



The Journal of Sociology & Social Welfare

Volume 11
Issue 3 *September*

Article 8

September 1984

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Recommended Citation

Ozawa, Martha N.; Downs, Susan Whitelaw; and Frigo, Daniel (1984) "Income and Personal Resources: Correlates of Psychological Adjustment to Widowhood," *The Journal of Sociology & Social Welfare*: Vol. 11 : Iss. 3 , Article 8.
Available at: <https://scholarworks.wmich.edu/jssw/vol11/iss3/8>

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**INCOME AND PERSONAL RESOURCES:
CORRELATES OF PSYCHOLOGICAL ADJUSTMENT
TO WIDOWHOOD**

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ABSTRACT

This study investigates factors that may determine the level of psychological adjustment to widowhood. Independent variables considered in this study are income and human capital. The population from which the study's sample was drawn consists of all nonremarried widows with at least one child receiving survivor benefits from social security in 1978 (N=3,041). The results support the importance of human capital variables for their predictive power. On the other hand, family income has not been found statistically significant. The source of data for this study is the 1978 Survey of Survivor Families with Children conducted by the Social Security Administration.

This study examines factors associated with the psychological adjustment of nonremarried widows who have

The authors thank David Gillespie for his methodological assistance. However, the authors alone are responsible for the views expressed in this paper.

minor-age children at home. Such a study seems important to those involved in counseling widows and to policy makers concerned with programs designed to assist widows. Widows with dependent children face serious readjustments resulting from the death of their husbands. Lopata (1979) points out that psychological stresses of widows requiring readjustment include loss of identity as a wife and the need to make herself an independent individual. The presence of young children may make adjustment to widowhood more problematic, as these widows not only need to maintain family income for their children without the help of another adult breadwinner, but they also have the emotional burden of solitary parenthood.

The adjustment widows make to their widowed state is likely to have lasting effects on their own psychological well-being and that of their children, as most widows with young children do not remarry. A recent study found that 77 percent of the approximately 788,000 widows with dependent children who were receiving survivor's insurance from social security had not remarried. Further, among the nonremarried widows, less than 15 percent thought it was at all likely that they would marry again (Hastings and Springer, 1980). For them and for their children, it seems important to understand what factors are associated with psychological adjustment over the long haul during the period of their children's minority.

Two recent quantitative studies have assessed association of various factors with adjustment to widowhood. Both these studies were concerned with the newly widowed, examining adjustment either six months after the death of the husband (Bahr and Harvey, 1980) or a year after bereavement (Cary, 1977). The present study is a replication of these previous studies in that it also examines factors found to be important to adjustment. However, it differs from the work previously done in two important respects: it is concerned only with widows who have dependent children at home and examines adjustment during the years following the first year of bereavement. In addition, the sample for the current study is based on a national sample of widows with dependent children. In contrast, former studies included only widows of a limited geographical area or socioeconomic status.

CONCEPTUAL FRAMEWORK

The literature on adjustment to widowhood commonly suggests two sets of factors that are strongly associated with how well the widow adjusts to the changed circumstances of her life as a result of the death of her husband: level of income and personal resources. Level of family income is conceptualized in this study as a factor external to the widow herself; it concerns the economic conditions in which she lives. Personal resources of the widow are also likely to affect level of psychological adjustment, as they will help her survive on her own without a male partner. This study examines and compares the strength of these two sets of variables in predicting the level of psychological adjustment of the widow. Do the economic conditions in which the widow lives play the primary role in enabling her to adjust to widowhood, or are her human strengths, which enable her to cope with her new, more demanding role, also important to her psychological well-being? To answer these questions, the predictive power of these two sets of variables will be investigated, controlling for other variables.

Income

Most widows with minor children experience a drop in income resulting from their husband's death and cannot afford to maintain their previous standard of living (Mallan, 1975). Reduced living expenses do not compensate for the loss of income from a working husband. Nor do death benefits and survivor's insurance fully compensate for the loss of the husband's income (Glasser et al., 1970). The change in living standard and the strains of coping with a low income are reflected in the anxiety, nervousness, and dissatisfaction of many low-income widows. Studies of widowhood seem to show that income is positively related to the level of psychological adjustment during the first year of widowhood (Carey, 1977; Bahr and Harvey, 1980).

Personal Resources

The other major group of independent variables concerns the personal resources that the widow possesses to adjust to living independently without a male partner. These variables are health of the widow, education, and work experience. This cluster of variables is chosen on the basis of previous work done by social science theorists who have found

that personal resources -- generally called "human capital" -- affect a person's earnings and job status in the labor market (Becker, 1964; Ben-Porath, 1967; Mincer, 1973; Sorenson, 1976). They have also been shown to influence the psychological adjustments of the elderly to the problems of widowhood and old age (Kalachek and Raines, 1976; Ozawa, 1982). In this study it is expected that these personal resource variables will affect the widow's psychological adjustment.

Both Carey and Bahr and Harvy found a positive relationship between education and level of adjustment. Lopata (1979) points out that widows with more education are likely to be more involved in social and emotional support systems and to have more positive feelings about themselves than widows with less education.

The grief associated with loss of a husband has been shown to affect the physical health of widows (Clayton et al., 1971; Kraus and Lilienfeld, 1959; Maddison and Viola, 1969; Parkes, 1970). Studies of elderly widowed populations indicate that state of health is positively associated with psychological adjustment and morale (Kutner et al., 1956; Spreitzer and Snyder, 1974). Physical health therefore appears to be an important personal resource that affects the vitality of the widow in coping with her changed circumstances.

Although previous studies that included both men and women hold that years of work experience is important to personal adjustment (Kutner et al., 1956), this factor may, in fact, have less effect on adjustment of women to widowhood. There are two reasons for this. First, Lopata (1973) observed that widows with children rarely valued the role of worker above that of wife or mother. Even if financial constraints required them to work, widows did not place a high value on their ability to function in the labor market. Second, most widows do not have highly specialized job skills. They tend to move in and out of the labor market, during marriage, in response to family need, and work in low-paying jobs with little opportunity for advancement (Lopata, 1973). Given these circumstances of their work life, years of work experience per se may not be regarded by widows as an important personal resource that assists their adjustment to widowhood. Years of work experience may represent long periods spent in unsatisfying jobs, rather than time spent in building a career. Thus, it is unclear at this time whether

work experience is positively related to adjustment of women to widowhood. The present study may shed light on the direction of its relationship.

Control Variables

In addition to the two sets of independent variables, the present study includes four control variables: age of widow, race, number of years of widowhood, and number of children at home. These variables are included because previous studies indicate that these variables have significant bearing on psychological adjustment of widows (Carey, 1977; Kutner, 1956; Lopata, 1973; MaMahon and Pugh, 1965; Parkes, 1970).

On the basis of the foregoing discussion, the following general hypotheses are offered:

1. Other things being equal, widows having a larger amount of current total family income will have a higher level of psychological adjustment to widowhood.
2. Other things being equal, widows with a higher level of educational attainment will have a higher level of psychological adjustment to widowhood.
3. Other things being equal, widows in a better reported health status will have a higher level of psychological adjustment to widowhood.
4. Other things being equal, widows with more years of work experience will have a higher level of psychological adjustment.

METHODOLOGY

Data Source

The data for this study were collected by the Social Security Administration (SSA) in the Spring of 1978 (Hastings and Springer, 1980). All those surveyed were receiving Survivors Insurance benefits for their children in December, 1977. The survey data were merged with social security program data. The resulting data file provides a particularly rich source of information on the young widowed population and makes possible the study of a wide variety of work-related, psychological, social, and economic variables associated with young bereaved families.

Description of Sample

The study reported here includes in its sample only that portion of the SSA sample which consists of widowed women

who in 1978 were not remarried and had children under age 18. Of the 3,041 widows in the present study, 26 percent were nonwhite. The mean age was 46 years. Less than 50 percent had graduated from high school, and 34 percent had health problems that limited the amount or kind of work they could do. The average number of years of widowhood was 6.5 and the average number of children at home was 2.7. The mean family income for 1977 was \$12,511.00.

The sample was weighted by the Social Security Administration to Adjust for non-responses and to correct for over-representation in some universe cells (e.g., zip code). The weighted sample more closely approximates the population from which it was drawn than does the unweighted sample.

Operational Definitions of Variables

Dependent Variable:

Psychological adjustment to widowhood. A Likert-type scale involving nine items was used to assess adjustment to widowhood. This scale measured the frequency with which widows reported feeling (1) happy or pleased, (2) lonely, (3) unable to get things done, (4) sick, (5) anxious, (6) confident, (7) nervous, (8) self-sufficient, and (9) tired, worn out, or exhausted. Internal consistency reliabilities reveal that these items -- each of which was scaled from 1 to 5 -- represented a reliable measure of psychological adjustment (Alpha = .80). Index scores for each respondent were computed by adding responses to scale items. Low scores (e.g., a score of 9) indicate a low level of adjustment, while high scores (e.g., a score of 45) denote a high level of adjustment. This scale, though not identical to Carey's Adjustment Scale (1977), includes several of the same items.

Independent Variables:

Current total family income. This variable includes earnings by family members, other income from such sources as dividends, rents and interests, and public and private transfer payments. All income data are for 1977.

Perceived health status (personal resources). This variable is defined as how a respondent perceives her health status relative to working. The variable is measured by the question "Do you have a health or physical condition that limits the kind or amount of work you can do?" Using a dummy variable, a score of 1 was given to respondents who answered in the negative, while respondents who replied positively received a score of 0.

Education (personal resources). This variable is measured by the number of years of completed schooling. Possible scores range from 0 to 17. (The score of 17 indicates 17 or more years of schooling.)

Work experience (personal resource). Work experience is defined as the number of years during which the respondent was employed either full or part time.

Control Variables:

Age of widow is measured by the respondent's age in years.

Race is defined as the report by the respondent as to whether she is white or of some other ethnic affiliation.

Number of years of widowhood is defined as the number of years between 1978 and the year that the respondent's spouse died.

Number of children living at home is defined as the total number of children sharing the same household with the respondent, whether or not they are currently receiving social security benefits, and regardless of age.

Analytic Procedure

In this study, multiple regression is the statistical procedure used to analyze the effects of variables on psychological adjustment of widows. The standardized beta weights obtained from the regression indicate the expected change in the dependent variable associated with a unit change in a given independent variable, controlling for the effects of all other independent variables in the regression equation. Thus, note that the term "control variables," as used above, denotes a conceptual grouping; in the statistical sense, the effects of all of the independent variables are controlled for simultaneously in order to analyze the net effect of income and of each personal resource variable when all other factors are held constant.

RESULTS

The mean score on the Psychological Adjustment Index was 31, with a standard deviation of 5.5. The maximum possible score was 45 and the minimum possible score was 9. The regression results of psychological adjustment are shown in Table 1.

TABLE 1
Regression Results:
Determinants of Psychological Adjustment
to Widowhood

Independent Variables	Standardized Beta Weight (F -ratios in parentheses)
Widow's Age	0.04819 (6.623)*
Non-white	-0.03225 (3.093)
Number of Years of Widowhood	0.03109 (3.276)
Number of Children at Home	-0.02514 (1.931)
Current Total Family Income	0.02397 (1.460)
Perceived Health Status of the Widow	0.30445 (292.302)**
Number of Years of Education	0.15736 (67.517)**
Number of Years of Work Experience	-0.00909 (0.246)
R²	0.14018
F-ratio	(61.78791)**
N	3,041

* Statistically significant at the 0.05 level.

** Statistically significant at the 0.001 level.

First, focusing on personal resource variables, the perceived health status of the widow has the strongest predictive power of psychological adjustment to widowhood (Beta weight = 0.30; $p < 0.001$). The positive direction of its coefficient indicates that widows who perceive themselves healthy enough to engage in work in a normal way (that is, without being constrained as the the type of work and amount of work) tend to have a higher level of psychological adjustment. The level of educational attainment is also positively related to psychological adjustment to widowhood, with similarly high statistical significance (Beta weight = 0.16; $p < 0.001$). These findings confirm the findings in earlier studies (Bahr and Harvey, 1980; Carey, 1977; Kutner, 1956; Spreitzer and Snyder, 1974). Contrary to our hypothesis, work experience has been found to be an insignificant predictor of psychological adjustment; furthermore, the direction of its coefficient is opposite to what was expected.

We argued earlier that income might be an enabling factor toward achieving a high level of psychological adjustment. Thus, it was hypothesized that income was positively related to psychological adjustment. However, the regression results indicate that the level of income does not make a statistically significant difference in the level of psychological adjustment, although the direction of its relationship to the dependent variable is as expected.

Among the control variables considered in the study, age of the widow has been found to be significantly and positively related to psychological adjustment to widowhood (Beta weight = 0.05; $p < .05$). That widows of advancing age tend to be better adjusted to widowhood strengthens findings in an earlier study (Carey, 1977). The rest of control variables considered in this study -- race, number of years of widowhood, number of children at home -- were found to be insignificant in affecting psychological adjustment to widowhood among nonremarried widows.

DISCUSSION

Findings from the regression analysis indicate that personal resource variables -- health and education -- play a statistically significant role in how psychologically well adjusted these widows are. The fact that these variables stand out as significant predictors even after controlling for all the other variables in the regression tell us the potency of

these personal resource variables as the predictors of the dependent variable. The human strength and personal vitality the widow brings to her role as sole caretaker of herself and her children appear to be important factors in her level of psychological well-being.

The positive relationship between education and level of psychological adjustment was expected, based on the findings of previous research. As Carey indicates, education can provide a person with more interests, better employment opportunities, and more financial security. These advantages become particularly important to a woman who becomes widowed, when it becomes necessary for her to rebuild her life in a more self-sufficient manner.

Health may contribute to psychological adjustment in much the same way, since good health is also a personal resource the widow can use in rebuilding her life. However, in interpreting the relatively large beta weight of health, the extent to which health and psychological adjustment may be related for non-theoretical reasons must be considered. Both variables have somewhat subjective measures as the widow herself was asked both to report the frequency with which she felt various emotions and to rate her health condition. For neither variable was more objective testing done. Therefore, it is possible that a widow feeling a general malaise might report both a higher frequency of adverse emotional states and the presence of a health condition that limited her activity. However, the health measure does have an objective referent, as the question specifically asked whether there was a health condition that limited the kind or amount of work the widow could do. This objective referent to the health question lends confidence to the view that it measures actual physical health and is not simply a reflection of her general psychological state. The presence or absence of a physical condition that limits activity appears to be separate from and predictive of psychological well-being.

In contrast to the strength of the personal resource variables, family income does not make a difference in the widow's psychological adjustment. However, these findings would not support the view that extremely impoverished widows have no increased risk of psychological strain. All widows in the study were receiving survivor's benefits from social security, which guaranteed them a monthly income until their youngest child reaches age 18 at the time of the study. These benefits have minimum levels for varying family

sizes. The widow is therefore assured a source of income at some minimum level which may mitigate anxiety about financial uncertainties. This study thus indicates only that above a certain minimum level, amount of income does not predict degree of psychological adjustment.

Our finding on the effect of income is different from that of Bahr and Harvey and Carey, who found income to be an important predictor of adjustment. One explanation for the difference is that the current study looked only at widows who had been widowed for at least a year, whereas the two earlier studies were concerned with the first year of bereavement. It is possible that anxiety and depression around financial issues are more acute during the first year, when the loss of the husband's earnings may seem to be an overwhelming deprivation. With time, widows may increase their own earning capability that supplements the basic income that social security provides. Adjustments around financial issues may be largely resolved by the end of the first year. It is also possible that the receipt of social security benefits by all widows in the present study made this sample somewhat more financially homogeneous than other samples. Survivors insurance benefits have both a minimum and maximum benefit amount. Thus, family income, of which social security benefits are an important part, has a relatively narrow range. To the extent that the range of this variable is narrower than in other studies, it would be less likely to have strong predictive power.

That the number of years of widowhood and the number of children living at home do not make a difference in the level of psychological adjustment of the widow may indicate that family circumstances in which the widow is placed do not have much bearing on the widow's psychological adjustment. Furthermore, after the first year of bereavement, length of time since the husband's death does not appear to affect psychological well-being either. What seems important is the widow's personal resources, reflected in her perceived health status and level of education.

POLICY IMPLICATIONS

An important finding from the study is that psychological adjustment of widows depends heavily on their health status and educational level. These are important human capital variables. Healthy widows and well-educated

widows feel good about themselves and confident about going through the transition in life caused by the death of their husbands. If mental health of widows is a policy objective of governmental interventions, then programs that would help widows acquire more education or improve their health might be desirable. To date, the governmental assistance to widows with children has been in the form of cash payments through social security. Certainly, income support is and will continue to be needed to boost the income level of families headed by widows. However, this study indicates that among widows who are all receiving at least minimum survivor's benefits, the extent of additional income is not a factor in increased psychological adjustment. Therefore, based on the findings of this study, it is reasonable to suggest that future governmental efforts to improve the psychological health of widows should emphasize programs to help widows increase their personal resources, particularly health and education.

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