



Theses and Dissertations

1981

A Study of Divorced Mormon Women in Salt Lake County: The Extent to Which they Use the Agencies and Institutions Available to Help Meet Personal, Financial, and Employment Needs

Melinda G. Stapley
Brigham Young University - Provo

Follow this and additional works at: <https://scholarsarchive.byu.edu/etd>

 Part of the [Economics Commons](#), [Family, Life Course, and Society Commons](#), and the [Mormon Studies Commons](#)

BYU ScholarsArchive Citation

Stapley, Melinda G., "A Study of Divorced Mormon Women in Salt Lake County: The Extent to Which they Use the Agencies and Institutions Available to Help Meet Personal, Financial, and Employment Needs" (1981). *Theses and Dissertations*. 5136.
<https://scholarsarchive.byu.edu/etd/5136>

This Thesis is brought to you for free and open access by BYU ScholarsArchive. It has been accepted for inclusion in Theses and Dissertations by an authorized administrator of BYU ScholarsArchive. For more information, please contact scholarsarchive@byu.edu, ellen_amatangelo@byu.edu.

TX
1.02
.S73


A STUDY OF DIVORCED MORMON WOMEN IN SALT LAKE COUNTY:
THE EXTENT TO WHICH THEY USE THE AGENCIES
AND INSTITUTIONS AVAILABLE TO HELP
MEET PERSONAL, FINANCIAL, AND
EMPLOYMENT NEEDS.

A Thesis
Presented to the
Department of Home Economics Education
Brigham Young University

In Partial Fulfillment
of the Requirements for the Degree
Master of Science

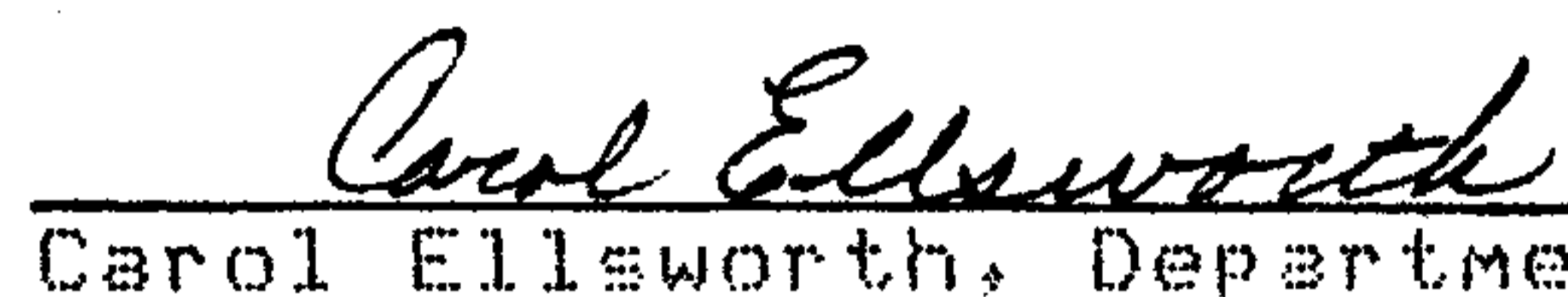
by
Melinda G. Stapley
December 1981

This Thesis, by Melinda Gay Stapley, is accepted in its present form by the Department of Home Economics of Brigham Young University as satisfying the thesis requirement for the degree of Master of Science.


Roine Thorup, Committee Chairman


Russell Osguthorpe, Committee Member


Joyce Winterton, Committee Member


Carol Ellsworth, Department Chairman

Typed by: Marcy Gardner

TABLE OF CONTENTS

List of Tables . . . . .	.vi
Acknowledgements . . . . .	.ix
Chapter	
1. INTRODUCTION AND RESEARCH DESIGN	1
Statement of Purpose.	3
Research Design and Questions	4
Delimitations	5
Definition of Terms	7
Methods and Procedures . . . . .	.12
Description of the Population . . . . .	.12
Description of the Sample Population . . . . .	.13
The Questionnaire . . . . .	.14
Analysis of Data . . . . .	.17
2. REVIEW OF LITERATURE . . . . .	.18
Background and Recognition of Problem . . . . .	.18
Development of Definition for Displaced Homemakers . . . . .	.19
Misconceptions and Attitudes of Women . . . . .	.25
Financial Status of Women . . . . .	.30
Employment Status of Women . . . . .	.34
Age Discrimination. . . . .	.35
Dependent Care . . . . .	.36
Career Education . . . . .	.38
The Status of Mormon Women . . . . .	.39
Agencies Available to Displaced Homemakers in Salt Lake County . . . . .	.42

Women's Resource Center at University of Utah . . . . .	.45
Skill Center at Utah Technical College . . . . .	.45
Homemakers in Transition at The Phoenix Institute . . . . .	.46
Government Job Service . . . . .	.47
The Mormon Church and Agencies . . . . .	.48
Summary . . . . .	.49
3. RESULTS AND DISCUSSION . . . . .	.51
Purpose . . . . .	.51
Description of the Sample and Results of Demographic Questions. . . . .	.51
Results and Discussion of Research Questions. . . . .	.53
Question 1: Characteristics of Divorced Mormon Women . . . . .	.53
Question 2: Awareness and Use of Government and Private Agencies . . . . .	.70
Question 3: Problems Government and Private Agencies were Helpful in Resolving . . . . .	.73
Question 4: Hindrances to Using Government and Private Agencies . . . . .	.76
Question 5: Awareness of Career Options and Opportunities . . . . .	.78
Question 6: Job Training or Education Goals . . . . .	.81
Question 7: Factors Preventing Further Job Training or Education . . . . .	.85
Question 8: Factors Influencing Income after Divorce . . . . .	.86
Question 9: Church Agencies and Programs: Use and Effectiveness . . . . .	.93

Summary	118
4. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS . .	126
Summary	126
Conclusions	127
Recommendations	130
Bibliography	134
Appendices	137
A. Cover Letter to Bishops and Divorced Mormon Women, Questionnaire, and Follow-up Letters	138
B. Results of Questionnaire	149
C. Results of Telephone Follow-up of Non-respondents	162
Abstract	165

LIST OF TABLES

Table	Page
1. Percentage of Years Divorced Mormon Women Had Worked During Marriage	55
2. Occupations Held By Employed Divorced Mormon Women and National Averages of All U.S. Women From 1978 Census Figures	57
3. Comparison of Present Occupation Level and Highest Educational Level Attained	60
4. Present Income Levels	61
5. Comparison of Present Income and Present Occupational Area	64
6. Comparison of Present Income and Income the First Year After Divorce	66
7. Comparison of Present Income and Present Age	68
8. Present Educational Level Achieved	69
9. The Degree to Which Divorced Mormon Women Were Aware of, Contacted, and Used Government and Private Agencies	71
10. Women Indicating Problems Helped by Agencies Used Most for Help	74
11. Respondents Rating of Effectiveness of Government and Private Agencies or Institutions Used Most Often	75
12. Responses Given by Divorced Mormon Women of Possible Hindrances to Using Each Agency More Fully	77
13. Two Current Job Qualifications Indicated by Women	79
14. Two Occupational or Career Goals Indicated by Women	80
15. Number Indicating Educational Goals	81

16.	Comparison of Present Educational Achievement and Educational Goals	83
17.	Comparison of Current Occupation and First Job Goal Indicated	84
18.	Source of Aid or Financial Assistance Indicated to Reach Educational Goals	86
19.	Comparison of Income Levels Last Year of Marriage and the First Year after the Divorce	88
20.	Number of Dependents Following Divorce	90
21.	Comparison of Income First Year after Divorce and Number of Dependents Following Divorce	91
22.	Church Activity of Divorced Mormon Women	94
23.	Comparison of Assistance Sought from Mormon Church and Church Activity	97
24.	First Church Leader Contacted by Divorced Mormon Women Concerning Problems	98
25.	Role of Bishop in Solving Problems of Divorced Mormon Women	99
26.	Comparison of Church Leader or Agency Used and the Degree to Which They Solved Personal Adjustment Problems	101
27.	Comparison of Church Leader or Agency Used and the Degree to Which They Solved Children's Problem	103
28.	Comparison of Church Leaders and Agencies Used and the Degree They Solved Family Management and Decision Making Problems	104
29.	Comparison of Agencies and Church Leaders Used and the Degree to Which Problems of Financial Need Were Met	105

30.	Comparison of Church Leader or Agency Used and the Degree to Which Problems of Educational Counsel Were Helped	107
31.	Comparison of Church Leader or Agency and the Degree to Which Employment Needs Were Met	109
32.	Degree Women Followed Counsel Given by Church Leaders and Agencies	110
33.	Comparison of the Degree Women Followed the Church Counsel and Church Attendance	111
34.	Attendance at Special Interest Group Activities	113
35.	Comparison Between Church Attendance and Special Interest Group Activity Attendance	114
36.	Reasons Given for Attending Special Interest Group Activities	115
37.	Reasons Given for Not Participating in Special Interest Group Activities	116

Acknowledgements

The writer would like to acknowledge with gratitude the willing assistance and helpful suggestions, time, and patience given by her committee chairman, Dr. Roine Thorup, and committee members, Dr. russel Osguthorpe, Dr. Joyce Winterton, Dr. Ruth Brasher, and Dr. Carol Ellsworth.

A special acknowledgement is expressed to Marcy Gardner, who edited and typed the manuscript and to her husband, Sherm, who shared her during the final phases of this work.

The writer expresses her deep gratitude, appreciation, and love to her family for their support, encouragement, and patience during these many months. Especially is the writer grateful to her father for his confidence, understanding, and wisdom while this work was in process.

Chapter 1

INTRODUCTION AND RESEARCH DESIGN

Homemakers are an unrecognized and unpaid part of the national work force who make an invaluable contribution to the welfare and economic stability of the nation but who receive no health, retirement, or unemployment benefits as a result of their labor (U.S. 95th Congress, 1977, p. 2).

Through divorce thousands of women are displaced each year from their societal role as nonpaid homemakers. The changes in role and lifestyle brought about by divorce are often completely unexpected and unwanted and may occur within a short period of time. Quite suddenly many women come to realize the job of homemaker is also insecure. They can no longer continue their role as full time homemakers, they have little or no financial security, and must become totally self-sufficient. Yvonne B. Burke, a member of the House of Representatives in California, stated in a 1977 Subcommittee Hearing on Employment Opportunities:

A typical displaced homemaker is a woman, 35 to 64 years of age, who has spent most of her adult life as a homemaker. She may never have worked outside the home. As a young woman, she followed the tradition of the times and put aside any thoughts of a career outside the home for herself and her husband, in return for which she was taken care of financially. Today after years of being dependent upon the income of the

family breadwinner, she finds that because of divorce she must return to the job market (U.S. 95th Congress, 1977, p. 1).

Women who find themselves in this situation are usually afraid, have low self-esteem, lack marketable skills, and have little or no knowledge of how to enter or cope in the marketplace. They are generally unprepared to assess their potential job skills, develop marketable skills, or to compete with younger, more skilled and experienced workers. Those who begin this search are often faced with rejection and intimidation from employers and job-finding agencies. Faced with such insecurities and frustrations many fail to find suitable employment.

Although government and private agencies are specifically designed to help the displaced homemaker, most of the existing programs have limited budgets, overworked staffs, and specific eligibility requirements or restrictions. This may leave many divorced women without the help they need.

Divorced women in Utah, however, have unique sources of help. Not only does the Church of Jesus Christ of Latter-day Saints (henceforth called the Mormon Church or the Church) provide specific programs and counseling services to those women who are members, but families are encouraged and expected to provide help to family members in times of difficulty and stress. According to Gina Kelson, director of the Phoenix Institute, located in Salt Lake City, Utah, an organization specifically developed for

displaced homemakers, there are approximately 25 to 30 displaced homemakers beginning their program each month. Although these women have various religious background only a few are members of the Mormon Church, though the Mormon population is highly concentrated in this area.

Statement of Purpose

This study is an attempt to determine the extent to which divorced Mormon women are aware of and use the existing agencies that could help them (a) cope with the demands of their changing role and status, (b) obtain financial assistance, and (c) obtain, update, and market their job skills.

This study will attempt to determine the present situation of divorced Mormon women residing in the Salt Lake County area in regard to income, occupation, job force participation, number of dependents, education, and child care. According to Kelson, the Utah displaced homemaker lacks self-esteem, financial support, and marketable job skills. This study is concerned with determining whether Utah women seek the help they need from government or private organizations and institutions, from their church, or from other sources.

This is a descriptive study, designed to explore the personal, financial, and employment problems of divorced Mormon women and the ways these problems are being or have been resolved.

Research Design

Little research has been done on the divorced Mormon woman. Simple demographic data have been difficult to obtain. Research regarding divorced Mormon women, their needs, and the sources of help used to alleviate those needs is further obscured because of the confidential nature of the Church records. This study was designed in two parts. The first part concerns the gathering of demographic data that will help to identify and determine the present status of divorced Mormon women and their problems and needs. The second part examines this data in terms of (a) the changes in their status and role, (b) the financial situations encountered through those changes, (c) the types and sources of help these women sought and used in solving those problems, and (d) the effectiveness of those sources in meeting those needs. Nine research questions were tested by this research.

Research Questions

1. What are the characteristics of divorced Mormon women in regard to job force participation, occupation, income, and education?
2. To what extent did divorced Mormon women know of, contact, and use the government and private agencies and institutional programs available to help them?

3. To what extent and in what ways were government and private agencies and institutions helpful in resolving problems of divorced Mormon women?

4. What factors prevented divorced Mormon women from using the government and private agencies and institutions available to help them?

5. To what extent were divorced Mormon women aware of the various career options and opportunities available to them?

6. To what extent did divorced Mormon women have specific job training or educational goals, and how did those goals relate to their present occupation?

7. What major factors prevented divorced Mormon women from obtaining further job training and education?

8. What is the difference in the income level of Mormon women after divorce as compared to pre-divorce and what factors influence the amount of income after divorce?

9. To what extent did divorced Mormon women use church services and programs in helping them meet their personal, family, financial, and employment needs; how did they evaluate their effectiveness; and how did activity in the Church influence these factors?

Delimitations

This study includes only divorced Mormon women who reside in Salt Lake County, Utah. However, it is felt that the implication of this research may be useful in

understanding and giving us insights to divorced Mormon women living in other areas. This study is also limited to women within the 35 to 60 age bracket for the following reasons:

1. This is the age bracket used by the government to identify and serve a group of women defined as displaced homemakers.
2. Younger divorced women have a better chance to re-enter the job market since they may have had more recent work experience.
3. In most cases women over 60 years of age are eligible for social security benefits and may not be in such serious financial need.

This study does not attempt to:

1. Evaluate agency and institutional programs.
2. Evaluate job skills and job readiness.
3. Deal with problems not related to finding helpful and adequate solutions to changes in status and role after divorce for the divorced Mormon woman and her family.
4. Evaluate the full range of problems related to divorced women.

The demographic data and findings are limited to and by the 104 responses received from presently divorced Mormon women, 35 to 60 years of age, residing in Salt Lake County, Utah, in May of 1981.

Definition of Terms

The following terms are used in this study:

Displaced Homemaker

The following is the legal definition and is more fully interpreted by a needs assessment study of displaced homemakers conducted by the State University of New York. This definition also establishes the guidelines by which the allocation of funds are provided to displaced homemakers.

Women, 35 to 60 years of age, who, due to divorce, death, or disability of spouse are suddenly displaced from unpaid household services to family members, are not gainfully employed, are ineligible for public or government benefits programs, and are unable to cope with loss of income and role support.

The selection of 35 to 60 as age parameters is consistent with the age ranges in available data resources and approximates current legislation and regulations.

In order to emphasize the importance of individual ability to cope with a given situation, the phrase "inability to cope with loss of income and role support" was included in the study definition. Individuals finding themselves displaced tend to function with varying degrees of effectiveness. Therefore, the kinds of assistance needed will vary according to individual needs (State University of New York, 1979, p. 7).

For the purposes of this study only those women who have been displaced through divorce were researched.

Aid to Families with Dependent Children (AFDC)

A program authorized by Title IV-A of the Social Security Act to provide financial assistance and social

services to needy families with dependent children (Code of Federal Regulations, 1981, p. 57).

Basic Educational Opportunity
Grant (BEOG)

The purpose of this program is to enable students with financial need to pursue higher education by providing grant assistance for educational expenses (Code of Federal Regulations, 1981, p. 553).

Comprehensive Employment
Training Act (CETA)

This program provides job training and employment opportunities for economically disadvantaged, unemployed, and underemployed persons and to assure that training and other services lead to increased earnings and enhanced self-sufficiency by established and flexible, decentralized system of Federal, State, and local programs (Catalog of Federal Domestic Assistance, 1981, p. 13.007).

Work Incentive
Program (WIN)

The purpose of this program is to move men, women, and out-of-school youth, age 16 or older, from dependency of AFDC grants to economic independence through permanent, productive employment (Catalog of Federal Domestic Assistance, 1981, p. 84.128).

Rehabilitation Services
Project (REHAB)

This project provides funds to State vocational rehabilitation agencies and public non-profit organizations for projects and demonstrations which have promise of expanding and otherwise improving services for mentally and physically handicapped over and above those provided by the Basic Support Program administered by states (Catalog of Federal Domestic Assistance, 1981, p. 13.646).

Poverty Level

The poverty level classifies families and unrelated individuals who need assistance in providing for themselves and others with the necessities of life as above or below this level. It uses cutoffs adjusted to take into account such factors as family size, sex and age of the family head, number of children, and farm or non-farm residence. These cutoffs are also adjusted annually to take inflation into account. In 1976 the low-income thresholds ranged from \$2,313 annually for an unrelated woman age 65 and over living on a farm, to \$9,622 for a non-farm family of seven or more persons headed by a man. The poverty thresholds are updated every year to reflect changes in the Consumer Price Index (CPI). The average poverty threshold for a non-farm family of four was \$8,414 in 1980 (U.S. Department of Commerce, 1981, p. 1).

Householder

According to the census bureau, this term is replacing the formerly used term head-of-household.

The Church of Jesus Christ of Latter-day Saints

The Church of Jesus Christ of Latter-day Saints is the corporate name of this religious denomination. While this is the official and correct name of the Church, other terms are used as abbreviations and nicknames to identify it. Most often it is referred to as the "Mormon church," and in some instances as the Church. For the purpose of this study, any of the above titles may be used. However, each will refer to The Church of Jesus Christ of Latter-day Saints whose headquarters are in Salt Lake City, Utah.

Ward

A ward is a specified geographical area which is usually composed of 400 to 800 members of the Mormon church and presided over by a man who holds the ecclesiastical office of bishop.

Stake

A stake is a specific geographical area usually composed of six to twelve wards, and presided over by a man who holds the ecclesiastical office of stake president.

Home Teacher

A male member in the ward assigned by the bishop to visit and attend to the needs of a specified number of other

members within the ward. When individuals or families need assistance, such information is channeled to the bishop who can authorize various types of help or aid.

Relief Society

The Relief Society is the women's organization of the Church of Jesus Christ of Latter-day Saints which includes all women of the Church, 18 years of age and older.

Visiting Teacher

A visiting teacher is a member of this organization who has the responsibility assigned of visiting a certain number of women within that ward each month.

Special Interest Group Program

Generally, single adult activities fall into three age-group classifications: Young Adult, 18-25 years of age; Young Special Interest, 26-40 years of age; and Special Interest, over 40 years of age. These age groupings are helpful for structuring activities, but they are not rigid.

The primary purpose of this program is so single adult members may come together for combined activities on ward, stake, regional, or multiregional levels. Such activities should not detract from but serve as supplement to the regular programs of the Priesthood quorums for the men and Relief Society for the women.

Agencies and Institutions

Agencies and institutions refer to those organizations that are designed to educate and prepare individuals for the job market or a career. This study is concerned with those agencies and institutions having special programs or options for displaced homemakers. They may be publicly or privately sponsored and funded. In Salt Lake County, such programs are provided by the following agencies and institutions: the University of Utah, Utah Technical College, the Phoenix Institute and Center, and Government Job Service.

Methods and Procedures

This section identifies the methods and procedures used in this study and includes the following: (a) the description of the population from which the sample was selected, (b) the description of the sample population and the method of selection, (c) the development and administration of the questionnaire, (d) the research design, (e) the collection of the data, and (f) the analysis of that data.

Description of the Population

The population for this study included all presently divorced Mormon women between 35 and 60 years of age residing in Salt Lake County, Utah. Information as to the exact size of this population is not available. Salt Lake County is the central headquarters of the Mormon church and

is densely populated by members of the Church. There are approximately 800 wards in Salt Lake County. On the basis of the average number of names submitted by the bishops responding to the request for names, there are approximately five divorced women over age 35 in each ward. The actual number is probably close to 4,000 divorced Mormon women residing in Salt Lake County, Utah.

Description of the Sample
Population

The process of selecting a sample was most difficult. Records regarding any personal information, including marital status, are confidential. The best source of this information was the bishop of the ward. From the most updated computer lists provided by Brigham Young University Computer Services, a randomly selected group of bishops was chosen. Every tenth name of the list of bishops was selected from the total number of bishops. These eighty bishops were sent a letter and a follow-up letter found in Appendix A describing the study and requesting names of all presently divorced women, over age 35, who resided in their ward. Because of the difficulty of determining the age of older women and to increase the probability of the bishops responding to the request for names, no top age limit was delineated for these bishops. To assure a high credibility and to elicit a higher response from the bishops the letter also included an authorization from the Academic Vice-president and Provost of Brigham Young University and a

copy of the questionnaire to which the women would respond. The bishops were also sent a follow-up letter to encourage a higher response. Exactly 55 percent of the bishops contacted responded by sending a list of names or by sending a letter indicating there were no divorced women in this age group residing within their ward boundaries. The names submitted by these bishops constituted the only sample population available to this researcher and all the names that were submitted by the bishops were used.

The Development, Administration, and Follow-up of the Questionnaire

The questionnaire and cover letters were developed by the researcher with the assistance of Dr. Roine Thorup of the Home Economics Education Department at Brigham Young University. They are also included in Appendix A.

The first part of the questionnaire requested descriptive data regarding the amount of past work experience, length of marriage, length of time since divorce, amount of education, sources and amount of income before and after divorce. The second part of the questionnaire requested information regarding the number of dependent children, the type of care and amount spent on child care for the children. The third section identified agencies and institutions available in the Salt Lake County area that have special programs to help displaced

homemakers. It asked the degree of awareness and the degree to which the agency or institution was used. The fourth section asked questions as to the type of help provided by the Mormon church and the degree to which that assistance was helpful. The fifth section requested descriptive data regarding present income, housing, sources of income, and occupation.

The questionnaire was evaluated at various stages in its development by numerous people as to its usefulness in form, reliability, and validity. Professionals with experience in constructing and administering questionnaires were consulted about the format and length. Statisticians were consulted as to the coding of the responses and as to the specific statistical procedures to apply. Professionals in the fields dealing specifically with women's issues throughout educational boards and institutions, government agencies and programs, and Mormon church organizations within Salt Lake County were consulted as to the content and apparent effectiveness of the questionnaire. They also advised as to the best method of distribution for the questionnaire.

A preliminary test of the questionnaire was administered to approximately ten women in the population who were not part of the sample. From the response on the pretest, minor changes were made regarding format, clarity, and method of responding.

In May of 1981, all of the 219 women whose names were submitted by the bishops were sent a letter describing the study and a copy of the questionnaire to be completed. They are included in Appendix A. A self-addressed, stamped envelope was included in the mailing. The questionnaires were numbered to allow for follow-up procedures. Three weeks later, a follow-up letter was sent to those who had not responded. Of the 219 questionnaires mailed, 4 were returned as "undeliverable". Of the 215 women who received the questionnaire, 123 (57%) were returned. Since 21 responses were disqualified because of age or widowhood, only 104 (48%) of the questionnaires were to be used in this study. The frequencies or mean of these responses are found in Appendix B.

In August of 1981 a telephone follow-up of approximately 44 non-respondents was conducted to assess the degree to which they differed from the respondents. The attempt to contact these women between 7:00 and 9:00 in the evening resulted in the following: five were unlisted, seven were not in the telephone company's records, twenty were not at home, and 12 women were contacted.

Of the women who were contacted, three would not respond because the questionnaire was too personal, one was over age 60, and nine responded to a selection of questions taken from the questionnaire regarding age, church activity, number of children, number of dependents after divorce, present yearly income, present job force participation,

occupation, and highest level of education completed. The mean of each of these responses is found in Appendix C.

Analysis of the Data

The descriptive data required for the nine research questions were obtained by preparing simple frequency tables of responses for each question. Cross tabulations were made between certain variables and a Chi square formula was used to determine the significance of these cross tabulations. A value of .05 or less was used to determine the level of significance for these tables.

Some of the data collected was not analyzed or reported in this study. However, all questionnaire response frequencies were recorded and are included in Appendix B.

Chapter 2

REVIEW OF LITERATURE

This study concerns women who (a) are single due to divorce, (b) have been full-time homemakers for much of their adult life, and (c) now need to support themselves and their families, but may have inadequate job skills. These women may also lack adequate coping skills. The Review of Literature will present information related to these problems.

Background and Recognition of the Problem

The group called displaced homemakers is a recently recognized and increasing minority category. At one time divorces were much less common, and more difficult to obtain. When divorces were granted the law required that the wife and dependent children be supported by the former husband's alimony and child support payments. Thousands of women whose lives have been devoted to family and home are suddenly expected to become breadwinners also.

In the 1977 Subcommittee Hearing on Employment Opportunities, Yvonne Burke, congresswoman from California, presented the following statistics compiled during March of 1976. At that time there were approximately 2,435,000

divorced women in the United States, one-fourth of whom were divorced after 15 years of marriage. One of three marriages ended in divorce. No-fault divorce laws can no longer require husbands to provide support even though their former wives may be totally unprepared to cope with their independent status. Alimony is rarely part of the divorce settlement. Only 14 percent receive any alimony and only 46 percent of this group receive regular payments. The allocation of alimony is based on several conditions, payments are usually limited to a three year period, after which the woman is to be completely self-supporting (1977, p. 15).

Development of Definition of Displaced Homemakers

A number of definitions for "displaced homemakers" have evolved as concerned people have attempted to describe the unique needs or characteristics of this specific group of women. The definition used in this study is also one which has been developed and used by a number of state legislators to initiate funding for programs. It is also a partial definition taken from the 1978 Comprehensive Employment and Training Act (CETA) amendment.

The state of Maryland defines a displaced homemaker as a "former homemaker, 35 or older, who has lost part or all income due to separation, divorce, widowhood, disability of spouse, or ineligibility for public assistance" (Hughes, 1978, p. 36).

The 1977 U. S. House of Representatives Subcommittee Hearing on Employment Opportunities (p. 4) defined displaced homemakers in the following statement:

The term displaced homemaker means an individual who:

- a. has worked in the home for a substantial number of years providing unpaid household services for family members;
- b. is not gainfully employed;
- c. has had, or would have difficulty in securing employment; and
- d. has been dependent on the income of another family member, but is no longer supported by such income, has been on federal assistance, or is supported as the parent of minor children by government assistance or spousal support, but whose children are within 2 years of reaching their majority.

The legislative definition as stated in the Federal Register (1977) as Public Law 94-482, Section 107 and 120 and by which government funds are issued for vocational education programs categorize displaced homemakers into the following definition:

- a. Persons who have been homemakers, but who because of dissolution of marriage, must seek employment;
- b. Persons who are single heads of households and who lack adequate job skills;
- c. Persons who are currently homemakers and part-time workers but who wish to secure a full-time job; and
- d. Women who are now in jobs which have been traditionally considered as job areas for females, and men who are now in jobs which have been traditionally considered job areas for males and who wish to seek employment in job areas which have not been traditionally considered as job areas for males.

The legislative definition recognized the characteristics and unique needs of displaced persons. It

acknowledges the problem of transition from one occupation (unpaid) to another (paid).

According to Cynthia Marano, director of the Center for Displaced Homemakers in Baltimore, Maryland, "There are no reliable figures at the present about the actual numbers of displaced homemakers" (1979, p. 34). In 1977 there was an estimated three million displaced homemakers. These were women in the labor force who had minor children and would be without income security benefits through AFDC when the children reached 18 years of age (Burke, 1977, p. 15). "Since 1968, the number of households headed by women has increased ten times faster than the traditional two-adult family has grown," says Carol Eliason of the National Advisory Council on Women's Educational Programs during 1978 (p. 13).

The government has now recognized this group of laborers who did not qualify for other adequate assistance from government-funded agencies. There are several reasons why women could not qualify for these government funds. The funds are issued according to the evaluation of the previous yearly income. That income may be too high due to the husband's support of the household. These women who have not worked are not entitled to unemployment insurance. The children may be beyond the age which allows the divorced woman to receive Aid to Families with Dependent Children (AFDC) funds and she may be too young for Social Security benefits. Because of these restrictions, displaced

homemakers all over the nation have recently united to help others understand the scope of the problem and the numbers being affected.

The movement began on local levels, throughout the United States and has slowly gained force as others became aware of their efforts. The National Task Force of Older Women (N.O.W.) addressed the impact of age on sex discrimination. Grassroots groups like the Jobs for Older Women Action Project in Oakland, California, organized to provide mutual support and self-help in job seeking. Re-entry programs in community colleges have provided special assistance to mature women returning to the work force. The Y.W.C.A. and community centers have also attracted many older women by offering a variety of services (Sommers, 1978, p. 1.1).

In 1975, Tish Sommers and Laurie Shields, members of Older Women's League Educational Fund, spearheaded the development of the Displaced Homemakers Network. Their's was the "main voice" for the displaced homemaker cause. They were instrumental in setting up organizations in ten regions of the United States with a National Office in Washington D.C.. This organization gave visibility to the displaced homemakers' movement (Marano, 1979, p. 34).

Early in 1975 the first Displaced Homemaker's Assistance Act was drafted by Barbara Dudley, a young California attorney working with legal services to older Bay-area citizens. In April, a California bill was filed.

In May, a national bill was filed, and the Alliance for Displaced Homemakers was organized to work for the passage of the Legislation (Sommers, 1978, p. 1.2).

Public opinion focused in on the problem more rapidly than the sponsors of the bill expected. In September of 1975, the first state bill was passed in California. The Alliance took up a cross-country campaign to build support for the national legislation by encouraging the emergence of other state bills. Women's groups, both feminist and traditional, took up the issue. The problems of displaced homemakers seem to increase as they age. Tacit recognition of the non-partisan issue of aging was reflected in state bills authored by both Democratic and Republican legislators. In 1976, Maryland and Florida enacted displaced homemaker bills. Media support and nationwide letter-writing campaigns caused the displaced homemaker issue and the term to become well-known in Washington (Sommers, 1978, p. 1.2).

The Maryland Center for Displaced Homemakers opened in October of 1976. During the first year, daytime television and public service announcements attracted most of the clients. Now the majority of clients are referred by social service agencies or friends (Hughes, 1978, p. 36). "A number of referrals come from attorneys, but few are from religious organizations," according to Marano, director.

By 1977 there were two model centers moving into their second year of operation, one in Oakland and one in

Baltimore. That same year, 16 additional states enacted legislation, some were funded and some anticipated federal support, but all endeavored to get a displaced homemaker program operative (Sommers, 1978, p. 1.2).

As organizational support, letter writing, and media interest intensified, subcommittee hearings in the Senate and the House were finally held. Early in 1978, Senator Birch Bayh and Representative Yvonne B. Burke filed companion bills to amend the Comprehensive Employment and Training Act (CETA) to include a special program for displaced homemakers under Title III. The CETA bill included for the first time displaced homemakers as a target group of economically disadvantaged, structurally hard-to-employ people whose needs could be served by the federal employment training program. Equally without precedent, the Department of Labor at the full committee hearing pledged to spend \$5 million in fiscal 1979 on displaced homemaker programs. The Department of Labor also took a second unique step and set up a task force comprised of representatives from the Employment and Training Administration and the Women's Bureau to administer the program's expenditures (Sommers, 1978, p. 1.2).

The major 1978 accomplishments of the displaced homemaker movement were: (a) the passage of Federal legislation that included displaced homemakers as a special target group for services under CETA, (b) convening of the first national training conference on the displaced

homemaker in Baltimore, (c) development of the first "how to" manual for Displaced Homemaker Program Options, (d) establishment in a single year of more than 50 new programs for displaced homemakers, including programs in rural areas, and (e) establishment of the National Displaced Homemakers' Network to coordinate communication, provide technical assistance, and collect and disseminate information and materials on displaced homemakers (Marano, 1979, p. 34).

Since that time the Displaced Homemaker Network has concentrated on involving displaced homemakers in program staffing, sharpening fund-raising skills, monitoring legislation that would benefit displaced homemakers, developing local leadership, improving and sharing program techniques, and documenting and evaluating current program effectiveness (Marano, 1979, p. 35). However, the support for these programs may change under different administrations.

Misconceptions and Attitudes Held by Homemakers

According to the Department of Labor Handbook on Women Workers, compiled by the Women's Bureau in 1975, there were 42.7 million women in the labor force who had not been working in 1973. Of this number, 8.2 million had never worked and 20.9 million returned to work after at least five years of non-employment. It was within this group that displaced homemakers were categorized. They were part of that large number of women who were trying to re-enter the

job market with little or no recent employment (Shields, 1977, p. 60).

Before divorce many of these women had the status and prestige of being a full-time mother and homemaker, thus fulfilling a vital role in the welfare of society. When they became divorced they faced financial and emotional poverty. Many women had never considered the reality that they might need to support themselves at some time in the future. According to Mary Hughes, "A slightly higher number come from middle-class backgrounds than from background of chronic poverty" (1978, p. 36).

Typical attitudes of middle-aged women were based on false assumptions or expectations. According to Tish Sommers, most middle-aged women never expect to be the sole providers for themselves and their family. Before divorce these women considered homemaking as a worthwhile contribution to the family and society in general. They felt the Women's Liberation Movement did not apply to them. Once they have become divorced they are uneasy and afraid because they have no economic resources. They are dealing with some of the changes a teenager faces. This "adolescence aging" includes glandular transformation, change in social status, an identity crisis, as well as the fear of aging and of being unloved. They suddenly are aware of the changes in society that influence their lives. No-fault divorce laws indicate the rules are changing. Homemaking is less prized. Homemakers, especially those who

are middle-aged, become defensive and anxious knowing that they are totally unprepared to cope with the life situations they would face if divorce should occur. Women are seeking new answers, even within stable marriages (Sommers, Shields, 1979, p. 17).

A reflection of the inferior or at least 'different' status of women historically is the fact that women were less inclined to acknowledge deficiencies or inequalities in their status ten years ago than men were. Both have changed in the interim, but particularly women, who are now as much as or more inclined to see inequality and the need for change (Roper, 1980, p. 11).

The degree of awareness women have of life today is indicated in their educational attainments. According to a 1978 Current Population Survey conducted by the U.S. Department of Commerce, approximately 70 percent of the women in the United States between the ages of 35 and 70 have graduated from high school. However, the number who have attended one or more years of college drops to 27 percent. Only 13 percent actually graduate from college and receive a degree (U.S. Department of Commerce, 1978, p. 37). Most professional degrees attained by women are in two major areas, teaching and nursing. However, the credentials to practice these professions are not usually kept current.

It is urgent that young girls somehow be brought to understand that marriage is not the end of life, and that education when they are young is a critical part of the road to a career for the 35 or more years remaining after their children are grown and gone. . . There appears to be a clear mandate to upgrade educational opportunities for women in order to benefit all levels,

including the national economy (Gaffga, 1976, p. 14).

In 1977, the National Advisory Council on Women's Educational Programs undertook an investigation of the educational needs of selected categories of disadvantaged women, including older women, single mothers, and displaced homemakers. The council's concern was stimulated by an awareness of the steadily increasing number of such women, and of their need to be self-supporting. The Council determined that of all the groups investigated, displaced homemakers have the most urgent educational needs (State University of New York, Albany, p. 3).

The Center for Displaced Homemakers in Colorado recognized the inability of many displaced homemakers to function in their changed, stressful situation. Their counselors designed a scale to categorize the women entering their program. This scale helped to assess the displaced homemaker's emotional state and level of ability to function as a productive, self-actualizing person. It reflects how displaced homemakers are coping with the stress of displacement. The scale identified characteristics of displaced homemakers at four levels: Non-functional, Minimally Functional, Functional, and Maximally Functional. The characteristics of each level are listed below.

Level #1 Non-functional

1. Severe mental disturbance.
2. Able to feel only her wants and frustrations - does not perceive other's needs and concerns.
3. Able to make only bungling and transparent attempts to manipulate or bring about desired responses from others.

4. In relationships with others is demanding and alienated.
5. Is not interested in things outside of herself except as a source of supply.
6. Behaves impulsively, unaware of the affects of her behavior on others.

Level #2 Minimally Functional

1. Serious loss of identity.
2. Cannot understand the needs, feelings, and motives of others as being different from her own.
3. Self-description is superficial, restricted, and lacks depth.
4. Has not accepted the reality of divorce; therefore, she may still love a divorced spouse and is investing emotions in a love relationship where there is no return.
5. In the past or currently she has been unable to establish relationships. Relationships have been frequent and short-lived or non-existent.
6. She is experiencing extreme loneliness confusion and ego-disruption.
7. She is unable to communicate with her family because of her own frustration, anger, and guilt.
8. She has not been able to adapt to the role of single parent nor support her children when they are also experiencing fear, confusion, anger, grief, low self-esteem, worry, and sorrow.

Level #3 Functional

1. Low self-esteem.
2. Is able to perceive that self and others can change.
3. Shows ability to look for and understand reasons for behavior.
4. Has some ability to enter into reciprocal relationships of more than just a dependence or supportive nature.
5. Has potential for considerable insight into meaning, dynamics, cause and effect.
6. Is able to discuss how she copes with her own guilt, anxiety, fears or other strong personal feeling.

Level #4 Maximally Functional

1. Is able to accept easily persons who have differing personal beliefs, values, opinions, or assessments.

2. Is able to perceive and handle ambiguities and uncertainties with relative comfort.
3. Easily comprehends what others are feeling and empathizes with them.
4. Is able to appreciate and to respond to others as unit personalities with a composite of needs, feeling, and behavior.

It is believed by the directors of this center in Colorado that each displaced homemaker progresses through all of these levels before becoming Maximally Functional (Jacobsen, 1978, p. 2A: 17-18).

Financial Status of Women

Thousands of middle-class wives accept without question a position of dependency and ignorance regarding family finances which - when disruption comes - leaves them bewildered, vulnerable, and usually in financial straits (Nickols, 1979, p. 40).

There were 2,133,000 marriages in 1976 in the United States. During the same year, 1,077,000 divorces were granted. In 1975, a national study conducted by the Department of Labor and reported by the Wisconsin Governor's Commission on the Status of Women showed that alimony was awarded in only 14 percent of the divorces and was paid regularly in less than half of those cases. Only 44 percent of the divorced mothers who were granted custody of their children were awarded child support payments. Of these, less than half were receiving it regularly (Wisconsin Governor's Commission, 1979, p. 52-53).

There were 7.7 million families headed by women in the United States in 1976. One-third of the families headed by women fall below the poverty line. Less than 6 percent

of the families headed by men were poor. The median income of families headed by full-time women workers was \$8,312 annually compared to a median income of \$13,859 for families headed by full-time male workers. Earnings of women working full-time, year round were 60 percent of the earnings of men (Wisconsin Governor's Commission, 1979, p. 54-55).

In 1977 there was a 35 percent increase in female headed households below the poverty level because of the substantial increase of this type of household in the general population (U.S. Department of Commerce, 1978, p. 71). The greatest concentration of women were in low-paying and low-skilled occupations with little opportunity for advancement or upward mobility (Department of Labor, 1977, p. 1).

Many of these women have been displaced by divorce from their previous role as full-time homemakers. They may have few, if any marketable skills. The original Displaced Homemaker Act of 1976 included the following statement:

Homemakers are an unrecognized and unpaid part of the national work force who make an invaluable contribution to the welfare and economic stability of the Nation, but who receive no health, retirement or unemployment benefits as a result of their labor (U.S. 94th Congress, 1975, p. 2).

The probability that these women will be able to support themselves and their families is almost nil. Displaced homemakers seeking financial aid have even greater obstacles. During the 1977 Subcommittee Hearing on Employment Opportunities, Congresswoman Yvonne B. Burke of

California focuses on the "roadblocks" to financial assistance for displaced homemakers. A displaced homemaker may be unemployed but may not qualify for unemployment benefits. If a woman is divorced prior to 15 years of marriage she will not qualify for Social Security benefits through her former husband's earnings. Even if she does qualify for her husband's benefits she is ineligible for Federal Welfare Assistance under AFDC or Social Security unless she has (a) children under the age of 18 or enrolled in college, (b) is physically disabled, or (c) is 62 years of age. She may also have lost any rights as a beneficiary under her husband's pension and health plans and she is often unable to afford private health insurance (U.S. 95th Congress, 1977, p. 16). In Utah, Blue Shield coverage costs between \$41 and \$56 per month. This expense may be prohibitive for most women who must support themselves.

During the U.S. 95th Congress, Laurie Shields cited the following from an official Department of Labor report on the effectiveness of the CETA projects. Those who were most benefitted by the CETA projects are designated. Title I programs served persons who are "predominantly minority and overwhelmingly economically disadvantaged." In 1975, 61.7 percent of those served by CETA programs were under the age of 22 while only 6.1 percent were over age 45. Titles II and IV benefit the "job-ready" individual. The "non-job-ready" individuals who benefitted by these provisions were the youth. CETA Outreach programs are also

aimed at the young (U.S. 95 Congress, 1977, p. 62-63). Not only are displaced homemakers without financial support but services providing for job training and marketable skills are practically non-existent.

The burden upon displaced homemakers to meet living costs with virtually no income is frightening. Housing alone becomes the largest expense in most family budgets. A divorced woman may be forced to leave or sell her house as a condition of the divorce. A generally accepted standard is that shelter costs should not exceed approximately one-fourth of the household income. In 1976, 22 percent of the married couples averaged about one-fourth or more of their income for shelter while the corresponding proportion of income spent for shelter for "no-spouse" families was 57 percent for women and 30 percent for men (U.S. Department of Commerce, 1978, p. 22).

Displaced homemakers often have overwhelming financial problems. Most are willing to accept and work at any job which will enable them to pay their bills. However, they must first become qualified for such jobs. They must then convince the employer that hiring a displaced homemaker, who has no recent employment experience is a worthwhile choice. This is often more difficult since many displaced homemakers have low self-esteem and believe they have little marketable worth.

Employment Status of Women

One of eight American families is headed by a woman. This figure has doubled since 1940. Divorced female-headed families have tripled in the last 15 years, according to the March 1975 census reports. The percent of such women who participate in the labor force is presented in the following 1977 census report from the U.S. Office of Education:

<u>Marital Status</u>	<u>Percent in Labor Force</u>
Never Married	56.7%
Married Women with Husband	44.4%
Divorced Women	72.0%
Separated Women	54.1%

The high rate of participation by divorced women indicates that there is a great economic need among this group to support themselves and their families. These numbers continued to increase throughout the 1970's. In 1978, 74 percent of all divorced women were in the labor force. Child-bearing and rearing were the major reasons given by these women for interrupting or curtailing employment careers of women (U.S. Department of Commerce, 1978, p. 42).

Displaced homemakers are often traumatized and overwhelmed by labor market conditions (Burke, U.S. 95th Congress, 1977, p. 17). The United States Department of Labor studies show that women become discouraged sooner than

men and discontinue looking for jobs (U.S. Department of Labor, 1977, p.2). Although these statistics indicated that unemployment for women over 55 is only 4.6 percent, only those who are actively seeking work are considered unemployed.

Re-entry women who do find jobs are usually employed in service-type jobs such as home health care, child care, and nursing home care. These jobs are poorly paid, dead-end, and physically demanding. A U.S. Department of Commerce report in 1978 (p. 62-64), stratified women workers into the following categories:

<u>Job Category</u>	<u>Percent of Employed Women</u>
White Collar (Clerical or Teaching)	63%
Service	21%
Blue Collar	15%

Many prospective employers assume that there is a significant reason or personal limitation that has kept the older woman from being employed. Employers hesitate to hire women who lack recent job experience and who may be unaware of the technological advancements that have been made during their absence from the labor market.

Age Discrimination

A statement made by William Kolberg, Assistant Secretary of the Department of Labor, at the Oversight Hearings on CETA in 1976, indicated that discrimination

on the basis of age can be subtle. Of the twelve million people who filed new applications for work with Employment Services, two-fifths of the applicants were women who were seeking to enter or re-enter the job-market. He also indicated that a greater proportion of younger individuals were placed in jobs, while older workers were less likely to be employed - particularly in times of labor surplus (Shields, U.S. 95th Congress, 1977, p. 60-61).

The Age Discrimination Act in effect in January of 1979 may or may not help displaced homemakers. The statute bars only "unreasonable discrimination." Many people concerned with age discrimination believe this can never be enforced (Shields, U.S. 95th Congress, 1977, p. 64).

Dependent Care

At the present time nearly one-third of all marriages are expected to end in divorce. Before they reach age 18, one-third to one-half of the children born in the 1970's are expected to live for some of those years in a family headed and supported by the mother (Glick, 1977). Although the total number of American children under 18 has decreased by 4.1 million since 1970, the number of children with working mothers has risen by 2.6 million. In 1977, 46 percent of all children had mothers in the labor force. An increase of 1.7 million occurred in families where the mother was the head-of-household, whereas in husband-wife families the increase was only 336,000 (U.S. Department of Labor, 1977, p. 10).

A study conducted by the U.S. Department of Labor, Women's Bureau in 1977 (p. 1), showed a dramatic increase in in the number of mothers in the labor force over the preceding 33 years. The following chart presents that information:

Mothers in the Labor Force

1940	1955	1965	1977
9%	27%	35%	49%

The same report indicated that 2.9 million working mothers were widowed, divorced, or separated.

The highest incidence of poverty occurred among families where females were the householders. The percent at the poverty level increased sharply as the number of dependents rose. Caring for these children severely restricted the employment opportunities for the mothers. Women who work must make some provision for the care of their children. This care may be provided by a relative or paid sitter at the child's home or at the sitter's home. The employed mother often must work her schedule around the children's care schedule. Not only does this limit employment opportunities but day-care can also be expensive. This high cost may have contributed to the fact that only 279,000 (1.7%) of the 16 million children between ages 3 to 13 were enrolled in group day-care centers in 1975. It is estimated that as many as 3,190,000 children between the ages 3-13 were left to take care of themselves. (U.S. Department of Labor, 1977, p. 11).

Career Education

Another problem facing displaced homemakers is the lack of information about career opportunities, compounded by a lack of training skills and education. They either do not have such information or do not participate in the programs that are available. Older women without recent paid employment also have the problem of skill obsolescence. Although attitudes are changing, displaced homemakers are still at a disadvantage when re-entering the labor market because of cultural mandates regarding their proper roles and responsibilities. The Bureau of Occupational and Adult Education also indicated that, in addition to sex-role stereotyping, the handicaps to women entering the job market include age discrimination, and problems with dependent care (U.S. Office of Education, 1977, p. 2). The attitude that "women cannot and should not fill the same jobs as men" still permeates the society. This attitude may change when women are adequately trained, counseled, and perform well in jobs usually held by men. Few services and counseling opportunities are available for re-entry women. Once training is found it must be financed. Seldom can a displaced homemaker be trained and support a family at the same time. If a homemaker has been out of work for a long period of time and cannot finance further job training she must convince a prospective employer that volunteer or domestic work is reliable experience (U.S. Office of Education, 1977, p. 3).

Despite all the apparent disadvantages related to employing older women, the Bureau of Occupational and Adult Education found that older women offer some definite advantages to employers. They had fewer and older children, the lower turnover rate for older women was one-sixth the rate of younger women, they used less sick leave, showed superior achievement in academic programs, and were able to project a positive image of success (U.S. Office of Education, 1977, p. 4). In actuality, these advantages seem to go unrecognized and displaced homemakers still have a very difficult time securing employment.

The Status of Mormon Women

The previously discussed problems, dilemmas, and discouragements that apply to displaced homemakers on a nationwide basis also plague Mormon displaced homemakers in Salt Lake County. However, Mormon women have some characteristics and alternatives that are unique to the culture of which they are a part.

The Mormon church places great importance on the family. Though not unique to the Mormon church, a wife and mother within the Church has a specific role and one of high regard within that family unit. Mormon women are counseled that the most important goal for them is to seek and desire to be a good wife and mother. N. Eldon Tanner, counselor in the First Presidency of the Church, makes this statement:

I wish to say without equivocation that a woman will find greater contribution to

mankind by being a wise and worthy mother, and raising good children than she could in any vocation (1974, p. 7).

Although most Mormon women are proud of and accept the roles and responsibilities as defined by the Presidency of the Church, there are many who must work outside the home in order to support themselves and their families. Many women have not prepared for or maintained current job skills. Mormon women who must work outside the home have a tendency to become self-abasing (Call, 1965, p. 74). The discrepancy between what the mother and the Church feel is the ideal situation and what she knows is her only alternative, creates deep feelings of guilt. Spencer W. Kimball, president and prophet of the Mormon Church, being aware of this dilemma, offers this counsel:

How can mothers justify their abandonment of home when they are needed so much by their offspring? Rationalization must take over as they justify themselves in leaving home and children. Of course there are some mothers who must work out of the home to support their children, but let every working mother honestly weigh the matter and be sure the Lord approves before she rushes her babies off to nursery, her children off to school, her husband off to work, and and herself off to her employment. Let her be certain that she is not rationalizing herself away from her children merely to provide for them greater material things. Let her analyze well before she permits her precious ones to come home to an empty house where their plaintive cry, "Mother," finds no loving answer (1963, p. 1071-2).

Little research has been done on the Mormon displaced homemaker, but a study done on the personality of older Mormon women gives some helpful insights. Dr. Wynn W.

Call, a social psychologist employed in the Church Educational system compared the psychological needs of Mormon women with those of women in the general U.S. population. One hundred Mormon women were given two tests; the Edwards Personality Preference Schedule and the Sixteen Personality Factor Questionnaire. He found the following traits most significant among these older women.

Mormon women over forty-one years of age have strong needs of deference, abasement, and endurance. They feel the need to praise and encourage others, to conform to custom, to avoid the unconventional, and to let others make decisions. Perhaps the Mormon theology which teaches that the women should be in a supportive role to their husbands becomes much more a part of their nature at this age. However, since these women are also more astute, polished, and socially aware than the younger Mormon women, it may be that they have learned how to use their femininity with the utmost effectiveness. With experience there often comes maturity and wisdom which seems to be the case of Mormon women over age forty-one. Even with all these years of experience there seems to be a need to reassure this older woman of her own self-respect and self-worth. The results indicate that the older Mormon women have a high guilt complex. They often feel guilty when someone does something wrong or accept blame when things do not go right. They feel a great need to confess their inability to handle situations. They also feel timid in the presence of superiors and feel inferior to others in most respects (Call, 1965, p. 74).

In view of the particular personality traits delineated by this study it appears that divorced Mormon homemakers may have compounded guilt feelings and enhanced needs of deference, abasement, and endurance. For many,

their only purpose in life is to be a good wife and mother. To most Mormon women, divorce signifies failure in this ultimate goal.

Family, friends, and ecclesiastical leaders are usually available to offer the divorcee emotional comfort along with financial aid and information. However, the effectiveness of this lay group of advisors in helping the Mormon divorced women solve and adjust to her problems depends upon many variables. Some of these may relate to the background of the advisor and his relationship with and to her.

Agencies Available to Women in Salt Lake County

According to a Displaced Homemaker Network, Inc. circular advertising those agencies available throughout the United States to assist displaced homemakers, these agencies number more than 300. They provide counseling, workshops, skills training, and job placement assistance. They may be located at Women's Centers, YWCA's, Vocational and Technical Schools, Community and four-year colleges and universities, and social service agencies. These services are financed by state appropriations, federal monies, and local or private sources. Divorced women, other than those who are displaced homemakers, have access to these agencies; however, fees are often required and enrollment is limited.

During the 1977 Subcommittee Hearing on Employment Opportunities, the Displaced Homemaker Act was reviewed.

The act included a declaration of what each of the new displaced homemaker centers should include.

Each center shall include: (1) job counseling services, (2) job training and job placement services, (3) health, education, and counseling services, (4) financial management services providing information and assistance with respect to insurance, taxes, estate, and probate problems, mortgages, loans, and other financial matters, (5) educational services, (6) legal counseling and referral services, (7) outreach and information services with respect to Federal employment, education, health, public assistance, and unemployment (U.S. 95th Congress, 1977, p. 5-7).

A survey of the displaced homemaker services was conducted in 1979 by the Department of Labor, Women's Bureau and updated in 1980. The survey assessed 46 programs serving displaced homemakers exclusively. Half of these programs were located in large cities (over 250,000), 20 percent were in rural areas, 16 percent were in suburban areas or small cities, and 25 percent were related to post-secondary educational institutions. Ninety percent of these programs surveyed received their operational funds from the following sources: CETA funds (45%), State funds (26% when applicable), and Vocational Education funds (20%). The remaining nine percent was collected from fees, employers, contributors, and other sources. The budgets for these programs varied from \$15,000 to \$300,000 per year. Generally, there were four staff members in each program. Usually they were current or former displaced homemakers. Volunteers contributed to 30 percent of the staff and part-time workers, 40 percent of the staff of the programs

surveyed. There were 13,000 clients served by the 46 programs surveyed during the years between 1976 until the time this survey was taken in 1979. Divorced women constitute the largest group of clients (46%), separated women (21%), and widows (20%). Although more than half of the women served had high school diplomas, their average earnings were less than \$5,000 per year. Most clients (75%) were over 40 years of age; 50 percent had been out of work 10 to 15 years and had one or more dependents. Services offered by the programs varied from information and referral only to full scale multi-service centers including personal and peer counseling, crisis intervention, advocacy with community agencies, career and occupational exploration and counseling, job readiness programs, education and skill training, and job development and placement services (Quinlan, 1980, p. 2-4).

In Salt Lake County, Utah, the following agencies are available to divorced women: Women's Resource Center at the University of Utah; Skills Center at Utah Technical College; the Homemakers in Transition program at the Phoenix Institute and Center; and the Government Job Service. Also available to Mormon women are the programs and agencies provided by their church to assist these women as well as others in need. The Welfare Service Department can supply money, food, clothing and other necessities. The Social Service Department provides personal and family counseling. Many wards or stakes provide an Employment Specialist and/or

Job Placement to meet a variety of needs through counseling and placement. Each of these programs and agencies will be discussed more thoroughly in the following sections.

Women's Resource Center
at the University of Utah

This center is open to women on campus and in the community. There are no other eligibility requirements. The center provides a "Sack-lunch Seminar" each Tuesday focusing on women's issues. Other services include a library, intake counseling, a newsletter at a fee of \$2.00, and special courses costing approximately \$10.00. If a client is a university student the fees are slightly less and if the training is in a non-traditional job area, occasionally tuition fees may be waived. Courses are held concurrently with the academic quarter. Course content includes assertiveness training, support groups for divorced women, values clarification, and self-assessment. No support services such as child care or transportation are currently being offered by this program.

Skills Center at Utah
Technical College

Most of the participants of this program are economically disadvantaged. They must qualify for CETA funds if tuition is to be paid. There is a waiting list to enter this program. The services include career or job counseling, open entrance and exit, skill training, and job placement. This center emphasizes non-traditional jobs for

women. The cost of this program is \$96.00 per month if you do not qualify for CETA. Another Utah Technical College program concentrates on non-CETA students and Basic Education Opportunity Grant (BEOG) money can be used to pay tuition for these courses. The skill center offers no college credit, but a certificate of completion is issued to each person obtaining 600 hours of training and counseling. This program requires six to nine months to complete a maximum of 600 hours. No support services such as child care or transportation are provided. The women participating in this program are generally divorced and re-entering the job market.

Homemakers in Transition
at the Phoenix Institute
and Center

The participants of the Phoenix Institute must qualify for CETA funds by meeting the following conditions: (a) unemployment or under-employment (part-time), (b) low income level of total household during the preceding six months, and (c) verification of these facts with birth certificates for the client and her dependents, and income statements for six months. The program is particularly designed for women householders with or without dependents. The Phoenix Institute offers three weeks of introductory courses, including confidence building concepts, decision making, job clarification, skill assessment, and some skill training. Skill training coincides with the regular course as on-the-job-training in non-traditional jobs. The

employer teaches the skill and pays half the salary while the client learns. CETA pays the other half of the salary, which must be at least \$4.00 per hour. At the end of the three-week training programs, of eight hours per day and five days a week, the clients come to the center each day for the next four weeks and conduct a job search. At this time they apply and interview for specific jobs. The program stresses non-traditional jobs for women and also helps clients find jobs with upward mobility. Support services for child care is available at no charge to CETA recipients through the Division of Family Services.

The Phoenix Center is available to anyone who needs job information or aid in certain aspects of the job search. Courses are offered at \$30.00 per course. They include two counseling sessions, skills assessment, and resume writing skills.

Government Job Service

This agency is available to anyone needing job counseling and skills assessment. There is no fee for services. A counselor will take any amount of time that a client needs and can offer testing to assess skills that will aid in the job search. The counselors also offer resume writing help and interview technique training. If a client qualifies for any of the government programs such as WIN, REHAB, CETA, any school grants, the counselor and client can determine the best option. The client is then rerouted into other channels for additional help.

Mormon Church and
Affiliated Agencies

The general procedure for any member of the Mormon Church to obtain help is to discuss the problems they might have with the bishop of the ward in which the member resides. Occasionally a problem will be referred to the bishop by the member's home teachers, who make monthly visits to the home. The bishop then meets with the member to assess individual and family needs. Together they come to a decision as to the best alternative for the solution of the problem. The solutions vary and are tailored to each member's specific needs. Agencies within the Church offer part of the solution. A member who needs financial assistance or lacks food, shelter, or clothing can have those things provided by the Welfare Services of the Church through authorization by the bishop. The goods are then distributed to the member in need. Occasionally food, clothing, or child care is donated by the Relief Society women's organization of the ward on a temporary basis during times of immediate need. If psychological or emotional counseling is needed, the member or family is advised to seek that help through the Social Services Department of the Church. An employment specialist in the ward or stake may be consulted by the bishop for the member if employment is needed. This system operates similarly to Job Service. Qualified persons are matched to the jobs available in the area.

Another resource available to single members of the Church over age 40 is the Special Interest Program. This program provides activities for these members of a ward and stake and brings together groups with similar spiritual, cultural, social, and intellectual interests. Its purpose is to strengthen the participants, and is organized following guidelines set by the Church.

A resource person specifically assigned to assist the women in the Church is the Single Adult Transition Leader. This is a new position within the Relief Society organization at the stake or ward level. The responsibility of the Single Adult Transition Leader is to keep the Relief Society presidency informed as to the progress and needs of women with emphasis on single women experiencing transition in their lives. Such leaders may be a great source of help and support to divorced Mormon women going through periods of stress and readjustment.

Summary

After divorce many women may be defined as displaced homemakers who must cope with their changing role in status and responsibility. The problems divorced women encounter are in the areas of personal adjustment, family management and decision making, children's problems, financial need, education counseling, and employment counseling. Mormon women may encounter similar and unique needs or problems

after divorce. However, they also have a unique source of help through the Church in solving those problems.

The purpose of this study is to determine the present status of divorced Mormon women and the extent to which they use the government and private agencies and institutions available to help solve their problems and meet their needs.

Chapter 3

RESULTS AND DISCUSSION

Purpose of the Study

The three major purposes of this study are: (a) to determine the characteristics of divorced Mormon women 35 to 60 years of age, (b) to identify the changes in status and role as a result of divorce, and (c) to identify the sources and amount of help they receive from government and private agencies and institutions in coping with those changes.

Description of the Sample From Results of Demographic Questions

The sample population consisted of 215 divorced Mormon women in Salt Lake County, whose names were supplied by a random sample of bishops. A questionnaire and cover letter were sent to each of these women. Of the 123 questionnaires returned, 104 were usable. The following is a brief description of those women who responded.

Of the group of divorced Mormon women who responded to the questionnaire, all except two were Caucasian. Although the average age was 46 years, ages ranged from 35 to 60 years--a condition stipulated in the description of the population. The questionnaire asked the women to

indicate the age at which they had "married the husband from which they were presently divorced." The fact that a number of women had been married a second time may account for the variations in the marriage age mean, median, and mode. The average age at marriage was 25.6 years, the median age was 22.2 years, and the age at which the largest number of women had married was 21.0 years. It is assumed that two-thirds (66%) of the respondents were married at or before age 25. The age at marriage ranged from 16 years to 46 years.

The average number of years that the women had been "married to the husband from which they were presently divorced" was 14.4 years. Almost two-thirds (65%) of these women were married 10 years or longer. The number of years since these women were divorced varied from less than one year to 37 years. The average number of years since divorce was 7.9 years, with 42 percent having been divorced less than five years.

The questionnaire asked the women to indicate the number of children they had from any or all marriages as well as the number of dependent children at the time of divorce. Although five women failed to respond to this question, which may indicate that they had no children, no one filled in this question with a zero. The average number of children reported by the 99 respondents to this question was 3.6. The range in number of children was from one to nine. The average number of children dependent upon these women for support after divorce was 3.0.

Of all the women who responded, 78 percent were employed full-time. Sixty-six percent of the women were employed in clerical and professional fields. Only 16 percent were unemployed. Though income ranged from under \$5,000 to \$40,000, the average income was approximately \$11,800 per year.

The educational level completed by those responding ranged from tenth grade to Master degree, with 84 percent having completed high school.

The questionnaire also asked how frequently these divorced Mormon women attended church. Of the 103 women who responded, 69 (67%) attended church regularly.

Many factors will be further discussed throughout the following research questions.

Results and Discussion of Research Questions

Research Question Number 1

The first research question this study was designed to answer was: What are the characteristics of divorced Mormon women in regard to job force participation, occupation, income, and education?

Job Force Participation. Of the 102 women who responded to this question, 86 women (84.3%) were employed. Of those who worked, 78 (91%) were employed full-time, and 8 (9%) worked part-time. (Full-time jobs are defined as 35 hours or more per week and part-time jobs are defined as 1

to 35 hours per week.) Only 16 women (15.7%) in the sample were presently not working or were unemployed. However, of the 85 women who worked, only one out of ten worked part-time, whereas one of three women in the nation were employed part-time. In comparing these figures it is clear that divorced Mormon women exceeded the national average both in the percent who were employed and the percent who worked full-time.

All but 15 of the 103 women who responded to the question about job force participation during marriage had worked during their marriage. Of the 88 (85.4%) who had been employed at some time during their marriage, 59 of these women (67%) had worked full-time and 19 women (22%) worked part-time during part or all of their married life. Fifteen respondents worked both full-time and part-time during their marriage. In order to compute the total years of full-time employment, two years of part-time work was considered equal to one year of full-time work and was added to the total number of full-time years of employment. The total number of working years was divided by the total number of years married to determine the percentage of years each respondent worked during marriage.

Table 1 shows the percentage of time the 90 women married over 5 years worked during their marriage. The women who had been married less than five years were less likely to have the same problems finding employment as would a woman who had been out of the labor market for a longer

Table 1

Percentage of Years Divorced Mormon
Women Had Worked During Marriage*

Work Force Participation	%	N
Did not work during marriage	17.8	16
Worked full-time 1-25% of the marriage	18.9	17
Worked part-time 1-25% of the marriage	6.7	6
Worked full-time 26-50% of the marriage	23.3	21
Worked part-time 26-50% of the marriage	2.2	2
Worked full-time 51-75% of the marriage	12.2	11
Worked part-time 51-75% of the marriage	1.1	1
Worked full-time 76-99% of the marriage	7.8	7
Worked part-time 76-99% of the marriage	0.0	0
Worked full-time during their entire marriage	7.8	7
Worked part-time during their entire marriage	2.2	2
Total	100.0	90

*Of the cases who worked both full-time and part-time, two part-time years were assumed equal one year of full-time work and is added into the number of years worked full-time.

period of time, therefore the women who have been married over five years are given some additional consideration. Of those who had been married over five years, 7 women (7.8%) worked full-time and 2 women (2.2%) worked part-time during their entire marriage. In addition, 7 women (7.8%) worked full-time during 76-99 percent of the years they were married. An additional 11 women (12.2%) worked full-time and 1 woman (1.1%) worked part-time during 51-75 percent of the marriage. Still another group of 21 women (23.3%) worked full-time and two women (2.2%) worked part-time during 25-50 percent of their marriage. Seventeen women (18.9%) worked full-time and six women (6.7%) worked during 1-25 percent of their married years. Only 16 women (17.8%) did not work during their marriage. These findings indicate that although 68 percent of the women in this study worked half (or less than half) of the years they were married, 85 percent of these women were employed at the time the study was made. This reflects the change in responsibility divorced Mormon women assume for support of the family after their divorce.

Occupation. Present occupations indicated by the respondents were categorized into Department of Labor groupings. Table 2 shows the number and percentage of the 100 women employed in the various occupational areas. The majority of the women were employed in the clerical and professional fields. Those employed in professional fields were in the area of teaching or nursing. Also included in

Table 2

Occupations Held By Employed Divorced
Mormon Women and National Averages of
All U.S. Women From 1978
Census Figures*

Occupational Area	Survey of Divorced Mormon Women		U.S. Census
	N	%	%
Professional, Technical	22	26.2	16
Managers and Administrators	8	9.5	6
Sales Workers	7	8.3	7
Clerical Workers	32	38.1	35
Craft Workers	0	0.0	2
Operatives	8	9.5	15
Transport Equipment Operatives	0	0.0	1
Laborers	0	0.0	1
Farm Workers	0	0.0	1
Service Workers	6	7.1	21
Other	1	1.2	0
Total	84	100.0	100

*U.S. Department of Commerce, 1978, p. 59-67.

the table are the corresponding percentages for all U.S. women as reported in a 1978 study done by the U.S. Department of Commerce (1978, p. 59-67).

Divorced Mormon women hold higher level jobs than the national average with the greatest difference being at the professional, technical level. This percentage for divorced Mormon women was 64 percent higher than the national average percentage in this field.

Further comparison between these groups shows that the women in the study were also slightly higher in the managers and administrators, sales workers, and clerical worker areas than national averages. These national studies showed that of all the women workers in the United States, 63 percent held white collar jobs, 15 percent held blue collar jobs, and 21 percent held service related jobs. Of the women who responded to this study, 82.2 percent held white collar jobs, 9.5 percent held blue collar jobs, and 7.1 percent held service-related jobs.

The factors that may have influenced the occupational levels of this group of women were (a) the amount of employment during marriage, (b) number of years since divorce, (c) educational level, and (d) age. Each of these factors will be discussed in the subsequent paragraphs.

The percentage of years the women in the study were employed during marriage was cross-tabulated with the occupational levels the women presently hold to determine

whether any significant relationship existed. No statistically significant relationship between these two factors existed.

The number of years since divorce was cross-tabulated with present occupations to determine whether there was any significant relationship. There was no statistical significance between these two factors.

A comparison between the present occupations of divorced Mormon women and the level of education they had attained showed a relationship significant at the .0001 level. As indicated by Table 3, as the educational level increased, the level of occupation also increased. Of the women who were professionals, 72 percent had Associate, Bachelor, or Master degrees. Of these women who had operative or service-related jobs, 85.7 percent had only high school graduation certificates or had not completed high school. Although there were some women at this level holding professional and managerial positions, none of the women with college degrees were employed in operative or service-related jobs.

There is no significant relationship between the present age of divorced Mormon women and the occupational levels at which they are employed.

Income. Because questions concerning income are of such a personal nature, respondents were not asked to give specific dollar amounts. Table 4 shows the frequency and adjusted percentage of present income level responses.

Table 3

Comparison of Present Occupation Level and
Highest Educational Level Attained

Occupational Areas	Educational Level Attained							Row Ct. T1%
	10-12 Grade	High School	Some Col- lege	Some Tech- nical	University Degrees			
					Asso- ciate	Bach- elor	Mas- ter	
Profes- Ct. sional, Rw% Techni- C1% cal T1%	1 4.5 11.1 1.2	1 4.5 5.9 1.2	4 18.2 22.2 4.8	0 0 0 0	1 4.5 50.0 1.2	6 27.3 40.0 7.1	9 40.9 90.0 10.7	22 26.2
Manager, Ct. Admini- Rw% strator C1% T1%	1 12.5 11.1 1.2	2 25.0 11.8 2.4	3 37.5 16.7 3.6	1 12.5 7.7 1.2	1 12.5 50.0 1.2	0 0 0 0	0 0 0 0	8 9.5
Sales Ct. Rw% C1% T1%	0 0 0 0	0 0 0 0	4 57.1 22.2 4.8	1 14.3 7.7 1.2	0 0 0 0	2 28.6 13.3 2.4	0 0 0 0	7 8.3
Clerical Ct. Rw% C1% T1%	4 12.5 44.4 4.8	5 15.6 29.4 6.0	6 18.8 3.3 7.1	10 31.3 76.9 11.9	0 0 0 0	6 18.8 40.0 7.1	1 3.1 10.0 1.2	32 38.1
Opera- Ct. tives Rw% C1% T1%	2 25.0 22.2 2.4	6 75.0 35.3 7.1	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	8 9.5
Service Ct. Rw% C1% T1%	1 16.7 11.1 1.2	3 50.0 17.6 3.6	1 16.7 5.6 1.2	1 16.7 7.7 1.2	0 0 0 0	0 0 0 0	0 0 0 0	6 7.1
Other Ct. Rw% C1% T1%	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	1 100.0 6.7 1.2	0 0 0 0	1 1.2
Column Ct. Total %	9 10.7	17 20.2	18 21.4	13 15.5	2 2.4	15 17.9	10 11.9	84 100.0

Chi square=75.63322, 36 df, Significance=.0001.

Ct.=Count, Rw%=Row Percent, C1%=Column Percent,
T1%= Total Percent

Table 4

Present Income Levels

#	Income Level	Frequency Levels		
		N	%	Cumulative %
1	Under \$5,000	7	7.1	7.1
2	\$ 5,000- 9,999	21	21.2	28.3
3	10,000-14,999	35	35.4	63.7
4	15,000-19,999	16	16.2	79.9
5	20,000-24,999	15	15.2	95.1
6	25,000-29,999	2	2.0	97.1
7	30,000-34,999	2	2.0	99.1
8	35,000-39,999	1	1.0	100.0
	No Response	5		
		104	100.0	100.0

The average income fell between income groups 3 and 4, indicating an average income of approximately \$11,800. Of the 99 women who responded, the present income levels ranged from less than \$5,000 per year to \$40,000 per year.

Respondents were asked to indicate all sources of their present income by checking the following list given in the questionnaire: own earnings, alimony, child support payments, family, church welfare, business assets, Social Security benefits, government welfare, friends, children's contributions, and Aid to Families With Dependent Children (AFDC). Those sources of present income indicated were, in order of highest percentage of response, self (86.2%), child support payments (47.1%), alimony (21.6%), family (8.8%), church welfare (7.8%), business assets (6.8%), Social Security benefits (3.9%), children's contributions (2.0%), and AFDC (1.0%). Other responses included a personal loan

and disability insurance. Since 83 percent of these women were employed, it was expected that a similar percent would list themselves as a source of income. Several women who considered themselves unemployed actually contributed to their own support by baby-sitting or other activities. Compared to national averages, a relatively high percentage (47.1%) of the divorced Mormon women received child support payments and alimony (21.6%) from their ex-husbands. National studies cited previously in the Review of Literature state that only 14 percent of the divorced women were awarded alimony and only half of these women (7%) received such payments from their ex-husbands. The comparatively high percentage of women receiving child support payments or alimony in this study is even more significant due to the fact that five women had no dependent children at the time of divorce. Since the average length of time the women had been divorced exceeded 7 years, many other women may not have had dependent children at the time this study was made.

No information was solicited as to the amount of money received for child support since this was felt to be personal information which might have lowered the percentage of response. Although the dollar amount of child support money received by divorced Mormon women was not determined, it is significant that a relatively high percent of the ex-husbands were attempting to support (or help support) their children.

Twenty-one percent of the women cited alimony as a source of income; however, national studies cited in the review of literature stated that few women were awarded alimony.

Other findings indicated that nine women received family contributions and eight women received church welfare. Only one woman received government welfare aid through AFDC. None of the women indicated that they presently received income from friends or government welfare services other than AFDC at the time of this study.

Present income levels may have been affected by several factors: (a) occupation, (b) income during the first year after divorce, (c) the number of years since divorce, and (d) the percent of time employed during marriage.

The relationship between present occupation and present income is shown in Table 5. Ninety-five percent of the women in professional and administrative fields earned between \$10,000 and \$40,000 per year, whereas all of the operatives and service workers earned \$20,000 or less. The relationship between present occupation and income is significant at the .0207 level. Therefore, it appears that if a woman was employed in a higher occupational level, her income level also rose accordingly. It also seems clear that as occupational levels were influenced by educational achievements and occupational levels influenced present

Table 5

Comparison of Present Income and
Present Occupational Area

Occupational Area	Income Levels				Row Ct. T1%
	Under \$10,000	\$10,000-19,999	\$20,000-29,999	\$30,000-39,999	
Professional	Ct. 1 Rw% 4.5 C1% 6.7 T1% 1.2	12 54.5 24.0 14.6	8 36.4 53.3 9.8	1 4.5 33.3 1.2	22 26.5
Manager, Administrator	Ct. 0 Rw% 0 C1% 0 T1% 0	4 50.0 8.2 4.9	3 37.5 20.0 3.7	1 12.5 33.3 1.2	8 9.6
Sales	Ct. 0 Rw% 0 C1% 0 T1% 0	4 57.1 8.2 4.9	2 28.6 13.3 2.4	1 14.3 33.3 1.2	7 8.4
Clerical	Ct. 8 Rw% 25.0 C1% 53.3 T1% 9.8	22 68.8 44.9 26.8	2 6.5 13.3 2.4	0 0 0 0	31 37.8
Operatives	Ct. 3 Rw% 42.9 C1% 20.0 T1% 3.7	4 57.1 8.2 4.9	0 0 0 0	0 0 0 0	7 8.4
Service	Ct. 3 Rw% 60.0 C1% 20.0 T1% 3.7	2 40.0 4.1 2.4	0 0 0 0	0 0 0 0	5 6.0
Other	Ct. 0 Rw% 0 C1% 0 T1% 0	1 100.0 2.0 1.2	0 0 0 0	0 0 0 0	1 1.2
Column Total %	Ct. 15 18.1	49 59.0	15 18.1	3 3.6	82 100.0

Chi square=40.12532, 24 df, Significance = .0207

Ct.=Count, Rw%=Row Percent, C1%=Column Percent,
T1%=Total Percent

income, then educational achievement might also affect income levels.

Of the 104 women in this study, 15 women were unemployed. Six (40%) received under \$5,000 from all sources; an additional five women (33%) received between \$5,000 and \$10,000; and four women (26%) received between \$10,000 and \$24,000 each year. The sources of income for this group were generally received from child support (40%) and alimony (26%). However, 40 percent also received Social Security or disability benefits. This indicates that the women in this study who did not work or did not contribute to their own support may be living at or below the poverty level.

Income during the first year after divorce was cross-tabulated in Table 6 with present income as it was considered a possible factor that may have affected present income. The cross-tabulations showed a .0008 level of significance. Of the 97 women who responded to both of these questions, 44 women (44.9%) were still in the same income bracket they had been in during the first year after divorce, and 2 (2.0%) had decreased income levels. The income brackets in this cross-tabulation were in \$10,000 ranges and incomes may have changed considerably within these groupings. A \$5,000 income bracket cross-tabulation showed that 32 (32.7%) remained within the same income bracket. According to this data, 51 women increased their income by one or more \$10,000 income level (63 women raised

Table 6

Comparison of Present Income and Income the
First Year After Divorce

Income First Year After Divorce	Present Income				Row Ct. T1%
	Under \$10,000	\$10,000- 19,999	\$20,000 29,999	\$30,000- 39,999	
Under \$10,000	Ct. 26 Rw% 35.6 C1% 92.9 T1% 26.8	35 47.9 71.4 36.1	9 12.3 52.9 9.3	3 4.1 100.0 3.1	74 75.3
\$10,000- 19,999	Ct. 2 Rw% 10.0 C1% 7.1 T1% 2.1	14 70.0 28.6 14.4	4 20.0 23.5 4.1	0 0 0 0	20 20.6
\$20,000- 29,999	Ct. 0 Rw% 0 C1% 0 T1% 0	0 0 0 0	4 100.0 23.5 4.1	0 0 0 0	4 4.1
Column Ct. Total %	28 28.9	49 50.5	17 17.5	3 3.1	97 100.0

Chi Square = 26.65898, 8 df, Significance = .0008

Ct.=Count, Rw%=Row Percent, C1%=Column Percent,
T1%=Total Percent

their income levels one or more increment in the \$5,000 income level). It seemed apparent that most women were able to improve their economic status, though these increases may have been due to the normal rate of inflation.

The number of years these women had been divorced was assumed a possible factor affecting present income. A cross-tabulation was made to determine the relationship between these factors. No relationship exists between the number of years since divorce and present income.

Age was also considered a possible factor affecting income. Table 7 shows that a .0214 level of significance exists between these two factors as measured in \$10,000 increments. Younger women in this study appear to have lower income levels and half of the women between 51 and 60 had jobs in the professional and technical areas and, therefore, received higher incomes.

Education. Educational levels achieved by the women in this study are shown in Table 8. Only 16 women (15.7%) did not complete high school. According to the Statistical Abstract of the United States: 1980, published through the Bureau of Census, 77.7 percent of the women in Utah over age 25 received high school diplomas, whereas only 63.5 percent of the women in the same age bracket in the U.S. received high school diplomas.

Table 7
 Comparison of Present Income and
 Present Age

Present Income	Present Age						Row Ct. T1%
	0-35	36-40	41-45	46-50	51-55	over 56	
Under \$10,000	Ct. 4 Rw% 14.3 C1% 100.0 T1% 4.0	5 17.9 22.7 5.1	4 14.3 21.1 4.0	8 28.6 32.0 8.1	2 7.1 10.0 2.0	5 17.9 55.6 5.1	28 28.3
\$10,000-19,999	Ct. 0 Rw% 0 C1% 0 T1 0	12 23.5 54.5 12.1	9 17.6 47.4 9.1	14 27.5 56.0 14.1	15 29.4 75.0 15.2	1 2.0 11.1 1.0	51 51.5
\$20,000-29,999	Ct. 0 Rw% 0 C1% 0 T1% 0	3 17.6 13.6 3.0	6 35.3 31.6 6.1	3 17.6 12.0 3.0	2 11.8 10.0 2.0	3 17.6 33.3 3.0	17 17.2
\$30,000-39,999	Ct. 0 Rw% 0 C1% 0 T1% 0	2 66.6 9.1 2.0	0 0 0 0	0 0 0 0	1 33.0 5.0 1.0	0 0 0 0	3 3.0
Column Ct. Total %	4 4.0	22 23.2	19 19.2	25 25.3	20 20.2	9 9.1	99 100.0

Chi square=33.67295, 20 df, Significance=0.0284

Ct.=Count, Rw%=Row Percent, C1%=Column Percent,
 T1%=Total Percent

Table 8

Present Educational Level Achieved

Education Level Completed	Frequency Distribution			
	N	Relative %	Adjusted %	Reverse Cumulative %
10-12th Grade	16	15.4	15.7	100.0
High School Graduate	25	24.0	24.5	84.2
Some College Courses	18	17.3	17.6	59.7
Some Technical Courses	13	12.5	12.7	42.1
Associate Degree	3	2.9	2.9	29.4
Bachelor Degree	16	15.4	15.7	26.5
Master Degree	11	10.6	10.8	10.8
No Response	2			
Total	104	100.0	100.0	

According to recent census figures, Utah had the highest percentage of women completing high school (U.S. Department of Commerce, 1981, p.3). In general, the women in this study were also highly educated as indicated by the table. Thirty women (29.4%) had college or university degrees, of these 11 have completed Master degrees. Another 31 women (29.8%) had taken some college or technical school courses. Therefore, almost two-thirds of the women in this study had completed some education beyond high school.

Age at the time of marriage was cross-tabulated with present educational levels to determine whether there was a

significant relationship. However, no significant relationship was evident.

The number of years since divorce was also cross-tabulated with present educational levels and no significant relationship between these two factors exist.

Research Question Number 2

The second research question this study attempted to answer was: To what extent did divorced Mormon women know of, contact, and use the government and private agencies and institutional programs available to help them?

Four agencies and institutions in the Salt Lake County had programs that were designed specifically to help displaced homemakers or would help in job training or placement: The Women's Resource Center at the University of Utah, Vocational Skills Center at Utah Technical College, "Homemakers in Transition" at the Phoenix Institute and Center, and Government Job Service. Table 9 shows the frequencies and percentages of the women in this study who (a) did not know about each agency, (b) knew of, but did not use each agency, (c) actually used the agencies; it also shows which agencies they used most.

Most of the women (60.5%) knew of Utah Technical College. Almost as many (58.1%) knew of Government Job Service. However, only 35.4 percent of the women in this study knew about the Women's Resource Center at the University of Utah, and only 23.2 percent were aware of the services of the Phoenix Institute. Although most of the

Table 9

The Degree to Which Divorced Mormon Women
Were Aware of, Contacted, and Used
Government and Private Agencies

Agency	"Unaware of Agency"		"Knew of but didn't use Agency"		"Used Agency"		Total Responses		% Knew of Agency	% Knew & Used Agency	Agency Used Most	
	N	%	N	%	N	%	N	%			N	%
Womens Resource Center at University of Utah	62	64.6	25	26.0	9	9.4	96	100.0	35.4	26.5	7	20.1
Skills Center at Utah Technical College	38	39.6	54	56.3	6	4.2	96	100.0	60.4	10.3	6	10.0
Homenakers in Transition Program at Phoenix Inst.	73	76.8	17	17.9	5	5.3	95	100.0	23.2	22.7	4	18.2
Government Job Service	39	41.9	38	40.9	16	17.2	93	100.0	58.1	29.6	11	20.4
Other*	NA		NA		20		NA		NA	NA	12	29.2
Total					54**						40	

*Other - 6 community clinics, 2 University programs, 2 Boy's Correction School, 2 Rehabilitation Dept., 2 CETA funds, BEOG funds, 1 Kennicott program.

**If more than one agency was used, this was indicated as the one used most.

***Not mutually exclusive.

women in this study had been divorced more than seven years and were over 40 years of age, 20 divorced Mormon women were not aware of any of the four government and private agencies or programs mentioned in the questionnaire that could provide help.

Of the 54 women who knew of the Government Job Service, 16 (29.6%) used this resource for help. Eleven women (28%) used this institution most for the help they received. Of the 32 women who knew about the Women's Resource Center at the University of Utah, only 9 (28%) used this source for help, and seven considered it their primary source of help. Of the 22 women who knew of the "Homemakers in Transition" program at the Phoenix Institute, only five (22%) used this program, but four felt it was the major source of help. Of the 58 who knew of the Vocational Skills Center at Utah Technical College, only 6 (10.0%) used this agency, but all 6 indicated that it was the agency they used most.

Agencies other than the ones listed were identified by twenty women. Of the other agencies listed, 12 women indicated that these were the sources for help used most often. About 41 percent, of the women went to agencies other than church related agencies for help in coping with the changes caused by divorce. However, of this group 30 percent went to 15 private clinics or programs that were not specifically related to "displaced homemakers", but could assist with family or personal problems.

Overall, the four government and private agencies and institutions listed in the questionnaire were used by less than 30 percent of the women who knew of them.

Research Question Number 3

The third question this study attempted to answer was: To what extent and in what ways were government and private agencies and institutions helpful in resolving problems of divorced Mormon women?

Since only 28 women used any of the agencies listed, it is difficult to present clear results as to what problems were helped by each agency. This study was not designed to determine the scope and seriousness of the problems encountered by these women. However, six types of problems were listed in the questionnaire: Personal Adjustment, Children's Problems, Family Management and Decision Making, Financial Need, Educational Counseling, and Employment Need and Counseling. The women were asked to (a) indicate those problems that were helped, and (b) the degree to which agencies and institutions had been helpful in resolving their problems.

The responses shown in Table 10 indicate that Government Job Service helped 45 percent of the women who used that agency for help with employment counseling and job placement, though 27 percent were not helped in any of the other problem areas by this agency. Other agencies, however, may help with a greater range of problems, as reflected by the scattering of responses throughout the

Table 10

Women Indicating Problems Helped by
Agencies Used Most for Help

Agency	Problems Helped*							Total Helped	"Used Most" Row Ct T1Z
	Didn't Solve Any Problems	Personal Adjustment*	Family Management*	Children Problems*	Financial Need*	Educational Counseling*	Employment Counseling*		
Womens Resource Center at University of Utah Ct. RwZ	1 14	2 28	0 0	1 14	0 0	3 4	1 14	6 85	7 25.0
Skills Center at Utah Technical College Ct. RwZ	1 16	2 33	0 0	1 16	2 33	1 16	0 0	5 83	6 21.4
Homenakers in Transition Program at Phoenix Inst. Ct. RwZ	0 0	3 75	1 25	1 25	0 0	0 0	1 25	4 100	4 14.3
Government Job Service Ct. RwZ	3 27	0 0	0 0	0 0	2 18	1 9	5 45	8 72	11 39.3
Column Ct. T1Z	5 17.9	7 25.0	1 3.6	3 10.7	4 14.3	5 17.9	7 25.0	23 82.1	28 100.0

Ct.=Count, RwZ=Row Percent, ClZ=Column Percent, T1Z=Total Percent

*"Problems Helped" may have been listed more than once and may not be mutually exclusive.

range of problems listed on the table. With the exception of Government Job Service, each of the other agencies helped women with personal adjustments. The women who used these agencies rated the agency's overall effectiveness, and these results are shown in Table 11.

Table 11

Respondents Rating of Effectiveness of Government
and Private Agencies or Institutions
Used Most Often

Government and Private Agencies and Institutions	Rating of Agencies							
	Not Helpful		Some Help		Very Helpful		Total	
	N	%	N	%	N	%	N	%
University of Utah	1	14.3%	4	57.1%	2	28.6%	7	25.0%
Utah Technical College	1	16.7%	3	50.0%	2	33.3%	6	21.4%
Phoenix Insti- tute	0	00.0	3	75.0%	1	25.0%	4	14.2%
Job Service	3	27.3%	5	45.5%	3	27.3%	11	39.3%
Total	5	17.8%	15	53.6%	8	28.6%	28	100.0%

Of the women who used government and private agencies and institutions, 82.2 percent rated them somewhat or very helpful. Only 17.8 percent indicated the agency had not been helpful.

Though the numbers are small, this data appears to indicate that the agencies, when they are used, seem to help these women through some of the problems during this difficult time. Therefore, if women seek help with their problems they can usually find some help.

Research Question Number 4

The fourth research question this study was designed to answer was: What factors prevented divorced Mormon women from using the government and private agencies and institutions available to help them?

The questionnaire asked the women to check one factor that kept them from using the government and private agencies more fully. Those hinderances listed were: "Too far to travel," "It was not helpful," "It was too expensive," "Didn't qualify for the programs," "No child care facilities," and "Other." Table 12 shows the factors which prevented women from using these agencies more fully. The data in this table is limited to the agencies that were "used most" by the respondents. Due to the low number of women using any government and private agencies and institutions, it is difficult to obtain clear results from the question. Of the 28 women using government agencies and institutions, 8 (34%) indicated that nothing prevented them from fully utilizing the services of the agency they used most. Seven (30.4%) listed hindrances to use of this service not included on the questionnaire which related to each agency separately. These other hindrances were distributed among the agencies without any set pattern. However, four women (17%) indicated that expense was the greatest hindrance common to all of the agencies other than Government Job Service. Three (13%) did not feel the program was helpful to them. One (4.0%) did not qualify for

Table 12

Responses Given by Divorced Mormon Women of
Possible Hindrances to Using Each
Agency More Fully*

Agency		Nothing	Too Far to Travel	Not Helpful	Too Expensive	Didn't Qualify for Program	Other Problem Listed	Other Problem Identified	Row Ct. T1%
Womens Resource center at University of Utah	Ct.	4	0	0	2	0	1	a. money ran out	7 26.0
	RwZ	57.1			28.6		14.3		
	C1%	50.0			40.0		14.3		
	T1%	15.4			7.7		3.8		
Skills Center at Utah Technical College	Ct.	1	1	0	1	0	2	a. work full-time, only take one class/quarter b. car problems	5 21.0
	RwZ	20.0	20.0		20.0		40.0		
	C1%	12.5	100.0		20.0		28.6		
	T1%	3.8	3.8		3.8		7.7		
Homenakers in Transition Program at Phoenix Inst.	Ct.	0	0	0	2	1	1	a. concentrates on non-traditional jobs for women	4 17.0
	RwZ				50.0	25.0	25.0		
	C1%				40.0	50.0	14.3		
	T1%				7.7	3.8	3.8		
Government Job Service	Ct.	3	0	3	0	1	3	a. found help with Church Employment b. 2 didn't receive help for jobs	10 34.0
	RwZ	37.5		100.0		50.00	42.9		
	C1%	37.5		37.5		10.00	37.5		
	T1%	11.5		11.5		3.8	11.5		
Column	Ct. T1%	8 35.0	1 4.0	3 13.0	5 21.0	2 8.0	7 30.0		26 100.0

Ct.=Count, RwZ=Row Percent, C1%=Column Percent, T1%=Total Percent

*All mutually exclusive.

the Phoenix Institute programs, and one woman (4.0%) felt that the travel distance to reach Utah Technical College prevented her from attending this institution.

Research Question Number 5

The fifth research question asks: To what extent were divorced Mormon women aware of the various career options and opportunities available to them?

The questionnaire asked women to list two jobs for which they were presently qualified. Of 104 women who returned a completed questionnaire, 11.5 percent did not respond to the question at all and 34.6 percent listed only one job for which they could presently qualify, leaving 53.9 percent who answered both parts of the question. Table 13 shows the frequency of both responses in terms of occupational categories. The women were asked to list the jobs for which they qualified regardless of their present employment status. Of the 92 women who responded, 63 (68%) currently held one of the jobs that they had listed, 6 (6%) held both jobs, and 23 (24%) held neither job. Sixteen women indicated that they were presently unemployed.

The occupational areas for which these women said they were presently qualified shows a similar tendency. Of the women who responded to this question, 33 (35.9%) felt they were only qualified for jobs in the clerical field, 28 (30.4%) felt they were qualified for professional and technical jobs, and 6 (6.5%) felt they were only qualified for service-related jobs.

Table 13
Two Current Job Qualifications
Indicated by Women

Occupational Areas	Current Job Qualifications			
	#1		#2	
	N	%	N	%
Professional, Technical	28	26.9	15	14.4
Manager, Administrator	8	7.7	8	7.7
Sales	6	5.8	3	2.9
Clerical	33	31.7	31	29.8
Craftsman	0	0	1	1.0
Operative	10	9.6	4	3.8
Service	6	5.8	3	2.9
Other	1	1.0	3	2.9
No Response	12	11.5	36	34.6

It is interesting to note that 72.8 percent of the women felt qualified for jobs that are traditionally held by women. Only 18 (19.6%) felt they were qualified for managerial and administrative, or operative jobs, and none felt they were qualified craftsmen.

Another question these women were asked was "what two job or career goals they would pursue if they had further job training or education." Frequencies of these responses are shown in Table 14. Of the 104 women answering this questionnaire, 45 (43.3%) did not respond to this

Table 14

Two Occupational Or Career Goals
Indicated by Women

Occupation or Career	Career Goal #1			Career Goal #2		
	N	Relative Frequency %	Adjusted Frequency %	N	Relative Frequency %	Adjusted Frequency %
Professional, Technical	34	32.7	57.6	29	27.9	67.4
Manager, Administration	4	3.8	6.8	7	6.7	16.3
Sales	2	1.9	3.4	0	0	0
Clerical	13	12.5	22.0	5	4.8	11.6
Craftsman	1	1.0	1.7	1	1.0	2.3
Service	4	3.8	6.8	0	0	0
Other	1	1.0	1.7	1	1.0	2.3
No Response	45	43.3	-	61	58.7	-
Total	104	100.0	100.0	104	100.0	100.0

question. Of the 59 (56.7%), 16 indicated only one career goal.

Research Question Number 6

The sixth research question this study was designed to examine was: To what extent did divorced Mormon women have specific job training or educational goals and how do those job goals relate to their present occupations?

The questionnaire asked the women to indicate whether they had educational goals and what those goals were. Of the 100 women who responded, only 50 (50%) said they had educational goals. Table 15 shows the number and percentage of respondents who had educational goals and the type or level of further education they desired.

Table 15

Number Indicating Educational Goals

Educational Level	N	%
Complete High School	3	5.6
Some College Courses	11	20.4
Technical School	12	22.2
Certificate or License	2	3.7
Associate Degree	2	3.7
Bachelor Degree	7	13.0
Master Degree	9	16.7
Doctorate Degree	5	9.3
No Goals	50	

Of the 50 women who wanted further education, 12 (22.2%) wished to attend technical school, 11 (20.4%) wanted to attend some college courses, 9 (16%) wanted Master degrees, 7 (13%) wanted Bachelor degrees, 5 (9.3%) wanted Doctorate degrees, 2 (3.7%) wanted Associate degrees, and 3 (5.6%) wanted to complete their high school certificate.

Present educational goals may be influenced by present educational achievements. Women who have already achieved high levels of education may or may not have further educational goals. The results of the cross-tabulation made between the educational levels achieved by these women and their educational goals are shown in Table 16. The bottom row of the table shows a corresponding portion of women who have University degrees and their educational goals. Of the 32 non-degree women having goals for further education, 16 (55%) had already completed college or technical school courses, and 19 (59%) chose goals that concentrated in taking further college or technical school courses. However, of the 23 women who already had a university degree, 19 (82%) sought further college degrees as educational goals, whereas only 6 (25.0%) of these 32 non-degree holding women sought university degrees.

Current occupations held by the respondents may have influenced job goals. These two factors were cross-tabulated in Table 17. Of the 48 women who responded to both questions, 20 (41.7%) had goals within their present

Table 16

Comparison of Present Educational Achievement and Educational Goals

Present Educational Achievement	Number Indicating Goals		Educational Goals							Row Ct. T1%
	No	Yes	High School Graduate	Some College Courses	Some Technical Courses	Associate Degree	Bachelor Degree	Master Degree	Doctorate	
10-12th Grade	Ct. 8 RwZ 20.0 C1% T1%	6 20.0	Ct. 2 RwZ 33.3 C1% 66.7 T1% 6.3	0	4 66.7 33.3 13.8	0	0	0	0	6 20.7
High School Graduate	Ct. 16 RwZ 24.0 C1% T1%	7 24.0	Ct. 0 RwZ C1% T1%	3 42.9 42.9 10.3	2 28.6 16.7 6.9	0	2 28.6 40.0 6.9	0	0	7 20.1
Some College or Technical School	Ct. 15 RwZ 55.0 C1% T1%	16 55.0	Ct. NA RwZ C1% T1%	4 25.0 57.1 13.8	6 37.5 50.0 20.7	2 12.5 100.0 6.9	3 18.6 60.0 10.3	1 6.3 100.0 3.4	0	16 55.2
Column	Ct. 39 T1% 100.0	29 100.0	Ct. 2 T1% 6.9	7 24.1	12 41.4	2 6.9	5 17.2	1 3.4	0	29 100.0
Associate, Bachelor, And Master Degree	Ct. 13 RwZ C1% T1%	23	Ct. NA RwZ C1% T1%	4 17.4 30.8	0	1 4.3 33.3	4 17.4 44.4	9 39.1 90.0	5 21.7 100.0	23 44.2
Column	Ct. 52 T1% 100.0	52 100.0	Ct. 13 T1% 25.0	19 25.0		3 5.8	9 17.3	10 19.2	5 19.2	52 100.0

Chi Square = 25.800, 18 df, Significance = .1044

Ct.=Count, RwZ=Row Percent, C1%=Column Percent, T1%=Total Percent

Table 17

Comparison of Current Occupation and First Job Goal Indicated

Current Occupation		Job Goals						Row Ct. T1Z	
		Profes- sional	Manager	Sales	Clerical	Crafts- man	Service		Other
Professional, Technical	Ct.	12	0	0	1	0	0	0	13
	RwZ	92.3			7.7				27.1
	C1Z	40.0			11.1				
	T1Z	25.0			2.1				
Manager, Adminis- tration	Ct.	4	1	0	0	0	0	0	5
	RwZ	80.0	20.0						10.4
	C1Z	13.3	25.0						
	T1Z	8.3	2.1						
Sales	Ct.	1	1	2	1	0	0	0	19
	RwZ	20.0	20.0	40.0	20.0				39.6
	C1Z	3.3	25.0	100.0	11.1				
	T1Z	2.1	2.1	4.2	2.1				
Clerical	Ct.	11	2	0	4	1	0	1	19
	RwZ	57.9	10.5		21.1	5.3		5.3	39.6
	C1Z	36.7	50.0		44.4	100.0		100.0	
	T1Z	22.9	4.2		8.3	2.1		2.1	
Operative	Ct.	1	0	0	1	0	0	0	2
	RwZ	50.0			50.0				4.2
	C1Z	3.3			11.1				
	T1Z	2.1			2.1				
Service	Ct.	1	0	0	2	0	1	0	4
	RwZ	25.0			50.0		25.0		8.3
	C1Z	3.3			22.2		100.0		
	T1Z	2.1			4.2		2.1		
Column Ct.		30	4	2	9	1	1	1	48
T1Z		62.5	8.3	4.2	18.8	2.1	2.1	2.1	100.0

Chi Square = 44.09965, 30 df, Significance = .0467

Ct.=Count, RwZ=Row Percent, C1Z=Column Percent, T1Z=Total Percent

occupational areas. The level of significance in this comparison was .0467, although there were 56 missing responses.

Research Question Number 7

The seventh research question this study attempted to answer was: What major factors prevented divorced Mormon women from obtaining further job training and education?

The women were asked to indicate the reasons they could not or were not able to pursue their educational goals. The major factors which prevented divorced Mormon women from obtaining further job training and education were financial feasibility, child care, and transportation.

Financial need proved to be the greatest hindrance to further education. Seven of these women indicated that they had not set educational goals because there was no way of achieving them, and 47 (94%) indicated that they needed financial assistance. Table 18 shows the sources of current financial assistance available to the women who needed financial help. Of this group, 21.3 percent knew of no outside source of financial funding for educational goals, though 40.4 percent felt they would qualify for a scholarship or grant. Other possible sources of financial help available were from a family member, church welfare, a loan, and their ex-husband. Other hindrances to pursuing educational goals were indicated, but to a smaller degree. Some women (19%) needed child care, and 12 women (25%) said transportation was a hindrance to further education.

Table 18

Source of Aid or Financial Assistance Indicated
to reach Educational Goals

Financial Assistance	N	%
No Source of Help	10	21.3
Scholarship, Grant	19	40.4
Family	4	8.5
Loan	3	6.4
Church Welfare	4	8.5
Friend	0	0
Ex-husband	1	2.1
Other	6	12.8
Total	47	100.0

Many women indicated that a lack of time and energy was the major problem in pursuing educational goals. Though these factors were not listed on the questionnaire, many women wrote in these responses under "Other." A number of women indicated that if money for tuition and books was provided, they would still need to work while attending school to help with the living expenses.

Research Question Number 8

Research question eight asks: What is the difference in the income of Mormon women before divorce as compared to after divorce and what factors influence the amount of income after divorce?

Income Change Before and After Divorce. According to Table 19, there is a significant difference in the income between the last year of marriage and the first year after divorce at the .0002 level. Income levels dropped one, two and three \$5,000 increments after divorce. This drop can be attributed to one major factor. The primary wage earner's income before divorce had been eliminated from the family's income after divorce. The cells in this table were combined into \$10,000 groupings to increase the number of respondents in each cell thus ensuring the validity of this data. Even after the table was condensed, statistical significance was shown.

The various sources of income during the first year after divorce are listed in the order of highest percentage of response as follows: self (86.5%), child support (65.4%), alimony (29.1%), family (15.4%), Church welfare (14.4%), AFDC (5.8%), business assets (4.8%), government welfare (4.8%), Social Security (2.9%), children's contributions (1.9%), and friends (1.0%). Other sources of income were savings, settlement monies, and loans.

According to the findings in this study, income after divorce was less than a third the income during the last year of marriage. The average family income was \$17,000 during the last year of marriage, compared to about \$5,000 after the divorce.

Though a few women remained within the same income bracket before and after divorce, these facts acknowledge

Table 19

Comparison of Income Levels Last Year of Marriage
and the First Year After the Divorce

Income Levels First Year After Divorce	Income Levels Last Year of Marriage									Row Ct. T1Z	
	Under 5,000	5,000- 9,999	10,000- 14,999	15,000- 19,999	20,000- 24,999	25,000- 29,999	30,000- 34,999	35,000- 39,999	Over 40,000		
Under \$5,000	Ct.	3	8	8	2	2	2	3	0	1	29
	RwZ	10.3	27.6	27.6	6.9	6.9	6.9	10.3		3.4	30.5
	C1Z	75.0	72.7	36.4	12.5	22.2	33.3	30.0		8.3	
	T1Z	3.2	8.4	8.3	2.1	2.1	2.1	3.2		1.1	
\$5,000- 9,999	Ct.	1	3	13	12	4	3	1	2	3	42
	RwZ	2.4	7.1	31.0	28.6	9.5	7.1	2.4	4.8	7.1	44.2
	C1Z	25.0	27.3	59.1	75.0	44.4	50.0	10.0	40.0	25.0	
	T1Z	1.1	3.2	13.7	12.6	4.2	3.2	1.1	2.1	3.2	
\$10,000- 14,999	Ct.	0	0	1	1	3	1	5	0	5	16
	RwZ			6.3	6.3	18.8	6.3	31.3		31.3	16.8
	C1Z			4.5	6.3	33.3	16.7	50.0		41.7	
	T1Z			1.1	1.1	3.2	1.1	5.3		5.3	
\$15,000- 19,999	Ct.	0	0	0	1	0	0	0	1	2	4
	RwZ				25.0				25.0	50.0	4.2
	C1Z				6.3				20.0	16.7	
	T1Z				1.1				1.1	2.1	
\$20,000- 24,999	Ct.	0	0	0	0	0	0	1	1	1	3
	RwZ							33.3	33.3	33.3	3.2
	C1Z							10.0	20.0	8.3	
	T1Z							1.1	1.1	1.1	
\$25,000- 29,999	Ct.	0	0	0	0	0	0	0	1	0	1
	RwZ								100.0		1.1
	C1Z								20.0		
	T1Z								1.1		
\$30,000- 34,999	Ct.	0	0	0	0	0	0	0	0	0	0
	RwZ										
	C1Z										
	T1Z										
\$35,000- 39,999	Ct.	0	0	0	0	0	0	0	0	0	0
	RwZ										
	C1Z										
	T1Z										
Over \$40,000	Ct.	0	0	0	0	0	0	0	0	0	0
	RwZ										
	C1Z										
	T1Z										
Column	Ct.	4	11	22	16	9	6	10	5	12	95
	T1Z	4.2	11.6	23.2	16.8	9.5	6.3	10.5	5.3	12.6	100.0

Chi Square = 80.00662, 40 df, Significance = .0002
Ct.=Count, RwZ=Row Percent, C1Z=Column Percent, T1Z=Total Percent

the financial hardship placed on most Mormon women at the time of divorce. Information regarding the percentage of income these women contributed to the overall income during marriage was not requested, however, it appeared that few women were employed in careers that provided opportunities in upward mobility. After divorce these women were expected to support and provide care for their children and themselves. At the time of divorce the income of these women had been significantly reduced, which changed their former status of homemaker to working mother, often leaving them at or near the poverty level.

The questionnaire asked the women concerning factors which may have been related to their income after divorce. The following factors were considered: (a) employment during marriage, (b) number of dependents, (c) child care sources and cost, (d) degree of change of income before and after divorce.

Employment During Marriage. There was no significant relationship in this study between employment during marriage and the amount of income during the first year after the divorce.

Dependent Children. Table 20 shows the frequency of the number of children who were dependent upon the divorced women.

Table 20
Number of Dependents Following Divorce

# of Dependents	N	%	Cumulative Frequency %
1	15	16.7	16.7
2	22	24.4	41.1
3	23	25.6	66.7
4	18	20.0	86.7
5	7	7.8	94.4
6	1	1.1	95.6
7	2	2.2	97.8
8	0	0	97.8
9	2	2.2	100.0
0	14		

Mean 3.033 Range 8

The average number of children in each family was 3.6 and 3.0 were considered dependents at the time of divorce. Each child constitutes additional drain of the family income and may determine whether the family lives at or below the poverty level. This study showed a relationship between the number of dependents and the amount of income available to the family. As the number of dependents increases, there appears to be a proportional increase in income. Table 21 shows the number of dependent children that were being supported on the income of the divorced woman. Of these women who had dependents, 27 (31%) were supporting an average of 3.04 children on less than

Table 21

Comparison of Income First Year After
Divorce and Number of Dependents
Following Divorce

Income after Divorce		# Children Dependent								Row Ct. T1%
		1	2	3	4	5	6	7	9	
Under \$5,000	Ct.	4	8	8	3	2	0	1	1	27 mothers supported 82 children 31.0 (ave. 3.04 children/mother)
	Rw%	14.8	29.6	29.6	11.1	7.4		3.7	3.7	
	C1%	26.7	36.4	38.1	16.7	28.6		50.0	100.0	
	T1%	4.6	9.2	9.2	3.4	2.3		1.1	1.1	
\$5,000-9,999	Ct.	7	11	7	10	3	0	0	0	38 mothers supported 105 children 43.7 (ave. 3.00 children/mother)
	Rw%	18.4	28.9	18.4	26.3	7.9				
	C1%	46.7	50.0	33.3	55.6	42.9				
	T1%	8.0	12.6	8.0	11.5	3.4				
\$10,000-14,999	Ct.	2	2	4	4	1	0	1	0	14 mothers supported 46 children 16.1 (ave. 3.29 children/mother)
	Rw%	14.3	14.3	28.6	28.6	7.1		7.1		
	C1%	13.3	9.1	19.0	22.2	14.3		50.0		
	T1%	2.3	2.3	4.6	4.6	1.1		1.1		
\$15,000-19,999	Ct.	2	1	0	1	0	0	0	0	4 mothers supported 8 children 4.6 (ave. 2.00 children/mother)
	Rw%	50.0	25.0		25.0					
	C1%	13.3	4.5		5.6					
	T1%	2.3	1.1		1.1					
\$20,000-24,999	Ct.	0	0	2	0	0	1	0	0	3 mothers supported 12 children 3.4 (ave. 4.00 children/mother)
	Rw%			66.7			33.3			
	C1%			9.5			100.0			
	T1%			2.3			1.1			
\$25,000-29,999	Ct.	0	0	0	0	1	0	0	0	1 mother supported 5 children 1.1 (ave. 5.00 children/mother)
	Rw%					100.0				
	C1%					14.3				
	T1%					1.1				
Column	Ct. T1%	15 17.2	22 25.3	21 24.1	18 20.7	7 8.0	1 1.1	2 2.3	1 1.1	87 100.0

Chi Square = 56.98243, 35 df, Significance = .0109

Ct.=Count, Rw%=Row Percent, C1%=Column Percent, T1%=Total Percent

\$5,000 per year. One mother supported nine children on less than \$5,000 per year. The level of significance between the variables in this table is .0109.

Child Care Sources and Cost. Of the women who looked for a job or a better position after divorce, 32 (57.1%) felt that their children were a hindrance to them in finding a better position. The respondents indicated that leaving the children home alone or with good but expensive baby-sitters was a source of guilt and worry. They also had problems finding jobs that suited the children's schedules. Some felt that the children contributed an additional source of tension as they were often uncooperative or ill and needed supervision. Some women indicated that the problems and needs of their children often prevented them from finding or taking higher paying jobs. Under these conditions the income level of the household was reduced and if child care was necessary and could only be purchased, that created an additional drain on the income.

Of the 104 respondents, 90 had dependent children. There were 38 women (42%) with dependent children who sought and obtained child care after divorce. The sources of child care were used in the following order: immediate family members (32.6%), neighbors (30.4%), private child care facilities (19.6%), relatives (10.9%), and government child care facilities (2.2%). Other sources of child care included care by a household worker, and the "employer lets the children stop at work on the way home from school."

The amount paid for child care ranged from less than \$20 per month to over \$160 each month. The average cost of child care was \$72 per month.

Research Question Number 9

The last question which this study was designed to answer was: To what extent did divorced Mormon women use church services and programs in helping them meet their personal, family, financial, and employment needs; how did they evaluate their effectiveness; and how did activity in the Church influence these factors?

The women in the study were asked to provide the following information: (a) church attendance, (b) church assistance sought and sources used, (c) problems the Church leaders helped solve and their effectiveness, (d) degree they followed the counsel given by the sources sought, (e) effectiveness of the Special Interest program in fulfilling their emotional and social needs, and (f) aid provided by the Relief Society in easing the burden of divorced women. The responses to these questions will be compared in the following paragraphs.

Church Activity. Church activity may have influenced the use and evaluation of the effectiveness of church programs. In this study, church attendance was used to measure church activity. The questionnaire offered three options to check the amount of church attendance and an option to indicate "inactive." The choices were: (a)

attend only on special occasions or holidays; (b) attend occasionally (once or twice a month); (c) attend regularly (three or more times a month); and (d) member, but inactive. A general description of the sample response is given in Table 22.

Table 22
Church Activity of Divorced Mormon Women

Church Activity	N	%	Cumulative Frequency %
Inactive	16	15.5	15.5
Rarely Attend	5	4.9	20.4
Occasionally	13	12.6	33.0
Regularly	69	67.0	100.0
No Response	1		
Total	104		

This table shows the level of activity of the divorced Mormon women in this study. Of the 103 women answering this question, a high percentage (67.0%) were active members of the Mormon church who attend regularly, 13 (12.6%) attended occasionally, 5 (4.9%) attended only on special occasions, and 16 (15.5%) considered themselves inactive. Of the 34 women who did not attend church regularly, the reason given most often (23.5%) was because they felt they did not fit in with the other members, were ostracised, or felt uncomfortable going alone. Another major reason these women did not attend regularly was because they worked on Sunday (23.5%). Five women (14.7%)

said they were inactive because they were no longer interested. Other responses included unhappiness with Church leaders, members or programs, ill health, spending weekends with the children, feeling depressed and withdrawn, and not wanting a church job. Two women did not know why they did not attend regularly.

Since the respondents reported such a high rate of participation in church meetings, the researcher questioned whether this group was representative of the total population. However, upon contacting 25 percent of the non-respondents by telephone, it appears that the level of activity in church attendance of respondents and non-respondents was almost identical.

Assistance Sought From Church. The questionnaire asked the women to indicate whether or not they sought assistance from any person or organization within the Church after divorce. Of the 101 respondents answering this question, 68 (67.3%) had sought assistance from the Church in helping them solve their problems. The 33 women who did not seek church assistance had the following reasons: 17 (53.1%) needed no assistance, 6 (18.8%) had needs met through other sources (five had received help from their families, friends, and/or other sources including help from the Granite Mental Health Clinic, credit unions, or government welfare.) Four women (12.5%) said they did not want to "disturb busy church officials," and two (6.3%) "felt uncomfortable speaking to Church officials." Another

reason given by five women for not seeking church assistance was that the members and church leaders did not understand divorced women and did not seem to acknowledge or care about their problems. These women listed this as the only reason they had not sought church assistance; however, several other women indicated in letters and through telephone conversations these same feelings.

Activity in the Church was assumed to affect the degree to which the Church leaders and programs were used as a source of assistance. As shown in Table 23, this relationship proved to be significant at the .0014 level. Of the 101 women responding to both of these questions, 79.4 percent of those who attended regularly also sought Church assistance compared to 31.3 percent of the inactive women. According to these data, active members of the Church are more likely to seek help from the Church.

There was no statistical significance between activity in the church and the reasons for not seeking Church assistance. However, the following reasons for not seeking such assistance were given: needed no assistance (16%), needs met through other sources (6%), did not want to bother busy church officials (4%), uncomfortable speaking with officials in the Church (2%), and other (3%).

Table 23

Comparison of Assistance Sought from Mormon Church
and Church Activity

Church Activity		Assistance Sought		Row Ct. T1%
		No	Yes	
Inactive	Ct.	11	5	16
	Rw%	68.8	31.3	15.8
	C1%	33.3	7.4	
	T1%	10.9	5.0	
Rarely	Ct.	2	2	4
	Rw%	50.0	50.0	4.0
	C1%	6.1	2.9	
	T1%	2.0	2.0	
Occasionally	Ct.	6	7	13
	Rw%	46.2	53.8	12.9
	C1%	18.2	10.3	
	T1%	5.9	6.9	
Regularly	Ct.	14	54	68
	Rw%	20.6	79.4	67.3
	C1%	42.4	79.4	
	T1%	13.9	53.5	
Column Ct.		33	68	101
T1%		32.7	67.3	100.0

Chi Square = 15.60110, 3 df, Significance = .0014

Ct.=Count, Rw%=Row Percent, C1%=Column Percent,
T1%=Total Percent

Sources of Assistance and Degree of Effectiveness.

The procedure for seeking Church assistance for the members is to contact the home teacher or the Relief Society visiting teacher who refers the member or the problem to the bishop if necessary. However, each member can go directly to the bishop if desired. Table 24 shows which church leader was contacted first by the 68 divorced Mormon women who sought assistance from the Church. Of the 63 women who

responded to this question, 43 (68.3%) had contacted the bishop first. Only 11 (17.5%) had discussed the problem first with the home teachers. Although none of the Relief Society visiting teachers were contacted first concerning these women's problems, 8 (12.7%) had contacted the Relief Society president.

Table 24

First Church Leader Contacted by Divorced
Mormon Women Concerning Problems

Church Leader Contacted	N	%
Bishop	43	68.3
Home Teacher	11	17.5
Visiting Teacher	0	
Relief Society President	8	12.7
Stake or Ward Employment Specialist	1	1.6
Sunday School or Relief Society Teacher	0	
No Response	5	
Total	68	100.0

Activity in the Church was thought to influence which church representative was contacted first by divorced women, though there was no statistical significance shown.

The role of the bishop becomes very important in helping to resolve the problems of divorced Mormon women. Bishops may choose several courses of action to help these women. Table 25 lists these alternatives and shows the

sources of additional help available by recommendation from these bishops.

Table 25

Role of Bishop in Solving Problems of Divorced Mormon Women

Role of Bishop	Absolute Frequency	Adjusted Frequency %
Bishop Only Source of Help Used	26	38.2
Bishop Recommended Social Services	8	11.8
Bishop Recommended Welfare Services	15	22.1
Bishop Recommended both Social Services and Welfare Services	10	14.7
Bishop Suggested Consultation with Family	4	1.5
Bishop Suggested Consultation with Ward Employment Specialist	1	5.9
Other	4	
Total	68	

Of the 68 women using the Church for assistance, 26 (38.2%) consulted only the bishop in resolving their problems, another 15 (22.1%) used the Church Welfare Services at the bishop's direction, 10 (14.6%) consulted the bishop who suggested use of the Church Social Services and Welfare Services, 8 (11.8%) consulted the bishop and the Church Social Services, 4 (5.9%) consulted the bishop who advised asking the family members for help, and 1 (1.5%) consulted the bishop who suggested using the Employment Specialist.

"Other" responses indicate that "the bishop took the problem to the stake president," and they "received help from the Relief Society." The large number relying on the bishop only for solutions to personal problems placed a great burden and responsibility on the person in this position.

The 68 women who used the Church for help in solving the problems will be discussed as to the type of problems they had, the degree to which that problem was solved, and which leader or agency helped solve the problem.

A. Personal Adjustment. Of the 67 women who had sought assistance from the Church, 38 (56.7%) had problems of personal adjustment. Church activity was not related to the number of women who came to the Church for help and who had personal adjustment problems.

The major source of help sought by divorced Mormon women for personal adjustment was the bishop. Of the 39 women who needed help with personal problems, 25 (64.1%) used only the bishop for solutions to these problems, 10 (25.7%) received additional help from the Church Social Services. This shows again the tremendous responsibility the bishop has in being confronted by and resolving the personal problems of divorced women. Their evaluation of the effectiveness of the bishop or church agency in helping them to resolve their personal problems is shown in Table 26. Bishops were credited with helping divorced Mormon women solve some or all of their personal problems in 76.0 percent of the cases, compared with 24 percent who felt the bishop

had not been helpful. Respondents felt that Church Social Services helped solve these problems in 66.6 percent of the cases, but an equal number said the agency was not helpful.

Table 26

Comparison of Church Leader or Agency Used
and the Degree to Which They Solved
Personal Adjustment Problems

Source		Degree of Help Received			Row Ct. T1%
		No	Some	All Needed	
Social Services	Ct.	4	2	4	10
	Rw%	44.4	22.2	44.4	25.6
	C1%	36.4	22.2	22.2	
	T1%	10.3	5.1	10.3	
Bishop	Ct.	6	7	12	25
	Rw%	24.0	28.0	48.0	64.1
	C1%	50.0	77.8	66.7	
	T1%	15.4	17.9	30.8	
Welfare Aid	Ct.	1	0	2	3
	Rw%	33.3		66.7	7.7
	C1%	9.1		11.1	
	T1%	2.6		5.1	
Job Service	Ct.	1	0	0	1
	Rw%	100.0			2.6
	C1%	9.1			
	T1%	2.6			
Column Ct.		12	9	1	39
C1%		30.8	23.1	46.2	100.0

Chi Square = 7.25724, 12 df, Significance = .8402
Ct.=Count, Rw%=Row Percent, C1%=Column Percent,
T1%=Total Percent

This indicated that the bishops were considered to be fairly effective in solving the personal problems of divorced Mormon women. The Church Social Service Agency was also shown to be effective in solving these problems,

especially in light of the fact that some of the most difficult problems are referred to this agency and the bishops do not attempt to solve them.

B. Children's Problems. Of the 69 women who used the Church agencies and leaders for assistance, 39 (58.5%) had problems with their children. Church activity did not influence the number of women having problems with their children. Children's problems were encountered regardless of church activity.

The major sources of assistance for women who have sought help from the Church for problems with their children are the bishop and the Church Social Services. Of the 39 who sought such help with their children, 22 (56.4%) went to the bishop only for consultations, and 16 (41.0%) consulted both the bishop and the Church Social Services. The degree of help the women received from each of these sources is shown in Table 27. Of the women who consulted the bishop, over 77.3 percent received some or all of the solutions to problems related to children. Of the women who consulted Church Social Services, 56.3 percent received solutions. However, 30.8 percent received no help from either source. This indicates that 43.6 percent of the women feel the solutions to their problems were settled through help from only the bishop and another 23.0 percent received further help or solutions to their problems from the Church Social Services.

Table 27

Comparison of Church Leader or Agency Used
and the Degree to Which They Solved
Children's Problem

Source		Degree of Help Received			Ct., Rw%
		No	Some	All Needed	
Social Services	Ct.	7	2	7	16
	Rw%	43.8	12.5	43.8	41.0
	C1%	58.3	18.2	43.8	
	T1%	17.9	5.1	17.9	
Bishop, Only	Ct.	5	8	9	22
	Rw%	22.7	36.4	40.9	56.4
	C1%	41.7	72.7	56.3	
	T1%	12.8	20.5	23.1	
Welfare Aid	Ct.	0	1	0	1
	Rw%		100.0		2.6
	C1%		9.1		
	T1%		2.6		
Job Service	Ct.	0	0	0	0
	Rw%				
	C1%				
	T1%				
Total	Ct.	12	11	16	39
	C1%	30.8	28.2	41.0	100.0

Chi Square = 5.83145, 4 df, Significance = .2121

Ct.=Count, Rw%=Row Percent, C1%=Column Percent,
T1%=Total Percent

C. Family Management and Decision Making. Of the 67 women who had sought assistance from the Church, 22 (32.8%) indicated that they had problems with family management and decision making. Church activity did not influence the number of women who sought Church assistance with these problems.

The bishop was looked upon as the major source of help for assistance with family management and decision making. Table 28 indicates that of the 21 women who had these problems, 15 (71.4%) sought help from the bishop and 6 (28.6%) sought help from the Church Social Services. Of the women who sought the bishop for help with family management and decision making, 7 (46.7%) indicated that their needs were met, and 7 (46.7%) said they received some help and three (50%) of the six women felt they had received some help from Church Social Services.

Table 28

Comparison of Church Leaders and Agencies Used and the Degree They Solved Family Management and Decision Making Problems

Source		Degree of Help Received			Total Ct., Rw%
		No	Some	All Needed	
Social Services	Ct.	3	2	1	6
	Rw%	50.0	33.3	16.7	28.6
	C1%	75.0	22.2	12.5	
	T1%	14.3	9.5	4.8	
Bishop	Ct.	1	7	7	15
	Rw%	6.7	46.7	46.7	71.4
	C1%	25.0	77.8	87.5	
	T1%	4.8	33.3	33.3	
Total	Ct.	4	9	8	21
	C1%	19.0	42.9	38.1	100.0

Chi Square = 5.41528, 2 df, Significance = .0667

Ct.=Count, Rw%=Row Percent, C1%=Column Percent, T1%=Total Percent

D. Financial Assistance. Of the 67 women who had sought assistance from the Church, 33 (49.2%) had financial

problems. Church activity did not influence the number of women needing financial assistance.

The major source of financial assistance sought was through the bishop and the Welfare Services agency as shown in Table 29.

Table 29

Comparison of Agencies and Church Leaders
Used and the Degree to Which
Financial Problems Were Met

Source		Degree of Help Received			Total Ct.,Rw%
		No	Some	All Needed	
Social Services	Ct.	1	0	0	1
	Rw%	100.0			3.3
	C1%	50.0			
	T1%	3.3			
Bishop	Ct.	1	5	8	14
	Rw%	7.1	35.7	57.1	46.7
	C1%	50.0	62.5	40.0	
	T1%	3.3	16.7	26.7	
Welfare Aid	Ct.	0	3	12	15
	Rw%		20.0	80.0	50.0
	C1%		37.5	60.0	
	T1%		10.0	40.0	
Column Ct.		2	8	20	30
T1%		6.7	26.7	66.7	100.0

Chi Square = 16.27500, 4 df, Significance = .0027

Ct.=Count, Rw%=Row Percent, C1%=Column Percent,
T1%=Total Percent

This table shows a .0027 level of statistical significance between these two factors. Since Welfare Services dispenses funds through the bishop, these figures may be combined. However, some members may privately

contribute to people in need within the ward. These funds are also distributed by the bishop and there is no indication from which source the financial assistance came. As shown in this table, of the 30 women who responded to both questions, 20 (66.7%) received the financial assistance they needed from the bishop and the Church Welfare Services, 8 (26.7%) received some financial assistance from these sources, and only one woman (3.3%) did not receive any financial assistance.

E. Educational Counseling. Only seven women (6.7%) said they needed educational counseling. This may be due to the fact that the Church is not generally considered a source of educational counseling, especially when nearby educational institutions provide such assistance.

The major source of help these women sought for educational counseling was the bishop, as seen in Table 30. However, of the 7 women indicating a need for educational counseling, 3 (42.9%) sought this help from the bishop, one (14.3%) sought help from the Church Social Services, one (14.3%) sought help from Welfare Services and two (28.6%) sought educational counseling from the Church Employment Agency.

This table indicates that of the 3 women who sought educational counseling from the bishop, 2 did and one woman did not receive the help they needed. The one woman who sought help from the Church Social Services did not receive educational counseling. Two women sought and received some

or all the educational counseling help they needed from the Church Employment Agency. Although some women did ask and receive helpful educational counsel from Church leaders or agencies the numbers are too few to draw any meaningful conclusions.

Table 30

Comparison of Church Leaders or Agency Used
and the Degree to Which Problems of
Educational Counsel were Helped

Source		Degree of Help Received			Row Ct. T1%
		No	Some	All Needed	
Social Services	Ct.	1	0	0	1
	Rw%	100.0			14.3
	C1%	50			
	T1%	14.3			
Bishop	Ct.	1	0	2	3
	Rw%	33.3		66.7	42.9
	C1%	50.0		50.0	
	T1%	14.3		28.6	
Welfare Aid	Ct.	0	0	1	1
	Rw%			100.0	14.3
	C1%			25.0	
	T1%			14.3	
Job Service	Ct.	0	1	1	2
	Rw%		50.0	50.0	28.6
	C1%		100.0	25.0	
	T1%		14.3	14.3	
Column Ct. T1%		2 28.6	1 14.3	4 57.1	7 100.0

Chi Square = 6.12500, 6 df, Significance = .4093

Ct.=Count, Rw%=Row Percent, C1%=Column Percent,
T1%=Total Percent

F. Employment Counseling and Placement. Of the 67 women who sought assistance from the church, 18 (26.9%) sought this assistance for employment counseling and placement. Church activity did not influence the need for employment.

The major source of help is provided by the Church Employment Agency as shown in Table 31. Half of the 16 women who needed such assistance applied to the Church Employment Agency, 6 (37.5%) went to the bishop and 2 (12.5%) went to the Church Social Services. The standard procedure for a member to receive help from the Church Employment Agency is through a request and recommendation from the bishop. Therefore, those who went to the bishop may have been referred to this agency later or just received counseling from the bishop and obtained work on their own.

This table also shows the comparative effectiveness of various church agencies in solving problems related to employment. The Church Social Services agency was not effective in solving the employment problems of the 2 divorced Mormon women who went there for this type of help. This would be expected since this is not their function. Of the 6 who went to the bishop for help, 3 (50%) received the help they needed and 3 (50%) did not. Job Service was more effective. Five (75%) of the 8 women who used this agency for employment and placement received some or all the help they needed and only 2 (25%) did not. The major purpose of Job Service is to counsel and place Mormon persons in jobs.

This indicated that the agency is fairly efficient in fulfilling its purpose.

Table 31

Comparison of Church Leader or Agency Used and the Degree to Which Employment Needs were Met

Source		Degree of Help Received			Row Ct. T1%
		No	Some	All Needed	
Social Services	Ct.	2	0	0	2
	Rw%	100.0			12.5
	C1%	28.6			
	T1%	12.5			
Bishop	Ct.	3	0	3	6
	Rw%	50.0		50.0	37.5
	C1%	42.9		37.5	
	T1%	18.8		18.8	
Job Service	Ct.	2	1	5	8
	Rw%	25.0	12.5	62.5	50.0
	C1%	28.6	100.0	62.5	
	T1%	12.5	6.3	31.3	
Column Ct. T1%		7 43.8	1 6.3	8 50.0	16 100.0

Chi Square = 4.39286, 4 df, Significance = .3554

Ct.=Count, Rw%=Row Percent, C1%=Column Percent, T1%=Total Percent

Degree to Which
Counsel was Followed

Although all agencies that assist with the problems encountered after divorce give counsel, the "client" has a choice as to whether that counsel will be followed. The questionnaire asked those who sought assistance from the Church whether they followed the

counsel they were given and to indicate the reasons if they did not follow this counsel.

According to Table 32, 25 (41.7%) of the 68 women who sought assistance from the Church followed all the counsel they were given. Twenty (33.3%) followed most of the counsel they were given, 10 (16.7%) followed some of the counsel, 1 (1.7%) followed little counsel, and 4 (6.7%) followed none of the counsel given. Eight women failed to respond to this question. These figures indicate that 75% of the women followed all or most of the counsel they were given.

Table 32

Degree Women Followed Counsel Given by
Church Leaders and Agencies

Degree Followed Counsel	Absolute Frequency	Adjusted Frequency %	Cumulative Frequency %
All	25	41.7	41.7
Most	20	33.3	75.0
Some	10	16.7	91.7
Little	1	1.7	93.3
None	4	6.7	100.0
No Response	8		
Total	68	100.0	100.0

Church activity may have been a factor in whether this counsel was followed. Table 33 shows the relationship between the degree to which divorced Mormon women followed the counsel received from church leaders and their activity in the Church. The level of significance was only slightly over the .05 level. Of the 4 women who were inactive, 1 (25%) followed none of the counsel given to help

Table 33

Comparison of the Degree Women Followed the
Church Counsel and Church Attendance

Church Attendance		Degree Followed Church Counsel					Row Ct. T1%
		All	Most	Some	Little	None	
Inactive	Ct.	1	0	2	0	1	4
	Rw%	25.0		50.0		25.0	6.7
	C1%	4.0		20.0		25.0	
	T1%	1.7		3.3		1.7	
Rarely Attend	Ct.	2	1	0	0	0	3
	Rw%	66.7	33.3				5.0
	C1%	8.0	5.0				
	T1%	3.3	1.7				
Occasionally Attend	Ct.	1	1	3	0	2	7
	Rw%	14.3	14.3	42.9		28.6	11.7
	C1%	4.0	5.0	30.0		50.0	
	T1%	1.7	1.7	5.0		3.3	
Regularly attend	Ct.	21	18	5	1	1	46
	Rw%	45.7	39.1	10.9	2.2	2.2	76.7
	C1%	84.0	90.0	50.0	100.0	25.0	
	T1%	35.0	30.0	8.3	1.7	1.7	
Column Ct.		25	20	10	1	4	60
t1%		41.7	33.3	16.7	1.7	6.7	100.0

Chi Square = 20.63758, 12 df, Significance = .0559

Ct.=Count, Rw%=Row Percent, C1%=Column Percent,
T1%=Total Percent

solve her problems. Of the 3 women who attend church rarely, 2 (66.7%) followed all the counsel given and 1 (33.3%) followed most of this counsel. Of the 7 women who attend church occasionally, 1 (14.3%) followed all, 1 (14.3%) followed most, 3 (42.9%) followed some and 2 (28.6%) followed none of the counsel given. Of the 46 women who attend church regularly, 21 (45.9%) followed all the counsel given, 18 (39.1%) followed most of the counsel given, 5 (10.9%) followed some of the counsel given and 2 (4.4%) followed little or none of the counsel given.

Although only 23 of the 35 women who did not follow all the counsel responded to the question regarding reasons why they did not follow all the counsel given, it seemed clear that most of them (60.0%) felt they were "given freedom to follow their own feelings" concerning the problems and solutions discussed. Only 4 (17.4%) of the women had "no confidence" in those who counseled them, 3 (13%) felt the leaders were not cooperative, and 2 (8.7%) indicated other reasons for not following the counsel given.

Special Interest Group Activities

Special Interest is a program instituted by the Church to enrich the lives of single persons over 35 years of age. This program is designed to provide for social and emotional expression and security for persons with "special interests." Attendance at the activities sponsored by this program may be effective in providing

help to divorced Mormon women. The questionnaire asked the women to check how often they attend Special Interest Group activities and give the reason they did or did not attend. As seen in Table 34, of the women in this study, 44 (44.4%) did not attend these activities, 48 (48.5%) attended some, and only 7 (7.1%) attended most of the activities.

Table 34
Attendance at Special Interest
Group Activities

Attendance	N	%	Cumulative Frequency %
Not at all	44	42.3	44.4
Some	48	46.2	92.9
Most	7	6.7	100.0
No Response	5		
Total	104	100.0	

Table 35 indicates a relationship between general church activity and participation in the Special Interest program. The level of significance in this chart is .0078, indicating that the more active women attend Special Interest programs more often than do inactive members. However, there are many active women who do not attend Special Interest Group activities.

Table 35

Comparison Between Church Attendance
and Special Interest Group
Activity Attendance

Church Activity		Special Interest Group Attendance			Row Ct. T1 %
		None	Some	Most	
Inactive	Ct.	11	3	0	14
	Rw%	78.6	21.4	0	14.1
	C1%	25.0	6.3	0	
	T1%	11.1	3.0	0	
Attend Rarely	Ct.	4	1	0	5
	Rw%	80.0	20.0	0	5.1
	C1%	9.1	2.1	0	
	T1%	4.0	1.0	0	
Attend Occasionally	Ct.	8	4	0	12
	Rw%	66.7	33.3	0	12.1
	C1%	18.2	8.3	0	
	T1%	8.1	4.0	0	
Attend Regularly	Ct.	21	40	7	68
	Rw%	30.9	58.8	10.3	68.7
	C1%	47.7	83.3	100.0	
	T1%	21.2	40.4	7.1	
Column Ct.		44	48	7	99
Total %		44.4	48.5	7.1	100.0

Chi Square=17.44732, 6 df, Significance=0.0078.

Ct.=Count, Rw%=Row Percent, C1%=Column Percent, T1%=Total Percent

The reasons given for attending these activities varied. Table 36 shows each reason for Special Interest Group attendance and the number who indicated this was a reason they were "motivated to attend" these activities. The women were asked to check all the reasons that applied to them, therefore the addition of these frequencies will not total 104.

Table 36

Reasons Given for Attending Special Interest Group Activities

Reasons	N	%
Provided Interesting Information	21	20.2
Opportunity to Make New Friends	29	30.2
Fun and Relaxation	32	33.3
Opportunity to Meet Eligible Men	25	26.0
Help Build Self-esteem	15	15.6
Dress up and Look Best	10	10.4
Other	10	10.4
No Response	8	

A third of the women in this study indicated that they attended Special Interest activities for fun and relaxation, 30.2% indicated that it was an opportunity to meet new friends, 26.0% said it was an opportunity to meet eligible men, 21.9% felt that helpful information was offered, and 10.4% said it was an opportunity to dress up and look their best. "Other" reasons for attending Special Interest Group activities included the following: three women were urged to attend by an acquaintance, 3 were asked to hold a Special Interest position, 1 woman indicated that "dancing was good exercise after being in the office all day," 1 woman indicated that it was a chance to have adult

contact, and 2 women said "it was their duty" to support church leaders who asked them to attend.

The reasons given for not attending Special Interest Group activities are shown in Table 37. The major reasons given by the 104 responding were: lack of time (36.7%), tired after work (35.7%), no eligible men (30.6%), and uncomfortable with this group (30.6%). Eighteen women (18.4%) indicated that nothing interesting was provided, and 11 women (11.2%) had baby-sitter problems.

Table 37

Reasons Given for Not Participating in
Special Interest Group Activities

Reasons	N	%
Tired after Work	35	35.7
No Time	36	36.7
Nothing Interesting Offered	26	25.0
Uncomfortable with Group and Destroys Self-Esteem	38	36.5
No Eligible Men	33	33.6
No Baby-sitter	14	13.5
Other: Prefer Being With Family	12	11.5
Unaware of Programs	3	2.9
Content With Own Friends	2	1.9
Expense	2	1.9
Disabled, No Transportation	2	1.9

Many reasons were listed under "other." Most women (11.2%) indicated that they preferred staying at home and relaxing with their children, 3 felt there was not enough

advertising or there existed no such programs in their stake. Other answers were: "disabled," "lack of transportation," "too expensive," "activities needed for children," and "content with present friends."

The many reasons given for not attending this program and the negative feelings expressed suggest there must be some major problem with the program. The obvious dissatisfaction of the respondents indicates that it is not meeting their social and emotional needs.

Relief Society Organization

The Relief Society is an organization within the Church especially for the women of the Church. As the name suggests, one of the purposes of this organization is to provide "relief to the women in times of trial and immediate need." The questionnaire asked if the women received aid of any kind from this organization and the type of aid provided. Forty-three women (43.9%) said they had received no aid. Of those who had received help, 21 (48.8%) had received prepared food, groceries, or food at Christmas time, and 19 (44.1%) had received "emotional support." The other 7 percent had received temporary help with transportation, utility payments, rent payments, clothes, a washer and dryer, and help with children.

This indicates that though the Relief Society provides some help in providing temporary sustenance,

the majority of women said they had never received help. Only 17 women indicated that they needed no help, but of those women who needed help almost half said they received none.

Of those who received help responses indicated that a relatively large number in this group of women had received only emotional support. Though a similar number indicated that they received food, this help appeared to be given only once or twice.

Summary

The average divorced Mormon woman in this study was a 46 year old Caucasian, with 3.6 children, who had been divorced 7.9 years after 14.4 years of marriage. Three-fourths of the women (78%) women were employed full-time. Most of the women (66%) who were employed held occupations in the clerical and professional fields. Sixty-seven percent of these women were active or attended church regularly.

Job Force Parti- cipation

There was a significant increase in the rate of job force participation after divorce as compared to before divorce. Although 68 percent of the women responding to this survey worked half or less than half of the time during their marriage, 85 percent were presently employed.

Occupations

Occupations held by these women were generally in the professional, technical and clerical fields. Only 9.5 percent of the divorced Mormon women were employed in blue collar jobs compared to 15 percent nationally. Almost none were employed in blue collar jobs other than the operative and service type jobs traditionally held by women. Finally, only 7.1 percent held service related jobs as compared to 21 percent nationally. Education was the only significant factor affecting occupational levels. As educational levels rose, occupational levels rose also.

Income

The annual income of the women in this study ranged from less than \$5,000 to \$40,000, with the average approximately \$11,800. Most women (86.2%) indicated that they provided all or part of that income. Other major sources of income came from child support payments (47.1%) and alimony (21.6%).

Occupational levels were significantly related to incomes. Women employed in higher occupational levels received larger incomes. Educational achievement significantly influenced occupational levels, therefore higher educational achievement may similarly affect income.

This study showed there was significant decrease (66%) in income received during the first year after divorce compared with the last year of marriage.

Education

Educational achievement affected income and occupational levels. Higher income levels may have made further educational achievement possible. None of the other factors examined in this study were significantly related to the amount of education attained by respondents.

Awareness and Use of Government and Private Agencies and Institutions

Four agencies in the Salt Lake County area had programs specifically designed to help displaced homemakers: The Women's Resource Center at the University of Utah, Vocational Skills Center at Utah Technical College, "Homemakers in Transition," at the Phoenix Institute and Center, and Government Job Service. Approximately 60 percent of the women in this study knew of Utah Technical College and Government Job Service. However, only one third were aware of the Women's Resource Institute program at University of Utah and less than one-fourth knew about the Phoenix Institute. Twenty percent of the women were not aware of any of the four government and private agencies and institutions listed in the questionnaire that were specifically designed to help displaced homemakers. Twenty-seven percent of the women in this study went to some agency or organization, other than the Church, for assistance after divorce. Individually, however, the agencies were used by less than 30 percent of the women who knew of them.

Though only 28 women used any of the government or private agencies listed in the questionnaire, most of the women who used them indicated that they received some help in solving the problems they encountered.

A variety of factors had prevented the women from using the government and private agencies available to them. The numbers in each category were too small to be conclusive. However, expense was a factor preventing four women from using the agencies other than Government Job Service. Ineffectiveness of the program was cited by three women as a reason for not participating more fully in the programs available.

Career Goals

About half of the women in this study indicated that they had at least one job goal or career opportunity that they wanted to pursue. Of the women who had job goals there was a fairly high level of significance between the occupational level for which they were presently qualified and the occupational level they wished to pursue. There was also statistical significance between the occupational level these women presently held and the occupational goal they wished to pursue.

Educational Goals

Divorced Mormon women (50%) indicated that they wished to continue their education. The women who had completed a university degree were the women most likely to

have further educational goals. However, this further education or training indicated by the women in this study were in the business, clerical and social sciences fields of education traditionally held by women.

Financial need was viewed as the most serious hinderance to obtaining further education and 21.3% of the women needing financial assistance felt there was no outside source of help. However, many women (40%) felt they might qualify for a scholarship or a grant.

Use and Effectiveness of Church Services and Programs

Most of the women in this study (67.3%) contacted the Church for help with the problems they encountered after divorce. Most of the women who did not seek or use Church facilities indicated that they needed no such assistance. There was a significant relationship between church activity and whether assistance was sought. Those women who attended regularly were more likely to seek assistance from the Church.

The bishop was the first church leader contacted by 68 percent of these Mormon women seeking church assistance. Once the bishop was contacted several other Church services and agencies became available. However, 38 percent of the women who used the Church for assistance consulted only the bishop concerning their needs.

The majority of women (56.7%) who contacted a Church leader for assistance had problems with personal adjustment.

In 64 percent of these cases, the bishop was the only source used to solve these problems. Although the Church Social Services agency is especially designed to assist with personal adjustment problems, only 26 percent used this agency for help. However, of the women expressing a need for assistance with the problems of personal adjustment most (76%) indicated that the bishop helped solve some or all of their problems, and the Church Social Services helped solve these problems in slightly over 66 percent of these cases.

Most of the women surveyed (58.5%) also had problems with their children. Of this group, the bishop was the only source of help used by 56 percent of the women to solve these problems; however, 41 percent also sought further assistance from the Church Social Services. In 77.3 percent of the cases these women indicated that the bishop was able to help solve some or all of their problems with their children. The Church Social Services agency was credited with helping in 56.3 percent of such cases.

Thirty-two percent of the women seeking assistance from the Church had problems with family management and decision making. Most of these women (71.4%) sought help only from the bishop and 93.4 percent of these said their bishop had provided the needed assistance.

Only 49 percent of the women who sought assistance from the Church needed financial assistance. Almost all (93.4%) had received such assistance from the bishop and Welfare Services.

Only 6.7 percent of the women who wanted educational counseling and only 26.9 percent of the women needing employment and job counseling sought such assistance from the Church. This counseling was provided by the Church Job Service and 75 percent said they received some or all of the help they needed for employment from this agency.

The women who sought Church assistance were counseled by Church leaders or agencies regarding the course of action they should take in solving their problems. Most women (75%) said they had followed all or most of the counsel they received from the church agency or leader consulted. Church activity did not affect the degree to which they followed the counsel.

Special Interest Group activities designed for single adults were not well attended by the women responding. Only 7 percent regularly attended these activities. Church activity was related to the degree to which the women attended Special Interest Group activities: the more active women were more likely to attend. Although the one major reason given for attending these activities was for fun and relaxation, the major reasons for non-attendance were "a lack of time," "uncomfortable with this group," and "tired after work." Though the relationship between Church activity and attendance was high, many reasons for non-attendance were cited by both active and inactive women.

Many women in this study (44%) indicated that they did not receive any emotional or physical aid from the Relief Society organization after divorce. Those who had received Relief Society aid indicated that some prepared food or groceries, and emotional support, had been provided.

Chapter 4

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Summary

Little demographic data is available concerning divorced Mormon women and how they are being helped to readjust their lives and become independent, self-sufficient individuals. This study attempts to identify some of the characteristics of these women, the problems they encounter after divorce, and the sources of help they seek and find during this period of personal, family, financial, and employment need.

Purpose

The three major purposes of this study are: (a) to determine the characteristics of divorced Mormon women, 35 to 60 years of age, (b) to identify the changes in status and role as a result of the divorce, and (c) to identify the sources and amount of help they receive from government and private agencies and institutions in coping with those changes.

Sample

The sample consisted of 215 divorced Mormon women residing in Salt Lake County, Utah, between 35 and 60 years

of age. Names of these women were received from 44 bishops presiding over wards in the Salt Lake County area.

Procedure

A questionnaire was developed, tested, and administered to the sample by the researcher in order to obtain the data needed to achieve the objectives defined in the Purpose. After eight weeks, a second identical questionnaire and new cover letter was sent as a follow-up to those who had not responded. Of the 215 women who returned the questionnaire, 104 were complete with usable data.

A telephone follow-up was conducted to contact some of the non-respondents to determine whether there were significant differences between these women and the respondents. Frequency tables were prepared from this data.

Conclusions

Conclusions will be drawn based upon the findings in this study regarding: (a) the general description of divorced Mormon women, (b) the degree of awareness, usefulness and helpfulness of the government and private agencies and institutions, (c) career and educational opportunities and goals, and (d) the Mormon Church leader, agency, and program usefulness and effectiveness.

1. It appears that over half of the divorced Mormon women in this study could be categorized into the group called displaced homemakers. Part of the information that

helps to identify these women as such is difficult to discern from a questionnaire and each case is reviewed individually to determine legal qualifications for dispensing government displaced homemaker funds. However, it appears that over 50 women in this study qualify for all of the following categories: (a) they worked less than half of their marriage, (b) they were married over five years (44 were married over 10 years), (c) they were responsible for dependents after divorce, (d) they had significantly reduced income after divorce, and (e) they returned to work after divorce. Some of these factors are not stated in the definition of displaced homemakers, but they are implied as part of the overall problems displaced homemakers encounter after divorce.

2. Contrary to the emphasis by Mormon Church leaders on mothers being in the home full-time, most of the women in the survey worked at some time during their marriage.

3. Though these women worked during their marriage the significant decrease in income after divorce as compared to before divorce shows the urgent need for job up-grading to carry the financial burden after divorce, regardless of the job they held during marriage.

4. The majority of women in this study were aware of the programs at Utah Technical College and Government Job Service, very few knew of the two agencies specifically designed to aid displaced homemakers--the Phoenix Institute

and the Women's Resource Center at University of Utah. This low level of awareness and the expense involved in using most outside programs leaves these women very dependent upon the services provided by the Church.

5. Although half of these women wished to pursue further education, financing that education and supporting a household was beyond their capability. Even with grants and scholarships many indicated that they would need to remain employed leaving little time for school and study. Only those who already had degrees and thus higher income levels, felt that further education might be feasible.

6. This study showed the degree of dependence the divorced Mormon women place upon their bishop in helping them to solve their problems. This is indicated by the number of these women who went to their bishop for help. These women also felt that the bishop was successful in helping most Mormon women solve the problems encountered after divorce. Many of the women in this study felt the bishop alone was able to help find solutions to their problems. Therefore, it would appear that the bishops have a unique set of resources in helping these women through this difficult time. Though some of the problems of divorced Mormon women are referred to the Church Social Service Agency or Church Welfare Services, the bishop has the major responsibility of discerning the nature and seriousness of their personal, family, financial, educational, and employment needs and to take appropriate

action. According to the women in the study, these other agencies fulfill their responsibility adequately also.

7. As the Relief Society is capable of advising divorced women as to the sources of help within the Church regarding serious emotional, financial, and employment problems and may also be able to meet some of these needs, the women it serves in this study are not wholly satisfied with this organization's performance in doing so. Though the divorced Mormon women may not be aware that their "friends" may be providing services as a Relief Society assignment, there is much more that this organization might openly and officially do to provide the help for these women in serious need.

Recommendations

Research Recommendations:

1. It is recommended that this study might be replicated providing (a) there are changes in the geographic area being studied, (b) other government and private agencies and institutions are researched, and (c) that a larger sample of divorced Mormon women is studied.

2. It is further recommended that a study of divorced non-Mormon women be conducted and the results between Mormon women and non-Mormon women be compared to determine the similarities and differences in their emotional, financial, and employment needs.

3. It is recommended that some questions raised by this study be examined more closely. These questions may include:

- a. How many divorced Mormon women actually qualify for government funds and aid as displaced homemakers?
- b. How does occupation and the amount of work experience during marriage more specifically effect the amount of income after divorce?
- c. Why do divorced women in the Mormon Church have a higher rate of employment than the national average?
- d. What percentage of the total household income is supplied by the salary the divorced Mormon women receive from their employment?
- e. What problems have Mormon divorced women encountered in finding suitable employment after divorce and and what needs to be done to improve employment skills?
- f. What can be done to move women into higher salary occupations that are not traditionally held by women?
- g. What accounts for the lack of awareness and use of government and private agencies and institutions designed to help displaced homemakers and how can this be rectified?
- h. What are the characteristics of the bishop or the relationship between divorced Mormon women and the bishop that makes the bishop so successful in helping these women solve their problems?

i. How could the Church Social Services and/or the bishop more adequately help Mormon women solve the problems they encounter after divorce?

j. To what extent are bishops aware of the services provided by Church, government, and private agencies and to what extent do they recommend and refer divorced Mormon women to them for counsel?

Program Recommendations:

1. It is recommended that the government and private agencies and institutions designed to help displaced homemakers become more accessible to those women who need such help by contributing to: (a) the community awareness of the agency, its services, and its potential benefits; (b) by reducing cost; and (c) by reducing some of the qualifications for using such agencies.

2. The bishop and Church agencies providing help to divorced Mormon women are encouraged to increase their general awareness of the emotional, financial, family, and employment problems encountered by these women after divorce through study of current research concerning the prevalence and impact of divorce, and convey this awareness to the members within the Church. This increased awareness should extend to Relief Society which may be able to provide increased temporary aid or emotional support to divorced women who may not be able to ask for such assistance.

3. Since the women in this study felt that Special Interest Group organization was inadequate in providing for

the emotional, social, cultural, and spiritual needs of divorced Mormon women, it is recommended that the purpose and function of the organization be evaluated in light of the needs and interests of the individuals it is designed to serve.

Bibliography

- Burke, Yvonne B. U.S. Congress. House. Committee on Education and Labor, Subcommittee on Employment Opportunities. The Displaced Homemaker Act. Hearing, 95th Cong., 1st Sess., July 14, 1977. Washington: Government Printing Office, 1977.
- Call, Wynn W. "The Psychological Needs and Personality Traits of Mormon Women Involved in Formal Continuing Education and L.D.S. Relief Society Education." Dissertation, Arizona State University, 1975.
- Eliason, Carol. National Advisory Council on Women's Educational Program. Neglected Women: The Educational Needs of Displaced Homemakers, Single Mothers, and Older Women. Washington: Government Printing Office, 1978.
- Federal Register, 42, No. 191 (October 3, 1977), 53847.
- Gaffga, Ruth H. "Employment of Women and Their Education." Adult Leadership, September, 1976, 13-14+.
- Glick, Paul and Arthur Norton. "Marrying, Divorcing, and Living Together Today," Population Bulletin, 32 No. 5, (October, 1977).
- Hughes, Mary Morrison. "The Maryland Center for Displaced Homemakers." Journal of Home Economics, Summer, 1977, 36-39.
- Jacobsen, Cheryl. Displaced Homemaker: Program Options. Developed for the National Training Conferences, ed. Maria Gerhard Parr. Baltimore, Maryland: Older Women's League Educational Funds, 1978.
- Kimball, Spencer W. "Keep Mothers in the Home." The Improvement Era, December, 1963, 1071-1074.
- Marano, Cynthia. "The Displaced Homemakers Network: Looking Ahead." Journal of Home Economics, Summer, 1979, 34-35.
- Network News: The Newsletter of the Displaced Homemakers Network, 1 No. 3 (June, 1979), Displaced Homemaker Network, Inc., Washington, D.C.

- Nickols, Sharon. "Research Management for Single Parents." Journal of Home Economics, Summer, 1979, 40-41.
- Quinlan, Alice. "Education and Training Needs of Displaced Homemakers: An Overview of Current Programs." Lifelong Learning Research Conference, February 1, 1980.
- Roper Organization. The 1980 Virginia Slims America Woman's Opinion Poll. The Roper Organization, Inc.
- Shields, Laurie, U.S. Congress. House. Committee on Education and Labor, Subcommittee on Employment Opportunities. The Displaced Homemaker Act. Hearing, 95th Cong., 1st Sess., July 14, 1977. Washington: Government Printing Office, 1977.
- Sommers, Tish. Displaced Homemaker: Program Options, Developed for the National Training Conference, ed. Maria Gerhard Farr. Baltimore, Maryland: Older Women's League Educational Fund, 1978.
- Sommers, Tish, and Laurie Shields. "The Economics of Aging Homemakers." Journal of Home Economics, Summer, 1979, 16-19.
- State University of New York, Albany, Student Development Center, "The Displaced Homemaker in New York: A Needs Assessment." New York State Education Department, Albany, and Bureau of Occupational Education Research, November, 1979.
- U.S. Congress. House. Committee on Education and Labor, Subcommittee on Employment Opportunities. The Displaced Homemaker Act. Hearing, 95th Cong., 1st Sess., July 14, 1977. Washington: Government Printing Office, 1977.
- _____. Congress. House. H.R. 7003; Equal Opportunity for Displaced Homemaker Act. Hearing, 94th Cong., 1st Sess., May 14, 1975. Washington: Government Printing Office, 1977.
- _____. Department of Commerce, Bureau of Census. Statistical Portrait of Women in the U.S.: 1978. Washington: Government Printing Office, 1978. A
- _____. Department of Commerce, Bureau of Census. Money, Income, and Poverty Status of Families and

Persons in the United States: 1980 (Advance Data from the March 1981 Current Population Survey). Current Population Reports, Consumer Income Series, No. 127, Washington: Government Printing Office, 1981, 60.

_____. Department of Commerce, Bureau of Census. Statistical Abstract of the U.S. 1980: National Data Book and Guide to Sources. Washington: Government Printing Office, 1980.

_____. Department of Labor, Women's Bureau, Employment Standards Administration. Women with Low Incomes. Washington: Government Printing Office, 1977.

_____. Department of Labor, Women's Bureau, Employment Standards Administration. Working Mothers and Their Children. Washington: Government Printing Office, 1977.

_____. Executive Office of the President, Office of Management and Budget. 1981 Catalog of Federal Domestic Assistance. Fifteenth Edition. Superintendent of Documents. Washington: Government Printing Office, 1981.

_____. Office of Education, Bureau of Occupational and Adult Education. Re-entry Women: An Issue Paper. Washington: Government Printing Office, 1977.

_____. Office of the Federal Register, National Archives and Records Service. Code of Federal Regulations. Washington: Government Printing Office, T45B, Ch1-B, Pt. 190-A; Ch2, Pt. 224.

Wisconsin Governor's Commission of the Status of Women. Real Women, Real Lives: Marriage, Divorce, Widowhood. Madison Wisconsin, 1978.

APPENDICES

APPENDIX A



Brigham Young University

Jae R. Ballif
Provost and Academic Vice President

23 April 1981

Dear Bishop:

Melinda Stapley has been granted approval to conduct research on a random sample of LDS women over 35 years of age who, because of divorce, have been displaced from their role as full-time homemakers. Because it is so difficult to identify and contact this group of women, your cooperation is greatly needed. Would you please help with this important study by listing the names and addresses of all these women in your ward to ensure that a valid random sample is obtained. To be included in this study the participants must be:

1. LDS women
2. Thirty-five years of age or older
3. Presently divorced

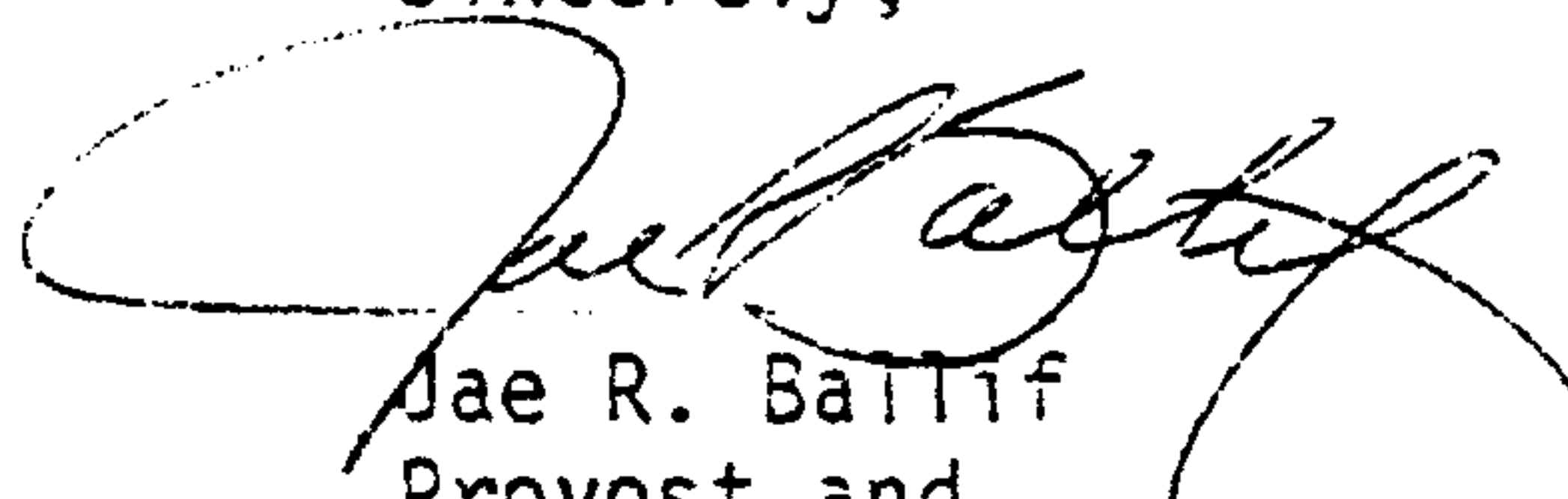
These women will be asked to respond to the questionnaire which is enclosed. The information will be held in strict confidence, and will not be identified with any ward or Church organization. It is hoped that this research will identify problems and needs experienced by divorced LDS women. The information received from those who respond to the questionnaire will indicate ways and means by which their problems can be solved more effectively.

In order to facilitate this research, this administration has approved the following procedures:

1. Contact bishops to obtain the names and addresses of all divorced LDS women residing within the ward.
2. Mail the enclosed questionnaire to each of these women.
3. Use these responses as the basis for the study.

We realize the great responsibility that you bear as a Bishop. However, we hope that you will supply these names so that the study may proceed. Please return this list of names by May 15, 1981, in the enclosed envelope.

Sincerely,



Jae R. Ballif
Provost and
Academic Vice President

JRB:es

May, 20, 1981

Dear Bishop,

Last month you received a letter requesting your help in conducting research on women who have been displaced from their role as full-time homemakers because of divorce. I realize that as a bishop you have very little time, however the names that have been requested are urgently needed to increase the scope and validity of this research. I would further like to assure you that this information will be strictly confidential.

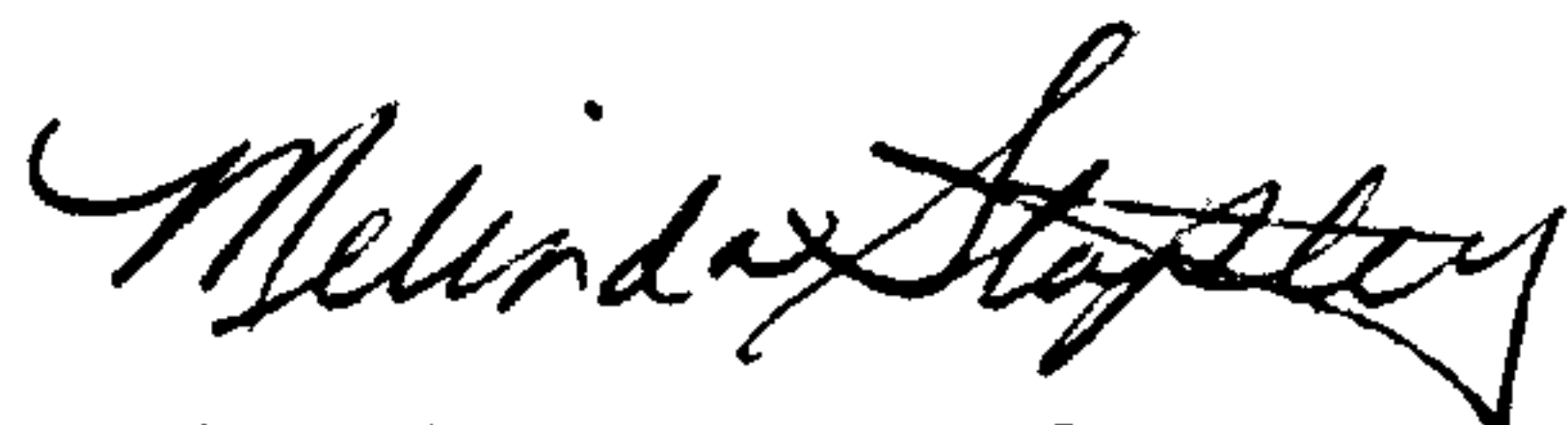
The women to be included in this research must be:

1. L.D.S members of your ward
2. 35 years of age or older
3. Presently divorced

If you have already responded to the earlier letter requesting these names, then thank you for your cooperation and disregard this letter. If you have not been able to send me the names I have requested, your prompt response would be greatly appreciated.

This research and request has been appropriately presented and authorized by the Church Correlation department in Salt Lake city and Jae Ballif, BYU Academic Vice President. They are interested and in favor of this research. We hope that you will be able to cooperate in this way.

Sincerely,



Melinda G. Stapley
Home Economics Education
Brigham Young University

May 15, 1981

Dear Sister,

You have been randomly selected to participate in a special study concerning LDS women. This study is special because it concerns a certain segment of this group -- those who have been through a divorce.

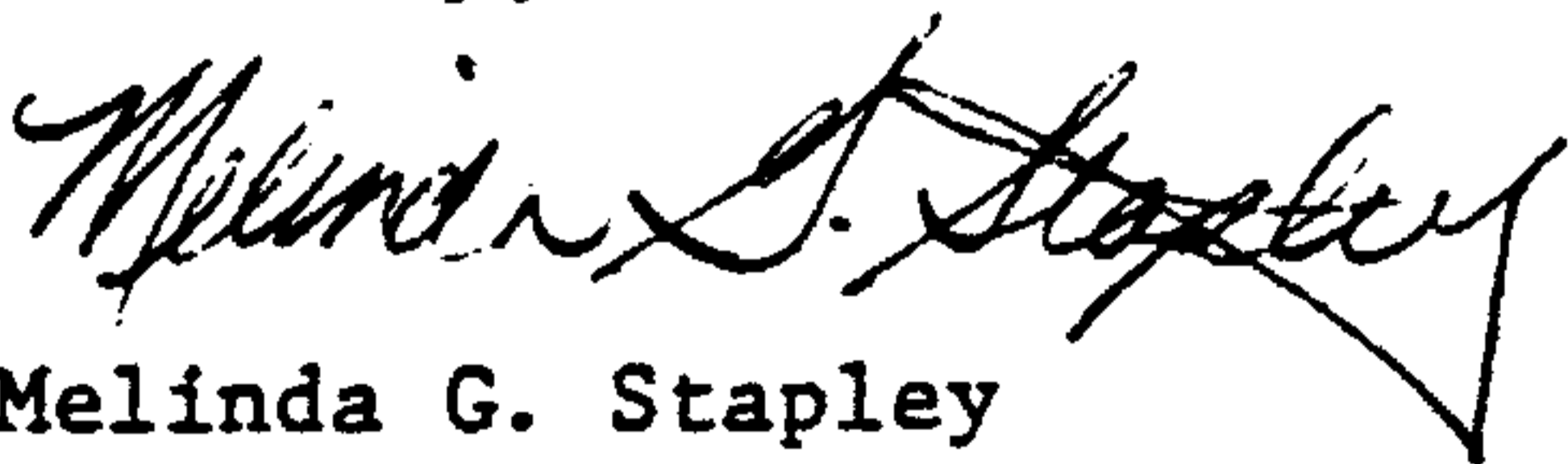
Presently, little is known about the problems of divorced women in the Church. The findings of this study will be helpful to those groups and organizations concerned with these problems.

Please understand that we are aware that this is a sensitive and personal area of your life. The questions are written to assure an honest and candid response. All your answers will be held in strict confidence and no specific information will be made available to any Church official or other individual. Only a summary of the survey results and recommendations will be prepared and presented as a part of this study. If you would like the overall results of the survey, please indicate at the end of the questionnaire and summary information will be sent to you.

We hope you will realize how urgently this information is needed. By completing the enclosed questionnaire you will be making a valuable contribution toward helping other divorced women. If you are one who is not presently active in the Church, please understand that the value of your response may be very significant and will provide information from a group that is often missed.

A self-addressed, stamped envelope is included for your convenience. Please complete this questionnaire and return it by May 30, 1981. Thank you for your co-operation.

Sincerely,



Melinda G. Stapley
Home Economics Education
Brigham Young University

Enclosure

MGS/ph

I. Past Personal, Employment and Income Information

1. What was your age at the time you married the husband from which you are presently divorced? _____
2. How many years were you married to this man prior to your divorce? _____
3. How long has it been since your divorce was granted? _____
4. Were you employed before you were married?
 - No
 - Yes
 - If Yes, how many years did you work at a paid position before your marriage?
 - Part-time (less than 36 hours per week) _____ years
 - Full-time (36 hours per week or more) _____ years
5. Were you employed during your marriage?
 - No
 - Yes
 - If Yes, how many years did you work at a paid position during your marriage?
 - Part-time (less than 36 hours per week) _____ years
 - Full-time (36 hours per week or more) _____ years
6. What was your total family income from all sources the last year you and your husband lived together?

<input type="checkbox"/> Under \$5,000	<input type="checkbox"/> \$25,000-29,999
<input type="checkbox"/> \$5,000-9,999	<input type="checkbox"/> \$30,000-34,999
<input type="checkbox"/> \$10,000-14,999	<input type="checkbox"/> \$35,000-39,999
<input type="checkbox"/> \$15,000-19,999	<input type="checkbox"/> Over \$40,000
<input type="checkbox"/> \$20,000-24,999	
7. What was your income from all sources during the first year after you and your husband were divorced? (if less than 1 year indicate your expected income for a 1 year period)

<input type="checkbox"/> Under \$5,000	<input type="checkbox"/> \$25,000-29,999
<input type="checkbox"/> \$5,000-9,999	<input type="checkbox"/> \$30,000-34,999
<input type="checkbox"/> \$10,000-14,999	<input type="checkbox"/> \$35,000-39,999
<input type="checkbox"/> \$15,000-19,999	<input type="checkbox"/> Over \$40,000
<input type="checkbox"/> \$20,000-24,999	
8. What were the sources of your family income during the last year you and your husband lived together? Check all that apply.

<input type="checkbox"/> Don't know any of the sources	<input type="checkbox"/> Church Welfare
<input type="checkbox"/> Spouse's earnings	<input type="checkbox"/> Business Assets
<input type="checkbox"/> Own earnings	<input type="checkbox"/> Children's Contributions
<input type="checkbox"/> Family	<input type="checkbox"/> Other, specify _____
<input type="checkbox"/> Friends	<input type="checkbox"/> Other, don't know
<input type="checkbox"/> Social Security	
9. What were the sources of your income during the first year after you were divorced from your husband? Check all that apply.

<input type="checkbox"/> Own earnings	<input type="checkbox"/> AFDC (Aid to Families with Dependent Children)
<input type="checkbox"/> Alimony	<input type="checkbox"/> Government Welfare
<input type="checkbox"/> Custody or Child Support	<input type="checkbox"/> Church Welfare
<input type="checkbox"/> Family	<input type="checkbox"/> Children's Contributions
<input type="checkbox"/> Friends	<input type="checkbox"/> Other, specify _____
<input type="checkbox"/> Business Assets	
<input type="checkbox"/> Social Security	

II. Children and Employment Information

If you had dependent children at the time of your divorce, answer the following questions #10-13.
If you had no dependent children, skip to #14.

10. According to the terms of your divorce, indicate the number of children who became dependent upon you for financial support and/or care. _____
11. In which of the following ways did your children contribute directly or indirectly to the household at the time of your divorce?

	<u>Circle</u>
Babysitting younger brothers and sisters	No Yes
Doing household chores	No Yes
Fixing dinner and helping with shopping	No Yes
Doing yardwork at own home	No Yes
Working for pay and contributing directly to household budget	No Yes
Working for pay and using money to supply own needs	No Yes

12. At the time of your divorce, or shortly thereafter did you actively search for a job or a better position?
 No
 Yes
 If Yes, do you feel that the problems related to the care of your children were a hinderance to you in finding a better job or performing well on the job?
 No
 Yes. In what way. _____

13. At the time of your divorce did other people or institutions provide care for your children?
 No
 Yes
 If Yes, please answer parts A and B.

A. Indicate the main source of child care from the list below.
 Immediate Family Member Child Care Center (Government)
 Relative Child Care Center (Private)
 Friend or Neighbor Other, specify _____

B. Indicate the amount per month you paid for child care.
 Under \$20 \$100-119
 \$20-39 \$120-139
 \$40-59 \$140-159
 \$60-79 Over \$160
 \$80-99

III. Occupation and Education Information

14. List 2 of the highest paid jobs for which you are presently qualified.

1. _____ 2. _____

Which of the above jobs do you presently hold? Neither _____ #1 _____ #2 _____

15. Do your future plans include enrolling in any formal education program?

No
 Yes. If yes, what are your educational goals?

Complete High School Complete Master's Degree
 Take some University Courses Complete Doctoral Degree
 Attend Business or Technical School Complete Certification or License
 Complete Associate Degree (2 year) Other, specify _____
 Graduate from College or University

If your educational goals include further College, Business or Technical School, please list the major area you wish to study. _____

16. At this time, do you need financial assistance to achieve your educational goals?

No
 Yes
 If Yes, what is the primary and most likely source of financial assistance that can help you achieve these goals?

None Church Welfare
 Scholarship or Grant Friend
 Family Ex-husband
 Loan Agency Other, specify _____

17. What other assistance do you need to reach your educational goals? Check all that apply.

None Transportation
 Child Care Other, specify _____

18. Have you used the services of any job counseling, placement, and training agencies?

No.
 Yes.
 If Yes, how many agencies have you consulted? _____

19. List 2 jobs you would really like to do and could qualify for with further job training or education.

1. _____ 2. _____

IV. Agencies

The following two questions deal with agencies and institutions (other than religious organizations) which have programs or means to provide women with financial, emotional, job training, counseling and placement aid.

20. Please check the degree to which you were aware of the agency listed below. If there are agencies you used that are not listed below please list them under "other" and rate them as you did the ones listed.

Agency	Didn't know of	Knew of, but didn't use	Used services
1. University of Utah "Women's Resources" Programs and Office			
2. Utah Technical College "Vocational Training Program"			
3. Phoenix Institute "Women in Transition" Program and Counseling Office			
4. Government Job Service Counseling Office			
5. Other A, specify			
6. Other B, specify			

21. Of the agencies listed above, which one did you use the most? Check one appropriate answer.
 None. If you checked None, please skip to question #22.

- 1. University of Utah
- 2. Utah Technical College
- 3. Phoenix Institute
- 4. Job Service
- 5. Other A
- 6. Other B

If you checked one of the agencies above, please answer Parts A-C.

A. Of the agency you used most, check the degree of helpfulness that agency was to you.
 Not Helpful
 Somewhat Helpful
 Very Helpful

B. Of the agency you used most, check one hinderance that kept you from using this agency more fully.
 Nothing
 Too far to travel
 No helpful programs
 No child care facilities
 Too expensive
 Didn't qualify for helpful programs
 Other, specify _____

C. Of the agency you used most, check the way this agency assisted you most in solving your problems, Check all that apply.
 Didn't help solve any problem
 Personal Adjustment
 Family Management
 Children's Problems
 Financial Need
 Educational Counseling
 Employment Counsel and Placement
 Other, specify _____

V. L.D.S. Church Agency

The following questions 22-32 deal with the LDS Church as a source of special help to divorced women. Please answer the following questions as to the amount and type of help the Church was able to provide.

22. How often do you attend Church?
 Member, but inactive
 Attend only on special occasions or holidays
 Attend occasionally (once or twice a month)
 Attend regularly (3 or more times a month)

If you do not attend regularly, (3 or more times a month) please describe the one main reason.

23. Since your divorce, have you sought or used any assistance from any person or organization within the L.D.S. Church?

- No. If No, answer Part A, below.
 Yes. If Yes, answer Part B, below.

A. Please check the reason you did not seek such assistance.

- I needed no assistance.
 My needs were met through other sources. Briefly explain other sources.
 I did not want to bother busy Church officials.
 I felt uncomfortable speaking to officials in the church.
 Other, specify _____

If you have NOT consulted with any church official or agency about your needs, please skip to question #27.

B. Please check the first Church representative you contacted about your needs.

- Bishop Stake or Ward Employment Specialist
 Home Teacher Sunday School or Relief Society Teacher
 Visiting Teacher Other, specify _____
 Relief Society Presidency

24. What part did the bishop take in helping you solve your problems? Check only one response below.

- Did not counsel with the bishop.
 Counseled with the bishop, only.
 Counseled with the bishop and the Church Social Services.
 Counseled with the bishop and used the Church Welfare Services.
 Counseled with the bishop, used the Church Social Services and the Church Welfare Services.
 Counseled with the bishop who advised me to consult with my family for help.
 Counseled with the bishop who advised me to consult with a Ward or Stake Employment Specialist.
 Other, specify _____

25. Please circle on the chart below (1) the type of assistance you needed from your bishop or Church agency, (2) the source through which these needs were met (i.e. Church Social Services counselor, the counseling of the Bishop, Welfare Aid, Job Service or counseling) and (3) the degree to which those needs were met by each source.

1. Did you need this type of assistance?	2. Source			3. Were your needs met?		
	No	Yes		No	Some	Yes
Problems of personal adjustment	No	Yes	Social Services	No	Some	Yes
			Bishop	No	Some	Yes
Children's problems	No	Yes	Social Services	No	Some	Yes
			Bishop	No	Some	Yes
Making decisions and managing the family	No	Yes	Social Services	No	Some	Yes
			Bishop	No	Some	Yes
Financial assistance and money management	No	Yes	Social Services	No	Some	Yes
			Bishop	No	Some	Yes
Educational counseling	No	Yes	Social Services	No	Some	Yes
			Bishop	No	Some	Yes
Employment counseling and placement	No	Yes	Social Services	No	Some	Yes
			Bishop	No	Some	Yes
Other, please specify	No	Yes	Social Services	No	Some	Yes
			Bishop	No	Some	Yes

26. To what degree did you follow the counsel from an official Church leader or agency? Check one appropriate response below.

- I followed all the counsel given to me.
- I followed most of the counsel given to me.
- I followed some of the counsel given to me.
- I followed little of the counsel given to me.
- I followed none of the counsel given to me.

If you did not follow the counsel, please check the one main reason you did not follow the counsel given.

- I was counseled, but also given the freedom to follow my own feelings.
- I had little confidence in the advice given.
- I had no cooperation from my family.
- I was advised differently from sources outside the Church.
- I would have been embarrassed.
- Other, specify _____

27. How often did you attend Special Interest group activities?

- Not at all
- Some activities
- Most activities

28. Which of the following reasons motivated you to participate in Special Interest Group activities? (Check all that apply.)

- Helpful information was offered.
- It was an opportunity to make new friends.
- I went for fun and relaxation.
- It provided an opportunity to meet eligible men.
- It helped build my self-esteem.
- It was a reason to dress up and look my best.
- Other, specify _____

29. Which of the following reasons kept you from participating in Special Interest Group activities? more fully? (Check all that apply.)

- I was too tired to go out after work.
- I didn't have enough time after work and household responsibilities.
- There was nothing offered that interested me.
- I was uncomfortable with this group.
- There were no eligible men in this group.
- Babysitter problem
- Other, specify _____

30. Did you receive support or aid from the Relief Society organization or presidency?

- No
- Yes

If Yes, briefly describe the one main help, support or aid you received from the Relief Society.

31. Did you receive support or aid from other members who were not affiliated with any specific church organization within the ward or stake?

- No
- Yes

If Yes, briefly describe the one main help, support or aid you received from these ward members.

32. What additional sources of help and support could the L.D.S. Church organizations offer to ease the burdens of a homemaker who is recently divorced and must find work.

1. _____

2. _____

3. _____

VI. Personal Information

To provide a more complete picture of the total situation of divorced homemakers the following additional information is needed and would be very helpful to this study. This information will be kept completely confidential on the individual level and will be used only to report group results.

33. How old are you? _____

34. What is your race?

- White
- Black
- Mexican-American
- Oriental
- Other, specify _____

35. How many children do you have? _____

36. What is your present income from all sources?

- Under \$5,000
- \$5,000-9,999
- \$10,000-14,999
- \$15,000-19,999
- \$20,000-24,999
- \$25,000-29,999
- \$30,000-34,999
- \$35,000-39,999
- Over \$40,000

37. What are the sources of your present income? (Check all that apply.)

- Own earnings
- Alimony
- Custody or Child Support
- Family
- Friends
- Business Assets
- Social Security
- AFDC (Aid to Families with Dependent Children)
- Government Welfare
- Church Welfare
- Children's Contributions
- Other, specify _____

38. Check the type of housing you and your husband were living in prior to your divorce.

- House
- Apartment
- Condominium
- Other, specify _____

39. Are you still living in the same house, apartment or condominium described in the question above?

- No
- Yes
- If No, where have you moved to?
 - House
 - Apartment
 - Condominium
 - Other, specify _____

40. Check the following housing costs for which you are presently responsible.

- None
- I own Home, Condominium, or Apartment
- Partial Mortgage Payment
- Complete Mortgage Payment
- Partial Rent
- Complete Rent
- Other, specify _____

41. How many cars do you have?

- None
- One
- Two
- Two, or more
- Are you making payment on the car?
 - No
 - Yes

42. Are you presently employed? Check one below.

- No
- Yes, Part-time (less than 36 hours per week)
- Yes, Full-time (36 hours per week or more)
- If you are employed, what job do you presently have? _____

43. Please indicate the highest level of education you have completed.

- 10th-12th grade
- High School Diploma
- 1-4 years of College
- Business or Technical School
- Associate Degree
- Bachelor's Degree
- Master's Degree
- Doctoral Degree

Please return this questionnaire in the self-addressed, stamped envelope. Thank you for your participation in the study.

June 4, 1981

Dear Sister

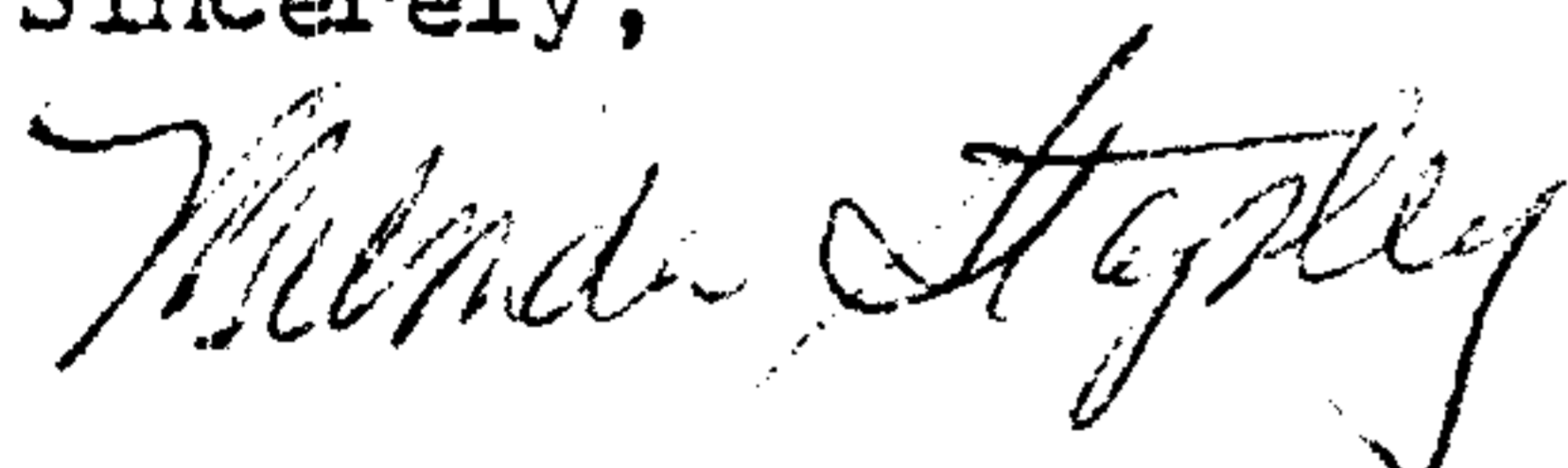
Two weeks ago you received a letter and a survey concerning divorced LDS women. Your response is very important.

Please be assured that your response will be kept strictly confidential and no specific information will be given to any Church authority or agency. This data is being collected to obtain information concerning divorced women and what sources of help they use to solve their unique problems. Ultimately, this information will aid in upgrading the sources of help to divorced LDS women.

The conducting of this survey has received approval from the Church Correlation Committee, the Academic Vice-president at Brigham Young University, and the approval by the Department of Home Economics Education at Brigham Young University. Not only is the Church interested in the overall results of this research, but the State Board of Education in Utah and various other government agencies have expressed interest in these results.

Please help us with this important study by returning the enclosed survey as soon as possible. It is identical to the one you previously received. If you filled out the former survey and returned it, thank you and please disregard this second survey. We realize you are busy, but we would appreciate your cooperation in responding to these questions as accurately as possible.

Sincerely,



Melinda G. Stapley
Home Economics Education
Brigham Young University

Enclosure

MGS/ph

APPENDIX B

Questionnaire Answers

Question:

1. What was your age at the time you married the husband from whom you are presently divorced?

Mean 25.596
SD 8.485
Range 36.000

2. How many years were you married to this man prior to your divorce?

Mean 14.385
SD 8.440
Range 33.000

3. How long has it been since your divorce was granted?

Mean 7.930
SD 6.577
Range 36.000

4. Were you employed before marriage?

No 19
Yes 84

If yes, Part-time?

Mean 2.931
SD 2.120
Range 9.000

Full-time?

Mean 5.125
SD 4.344
Range 1.000

5. Were you employed during your marriage?

No 15
Yes 88

If yes, part-time?

Mean 4.759
SD 3.879
Range 17.000

Full-time?

Mean 6.580
SD 5.364
Range 20.000

6. What was your total family income from all sources the last year you and your husband lived together?

Under 5,000	4	25,000-29,999	6
5,000-9,999	11	30,000-34,999	11
10,000-14,999	23	35,000-39,999	5
15,000-19,999	16	Over 40,000	12
20,000-24,999	9		

7. What was your income from all sources during the first year after you and your husband were divorced?

Under 5,000	33	25,000-29,999	1
5,000-9,999	43	30,000-34,999	0
10,000-14,999	16	35,000-39,999	0
15,000-19,999	4	Over 40,000	0
20,000-24,999	3		

8. What were the sources of your family income the last year you and your husband lived together?

	Yes	No
Don't know	1	102
Spouse's earnings	97	6
Own earnings	58	45
Family	3	100
Friends	1	103
Social Security	3	100
Church Welfare	1	102
Business assets	6	97
Children's contributions	1	103
Other, specify	7	96
Other, don't know	1	102

9. What were the sources of your income during the first year after you were divorced from your husband?

	Yes	No
Own earnings	89	15
Alimony	30	73
Custody or child support	68	36
Family	16	88
Friends	1	103
Business assets	4	100
Social Security	3	101
AFDC	6	98
Government Welfare	5	99
Church Welfare	15	89
Children's contributions	2	102
Other, specify	5	99

10. According to terms of your divorce, indicate the number of children who became dependent upon you for financial support and/or care?

Mean	3.033
SD	1.645
Range	8.000

11. In which of the following ways did your children contribute directly or indirectly to the household at the time of your divorce?

Babysitting younger brothers and sisters:

No	49
Yes	43

Doing household chores

No	20
Yes	71

Fixing dinner and helping with shopping:

No	50
Yes	41

Doing yardwork at home

No	28
Yes	63

Working for pay and contributing directly to budget

No	83
Yes	8

Working for pay and using money to supply own needs

No	53
Yes	38

12. At the time of your divorce, or shortly thereafter, did you actively search for a job or a better position?

No	35
Yes	56

If yes, do you feel that the problems related to the care of your children were a hindrance to you in finding a better job or performing well on the job?

No	25
Yes	32

13. At the time of your divorce did other people or institutions provide care for your children?

No	55
Yes	38

Indicate the main source of child care.

Immediate family member	15
Relative	5
Neighbor or friend	14
Government child care	1
Private child care	9
Other,	58

Indicate the amount per month you paid for child care

Under \$20	14	\$100-119	6
\$20-39	5	120-139	1
40-59	6	140-159	2
60-79	3	160 or over	1
80-99	2		

14. List the 2 highest paid jobs for which you are presently qualified.

Job Qualification:	#1	#2
Professional, technical	28	15
Managers, administration	8	8
Sales	6	3
Clerical	33	31
Craftsman	0	1
Operatives	10	4
Farmer, farm manager	0	0
Service	6	3
Other	1	3

Which of the above jobs do you presently hold?

Neither	23
#1	48
#2	15
Both	6

15. Do your further plans include enrolling in any formal education?

No	50
Yes	50

If yes, what are your educational goals?

Complete high school	3
Some university courses	11
Business or technical school	12
Certification or license	2
Associate degree	2
Bachelors degree	7
Masters degree	9
Doctorate degree	5

If your educational goals include further college, business, or technical school, please list the major area you wish to study.

Business and clerical skills	17
Education	3
Engineering or phys. science	4
Family living	2
Fine arts and communication	3
Nursing	0
Social sciences	8
Technical skills	2
Other	4

16. At this time, do you need financial assistance to achieve your educational goals?

No	41
Yes	47

If yes, what is the primary and most likely source of financial assistance that can help you achieve these goals?

None	10
Scholarship/grant	19
Family	4
Loan agency	3
Church Welfare	3
Friend	4
Ex-husband	1
Other	6

17. What other assistance do you need to reach your educational goals?

None	41
Child care	9
Transportation	13
Other	11

18. Have you used the services of any job counseling and placement and training agencies?

No	66
Yes	28

If yes, how many agencies have you consulted?

Mean	2.097
SD	1.535
Range	7.000

19. List 2 jobs you would really like to do and could qualify for with further job training or education.

Qualification Goals:	#1	#2
Professional, technical	34	29
Manager, administration	4	7
Sales	2	5
Clerical	13	5
Craftsman	1	1
Operative	0	0
Farmer, farm manager	0	0
Service	4	0
Other	1	1

20. Please check the degree to which you were aware of the agency listed below.

	Didn't Know of	Knew of, Didn't Use	Used
Womens Resource Center at University of Utah	62	25	9
Skills Center at Utah Technical College	38	54	4
Homemakers in Transition Program at Phoenix Inst.	73	17	5
Government Job Service	39	38	16
Other A	NA	NA	17
Other B	NA	NA	3

21. Of the agencies listed above, which one did you use most?

None	41
Womens Resource Center at University of Utah	7
Skills Center at Utah Technical College	6
Homemakers in Transition Program at Phoenix Inst.	4
Government Job Service	11
Other A	11
Other B	1

Of the agency you used most, check the degree of helpfulness that agency was to you.

Not helpful	7
Somewhat helpful	17
Very helpful	15

Of the agency you used most, check one hindrance that kept you from using this agency more fully.

Nothing	10
Too far to travel	2
No helpful program	1
No child care facilities	0
Too expensive	6
Didn't qualify for program	5
Other	

Of the agency you used most, check the way this agency assisted you most in solving your problems.

	No	Yes
Didn't solve any problem	29	8
Personal adjustment	25	12
Family management	34	3
Children's problems	29	8
Financial need	32	5
Educational counseling	29	8
Employment counseling	28	9
Other	29	7

22. How often do you attend church?

Inactive	16
Rarely attend	5
Occasionally attend	13
Regularly attend	69

23. Since your divorce, have you sought or used any assistance from any person or organization within the LDS church?

No	33
Yes	68

If no, please check the reason you did not seek assistance.

Needed no assistance	17
Needs met through other sources	6
Did not want to bother busy church leaders	4
Uncomfortable	2
Other	3

If yes, please check the first church representative you contacted.

Bishop	43	Employment specialist	1
Home teacher	11	S.S. or R.S. teacher	0
Visiting teacher	0		
R.S. presidency	8		

24. What part did the bishop take in solving problems?

Counseled with bishop only	26
Counseled with bishop and Church Social Services	8
Counseled with bishop and Church Welfare Services	15
Counseled with bishop, used Social Services and Welfare Services	10
Counseled with bishop who advised me to consult family	4
Counseled with bishop who advised me to ward employment Specialist	1
Other	4

25. Please indicate (1) the type of assistance you needed from your bishop or Church agency, (2) the source through which these needs were met, and (3) the degree to which those needs were met by each source.

Problems of Personal Adjustment

No	29
Yes	38

Social Services	10	Welfare Aid	3
Bishop	25	Job Service	1

No	11
Some	9
Yes	18

Children's Problems

No	28
Yes	39

Social Services	16	Welfare Aid	1
Bishop	22	Job Service	0

No	12
Some	11
Yes	16

Family Management and Decision Making

No	45
Yes	22

Social Services	6	Welfare Aid	0
Bishop	15	Job Service	0

No	4
Some	9
Yes	8

Financial Assistance and Money Management

No	35
Yes	33

Social Services	1	Welfare Aid	15
Bishop	14	Job Service	

No	2
Some	9
Yes	21

Educational Counseling

No	60
Yes	7

Social Services	1	Welfare Aid	1
Bishop	3	Job Service	2

No	2
Some	1
Yes	4

Employment Counseling

No	49
Yes	18

Social Services	2	Welfare Aid	
Bishop	6	Job Service	8

No	7
Some	1
Yes	8

Other

No	13
Yes	7

Social Services	2	Welfare Aid	2
Bishop	3	Job Service	0

No	0
Some	2
Yes	5

26. To what degree did you follow the counsel from the official Church leader or agency?

All	25
Most	20
Some	10
Little	1
None	4

If you did not follow the counsel, please check the one main reason you did not.

Given freedom to follow own feelings	14
Little confidence in advice	4
No cooperation from family	3
Advised differently from other sources	0
Embarassed	0
Other	2

27. How often did you attend Special Interest Group activities?

Not at all	44
Some	48
Most	7

28. Which of the following reasons motivated you to participate in Special Interest Group activities?

Helpful information	21
Make new friends	29
Fun and relaxation	32
Meet eligible men	25
Build self-esteem	15
Dress up and look best	10
Other	18

29. Which of the following reasons kept you from participating in Special Interest Group activities more fully?

Too tired after work	35
Not enough time with household responsibilities	36
Nothing that interested me	18
Uncomfortable	30
No eligible men	29
Babysitter problem	11
Other	41

30. Did you receive support or aid from the Relief Society organization?

No	55
Yes	43

31. Did you receive support from other members of your ward?

No	68
Yes	29

33. How old are you?

Mean	46.186
SD	7.146
Range	26.000

34. What is your race?

White	99	Oriental	
Black		Other	3
Mexican American	1		

35. How many children do you have?

Mean	3.657
SD	1.691
Range	8.000

36. What are the sources of your present income?

	No	Yes
Own earnings	15	87
Alimony	80	22
Custody/child support	54	48
Family	93	9
Friends	102	0
Business assets	95	7
Social Security	98	4
AFDC	101	1
Government Welfare	102	0
Church Welfare	94	8
Children's contributions	100	2
Other	93	9

38. Check the type of housing you and your husband lived in prior to your divorce.

House	89	Condominium	2
Apartment	9	Other	2

39. Are you still living in the same house, apartment, or condominium described above?

No	56
Yes	46

If no, where have you moved?

House	37	Condominium	2
Apartment	12	Other	53

APPENDIX C

40. Check the following costs for which you are presently responsible.

None	2
Own home, condominium, or apartment	12
Partial mortgage payment	8
Complete mortgage payment	57
Partial rent	4
Complete rent	17
Other	1

41. How many cars do you have?

None	8	Two	10
One	81	Two or more	3

Are you making payment on the car?

No	60
Yes	31

42. Are you presently employed?

No	16
Yes, part-time	8
Yes, full-time	78

If you are employed, what job do you presently have?

Professional, technical	22
Manager, administration	8
Sales	7
Clerical	32
Craftsman	0
Operative	8
Farmer, farm manager	0
Service	6
Other	1

43. Please indicate the highest level of education you have completed.

10-12th grade	16
High school diploma	25
1-4 years of college	18
Business or technical school	13
Associate degree	3
Bachelor's degree	16
Master's degree	11
Doctoral degree	2

Appendix C

Telephone Follow-up of Non-respondents

Total Number of Non-respondents	111
Number Attempted to Contact	44
No answer	17
Not listed with Telephone Company	12
Not home	3
Total Number Contacted	12

Reasons Given for Not Responding to Questionnaire:

Too personal - no further response on phone	3
Too personal - responded on phone	1
Returned too late to be included in study	2
Forgot and put aside	2
Questionnaire didn't tell enough	1
Lengthy questionnaire	1
Did not receive questionnaire	1
Widow, not divorced, not applicable	1
"Too sad to think of again"	1

Total Responding to Further Questioning 9

Responses to further questionnaire:

1. Presently divorced

Yes	8
No	1
2. Number of years since Divorce

Mean	12.2
------	------
3. Present age

Mean	48.5
------	------
4. Number of children

Mean	2.1
------	-----
5. Number of dependents after divorce

Mean	1.8
------	-----
6. Present income

Mean	16,000
------	--------
7. Presently employed

No	2
Yes, part-time	1
Yes, full-time	6

8. Present occupation

Professional, technical	2
Manager, administration	2
Sales	0
Clerical	2
Service	1

Mean 2.0

9. Highest level of education achieved

10-12th grade	0
High school diploma	1
1-4 years of college	2
Business or technical school	3
Associate degree	0
Bachelor degree	1
Master degree	1

Mean 4.1

10. Degree of activity or church attendance

Inactive	2
Rarely attend	0
Occasionally attend	1
Regularly attend	4

Mean 3.0

A STUDY OF DIVORCED MORMON WOMEN IN SALT LAKE COUNTY:
THE EXTENT TO WHICH THEY USE THE AGENCIES
AND INSTITUTIONS AVAILABLE TO HELP
MEET PERSONAL, FINANCIAL, AND
EMPLOYMENT NEEDS

Melinda Gay Stapley

Department of Home Economics Education

M.S. Degree, December 1981

ABSTRACT

The purpose of this study was to (a) describe the characteristics of divorced Mormon women residing in Salt Lake County, (b) determine the extent to which these women were aware of and used government, private, and Mormon church agencies after divorce in helping them solve their problems, and (c) determine the extent these women felt each agency was effective.

Responses from the questionnaire indicated that more than half of these women could be categorized as displaced homemakers. Results showed significant decreases in income before and after divorce. The women in this study had higher than national average occupational levels and income levels. The results of this study showed that these women used the Mormon church and its agencies significantly more often than government and private agencies and institutions. Furthermore, they also felt these Church agencies provided a significant amount of help with problems of personal adjustment, children's problems, and family management.

COMMITTEE APPROVAL:


Roine Thorup, Committee Chairman


Russell Osguthorpe, Committee Member


Joyce Winterton, Committee Member


Carol Ellsworth, Department Chairman