BACKGROUND

The United States economy is based on the family consumer unit, presuming the husband as the economic producer outside the home, and the wife as administrator within the home. Much social science research corresponds to this orientation on family development. Emphasis on the early child-rearing stage of the family unit has resulted in the neglect of demographic cohorts such as the never-married middle aged woman, and widowed and divorced women. Our socio-economic policies fail to provide adequately for such single women. Much of the research of the past decade was directed to single household heads with children present, or widows and divorcees past 65. There is little research on the status and problems of the "young elderly" women, defined as aged 50 to 65 by the Federal Council on Aging. This population group increased by about 1,031,000 between 1970-1975 (USBC 1975). Increasingly, this cohort consists of relatively healthy, educated women, many of whom are not employed, and are not living with a spouse. Social, economic, and psychological impediments limit their involvement in society, and there is little understanding or appreciation of the obstacles they face. These women are potentially creative and productive humans who could contribute substantially to the general wealth and to their own well-being.

PREVIOUS RESEARCH PROBLEMS

Borland's review of literature on middle age reveals several problems prevalent in previous research (1978 379). This cohort is called "middlecent", or the "caught generation". There is no accepted definition of this stage in the life cycle, which leaves the definition of middle age in a state of confusion, and results in indiscriminate generalizing of past studies to all middle-aged persons. They are treated as a homogeneous group, and studies pertaining only to one specific group are combined without recognizing vital distinctions. There has been no systematic assessment of the effects of this practice on policy formation or social services presumably directed to the middle age cohort. Research is lacking on specific middle-aged groups such as widows and divorced women from marriages of more than 15 years' duration. Some studies focus on the dynamics of singleness, widowhood, or divorce, but few consider how the aging process is determined by a particular social orientation, cultural milieu, or marital status.

SCOPE AND METHOD

We will examine the particular social, demographic, economic, and psychological character of middle-aged women defined as "young elderly". The cohort is defined as women between ages 50 and 65 who are widowed, divorced, or separated from spouse. Married and never-married women are not included.

A selective review of the literature is combined with information from five case studies of representative women in this situation, to develop a tentative profile of the group. Past research of middle age has relied heavily on data gathered from local samples (Borland 1978 384). Although local data provides useful information, it should be supplemented by data from large samples. A comparison of results from large broad-based samples and small samples could provide insight into the influence of specific cultural and regional factors on the aging process. A multidisciplinary approach could result in new or improved training programs, and policy development which could enhance the quality of life and social participa-
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STATISTICAL PROFILE

In 1975, women aged 45 to 64 comprised 21% of the total female population: 75% were married with husband present, and 25% were widowed, divorced, separated, or never married (USBC 1976).

In 1976 about 40% of the never-married lived alone. In the widowed group, 50% maintained their own households. For divorced women, 37% lived alone, and the proportion was almost the same in the 1978 census estimates. In 1978, there were 1,200,000 more female heads of household living alone than their male counterparts (USBC 1978). However, the median income for the 40% of this group working full time was only $7,044, compared to $12,454 for male full time workers. The median annual income of women not working, or working part time was only $3300 (USBC 1976).

These statistics should not be surprising in view of social policy toward women. Widows under age 60 are not eligible for Social Security benefits if the children are grown. They are not eligible for unemployment insurance if they have been engaged in unpaid labor in the home. Many pension plans for men exclude their divorced wives, and provide little or no benefits for widows. Most divorcees do not receive alimony. Their benefit from Social Security is only 50% of the retired worker's benefit, and they are eligible for this only if the marriage lasted more than 10 years (Social Security Bltn May 1979 26). The divorce rate for women aged 40 to 75 was 11% in 1975, and the husbands requested nearly all (95%) of these divorces (Glick 1977 20; Baldwin 1978 449).

STRUCTURAL & SOCIAL CONSTRAINTS

Because the statistical profile of 50 to 65 year-old women is similar to that of women over 65, it is assumed that social and psychological needs of the two cohorts are similar. Due to this fallacy, young elderly women suffer more emotional deprivation than the older female cohorts.

The difficulty in implementing meaningful social reforms for young elderly women is exacerbated by disagreement on the composition of this cohort of population, and the identity of their major problems. Many social decisions are made with minimal input from the persons to be served. Lopata in studying the social involvement of American widows, argues that the lack of engagement in significant social activities is often not the result of voluntary choice. She says that our voluntaristic society does little to facilitate the re-engagement of those whose life pattern has been broken into the general community. She proposes that older women are isolated socially because they have not been socialized to analyze the resources of the environment logically, to choose desired roles or to rebuild their lives (Lopata 1970).

It is not just the socialization process which impedes realization of older women's potential. An example is the term "ageism", coined by R. N. Butler in 1968. Ageism is aversion and prejudice toward the aged, manifested by overt and covert discrimination.

Ageism affects technology, family patterns, increased mobility, demographic changes, and generational differences. It is created, institutionalized, and intensified by historical, social, cultural, and psychological forces. For example, industrialization reinforces the value of productivity. But technology tends to make skills and knowledge rapidly obsolete. This is referred to as the "Detroit Syndrome", which is a built-in obsolescence of personal skills. This force affects all ages, but particularly handicaps the young elderly and older female populations.

Rapid social change tends to create cohort differences that contribute to ageism. Persons who grow up in a given period of
history have different interpretations and orientations to social issues. When intergenerational values clash, ageism arises, and this youth-oriented society discriminates against the older generation. This discrimination can be self-inflicted by the older generation. Kuhn notes that a major problem which hinders societal re-entry by older persons is their own low self-esteem (1975 22).

Powerful conditioning forces make a fetish of keeping up a youthful appearance. Related to this is the matter of sexuality. Because of the double standard of aging for men and women, the middle-aged woman begins to think of herself as no longer sexually attractive. Susan Sontag claims that in this society, aging in women is a process of becoming sexually obscene (Barrow 1979 94). This attitude progressively destroys a woman's sexual image. Masculinity in middle age is equated with greater competence, autonomy, and power. Such traits are enhanced for men in this period of their career. If sexuality is a significant component of the human condition, then women who can no longer validate their sexuality believe they can no longer interact meaningfully with others. That further reduces their self-esteem. When women become conditioned to rejecting themselves, they find it difficult to think anyone else would be interested in them either in a sexual union or in meaningful cross-sex friendship. By complying with the double standard of aging ideology, women reinforce it. Moreover, the ratio of women to men rises with age, which shrinks the pool of eligible men.

By applying social exchange theory to the double standard of aging and the narrowing field of eligibles for women, we gain insight in the complexities of the problems of the young elderly single woman. According to this theory the one who more highly values the relation and who cares the most loses bargaining power. The other participant gains power. The woman's power is thus lost from imbalances of power in every social exchange. Waller argues that the person who has less to lose in a relation controls it (1951). The person with the most assets, such as money and physical attractiveness, is the one in control (Blood & Wolfe 1960). Under the concept of ageism and the double standard of aging, men increasingly control the relationship over time. This unbalanced exchange of power becomes institutionalized, to provide a rationale for continuing social imbalances. Lopata's study of widows and their hesitancy to re-enter society is supported by this observation (1970). Under current conditions, social withdrawal for young elderly women is understandable, considering the small probability for success from other alternatives.

PROPOSITIONS FOR RESEARCH

These propositions are offered to guide systematic research:

1) The younger the woman, the greater the adverse effect of an inability to establish a meaningful male-female relation on her self-image. Younger women tend to have higher aspirations, and the reality of ageism is less obvious to them. The younger the woman, the more apt her female peers are to be married, which further reduces her social options, since single women are rarely included in the social activities of their married peers.

2) The more physically attractive the woman, the more she is affected adversely by male rejection. A plausible explanation is that these women have been socialized to develop their appearance and to nurture it, to gain social recognition. When this procedure is no longer viable, the woman becomes acutely aware of her loss of sexuality and is apt to develop an extremely low self-concept.

3) The economic status of a woman does not seem to affect her self-image significantly. Though
the economically secure women has more alternatives, she also tends to have higher expectations because of increased opportunities to form a male-female relation. If it fails to materialize, she is as demoralized as the woman who, because of a greatly reduced income, due to divorce, retirement, or widowhood, does not have many social opportunities.

4) A socio-cultural condition has an effect. Women from rural areas tend to be more conservative and more nurturant. Although the rural interviewees longed for male companionship, they were more hesitant to admit it, and they were less aggressive in their attempts to seek situations where they might meet men. The urban interviewees seemed more assertive in their attempt to establish a male-female relation, more liberal in assessing their options, and more open in admitting what they desired. This makes them more vulnerable to rejection, and to a lower self-concept.

The social stigma of divorce in this cohort causes a greater loss of self-esteem among divorcees than among widows of the same age. The socio-cultural environment in which these women grew up valued the homemaker role as a "career". Women whose longtime marriages end in divorce feel tremendous guilt over what they perceive as nurturant failings. This is compounded by severe reduction in income and a concomitant feeling of bitterness. The combination immobilizes many of these women. Many ex-wives are ex-affluent. However, because of age, they fall between the cracks of government subsistence programs. Such women often suffer chronic physical or mental illness, due in part to their perceived lack of alternatives and low self-esteem.

Other factors in the social structure hinder friendship formation in older age groups. Blau uses the terms "role exit" and "structural constraints" to describe these conditions (1973). Role exit is the process of leaving an earlier role. For widows or young elderly divorcees, the sudden loss of a customary lifestyle and social role as wife-mother often renders their usual method of problem solving useless or counterproductive. Such women feel powerless, tense, desperate, and confused. Given the severe and persistent social, emotional, and psychological aspects of the phenomenon, these women often cannot maintain their usual role relations. They also must cope with problems arising from loss of income and loss of social status. Due to age, low skill levels, and lack of education and experience, they are often unable to find employment which could reduce economic hardship. Work provides more than income. It also provides friends and acquaintances. The young elderly widow or divorcee, having lost the status of wife, is denied the basis for establishing alternative contacts by the structural constraints of the private economy. The working woman who elects early retirement faces the dilemma of having more time for social interaction, while losing the economic and social basis for it. The number of social roles which a person plays is a measure of social resources. An exit from any significant social role, plus the structural constraint to forming a new role greatly depletes an individual's social resources (Blau 1973).

These relations between the young elderly woman and her social environment cause her to lose or perceive losing power until all that remains is the humble capacity to comply. Societal circumstances often make a passive contribution the only apparent choice. Too often, powerful social forces work against the young elderly women. Thought and effort are needed to use the young elderly women more effectively as a valuable social and economic resource. Women can rarely attain
social independence while they experience severe economic constraints.

EXISTING PROGRAMS & POLICIES
. Legislation for displaced homemakers is one attempt to aid young elderly women. The provisions of the Displaced Homemaker Bill, which was amended into CETA, Title III, and passed by the 95th Congress refers displaced homemakers to existing services for health care, financial management, legal services, and educational opportunities. But only five million dollars was appropriated, and this will not begin to finance 50 multipurpose centers envisioned in the early draft of the Bill. 

And when CETA became law in 1978, there was no minimum age requirement for those eligible, and there is confusion as to what constitutes a displaced homemaker. (Burke 1979 29).

. In the early 1960’s the Senate Special Committee on Aging saw the need to provide employment for older persons. By 1968, pilot programs like Green Thumb, and Foster Grandparents were established. In 1973, Title IX of the Older American Community Service Employment Act was passed. Sponsors advocated converting the pilot projects into permanent programs. Title IX was targeted for extinction, but these programs grew steadily in funding, participation, and achievements (Oriol 1977 106).

. Model programs often face termination even after having proved that they are badly needed. In the case of the young elderly, the problem of unemployment is exacerbated by the long range problems of financing Social Security. On the one hand, there is concern about the drain on the fund by increased numbers of future recipients, and the cost-of-living adjustments necessitated by high inflation. At the same time, payroll taxes flowing into the fund are reduced due to high unemployment among young elderly women.

PROPOSALS
. Suggestions to improve the socio-economic quality of life for young elderly women must focus in two primary directions. The basic social orientation of these women falls in two categories: 1) nurturers, who accept traditional sex roles and devote themselves to husband and family; and asserters, who combine roles such as community leadership, wife-mother, and career. These women nurture each other, fight ageism in society and in themselves, and advocate legislation and programs to enhance their lives.

. The asserters actively push for legislation and programs which would potentially benefit the entire group. However, there is no consensus on their major needs and concerns. Thus, the political strength of the group is minimized. The nurturers tend to be non-supportive of any legislative effort that they perceive as non-traditional, as illustrated by their persistent opposition to the Equal Rights Amendment.

. Much of the available literature on aging suggests developing self-help groups to improve the quality of life for young elderly women. Nurturers report increased feelings of failure by admission of their needs. This increases their hostility toward the asserters, who appear independent and self-confident. Any ameliorative policy must recognize these social and attitudinal differences.

. A good beginning in each community would be a concerted attempt to identify the population of young elderly women, and to assess the adequacy of existing community services. Often by re-structuring available services, a communication network can be developed to spread knowledge of current services more effectively.

. To alleviate the unemployment problem, special programs for the young elderly women could be established. Employers needing full or part time help, willing to
train young elderly women could be encouraged to register with an agency which could maintain a listing of potential employees. This service could inform them about funding for retraining. Many organizations such as Altrusa International Foundation, Business and Professional Women’s Foundation, and General Federation of Women’s Clubs provide financial assistance and scholarships for this purpose.

Many communities provide free or low cost education courses to older women, but too often, only those over 65 are eligible. If free or low cost courses in vocational training were available to young elderly women, it would enhance their earning capacity. Education also provides for intellectual and social interaction, and can be a vehicle for consciousness raising. Educational courses could serve to bridge attitude gaps between nurturers and asserters. Highly educated women in this group could function as teachers. Such women may be better qualified to teach their peers than younger, more experienced professionals.

Some interviewees suggested forming a barter exchange for services, to operate in the framework of an employment network. The objective is to exchange one type of service, such as typing, or laundry service for other services such as plumbing, and car repair. Those involved could feel useful while obtaining and delivering needed services.

If this cohort of young elderly women -- mature, intelligent, and having broad skills derived from their multiple roles -- can be brought more fully into the mainstream of productive action, the community benefits from increased personal wealth and tax revenue. The neglect traditionally accorded the young elderly woman will further isolate her, and will deprive her of the pride of social and economic contributions.

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