

Persons whose major job (in terms of weeks worked) was in government can be identified from the CPS class-of-worker code. Persons whose major job was with a nonprofit organization can be identified, though not perfectly, by using CPS industry detail.<sup>6</sup>

It was assumed that persons identified by the CPS as employees of government or nonprofit organizations whose SER earnings were less than half of those reported to the CPS had only a secondary job in OASDHI-covered employment and were not covered on their major job. This assumption explained a substantial proportion of the differences between SER earnings and CPS earnings, particularly for men in the 25-59 age range.

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<sup>6</sup> Religious, charitable, educational, and other nonprofit organizations are concentrated in the following CPS industries, in which they are the dominant form of private enterprise—nonprofit membership organizations, religious organizations, hospitals, welfare services, elementary and secondary schools, and colleges and universities.

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## Support Systems of Widows in the Chicago Area\*

In 1974, the financial, social, service, and emotional support systems of widows in the Chicago area were studied to determine how much assistance widows actually receive and give. The survey was conducted by the Loyola University of Chicago's Center for the Comparative Study of Social Roles with funds provided by the Social Security Administration under Contract No. 71-3411.

The data are based on interviews with 1,169 widows from a sample using the Social Security Administration records for the current recipients of widow's benefits under the social security program, ex-beneficiaries who had left the rolls within 12 years of the study, and women whose benefits had been limited to lump-sum death payments within 3 years of the study. The universe consisted of 195,789 widows. The 1970 Census revealed that there were 379,390 women in the Chi-

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cago standard metropolitan statistical area who had been widowed, most of whom had not remarried.

## FINDINGS

Three-fourths of the respondents were at least partly dependent upon social security benefits. For one-fifth of them, these benefits were the only source of income. Two-fifths had incomes below the poverty threshold, and one-tenth reported no income at all. Best off were those who had remarried, those with earnings through employment, those with several sources of income even though each source contributed little, and those who obtained the maximum family benefits because they had two dependent children (women with more than two dependent children in effect receive no additional benefit amount). The highest mean income was received by women aged 41-50, and the highest median income by those aged 31-40.

Women who were not currently eligible for social security benefits because they had no dependent children and were not old enough for aged widow's benefits, particularly if they had received only a lump-sum death payment, appeared to be the most disgruntled. These, of course, were rather recently widowed women who were still suffering some of the consequences of grief, but other reasons for their dissatisfaction were evident. Relative deprivation was an important part of their situation. They had become widowed while still in "the prime of life." Many of their friends still had living husbands at a time when their own support systems required change. These women were angry with the "government" and the Social Security Administration at a disproportionate rate because they were receiving no regular financial assistance. The widow under age 60 who had no dependent children was financially disadvantaged if she could not earn her own income or draw benefits based on disability.

Young widows without children were usually already in the labor force and were more likely to remarry than were women widowed later in life. Once a younger widow had worked out her grief, she did not present societal problems except in unusual circumstances. The mother of one small child tended to work or live on social security.

benefits As noted earlier, the mother with two children drew the highest family benefits but each additional child beyond that number increased the likelihood that she would be driven into the labor force because of economic need

The women who worked obtained a higher income than those who depended on social security benefits, despite the fact that many of them held low-paying jobs because they were not prepared for better ones by education and occupational training Those who had obtained such training were better off than those who had not, but few had made use of this major societal resource The widows had also made only infrequent use of another societal resource, the private or public employment agency

Although most of the widows did not have extensive income resources, they very seldom were involved in financial support systems through the exchange of monetary gifts and payments or help with the payment for rent, food, clothing, medical and other bills, and vacation costs Any such supports received or given involved the parents or children of the widows, but almost none of the widows depended on such financial exchanges

Most of the widows studied were immigrants or first-generation Americans or had migrated from less urbanized areas of the United States Although about 6 in 7 of the widows were white, many of the white widows had been reared in ethnic families, often in ethnic communities, and had experienced inadequate socialization and educational preparation for modern urban life The median duration of schooling achieved by the parents of these widows was less than 8 years, and the widows and their late husbands averaged just over 10 years Despite their educational and occupational disadvantages, a rather large proportion of the widows were able to buy their own homes during the husband's life The year before his fatal illness or accident, which in three-fourths of the cases occurred before the woman reached age 65, the husband was in his usual job He was generally not able to continue after the onset of the illness, however

The respondents had been widowed for an average of 12 years The average age was 66 for white widows and 58 for the black widows Not surprisingly, few of the women had living parents available as resources Siblings and in-laws

were either dead or not in frequent contact with the widows Children were more in evidence and more frequently in interaction with their mothers Widows under age 55 were likely to still have children living at home Involvement with offspring living outside the home was not uniform, some children, often a daughter, were seen more often than others Few widows were able to devote their whole lives to interaction with children dispersed outside the household

Frequency of contact and activity varied with education, race, income, and beneficiary status Most of the widows in the sample had friends from the years before the husband's death or had made new friends since then One-sixth of the widows had neither old friends nor new ones Although more than three-fourths of the women were affiliated with a religious congregation, almost half belonged to no voluntary associations As has also been demonstrated in other studies, those women possessing the personal resources associated with an educated, urban background and those whose incomes were considerably above the poverty line were the most engaged socially Such women belong to voluntary associations, maintain friendships, and are engaged in complex support exchanges The poor are poor in many ways

Despite income constrictions on the part of many, the Chicago area widows demonstrated a high degree of independence and an unwillingness to give it up in order to move to households managed by other women and, in many cases, an unwillingness even to remarry They generally were heads of their own households In half the cases, they continued to live where they had resided before the husband's death

The main service support that the widows both received and gave with any regularity was care during illness Many were not involved in the extensive exchanges of service supports The combination shows both independence and the absence of many traditionally assumed services

The widows often were not involved in the social activities about which they were questioned Over half said that they never go to movies, engage in sports, or play cards or other games Forty percent do not entertain or travel out of town, 37 percent never eat lunch in the company of others, 24 percent never go to church, and 21 percent never go visiting The one activity that

they almost inevitably share with others is the celebration of holidays, but even here 8 percent claimed that they do not engage in this type of activity

The main contributors to the support systems of the widows were the husband and the children. Among younger widows, parents also participated in various supports, though selectively. Most widows, however, did not have living parents at the time of the study and many did not have them when the husband died.

Most of the women, when given the opportunity to list persons or groups involved in various supports, did not take advantage of the opportunity. Others listed children and their late husband, when asked about the time before his death, and the present husband (in cases of remarriage), children, and friends for the time of the study. Otherwise, the widow listed herself, particularly in connection with the emotional support and social systems or "no one." Friends were listed in connection with the social support system, they are persons one does social things with, but, surprisingly, this activity does not translate itself into involvement in the emotional support system. The names of siblings and relatives other than the husband or children also did not appear often in the support systems. Thus, the "modified extended family" did not often operate across different household thresholds as either the giver or receiver of many supports.

One of the most dramatic survey findings is the absence of the "helping professions" and other societal resources in the support systems, both during the rebuilding process and at the time of the study. Even ministers, priests, or rabbis were mentioned rarely, when they were listed, it was often as persons who failed to provide the expected or needed help. Voluntary associations tended to be defined as being "never" or "rarely" helpful during the life rebuilding period, as were government agencies (except for the Social Security Administration) and the other secondary resources available in the complex urban society.

The differences among widows indicate that this absence of a multidimensional and varied social network in the support systems is probably a consequence of a lack of personal resources, rather than of voluntary disengagement. The widows who had more complex networks for

social engagement and as resources for the development of support systems than did others were those whose parents had enjoyed numerous personal resources obtained by means of their education and occupation and who themselves were able to attain relatively high levels of formal education in the urban school system, who married better-educated men with prestigious positions, and who enjoyed higher incomes when the husband was living. These widows were more fully engaged socially and expressed greater satisfaction with their past and present life. The differences ran across racial lines, except that white widows were less likely to have had disadvantaged backgrounds.

Every widow in the study experienced some disorganization following the death of her husband and reorganized her life with little reported help from anyone but parents, children, or sometimes other widows. Most women were living independently in that they did not depend upon others for a variety of services in their immediate social environment. Many were nevertheless contained within a very restricted social life space and had few personal resources with which to reengage in society on their own.

The fact that so many widows can be independent of either their own or their husband's families and societal charity is surprising in view of the history of American society and the rapidity of recent societal change. On the other hand, the evident limitations of the social life space and support systems of so many of these widows are not surprising in view of the inadequacies of their personal resources.

Most of the older urban widows have been caught between two styles of life, the one in which they were socialized and educated and the one in which they now live. Changes in the United States during the past 6 decades have taken place so rapidly and the opportunities for flexible and complex social engagement by women have expanded so dramatically that the inadequate socialization and limited education received before World War II have left many women unprepared to live independently in the world we have created.

Later generations of women will not face many of the problems and life restrictions that older widows typically encounter at present. The age cohort of American women aged 60 and older,

which takes in more than one generation, is unique in many ways, and the problems and needs of such women will not be reproduced with the same frequency in future generations. Thus, any action that society undertakes to help solve some of the problems and life restrictions of widows like those in the Chicago area interviewed in this study will not necessarily burden it in the future because such action will be needed less.

Even the women in this study are a very heterogeneous aggregate, reflecting age, racial, ethnic, educational, and urbanization differences. Policies designed to alleviate some of the problems and restrictions of one segment of this population may be irrelevant or unhelpful to other segments.

All but the very young widows in this study had been socialized into families that idealized patriarchal authority, family-focused life, and automatically engaging support systems. They were socialized to be women in the traditional meaning of the term, to prepare in the home of their parents to become housewives in their own homes. The man such a woman married was expected to be the breadwinner, and she was expected to be the homemaker and to bear and care for children.

Medical advances have cut the childbirth death rate for women and have added years of life to the wife-mother. Today, she can be expected to live in her household with only her husband for 15-16 years and alone for another 15-16 years. Most women are not prepared to reenter the labor market and engage in other roles outside the home, even in face of the statistical probability that they will become divorced or widowed, or both, and that they will have inadequate economic supports unless they rely, in part, on their own efforts.

As more young women become better-educated, belong to the middle class, and become influenced by the women's movement, strong shifts toward a greater commitment on their part to roles outside the home are expected to take place. In fact, even middle-aged American women have been reentering educational and occupational organizations in large numbers. Despite these changes, however, a large number of women, especially older ones, have not been able to engage in roles outside the home in the manner made necessary by the structure of modern society. They have

relied on automatically engaging support systems that depend on the husband as the connecting link between them and the society outside their narrow circle of relatives and friends. When events disorganize these support systems, such women find themselves incapable of creating new ones.

With the death of the husband, the woman not only loses companionship and the feeling of being important to at least one other human being, but also experiences changes in her daily routine and in other spheres of activity. Contact with in-laws usually diminishes considerably following both widowhood and divorce, strain in the relationship with other couples is introduced, and the husband's work-related companions and activities are lost. Yet, few older widows want to stop being housewives in their own homes and move in with a married daughter or daughter-in-law just to guarantee daily social interaction.

Many present-day widows are poor, chiefly because their husbands did not earn a high income and therefore did not qualify for high social security benefits. They lack traditional support systems and do not have the ability to build new ones. Many of the most disadvantaged widows are older women who are members of minority groups—the blacks, the Spanish-speaking, or first- and second-generation ethnic Americans. Most of them have so little formal schooling that they do not even understand the complexity of the social system and of the community within which they live, let alone are able to utilize the web of resources that society has been building for its members.

Some new resources of economic, service, or social nature ideally should be created, since these current historical cohorts of older women need training to participate in new forms of action. Their main need, however, is for links to connect them with existing societal resources.

## **POLICY IMPLICATIONS**

The widows examined in this study reflect different need patterns relative to social security benefits. The older widows, for the reasons already discussed, suffer primarily from inadequate total incomes. Their other problems cannot be as effectively dealt with by means of an income-

maintenance program and attention to such problems probably would not, in any event, affect their financial position or need for additional income

Widows with dependent children present an entirely different problem for the Social Security Administration. If such women do not have too many children, their benefits are more nearly adequate than those of older widows. Employment is likely to raise the living standards for a widow and her dependent children, as well as increase her social contacts and, thereby, possibly enhance her remarriage potential. Earnings often are a necessary source of income for a widow from the time her last child is no longer dependent until she is old enough for aged widow's benefits. Social Security Administration policies on survivor benefits, however, offer no particular incentive for a widow to obtain employment unless she has enough dependent children in her care to receive the family maximum while working. Otherwise, a loss of benefits is incurred for earnings beyond the earnings-test level.

Other women could substantially improve their economic and social position by participating in the labor force. The three main categories are mothers of dependent children who are out of the labor market or who have been working only for "pin money," mothers who will soon be ineligible for benefits because the youngest child is reaching the cutoff age, and widows who are not currently eligible for anything except the lump-sum death benefit because they have no minor children and are not old enough for aged widow's benefits. If such women are not currently working, and a large proportion are not, entry or re-entry into the labor force is often difficult, however. American women, and these widows in particular, are not equipped to prepare and search effectively for a well-paying job.

These additional recommendations for research activity are suggested by the study findings.

1 Widows who were not covered under the social security program should be studied to determine how they manage without benefits.

2 Investigation should be directed toward mechanisms to improve the flow of information about societal resources to newly widowed women, many of whom simply do not understand what is happening

to them and often report unpleasant contact with branch offices when they finally do ask questions.

3 Women who are about to lose their benefits because of the age of their youngest child should be studied to determine their circumstances and future needs.

One of the findings of the study of widows in the Chicago area is that many women have adjusted, slowly although often painfully, to very negative life circumstances. Many ill, hungry, isolated, limited, noninvolved widows do not seek help. Whether temporarily disorganized by life events or chronically peripheral to the mainstream of society, many widows are not living in "dignity" because they do not have personal resources for reengagement, are heavily dependent on their children, and lack the skills to function as "urbanized" residents of our multi-resource-filled cities. Those who have complex support networks are likely to have built them on their own because assigned support systems are vanishing or scattered in modern society. Those widows who cannot initiate a support system on their own constitute the greatest problem, though it is temporary in nature. The proportion of such women in the total widowed population is rapidly decreasing as modern America helps women to increase their competence in living in modern America.

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