .0192
Emotional problems just after loss of spouse	ABC (3-way)	ac = .0000 ab = .0444 bc = .2964 abc = .0130
Emotional problems at present	AC, BC	ac = .0000 bc = .0015
Financial problems just after loss of spouse	AC, BC	ac = .0045 bc = .0044
Financial problems at present	AB, BC	ab = .0113 bc = .0021 (ac = .5612)

The data in Table 4 support the hypothesis that social, emotional, and financial problems are associated with current perception of adjustment to bereavement; however, the relationship involving financial problems at present was not significant. There was also one three-way interaction with emotional problems just after loss of spouse. This may indicate that age is an important variable when considering the widow's current perception of adjustment to bereavement along with her emotional problems experienced just after the loss of her husband.

The knowledge that there are significant associations does not indicate the direction of the relationship. However, the marginal totals are indicators of the direction of relationship. Table 5 lists the frequencies of the marginal totals and the percentages of the cell frequencies. The direction of association can be obtained by examining the percentages of cell frequencies. For example, the percentages under both the "not serious" and the "serious" columns are linear. The direction of association is positive for both columns. The association between financial problems at present and current perception of adjustment to bereavement while still positive, was slightly curvilinear, and not significant as indicated in Table 4. This supports the second part of the hypothesis that social, emotional, and financial problems are positively associated with perception of adjustment to bereavement.

Examination of the marginal totals is also useful in interpreting the relationship involved in the three-way interaction. Table 6 is a condensed form of the marginal totals and gives the percentage of widows who perceived adjustment to bereavement as a serious problem

Table 5
 Marginal Totals and Percentages for
 Factor A with Factor C

<u>Factor A</u>		<u>Factor C</u>			
		<u>N</u>		<u>%</u>	
		Not serious	serious	Not serious	serious
Social problems just after:	Very	1	32	3	97
	Mildly	15	47	24	76
	Not	79	84	48	52
Social problems at present:	Very	0	6	-	100
	Mildly	3	32	9	91
	Not	91	125	42	58
Emotional problems just after	Very	4	60	6	94
	Mildly	23	67	26	74
	Not	67	37	64	36
Emotional problems at present:	Very	0	6	-	100
	Mildly	8	43	16	84
	Not	85	111	43	57
Financial problems just after	Very	6	25	19	81
	Mildly	14	41	25	75
	Not	75	98	43	57
Financial problems at present:	Very	4	11	27	73
	Mildly	9	25	26	74
	Not	82	125	40	60

in relationship to her age and her emotional problems experienced just after loss of spouse.

Table 6
Perceived Adjustment and Age

<u>Emotional Problems Just After</u>	<u>Age</u>		
	45-54	55-64	65 and over
Very serious	100%	97%	85%
Mildly serious	100	69	76
Not serious	0	46	30

The last cell has a percentage of 30 which means that only thirty percent of all the women 65 and over who had "not serious" emotional problems perceived adjustment to bereavement as a serious problem. The Table also implies that seventy percent of the women of this age group who experience "not serious" emotional problems perceived adjustment to bereavement as not a serious problem. The results indicated in Table 6 suggest that when both older and younger widows experience emotional problems just after loss of spouse, the older widow's perception of adjustment to bereavement is less adversely affected.

Log linear analysis was also used with regard to specific emotional problems widows experience following the loss of their spouse. Table 7 identifies the model of best fit and the p value for the significant associations for each item.

Table 7 shows, for each variable of Factor A, the model of best fit. The results suggest that, with three exceptions, specific emotional problems are significantly associated with perception of adjustment to bereavement. This finding also supports the first hypothesis that emotional problems are associated with the widow's perception of adjustment to bereavement. The three exceptions are: feeling useless at present, feeling lonely at present, and feeling restless at present. A three-way interaction was found among fatigue at present, age, and perception of adjustment to bereavement which suggests that age is an important variable when examining the association between fatigue at present and the widow's perception of adjustment to bereavement. Marginal totals for the variables included in the three-way interaction (severe fatigue at present, age, and perception of adjustment to bereavement) (see Table 8) suggest that when both older and younger widows suffer from fatigue, the older widow's perception of adjustment to bereavement does not seem to be influenced by fatigue, yet younger widows who experience fatigue at present are more likely to perceive adjustment to bereavement as a serious problem than younger widows who do not experience fatigue.

It is interesting to note that when the results of Table 4 are combined with Table 7, there are four variables which are not significantly associated with perception of adjustment to bereavement; i.e., financial problems at present, feel useless at present, feeling lonely at present, and feeling restless at present. All variables considered just after bereavement were significantly associated with current perception of adjustment to bereavement, and all variables that were not significantly associated, occurred at present.

Table 7

Log Linear Models of Best Fit for
Factors A, B, and C*

*Factor A is specific emotional problems widows experienced;
Factor B is widow's age; Factor C is widow's perception of adjustment
to bereavement.

<u>Factor A</u>	<u>Model of Best Fit</u>	<u>Probability</u>
Feel useless just after loss of spouse	AC, BC	ac = .0157 bc = .0004
Feel useless at present	BC	bc = .0169
Worry more than usual just after loss of spouse	AC, BC	ac = .0000 bc = .0115
Worry more than usual at present	AC, BC	ac = .0097 bc = .0068
Feeling lonely just after loss of spouse	AC, BC	ac = .0000 bc = .0055
Feeling lonely at present	BC	bc = .0024
Severe fatigue just after loss of spouse	AC, BC	ac = .0001 bc = .0063
Severe fatigue at present	ABC (3-way)	ac = .0812 ab = .0934 bc = .0057 abc = .0143
Difficulty concentrating just after loss of spouse	AC, BC	ac = .0000 bc = .0030
Difficulty concentrating at present	AC, BC	ac = .0302 bc = .0014
Feeling restless just after loss of spouse	AC, AB, BC	ac = .0007 ab = .0050 bc = .0150
Feeling restless at present	BC	bc = .0034
Anxiety just after loss of spouse	AC, BC	ac = .0000 bc = .0041
Anxiety at present	AC, BC	ac = .0025

Just as Table 5 showed the marginal totals for social, emotional, and financial problems, Table 9 shows the marginal totals and percentages for the specific problems.

Table 8

Present Adjustment to Bereavement Serious
In Relation to Age and Severe Fatigue At Present

<u>Severe Fatigue At Present</u>	<u>Age</u>		
	45-54	55-64	65 and over
Often	100%	83%	47%
Sometimes	100%	74%	58%
Never	25%	59%	50%

As illustrated in Table 9, the marginal totals suggest that with the exception of one item, current perception of adjustment to bereavement is positively associated with specific emotional problems experienced just after bereavement and at present. Widows who frequently experienced a particular emotional problem were more likely to currently perceive adjustment to bereavement as a serious problem. Four items were positively related but in a linear way as the other items. The curvilinear related items were: severe fatigue at present, difficulty concentrating at present, and feeling restless at present. The one item that was not positively associated was feeling lonely just after bereavement. Those who "sometimes" felt lonely just after the loss of their spouse were the ones least likely to perceive adjustment to bereavement as a serious problem.

Table 9

Factor A With Factor C Where
Factor A Represents Specific Emotional Problems

*S = Serious; NS = Not serious

<u>A. Specific emotion</u>		<u>C. Perception of Adjustment to Bereavement</u>			
		<u>N</u>		<u>%</u>	
		<u>NS*</u>	<u>S*</u>	<u>NS</u>	<u>S</u>
Feel useless just after	Often	13	58	18	82
	Sometimes	25	47	35	65
	Never	0	0	0	0
Feel useless at present	Often	7	30	19	81
	Sometimes	32	60	35	65
	Never	39	61	39	61
Worry more just after	Often	15	98	13	87
	Sometimes	46	42	52	48
	Never	16	13	55	45
Worry more at present	Often	11	27	29	71
	Sometimes	43	97	31	69
	Never	27	23	54	46
Feeling lonely just after	Often	40	121	25	75
	Sometimes	44	30	59	41
	Never	6	8	43	57
Feeling lonely at present	Often	16	49	25	75
	Sometimes	63	95	40	60
	Never	8	9	47	53
Severe fatigue just after	Often	7	42	14	86
	Sometimes	42	79	35	65
	Never	29	26	53	47

Table 9, Continued

<u>A. Specific emotion</u>		<u>C. Perception of Adjustment to Bereavement</u>			
		<u>N</u>		<u>%</u>	
		<u>NS</u>	<u>S</u>	<u>NS</u>	<u>S</u>
Severe fatigue at present	Often	9	19	35	65
	Sometimes	36	88	29	71
	Never	34	39	47	53
Difficulty con- centrating after	Often	12	58	17	83
	Sometimes	35	67	34	66
	Never	29	21	58	42
Difficulty con- centrating present	Often	9	20	31	69
	Sometimes	35	85	29	71
	Never	34	37	48	52
Feeling restless just after	Often	23	82	22	78
	Sometimes	38	64	37	63
	Never	17	10	63	37
Feeling restless at present	Often	15	31	33	67
	Sometimes	47	108	30	70
	Never	18	18	50	50
Anxiety just after	Often	18	95	16	84
	Sometimes	46	52	47	53
	Never	17	9	65	35
Anxiety at present	Often	11	19	16	84
	Sometimes	44	107	29	71
	Never	26	19	58	42
Depression just after	Often	15	96	14	86
	Sometimes	46	48	49	51
	Never	21	12	62	38
Depression at present	Often	10	23	30	70
	Sometimes	44	106	29	71
	Never	27	22	55	45

Even though feeling useless at present and feeling lonely at present were not significantly associated with perception of adjustment to bereavement, their marginal totals revealed the direction to be positive. Feeling restless at present was also nonsignificant, but the marginal totals did not indicate a clear positive direction.

Summary: Log Linear Analysis

Most of the results of the log linear analysis support the first hypothesis that social, emotional, and financial problems are positively associated with perception of adjustment to bereavement. Four variables (financial problems at present, feeling useless at present, feeling lonely at present, and feeling restless at present) were found not to be significantly associated with perception of adjustment to bereavement. There were two three-way interactions of the variables; i.e., age and current perception of adjustment to bereavement. These two variables formed three-way interactions with both emotional problems just after loss of spouse and severe fatigue at present. Younger widows who experienced serious emotional problems as very serious were more likely to perceive current adjustment to bereavement as a serious problem than older widows who experienced serious emotional problems, and younger widows who experienced severe fatigue at present were likely to perceive current adjustment to bereavement as a serious problem whereas severe fatigue at present experienced by older widows did not seem to affect their current perception of adjustment to bereavement. Age was significantly associated with perception of adjustment to bereavement when analyzed with each social, emotional, and financial problems. Younger widows currently

perceived adjustment to bereavement as a more serious problem than older widows. With the exception of financial problems at present, severe fatigue at present, difficulty concentrating at present, feeling restless at present, and depression at present, the more serious the problem is perceived or the more often it is experienced, the more serious the present perception of adjustment to bereavement will be.

Chi-square Analysis

In the following chi-square analysis variables were examined two at a time instead of three at a time as in the log linear analysis; consequently, the cell frequencies were larger. The chi-square analysis was performed to assess the degree of concurrent validity for the log linear analysis. Social, emotional, financial, and specific emotional problems were examined with the widows perception of adjustment to bereavement. Age was also analyzed with perception of adjustment to bereavement. The results should indicate that the variables associated with perception of adjustment to bereavement are the same as those indicated by the log linear analysis. Table 10 gives the results of the chi-square tests for social, emotional, and financial problems experienced just after the loss of spouse and at present.

The results of the chi-square analysis are in complete agreement with results of the log linear analysis. The marginal totals or the cell frequencies are proportionally equivalent to the marginal totals of the log linear analysis and show the direction of association to be positive for all variables even though the chi-square analysis utilized two rather than three variables.

Table 10

Chi-Square Analysis*

*Degrees of freedom equal 2; **S = Serious, NS = Not serious

<u>Problems</u>	<u>Perception of Adjustment to Bereavement</u>				Chi-square	p =
		<u>N</u>				
		<u>NS**</u>	<u>S</u>			
Social problems						
just after	Very serious	2	35	30.52	.0000	
	Mildly serious	18	54			
	Not serious	83	87			
Social problems						
at present	Very serious	0	7	19.76	.0001	
	Mildly serious	4	36			
	Not serious	98	132			
Emotion problems						
just after	Very serious	6	68	69.10	.0000	
	Mildly serious	24	70			
	Not serious	72	39			
Emotion problems						
at present	Very serious	0	6	18.50	.0001	
	Mildly serious	9	48			
	Not serious	92	119			
Financial problems						
just after	Very serious	8	26	8.28	.0159	
	Mildly serious	16	45			
	Not serious	79	106			
Financial problems						
at present	Very serious	4	11	4.06	.1316	
	Mildly serious	10	30			
	Not serious	89	133			

A chi-square analysis was also performed on the specific emotional problems experienced just after the loss of spouse and at present. Table 11 lists the results of the analysis.

The results of the chi-square test as shown in Table 11 do not completely correspond to the results of the log linear analysis. The chi-square analysis suggests that each specific emotional problem is significantly associated ($p = .05$) with perception of adjustment to bereavement, while the log linear analysis found three items not to be significant. The difference between the two tests may have been due to the fact that the log linear analysis considered age with each calculation. Also the chi-square used a larger N which may have had some influence on the results. Examination of the cell frequencies suggest that the direction of association for the chi-square analysis is the same as in the log linear analysis.

Summary: Chi-square Analysis

In summary, most of the results of the chi-square confirm the log linear analysis and support, with a few exceptions, the hypothesis that social, emotional, and financial problems are positively associated with perception of adjustment to bereavement.

Discriminant Analysis

Once associations have been determined, it may be helpful to a counselor or a researcher to know what problems experienced by widows are predictive of her current perception of adjustment to bereavement. For this purpose, a discriminant analysis was performed using perception of adjustment to bereavement as the criterion variable. Age, social,

Table 11

Chi-square Analysis* of Specific Emotional Problems

*Degrees of freedom equal 2; **NS = Not serious; S = Serious

<u>Specific Problems</u>		<u>Perception of Adjustment to Bereavement</u>			
		<u>N</u>		Chi-square	p =
		<u>NS</u>	<u>S</u>		
Feel useless just after	Often	14	63	17.63	.0001
	Sometimes	27	52		
	Never	43	44		
Feel useless at present	Often	8	33	6.86	.0324
	Sometimes	33	67		
	Never	45	62		
Worry more just after	Often	16	103	44.01	.0000
	Sometimes	49	47		
	Never	19	13		
Worry more at present	Often	11	31	13.88	.0010
	Sometimes	47	103		
	Never	31	23		
Feeling lonely just after	Often	43	129	25.93	.0000
	Sometimes	47	35		
	Never	7	8		
Feeling lonely at present	Often	17	54	9.33	.0094
	Sometimes	66	101		
	Never	12	9		
Severe fatigue just after	Often	10	47	16.50	.0003
	Sometimes	44	84		
	Never	32	28		

Table II, Continued

<u>Specific Problems</u>		<u>N</u>		Chi-square	p =
		<u>NS</u>	<u>S</u>		
Severe fatigue at present	Often	11	22	8.40	.0150
	Sometimes	39	96		
	Never	37	39		
Difficulty con- centrating after	Often	15	64	24.24	.0000
	Sometimes	36	73		
	Never	32	21		
Difficulty con- centrating present	Often	11	22	9.12	.0105
	Sometimes	37	93		
	Never	37	38		
Feeling restless just after	Often	26	89	18.82	.0001
	Sometimes	41	68		
	Never	19	11		
Feeling restless at present	Often	17	35	6.99	.0304
	Sometimes	50	114		
	Never	21	40		
Anxiety just after	Often	21	100	36.00	.0000
	Sometimes	48	59		
	Never	20	9		
Anxiety at present	Often	13	22	17.08	.0002
	Sometimes	46	114		
	Never	30	19		
Depression just after	Often	18	105	43.71	.0000
	Sometimes	48	50		
	Never	23	14		
Depression at present	Often	10	25	12.18	.0023
	Sometimes	49	113		
	Never	30	24		

emotional, financial, and specific problems were utilized as the possible predictor variables. The process involves selecting a discriminant function and testing for its significance using an F test to determine if the widows who perceived adjustment to bereavement as serious could be distinguished from those who perceived adjustment as not serious. The analysis also selects the predictor variables that significantly contribute to the prediction function. The variables selected can be used to predict the widow's perception of adjustment to bereavement.

Using the Mahal method of entering variables (SPSS, 1975), a discriminant function was obtained. The F test showed a significance at the .001 level of probability for the discriminating function. Table 12 gives the 11 variables in order of their selection that were determined as significantly adding to the prediction function. All other variables were considered as not adding significantly to the discriminating function.

Summary: Discriminant Analysis

As indicated in Table 12, the variables that contribute most to the discriminant function are emotional problems just after bereavement, current emotional problems, worry just after bereavement, and depression just after bereavement. Other variables which significantly add to the function are worry at present, depression at present, age, difficulty concentrating at present, feeling restless just after, anxiety just after, and feeling lonely just after.

Table 12

Results of the Stepwise Discriminant Analysis*

* F test was used to determine the level of significance of the computed discriminant equation. The equation was significant at the .001 level.

<u>Predictor Variable</u>	<u>Standardized Canonical Discriminant Function</u>
	<u>Coefficients</u>
Emotional problems just after	.53909
Emotional problems at present	-.52908
Worry just after	.78596
Worry at present	-.48327
Age	-.35038
Depression just after	.52364
Difficulty concentrating at present	-.39641
Feeling restless just after	.33103
Depression at present	-.40586
Feeling lonely just after	-.23109
Anxiety just after	.28423

DISCUSSION

The following section will discuss the findings as listed in the Results section. The meaning, possible explanations for, and the significance of the results will be explained. This section will be divided into two parts, the first part consists of explaining the results in relationship to the hypothesis, and the second part consists of discussing the results of the discriminant analysis.

Hypothesis

The hypothesis states that social, emotional, and financial problems were positively associated with perception of adjustment to bereavement. Early research may have been based on the assumption that adjustment to bereavement is a difficult problem for all widows, but Lopata's (1979) study revealed that many widows (46%) did not perceive adjustment to loss of spouse as a difficult problem. The present study also found that many widows did not perceive adjustment to bereavement as a serious problem, but that many other widows did perceive adjustment to bereavement as a serious problem. The results of the log linear analysis and the chi-square analysis help explain why widows perceive adjustment to bereavement differently. The results suggest that widows who experience social, emotional, and financial problems are more likely to perceive adjustment to bereavement as a serious problem, and conversely, those who did not experience social, emotional, and financial problems are less likely to perceive adjustment to bereavement as a

serious problem. This would appear to be logical in that widows who experience many of these problems would perceive the adjustment to be a problem also. It is important to point out that a causal relationship was not established. It is possible, for example, that the widow's perception of adjustment to bereavement may have had an effect on her experiencing social, emotional and financial problems. Also there was no way of knowing the quantity of problems the widows experienced in comparison with each other.

Of course, there are probably many other problems that were beyond the scope of this study. The log linear analysis suggested that the widow's current age is also an important variable, even an interacting variable, with emotional problems just after loss of spouse and when experiencing severe fatigue at present. Younger widows who experienced emotional problems just after they lost their spouse were more likely to perceive bereavement as a serious problem than older widows who experienced emotional problems. For example, if a young widow is talking to her counselor about her current adjustment to bereavement and she had a lot of emotional problems when her husband died, she is more likely to perceive her current adjustment more as a serious problem than an older widow with similar circumstances. This may be because some older widows are better prepared to cope with emotional problems due to experiences of loss of peers, relatives, etc., thus they may be more able to experience emotional problems without affecting their current perception of adjustment to bereavement. This is consistent with a study by Carey (1979-80), who found age to be a significant factor in adjustment: "The widowed over the median age of 57 were better

adjusted than the widowed under the median age...." (p. 169).

Age interacted with severe fatigue at present in a slightly different way. Younger widows who experienced severe fatigue at present were more likely to perceive adjustment to bereavement as a serious problem than younger widows who did not experience severe fatigue at present. However, older widows who did or did not experience severe fatigue at present, perceived adjustment to bereavement the same. Maybe older widows are accustomed to being fatigued and may consider fatigue a sign of old age and not associated with adjustment to loss of spouse. Therefore, when the researcher or counselor is examining the widow's perception of adjustment to bereavement in relationship to severe fatigue at present or emotional problems just after, he or she also may need to consider the widow's age.

The chi-square analysis confirmed that social, emotional, and financial problems just after were associated with adjustment to bereavement. The chi-square further confirmed the nonsignificant association between financial problems at present and adjustment to bereavement. One reason for this nonsignificant association may be that the results may have been influenced by the sample of the study. Most of the widows were educated. Over 61% had some college experience and 58% had college degrees. It is conceivable that the results might be slightly different if a more representative sample had been acquired. Another explanation could be that after a period of time, a widow through anticipatory socialization may be familiar with the financial problems of widowhood in such way that it might have no association with perception of adjustment to bereavement. However, if indeed this finding

is generalizable to all widows, counselors or researchers may concern themselves less with the widow's present financial problems when trying to analyze her perception of adjustment to bereavement. Further research is needed with a more representative sample or a sample of low income widows to further explore the impact of financial problems on adjustment.

When examining specific emotional problems, there was a difference between the results of the log linear analysis and the chi-square analysis. The chi-square analysis suggested that all specific emotional problems were associated with adjustment to bereavement, yet the log linear analysis singled out three specific problems that were not significant. This suggests that the log linear may be more sensitive to type II errors. Another explanation for the difference is that the log linear model controlled for age and the chi-square did not; therefore, the difference could be due to age being controlled for.

It is interesting that all specific problems that were not significant occurred at present and every emotional problem that occurred just after bereavement was significantly related to perception of adjustment to bereavement. This suggests the significance of time and supports the findings that a widow's grief response seem to change with time (Sanders, 1980-81). The significance of this is that feeling useless, feeling lonely, and feeling restless at present may be of less concern to the researcher or practitioner who is interested in adjustment to bereavement. For example, a counselor might be talking to a widow who has been complaining about feeling lonely. The counselor could ask if she also felt lonely just after the death of her spouse. If the answer is yes, it is more likely that she would also be having a difficult time

adjusting to bereavement. If the answer is no, her loneliness might not be related to bereavement. Another interesting fact is that all three nonsignificant variables deal with feelings. There may be a number of possible explanations why these three items using the word feeling were nonsignificant while the others were significant. The semantics of the word feeling may have produced the response, or maybe feeling lonely, restless, and useless at present are normal feelings so accepted in life that they do not have any association with perception of adjustment to bereavement.

In summary, the hypothesis does seem to be supported. The problems that a woman experiences after the loss of her spouse are positively associated with her current perception of adjustment to the loss of spouse. A plausible explanation of why many of Lopata's widows did not perceive adjustment to bereavement as having any effect on themselves or their social life could be related to their experiencing few social, emotional, and financial problems. Those widows, regardless of age, who experienced social, emotional, and financial problems, were more likely to perceive adjustment to bereavement as a difficult problem. Earlier research that delineated the myriad problems associated with adjustment to bereavement were correct, but it appears that their current perception of adjustment to bereavement will, at least in part, depend on the experiences they have had in the areas of social, emotional, and financial problems.

Discriminant Analysis

The discriminant analysis was performed to identify the variables that could be used as predictor variables in determining the current

perception of adjustment to bereavement. The results identify 11 variables that are significant predictors of adjustment to bereavement. These results are probably more significant to the counselor or researcher because even though it is useful to know that many variables are associated with perception of adjustment to bereavement, time usually does not permit that each variable be examined. The discriminant analysis identifies the variables that may be of importance to the counseling situation; the variables that can be used to identify the widow's current perception of bereavement. Since emotional problems, worrying, and depression just after bereavement and at present had the largest coefficients, this may suggest that the counselor spend more time assessing these problems.

It is interesting that social, and financial problems were not selected as predictors of perception of adjustment to bereavement. Even though they are associated with adjustment to bereavement, this association does not seem to be strong enough to be a predictor variable. It may be that emotional problems tend to influence perception more than social or financial problems. This may also suggest that the practitioner or researcher dedicate more attention to emotional problems than social or financial problems when predicting the widow's perception.

Age was shown to be an important variable in the log linear analysis and appears to be a relatively important variable in predicting perception of adjustment to bereavement. The log linear analysis indicated that older women perceive adjustment to bereavement as less a serious problem than younger women. This seems reasonable because Clayton (1975) and Parkes (1972) reported that bereavement results in

more physical and emotional distress for young bereaved adults than for older age groups. This suggests that a counselor take age into account when examining the perception of adjustment to bereavement. There are probably other variables that could be used to predict the perception of adjustment to bereavement. It might be profitable to break down social and financial problems into specific categories as was done with emotional problems. Some of them may serve as good predictor variables. Other variables could be tested for their influence on adjustment to bereavement such as age at the time of the death of her husband, length of widowhood, religious orientation, alcohol usage, etc. A number of possible variables could prove to be better predictors than the ones presented in this study. Knowledge of such predictors would assist in the understanding of why some widows perceive adjustment to bereavement as difficult while others do not.

Conclusions

The sample from which this study was obtained may not be completely generalizable to the normal population of widows. However, there is reason to believe that some of these findings are useful and worth verification by future research. Verification could be sought through another purposive sample such as low educational groups and younger age or a truly representative sample of the population of widows. Other variables such as age at the time of husband's death, length of widowhood, etc., could be used as control variables or interacting variables. Variables such as social network system, employment, physical problems, etc.,

could be examined for their predictability of adjustment to bereavement. The present study identified a number of variables positively associated with adjustment to bereavement, some interactions with age, and several variables that were predictors of widow's current adjustment to bereavement.

APPENDIX A

Frequency of Response to Selected Items

Of The Survey

Question 3: Because of the differences in average life span between men and women, more married women in the U.S. will be widows. Some people feel adjustment to loss of spouse to be very difficult. In relation to all other problems you have faced, do you consider adjustment to loss of spouse to be:(Please circle you answer):

<u>Response</u>	<u>Frequency</u>
Not a serious problem	29
A somewhat serious problem	75
A serious problem	76
A very serious problem	107
No response	<u>7</u>
Total	294

Question 11: There are many pressures and situations in our lives that can cause each of the following conditions. Loss of spouse is just one of them. We would like to ask you to compare yourself now with how you felt just after losing your spouse.

Feel Useless:

<u>Just After</u>		<u>At Present</u>	
Often	77	Often	41
Sometimes	80	Sometimes	102
Never	88	Never	109
No Response	49	No Response	42
Total	294	Total	294

Worry More Than Usual:

<u>Just After</u>		<u>At Present</u>	
Often	120	Often	43
Sometimes	97	Sometimes	153
Never	32	Never	55
No Response	45	No Response	43
Total	294	Total	294

Feeling lonely:

<u>Just After</u>		<u>At Present</u>	
Often	175	Often	72
Sometimes	83	Sometimes	168
Never	16	Never	22
No Response	20	No Response	32
Total	294	Total	294

Severe fatigue:

<u>Just After</u>		<u>At Present</u>	
Often	58	Often	33
Sometimes	129	Sometimes	137
Never	61	Never	77
No Response	46	No Response	47
Total	294	Total	294

Sifficulty Concentrating:

<u>Just After</u>		<u>At Present</u>	
Often	79	Often	33
Sometimes	111	Sometimes	131
Never	54	Never	76
No Response	50	No Response	54
Total	294	Total	294

Feeling Restless:

<u>Just After</u>		<u>At Present</u>	
Often	115	Often	52
Sometimes	111	Sometimes	166
Never	31	Never	41
No Response	37	No Response	35
Total	294	Total	294

Anxiety:

<u>Just After</u>		<u>At Present</u>	
Often	123	Often	35
Sometimes	108	Sometimes	162
Never	29	Never	50
No Response	34	No Response	47
Total	294	Total	294

Depression:

<u>Just After</u>		<u>At Present</u>	
Often	124	Often	35
Sometimes	100	Sometimes	163
Never	38	Never	56
No Response	32	No Response	40
Total	294	Total	294

Question 12: Please indicate how serious each of the following types of problems were just after becoming widowed and at present:

Social Problems (meeting people, etc):

<u>Just After</u>		<u>At Present</u>	
Very Serious	37	Very Serious	7
Mildly Serious	73	Mildly Serious	41
Not Serious	174	Not Serious	234
No Response	10	No Response	12
Total	294	Total	294

Emotional Problems (crying, depression, etc):

<u>Just After</u>		<u>At Present</u>	
Very Serious	74	Very Serious	6
Mildly Serious	96	Mildly Serious	59
Not Serious	114	Not Serious	214
No Response	10	No Response	15
Total	<u>294</u>	Total	<u>294</u>

Financial Problems (income, management, et):

<u>Just After</u>		<u>At Present</u>	
Very Serious	34	Very Serious	15
Mildly Serious	62	Mildly Serious	41
Not Serious	189	Not Serious	226
No Response	9	No Response	12
Total	<u>294</u>	Total	<u>294</u>

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