

DISPLACED HOMEMAKERS AND MARRIED WOMEN:

A COMPARISON

by

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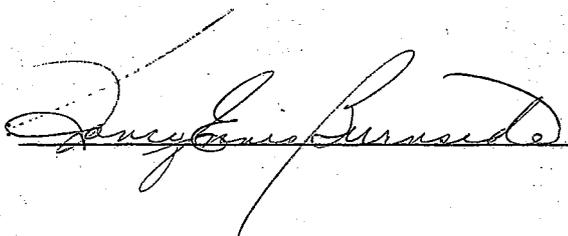
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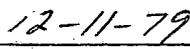


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ABSTRACT

This study was designed to help determine whether or not differences existed between married women and displaced homemakers in areas of education, income, goals, stress and self-concept. The purpose was that such a study could provide a basis for future research identifying such differences as being related to displaced homemakers. Identification of displaced homemakers based on such correlations would be the ultimate goal.

For purposes of this study, a displaced homemaker was identified as a woman who after years of helping to raise a family and giving her spouse the support he needed to be fully employed, has lost the ability to become gainfully employed herself. She was also identified as being between the ages 35 and 64.

Twenty-five married women and 25 displaced homemakers volunteered to participate in the study. They completed a questionnaire. Results from the questionnaires indicated differences between the two groups in areas of education level, recency of education, goals, ways of evaluating self, levels of stress and financial status. Aside from financial differences, the most apparent differences were the displaced

homemakers lack of current, high-level education; their desire for training programs; and finally, their request for building self-confidence.

INTRODUCTION

Bendo and Feldman's (1974) study of self-concept, income levels and marital status indicated that how women perceive themselves gives insight into how they function in the world. By looking at marital status, income levels and their affect on self-concept, the study found that "if a woman has a positive self-concept, it is possible for her to overcome any barriers" (Bendo and Feldman, 1974, p. 43). Using income levels, marital status and self-concept as variables, this study sought to determine if any differences or similarities existed between the married women and displaced homemakers in the population. If differences existed, it was felt that future studies could be designed hypothesizing that such differences could be used to identify the displaced homemaker population.

Woods (1978) noted that displaced homemakers were a segment of the population that were "statistically invisible", and as a result, fell into the cracks of existing service programs. Although displaced homemakers were invisible statistically, they nevertheless represented a growing population (Shields, 1979). The need to identify them, specify their needs, and enlarge or develop programs to meet their needs was indicated. Specific studies comparing married women and displaced homemakers regarding income, education,

self-concept as a means of identifying the latter were minimal if not non-existent. Therefore, this study was designed to determine if the two groups did indeed have differences in these areas, and if so, to provide a basis for future research to determine if such differences could identify displaced homemakers, potential displaced homemakers, and their needs.

By identifying the needs of displaced homemakers, current programs such as the Comprehensive Employment and Training Act (CETA), the Work Incentive Program (WIN) as well as new programs could better meet these needs. Training programs, support groups, financial planning could be based on such identified needs and help prevent these women from becoming the fastest growing group of poor, emotionally crippled and welfare dependent that they currently are (United States Department of Labor, 1978; Woods, 1978; Kinsley, 1977).

REVIEW OF THE LITERATURE

Every recent study supports the contention that America is moving toward a more middle-aged and elderly population (Hauser, 1976). Even today, middle-aged and elderly men and women constitute a significant segment of the population in any given community (Shields, 1979). As the population ages, so too, will the labor force. One of the largest growing groups in the labor force is comprised of mature women. Older single women and those widowed, divorced, or separated currently register the highest labor force participation rates when compared to married women with husbands present, with the highest rate among all single-again women occurring in the age group 45 to 54 (Sheppard, 1976). At the same time, this same population of women also constitutes the highest single percentage of unemployed persons. In 1977, out of a national total of 6.7 million unemployed persons, nearly one million women between the ages 35 and 64 were unemployed (Shields, 1979). (It must be noted that these figures are based on currently employed or recently unemployed persons, and therefore, do not include those people out of the job market for years, if ever in it.)

The confusing statistics of fastest growing group in the labor force versus fastest growing group of unemployed

for middle-aged women is possibly representative of the failure to recognize displaced homemakers as a unique group of women (as most homemakers are women, this paper will address them in the female gender) who are more than no longer married, which is how they are most currently classified. They are instead women who after years of helping to raise a family and giving their spouses the support they needed to be fully employed, often have lost the ability to become gainfully employed themselves. As a result, displaced homemakers are possibly different from married women who seek employment. The latter group does so without pressure of economic hardship brought about by being single-again.

Research has demonstrated that the major factors which facilitate good adjustment in major transitions include maintained income flow, retention of earlier social status, good health, continued family and friendship relationships, effective use of leisure time, and continued concern with and planning for the future (Hauser, 1976; Pfeiffer, 1974). The displaced homemaker rarely has any of these. The personal adjustments required on the part of the displaced homemaker returning to the job market are those arising from the changes in living arrangements, the handicap of relatively little training and current schooling; possible loss of relatives or friends due to moves or disapproval; decreased

activity in voluntary organizations, recreational activities and the like (Burgess, 1960; Hauser, 1976).

The areas of potentially significant differences between married women and displaced homemakers, therefore, appear to involve education levels and how current; employment histories if any; income levels; role loss with accompanying effects on self-concept; and degree or frequency of stressful events.

Among women in the labor force, their occupation distribution reveals a concentration in lower level jobs-- clerical, operatives, private household help and other service occupations. Only 15% were employed in the professional and technical fields. While the data reveal that education plays an important role in their level of occupation (for example, among those with a college degree, more than 80% are in professional and technical jobs) they do not shed light on the complicated issue of why women do not have more education or special training or experience so that more can qualify for jobs of higher status (Sherman, 1974). The available employment statistics indicate that employers tend to hire women with a somewhat better education than women who are not as well or as currently educated. The less educated would be expected to be unemployed and the 1977 United States Department of Labor Statistics correlating education level to employment status verify this for the population concerned (United States Department of Labor, 1978). It would appear

that a woman with higher educational attainments retains certain objective advantages which can never be removed, such as more opportunity for employment and higher status jobs. Also, it appears that such women have more of a choice whether or not to retire. According to the 1969 Social Security Retirement History study of persons not yet fully in the "retirement years" (approximately 58 to 63), those single-again women not planning to retire stated economic reasons as why they could not (Kreps, 1976). Women who could retire had more education than women with no intent of retiring. The fact that the first group of women obviously have a work history that has helped establish financial resources to retire upon would be a key reason why they will not be displaced homemakers if suddenly widowed, abandoned or divorced (Sheppard, 1976). In conclusion higher education levels increase the probability within all age groups of both sexes of working year round, full-time (United States Department of Labor, 1978).

Job-seeking problems of older women are affected not only by factors such as education or skills levels, but also by economic factors such as economic growth and energy resources (Sheppard, 1976). Current discussions of the future rate of economic growth are generally pessimistic because of two major problems: one, the growing concern over the environment, whose rate of deterioration appears to be related to the rate at which increased productivity of goods and

services, particularly goods are being developed; and two, the depletion of energy supplies under the continued pressure to increase the aggregate output. A third threat, that of higher rates of inflation that may accompany growth, is also frequently cited, although the fear that encouraging low growth in order to contain inflation will also generate higher levels of unemployment is just as often expressed (Shappard, 1976).

Women have been more likely to incorporate work in their life course in periods of general economic expansion. Giele (1973), for instance, has shown that downswings in the economy lead to decreased proportions of women who pursue professional careers. Giele concluded that economic conditions, both social and/or personal do have an effect of timing of events in the life course.

The primary reason women return to work, however, is more often personal than social. The Arizona Department of Economic Security (1975) noted that its research publication, Women in the Working World: 1975, that economic necessity is the primary reason for the increases in female employment with supplement of family income being second. The first reason tends to be more associated with the single-again woman; especially when it is considered that among all poor families in 1977, nearly half were headed by women (United States Department of Labor, 1978). Frequently the women in

this percentage are experiencing "new poverty" (Streib, 1976; Eisler, 1977).

Social economic reasons also have impact on the economic security for women (Eisler, 1977). The trends in the current economic situation seem bleak. According to the Bureau of Labor Statistics, by 1980, the percentage of the labor force in manufacturing will drop to 22% and according to a Rand study, by the year 2000 only 2% of the population will be required to turn out all necessary manufactured goods (Little, 1973). Considering that women fill the majority of jobs just mentioned, the economic security outlook for women is less than promising.

A related phenomenon which is also having a major impact upon employment for older women is the shift from the goal of unending economic expansion to a philosophy of lower, and according to some, zero economic growth (Eisler, 1977). The accompanying slow down in economic expansion is resulting in fewer new jobs, less hiring and promotions--in short, an increasingly static labor market where "individual opportunities for both entry and advancement are substantially curtailed" (Eisler, 1977, p. 96). With the current economic uncertainties a tendency toward less stringent enforcement of anti-discrimination laws can be expected resulting in even further setbacks for re-entry or entering for the first time older women.

Underemployment is another problem women face. While education is still being held out as a sure ticket to the better life (as alluded to earlier), 80% of college graduates are presently taking jobs previously filled by people with lower educational credentials (O'Toole, 1974). For women, who are already overrepresented in some of the worst jobs in the economy, underemployment can compound already difficult problems for an older woman seeking self-satisfying employment.

With such difficulty in being employed, the probability of becoming poorer by marital disruption is not surprisingly true (Shaw, 1978). According to Lois Shaw in her study of the economic consequences of marital disruption on women in their middle years, the end of marriage caused a decline in the average economic welfare of the women involved. Using the standard definition of poverty, about "one white family out of four became poor after marital disruption" (Shaw, 1978, p. 5). Using a measure of relative poverty, "nearly 40% were significantly deprived compared with their married counterparts" (Shaw, 1978, p. 6).

With such poverty, it is usually assumed that single-again women will qualify for existing training and Federal Welfare Programs. Regrettably, such is infrequently the case. Title IX of the Older Americans Act is limited to low income persons and those who are 55 years of age or older. This rules out women who may still possess their homes or

cars or are not yet old enough. The Work Incentive Program (WIN) has not effectively served the needs of middle-aged women either (Shields, 1977). In fiscal year 1976, the WIN program placed less than 10% of those whom it registered. Thirty percent of those placed were male although men only comprised 3% of those who qualified for the WIN program (Kinsley, 1977). To be eligible for the WIN program a person had to qualify for Aid to Families of Dependent Children (AFDC). For many displaced homemakers, this program and the WIN program are useless as their children are often grown (Kinsley, 1977). If the displaced homemaker does qualify and is placed, she can probably expect to receive substantially lower wages than men because she is placed in a lower paying occupation (Shields, 1977); however, it does not appear likely she will be placed anyway, especially if she is over 40. Only six point four percent (6.4%) of the WIN program registered participants over 40 entered gainful employment in 1976 (Shields, 1977).

The Comprehensive Employment and Training Act (CETA), a Federal and state enterprise which primarily trains workers and provides for public service employment, also has not adequately served the needs of displaced homemakers. The following from Laurie Shields' (1977) address to the United States Congress specified CETA's shortcomings for the displaced homemaker:

CETA Title I training and employment programs are geared for the younger worker, with only 6.8 percent of the participants in fiscal year 1976 being 15 years of age or older. Similarly, for that same period, only 14.4 percent and 13.9 percent of public employment jobs under Titles II and VI, respectively, were secured by persons 45 years of age or older. Overall, men secured almost twice as many public employment jobs as did women. . . . Many prime sponsors do not consider homemakers as having been previously employed, and therefore do not consider them eligible for the program until they can certify they have been unemployed and actively looking for work for 15 weeks or more (Shields, 1977, pp. 2-3).

Behind the government's approach to welfare is the attitude that people are on welfare because they have failed--they have the wrong values, the wrong approach to life (Kinsley, 1977). Kinsley clarifies this by saying that the government sets up its programs with the feeling that women end up on welfare because they have failed to get a man to support them and their children. Men are on welfare because they have failed to find or retain work. Neither has properly fulfilled the traditional role. The ultimate solution, according to Kinsley's (1977, p. 82) judgment of the current welfare system, is to push the welfare poor into traditional sex roles--that is, "find the woman a husband (or provider) and find the man a job."

Several AFDC provisions reflect the push into traditional sex roles. If an official of the program concludes that the welfare recipient does not need state assistance, he or she can cut off funds even in situations in which the

family income falls far below the poverty level. If a woman has a husband (even if he has deserted her or is no longer supporting her financially) or a husband substitute--a "man in the house" in welfare language--the state administrators have often decided she is ineligible for funds (Kinsley, 1977). If a woman is an unwed mother, recent amendments to the law require her to name and locate the father of her illegitimate child in order to qualify for AFDC aid. If she can, she must make the man support her. If he refuses, he too is ineligible. A woman who refuses the aid of "her man" is not considered deserving of public assistance any more than a man who refuses to accept employment (Kinsley, 1977, p. 83).

Failure to remain in sex roles as she progresses along a socially acceptable timetable can be traumatic for any woman involved as well as for those people or governmental programs surrounding her. Social timetables serve to create a normal, predictable life course. Role transitions, while they call for new adaptations, are not ordinarily traumatic if they occur on time because they have been anticipated and rehearsed (Neugarten and Hagestad, 1976). Major stresses are caused by events that upset the expected sequences and rhythms of life, as when the death of a spouse occurs relatively early or divorce occurs at any age, although it especially affects older groups more (Neugarten and Hagestad, 1976).

To be off-time usually creates problems of adjustment for the individual, either because it affects her sense of self-worth, or because it causes disruption of social relationships (Lopata, 1973). Morale can also suffer as the separation from last learned roles and lost learned roles gains momentum due to the gaps between opportunities and orientation to previous roles (Cumming and Henry, 1961). As an adult, a woman continues to refine and refurbish her self-concept in her performance of socially values, or at least legitimated actions, seeking out what is sometimes referred to as consensual validation: the affirmation of her personal sense of worth and integrity (Hendricks and Hendricks, 1977). She will probably turn to family and friends for such validation (Hunt, 1966). However, as a single-again woman family and friends may be sympathetic, jealous of her new freedoms, or project that the single-again woman is a failure, crazy or inadequate (Aslin, 1976). Since single-again status is ambiguous and non-institutionalized, the woman can experience conflicting expectations and perceptions of herself.

As the single-again woman is frequently a displaced homemaker, she makes the transition from married homemaker to non-married, displaced homemaker status bombarded by incredible stress. According to Pelletier (1977) in his book on preventing stress disorders, displaced homemakers are hit with several sources of stress: "ended marriage, adjusting to new circumstances, economic instability, aging coupled

with society's idolization of youth" (Pelletier, 1977, p. 86). Such stress drains a person's physical and mental adaptive mechanism and decision-making processes (Pelletier, p. 84), and yet a displaced homemaker is rarely afforded the luxury of waiting until her circumstances are more tolerable. Economic concerns mentioned earlier usually prohibit it. She usually has to act fast, but due to extreme role loss, her activity level is low (Hendricks and Hendricks, 1977, p. 111). The stability of self-concept is considered important here. Hendricks and Hendricks states the more positive one's self-concept, the greater the degree of life satisfaction. Sheppard and Belitsky (1966) considers a positive self-concept essential in getting a job and feels the lack of such positivism a key reason older women do not get a job. Negative self-concepts based on lost roles, lost support systems, can increase expectations of non-employment, which can create further stress leading to more negative self-appraisals; a vicious cycle that better education programs, employment opportunities and counseling programs can hopefully break.

Assumptions

A major assumption of this study was that age had an impact on the roles individuals and society assign to a person; that is, age is a criterion for entering and leaving certain roles, and age affects the nature of role

prescriptions. Age could also operate indirectly as a role criterion through association with other factors; e.g., biological state limits motherhood; rapid reaction time required for certain occupations can diminish with age.

Another assumption regarding age was made which involved role transitions. When role transitions are not made on the basis of an ordered and predictable age timetable, negative repercussions can occur: employment discrimination (Sheppard and Belitsky, 1966), greater age constraints operating in society (Neugarten, Moore and Lowe, 1965). The discrimination and constraints existed for this study and all women involved in it experienced them, regardless of marital status, education or economic status.

A final assumption was that women seeking advice at an agency that advertised assisting women and was affiliated with a university did not necessarily represent those women in the community whose background excluded any or all contact with a university setting. Therefore, it was felt that several of the minority populations not traditionally associated with use of university facilities would not be part of the sample population. Based on this assumption, a further assumption was that the lower income levels that minority populations experience were not indicated in the figures on income; therefore, the figures were considered higher for income than necessarily represents a population including greater proportions of minority women.

Definitions

For this paper, the following terms were accordingly defined:

Displaced Homemaker--Generally women who after years of helping to raise a family and giving their spouses the support they needed to be fully employed, have often lost the ability to become gainfully employed themselves. They were older women, falling between the ages of 35 and 64 and as a result did not qualify for most Federal aid programs because they were not yet old enough or their children were too old. Displaced homemakers, single-again women and women with husband's absent were used synonymously in this study.

Underemployment--The condition that existed when a person was employed at a level below her education or ability level. Coupled with this was poor pay and the minimal opportunity to become better employed.

Self-concept--The estimate one placed upon oneself as an object of worth. It expressed an attitude of approval or disapproval that one made about oneself. The way one perceived oneself was based on one's self-concept.

Stress--A term that was difficult to define. Roughly, it was the rate of wear and tear within the body (Selye, 1950). Some stress was necessary, without which survival would have been impossible. The type of stress this paper considered was that which was a response to ambiguous, undefined or

prolonged sources, or when several sources existed simultaneously. It produced ill health and low coping reserves, which in turn resulted in a cycle of depleting coping mechanisms.

Relative Poverty--A term used in concert with the standard definition of poverty. The standard definition set by the Federal Government of poverty indicated that one out of four white families became poor after marital disruption. Using a measure of relative poverty, nearly 40% were significantly deprived compared with their married counterparts. Relative poverty took into consideration that the Federal Government's definition based on annual income did not allow for those people who go from one level of income to one drastically below their accustomed income levels. The Federal Government's definition did not take into consideration society's definition of acceptable living standards as well as inflation rates; thus, a person could experience "relative poverty," the inability to maintain average living standards enjoyed by the majority of people in society. For that reason, relative poverty was defined as having a welfare ratio that falls below half the median ratio of white intact families (Shaw, 1978).

New Poverty--Encompassed a concept of relative poverty. It was that state in which those who enjoyed middle class

positions in their earlier years, suddenly found themselves with few or no resources in later years.

Stressors--Events, people, or circumstances that were perceived by a person as sources of stress.

METHOD

Description of Subjects

The sample for the study was randomly selected from a population of women between the ages of 35 and 64 who had contacted the Opportunities for Women office at The University of Arizona. No distinction was made as to the reason why the women contacted the office.

Fifty women comprised the sample. Twenty-five were married and 25 were not. The second group included divorced, separated or widowed women. All 50 women were unemployed or underemployed.

The married women in the study ranged in ages from 36 to 60, with the mean and median age being 45, with the mode being 50. Single-again women ranged in ages from 36 to 47, with the mean being 44, the median age being 50, and the mode 49.

The average length of marriage to current spouse for married women was 23 years. Average length of marriage to last spouse for displaced homemakers was 17 years. The average age of displaced homemakers at time of termination of marriage was 43.

Description of Instruments

In ascertaining information regarding a person's age, marital status, length of current marital status, income, sources of income, educational level, and personal goals, a brief questionnaire was designed specifically for this study (Appendix A). Evaluating sources of stress was covered by having the clients indicate events that had happened in the past year and evaluating these events in a manner similar to that developed by Holmes and Rahe (1967) in their "Social Readjustment Scale."

The final area, self-concept, was evaluated by using a format similar to that of the "Twenty Statements Test" developed by Kuhn (Wells and Marwell, 1976). The women were asked to describe themselves in twenty statements. After completing the twenty statements, instructions on the following page asked them to go back and evaluate each statement by marking a plus (+) for each statement they felt was a positive characteristic, a minus (-) for each statement they felt was negative, and a zero (0) for any statement they felt was a neutral comment. The rationale for selecting this method of self-concept evaluation was that this method eliminated the problems of item selection by the researcher, possibility of loaded questions, and the limited usage of a questionnaire designed specifically for this study. Finally, it was felt that the respondent's evaluation of characteristics was more

valuable as an indicator of self-concept. This viewpoint was based on the belief that how one perceives oneself is how one will relay his/her characteristics. For example, if a woman indicates motherhood as a positive experience, it probably will be positive for her and will enhance her self-concept. If it is perceived as a negative experience by her, it can be a source of low self-esteem and self-concept. It is clear that regardless of how others evaluate "motherhood", how an individual regards it is how it will affect her self-concept if she is a mother.

The questionnaire, combined with a check list of stressful events and the twenty self-evaluated statements was field tested on four women by having them complete the questionnaire. Feedback regarding specific items, clarity of instructions and general impression with overall ease of completing it were sought. Each woman represented a different marital status and educational background. Results from their questionnaires were not included in the final results.

The study was not designed as a correlational study, therefore, the lack of evidence of statistical validity and reliability was not highlighted. Individual research as to the validity and reliability of the "Social Readjustment Scale" (Pelletier, 1977) and for the "Twenty Statements Test" (Wells and Marwell, 1976) was considered and further research for those interested can be achieved by studying the

references noted. The initial part of the questionnaire designed to obtain background information about the subjects was considered reliable and valid based on the content validity of the items.

Anonymity of the responses was determined by not requesting names on the questionnaires. Attached consent forms were removed from the completed questionnaires and filed separately.

Research Design

The project was designed as a pilot study to help determine whether or not any similarities or differences existed between populations of married versus single-again women. If any differences were noted, it was specified in percentages based on mean scores. Differences were determined by comparing mean scores for each variable. If a difference of more than 25 percentage points existed, it was considered noteworthy and worthy of further research designed to determine whether or not significant relationships exist between the variables.

Procedure

Women were randomly selected from the client files at Opportunities for Women at The University of Arizona. All women who fell between the qualifying ages were filed according to marital status and randomly selected to include

25 single-again women and 25 married women. Names and addresses were noted and these people were contacted by phone to ask if they would be willing to participate.

The following was given as explanation when requesting participation:

" _____ (name), I am calling to ask if you would be willing to participate in a study entitled, 'Displaced Homemakers and Married Women: A Comparison.' The purpose of the study is to help develop programs and further research based on any differences that might become apparent between displaced homemakers and married women. As this study is a comparison, it requires topics to compare; therefore, you will find questions covering income and educational levels, personal events and evaluations, and identification of your goals. These questions are being asked to help indicate if there are any possible patterns that appear more frequently in one group than another. This study is not designed to indicate that one event causes another.

The questionnaire should take about thirty minutes or less. Your name is not required on the questionnaire itself and is only requested on the consent form which is kept separately from the questionnaire. If you should not wish to participate, you can withdraw your consent at any time with no ill will on my part. Your participation is completely voluntary."

Those agreeing to participate were sent a cover letter with consent form and attached questionnaire. All 50 women agreed to participate and all 50 women returned completed questionnaires. Raw scores for each item were tabulated by finding the mean, then compared for differences across the independent variable. Noteworthy differences were defined as being a 25% point difference between mean scores per item.

RESULTS

A full 100% of the married women had some college education or better (Appendix B). Forty-eight percent had a bachelor's degree and 12% had a master's degree. Thirty-seven percent of these women had last attended formal education within the last three years. Fifty-two percent had not had any formal education or training for more than nine years.

Single-again women by comparison had only 56% of the group indicate some college education or more. The remainder of the group had a high school education or equivalency. Approximately 24% had a bachelor's degree and 12% had had formal training or education in the past three years. A full 68% had not had any formal education for nine years or more.

Differences were noted in the number of women with some college education or none at all. A difference of 44 percentage points existed. Also, a difference between the currency of education fulfilled the definition for a noteworthy difference. Married women tended to have more recent education histories than single-again women. The difference was exactly 25 percentage points for the two groups in the category of less than three years since last attended formal education or training. A 24 point difference existed for the

groups between the two categories for formal education attended for over nine years. Although this was not enough to fulfill the definition of a noteworthy difference, it was nevertheless interesting, especially in light of the fact that a full 54% of the displaced homemakers questioned had not had formal education for over 12 years compared with only 28% for married women, which is a noteworthy difference.

Concerning economic issues, married women indicated that 96% of them relied on their husband's salary as the source of their income. Only one woman stated that she relied on savings for the main source of annual income. Later in the questionnaire, she clarified this by indicating that her husband had been fired recently and that ordinarily, her husband's income was the main source of income.

Eighty-four percent of the married women claimed an annual income of over \$18,000. Twelve percent specified an income between \$15,000 and \$18,000 with only 4% claiming less than \$3,000. Again, this was the woman whose husband had been recently fired.

Single-again women or displaced homemakers could only indicate a 28% reliance for main income on husband-related income and that was through alimony and/or child support. This was not surprising, and, therefore, a noteworthy difference of 68 percentage points was equally unamazing. What was incredible was the often massive drop in income claimed by

these single-again women pre- and post-single-again status. Although 56% indicated an income of \$18,000 or more prior to being displaced homemakers, only four percent could make that same claim afterwards. The remaining 52% specified drops in income ranging from 7,000 to 120,000 dollars annually. Not one woman made more, maintained the same amount, or lost less than \$10,000 due to becoming single-again.

Within the displaced homemaker population, a noteworthy difference existed between pre- and post-income levels. Only 12% checked the categories of \$6,000 or less prior to being displaced. A full 84% checked these same categories after being single-again. This is a noteworthy difference of 72 percentage points. Economic impact upon becoming single-again appeared to be clearly evident.

Another aspect of economy brought up in the questionnaire was the source of income. Forty percent of the displaced homemakers claimed their own salaries as their major sources of income as compared with none for married women. Of the working displaced homemakers, 100% said they made less than \$9,000 annually, with the majority making between \$3,000 and \$6,000.

Both populations were roughly equivalent in employment status. Forty percent of the single-again women were employed part or full time in comparison with 52% of the married women. The interesting point was that single-again

women had only recently been employed and only sought employment after termination of their marriage. Also, with one exception, employed displaced homemakers made on the average less than \$2,000 than their employed married counterparts. Whether or not this was due to married women being less financially pressured to take whatever job they could get or the fact that their education was greater and more current than the displaced homemakers can not be concluded from this study.

In indicating their current goals, the majority of women from both populations selected getting a job as their number one goal. The differences were indicated in that 40% of the married women selected clarification of goals as their first goal compared to only four percent of the displaced homemakers. Again, the financial pressure and lack of time to pick and choose due to immediate financial concerns could be factors as to why displaced homemakers did not select goal clarification, but can not be determined by this study.

Although displaced homemakers did not select goal clarification as their primary choice, 24% did make it their second choice. Married women who had selected goal clarification first chose getting a job secondly, with going back to school getting 16% of the remaining second choices. Only

four percent of the displaced homemakers chose going back to school as a second choice.

The noteworthy difference in selecting current goals was on the item "building self confidence." Thirty-two percent of the displaced homemakers selected it as one of their main concerns whereas only four percent of the married women selected it and it was not a first choice for any of the second group. Another noteworthy difference was in the area of training programs. Again, 32% of the displaced homemakers made it one of their choices, whereas only four percent selected it among the married women and that selection represented a third choice. Clearly, in this study, options for building self-confidence and receiving training for a job were considered vital by displaced homemakers versus little to virtually no interest in these areas being expressed by the married women.

Regarding sources of stress experienced in the past year, displaced homemakers were well above married women in having experienced stressors. Assigning points to various events, it was determined that 80% of the displaced homemakers had experienced enough stressors to put them in a 90% risk area for ill health (Pelletier, 1976). Only 15% of the married women fell into the same high risk bracket. Eighty percent of the married women fell into the lowest risk category, whereas none of the displaced homemakers qualified for

the lowest risk category, although eight percent were in the next highest category. It was interesting to note that on item selection for stressors in the past year, 68% of the displaced homemakers indicated a recent personal illness compared with only four percent of the married women. Research on stress and illness supports the contention that displaced homemakers would be more likely to become ill than their married counterparts (Pelletier, 1976; Holmes and Rahe, 1967).

Ninty-two percent of the displaced homemakers indicated change in financial status as a stressor compared to 8% of the married women. Understandably, 100% noted marital separation or death of spouse as a major source of stress. Four percent of the married women did. Displaced homemakers selected more high stress producing situations than did married women.

The self-evaluation section of the questionnaire indicated that married women gave themselves positive marks 15% more often than displaced homemakers. Words heading the list for the married women were wife, mother and words denoting certain roles, especially supportive roles. All but one person gave these words positive marks. That person evaluated "wife" as being negative with a qualifying statement of "husband is going through mid-life crises." On the whole, married women described themselves in positive terms, using roles as self-descriptors.

Single-again women on the other hand evaluated themselves negatively 19% more often than did married women. They also used fewer "role" terms to identify themselves. They used adjectives almost 80% of the time. Adjectives were used eight times more frequently than role words which represented two-thirds of the married women's lists.

Finally, displaced homemakers were more likely to evaluate themselves in neutral terms. They did so 30% more often than did married women. Negative and neutral evaluations represented 45% of the displaced homemakers self-concept evaluations. Thirty-five percent of the married women did the same.

CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS

Conclusions

As this study was designed to help identify any possible differences that might exist between populations of displaced homemakers and married women seeking advice at an agency designed to aid women in achieving their goals, conclusions were based on differences defined as being noteworthy. The following conclusions were based on such differences:

1. Women with husbands present tended to have higher educations than women with husband's absent.
2. Married women had more recent education than single-again women.
3. Single-again women had on the average lower incomes prior to their single-again status than did married women participating in the study.
4. Single-again status represented a massive financial setback, often resulting in relative or standard poverty for the women.
5. Married women relied on husband's income for main support while single-again women mainly relied on being employed, followed by alimony and/or child support. Welfare was the third most selected source of income.

6. Single-again women selected training for a job and help in building self-confidence more frequently than married women.
7. Married and single-again women both selected getting a job and clarifying goals as first and second goals. The order of selection was reversed in that married women selected goal clarification more frequently as a first option while single-again women chose it after selecting getting a job.
8. Displaced homemakers were exposed to more stressors than married women on the average. Financial reasons headed the reasons for the difference.
9. Displaced homemakers had a greater likelihood of being ill due to too much stress than married women who had fewer stressors.
10. Displaced homemakers defined themselves more in descriptive terms and less by roles than did married women.

Implications

Generalization beyond this study is highly questionable. Threats to external validity such as a limited population, virtually non-representation of any minority groups, reliability concerns involving history threats to internal

validity all combine to limit generalization. However, because the study was designed to act as a pilot study to help indicate any areas of possible correlations for future research, several points are worthy of consideration.

It would appear that many women were unprepared for the financial reverses that they suffered when they were divorced or widowed. Acknowledging that women should be prepared to earn their own living must recognize that there were many obstacles to their doing so, especially if they had children. Aside from the numerous forms of sex discrimination in the job market, they lacked the supportive, training and other services that they needed to enable them to leave their homes. Furthermore, if women were to compete with men for careers, they could not be expected to shoulder what has come to be called the "double burden" of market employment and housework. Of course, many wage-earning women did perform both roles either because there was no male "breadwinner" or because he did not share in household chores. A large proportion of minority and low-income families not represented in this study would fall into this category.

The need for training programs that do meet the needs of displaced homemakers was indicated in this study through the high percentage of single-again women seeking training as one of their current goals. The assumption that age would discriminate against the women of this study carries over

into this area in that several of the training programs that do exist exclude people who are not a certain age. Apprenticeship programs are an excellent example of this.

Another implication supported a study done by Lipman-Blumen (1973), which stated that women of high educational, occupational and economic levels were less likely to become totally dependent on a spouse's income than a woman without these characteristics, and, thereby, help prevent their ever becoming displaced homemakers. This support of the need of current, advanced training or education concurs with the goals sought most often by displaced homemakers. It would appear, therefore, that training programs tailored to the specific needs of single-again women are needed; training programs that are not currently part of CETA or the WIN program.

Another implication was the need of support groups or systems to help build self-confidence in the single-again population. These groups would be necessary as society eschews traditional male authority, values youth, and affords few priorities to the middle-aged or older populations, especially women. Displaced homemakers could gradually, almost inadvertently, adopt some of the negative characteristics ascribed to them, thus slip deeper into a dependent status as the cycle is repeated. By providing support systems while facilitating an expression of personal strength,

if in no other way than recognizing the tendency toward inferiority or allowing displaced homemakers to make independent decisions, possible forces leading to too much stress and illness could possibly be ameliorated. It is unlikely the larger society will furnish alternative environments when dominant values are what brought about the situation in the first place; therefore, agencies dealing specifically with displaced homemakers would seem well suited to meet the needs of building self-confidence and offering support; needs frequently selected as goals by the displaced homemakers of this study.

To conclude, it would appear that Woods' (1978, p. 23) statement in her study on Arizona's displaced homemakers was and is an accurate summary: "It would seem that single women will work, married women may work, and divorced and widowed women must work."

Recommendations

The following are recommended uses and modifications of this study:

1. Design a correlational study to determine if lack of current, higher education relates to employment status of women.
2. Design a correlational study to determine if training programs result in higher employment status for displaced homemakers versus no training programs.

3. Design a study comparing women of equal age ranges, income backgrounds, and marital status to determine if a relationship exists between education levels, employment status and current income.
4. Include minority women in future studies.
5. Develop a study identifying how many women seeking medical aid are displaced homemakers versus married women and if such differences are significant by marital status and age.
6. Develop a pre- and post- self-concept evaluation of displaced homemakers who attend a support group designed for them.

Again, the purpose of this study was to identify possible clues as to how to make visible the "invisible" population of displaced homemakers. It would seem clear that several areas are worthy of future research in that regard. By defining this ever-increasing population, programs to aid displaced homemakers could be developed, researched and altered to greater effectiveness. Another possibility could also be the development of programs designed to educate people on ways to help prevent becoming displaced.

APPENDIX A

QUESTIONNAIRE

AGE _____

I. CURRENT MARITAL STATUS (Check appropriate one and answer its questions):

1. DIVORCED _____

- a. How long have you been divorced? _____
- b. How long were you married to your last spouse? _____
- c. How old were you at the time of your divorce? _____

2. SEPARATED _____

- a. How long have you been separated? _____
- b. How long were you married to your last spouse? _____
- c. How old were you at the time of your separation? _____

3. WIDOWED _____

- a. How long have you been widowed? _____
- b. How long were you married to your last spouse? _____
- c. How old were you when widowed? _____

4. MARRIED _____

- a. How long have you been married? _____

II. Check main source of annual income:

- _____ husband's salary
- _____ child support/alimony
- _____ welfare
- _____ social security
- _____ salary from employment
- _____ other, please specify source _____

III. Estimate and check category that best represents your current annual income (include husband's salary/support, welfare or social security as well as other income. If you are not certain, add up how much you get in a typical month and multiply that sum by 12 to get your estimated annual income.):

<input type="checkbox"/> \$3,000-less	<input type="checkbox"/> \$12,000-\$15,000
<input type="checkbox"/> \$3,000-\$6,000	<input type="checkbox"/> \$15,000-\$18,000
<input type="checkbox"/> \$6,000-\$9,000	<input type="checkbox"/> \$18,000-more
<input type="checkbox"/> \$9,000-\$12,000	<input type="checkbox"/> (please specify _____)

IV. If married, go to question V. If not, estimate your annual income during the last year of your marriage (husband present.) If uncertain, check what you think if might have been:

<input type="checkbox"/> \$3,000-less	<input type="checkbox"/> \$12,000-\$15,000
<input type="checkbox"/> \$3,000-\$6,000	<input type="checkbox"/> \$15,000-\$18,000
<input type="checkbox"/> \$6,000-\$9,000	<input type="checkbox"/> \$18,000-more
<input type="checkbox"/> \$9,000-\$12,000	<input type="checkbox"/> (please specify _____)

V. A. Indicate your highest level of formal education:

<input type="checkbox"/> Junior High	<input type="checkbox"/> Associate of Arts of
<input type="checkbox"/> Some High School	<input type="checkbox"/> Science Degree
<input type="checkbox"/> High School Graduate	<input type="checkbox"/> Bachelor's Degree
<input type="checkbox"/> or G.E.D.	<input type="checkbox"/> Master's Degree
<input type="checkbox"/> Some College	

B. Number of years since last formal education _____

C. Have you attended or had specialized training (for example: in a beauty college, business school/college, technical schools, etc.)? _____ If yes, please specify nature of training _____
Did you complete the training? _____. What year did you last attend? _____

VI. Which of the following statements regarding your employment status is true?

<input type="checkbox"/> employed full-time (30 hours or more a week)
<input type="checkbox"/> employed part-time (less than 30 hours a week)
<input type="checkbox"/> unemployed

VII. Please select from the following list current needs or goals. If you select more than one, indicate the most important selection with (1), the next most important with (2), and so on:

- Clarify my goals
- Obtain financial assistance
- Get help on building self-confidence
- Learn about managing home and work life
- Get a job
- Seek help for personal problems
- Get into a training program
- Meet other women in my situation
- Learn job-hunting skills
- Go back to school
- Other, please specify _____

APPENDIX B

TABLE OF DIFFERENCES

	Married Percent	Single-Again Percent	Differences Percent
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Education

High School	100	100	0
Some College	100	56	44*
College Graduate	48	24	24
Masters Degree	12	4	8

Recency of Education

0 - 6 mos.	24	4	20
6 mos. - 1 yr.	4	4	0
1 - 3 yrs.	9	4	5
3 - 5 yrs.	12	8	4
5 - 9 yrs.	24	16	8
Over 9 yrs.	28	52	24

Income Levels

0 - \$ 3,000	4	24	20
\$ 3,001 - \$ 6,000	0	60	60*
\$ 6,001 - \$ 9,000	0	8	8
\$ 9,001 - \$12,000	0	4	4
\$12,001 - \$15,000	0	0	0
\$15,001 - \$18,000	12	0	12
Over \$18,000	84	4	80

Sources of Income

Spouse/alimony/child- support	96	28	68*
Welfare	0	12	12
Social Security	0	12	12
Savings	4	8	4
Salary	0	40	40*

	Married Percent	Single-Again Percent	Differences Percent
<u>Goals (1) (2)**</u>			
Clarify goals	40(1) 0(2)	4(1) 24(2)	36* 24
Find a job	44(1) 20(2)	48(1) 4(2)	4 16
Develop job-hunting skills	12(1) 4(2)	12(1) 4(2)	0 0
Going back to school	4(1) 16(2)	12(1) 4(2)	8 12
Building self- confidence	0(1) 4(2)	16(1) 16(2)	16 12
Get training	0 0	8(1) 24(2)	8 24
Get financial aide	0 0	0(1) 4(2)	0 4

Levels of Stress

0 - 100 points	80	0	80*
101 - 150 points	12	4	8
151 - 250 points	4	4	0
Over 250 points	4	90	86*

Self-Concept/Evaluation

Positive	65	55	10
Negative	25	31	6
Neutral	10	14	4
Negative and Neutral	35	45	10

	Pre- Single-Again	Post- Single-Again	Differences
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Income Levels of
Displaced Homemakers

\$ 0 - \$ 3,000	0	24	24
\$ 3,001 - \$ 6,000	12	60	48*
\$ 6,001 - \$ 9,000	0	8	8
\$ 9,001 - \$12,000	12	4	12
\$12,001 - \$15,000	16	0	16
\$15,001 - \$18,000	4	0	4
Over \$18,000	56	4	52*

* Noteworthy Differences

** (1) First Choice

(2) Second Choice, not all people made a second choice

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