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Life satisfaction of single middle-aged professional women

Lewis, Virginia Griffin, Ph.D.

The University of North Carolina at Greensboro, 1992

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**LIFE SATISFACTION OF SINGLE MIDDLE-AGED
PROFESSIONAL WOMEN**

by

Virginia G. Lewis

**A Dissertation Submitted to
the Faculty of the Graduate School at
The University of North Carolina at Greensboro
in Partial Fulfillment
of the Requirements for the Degree
Doctor of Philosophy**

Greensboro

1992

Approved by

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APPROVAL PAGE

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This study examined 10 factors (i.e., job satisfaction, gender identity, locus of control, social support, health, financial resources, leisure-time activities, sexual satisfaction, regrets regarding life circumstances) and their relationship to the life satisfaction of single middle-aged professional women. The proposed regression model which included these ten variables was explored through a questionnaire (composed of previously established instruments and interview questions adapted to questionnaire format). Questionnaires were administered to single professional women (never-married/divorced/widowed, 35 years old and older, no children) in higher education institutions in North Carolina. Responses were received from 152 women.

The factor structure of the adapted questions was examined. Correlations between performance on the scales of the questionnaire and life satisfaction were compared. Relationship between age and life satisfaction scores was investigated. Regrets regarding life circumstances were compared between never-married and divorced/widowed women. Exploratory comparisons of demographic characteristics were examined for statistical significance to life satisfaction scores.

Results of the study indicated that the internal structure of the adapted questions was clear and interpretable for questions on sexual satisfaction but not for questions on financial resources, health, and leisure-time activities. Performance on life satisfaction was significantly explained by recourse to the variables of job satisfaction, internal locus of control, regrets regarding life circumstances, sexual satisfaction, and leisure-time activities. Age was not related to performance on life satisfaction. No significant differences between the never-married and the divorced/widowed women were found on type or degree of regrets. Two demographic characteristics, education and salary range, reached significance in relation to life satisfaction scores, with higher levels of education and salary reflecting higher scores on life satisfaction.

CHAPTER I

INTRODUCTION

As American society nears the year 2000, the population continues to shift toward middle-aged and older adults. Because the life-span of the average woman is eight years longer than the average man, this aging population will be increasingly female (Smith, 1983). Middle-aged women already comprise the largest portion of the female population (US Bureau of the Census, 1977), and a significant proportion of these women are single (Houseknecht, Vaughan, & Statham, 1987). Highly educated women, in particular, tend to remain single or become single through divorce more than any other group of women (Houseknecht et al., 1987).

Somewhat less than 10% of the adult population never marries (Johnston & Eklund, 1984); attractive career opportunities, high divorce rates, acceptance of cohabitation, and unbalanced gender ratios in middle and later adulthood are factors that contribute to singles being one of the most rapidly growing populations in society (Lingren, Kimmans, & Van Zandt, 1987; Stein, 1978). Among middle-aged women, 4.7% aged 35 to 44 and 4.6% aged 45 to 64 have never married (Stein, 1978; US Bureau of the Census, 1976). Even though women by age 35 begin to outnumber men by an increasing margin, single women in the 40-44 age group outnumber single men by 3 to 1 (Smith, 1983; US Bureau of the Census, 1982). In addition to the never-married, the divorced and widowed are considered members of the singles population. Among women aged 45 to 54, 14% are widowed or divorced (Targ, 1979).

The numbers of highly educated women remaining single has continued to rise (Houseknecht et al., 1987). By 1970, 1 in 5 women around the age of 40 with some graduate

school education and an income of \$20,000 or more had never married. In contrast, only 1 in 20 women around the age of 40 with no college education had not married (Glick, 1975). By 1979, the percentage of never-married women between the ages of 35 and 54 who had at least five years of graduate education had reached 15% (Houseknecht et al., 1987). In contrast, only 5% of the women at all educational levels had never married (Houseknecht et al., 1987). Highly educated women also have the second highest rate of divorce among all women in this country (Houseknecht et al., 1987).

Although the singles population varies frequently in numbers due to marriages, divorce, remarriages, and death, women who marry today are likely to be single again by the time they are middle-aged (Smith, 1983). Because of the growing numbers of women who are single at midlife and because society has created myths and misconceptions about both middle age and singlehood, information about single middle-aged women is imperative. Middle-aged women, at this point in American history, form a unique group. Most of these women are essentially products of a traditional upbringing who were intended wives and mothers, but who collided with the emerging options of the Women's Liberation Movement (Junge & Maya, 1985). Single middle-aged women are faced with the task of balancing traditional expectations with issues of a current lifestyle that is still considered deviant by some. As such, these women may seek the services of the counseling profession. Knowledge about single middle-aged women is certainly necessary to help them deal with the pressures and recognize the assets of their life choices. Of particular interest to counselors are those factors which contribute to single women's satisfaction/dissatisfaction with their lives.

Theories of Adult Development

Although the most obvious source of information about life satisfaction would appear to be in theories of adult development, these theories pose some particular problems for single middle-aged women. The implication of the age-stage theories of Erikson (1950) and

Levinson (Levinson, Darrow, Klein, Levinson, & McKee, 1978) is that life satisfaction is dependent upon the resolution of the crisis of middle age. For Levinson, middle age includes the establishment of one's career and marriage. Erikson views middle age as a time for solving the crisis of generativity versus stagnation, particularly regarding the guidance of one's own children. Neither Levinson nor Erikson, however, have addressed how single middle-aged women could resolve the crisis of middle age and thereby achieve life satisfaction during that phase of their lives.

Life-span theorists believe life events (rather than age) are more important for understanding development (Baltes & Willis, 1979). Although these theorists point to critical life events as transition points of development, the event of being middle-aged and single has received little attention. Even though life-span theorists have researched life satisfaction, men and women have been combined in any analyses of the components of life satisfaction, and the focus has been on life satisfaction of the elderly (Ryff, 1982).

The timing-of-events theorists propose that adult development proceeds through a series of average, expected life events (Rossi, 1980). Neugarten (1964) suggested that the unanticipated event, rather than the anticipated one, is likely to affect life satisfaction at middle age. Although Neugarten mentioned the tendency of single middle-aged women to discuss life in terms of families they might have had, the effect of the unanticipated event of being single or the connection of singlehood to life satisfaction has not been researched.

Two theories that have been focused specifically on women are the relationship theories and the feminist theories. Although the relationship theorists have emphasized women's connection and concern for others as a strength of their development rather than a weakness (Enns, 1991; Gilligan, 1982), these theorists have focused attention on the secondary place of all women in society; they have paid little attention to special groups of women, such as single middle-aged women. Similarly, feminist theorists have not explored single middle-aged women. Both the feminist theorists and the relationship theorists imply

that life satisfaction for women cannot be achieved until women have assumed equal status with men in society (Gergen, 1990).

Thus, women's experience is neither well represented nor adequately explained by existing models of adult development (Peck, 1986). Adult development theories tend to pose more problems in understanding the life satisfaction of single middle-aged professional women than they resolve. Current models of adulthood do not contain the flexibility necessary to encompass the differing roles and life circumstances that adult women experience (Baruch, Barnett, & Rivers, 1983; Giele, 1980; Rossi, 1980). To understand women's development, the focus must be on women so that developmental constructs can evolve from their lives (Gilligan, 1979). Theories of women's development which have tended to exclude single women must now reconsider the previous label of "deviant" (Allen & Pickett, 1987). Single middle-aged women can neither be ignored nor combined with married middle-aged women in the development of realistic theories of women's development.

Life Satisfaction Literature

Like adult development theories, studies of life satisfaction at midlife would appear to be another potential source of information about life satisfaction for single middle-aged women. Most of the research on mid-life satisfaction, however, examines those factors which contribute to the life satisfaction of married men and women rather than single women.

Several factors have been found related to life satisfaction for various populations of adults but not single middle-aged women specifically. Often, these factors have been investigated individually. One of the factors found positively associated with life satisfaction was being married (Haring-Hidore, Stock, Okun, & Witter, 1985). Although the magnitude of the association was weaker than expected, being married was significantly associated with life satisfaction. A second factor found to be associated with life satisfaction was job

satisfaction (Crohan, Antonucci, Coleman, & Adelman, 1989; Rice, Near, & Hunt, 1980). For employed middle-aged women, job satisfaction, which included higher occupational status and income, was related to life satisfaction. Gender identity was a third factor found to be associated with life satisfaction (Frank, Towell, & Huyck, 1985; Whitley, 1983). Masculinity carried more weight than femininity or androgyny in determining a sense of well-being. Locus of control was a fourth factor found to be associated with life satisfaction in middle-aged adults (Bell, 1984). A fifth factor found to be associated with life satisfaction was social support (Cockrum & White, 1985; Ishii-Kuntz, 1987). Social support from family and friends were important predictors of life satisfaction in middle-aged adults and was particularly important to the life satisfaction of single women. Health was a sixth factor associated with life satisfaction (Notman, 1979; Posner, 1979). A seventh factor found to be associated with life satisfaction was women's regrets regarding their life circumstances (Metha, Kinnier, & McWhirter, 1989). Regret concerning missed educational opportunities and not taking more risks in their lives separated the least satisfied women from the most satisfied women.

Multiple factors also have been investigated as to their relationship to life satisfaction of adults. Again, however, these combinations of factors have not been explored specifically for single middle-aged professional women. In a longitudinal study, Palmore and Kivett (1977) found that life satisfaction at an earlier time was the best predictor of life satisfaction at a later time. The researchers also determined that self-rated health, sexual enjoyment, and social activity were related to life satisfaction in middle-aged adults. Ward (1979) investigated the sources of well-being for middle-aged single adults and found that health, income, education, contact with friends, and satisfaction with family were the best predictors of life satisfaction, but results were not separated by gender. Bell and Eisenberg (1985) determined that having children was not a necessary component of life satisfaction for middle-aged adults. Bearon (1989) found that middle-aged married women mentioned family life,

marriage, interests, activities, and friends as sources of life satisfaction. A sense of freedom and their work also were cited by middle-aged married women as sources of life satisfaction. Mitchell and Helson (1990) reported that women in their 50s reported the highest levels of life satisfaction of the middle-aged women in their study. Life satisfaction for women in their 50s was significantly correlated with living alone with a partner, health, and financial comfort. Satisfaction in work and status level in work were also positively related to life satisfaction.

Two studies of multiple factors associated with life satisfaction paid particular attention to single middle-aged women. First, Loewenstein, Bloch, Campion, Epstein, Gale, and Salvatore (1981) investigated which variables were most closely associated with life satisfaction among middle-aged single women. The researchers found that health and living with a peer companion were associated with life satisfaction. Desire for steady companionship was widespread among the single women, who also indicated that the companion could be of either gender, with or without marriage. Loneliness was highly correlated with low life satisfaction. Work was closely associated with life satisfaction although the connection between high-status work and life satisfaction was weaker than expected. Second, Baruch, Barnett, and Rivers (1983) examined the life satisfaction of middle-aged women. Defining life satisfaction or well-being as a combination of (1) mastery and (2) pleasure, the researchers determined that mastery contributed the most to life satisfaction, and the factor that determined women's sense of mastery was paid employment. Total family income and sexual satisfaction were also important contributors to life satisfaction. For single women, challenging work and occupational prestige affected both pleasure and mastery. Social support from friends was particularly important to single women. A concern for single women was not having an intimate relationship. Although single women reported lower pleasure than their married counterparts, those single women

in challenging and prestigious jobs had high mastery and thus had a good chance of achieving high life satisfaction.

Although the studies of life satisfaction have mentioned a number of variables related to life satisfaction, only the Loewenstein et al. (1981) study has focused exclusively on the life satisfaction of single middle-aged women. The present study examined variables which heretofore have not been combined to determine to what extent they contribute to the life satisfaction of single middle-aged women. Variables were selected based on the frequency with which they have been mentioned in the studies of life satisfaction of women, particularly middle-aged women. Those variables relevant to single women which have been mentioned in studies also were included.

Purpose of the Study

The purpose of the study was to investigate those factors which contribute to the life satisfaction of middle-aged single, professional women (ages 35 and older) who have no children. The professional women of interest were women who work in higher education as administrators, counselors, or faculty members. Only those professional women with a minimum of an associates' degree were included in the study. Specific factors (analyzed to determine what impact they had/might have on life satisfaction) were: job satisfaction, gender identity, locus of control, social support, health, regrets regarding life circumstances, financial resources, leisure-time activities and sexual satisfaction. Researchers have not combined this particular set of factors in relation to life satisfaction in middle-aged women. Further, this study isolated single professional women from all other categories of middle-aged women in order to bring focus and clarity to the particular needs and issues of what is a growing group of women in American society. The results of this study may assist counselors of women who may be uninformed or ill-informed about the characteristics of this special group of clients. Finally, information from this study can contribute knowledge toward the conceptualization of an applicable theory of women's development that includes

all women. At the very least, knowledge about what does/does not contribute to life satisfaction in single middle-age professional women calls attention to a group of women largely neglected in research and too often presumed miserable by society-at-large.

Need for the Study

Information about single middle-aged professional women is limited. The general assumption is that the status of being single is a temporary one for most adults and, as such, is not considered a legitimate life style. Because of the lack of information about both single middle-aged professional women and their life satisfaction/dissatisfaction, myths and misconceptions about the well-being of these women abound. Stereotypes have arisen that range from the promiscuous to the suicidal, with the result that middle-aged single professional women are regarded as deviant and abnormal. Unless this population is considered worthy of investigation, little can be known about whether or not these women are satisfied with their lives and, if not, what can be done by counselors to assist them. Indeed, because midlife tends to be a time in which adults reflect and reconsider their lives, those in the helping professions particularly need to be aware of the problems and pleasures of their middle-aged women clients. Counselors are ethically bound to become knowledgeable about the special characteristics of any group of clients they serve.

Statement of the Problem

The study investigated to what extent some specific factors contribute to life satisfaction of single middle-aged professional women. Specifically, the research questions were the following:

1. To what extent do job satisfaction, gender identity, locus of control, social support, health, regrets regarding life circumstances, financial resources, leisure-time activities, and sexual satisfaction contribute to life satisfaction, as measured by the Satisfaction With Life Scale (Diener, Emmons, Larsen, & Griffin, 1985) and the Semantic Differential Scale (Campbell, Converse, & Rodgers, 1976)?

2. What are the major regrets regarding life circumstances of single middle-aged professional women?
3. What are the differences in life satisfaction among three age groups (35-39, 40-49, 50 and older) of these single middle-aged professional women?

Definition of Terms

Middle Age - women who range in age from 35 to their mid-60s

Childless - women who have no children

Single - women who have never been married or who have been divorced or widowed for at least four years (Baruch et al., 1983; Smith, 1983; Spanier & Furstenberg, 1982)

Professional - women employed in high status positions in higher education who have at least a college education

Job Satisfaction - relates to whether or not women report they are satisfied with their jobs and perceive characteristics of their jobs as rewarding. For the purposes of this study, job satisfaction was measured by a job satisfaction scale adapted from two previous studies (Baruch et al., 1983; Campbell et al., 1976).

Gender Identity - refers to whether or not women are psychologically-oriented toward feminine, masculine, androgynous, or undifferentiated characteristics. For purposes of this study, gender identity was measured by the Bem Sex Role Inventory (BSRI) Short Form (Bem, 1974, 1981).

Locus of Control - relates to whether or not women perceive themselves as internally controlled, externally controlled, or controlled by chance or fate. For purposes of this study, locus of control was measured by Levenson's Locus of Control Scale (Levenson, 1974).

Social Support - refers to the perceived social support women feel they receive from friends and from family. For purposes of this study, social support was measured by

the Perceived Social Support - Family (PSS-Fa) and the Perceived Social Support - Friends (PSS-Fr) Scales (Procidano & Heller, 1983).

Health - refers to the perceived overall physical well-being the women report. For purposes of this study, health was measured by two questions concerning general health based on interview questions from a previous study (Baruch et al., 1983).

Regrets Regarding Life Circumstances - relates to whether or not women agree that certain life circumstances cause them regret. For purposes of this study, regrets regarding life circumstances were measured by responses to a prescribed list of common regrets of women from a previous study (Metha et al., 1989).

Financial Resources - refers to whether or not women perceive they earn enough money to take care of their needs and the needs of others who may be dependent upon them. For purposes of this study, financial resources were measured by reported salary and two questions concerning adequacy of financial resources drawn from a previous study (Baruch et al., 1983).

Leisure-Time Activities - refers to whether or not women consider leisure-time activities important to their enjoyment of life. For purpose of this study, leisure-time activities was measured by eight questions created as an exploratory scale based on responses to an earlier pilot study by the researcher.

Sexual Satisfaction - refers to women's concern for intimate, sexual relationships now and in the future, and their current perception of satisfaction with sex. For purposes of this study, sexual satisfaction was measured by eight questions adapted from a previous study (Baruch et al., 1983).

Life Satisfaction - refers to women's assessment of their overall quality of life. For purposes of this study, life satisfaction was measured by the Satisfaction With Life Scale (SWLS) (Diener et al., 1985) and the Semantic Differential Scale (Campbell et al., 1976).

Organization of the Study

The study is presented in five chapters. Chapter I is an introduction to the growing phenomenon of middle-aged single women in American society. It provides a brief description of various theories of adult development and implications about life satisfaction of single middle-aged women that are suggested by those theories. Chapter I includes an overview of the studies of life satisfaction and the factors associated with life satisfaction that have been utilized in studies of middle-aged adults. In addition, Chapter I contains the purpose of the study, need for the study, statement of the problem, and definition of terms.

Chapter II, Review of Related Literature, is composed of seven sections. The first section introduces the concept of life satisfaction. The second section discusses adult development theories and the implications of these theories for the life satisfaction of single middle-aged women. Section three presents statistics about and characteristics of single middle-aged women. The fourth, fifth, and sixth sections discuss studies of factors associated with life satisfaction in middle-aged adults. The last section includes comments on the relevance of this study for counselors.

Chapter III discusses the methodology used in the study. It also includes information concerning participants in the study, instruments used, and data analysis.

Chapter IV describes the results of the data analysis. Discussion of the analysis and results parallels the research questions and hypotheses.

Chapter V includes a summary of the study, discussion of conclusions, and implications for the field. An examination of the limitations of the study and recommendations for further research also is included.

CHAPTER II

REVIEW OF RELATED LITERATURE

The literature relevant to this study can be divided into the following sections: (a) the concept of life satisfaction; (b) the predominant theories of adult development and the success/failure of these theories to address single middle-aged women; (c) pertinent statistics about single middle-aged women and characteristics of single women relevant to life satisfaction; (d) studies which focus on one factor and its association with life satisfaction; (e) studies which examine multiple factors and their relationship to life satisfaction; (f) two studies which investigate multiple factors of life satisfaction among single middle-aged women; and (g) the relevance of this study to counselors.

The Concept of Life Satisfaction

Life satisfaction is one of the oldest and most persistently investigated issues in the study of adulthood (George, 1979). Schlossberg (1984; McIlroy, 1984) has suggested that satisfaction with life is one of the recurring themes of adulthood. Because middle age is usually associated with the questioning and reassessing of one's life (Schlossberg, 1984), studies at this developmental period are especially appropriate. Although there are some studies of life satisfaction at middle age, few of these studies investigate and/or report what constitutes life satisfaction for single middle-aged professional women. To address this void in the literature, the life satisfaction of single middle-aged professional women was the focus of this study.

Life satisfaction refers to "an assessment of the overall conditions of existence as derived from a comparison of one's aspirations to one's actual achievements" (George, 1979, p. 210; Campbell et al., 1976). Essentially, life satisfaction is a cognitive assessment of one's

progress toward desired goals (George, 1979). The referent is a long-range time perspective about "life in general" or "life as a whole," and nonspecific life conditions are implied (Andrews & Withey, 1976; Campbell et al., 1976; George, 1979).

Although more will be said about life satisfaction later in this chapter, one aspect of the term "life satisfaction" must be understood. In a number of the studies reported in the literature review, life satisfaction is often used interchangeably with expressions such as: psychological well-being, happiness, morale, and quality of life. Because the research on single middle-aged women is sparse, articles with terms that are used interchangeably with life satisfaction were included.

Theories of Adult Development

Over the last 40 years, a number of theorists have developed perspectives on the development of men and women (Schlossberg, 1984). A representation of the major schools of thought was presented in this review to demonstrate the problems theorists have encountered in explaining the development of women. Although the various theorists have not espoused formal definitions of life satisfaction, there are often implications which can be gleaned from the theories as to what does and/ does not contribute to overall quality of life for adults.

Age and Stage Theories

The theoretical perspective of stage theories is one which focuses on age, issues, or crises that promote development (Schlossberg, 1984). Stage theorists assert that development is sequential and that people move through similar life experiences at similar ages (Schlossberg, 1984).

Levinson (1977, 1978), for example, proposed that adults pass through universal, age-linked periods that occur in a sequence of stable or structure-building periods alternating with transitional or structure-changing periods. Through intensive interviews with 40 men who ranged in age from 35 to 45, Levinson, Darrow, Klein, Levinson, and McKee (1978)

defined the following periods of middle age: Settling Down (ages 33 to 40), the Midlife Transition (ages 40 to 45), Entering Middle Adulthood (ages 45 to 50), and Middle Adulthood (ages 50 to 60). The tasks for a man to complete during middle age were: to establish his place in society, particularly in marriage and a career, to live out the realities of the "dream" formed in early adulthood, to profit from mentoring relationships professionally, to become his own man, to review and appraise his life, and to modify any negative elements within his life.

The implication for life satisfaction in Levinson's theory is that failure to advance successfully from one stage of development to another would impede life satisfaction. The suggestion also is made that establishing oneself in both a career and marriage is paramount to life satisfaction. Although single middle-aged professional women may well follow the career development patterns proposed by Levinson et al. (1977, 1978; Busch-Rossnagel & Sorrell, 1983), this has not been empirically researched. Because Levinson made no mention of single men who did not follow the "normal" sequence of stabilizing a marriage and home, there is no available comparison for single women. From the perspective of Levinson's theory, one must question whether life satisfaction is possible for the unmarried and for those who do not complete the assigned tasks at the appropriate age.

Another example of the stage theoretical perspective is Erikson (1950), who proposed an eight-stage progression of development with each stage characterized by an issue or crisis which must be successfully resolved before the individual can move on. The middle-age crisis was one of generativity versus stagnation in which middle-aged adults pass along training and values to succeeding generations, usually represented by their children (Erikson, 1950). Based on Erikson's view of identity formation, in which he implied women must hold their identities in abeyance until the establishment of an intimate relationship in marriage, the outlook for life satisfaction for single middle-aged women is not very promising (Erikson, 1950; Busch-Rossnagel & Sorrell, 1983). Erikson's preoccupation with women's "inner space"

led him to view the development of women from an anatomy-is-destiny perspective (Erikson, 1964). Women's successful resolution of the identity and intimacy crises, which precede the middle age crisis of generativity, was to fill their inner space by having children (Erikson, 1964).

To achieve life satisfaction within Erikson's theory, the development of a single woman's identity must accommodate the identity of a husband she does not have or one she has lost through divorce or widowhood (Busch-Rossnagel & Sorrell, 1983). The single woman's identity remains unformed or incomplete, and without a husband to give her children, the single woman is limited in demonstrating her fidelity and concern to the next generation (Busch-Rossnagel & Sorrell, 1983). Further, Erikson (1950) assumed, relative to generativity, that the adult would extend loving and guiding his/her own children to others beyond the family circle. Single childless women may lack experience or opportunities for being generative in this way (Myers & Navin, 1984). Even though single women often have opportunities for generativity in their professional lives with younger, less experienced employees, little research has been conducted to determine whether this resolves the middle age crisis in Erikson's theory and/or offers satisfaction to these women. In addition, single middle-aged women often have exposure to nieces, nephews, and other children; however, research has not investigated the impact of these relationships on life satisfaction or the resolution of the crisis of generativity versus stagnation. Indeed, the forming of intimate relationships of various kinds outside marriage has not been explored as a possible resolution to the life satisfaction and generativity dilemmas.

In summary, the age-stage theories infer that life satisfaction is dependent upon the successful resolution of the middle age phase of development. For both Levinson and Erikson, successful resolution of the middle age crisis seems to include marriage, children, and career development. From this point of view, single middle-aged professional women

could attain some form of life satisfaction in only 30% of their lives, the career development portion.

Life-Span Development Theories

The theoretical perspective of life-span development theories is one which views life events and transitions as being more important than chronological age in understanding or evaluating human behavior (Schlossberg, 1984). Nonnormative characteristics, multidirectionality, and interaction between the individual and the environment are seen as necessary in describing the process of behavioral change across the life span (Baltes & Willis, 1979; Reinert, 1980). Three major antecedents affect change processes in an interactive way: influences that are associated with culturally-defined age groups, cohort-related influences such as historical and cultural changes, and nonnormative influences such as war, unemployment, and loss of a partner (Dohrenwend & Dohrenwend, 1974).

Life-span developmental theorists believe that individuals facing a transition experience many of the same problems regardless of their ages at the onset of the transition (Lowenthal, Thurnber, & Chiriboga, 1974). These theorists assert that life-span developmental theory is an emerging intellectual movement open to the possibility of change as new information about adult development is gathered (Baltes & Danish, 1980; Brim & Ryff, 1980; Pearlin, 1982). These theorists affirm the importance of critical life events as markers or transition points; they reject the concept that childhood experiences necessarily determine the course of one's life (Schlossberg, 1984), and they reject the age/stage theories as being "unidirectional, hierarchical, sequenced in time, cumulative, and irreversible" (Brim & Kagan, 1980, p. 13).

Some research on middle-aged professional women and men has been undertaken by life-span developmental theorists; however, single middle-aged professional women have received little attention (Ryff, 1982). Although research from this theoretical perspective has focused on life satisfaction as an indicator of successful aging, the analyses have not been separated by gender (Ryff, 1982). Ryff and Baltes (1976) did use a sample of women to study

the shift from the "executive processes" of middle age to the inwardness of old age. The results supported their hypothesis that middle-aged women's values were connected to current activities in their lives while old-age women preferred values associated with the conclusion of their lives.

Timing-of-Events Theories

The key idea in the timing-of-events theoretical perspective is that adult development is paced by a sense of the average expectable life cycle, not by crises (Rossi, 1980). Stress occurring along the life line is not inherent in developmental transitions, but is a manifestation of asynchrony in the timing of life events (Rossi, 1980). In essence, the unanticipated event rather than the anticipated one, is likely to represent the traumatic event (Neugarten, 1964). The assumption of this perspective is that there is no over-arching, life-span ground plan of adult development, and the shifts in self-definition are structured mainly by age norms rooted in culture and society, not in biology (Rossi, 1980).

Chronological age is not a meaningful marker of adult development; major events in the middle part of life, for example, occur at very different ages to different people (Neugarten, 1968). Neugarten (1976), the strongest proponent of the timing-of-events theory, emphasizes generational differences and three kinds of time: historical time or calendar time, life time or chronological age, and social time or the social clock which connects age norms and expectations.

Although Neugarten (1968, 1979) recognized that theories of adulthood had excluded women, she did not separate single women from other groups of women in her studies of middle age. She did discuss, however, themes of middle-aged women which would impact their life satisfaction. At middle age, individuals perceive life in terms of time left to live as opposed to time since birth (Neugarten, 1976). There is a heightened inferiority and sense of stocktaking which typically results in feelings of competence that one is in the prime of life, with mastery and control of one's environment (Neugarten, 1968).

Factors directly affecting the life satisfaction of single middle-aged women which Neugarten (1968) addressed include: the tendency of unmarried career women to discuss middle age in terms of the family they might have had, a lack of evidence supporting the problems usually attributed to menopause, and reports by single women of a sense of increased freedom associated with middle age in which latent talents and abilities can be put to use in new directions. These factors suggest that the life satisfaction of single middle-aged professional women may not be as high as married women who have families. On the other hand, these factors imply that an increased sense of freedom and a lack of physical and/or psychological problems during menopause may bolster the life satisfaction of single middle-aged professional women. Being "off-time" or the unanticipated event of remaining or becoming single and how that affects life satisfaction has not been explored by the timing-of-events theorists.

Relationship Theories

The theoretical perspective of the relationship theories is one which focuses on the concept that women develop their identities and define themselves in relational terms with themes of attachment and connection (Enns, 1991; Gilligan, 1982). In contrast, men define themselves in nonrelationships, with themes of separation and achievement (Enns, 1991). Miller (1976) proposed a new psychology of women because women had developed psychological qualities that were extremely valuable but unrecognized and negated by psychiatrists, psychologists, and even women themselves. Gilligan (1982) redefined the position of women's connection to others as one of strength rather than the presumed powerlessness and weakness of prior theorists (Enns, 1991).

The relationship theorists infer that women's life satisfaction cannot readily be obtained in a society within which women are subservient and devalued. The implication for life satisfaction from this theoretical perspective is that women who recognize that connectedness to others is not a deficiency but a strength have a greater chance of being

satisfied with their lives. Although these theorists have elevated the status of women as proper subjects of scientific research, they have not been as attentive to special groups of women, such as middle-aged or single professional women.

Feminist Theories

Feminists have attacked existing psychological theories of women's development for being restricted, negative, and scarce (Gergen, 1990). Feminists claim that the overwhelming view of women's development from textbooks and the professional literature presents a picture which includes: a prevailing concentration on women as biological creatures, especially mothers, a concept of the life cycle in which a woman's life declines after age 40, and a neglect of the uniqueness of the experiences of women's life narratives (Gergen, 1990). The effect of this picture has produced treatments of womanhood advantageous to a patriarchal system of power (Gergen, 1990).

Labeling existing theories about women as "womanless" psychology, the feminist theorists have discussed women's development from four co-existing frameworks (Crawford & Marecek, 1989). The first framework highlights exceptional women and women's achievements but, inadvertently, may suggest that the only women of interest are nontraditional women who perform men's work. This framework also may suggest that success is determined by individual ability without regard to historical and social factors (Crawford & Marecek, 1989). The second framework concentrates on women as a problem, and the research attempts to explain female deficiencies, such as fear of success, the "imposter phenomenon," and the "Cinderella complex" (Crawford & Marecek, 1989). Although this approach emphasizes the incompatible demands placed on women and has been the dominant point of view for the psychology of women for the past 10 years, there are several limitations: men remain the norm against which women are measured; the approach falls short of the social critique it invites; the approach opens the door for biological explanations to explain gender differences, and the approach may at times imply that women

cause or contribute to the difficulties of others (Crawford & Marecek, 1989). The third framework shifts the research focus from women to gender such that gender is considered a process rather than a set of attributes and is a product of social structure (Crawford & Marecek, 1989). One limitation of this approach is a risk of overemphasizing effects of the social structure in which gender-role conditioning as a determinant of the experiences of all females can obscure the diversity of women's lives. Another limitation of this approach is a risk of overemphasizing the similarities with men's lives and an unintentional focus on gender as the axis along which social relations are organized without regard to the interactions of gender, class, and race (Crawford & Marecek, 1989). The fourth framework challenges the values, assumptions, and practices of the discipline by focusing on the myth of value-free knowledge and the politics of psychology in which the assumption is made that the male is the norm and that females are deficient (Crawford & Marecek, 1989).

Similar to the relationship theorists, the feminists have certainly focused on women; however, the diversity between and among various subgroupings of women appears relatively unexplored. Although the implication by the feminists concerning life satisfaction is that women will be satisfied with their lives when they have assumed their proper roles as men's equals, this connection has not been researched.

In summary, existing theories of adult development have posed serious limitations in providing information about the life satisfaction of single middle-aged professional women. When theorists have focused on life satisfaction, the implications are not separated by gender. When women are mentioned, several theorists imply that marriage, and even children, are prerequisites to life satisfaction. Other theorists leave the impression that until the inequality of women is resolved in society, life satisfaction cannot be attained. Even though a shift toward including women in theory development seems apparent, little effort has been made to ascertain what constitutes life satisfaction for middle-aged single professional women. The myths and assumptions that have been perpetuated concerning

the life satisfaction of single middle-aged professional women have received little research attention either to confirm or dispel them.

Statistics/Characteristics of Single Middle-Aged Women

Because of the scarcity of information about the life satisfaction of single middle-aged professional women, the inevitable question is whether or not there is a real need for research in this area. The unequivocal answer is "yes". As American society approaches the twenty-first century, the population continues to shift toward larger numbers of middle-aged and older adults. In addition, a larger proportion of this population consists of single women, particularly highly educated women (Houseknecht et al., 1987).

The tendency for women to remain single is a growing phenomenon (Houseknecht et al., 1987). Between 1970 and 1982, the numbers of single women in their early 30s (30-34) doubled from 6% to 12% (US Bureau of the Census, 1983). Although these women had not yet reached middle age in 1982, they represent an important gauge for permanent singlehood (Houseknecht et al., 1987). The age of 30 is often used as a signal of potential permanent singlehood because it is well above the usual age of first marriage (Adams, 1971; Houseknecht et al., 1987). The increase in the numbers of women remaining single (from 1970 to 1982) suggests that more women than expected will be single during middle age.

In 1979, 15% of the women aged 35-54 with five or more years of graduate education had never married compared to only 5% of females at all educational levels (US Bureau of the Census, 1980). Higher levels of intelligence, education, and occupation are associated with singlehood among women (Houseknecht et al., 1987). In addition, women who have five or more years of college have the second highest rate of separation and divorce among all women in the United States (Houseknecht et al., 1987).

Because those who are single, divorced, or widowed today may very well be married tomorrow, the single population is in a state of constant flux. Even though 90% of the population will marry eventually, the fact remains that on any given day in this country,

37.6% of the women 18 and over are single (US Bureau of the Census, 1982). Women who marry today have one chance in two of becoming single again by the time they are 50. When the 1946 birth cohort (baby-boom generation) reaches 65 in the year 2011, the greatest population changes since the 1950s will occur. Not only have women outnumbered men since 1940, but also both men and women live longer. The largest percentage of the population will be middle-aged and older in the year 2011. Because women's longevity is eight years longer than men's, the aging baby-boom generation will be both increasingly female and increasingly single (Smith, 1983).

Little attention has been paid to the fact that women at midlife are the largest segment of the female population (US Bureau of the Census, 1977). Middle-aged women, both single and married, can be viewed as social pioneers who, though raised traditionally, operate in essentially uncharted territory with few guideposts to mark the way (Junge & Maya, 1985). Single middle-aged professional women, in particular, are breaking new ground as they attempt to make singlehood a viable life style.

The following studies describing characteristics of middle-aged single women provide a portrait of these women which may have an indirect relationship to their life satisfaction. In the first study, Spreitzer and Riley (1974) examined the features of families of orientation as they relate to never marrying as an adult. They were searching for factors which predisposed persons to singlehood. The median age of the subjects was 55 years old. Spreitzer and Riley (1974) found that white females appeared more likely to remain single than black females. There was a statistically significant association between religious affiliation and marriage rates, with Catholic women remaining single more than Protestant women. There was also a significant association between higher levels of education and singlehood among women. The association of intelligence to marriage rates revealed that males with higher levels of intelligence were least likely to remain single; however, females with higher levels of intelligence were the most likely to remain single. A significant

association between levels of life-time occupation and singlehood was found. Men with high occupational achievement were least likely to remain single, but females with high occupational achievement were the most likely to remain unmarried.

In considering characteristics of families of origin, Spreitzer and Riley (1974) found that first-born women were slightly more likely to remain single than other birth order positions. The authors speculated that first-born women may have served as surrogate parents for younger siblings, and thus may have had a less romantic view of marriage and family life. Females from a democratic authority system within the family, as opposed to a patriarchal or matriarchal system, were the most likely to remain single. Females who were reared by either the mother alone or the father alone were somewhat more likely to remain single. The death of one parent rather than both parents was found to be more associated with remaining single for women. Among females, singlehood was associated with both poor relations with the mother and good relations with the father and siblings. Females who experienced poor family-life situations during their childhood were two to three times as likely to remain single as those from good family-life situations. Spreitzer and Riley (1974) concluded that the most significant factors associated with singlehood among females were higher levels of intelligence, education, and occupation.

A second study describing characteristics of single middle-aged women which may have an indirect relationship to life satisfaction is one which discusses self-concept. Gigy (1980) explored the similarities and differences in the self-concepts of 66 childless, never-married women and 37 married women, 29 of whom had children. The mean age of both groups of women was 39. Gigy (1980) found a strong direct relationship between both educational and occupational attainment among the unmarried women. The single women were more likely to have attended college or graduate school and to hold professional-level jobs than were the married women. Contrary to Spreitzer and Riley (1974), Gigy (1980) found no significant differences between the religious backgrounds of the single and married

women. Significant differences did emerge on the occupational and educational levels of the women's fathers. Although there was no difference between the number of fathers who worked in blue-collar occupations, the fathers of single women were more likely to be in professions such as law, medicine, or engineering and to have completed college educations. The mothers of the single women more often had college educations, even though there was no difference between the married and single women on mother's type of employment.

In interviews with the single women, Gigy (1980) explored their reasons for remaining single. Only 16% of the single women reported they would like to be married; 44% said they wished to be single; and 41% stated they were not sure whether or not they wished to be married. No evidence was found from the interviews to support family pathology, familial obligations, rejection, or being handicapped as reasons these women were single. In fact, 18% reported they saw incompatibility between career and marriage and had chosen a work role over marriage; 40% revealed they had not yet met any man whom they wished to marry; and 57% believed that marriage would seriously hinder the personal independence and freedom that they were unwilling to sacrifice. Sexual orientation was listed by 30% of the single women as a reason for not marrying.

Gigy (1980) found no significant differences between single and married women on morale. The personal adjustment measure revealed some differences, but items that were more characteristic of single women formed a grouping suggestive of the obsessive-compulsive personality type rather than a serious disorder. On the subject of values, the single women rated themselves as more motivated by achievement, work rewards, and personal growth than the married women did, whereas the married women placed a higher value on good personal relations. A direct relationship between higher education and the value of personal growth was demonstrated in the data results. Gigy (1980) determined that the married women had a more negative self-concept than the single women. Assertion was more characteristic of single women, as was poise, which also is more characteristic of

women in professional-level occupations. Other adjectives typically characteristic of men, such as ambitious, competitive, calm, confident, and self-controlled, were more similar to the response of the single women. Both the married women and the single women responded that they were equally satisfied/dissatisfied with themselves. The single women more often mentioned a positive sense of self-determination while the married women tended to mention kinship roles more frequently.

Gigy (1980) concluded that she could find no support for poor self-concepts among single women. She hypothesized that the themes of self-assertiveness, determination, and independence of single women may be incompatible with the role demands inherent in a traditional marriage and may account for the nonmarriage in some of these single women. Gigy also proposed that these traits may explain the resistance of single women to the social sanctions they experienced for not conforming to marriage. Gigy's findings led her to assert a reciprocal or circular relationship between education, occupation, and single status.

A third study describing characteristics of single middle-aged women which may indirectly affect life satisfaction is one which compares the personal and social adjustment of never-married women and married mothers. Baker (1968) compared 38 never-married women and 38 married mothers, all of whom were employed and whose mean age was 51. Using the California Test of Personality (CTP) as a measure of adjustment, Baker (1968) found no support for the assumption that adequate personal and social adjustment is possible only for women who marry and have children. Not only did the never-married women achieve higher-than-average scores, they also scored as well on every item as the married mothers. Both groups revealed a high degree of satisfaction with occupations outside the home and listed their work at the top of their sources of personal accomplishment and satisfaction. In neither group was there any relationship between the CTP scores and age, religious affiliation, type of community background, social life, or degree of sexual frustration/satisfaction. The factor of education was, however, significantly

correlated with the CTP scores for the never-married women. In interviews with the subjects, Baker (1968) found the degree of regret that they are unmarried varied among the never-married women, but only one of the 38 was willing to surrender her career in order to be married. The entire group of never-married women agreed that it was possible to create full and satisfying lives out of whatever opportunities were afforded them. Baker (1968) concluded from the study that there was no characteristic personality pattern unique to never-married women. He also determined that a woman's sense of personal worth came not from her biological function as a woman, but from her social function and from what she perceived as a contribution to society.

In summary, the growing phenomenon of women remaining single and the fact that women at midlife comprise the largest segment of the female population are developments which cannot be ignored. Research has already shown that higher levels of intelligence, education, and occupation are associated with female singlehood (Houseknecht et al., 1987; Spreitzer & Riley, 1974). In addition, Gigy (1980) found no evidence for poor self-concepts among single women. Baker (1968) did not report any evidence that single women were less adjusted personally or socially than married women. To examine the life satisfaction of single middle-aged professional women would appear to be a necessary next step in understanding and attempting to serve the needs of these women.

Determinants of Life Satisfaction

Despite the growing numbers of single middle-aged professional women, research on life satisfaction has not been focused on this population. Instead, those studies that have included middle-aged individuals have tended to combine middle-aged men and women. In addition, most of the research on middle-age life satisfaction has examined married men and women. The following review of literature on life satisfaction reports on those studies of life satisfaction for middle-aged adults. The review is organized in three sections. The first section reports those studies which were focused primarily on one factor and its association

with life satisfaction. Factors include: job satisfaction, gender identity, locus of control, social support, health, and regrets regarding life circumstances. The second section reports those studies which examined multiple factors relating to life satisfaction. The third section discusses two studies which not only examine multiple factors relating to life satisfaction, but also focuses specifically on middle-aged single women.

Studies Focusing on One Factor Associated With Life Satisfaction

Marital Status. One factor that has been examined to determine its relationship to life satisfaction is marital status. Utilizing the techniques of meta-analysis, Haring-Hidore et al. (1985) analyzed results from 58 empirical sources on the association between being married and subjective well-being or life satisfaction. Although being married was positively and significantly associated with subjective well-being, the magnitude of the association was weaker than expected. In terms of gross effects, marital status accounted for only 2% of the variance in perceptions of well-being. Effect sizes differed significantly by gender, with being married more associated with well-being for men than it was for women. In addition, being married was more strongly related to well-being in younger subjects than older subjects, and being married was more strongly related to well-being in earlier research as compared with more recent studies. Controlling for activity, age, education, health, or income had little impact on the magnitude of the marital-status/well-being relationship. The authors noted that their analysis was not able to determine whether the decrease in effect-size magnitude over time was due to married persons becoming less satisfied with their lives, or single individuals becoming more satisfied with their lives, or both.

Job Satisfaction. Rice et al. (1980) reviewed the empirical research available on the job-satisfaction-life satisfaction relationship and the impact of work on nonwork features of life and vice versa. The authors' assumption of the importance of work was based on the sheer amount of time most adults devote to work, as well as both labor and management's belief that individuals derive much of their satisfaction in life from work. Results assessing the

zero-order relationship between satisfaction with work and overall satisfaction with life showed that satisfaction with work is positively, but modestly, correlated with overall life satisfaction. Using multivariate analyses, the contribution of job satisfaction to the prediction of overall life satisfaction, when other variables in the equation were controlled, had inconsistent results. Half of the studies indicated that job satisfaction added relatively little to the prediction of overall life satisfaction. The other half of the studies indicated that job satisfaction added substantially to the prediction of overall life satisfaction.

Rice et al. (1980) found in some studies the possibility that a third variable, such as sex-role, might moderate the relationship between job satisfaction and life satisfaction. Earlier studies using sex-role as a moderator indicated that job satisfaction was more strongly related to life satisfaction for males than for females. Recent sex-role researchers have suggested that sex differences such as the one just mentioned are more often the result of social and organizational factors that are confounded with gender. Kavanagh and Halpern (1977) addressed this issue specifically and found no sex differences when men and women held jobs of equal levels in an organizational hierarchy. In studies using moderators other than sex, Rice et al. (1980) found evidence that job satisfaction predicted larger proportions of overall life-satisfaction variance for respondents in white collar, high socioeconomic status, college graduate, white, and older age categories. These results suggested that the job may play a greater role in the lives of certain classes of people than for their counterparts in other categories.

Rice et al. (1980) also reviewed those studies which analyzed some specific domain of life satisfaction as it relates to satisfaction with work. Such domains as marriage, family, leisure, health care, and housing costs were used. Of the 248 separate statistical relationships between satisfaction with work and satisfaction with some nonwork facet of life, 88% showed positive relationships between job satisfaction and the facet of life under examination, with 47% of those relationships being statistically significant.

The reviewers concluded that of more than 350 statistical relationships between measures of job and life satisfaction identified by their review, 90% were positive in direction. Rice et al. (1980) further concluded that people who are satisfied with work also tend to be satisfied with other specific domains of life and with life overall.

Crohan et al. (1989) examined the relation of job characteristics to the well-being (i.e., perceived control, happiness, and life satisfaction) of employed middle-aged women by comparing them to a similar group of men. The control variables were marital status, age, and hours worked per week. The researchers hypothesized that higher occupational status, job satisfaction, work commitment, and personal earnings would be positively related to well-being, and that greater role stress would result in lower levels of well-being. The results of the multiple regression analyses indicated that job characteristics, especially job satisfaction, and the control variables, particularly marital status, were moderately related to well-being, especially life satisfaction at midlife. In this study, personal income, occupational status, and role stress also were related to well-being.

Crohan et al. (1989) suggested that when both job characteristics and control variables were considered, white and black women share more of the same predictors of well-being than the other gender by ethnicity groups. Equations for perceived control were significant only for women. For both black and white women, occupational status was positively associated with perceived control. Black women who had higher earnings reported a greater sense of control. Results indicated the importance of objective job conditions, such as occupational status and income, to women's feelings of efficacy. Women tended to feel more in control of their lives if they had resources at their disposal. Income and occupational status had direct effects on perceived control for women, over and above their relation with job satisfaction, suggesting that women at midlife derive psychological benefits from nonsocial aspects of work, such as income and status. Satisfaction with life was predicted by job satisfaction across the groups of the sample. Results suggested that working in satisfying

and fulfilling jobs influenced job productivity and performance as well as the nonwork spheres of life.

Other job characteristics were significant predictors of well-being in the Crohan et al. (1989) study. For white women, higher personal earnings, predicted greater life satisfaction. For black women, feeling overworked, even after controlling for hours employed per week, were associated with lower feelings of happiness and life satisfaction. For all women, being married was another predictor of well-being at midlife.

To summarize, studies of the relationship between life satisfaction and women's employment suggest that both having a job and being satisfied with that job affect overall life satisfaction. Some evidence was found by Rice et al. (1980) that more of life satisfaction can be accounted for by job satisfaction among individuals in white collar jobs who are in a high socioeconomic status, are college graduates, are white, and are older. Crohan et al. (1989) found that job satisfaction, personal income, occupational status, role stress, and being married were related to life satisfaction. Women who had high occupational status and higher earnings felt more in control of their lives and were more satisfied with their jobs and their lives.

Gender Identity. A third factor which has been examined to determine its relationship to life satisfaction is gender identity. The issue of whether or not a woman's sex-role orientation (i.e., toward masculinity, femininity, androgyny, or the state of being undifferentiated) has an effect on her life satisfaction has been the subject of some research. Frank et al. (1985) studied the effects of sex-role traits on three aspects of psychological well-being in a sample of middle-aged women. The three aspects of psychological well-being were self esteem, symptom distress, and a sense of mastery. The researchers found that more masculine traits predicted a greater sense of mastery and higher self-esteem, whereas more feminine traits predicted greater symptom distress. Masculine women clearly had higher self-esteem than feminine, androgynous, or undifferentiated women. Although the

androgynous women did not differ significantly from the undifferentiated women, they still tended to have higher self-esteem than the feminine women. Masculine women experienced a greater sense of mastery than feminine or undifferentiated women, but they did not differ significantly from androgynous women. The greatest differences in symptom distress were between the masculine women (who reported the least) and the feminine women (who reported the most).

Frank et al. (1985) also found that feminine and androgynous women were more likely to be homemakers, and masculine women were more likely to be working full-time. Sex-role attributes played a role in the types of occupations these women pursued. Masculine women held higher status jobs than feminine women and tended to have higher status jobs than the androgynous women. Even undifferentiated women tended to hold higher status positions than feminine women. More than half (57.5%) of the masculine women who worked pursued occupations drawing upon dominant and instrumental traits, such as managerial and financial activities, and occupied work roles often filled by men. On the other hand, feminine and androgynous women often pursued occupations calling upon nurturant and expressive traits, such as nursing, teaching young children, and personnel interviewing. Most of the feminine and androgynous women (90%) were in secretarial positions or other roles traditionally ascribed to women.

Whitley (1983) conducted a meta-analysis of the relation between sex role orientation and psychological well-being. Self-esteem was selected as the indicator of well-being because of its wide use in sex role studies. Three models of sex-role orientation were tested. The first model, the traditional congruence model, proposes that psychological well-being is supported only when one's sex role orientation is congruent with one's gender. The androgyny model suggests that maximum well-being occurs when one's sex role orientation incorporates a high degree of both masculinity and femininity regardless of one's gender. The third model, the masculinity model, asserts that well-being is a function of the extent to

which one has a masculine sex role orientation. Results of the meta-analysis of 35 studies indicated that although masculinity, femininity, and the interaction of the two were all positively related to self-esteem, masculinity carried the most weight. Whitley (1983) noted that the analyses did not claim that a masculine orientation caused high self-esteem; rather, the analyses indicated a strong relation between masculinity and self-esteem in both genders.

Tinsley, Sullivan-Guest, and McGuire (1984) investigated the relationship between sex-role orientation and depression in middle-aged women. Two groups of women between the ages of 35 and 50 were studied. The clinical group consisted of women undergoing treatment for depression, and the nonclinical group of women were not seeking treatment nor had they ever undergone treatment or therapy. Results of the study showed that depression in middle-aged females was related to the degree of acceptance of the traditional feminine sex role. Depression and femininity showed a positive correlation of .61, which indicated that 37% of the variance in the depression scores could be accounted for by the sex-role variance. Further, 73% of the clinical group scored in the feminine range on the sex role inventory, while only 12.5% of the nonclinical group were in the feminine range. None of the scores for women in the clinical group fell in the masculine range, 20% were in the near-feminine range, and only one subject had a score in the androgynous range. In contrast, for the nonclinical group of women, 33.3% were in the near-feminine range; 16.7% were in the masculine range, and 37.5% were in the androgynous range. The researchers concluded that their findings supported the view that women's adherence to feminine traits such as passivity, dependence, and helplessness to the exclusion of masculine traits such as self-reliance, assertion, and independence was a crucial variable influencing women's vulnerability to depression. The authors suggested that women who adopted more androgynous and masculine sex roles tended to be more mentally healthy.

The literature suggests that masculine and androgynous women have a higher sense of well-being than feminine and undifferentiated women. Even though well-being was most

often associated with measures of self-esteem, the implication concerning life satisfaction appears to be that masculine and androgynous women would report higher life satisfaction.

Locus of Control. A fourth factor which has received some attention as relating to life satisfaction is locus of control. Bell (1984) examined the effects of age and locus of control on psychological well-being in middle adulthood. Three age groups, 30-39, 40-49, and 50-59, were used to define middle age. Results indicated that locus of control had a statistically significant effect on well-being. A higher level of internality demonstrated a higher level of psychological well-being. Neither age nor social status had a statistically significant relationship with well-being. Although locus of control was significant, only a small amount of the variance of psychological well-being was explained by the locus of control factor. The researcher stated that the results of the study suggested a stabilized sense of well-being and locus of control during midlife.

Social Support. Social support is another factor which has been examined to determine its relationship to life satisfaction. Sarason, Levine, Basham, and Sarason (1983) conducted several studies assessing social support. The researchers defined social support as "the existence or availability of people on whom we can rely, people who let us know that they care about, value, and love us" (Sarason, Levine, Basham, & Sarason, 1983, p. 127). Results of the studies indicated that women with low social support appeared to be significantly less happy and more introverted than women with high social support. The researchers also determined that individuals high in social support were more optimistic about their current life situations than those low in social support. Low social support scorers were more concerned about achieving material success than were high scorers. Individuals high in social support were more involved in present and future social relationships, whereas individuals low in social support were more involved in present and future material concerns. For women, low social support was often associated with unpleasant memories of early parent-child relationships. Although high social support and

extroversion were positively related, the number of social supports rather than the satisfaction with support accounted for the positive correlation with extroversion. In contrast to the number of individuals low in the number of social supports, those high in the number of social supports reported the occurrence of more positive events. These positive events were more expected by individuals with high support than individuals with low support. In addition, positive events exerted greater influence on the lives of individuals with high support than on the lives of those with low support. Individuals high in social support believed they had more control over the positive events. Locus of control was shown to be positively related to social support, with those high in social support showing greater internality.

Keneipp (1985) observed that the greatest need expressed by single adults was for social networks that could facilitate sharing, intimacy, and continuity. In her study of successful, professional women who were middle-aged and childless, Keneipp (1985) reported that these women pointed to support networks, which had encouraged personal and career change, as being invaluable in their lives. These middle-aged women stated that although spouses and family members were often part of their support systems, they really benefitted from close and trusted friends. Their friends provided steady, reliable support for risk-taking and change, which these women believed were the necessary ingredients for personal and professional growth.

Ishii-Kuntz (1987) compared the effects of social support on well-being in different stages of adulthood. The researcher hypothesized that social support given by family members, or friends, or neighbors positively influenced well-being. The sample consisted of 3,692 men and women 18 years old and older who were divided by age into the early adulthood group (ages 18-34), early middle age (ages 35-44), late middle age (ages 45-64), and late adulthood (age 65 and older). Social support was measured in terms of frequency and quality of interactions with family members, friends, and neighbors. Results indicated that

family support had the strongest effect on well-being for men and women in all groups of adulthood. Support from friends was the next highest predictor of well-being, followed by support from neighbors. Combining the variables of sex, marital status, socioeconomic status, and the measure of social support, these variables accounted for 36.2% of the variation in well-being for individuals in early adulthood, 39.5% for persons in early middle age, 34.6% for persons in late middle age, and 29% for those in late adulthood.

In examining influences on the life satisfaction of never-married men and women, Cockrum and White (1985) focused on the social-psychological factors of self-esteem, social support, and social and emotional loneliness. Social support was selected as a predictor variable because supportive relationships serve as a source for validating singlehood as an acceptable adult status. Self-esteem was chosen as a predictor variable because of the negative impact of stereotypes usually associated with never-married men and women. Emotional and social loneliness were selected as predictor variables because individuals who lack support systems frequently mention these two types of loneliness. Emotional loneliness referred to the loss or longing for a close attachment relationship. Failure to achieve a relationship often results in anxiety, tension, loss of appetite, sleep difficulties, and other problems. Social loneliness referred to the lack of a social network of friends where information and news could be exchanged. Problems associated with social loneliness include boredom, discontent, and feelings of being excluded.

The results of the study (Cockrum & White, 1985) indicated that factors relating to the quality and quantity of human relationships were important to the life satisfaction of single adults. For women, the most important predictor of life satisfaction was emotional loneliness, followed by the availability of attachment relationships. Never-married professional women were likely to report that the lack of male companionship was the main ingredient missing in their lives and preventing greater life satisfaction. Friends of men and women were important to life satisfaction as was social participation. For women, the

presence of affectional, close relationships provided a sense of security and peace, and their importance was heightened for these never-married women who did not have a marital relationship in which intimacy needs were met. The authors suggested that the availability of attachments measured the quantity of attachment relationships for women, and that emotional loneliness tapped the more qualitative aspects of relationships.

To summarize, social support appears to have an effect on the life satisfaction of middle-aged adults in general and, in particular, single women. Professional, middle-aged women believe social support is necessary for personal and professional growth (Keneipp, 1985). Social support accounted for a large percentage of the variance in well-being in one study (Ishii-Kuntz, 1987). In addition, never-married professional women pointed to the lack of male companionship as the missing aspect of their lives, which thwarted higher degrees of life satisfaction (Cockrum & White, 1985). The implication concerning social support and life satisfaction is that family members and networks of friends have a direct influence on life satisfaction.

Health. The relationship between health and quality of life has become a topic for research (Thomas, 1984). As life expectancy lengthened in this century and as social scientists accepted the premise that growth and development continued throughout adult life, the focus on health evolved (Thomas, 1984). Primarily, researchers have investigated predictors of health. The implication of the research on health has been that health is a factor which affects life satisfaction.

Much of the research on health has centered on menopause, long considered a dominant phase for middle-aged women and often blamed for much symptomatology, from depression to aggression (Holt, 1982; Lindeman, 1984; Notman, 1979). While depression has been linked with menopause, empirical evidence has associated depression more with psychosocial variables than endocrine changes (Winokur, 1977). Even women who remain childless often come to terms with having no children before the onset of biological

menopause and organize their lives around other priorities (Notman, 1979). Social class apparently has an important bearing on the experience of menopause, with upper and middle class women finding the cessation of childbearing more liberating than women of lower class status (Notman, 1979). Many women experience menopause as a period of being restored to themselves and a time in which they can focus on their own development (Notman, 1979).

Even with reports of menopause not proving to be as traumatic an experience as once thought, there is a scarcity of literature on the subject (Posner, 1979). What research has been generated perpetuates the medical model of menopause, supporting the popular notion that menopause is "all in the woman's head" (Posner, 1979). Although menstruation is considered a positive sign of womanhood, youth, and reproductive ability, menopause has been viewed as a stigma, a symbol of old age and decay (Baruch et al., 1983; Posner, 1979). Even feminist researchers, in their efforts to redefine and bring appropriate attention to the long-tabooed female body, have ignored the "unfeminine" stage of life (Posner, 1979). The result of this neglect has been that medical textbooks in gynecology and obstetrics remain as the major sources of information about menopause (Posner, 1979). Medical experts have often crossed over from the boundaries of the physical realm into the psychological realm; consequently, many individuals have assumed that menopause is essentially psychological in origin (Posner, 1979). Medical experts commenting on the psychological realm also have caused many individuals to believe that the ability to cope with menopause is an outcome of one's general self-perception, personality, and social adjustment (Patterson & Lynch, 1988; Posner, 1979). Further, in a society which tends to devalue its elderly, menopause has often signaled to both women and the rest of society that the middle-aged woman's social desirability has come to an end (Berkun, 1986; Patterson & Lynch, 1988).

Thomas (1988) investigated the psychological, behavioral, environmental, and sociodemographic predictors of health status in 87 middle-aged women. Positive correlations

of good health were found in women who had an optimistic disposition, an internal locus of control, higher levels of education, higher income, employment outside the home, moderate exercise, and adequate sleep. Variables negatively related to health were stress, external locus of control, "packyears" of smoking, post-menopausal status, body mass index, and anger symptomatology. Age and social support variables were not related to health status, nor were the anger-in, anger-out and anger-discuss modes of expressing anger. The regression model accounted for 56% of the variance in health status.

In short, the connection of health to life satisfaction is implied in the literature. Although the focus has tended to be on the problems usually associated with menopause, studies have begun to identify other health factors in middle-aged women. The previous assumptions that middle-aged women were preoccupied with menopause and claimed health problems relating to menopause appear to be suspect.

Regrets Regarding Life Circumstances. The last single factor which has been linked to life satisfaction is regrets regarding life circumstances. Metha et al. (1989) surveyed 178 women about their major regrets and priorities in life. The women's responses were compared based on their ages, marital and family statuses, occupations, and levels of life satisfaction. The researchers attempted to discover whether or not regrets and priorities varied across different groups of women and which particular regrets or priorities were associated with greater or lesser life satisfaction. Life satisfaction was measured by responses ranging from (1) very dissatisfied to (10) extremely satisfied in answering the question, "In general, how satisfied are you with how you have lived your life?" Regrets were assessed from the question, "If you had your life to live over again, what might you do differently (if anything) knowing what you know now?" Subjects were asked to select three (or fewer) regrets from a list of 25 common regrets or to write in any regrets that were not on the list. Priorities were obtained by instructing the women to rank order their top two priorities from a list containing seven stated alternatives and "other" blanks. Based on age, participants

were selected for the young group (ages 20-29), the middle-aged group (ages 35-55), and the older group (ages 65 and older). In order to focus on the most common regrets, the researchers analyzed the regrets identified by at least 15% of the sample. A top priority was defined as one that was ranked either one or two by any participant.

Results of the study (Metha et al., 1989) indicated that the five regrets cited by at least 15% of the sample were: "would have taken my education more seriously and worked harder on it, would have been more assertive, would have learned to be more self-disciplined, would have taken more risks, and would have devoted more time to my spiritual life" (p. 169). Regrets about education, being more self-disciplined, and taking more risks showed significant demographic differences. Among all the women, 38% mentioned the educational regret. More women in occupations that did not require a college degree (52%) reported this regret than those in occupations which required a bachelor's or graduate degree. The self-discipline regret was stated by 16% of the women and was more often reported by the self-identified homemakers than by the employed women. The regret of not having taken more risks was cited by 15% of the sample, more often by young and middle-aged women with no children as well as young and middle-aged women in occupations that usually require a college degree.

Metha et al. (1989) found the following percentages for the women's responses to the seven listed priorities: 60% reported being a good parent and/or family member; 38% identified nurturing or maintaining a loving or intimate relationship; 31% cited living a spiritual life; 21% mentioned having a fulfilling or successful career; 16% stated nurturing and maintaining good friendships; 16% reported maintaining a healthy body; and 12% said contributing something positive to society. Demographic differences were evident for the priorities of family, intimate relationships, and friendships. Family was the most frequently cited priority, especially by homemakers and women with large families. The priority of nurturing and maintaining a loving or intimate relationship was more likely to be mentioned

by women who had no children. The priority of friendships was more important to single women, divorced women, and professional women who had no children.

In determining the relationship of the priorities and regrets of the women to their life satisfaction, the researchers (Metha et al., 1989) divided the women into two groups of "most satisfied" and "least satisfied" based on their responses to the life satisfaction question. The two groups corresponded roughly to the top and bottom thirds of the scale of life satisfaction. The two groups were then compared on each of the major regrets and priorities. Two of the regrets and none of the priorities discriminated between the two groups. Of the least satisfied, 47% (as compared to 23% of the most satisfied) regretted having missed educational opportunities. Of the least satisfied, 27% (as compared to 8% of the most satisfied) regretted not having taken more risks in their lives.

Summary. In summary, studies of single factors associated with life satisfaction have identified several individual factors which seem to affect the life satisfaction of middle-aged women. Job satisfaction is considered a contributor to life satisfaction. Being married has been a factor in life satisfaction in earlier studies, but, for women, the positive effects of being married may have dwindled in more recent studies. Gender identity appears to be connected to life satisfaction, with a more masculine or androgynous orientation by women having an effect on higher levels of life satisfaction. An internal locus of control has been shown to have an effect on higher levels of life satisfaction in middle-aged adults. Social support from family and friends has predicted life satisfaction among middle-aged adults and appears particularly important to single women. Although health has not been used as a predictor variable in the studies mentioned thus far, an indirect link to life satisfaction is implied. Regrets women have about their lives also appear to affect life satisfaction.

Although the studies of single factors associated with life satisfaction have certainly suggested a number of traits, these studies have a number of limitations with respect to middle-aged single professional women. Studies relating job satisfaction to life satisfaction

compared middle-aged women to middle-aged men but did not mention marital status. The meta-analysis on the contribution of being married to life satisfaction did not offer details on middle-aged men and women nor on singlehood. The studies on gender identity certainly focused on middle-aged women; however, single middle-aged women were not mentioned. Locus of control was proposed as a predictor of life satisfaction in middle-aged adults, but no information was presented by marital status or gender. Studies on the relationship of social support to life satisfaction included one which focused on women but did not specify the ages of the women. Another social support study focused on middle-aged adults but did not present data by gender. A third study of social support indicates that social support was particularly important to the life satisfaction of professional middle-aged women who were childless; however, all of the women were married. Cockrum and White (1985) were the only researchers in this group of social support studies who concentrated on the never-married, but they included men and women, and there was no mention of middle age. The information on health concerned middle-aged women, but single middle-aged women were not specified. The study of the regrets of women examined young, middle-aged, and older women; however single women were identified only by having the priority of friendships. The relationships of these single factors to the life satisfaction of single middle-aged professional women remains relatively unexplored.

Studies of Multiple Factors Associated with Life Satisfaction

The studies discussed in this section focused on the relationship of several factors to life satisfaction. In longitudinal analyses, Palmore and Kivett (1977) investigated changes in life satisfaction among a middle-aged and a "young-old" group of adults aged 46-70. Starting with 17 variables which had been identified from cross-sectional studies of life satisfaction, Palmore and Kivett (1977) eliminated all but the five variables which proved statistically significant at round one of the four year study. The five variables which remained were: self-rated health, organizational activity (i.e., church, clubs), social activity hours, productive

hours (i.e., work), and sexual enjoyment. Two other variables, physical function and internal-external locus of control, approached significance but were not included. The dependent variable, life satisfaction, was measured by the "Cantril Ladder" technique. Respondents were first asked to describe their "wishes and hopes for their future" and then to describe their "fears and worries about their future." Respondents were presented with a picture of a ladder numbered from zero on the bottom rung to nine on the top rung. With the top of the ladder representing the best possible life and the bottom of the ladder representing the worst possible life, the subjects selected where on the ladder they felt they stood at the present time. Subjects were divided by age (46-50, 51-55, 56-60, 61-65, 66-70) and by gender.

Results of the study (Palmore & Kivett, 1977) indicated there were no significant changes in mean life satisfaction for the total group or for any of the ten age-sex cohorts from round one to round three which took place four years later. The stability of means was contrary to much of the existing theory about aging, which suggests crisis periods during which life satisfaction is assumed to decline, particularly in the later years. There were also no significant differences between men and women in life satisfaction. Some individual changes in life satisfaction were found, with 75% of the respondents having one point changes up or down between rounds one and three and 25% of the respondents changing by two or more points. Self-rated health, sexual enjoyment, and social activity hours maintained significant correlations with life satisfaction in rounds one and three. The researchers determined that self-rated health had the strongest relationship with life satisfaction at each round, and suggested that this meant subjective health was the most important factor influencing future life satisfaction. Because life satisfaction at round one was by far the strongest predictor of life satisfaction at round three, the researchers concluded that the best single predictor of a person's life satisfaction at a later time was that individual's satisfaction level at an earlier time.

Using data from the National Opinion Research Center, Ward (1979) analyzed data from 162 never-married individuals aged 50 and over within the larger context of persons 18 and over who also were surveyed. Ward found that highly educated women were most likely to remain single, but family background did not prove to be a predictor of singlehood. Among younger respondents (aged 25 to 49), the never-married reported that life was more exciting than their married counterparts reported; however, among the older never-married, this trend was reversed. Although the never-married were slightly happier than the widowed and divorced, they were not as happy as the married.

In investigating the sources of well-being, Ward (1979) determined that health, income, education, and contact with friends were better predictors of happiness for the unmarried than for the married. Satisfaction with family life was equally important to both groups, but assumed greater importance for the older never-married than the younger never-married. Ward concluded that the viability of a single lifestyle appeared to vary with age. He suggested that because single lifestyles have a fluid, autonomous quality and because single living receives little institutional or ideological support, success for single living requires personal resources to maintain the autonomy. As singles age, their health and income may be reduced; however, Ward speculated that future cohorts of highly educated singles may prove more successful in later life.

Bell and Eisenberg (1985) conducted a study of the life satisfaction of midlife childless and empty-nest men and women. The 72 subjects reported on their satisfaction with 11 areas of life (i.e., marriage and family life, friends, standard of living) as well as their satisfaction with their decisions regarding having children. The researchers found no differences between the childless and empty-nest groups in areas of life satisfaction not related to children. No significant differences between women and men on life satisfaction were found. Although the empty-nest individuals were more satisfied than the childless persons regarding their decisions about having children, the childless individuals were not

dissatisfied. In fact, women were somewhat more satisfied than men with their decisions to be a parent or be childfree. The authors concluded that parenthood was not a necessary prerequisite for life satisfaction during middle age.

Bearson (1989) interviewed 30 middle-aged women (ages 40-50) and 30 older women (ages 65-75) to determine whether the older women derived their sense of life satisfaction from a different set of domains than did middle-aged women and used different criteria in assessing their life conditions. Life satisfaction was measured using the Cantril Ladder (Cantril, 1965) and the Life Satisfaction Index - A (LSIA) developed by Neugarten, Havighurst, and Tobin (1961). Both middle-aged women and older women had similar scores on global life satisfaction. The older women reported the following sources of life satisfaction: 75% said material well-being; 67% mentioned family life; 50% reported children and grandchildren; 81% said marriage; 33% stated health; 30% referred to interests and activities; 23% cited friends; and 20% mentioned freedom to do what they wanted. Fewer middle-aged women reported material well-being or health as sources of life satisfaction. The number of middle-aged women who mentioned family life, marriage, interests and activities, and friends was essentially the same as for older women. In addition, 17% of the middle-aged women mentioned freedom. A much larger number of middle-aged women cited their work or career as a source of life satisfaction. The middle-aged women mentioned two sources of satisfaction that the older women did not: a sense of accomplishment in their roles as mothers and their personal growth and development. In looking to the future, the older women wished to maintain the status quo or prevent fears from being realized. Middle-aged women aspired to material well-being and looked forward to achievements and acquisitions.

Mitchell and Helson (1990) utilized two samples: a cross-sectional sample of women from a woman's college taken in 1983 and a longitudinal sample of women taken in 1989 from the same institution. Although the women ranged in age from 26-80, the researchers

were examining the quality of life particularly of the middle-aged women. They hypothesized that women in their 50s were in the prime of life. Life satisfaction was measured by responses to the single item: Do you think the present time in your life is first-rate, good, fair, or not-so-good? for subjects in the cross-sectional sample. For the longitudinal sample, life satisfaction was measured at age 43 by the well-being scale of the California Psychological Inventory. At age 52, the longitudinal sample was asked the same question as the cross-sectional sample to ascertain life satisfaction.

Results from the cross-sectional sample indicated that more prime women (midpoint age 51) reported their lives as first-rate than youngest women (midpoint ages 26-37), early middle-aged women (midpoint ages 41-46), late middle-aged women (midpoint ages 56-61), or oldest women (midpoint ages 66-76). Although differences among the three middle-aged groups did not reach significance, 50% of the prime women reported high life satisfaction as opposed to 37% of the early middle-aged women and 43% of the late middle-aged women. In comparing the three groups of middle-aged women on other characteristics, the researchers found that 70% of the women in early middle-age were living with children (with or without partners), compared to 40% of the prime group and 18% of the women in late middle age. The number of women living with a partner only showed a reverse trend. Women in the prime group rated themselves slightly higher in health than the younger middle-aged women and significantly higher than the older group. Participation in the workforce was distributed as follows: 61% of the younger middle-aged women were working; 43% of the prime group worked; and 34% of the older middle-age women were employed. Although women in the prime group rated themselves more comfortable financially than the two other midlife groups, income generated by their own earning was less for the prime and older group than for the younger middle-aged women. Partners' incomes were significantly higher for women in the prime group than for the younger or older groups. Concern for parents was greater for the prime and older women than for

those in the younger group. Satisfaction with partner did not differ across the three middle-aged groups. Women in the prime group were less interested in sex than the younger group of middle-aged women; however, 70% of the prime group reported they were either "very much" or "moderately" interested in sex. The prime group was less concerned with loneliness, ethical issues, philosophical and spiritual issues, and sense of inner change than both the younger and older middle-aged women. For both the prime and older groups, political and social issues were more engaging; friendships were more important and more satisfying; and joy in living was greater than the younger middle-aged women.

Ratings of quality of life within the prime group were significantly correlated with living alone with a partner, health, and financial comfort. Life satisfaction was also positively correlated with interest in sex, satisfaction with partner, occupation, family, partner's occupation, friendships, cultural life, and opportunities for service. Life satisfaction was negatively related to a concern with loneliness, aging, and the need to choose, to begin something, and to modify something. Thus, life satisfaction in the prime group was related to factors which distinguished this group from younger and older middle-aged women. Life satisfaction also was related to satisfaction in many areas of life and to lack of negative affect or need to change.

The results from Mitchell and Helson's (1990) longitudinal sample indicated that life satisfaction at age 43 and at age 52 were not only similar to each other among the women of this sample, but also similar to the prime women of the cross-sectional sample. Of the women in the prime group of the longitudinal study, 47% rated their lives as first-rate. The characteristics of living with children, living with a partner only, health, participation in the workforce, financial comfort, concern for parents, and interest in sex all had trends among the longitudinal women similar to the prime women of the cross-sectional sample. The women of the longitudinal sample were asked to rate whether each of 45 "feelings about life" were more or less true for them now (in their early 50s) than 10 years previously when the

longitudinal study began. Seven items were rated as more true in their 50s than previously by at least 75% of the women. Those items were: being selective in what I do (91%); a sense of being my own person (90%); feeling established (78%); more satisfied with what I have, less worried about what I won't get (76%); focus on reality: meeting the needs of the day and not worrying about them (76%); feeling the importance of time passing (76%); and using feeling and rationality in decision-making (76%).

In the longitudinal sample, living with partner only and being an empty-nest parent were two variables which indicated significant correlations with life satisfaction. A negative correlation between responsibility for parents and quality of life fell short of significance. Health was highly correlated with life satisfaction, and ratings of health increased between ages 43 and 52. Satisfaction in work and status level in work were positively related to life satisfaction. Marital satisfaction was highly correlated with ratings of quality of life. The feelings about life that correlated positively with life satisfaction were: my life is moving well; feeling secure and committed; a new level of intimacy; and feeling optimistic and cheerful about the future. Those feelings which correlated negatively with life satisfaction were: wishing I had a wider scope to my life; feeling very much alone; and coming near the end of one road and not finding another.

An hierarchical multiple regression analysis was performed to determine whether demographic variables made a significant contribution to life satisfaction after the influence of well-being at age 43 was taken into account. With quality of life at age 52 as the criterion variable, well-being at age 43 was entered as the first predictor and produced an R of .35. The variables of health, living with partner only, and high status in work increased the R to .67 and raised R^2 from .12 to .45. Mitchell and Helson (1990) concluded that the group of women in their 50s demonstrated that the prime of life did occur in that age span.

In summary, five studies examined multiple factors and their relationship to life satisfaction at midlife. Although the first study identified health, sexual enjoyment, social

activity hours, and life satisfaction at an earlier time in life as predictors of life satisfaction at middle age, the results were not described by gender, nor were single middle-aged women mentioned. Results of the second study indicated that health, income, education, contact with friends, and satisfaction with family life contributed to life satisfaction in never-married middle-aged adults, but the only comment made specifically about women was that highly educated women were likely to remain single. The third study was an examination of married middle-aged adults, and results indicated that having children was not necessary to life satisfaction. Although the fourth study investigated factors which contributed to the life satisfaction of middle-aged women, participants in the study were married. Factors contributing to the life satisfaction of single middle-aged professional women was not explored. The fifth study included three different age groups of middle-aged women, but no factors relating to the life satisfaction of single professional women within these age groups were investigated. In short, the life satisfaction of single middle-aged professional women was not addressed in any of these studies.

Two Studies of Multiple Factors Associated with Life Satisfaction

Two studies which examined the relationship of multiple factors to life satisfaction require special attention because of their focus on middle-aged women. In addition, both studies presented information specific to the life satisfaction of single middle-aged women.

Loewenstein et al. (1981) studied 60 previously married or never married women, 35 to 65 years of age, to determine the satisfaction and stresses of single status. Issues such as whether there were universally felt needs for sexual outlets, for child rearing, and for one major intimate relationship were explored to determine whether the fulfillment of such needs was related to life satisfaction. Participants in the study were generally well-educated and employed. Life satisfaction was found to be high. The variable most closely associated with life satisfaction was health. Living arrangement was another important variable, and the presence of a peer companion in the household was closely associated with high life

satisfaction. In this sample of single women, age did not affect life satisfaction, nor did religious involvement. Education was found to be only weakly related to life satisfaction, and marital status was statistically unrelated to life satisfaction. The authors proposed that the reason single women over 30 tended to be relatively content with their lives was because the longer they remained single the better they liked it. Because the researchers found no differences in life satisfaction between the previously married and the never-married, they speculated that there were more similarities than differences among women who had been divorced, widowed, or never-married.

Loewenstein et al. (1981) also asked the 60 single women about the advantages/disadvantages of being single. The advantages listed were: freedom, independence, pride, and self-respect (mentioned by 43 women); pursuit of career goals (mentioned by 15 women); personal growth and friendship (mentioned by 11 women); and privacy (mentioned by 6 women). Among the 60 women, 52 saw some positive features in their single status, while only 8 saw no advantages. The disadvantages mentioned by these single women were: no mate or children, financial problems, lack of companionship or sexual partner; sole care of family members, making decisions alone, attitudes of society, and loneliness. Among the 60 women, 47 found some negative features in their single status, while 13 found none.

Asked why they had not married and whether or not they wished to marry, 9 of the 38 never-married reported they were single by choice. Five women stated they were single because of the break-up of one or several unhappy love affairs. More than half of the never-married group (21) indicated they had drifted into the single state through circumstances they still considered unfortunate (i.e., not finding the right person, not willing to settle for second-best). Three women had remained single because they believed marriage and career were incompatible. Several women, especially in the younger age group, stated they counted on or hoped to marry or remarry. The researchers examined the regrets and wishes

of the women to determine if disappointment about not being married or the hope of finding a mate were high priorities. Half of each group (17 never-married, 11 previously married) indicated they wished for a mate or companion of either sex, with or without marriage. The desire for steady companionship was widespread in spite of the high life satisfaction of the majority of the women.

In identifying the most significant emotional attachment in their lives, many single women in the Loewenstein et al. (1981) study mentioned more than one person: female friends (n=19), family members (n=16), sisters (n=14), children (n=14), and mothers (n=13). Unexpectedly, three women who had high life satisfaction mentioned no specific person. The absence of intimate friendships did not preclude high life satisfaction; conversely, the presence of major relationships did not assure high life satisfaction. Family relationships did not seem to contribute greatly to life satisfaction; however, responsibility for sick elderly parents had a detrimental affect on life satisfaction.

The researchers asked these single women how they felt about their childlessness at middle age. Although the lack of children was a major regret for a few women who had not chosen the single lifestyle, only 13 of 40 childless women regretted the absence of children in their lives. Of the never-married women, 24 had found ways of having relationships with children (i.e., nieces, nephews, children of friends). A number of the subjects who were teachers stated they met their needs for nurturing and contributing to the next generation through their students.

Loewenstein et al. (1981) found that loneliness was a problem for some women and was highly correlated with low life satisfaction. Along with loneliness, the researchers explored the common belief about single women that lack of sexual satisfaction leads to anxiety and frustration. Their results, however, did not support the popular belief. Among the single women, 26 spoke of experiencing sexual needs or longings, but 31 women stated they did not have such feelings. The 26 women who reported sexual needs met them in

various ways. Neither the presence nor absence of sexual needs, nor the mode of current sexual fulfillment, were in any way related to life satisfaction. The authors concluded that these middle-aged women, who were raised in an era of sexual taboos, did not reflect the popular media's portrait of merry widows, gay divorcees, or swinging singles. If anything, sexual indifference described these women's attitudes more than sexual frustration or repression.

The high importance of work for the single women of this study was dramatically related to life satisfaction. Comparing women with professional jobs to those with non-professional jobs, Loewenstein et al. (1981) found some association between high-status work and life satisfaction, but the association was weaker than expected. Of the 60 women, 52 described their work as very important because work was a necessary economic activity and because work gave meaning to their lives. Work connected these women socially to the wider world. The women's perceptions of salary fairness was significantly related to life satisfaction. Twenty of the 40 women who considered their salaries fair had high life satisfaction, compared to one-third of the 20 women who rated their salaries unfair.

The second study which requires special attention is Baruch et al.'s (1983) study of the life satisfaction of 300 middle-aged women. The researchers derived a two dimensional picture of well-being, composed of mastery and pleasure. Mastery referred to a woman's sense of feeling important and worthwhile and was connected to her work and mental life. Pleasure referred to a woman's sense of finding life enjoyable and was tied to her emotional life and her areas of intimacy with others. Life satisfaction or well-being occurred when women stacked up their life expectations against what had actually happened in their lives and found more items on the plus side.

Although Baruch et al. (1983) found that a combination of mastery and pleasure was essential to well-being, mastery contributed the most to life satisfaction. Among the women in the study, aged 35 to 55, well-being was not related to age, nor did mastery and pleasure

decline as women got older. The researchers discovered a strong correlation between women who preferred the role(s) they were in (i.e., wife, worker) and well-being. Although such variables as age, education, and quality of marriage were examined, mastery was identified as the primary key to well-being. The element that best determined whether women ranked high or low in mastery was paid work. Whether or not women were married affected only the pleasure side of well-being. Self-esteem and a sense of control over their destiny functioned independently of marriage. Whether women did or did not have children had no significant impact on well-being.

Three areas were relevant to all women in the study regardless of marital or employment status. First, total family income was an important contributor to mastery and pleasure. Secondly, sexual satisfaction was the most powerful contributor to pleasure. And third, a prestigious job and the proportion of money contributed to the family income were significant to a sense of mastery. Involvement in multiple roles had a strengthening effect on well-being, with women scoring lowest on mastery being those with the fewest roles.

Life satisfaction was found highest among women who were employed, married, and had children. Although divorced and never-married women scored lower on pleasure than married women, they tended to be higher on mastery. The researchers (Baruch et al., 1983) discovered that the higher mastery scores of single women were associated with the fact that these women did not see themselves as failures or as inferior to married women. Work played a critical role in the lives of the single women, and the quality of their work lives affected their sense of pleasure. Occupational prestige had a strong effect on single women's sense of mastery. Single women who reported they preferred being single were high in overall life satisfaction, whereas single women who preferred being married scored low in mastery and pleasure, and thereby their life satisfaction was low. Single women valued their independence while married women valued their interpersonal relationships more. For many single women, regret at not being married was mixed with a realization that marriage

would have probably been a poor fit, given their goals and temperament. Being childless was less of a concern for single women than not having an intimate relationship. In fact, these women reported they had not experienced a permanent sense of loss from not having children. Singlehood had resulted from a series of choices made over a number of years. Single women in this study built networks of friends who served as important sources of mastery and pleasure. These friendships were second only to finding a challenging job to the life satisfaction of single women.

In summary, the studies of Loewenstein et al. (1981) and Baruch et al. (1983) have added important information to an understanding of the facts that do and do not contribute to the life satisfaction of single middle-aged professional women. Such factors as health, living arrangements, friendships, not having a mate, sexual satisfaction, job satisfaction, and income all appeared to be associated with life satisfaction for single middle-aged professional women.

Importance of the Study to Counselors

An understanding of the factors that contribute to life satisfaction of single middle-aged professional women is imperative for members of the counseling profession. Because research has focused almost exclusively on women as a homogeneous group, ideas concerning what contributes to life satisfaction are based primarily on studies of married women. Those factors which contribute to life satisfaction among single women may be vastly different. Because single middle-aged professional women contradict what society has deemed normal and stereotypical for women in the past, counselors cannot assume they know the components of life satisfaction based merely upon their understanding of married women. As the number of single middle-aged professional women continues to grow, counselors must realize that single women do not have fewer choices nor are they less satisfied with their lives simply because there are smaller numbers of them. Instead, counselors who understand what contributes to life satisfaction of single middle-aged

professional women can better serve the needs of these clients and help them make decisions concerning the complex array of choices they face in today's world.

CHAPTER III

METHODOLOGY

A review of the related literature supports the concept that job satisfaction, gender identity, locus of control, social support, health, regrets regarding life circumstances, financial resources, and sexual satisfaction are related to life satisfaction in single middle-aged professional women. Although the literature suggests that each of the previously mentioned characteristics has an impact on life satisfaction, the relative extent to which these variables account for life satisfaction is unknown. An additional variable, leisure-time activities, has been added as an exploratory variable. Although the impact of leisure activities on life satisfaction has not been mentioned in the literature, single middle-aged professional women (in an earlier pilot study) suggested that leisure-time activities contribute to their satisfaction with life. This chapter presents the design and methodology for the study intended to address the void in the literature. The discussion includes: research questions, research hypotheses, description of instruments and participants, overview of procedures, and description of statistical procedures used in data analysis.

Research Questions

The purpose of this study was to examine the following questions:

1. To what extent do job satisfaction, gender identity, locus of control, social support, health, regrets regarding life circumstances, financial resources, leisure-time activities, and sexual satisfaction contribute to life satisfaction, as measured by the Satisfaction With Life Scale (Diener et al., 1985) and the Semantic Differential Scale (Campbell et al., 1976)?

2. What are the major regrets regarding life circumstances of single middle-aged professional women?
3. What are the differences in life satisfaction among three age groups (35-39, 40-49, 50 and older) of these single middle-aged professional women?

Hypotheses

The following hypotheses were tested:

1. Performance on the Satisfaction With Life Scale (Diener et al., 1985) and the Semantic Differential Scale (Campbell et al., 1976) can be explained by recourse to the characteristics of job satisfaction, gender identity, locus of control, social support, health, regrets regarding life circumstances, financial resources, sexual satisfaction, and leisure-time activities.
2. Performance on the Satisfaction With Life Scale (Diener et al., 1985) and the Semantic Differential Scale (Campbell et al., 1976) will not vary significantly among the three age groups (35-39, 40-49, 50 and older) of single middle-aged professional women.

Although no specific hypothesis, based on the literature, could be formulated concerning what the regrets regarding life circumstances of single middle-aged professional women are, these regrets were tabulated for analysis.

Instruments

Participants completed a questionnaire that contained demographic items, the Satisfaction With Life Scale (SWLS; Diener et al., 1985), the Semantic Differential Scale (Campbell et al., 1976), the Bem Sex Role Inventory Short Form (BSRI; Bem, 1974, 1981), a job satisfaction scale (Baruch et al., 1983; Campbell et al., 1976), Perceived Social Support Friends Scale (PSS-Fr; Procidano & Heller, 1983), Perceived Social Support Family Scale (PSS-Fa; Procidano & Heller, 1983), Locus of Control Scale (Levenson, 1974), Regrets Regarding Life Circumstances Scale (Metha et al., 1989), and questions regarding health,

financial resources, leisure-time activities, and sexual satisfaction. The complete questionnaire is reprinted in Appendix A. The two life satisfaction instruments appeared first (after demographic information) so that participants' responses would not be influenced by the remainder of the questionnaire.

Demographic Information

Demographic questions for participants (included in Appendix A, Section I) included: age; status of singlehood (i.e., never married, divorced, widowed); highest degree held; current position (i.e., faculty, administrator, counselor); salary range; ethnic group; dependents (i.e., none, parents, elderly relatives, brother(s) and sister(s), other); and current living situation (i.e., live alone, live with family member(s), live with partner, share expenses with roommate).

Health, Financial Resources, Job Satisfaction, Sexual Satisfaction, Regrets Regarding Life Circumstances, and Leisure-Time Activities Information

Questions concerning health, financial resources, and sexual satisfaction (included in Appendix A, Section VI, V, IX) were converted from interview questions to Likert scale questions. The interview questions were used by Baruch et al. (1983) in their study of the well-being of 300 middle-aged women. Questions related to job satisfaction (included in Appendix A, Section IV) were adapted from interview questions of Baruch et al. (1983) and from the quality of life interview questions of Campbell et al. (1976). Job satisfaction questions were changed to a Likert scale format.

Questions concerning regrets regarding life circumstances (included in Appendix A, Section XI) were first used in an open-ended interview format by Baruch et al. (1983). Later, Metha et al. (1989) generated a list of common regrets of women based on the Baruch et al. (1983) study as well as a pilot study of their own. These common regrets were converted to a Likert scale format for use in the present study. Blanks were provided for participants to

add and rate additional regrets they may have which had not been included in the list of common regrets.

Questions concerning leisure-time activities (included in Appendix A, Section VIII) were created using a Likert scale format. The specific activities selected were based on responses of women in a pilot study done earlier by the researcher.

Questions concerning health, financial resources, job satisfaction, leisure-time activities, and sexual satisfaction were included in a factor analysis which was conducted to investigate the internal structure of these measures.

Bem Sex Role Inventory Short Form

The Bem Sex Role Inventory (BSRI; Bem, 1974, 1981) (included in Appendix A, Section III) was designed to implement research on psychological androgyny, a term that denotes the integration of femininity and masculinity within a single individual. The BSRI treats femininity and masculinity as two independent dimensions rather than two ends of a single continuum. Thus, individuals may indicate whether they are high on both the feminine and masculine dimensions ("androgynous"), low on both dimensions ("undifferentiated"), or high on one dimension but low on the other dimension (either "feminine" or "masculine"). The BSRI is based on the concept that the traditionally sex-typed individual is someone who is highly attuned to cultural definitions of sex-appropriate behavior and who uses these definitions as the standard by which to measure his/her own behavior. From this point of view, the traditionally sex-typed individual is motivated to keep his/her behavior consistent with an image of femininity or masculinity by selecting behaviors and attributes that enhance the image and by avoiding behaviors that do not enhance the image. Items for the BSRI were selected as feminine if they were judged to be more desirable in American society for a woman than for a man; items were selected as masculine if they were judged to be more desirable in American society for a man than for a woman.

The Short Form of the Bem Sex Role Inventory contains 30 personality characteristics. Ten of the characteristics are stereotypically feminine (e.g., affectionate, sympathetic, sensitive to needs of others, understanding) and ten are stereotypically masculine (e.g., independent, assertive, strong personality, forceful). Ten characteristics serve as filler items (e.g., conscientious, moody, reliable, jealous). When taking the BSRI, an individual is asked to indicate on a 7-point scale how well each of the 30 characteristics describes herself/himself. The scale ranges from 1 ("never or almost never true") to 7 ("always or almost always true") and is labeled at each point. Based on the responses to the items and based on the median split of a normative sample, individuals may be classified into one of four sex-role groups: feminine, masculine, androgynous, or undifferentiated.

Psychometric analyses of the BSRI were conducted using undergraduate students at Stanford University. The first sample consisted of 279 females and 444 males who completed the inventory in 1973. The second sample included 340 females and 476 males who took the BSRI in 1978. Analyses were performed for both the original and the short forms of the BSRI.

Reliability for the BSRI was established using coefficient alpha to estimate internal consistency. Coefficient alpha was computed separately for females and males in both samples for the Femininity score (Short Form = .84 for females), the Masculinity score (Short Form = .85 for females), and the Femininity-minus-Masculinity Difference score (Short Form = .87 for females). The Femininity and Masculinity scores proved to be logically independent as well as empirically independent. On the Short BSRI, the correlation between femininity and masculinity for the two samples was .145 for females.

Test-retest reliability was found to be consistent in a sample of subjects taken from the original sample who were administered the BSRI again one month later. Product-moment correlations were computed between the first and second administrations for both the original and the short BSRI. Femininity scores (Short Form, $r = .85$), Masculinity scores

(Short Form, $r = .91$) and Androgyny scores (Short Form, $r = .88$) proved highly reliable for females. Correlations between the original and short BSRI for the Femininity, Masculinity, and Femininity-minus-Masculinity Difference scores indicated the two forms were highly correlated. In addition, the three scores of the short BSRI tended to be more internally consistent than those of the original BSRI.

To determine the validity of the BSRI, subjects from the original samples were asked to complete the California Psychological Inventory and the Guilford-Zimmerman Temperament Survey (Bem, 1974). Results indicated that the Guilford-Zimmerman Temperament scale was not correlated with any of the three scales of the BSRI. The California Psychological Inventory was moderately correlated with all three scales. Because none of the correlations were particularly high, the BSRI apparently did measure an aspect of sex roles not directly tapped by the other two instruments. Several studies (Bem, 1975; Bem & Lenney, 1976; Bem, Martyna, & Watson, 1976) were conducted to determine whether the BSRI discriminated between those individuals who restrict their behavior in accordance with sex stereotypes from those who do not. The central hypothesis was that a non androgynous sex role restricts the range of behavior available to an individual as he/she moves from one situation to another. Consistent with the hypothesis, sex-typed subjects were significantly more likely than androgynous or cross-sex-typed subjects to prefer sex-appropriate activity and to resist sex-inappropriate activity (Bem & Lenney, 1976). In fact, participating in cross-sex behavior caused sex-typed subjects greater psychological discomfort and more negative feelings about themselves.

Locus of Control Scale

The Levenson Locus of Control Scale (Levenson, 1974) (included in Appendix A, Section X) was designed to measure belief in chance (C) as separate from expectancy for control by powerful others (P) and perceived mastery over one's own life (I). Levenson believed that the Internal-External Scale of Rotter (1966) was not unidimensional but could be

separated into various factors. Three new scales (Internal, Powerful Others, and Chance) were constructed in order to measure belief in chance expectancies as separate from a powerful others orientation. The rationale behind this differentiation stemmed from the hypothesis that people who believed the world was unordered (Chance) would behave and think differently from people who believe the world was ordered but that powerful others (Powerful Others) were in control. Further, the hypothesis suggested that individuals who believed that chance was in control were cognitively and behaviorally different from individuals who felt that they were in control (Internal).

The Locus of Control Scale of Levenson contains 24 statements. Eight statements reflect an internal locus of control; eight statements contain ideas relating to external locus of control by powerful others, and eight statements reflect a chance locus of control. When taking the locus of control scale, participants are requested to indicate on a 6-point scale their agreement with each item. The scale ranges from 1 (strongly disagree) to 6 (strongly agree) and is labeled at each point. Scores are available for all three scales, but individuals are classified as internal, external, or chance controlled based on which scale contains the highest score.

Psychometric analyses of the Locus of Control Scale were conducted using male and female adults from a Southwestern metropolitan area and male students from a Southwestern university. The first sample contained 96 adults; the second sample consisted of 329 male students.

Reliability for the Locus of Control Scale was established using coefficient alpha to estimate internal consistency. The Kuder-Richardson reliabilities (coefficient alpha) yielded $r = .64$ for the I scale, $r = .77$ for the P scale, and $r = .78$ for the C scale. Although the internal consistency estimates were only moderately high, the values were expected to be somewhat low because the test items sampled from a variety of situations. Split-half reliabilities (Spearman-Brown) were: $r = .62$ (I scale), $r = .66$ (P scale), and $r = .64$ (C scale).

Test-retest reliabilities for a one-week period were $r = .64$ (I scale), $r = .74$ (P scale), and $r = .78$ (C scale). Means of the second administration were not found to be significantly different from those of the first administration.

To determine validity of the Locus of Control Scale, item analyses were conducted with several pretest groups of individuals. Results indicated that all of the items significantly distinguished between high and low scorers for each of the three scales. The pretest groups completed the Marlowe-Crowne Social Desirability Scale, and correlations between the Marlowe-Crowne and the Locus of Control Scale were near 0.00 for each of the items. Mean differences on the three scales were used to establish the division of control into the I, P, and C components. Mean differences indicated that the I scale ($M = 35.48$) was significantly different from both the P ($M = 16.65$) and C ($M = 13.94$) scales. Differences between scores on the P and C scales were significant only for male participants. A factorial design indicated that males scored significantly higher on the P scale than did females. Correlations among the three scales indicated that the P and C scales correlated moderately with each other ($r = .59$), and both were negatively related to the I scale. A Varimax rotation of the components of the three scales indicated there was almost no overlap of the items on the I, P, and C factors. Levenson (1974) concluded that the tripartite division of expectancies for control added to the usefulness of the locus of control dimension.

Perceived Social Support Friends and Perceived Social Support Family Scales

The Perceived Social Support Friends (PSS-Fr) (included in Appendix A, Section VII) and the Perceived Social Support Family (PSS-Fa) (included in Appendix A, Section VII) were designed to measure the extent to which individuals perceive that their needs for support, information, and feedback are fulfilled by friends and family (Prociano & Heller, 1983). The distinction between friend support and family support was considered important because different populations (e.g., different age cohorts) might rely on friend or family support to different extents. In addition, change in an individual's friend network (e.g.,

through moving for education or career) or family network (e.g., through death) might affect perceptions of social support. Procidano and Heller (1983) believed that support-seeking resulted from appraisals by individuals that there was a threat to which they must respond, that information or help was needed to deal with the threat, and that aid was perceived to be available within their support networks.

The PSS-Fr and PSS-Fa contain 20 statements each. The statements refer to feelings and experiences which occur to most people at one time or another in their relationships with friends and with family (e.g., "My friends give me the moral support I need"). Participants are asked to indicate yes, no, or don't know in response to each statement. Scores are available on each scale, and the scores may range from 0 (indicating no perceived social support) to 20 (indicating maximum perceived social support).

Psychometric analyses of the Pss-Fr and the PSS-Fa were conducted in three studies using undergraduate students at Indiana University. Although all studies yielded similar results, one study containing 222 students will be discussed to demonstrate the reliability and validity analyses of the two scales.

Reliability for the PSS-Fr and the PSS-Fa was established using Cronbach's alpha. PSS-Fr and PSS-Fa proved to be homogeneous measures with Cronbach's $\alpha = .88$ for PSS-Fr and $\alpha = .90$ for PSS-Fa. Test-retest reliabilities over a one month interval were $r = .83$.

To determine validity of the PSS-Fr and the PSS-Fa, separate factor analyses with orthogonal factor rotation were conducted. These factor analyses indicated that each scale was composed of a single factor. The sample of students completed instruments relating to positive life events, negative life events, and symptomatology. Both the PSS-Fr and PSS-Fa were significantly and negatively related to the symptom scores. Neither negative nor positive life events were related to PSS-Fa; however, the relationship between PSS-Fr and negative life events reached borderline significance.

Satisfaction With Life Scale

The Satisfaction With Life Scale (Diener et al., 1985) (included in Appendix A, Section II) was designed to measure global life satisfaction. Originators of the scale believed that individuals must be asked for an overall judgment of their lives in order to measure the concept of life satisfaction. Unlike other scales, the SWLS leaves participants free to weight various domains (e.g., health, wealth) and various feeling states (e.g., loneliness) in whatever way they choose. The focus of the SWLS was narrowed intentionally to assess global satisfaction among the various components of subjective well-being; therefore, the SWLS was not designed to assess related constructs such as positive affect or loneliness.

The SWLS contains five statements that deal with the quality of life (e.g., "In most ways my life is close to my ideal."). Participants are asked to indicate on a 7-point scale their agreement with each item. The scale ranges from 1 (strongly disagree) to 7 (strongly agree) and is labeled at each point. An overall life satisfaction score ranging from five (low life satisfaction) to 35 (high life satisfaction) is possible for participants.

Psychometric analyses of the SWLS were conducted using undergraduate students. The first sample included 176 psychology students at the University of Illinois. The second sample consisted of a different group of 163 psychology students.

Reliability for the SWLS was established using coefficient alpha to estimate internal consistency. Coefficient alpha was .87. The two-month test-retest correlation was .82.

To determine validity of the SWLS, the interitem correlation matrix was factor analyzed using principal axis factor analysis. A single factor emerged, accounting for 66% of the variance. Relationships between the SWLS and other measures of subjective well-being were examined. In both samples, moderately strong correlations between the SWLS and other well-being measures were found ranging between $r = .50$ on the Bradburn Positive Affect Balance Scale (Bradburn, 1969) to $r = .75$ on the Semantic Differential Scale (Campbell

et al., 1976). The SWLS was negatively correlated to the Bradburn Negative Affect Scale with $r = -.37$.

Semantic Differential Scale

The Semantic Differential Scale (SDS; Campbell et al., 1976) (included in Appendix A, Section II) was designed to measure global life satisfaction. The scale became part of a lengthy interview which assessed satisfaction of adults with different domains in life (e.g., satisfaction with city and neighborhood, satisfaction with housing). Results of the interviews were summarized in a book-length report on the quality of American life (Campbell et al., 1976).

The SDS contains eight pairs of words or phrases placed at the extremes of a 7-point rating scale. Participants are informed that these words are to be used to describe how they feel about their present lives. For each pair of adjectives, participants are asked to circle the location (numbered 1-7) between the extremes they believe best describes their present lives. An overall life satisfaction score ranging from 8 (low life satisfaction) to 56 (high life satisfaction) is given to participants.

Reliability of the SDS was estimated using Cronbach's alpha and Heise and Bohrnstedt's omega. Based on the correlations among the eight items, Cronbach's alpha and Heise and Bohrnstedt's omega were calculated and found to be equal to .89. Eight months after the initial interviews on the overall quality of life study, a subsample of 285 participants were reinterviewed. Although the second interviews were not a true test-retest measure, stability correlations were calculated for the SDS, and the stability correlation for overall life satisfaction was found to be .43.

Validity of the SDS was estimated by calculating the intercorrelations of the eight items on the scale and by determining that these correlations remained stable among various subgroups of the total sample. Correlations also were computed between the mean score on

the scale and a single life satisfaction item. The correlation of the scale to single life satisfaction items was $r = .55$.

Participants

Participants for this study were single middle-aged professional women who were between the ages of 35 and 66 and who had no children. These women are employed as administrators, counselors, and faculty members at colleges and universities in the state of North Carolina. Participants were obtained by contact with members of the North Carolina Association of Women in Education (NCAWE) (formerly North Carolina Association of Women Deans, Administrators, and Counselors), the North Carolina College Personnel Association (NCCPA), the North Carolina American Association of Women in Community and Junior Colleges (NCAAWCJC), and the North Carolina Community College Leadership Program (1989-1991). Members of NCAWE were requested to obtain two eligible participants (per member) on their campuses to complete the questionnaire (see Procedures section). Women members only of NCCPA, NCAAWCJC, and the Community College Leadership Program were asked to obtain one eligible participant (per member) on their campuses.

Within the four organizations, 686 questionnaires were distributed to 526 women members (160 NCAWE members received two questionnaires). Although 224 questionnaires were returned at a response rate of 32.7%, 72 questionnaires were not sufficiently complete to insure accurate results. The response rate for the 152 completed questionnaires was 22.2% or 70% of those questionnaires returned.

Descriptive information concerning the participants is reported in Table 1. Of the 152 participants, 60 (39.5%) were in their 30s, 58 (38.2%) were in their 40s, and 34 (22.4%) were 50 and older. The majority (71.7%) of these women had never married. The educational level of the participants was quite high. Only 13.2% of the women had a bachelors degree or less while 50.7% held a masters degree. In addition, 3.9% of the women had an Educational Specialist degree. Of the 152 women, 49 (32.2%) had obtained a doctoral degree. In

Table 1

Description of 152 Participants

Characteristic	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Age				
35	15	9.9	15	9.9
36	7	4.6	22	14.9
37	12	7.9	34	22.4
38	13	8.6	47	30.9
39	13	8.6	60	39.5
40	6	3.9	66	43.4
41	6	3.9	72	47.4
42	7	4.6	79	52.0
43	7	4.6	86	56.6
44	9	5.9	95	62.5
45	9	5.9	104	68.4
46	5	3.3	109	71.7
47	1	0.7	110	72.4
48	7	4.6	117	77.0
49	1	0.7	118	77.6
50	5	3.3	123	80.9
51	4	2.6	127	83.6
52	3	2.0	130	85.5
53	1	0.7	131	86.2
54	3	2.0	134	88.2
55	1	0.7	135	88.8
56	3	2.0	138	90.8
57	2	1.3	140	92.1
58	5	3.3	145	95.4
59	1	0.7	146	96.1
60	3	2.0	149	98.0
61	1	0.7	150	98.7
65	1	0.7	151	99.3
66	1	0.7	152	100.0

Table 1 (continued)

Characteristic	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Marital Status				
Never married	109	71.7	109	71.7
Divorced	40	26.3	149	98.0
Widowed	3	2.0	152	100.0
Education				
Associate	7	4.6	7	4.6
Bachelors	13	8.6	20	13.2
Masters	77	50.7	97	63.8
Specialist	6	3.9	103	67.8
Doctorate	49	32.2	152	100.0
Current Position				
Faculty	45	30.0	45	30.0
Administrator	79	52.7	124	82.7
Counselor	26	17.3	150	100.0
Frequency Missing = 2				
Current Salary Range				
\$ 0 - 14,999	7	4.6	7	4.6
\$15,000 - 24,999	23	15.1	30	19.7
\$25,000 - 34,999	57	37.5	87	57.2
\$35,000 - 44,999	39	25.7	126	82.9
\$45,000 - 54,999	13	8.6	139	91.4
\$55,000 - 64,999	6	3.9	145	95.4
\$65,000 - 74,999	3	2.0	148	97.4
\$75,000 and over	4	2.6	152	100.0
Ethnic Group				
White	132	86.8	132	86.8
African-American	18	11.8	150	98.7
American Indian	1	0.7	151	99.3
Other	1	0.7	152	100.0
Financial Dependents				
None	135	88.8	135	88.8
Parents	8	5.3	143	94.1
Elderly Relatives	2	1.3	145	95.4
Siblings	1	0.7	146	96.1
Other	6	3.9	152	100.0

Table 1 (continued)

Characteristic	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Living Situation				
Alone	106	69.7	106	69.7
With Family Members	17	11.2	123	80.9
With Partner	13	8.6	136	89.5
With Roommate	16	10.5	152	100.0

n = 152

summary, 86.8% of the participants had a masters degree or higher in terms of educational level. In fact, a number of the women indicated they had taken graduate level courses beyond the highest degree which they currently held. For purposes of this study, categories were established based on highest degree earned rather than degrees in progress.

More than half of the women (52.7%) held positions in higher education in which the majority of their time is spent handling administrative affairs. Positions as faculty members were held by 30% of the women, and 17.3% were counselors.

Approximately 20% of the participants earned \$24,999 or less in salary. The largest number (37.5%) earned between \$25,000 and \$34,999. The second largest number (25.7%) earned between \$35,000 and \$44,999. Those women earning \$45,000 or higher composed 17.1% of the sample.

Although women of different ethnic origins were invited to participate in the study, 86.8% of those women who completed questionnaires were white. The other ethnic origins represented were: 18 (11.8%) African-Americans, 1 American Indian, and 1 who declined answering this question. The majority of women (88.8%) had no one who was financially dependent on them. Almost 70% of these women lived alone. Of those women who live with someone else, 11.2% lived with family members; 8.6% lived with a partner, and 10.5% lived with a roommate.

Procedures

The researcher contacted the past President of the North Carolina Association of Women in Education, Dr. Diane L. Cooper of UNCG, concerning an invitation to NCAWE members to participate in the study. Dr. Cooper agreed to request that the membership of NCAWE be invited to participate. A flier announcing the proposed study was distributed by Dr. Cooper at the September meeting of NCAWE (see Appendix A).

In early November, each member of NCAWE received in the mail a packet of information containing: a letter of introduction from Dr. Cooper (see Appendix A), a letter

of instructions to NCAWE members from the researcher (see Appendix A), a letter to participants (see Appendix A), two copies of the questionnaire, two return postcards (see Appendix A), and return mailing envelopes.

All members of NCAWE who are single, at least 35 years old, and had no children were requested to complete one questionnaire themselves. Members were asked to give the second questionnaire to a colleague on their campuses who satisfied the study's definition of single (i.e., at least 35 years old, no children, and a position similar to members of NCAWE [i.e., administrator, counselor, faculty member]). Members requested colleagues to return the questionnaires to them in sealed envelopes provided by the researcher. Members were then to place their own sealed questionnaires and the sealed questionnaire of their colleague in an envelope pre-addressed to Dr. Cooper or to the researcher. Those members of NCAWE who were not eligible to complete questionnaires themselves were requested to obtain two colleagues who met the criteria.

Each questionnaire was assigned an identification number from 01 to 322. The number indicated to the researcher which member of NCAWE received the questionnaire and how many questionnaires had been distributed. Six weeks after the NCAWE members had received the questionnaires, 66 usable questionnaires had been returned. Telephone calls were made to a random number of those NCAWE members who had returned questionnaires and those who had not responded. Members revealed they had not continued reading the instructions if they were not eligible to participate. In addition, certain members expressed concern about confidentiality of responses with some questionnaires being returned by way of Dr. Cooper's office. Other members commented they did not have time to find eligible women; they expressed concern over the personal nature of the questionnaire, and said they could not find women who met all the criteria of being classified as single.

In December, the researcher contacted the Presidents of the North Carolina College Personnel Association (NCCPA), the North Carolina American Association of Women in Community and Junior Colleges (NCAAWCJC), and the North Carolina Community College Leadership Program. All three organizations agreed to send mailing lists of their respective members. Several women members of the American Association of Counseling and Development (AACD) also were contacted and agreed to serve as contacts on their campuses to expedite location of prospective participants.

In early January, each woman member of NCCPA, NCAAWCJC, and the North Carolina Community College Leadership Program received in the mail a packet of information containing: a letter of introduction and instructions from the researcher (see Appendix B), one copy of the questionnaire, one return postcard (see Appendix A), and a return mailing envelope. Members of the North Carolina Community College Leadership Program also received a letter of introduction from Dr. Susan Allred, the Co-Director of the program (see Appendix B). Members of AACD received several packets each for distribution to prospective participants. AACD contacts also were sent a letter of appreciation and instructions (see Appendix B).

Members of these organizations who were single at least 35 years old, and had no children were requested to complete the questionnaire themselves. Members who were not eligible to complete the questionnaire were asked to give the questionnaire to a colleague on their campus who satisfied the study's definition of single. Participants were provided postage-paid envelopes for returning questionnaires to the researcher.

The second mailing questionnaires were reproduced on a different color of paper and were assigned identification numbers ranging from 01 to 364. The number indicated to the researcher which member of each organization received the questionnaire and how many questionnaires had been distributed.

Returned questionnaires from both mailings were coded for entry into the VAX computer system at the University of North Carolina at Greensboro. Data analysis was conducted using the SAS data analysis program. Description of specific analyses follows.

Data Analysis

The essential thrust of this investigation was an understanding of life satisfaction in terms of a set of explanatory variables. Two measures of life satisfaction were used because many of the available measures of life satisfaction were one-item measures. In the following analyses, the dependent variable (life satisfaction) was operationalized by a simple unit weighted linear combination of the Satisfaction With Life Scale (SWLS; Diener et al., 1985) and the Semantic Differential Scale (SDS; Campbell et al., 1976) after they were transformed to Z scores with means of zero and a standard deviation of 1. Hereafter, data analysis of life satisfaction refers to the one dependent variable.

Scoring

Participants were assigned continuous scores based on their responses to items on the Satisfaction With Life Scale. Responses to items were totalled to reflect a score ranging from 5 (low life satisfaction) to 35 (high life satisfaction). Similarly, participants were assigned continuous scores based on their responses to items on the Semantic Differential Scale. Responses to items were totalled to indicate a score ranging from 8 (low life satisfaction) to 56 (high life satisfaction).

On the Bem Sex Role Inventory, participants were assigned a categorical score (i.e., feminine, masculine, androgynous, or undifferentiated) based on their responses. The mean of an individual's total score on masculine items and the mean of the individual's total score on feminine items were compared to the means of scores of a normative sample of middle-aged women. Participants whose mean score was 4.7 or higher on the masculine items were considered high masculine. Participants whose mean score was 5.76 or higher on the feminine items were considered high feminine. Using 4.7 and 5.76 as the median split,

individuals were classified as undifferentiated if they fell below 4.7 on the masculine items and 5.76 on the feminine items. Participants who had low feminine scores (below 5.76) and high masculine scores (4.7 and above) were classified as masculine. Participants who had high feminine scores (5.76 and above) and low masculine scores (below 4.7) were classified as feminine. Participants who had high feminine scores (5.76 and above) and high masculine scores (4.7 and above) were classified as androgynous.

On the Job Satisfaction scale, participants were assigned continuous scores based on their responses. Responses to items were totalled to reflect a score ranging from 22 (low job satisfaction) to 132 (high job satisfaction).

On self-perceived financial resources, participants were assigned continuous scores based on their responses. Responses to items were totalled to reflect a score ranging from 2 (not able to support self) to 9 (quite able to support self).

On self-perceived health, participants were assigned continuous scores based on their responses. Responses to items were totalled to indicate a score ranging from 2 (poor health) to 10 (excellent health).

On Perceived Social Support-Friends and Perceived Social Support-Family, participants were assigned continuous scores based on their responses. Responses to items on each scale were totalled so that two indices of social support were available. The scores on each scale range from 0 (low support) to 20 (high support).

On leisure-time activities, participants were assigned continuous scores based on their responses. Responses to items were totalled to reflect a score ranging from 8 (leisure-time activities are not important) to 40 (leisure-time activities are extremely important).

On sexual satisfaction, participants were assigned continuous scores based on their responses. Responses to items were totalled to indicate a score ranging from 8 (low sexual satisfaction) to 32 (high sexual satisfaction). To obtain an accurate score, reverse scoring was used on items 1-6. On question #8, ratings were assigned as follows: 1 = non existent, 2 =

less frequent than you would like, 3 = more frequent than you would like, 4 = as frequent as you would like.

On the Locus of Control Scale, participants were assigned a categorical score (i.e., internal, perceived other [external], chance control) based on their responses. Responses to items were totalled so that three scores were available. Each scale may range from 0 to 48, and the scale which had the highest total was used to classify the participant's locus of control.

On the Regrets Regarding Life Circumstances Scale, participants were assigned a categorical score (i.e., low regret, moderate regret, high regret) based on their responses. Responses to items were totalled and divided by the number of responses of each individual to obtain a mean score. A singular rating of 1 or 2 on an item was considered low regret; 3 or 4 on an item was considered moderate regret, and 5 or 6 on an item was considered high regret. To stay within this framework when averaging across all items and having continuous data, the midpoint between each category was used to separate the groups. A mean score of ≤ 2.5 was classified as low regret; a mean score of > 2.5 but ≤ 4.5 signified moderate regret, and a mean score of > 4.5 indicated high regret.

Descriptive Statistics

Using the SAS statistical package, descriptive statistics were calculated. Assuming an underlying continuum for continuous variables, means, standard deviations, minimum and maximum scores were calculated for the life satisfaction scale (dependent variable) and the scales of job satisfaction, social support, health, financial resources, leisure-time activities, and sexual satisfaction (independent variables). Frequencies and percentages were calculated for the categorical variables based on the results of the scales of gender identity, locus of control, and regrets regarding life circumstances.

Factor Analysis of "Constructed Variables"

Because questions concerning health, financial resources, leisure-time activities, and sexual satisfaction were created for this study, a factor analysis was conducted to investigate the internal structure of these measures. The set of 20 questions was subjected to iterative principal components factor analysis, with varimax rotation, to confirm that the questions grouped into the four categories mentioned above.

Regression

To test the first hypothesis concerning performance on life satisfaction measures by recourse to certain variables described earlier, separate regression analyses were conducted on participant responses to the Satisfaction With Life Scale (Diener et al., 1985) and the Semantic Differential Scale (Campbell et al., 1976). This analysis provided an exploratory look at the collective and individual effects of the independent variables on the dependent variable, life satisfaction. The independent variables included in the regression analyses were the following: job satisfaction, gender identity, locus of control, social support, health, regrets regarding life circumstances, financial resources, leisure-time activities, and sexual satisfaction.

The results of the regression analyses provided an explanation of the relationship between scores on life satisfaction and the set of independent variables. Three types of regression analyses were conducted to obtain a more complete understanding of how the variables and scores are related. A traditional stepwise regression analysis determined the increment in proportion of variance accounted for by successive combination of independent variables. A forward selection regression analysis identified the best single explanatory variable, then keeping that, identified successive variables that added explanatory information. The backward selection regression analysis deleted variables one at a time identifying the loss to explained variance. These methods assisted the researcher in defining the best model equation for predicting the dependent variable, life satisfaction. The various

regression analyses also assisted the researcher in determining whether or not the model was robust and stable over different types of regression analyses. In addition, separate analyses (F tests) were conducted on the individual coefficients associated with each independent variable to determine the unique contribution of each.

Analysis of Variance

To test the second hypothesis, an analysis of variance was computed to determine if there was a difference in life satisfaction scores among the three age groups (35-39, 40-49, 50 and older).

Frequencies

To examine the second research question, regrets regarding life circumstances reported by the participants were listed separately for the never married women and the divorced/widowed women. Based on the mean score for each item, regrets were ranked from highest to lowest regret for the two groups. Frequencies of the number of women who reported low, moderate, or high regret on the entire list of regrets also were calculated.

Exploratory Comparisons

Although not a part of the study, exploratory comparisons were conducted on the demographic characteristics of the participants to determine any significant differences in relation to life satisfaction scores. Because these exploratory analyses did not involve completely balanced and crossed designs, the independent t-tests and ANOVAS probably do not provide independent effects for the groupings mentioned below.

A series of t-tests were conducted to examine whether those women with a different status of singlehood (i.e., never-married versus divorced/widowed), different education (i.e., those with less than a doctorate degree versus those with doctoral degrees), and different living situation (i.e., lived alone versus lived with others) differed significantly from each other on life satisfaction scores. A series of ANOVAS also was undertaken to determine the effects of position (i.e., administrators, counselors, faculty members), salary (i.e., 0-\$24,999;

\$25,000-\$34,999; \$35,000-\$44,999; \$45,000 and up), and gender orientation (i.e., masculine, feminine, androgynous, undifferentiated) on life satisfaction scores.

Chapter IV

Results and Discussion

The chapter contains two major sections: results and discussion. Data are presented in subsections which parallel the research questions and hypotheses as well as the data analyses described in Chapter III. The discussion section includes explanation of the results.

Results

Results reported in this section are based on descriptive and inferential statistics which were used to examine performance on the questionnaire items, relationships between the independent variables and the dependent variable, relationships between demographic factors and the dependent variable, and differences between subgroups of the participants. Descriptive statistics, including means, standard deviations, and frequency distributions were calculated to describe participant performance on the scales of the questionnaire. Results of additional descriptive analyses were reported in Chapter III in the description of participants. Inferential statistics, including factor analysis, stepwise multiple regression, backward selection regression, analysis of variance, and t-tests, were calculated to examine the hypotheses and research questions. The discussion begins with examination of the results of the factor analysis because four scales on the questionnaire were not part of existing instruments and therefore no data on their construct or factorial validity were available.

Factor Analysis

To examine the internal structure of the questions pertaining to health, financial resources, leisure-time activities, and sexual satisfaction, the 20 questions were subjected to iterative principal axes factor analysis with varimax rotation. Since the results were to be used to confirm that four categories of questions existed, a four-factor solution was sought.

The results of the varimax rotation are shown in Table 2. Only factor loadings greater than .50 have been included in the table for easier referencing. The factor analysis yielded seven factors with eigen values greater than one; however, items on each scale loaded only on factors associated with that scale. Questions pertaining to health yielded one factor as did questions concerning financial resources. Questions pertaining to leisure-time activities loaded on three factors, and questions concerning sexual satisfaction loaded on two factors. The seven factors accounted for 14.02% of the variance.

Because a four-factor solution was desirable, an additional principal components factor analysis with varimax rotation was calculated. Table 3 contains the results of the varimax rotation. Only factor loadings greater than .35 have been included in the table for easier referencing. Again, sexual satisfaction is clearly identified with six questions loading on factor one and two questions loading on factor two. Factor two contains a mixture of leisure questions and sexual satisfaction questions. Factor three consists of financial resources and health, and factor 4 is clearly identified with leisure-time activity questions. The four factors accounted for 10.40% of the variance. Results of the four-factor solution indicated that the internal factor structure of the set of sexual satisfaction questions was clear and interpretable. Questions concerning financial resources, health, and leisure-time activities appeared to be a complex mixture of several factors not easily interpreted.

Descriptive Results

Scores on each of the various scales of the questionnaire were calculated for participants. Table 4 includes the ranges of scores, midpoints of each range, means of total scores, means per item of each scale, standard deviations, and minimum and maximum scores for the continuous measures of job satisfaction, financial resources, health, perceived social support from friends, perceived social support from family, leisure-time activities, and sexual satisfaction.

Table 2

Factor Analysis with Varimax Rotation and Seven Factor Solution

Questions	Factor Loadings by Factor						
	1	2	3	4	5	6	7
Financial Resources 1							.75
Financial Resources 2							.92
Health 1			.83				
Health 2			.88				
Leisure 1					.80		
Leisure 2					.58		
Leisure 3						.74	
Leisure 4						.71	
Leisure 5				.87			
Leisure 6							
Leisure 7					.62		
Leisure 8				.66			
Sexual Satisfaction 1	.84						
Sexual Satisfaction 2	.79						
Sexual Satisfaction 3	.82						
Sexual Satisfaction 4	.83						
Sexual Satisfaction 5	.82						
Sexual Satisfaction 6	.85						
Sexual Satisfaction 7		.72					
Sexual Satisfaction 8		.87					
Variance Explained by Each Factor							
Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Factor 7	
4.35	1.66	1.65	1.63	1.61	1.56	1.56	

Table 3

Factor Analysis with Varimax Rotation and Four Factor Solution

Questions	Factor Loadings by Factor			
	1	2	3	4
Financial Resources 1			.60	
Financial Resources 2			.45	
Health 1			.81	
Health 2			.75	
Leisure 1		.47		-.47
Leisure 2		.48		
Leisure 3				.54
Leisure 4				.62
Leisure 5		.52		.37
Leisure 6		.54		
Leisure 7		.51		
Leisure 8				.65
Sexual Satisfaction 1	.88			
Sexual Satisfaction 2	.72			
Sexual Satisfaction 3	.86			
Sexual Satisfaction 4	.85			
Sexual Satisfaction 5	.75			
Sexual Satisfaction 6	.87			
Sexual Satisfaction 7	.55	.56		
Sexual Satisfaction 8		.51		
Variance Explained by Each Factor				
	Factor 1	Factor 2	Factor 3	Factor 4
	4.55	2.08	1.92	1.85

Table 4**Descriptive Statistics for Continuous Variable Measures**

Measure	Potential Range of Scores	Midpoint of Range	Mean of Total Score	Mean per Item	Standard Deviation	Minimum	Maximum
Job satisfaction	22-132	5.5	101.75	4.63	16.34	44	129
Financial resources	2-9	3.5	6.59	3.30	1.58	2	9
Health	2-10	4	8.16	4.08	1.37	3	10
Social Support Friends	0-20	10	16.37	.82	3.79	5	20
Social Support Family	0-20	10	12.16	.61	6.40	0	20
Leisure-time activities	8-40	16	30.65	3.83	3.72	17	40
Sexual satisfaction	8-32	12	21.18	2.65	6.28	8	32

The job satisfaction scale, arranged in a Likert-scale format, contained responses ranging from 1 (strongly dissatisfied) to 6 (strongly satisfied). Results indicated that participants were slightly to moderately satisfied with their jobs as shown by their mean score of 4.63 per item on the job satisfaction measure. The financial resources measure, arranged in a Likert-scale format, contained responses ranging from 1 (not adequately) to 5 (quite adequately) on the first question and 1 (not enough to make ends meet) to 4 (a considerable amount after expenses) on the second question. Results indicated that participants perceived they are financially able to take care of themselves adequately as shown by their mean scores of 3.30 on each item (after items were combined). The health measure, arranged in a Likert-scale format, contained responses ranging from 1 (poor health) to 5 (excellent health) on question one and 1 (health interferes all the time) to 5 (health never interferes) on question two. Results indicated that participants perceive they are in good health as indicated by the mean score of 4.08 per health item. The perceived social support from friends and the perceived social support from family measures consisted of the responses "yes," "no," and "don't know." One point per question was assigned for responses which indicated support. Results indicated that participants perceive they receive more social support from friends than from family, as indicated by the mean score of .82 per item on the friends scale versus the mean score of .61 on the family scale. The leisure-time activities measure, arranged in a Likert-scale format, contain responses ranging from 1 (never important) to 5 (extremely important). Results indicated that participants regard their leisure-time activities as moderately important to them, as indicated by the mean score of 3.83 per item. The sexual satisfaction scale, arranged in a Likert-scale format, contained responses ranging from 1 (not at all) to 4 (extremely) on six questions about the importance of intimate relationships in participants' lives today and in the future. A seventh question had responses ranging from 1 (very dissatisfying) to 4 (very satisfying), and the eighth question contained responses ranging from 1 (non existent) to 4 (as frequent as you would like). The

first six responses were reverse coded. Results indicated that participants are moderately satisfied sexually as indicated by the mean score of 2.65 per item.

Table 5 includes the frequencies and percentages calculated for the categorized variables of gender identity, locus of control, and regrets regarding life circumstances. Participants identified most frequently with masculine or androgynous characteristics. For the most part, participants were internally controlled. Regrets regarding life circumstances were in the low to moderate range with 32.2% of the participants in the low range and only 2% of the participants in the high range of regret.

The ranges of scores, mid points of each range, means of total scores, means per item of each scale, standard deviations, and minimum and maximum scores for the two measures of life satisfaction, Satisfaction With Life Scale and the Semantic Differential Scale, are shown in Table 6. A combined life satisfaction score derived by summing z scores for the two scales also is shown in Table 6. The participants as a whole scored in the high range on both indexes of life satisfaction; however, standard deviations and range of scores on both instruments did provide some variability among the individual participants. Although the results of both scales are presented here, further analyses and discussion of life satisfaction is based on a simple unit-weighted linear combination of both scales after transformation to z scores.

Regression Analyses

The first hypothesis concerned the relationship between the life satisfaction scores and the independent variables: job satisfaction, gender identity, locus of control, social support, health, regrets regarding life circumstances, financial resources, leisure-time activities, and sexual satisfaction. Plots of the distributions of each independent variable and the dependent variable were examined. Internal locus of control was used to represent locus of control since 93.4% of all participants were classified as "internal" on the locus of control scale. Although this range of scores was normally distributed, this independent variable

Table 5

Descriptive Statistics for Categorical Variables

Measure	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Gender identity				
Undifferentiated	19	12.5	19	12.5
Masculine	61	40.1	80	52.6
Feminine	15	9.9	95	62.5
Androgynous	57	37.5	152	100.0
Locus of control				
Internal	142	93.4	142	93.4
Powerful others	9	5.9	151	99.3
Chance	1	0.7	152	100.0
Regrets/Life circumstances				
Low	49	32.2	49	32.2
Moderate	100	65.8	149	98.8
High	3	2.0	152	100.0

Table 6**Descriptive Statistics for Life Satisfaction Scales**

Measure	Potential Range of Scores	Midpoint of Range	Mean	Mean per Item	Standard Deviation	Minimum	Maximum
Satisfaction With Life Scale	5-35	15	24.09	4.82	6.78	5	35
Semantic Differential Scale	8-56	24	44.46	5.56	8.25	19	56
Combined z score			0.00		1.85	-5.75	3.01

represented "high" versus "low" internally controlled subjects and did not span the full range of locus of control.

First, relationships among the independent variables were explored to examine the extent to which multicollinearity existed among the independent variables. As can be seen from the intercorrelations of independent variables in Table 7, multicollinearity was not a problem. Correlations among the variables was low, with only six correlations above .30. Perceived social support from friends was moderately correlated with the feminine subscale of the gender identity instrument ($r = .30$). Financial resources and internal locus of control were moderately correlated with job satisfaction ($r = .33$ and $r = .38$). Regrets regarding life circumstances was moderately correlated with financial resources ($r = -.40$) and sexual satisfaction ($r = .33$). Leisure-time activities was moderately correlated with perceived social support from family ($r = .38$).

The relationship between the independent variables and the dependent variable of life satisfaction was examined first with correlations (see Table 8) and second with multiple regressions (see Tables 9-11). Correlations of the independent variables with the dependent measure were low to moderate. Table 7 includes a list of the independent variables in order from the lowest (.22) to highest (.62) correlation with life satisfaction.

Results of the multiple regression that included all variables in the model are reported in Table 9. The full model R^2 of 0.64 ($p < .05$) indicates that the five predictor variables (job satisfaction, leisure-time activities, sexual satisfaction, internal locus of control, regrets regarding life circumstances), in combination were highly predictive of life satisfaction. Sixty-four percent of the variance in life satisfaction can be explained by these variables.

Table 10 contains results of the stepwise regression analysis. The stepwise procedure begins with the independent variable that is most highly related to the dependent measure. The procedure then identifies the set of two variables that, in combination, are most highly predictive of the dependent variable. This is followed by the set of three variables, four

Table 7

Correlations Among Independent Variables

Variable	1	2	3	4	5	6	7	8	9	10	11
1		.00	.22	.19	.02	.19	-.16	-.01	.13	.12	-.28
2			.03	-.22	-.02	.30	.21	.21	.07	.06	.11
3				.33	.19	.22	.21	.13	.25	.38	-.28
4					.20	.02	.03	.07	.12	.18	-.40
5						.10	-.05	.04	.07	.14	-.15
6							.20	.23	.18	.19	-.15
7								.38	.20	.17	-.12
8									.04	.06	-.08
9										.11	-.33
10											-.20
11											

Note. Each of the independent variables is represented by the following numbers:

- 1 = Gender identity (masculine subscale: mean score)
 - 2 = Gender identity (feminine subscale: mean scale)
 - 3 = Job satisfaction
 - 4 = Financial resources
 - 5 = Health
 - 6 = Social support-friends
 - 7 = Social support-family
 - 8 = Leisure-time activities
 - 9 = Sexual satisfaction
 - 10 = Internal locus of control
 - 11 = Regrets/Life circumstances
-

Table 8

Correlations of Independent Variables with Life Satisfaction Combined z-Score

Independent Variable	Life Satisfaction
Social support-family	.22
Health	.23
Leisure-time activities	.24
Financial resources	.30
Social support-friends	.31
Gender identity (combined masculine and feminine subscale: mean score)	.37
Internal locus of control	.43
Regrets/Life circumstances	-.48
Sexual satisfaction	.51
Job satisfaction	.62

Table 9

Regression with All Variables in the Model

Variable	Standardized Regression Coefficients	t	p
Gender identity			
Masculine subscale	.0483	.857	.3931
Feminine subscale	.0360	.637	.5255
Job satisfaction	.3654	6.036	.0001
Financial resources	-.0001	-.001	.9990
Health	.0734	1.383	.1690
Social support-friends	.0605	1.059	.2912
Social support-family	-.0397	-.663	.5086
Leisure-time activities	.1456	2.581	.0109
Sexual satisfaction	.3135	5.627	.0001
Internal locus of control	.1840	3.279	.0013
Regrets/Life circumstances	-.1993	-3.290	.0013

Table 10

Results of Stepwise Regression

Stepwise Regression Summary				
Variable (significant at .05 level)	Partial R ²	Model R ²	F Ratio	p value
Job satisfaction (1)	.3818	.3818	92.6388	.0001
Sexual Satisfaction (2)	.1372	.5190	42.4963	.0001
Regrets/life circumstances (3)	.0495	.5684	16.9629	.0001
Internal locus of control (4)	.0329	.6013	12.1304	.0007
Leisure-time activities (5)	.0219	.6233	8.4935	.0041

Stepwise Regression Equation			
Variable	Standardized Regression Coefficients	t	p value
Job satisfaction	.3751	6.511	.0001
Leisure-time activities	.1485	2.909	.0042
Sexual satisfaction	.3193	5.876	.0001
Internal locus of control	.1903	3.452	.0007
Regrets/life circumstances	-.2062	-3.718	.0003

Table 11

Results of Backward Elimination Regression

Backward Regression Summary				
Variable (significant at .05 level)	Partial R ²	Model R ²	F Ratio	p value
Financial resources	.0000	.6388	.0000	.9990
Gender identity -feminine subscale	.0011	.6377	.4249	.5155
Social support - family	.0009	.6368	.3486	.5559
Gender identity - masculine subscale	.0029	.6339	1.1559	.2841
Social support - friends	.0050	.6289	1.9571	.1640
Health	.0057	.6233	2.2092	.1394

Backward Regression Equation			
Variable	Standardized Regression Coefficients	t	p value
Job satisfaction	.3851	6.702	.0001
Leisure-time activities	.1494	2.914	.0041
Sexual satisfaction	.3192	5.850	.0001
Internal locus of control	.3192	5.850	.0001
Regrets/life circumstances	-.2136	-3.850	.0002

variables, and so on. A variable which did not meet the .05 significance level of entry into the model is not included. In this case, job satisfaction was entered first, then sexual satisfaction was entered and job satisfaction was re-evaluated and so on through the significant variables. The top portion of Table 10 consists of a summary of the stepwise procedure for the dependent variable life satisfaction. Job satisfaction was the first variable entered and remained in all subsequent predictor sets. Sexual satisfaction, regrets regarding life circumstances, internal locus of control, and leisure-time activities, were the other variables which the stepwise procedure retained. Gender identity, financial resources, health, social support-friends, and social support-family did not enter into any of the predictor equations. The bottom portion of Table 10 contains the five significant variables remaining in the model. The R^2 for this model was .63 ($p < .01$).

The forward selection regression procedure begins with the most important variable, and then adds each variable to the model one at a time. Variables which do not meet the $\alpha = .05$ significance level are automatically rejected. Although the original intention was to perform a forward selection regression, the results would be an exact replica of the stepwise procedure. Results of the stepwise procedure contain the five significant variables which are a stable predictor set.

To investigate the robustness of the stepwise and full model procedures, a backward elimination procedure also was undertaken. The backward elimination procedure begins with all variables entered into the model. Then, variables which do not add significantly to R^2 are deleted one at a time until the significance level of .05 is reached by all remaining variables. The least significant predictor of life satisfaction is financial resources and is removed first in the backward elimination procedure then the feminine subscale of gender identity and so on. The top portion of Table 11 consists of a summary of the backward elimination procedure. The six variables which did not meet the .05 significance level and therefore were eliminated from the equation were: financial resources, the feminine subscale

of gender identity, social support - family, the masculine subscale of gender identity, social support - friends, and health. The bottom portion of Table 11 contains the five variables which remained in the backward elimination model. The R^2 for this model was .62 ($p < .01$). These results, then, conformed exactly with the stepwise selection procedure and suggested that the final predictor set is a robust one.

Differences in Life Satisfaction Scores by Age Group

The second hypothesis stated that performance on the measure of life satisfaction would not vary significantly among three age groups (35-39, 40-49, 50 and older) of single middle-aged professional women. Specifically, the ages of the participants were not expected to have a significant effect on their life satisfaction scores. Results of the analysis of variance comparing these three age groups on life satisfaction scores are reported in Table 12. The top portion of Table 12 consists of the three age groups, the number (n) of participants in each age group, and the means and standard deviations of life satisfaction scores for each group. The bottom portion of Table 12 contains the ANOVA analysis. These data indicate that the three age groups did not differ significantly ($\alpha = .05$) on life satisfaction scores.

Descriptive Statistics - Regrets Regarding Life Circumstances Reported by Participants

The second research question concerned the regrets regarding life circumstances of single middle-aged professional women. Because of the neglect of this population in the literature, no hypothesis was formulated to answer this question. Instead, rank order lists for regrets of (1) never-married women (see Table 13) and (2) divorced/widowed women was created from highest regret to lowest regret based on the mean score for each item (see Table 14). Separate lists were used for each group so that items relating only to issues of having been married could be easily differentiated.

Table 13 contains regrets of the never-married women participants. The highest mean score was for the "would have saved more money" regret ($M = 3.74$). Other regrets which

Table 12

Descriptive Statistics for Life Satisfaction and Analysis of Variance (ANOVA) of Age With Life Satisfaction

Level of Age Group	N	Mean	Standard Deviation
35-39 years	60	-.11311	1.68487
40-49 years	58	-.17877	2.01734
50 years and older	34	.50456	1.77478

Unequal N ANOVA

Source	df	Anova SS	Mean Square	F value	p value
Age group within cells	2	11.2771	5.6386	1.67	.1920
Error	149	503.4047	3.3786		
Corrected total	151	514.6818			

Table 13

Regrets of Never-Married Women Based on Mean Score Per Item

Regret Position	Mean	Rank
Would have saved more money	3.74	1
Would have taken more risks	3.56	2
Would have worked less/enjoyed life more	3.33	3
Would have been more assertive	3.27	4
Would have tried to please others less	3.25	5
Would have looked out for myself more	3.22	6
Would have spent more quality time/friends	3.08	7
Would have gotten married	3.02	8
Would have taken care of health more	3.00	9
Would have been more open with others about feelings	2.99	10
Would have had children	2.93	11
Would have devoted more time/spiritual life	2.85	12
Would have been more self-disciplined	2.81	13.5
Would have spent more quality time/family	2.81	13.5
Would have worked harder on job/career	2.47	15.5
Would have been more independent	2.47	15.5
Would have tried to excel in one thing	2.42	17
Would have taken education more seriously	2.40	18
Would have been more career-oriented	2.25	19
Would have spent more money	1.82	20

Table 14

Regrets of Divorced/Widowed Women Based on Mean Score Per Item

Regret Position	Mean	Rank
Would have saved more money	3.79	1
Would have waited longer before getting married	3.63	2
Would have had children	3.58	3
Would have tried to please others less	3.40	4
Would have looked out for myself more	3.37	5
Would have divorced sooner	3.33	6
Would have been more assertive	3.21	7
Would have been more open with others about feelings	3.19	8
Would have taken more risks	3.12	9
Would have spent more quality time/family	3.02	10.5
Would have worked less/enjoyed life more	3.02	10.5
Would have spent more quality time/friends	2.98	12
Would have devoted more time/spiritual life	2.88	13
Would have taken care of health more	2.86	14
Would have been more self-disciplined	2.79	15
Would have been more independent	2.67	16
Would have worked harder on job/career	2.56	17
Would have never married	2.49	18
Would have taken education more seriously	2.47	19
Would have worked harder on marriage	2.37	20
Would have been more career-oriented	2.35	21
Would have tried to excel in one thing	2.19	22
Would have spent more money	1.98	23

had higher mean scores were: would have taken more risks ($\underline{M} = 3.56$), would have worked less and enjoyed life more ($\underline{M} = 3.33$), would have been more assertive ($\underline{M} = 3.27$), would have tried to please others less ($\underline{M} = 3.25$), and would have looked out for myself more ($\underline{M} = 3.22$).

Table 14 consists of regrets of the divorced or widowed women participants. The highest mean score was 3.79 for the "would have saved more money" regret. Other regrets which had higher mean scores were: would have waited longer before getting married ($\underline{M} = 3.63$), would have had children ($\underline{M} = 3.58$), would have tried to please others less ($\underline{M} = 3.40$), would have looked out for myself more ($\underline{M} = 3.37$), and would have divorced sooner ($\underline{M} = 3.33$).

In order to further compare the never-married and the divorced/widowed women on their ranking of life regrets, a Spearman's rank order correlation was calculated. Using the 19 regrets which were the same for both groups of women, the correlation of the rankings of regrets was $r = .84$. In essence, the order in which never-married women rank their regrets was essentially the same as the order in which the divorced/widowed women rank those same regrets.

Frequencies of the number and percentage of women in the never-married group and the divorced/widowed group who responded to the regret questions with overall low, moderate, or high regret based on their mean scores are shown in Table 15. The majority of the never-married women (65.1%) and the divorced/widowed women (67.4%) reported moderate regret over the items in their particular scale. A number of never-married women (32.1%) and divorced/widowed women (32.6%) averaged in the low regrets range. Only three women in the entire sample had averages in the high regrets range; all three were never-married women. Table 16 consists of a Chi-square test of association analysis comparing the never-married and divorced/widowed women on degree of regret. The degree of regret did not vary as a function of marital status [$\chi^2(2) = 1.21$, NS].

Table 15
Frequencies and Percentages for Participants on Regrets Regarding Life Circumstances

Group	Frequency	Percent	Cumulative Frequency	Cumulative Percent
Never-married (NM)				
Low regret	35	32.1	35	32.1
Moderate regret	71	65.1	106	97.2
High regret	3	2.8	109	100.0
Divorced/Widowed (D/W)				
Low regret	14	32.6	14	32.6
Moderate regret	29	67.4	43	100.0
High regret	0	0.0	0	0.0
Combination NM and D/W				
Low regret	49	32.2	49	32.2
Moderate regret	100	65.8	149	98.0
High regret	3	2.0	152	100.0

Table 16

Chi-Square Analysis of Marital Status by Life Regrets

Frequency Row Percentage	Low	Moderate	High	Total
Never-married	35 32.11	71 65.14	3 2.75	109
Divorced/Widowed	14 32.56	29 67.44	0 0.00	43
Total	49	100	3	152
Statistic Chi-Square	df 2	Value 1.210	p value .546	

Exploratory Comparisons of Demographic Variables to Life Satisfaction Scores

A series of t-tests and ANOVAs were conducted to test whether differences on the demographic characteristics of the participants contributed to any significant differences on life satisfaction scores. Results of the series of t-tests are shown in Table 17.

A t-test to explore any differences between the never-married women and the divorced/widowed women on life satisfaction scores demonstrated that there were no significant differences between never married and divorced/widowed women on life satisfaction scores [$t = -.50$, NS]. A significant difference on life satisfaction scores was apparent, however, when comparing the women who held a doctorate degree with women who have less than a doctorate degree [$t = -2.33$, $p < .05$], with the Ph.D.s scoring higher. The t-test to investigate any differences between women who live alone and women who live with others on life satisfaction scores did not reveal any significant differences [$t = -.65$, NS].

Results of the series of ANOVAS are shown in Table 18. The ANOVA exploring differences among women who held positions as administrators, counselors, or faculty members did not demonstrate any significant differences on life satisfaction scores [$F(2,147) = 0.69$, NS]. A difference in life satisfaction scores among women at different salary ranges, however, was significant [$F(3,148) = 3.41$, $p < .05$]. Post hoc comparisons using Tukey's Studentized Range statistic revealed that women who earned \$45,000 or more were more satisfied with their lives than women who earned between \$25,000 - 34,999. Because of a concern that income and age might be related, Pearson correlations and partial correlations were conducted. Correlation analysis of salary and life satisfaction revealed an $r = .21$. When age was partialled out, the remaining correlation was $r = .18$. A correlation of age and life satisfaction revealed an $r = .14$. When salary was partialled out, the remaining correlation was $r = .06$. The results of these correlations indicated that salary had a stronger relationship to life satisfaction than did age although neither was particularly strong.

Table 17

Results of t-Tests on Comparison of Demographic Characteristics and Life Satisfaction Scores

Demographic Characteristics	N	Mean	Standard Deviation	T Ratio	p Value
Status of singlehood					
Never-married	109	-.0471	1.9475		
Divorced/Widowed	43	.1193	1.5753	-.4990	.6185
Education					
Less than doctorate degree	103	-.2368	1.8119		
Doctorate degree	49	.4977	1.8366	-2.3258	.0214
Living situation					
Living alone	106	-.0643	1.7932		
Living with others	46	.1483	1.9754	-.6510	.5161

Note. The data in the mean column are based on the z score discussed earlier.

Table 18

Analysis of Variance of Demographic Characteristics and Life Satisfaction Scores

Demographic Characteristics	N	Mean	Standard Deviation
Position			
Administrator	79	-.1567	1.8692
Counselor	26	.2693	1.7237
Faculty Member	45	.1410	1.9006
Salary range			
\$0 - \$24,999	30	-.1483	1.9602
\$25,000 - \$34,999	57	.4863	1.8009
\$35,000 - \$44,999	39	.3125	1.7350
\$45,000 and over	26	.7686	1.7195
Gender identity			
Masculine	61	.1034	1.6951
Feminine	15	-.8558	1.5764
Androgynous	57	.2032	2.1050
Undifferentiated	19	-.2658	1.5637

ANOVAS

Source	df	Sum of Squares	Mean Square	F Value	p Value
Position	2	4.7148	2.3574	.69	.5056
Error	147	505.7389	3.4404		
Corrected total	149	510.4538			
Salary Range	3	33.3103	11.1034	3.41	.0191
Error	148	481.3715	3.2525		
Corrected total	151	514.6818			
Gender identity	3	15.3342	5.1114	1.51	.2130
Error	148	499.3476	3.3740		
Corrected total	151	514.6818			

Discussion

Factor analyses were conducted in order to confirm that the 20 questions, which were not part of existing instruments, grouped into the four categories of health, financial resources, leisure-time activities, and sexual satisfaction. The initial factor analysis produced seven factors with eigen values greater than one, and each of the seven factors was identified with one of the four desired groupings. Although the four-factor solution did not produce as clear an identification as the seven-factor solution; nevertheless, the set of sexual satisfaction questions remained strong and loaded predominantly on one factor. Leisure-time activities' questions loaded on two factors, and health and financial resources loaded on the same factor. Although these results support the internal structure of the set of sexual satisfaction questions, more questions concerning health and financial resources might have differentiated those two sets of questions more clearly. Questions about leisure-time activities might have been too easily associated with different concepts, thus explaining the approximate equal loading on two separate factors.

The initial hypothesis involving the relationships between participant performance on each of the scales of the questionnaire and life satisfaction was moderately supported. The independent variables of gender identity (masculine and feminine subscales), social support-friends, social support-family, health, and financial resources did not contribute, for the most part, to the explanation of variance in life satisfaction scores. Five independent variables, however, did make a significant contribution to the explanation of variance. Job satisfaction, sexual satisfaction, regrets regarding life circumstances, internal locus of control, and leisure-time activities accounted for 63% of the variance in life satisfaction scores. This result suggested that these five factors do relate significantly to life satisfaction in single middle-aged professional women. Other factors, either not included in this study or not adequately measured by the scales of the questionnaire, may be related to life satisfaction as well. These potential variables will be considered further in the next chapter.

The second hypothesis that participant responses on the questionnaire would not differ significantly among the three age groups (35-39, 40-49, 50 and older) of single middle-aged professional women was supported. Contrary to popular belief, but in accord with the literature, single middle-aged professional women's life satisfaction scores were not expected to decline with age. Although the participants in this study were women representing a cross-sectional sample rather than a longitudinal one, there were no trends toward age differences among the three groups.

No hypothesis was formulated for the second research question concerning the regrets regarding life circumstances of single middle-aged professional women because of a lack of research in this area. Instead, a list of regrets previously established by a group of predominantly married women (Metha et al., 1989) were presented to the single women of this study to determine themes and trends in regrets for never-married, divorced, and widowed middle-aged professional women with no children. Although the never-married were separated from the divorced/widowed women for the purpose of comparison, there were no significant differences between the two groups on degree of regret. Further, the two groups ranked the 19 common items in basically the same order. For both groups, the regret "would have saved more money" received the highest ranking. Of particular interest was the finding that 32.2% of the women averaged in the low range for regrets, 65.8% averaged in the moderate range, and only 2% (3 women) reported a high degree of overall regrets.

Although not related to a specific research question or hypothesis, exploratory comparisons were conducted on certain demographic characteristics to determine any significant differences in relation to life satisfaction scores. No significant differences on life satisfaction scores were found when comparing the never-married with the divorced/widowed women nor between women who lived alone and women who lived with others. Significant differences on life satisfaction scores, however, were found between

women who held a doctorate degree and women who had less than a doctorate degree; those women with doctorate degrees scored higher. No significant differences on life satisfaction scores were evident when comparing the women by positions (i.e., administrators, counselors, faculty members) they held in higher education. Differences in scores, however, became apparent when comparing salary ranges. The significant difference was between the women who earned \$45,000 or more and those women who earned between \$25,000 - 34,999 with the higher salaried women being more satisfied with their lives.

In general, the single middle-aged professional women in this study were quite satisfied with their lives. Overall, the results of this study suggested that job satisfaction, sexual satisfaction, regrets regarding life circumstances, internal locus of control, and leisure-time activities are directly related to the life satisfaction of single middle-aged professional women. Although gender identity, social support, health, and financial resources did not appear to be significantly related to life satisfaction in this study, their contribution or lack thereof cannot be completely discarded conceptually with one research effort. In addition, the age of the women in this study did not influence their life satisfaction.

Chapter V

Summary, Conclusions, Limitations, Recommendations, and Implications

This chapter consists of five sections: summary of the research, conclusions that may be drawn from the study, discussion of limitations of the study, recommendations for further research, and implications of the results for counselors, .

Summary

The study was an examination of ten factors (i.e., job satisfaction, gender identity, locus of control, social support, health, financial resources, leisure-time activities, sexual satisfaction, and regrets regarding life circumstances) and their relationship to the life satisfaction of single middle-aged professional women. The proposed regression model which included these ten variables was explored through the use of a questionnaire, an instrument designed to assess the importance of these factors by means of a combination of established instruments (Satisfaction With Life Scale; Diener et al., 1985; Semantic Differential Scale; Campbell et al., 1976; Job Satisfaction Scale; Baruch et al., 1983; Campbell et al., 1976; Bem Sex Role Inventory Short Form; Bem, 1974, 1981; Levenson's Locus of Control Scale; Levenson, 1974; Perceived Social Support-Friends Scale and Perceived Social Support-Family Scale; Procidano & Heller, 1983; Regrets Regarding Life Circumstances Scale, Metha et al., 1989) and interview questions adapted from a previous study (Baruch et al., 1983). The questionnaires were administered to women administrators, counselors, and faculty members in higher education institutions in North Carolina. These women were 35 years of age or older, had never married or had been divorced or widowed for at least four years, and had no children. Responses were received from 152 women.

Five broad areas were explored. First, the factor structure of the 20 questions converted from interview questions to Likert-scale format questions was examined. Next, the relationships (i.e., correlations) were examined between performance on each of the scales of the questionnaire and life satisfaction scores. Following those comparisons, the relationship between age and life satisfaction scores was investigated. Next, the regrets regarding life circumstances were examined for themes and for comparisons between the never-married women and the divorced/widowed women. Finally, exploratory comparisons were conducted to determine what significance demographic characteristics of the participants had on life satisfaction scores.

Results of the study indicated that the internal factor structure of the set of sexual satisfaction questions was clear and interpretable; however, the questions on financial resources, health, and leisure-time activities appeared to be a complex mixture of several factors not easily interpreted. Performance on life satisfaction was significantly explained by recourse to the variables of job satisfaction, internal locus of control, regrets regarding life circumstances, sexual satisfaction, and leisure-time activities. The variables of gender identity, social support, health, and financial resources were not significant predictors for performance on life satisfaction. Age also was not related to performance on life satisfaction. No significant differences between the never-married and the divorced/widowed women were found in either the type nor the degree of regrets regarding life circumstances. Finally, the two demographic characteristics which had significant differences on life satisfaction score were education and salary range. Women who held doctorate degrees reported higher life satisfaction than women with less than doctorate degrees, and women who earned \$45,000 or higher reported higher life satisfaction than women who earned \$25,000 - 34,999.

Conclusions

This section will include a profile of the participants of the study, an examination of the regression analysis and the predictors of life satisfaction, the relationship of age with life

satisfaction, regrets regarding life circumstances, and exploratory comparisons of the demographic characteristics of the participants and their relationship to life satisfaction.

Profile of Participants

Single middle-aged professional women who participated in this study ranged in age from 35 to 66. The majority of these women had never married, and none had children. Further, they were a highly educated group of professionals with 87% holding masters degrees or higher. Half of the women worked as administrators in higher education while the other half held positions as faculty members or counselors in similar settings. Although salaries ranged from under \$14,999 to \$75,000 and higher, 63% of the women earned between \$25,000 and \$44,999. For the most part, these women were white, had no financial dependents, and lived alone.

Based on their responses to the questionnaire, these single middle-aged professional women can be characterized as satisfied with their jobs, able to support themselves adequately, healthy, and sexually satisfied. They perceived they receive more social support from friends than family, and their leisure activities were important to their enjoyment of life. Further, 78% identified more closely with masculine or androgynous gender characteristics. More than 93% revealed an internal locus of control. Although these women reported regrets concerning life circumstances, 99% rated their regrets as low or moderate in degree. In addition, the women rated their overall satisfaction with life relatively high.

Regression Analysis

An examination of the relationship between job satisfaction, gender identity, locus of control, social support, health, financial resources, leisure-time activities, sexual satisfaction, and regrets regarding life circumstances indicated that five of these variables explained a significant proportion of the variance in life satisfaction scores. This result has some basis in previous literature but also provides important new information. First, job satisfaction was the most significant predictor of life satisfaction. The importance of job satisfaction is

consistent with previous literature (e.g., Rice et al., 1980; Crohan et al., 1989). For example, Rice et al. (1980) found that 88% of the possible statistical relationships between work satisfaction and nonwork aspects of life showed positive relationships. This finding of the positive relationship of job satisfaction to overall life satisfaction was particularly true for individuals in white collar, high socioeconomic, college graduate, white, and older age categories. In addition, Crohan et al. (1989) found that women at midlife derived psychological benefits from job satisfaction. Consistent with previous literature, job satisfaction is clearly a major component of overall life satisfaction for middle-aged women.

The second best predictor of life satisfaction was sexual satisfaction. This factor has rarely been considered by previous researchers and, therefore, adds important new information to an understanding of the life satisfaction of single middle-aged professional women. Although Palmore and Kivett (1977) found that sexual enjoyment was significant in predicting life satisfaction of adults aged 46-70, they did not look specifically at singles. Mitchell and Helson (1990) as well as Baruch et al. (1983) found positive correlations between sexual satisfaction and life satisfaction; however, no significant conclusions were suggested concerning single women as differentiated from married women. Of particular interest in the present study is the fact that positive responses to the sexual satisfaction questions did not necessarily imply enjoyment of nor participation in sexual activity. Of the 152 participants, 68 (45%) responded that their sexual activity was "non existent". Because more women reported either no sexual activity or less frequent sexual activity than they would like and still scored relatively high on the sexual satisfaction scale, this result may support Loewenstein et al.'s (1981) conclusions (1) that single women were characterized more by sexual indifference than sexual frustration or repression or (2) that neither the presence nor absence of sexual needs, nor the mode of current sexual fulfillment, were related to life satisfaction. In contrast, this result may imply that these women have accepted this aspect of their lives.

The third best predictor of life satisfaction was regrets regarding life circumstances. The lower the degree of regret, the higher life satisfaction was for these women. Although a discussion of individual regrets follows in a later section, for the most part, regrets for the entire sample were clustered in the moderate and low range. Three of 152 women averaged in the high regret range, and all three were never-married women. Contrary to popular myths, single middle-aged professional women in this study did not appear to be miserable creatures filled with thoughts of "what life could have been."

The fourth best predictor of life satisfaction was internal locus of control. Since 93.4% of the women reported an internal locus of control, the range of internal locus of control was utilized to examine the variability in life satisfaction. Consistent with Bell's (1984) finding, a higher level of internality demonstrated a higher level of life satisfaction. Although locus of control has not been investigated, for the most part, in studies of life satisfaction, the consistent finding of internal locus of control in this study indicates that this variable may be important to life satisfaction. Further, the consistency of internal locus of control in this sample suggests that these women may believe that life satisfaction is the result of their own attitudes and efforts.

The last significant predictor of life satisfaction was the importance of leisure-time activities to enjoyment of life. Previous efforts in the literature have not included this variable in examining life satisfaction. The women of the study, however, indicated the importance of leisure activities rating them, on the average, as "often important" (4 on a scale of 1 = never important to 5 = extremely important). The fact that leisure-time activities was a significant predictor of life satisfaction suggests that it should be included in future studies of life satisfaction and single middle-aged professional women.

Variables which did not prove predictive of life satisfaction scores were: gender identity, social support, health, and financial resources. Nonsignificance for health and financial resources may be due to the small number of items and/or the lack of variability in

the scores for these two factors (i.e., a high majority of participants reported they were in good to excellent health and adequately supported themselves). Contrary to the literature (i.e., Mitchell & Helson, 1990; Palmore & Kivett, 1977; Thomas, 1988; Ward, 1977), self-rated health was not a predictor of life satisfaction in this sample of women. Similarly, contrary to the literature (i.e., Baruch et al., 1983; Crohan et al., 1989; Mitchell & Helson, 1990; Ward, 1977), financial resources did not predict life satisfaction in this group of women.

The findings on gender identity and social support also were quite unexpected. Results of previous studies (i.e., Frank et al., 1985; Tinsley et al., 1984; Whitley, 1983) suggested that life satisfaction was a function of the extent to which individuals held a masculine sex role orientation. Although a higher percentage of the women in this study were masculine (40.1%), there were 37.5% who were androgynous; 9.9% were feminine, and 12.5% were undifferentiated. The women who were characterized as having a masculine orientation not only did not score higher than the other women on life satisfaction, but also gender identity of any type was not a significant predictor of life satisfaction.

Social support also did not prove to be a significant predictor of life satisfaction. Previous studies (i.e., Cockrum & White, 1985; Ishii-Kuntz, 1987; Loewenstein et al., 1981; Sarason et al., 1983) have indicated that social support had a strong effect on life satisfaction. In fact, social support accounted for 40% of the variance in well-being for individuals aged 35-44 and 35% in persons aged 45-64 in the Ishii-Kuntz (1987) study. Cockrum and White (1985) found that factors relating to the quality and quantity of human relationships were important to life satisfaction in single adults and for single women, loss or longing for a close attachment relationship was the most important predictor of life satisfaction. Although social support was not a significant predictor of life satisfaction in the present study, these results cannot eliminate social support as a predictor nor can it be concluded that these single middle-aged professional women did not have, want, or need social support. In fact, the lack of variability in social support scores may account for the failure of social support to be a

significant predictor of life satisfaction. On the Social Support-Friends scale, for example, 63.2% of the women scored 17 or more out of a possible 20. The Social Support-Family scale showed wider variability, but social support from family did not appear as important to this sample of women. Although these women reported less social support from family than from friends, they averaged above the midpoint of the range of scores on both aspects of social support (see Table 4). Many women commented that family members lived too far away for continuous contact or that family members (particularly parents) were deceased. Another possible explanation for the lack of influence of social support on life satisfaction is a reliance on an internal locus of control by these women. In addition, contrary to expectations, a majority of women wrote in and gave a high rating to "time spent alone" as a leisure-time activity necessary to their enjoyment of life. The results of the present study substantiate the findings of Loewenstein et al. (1981) that while the desire for steady companionship may be present, the absence of intimate friendships does not preclude high life satisfaction nor does the presence of major relationships assure high life satisfaction.

In summary, the regression analysis provided a stable set of predictor variables, namely job satisfaction, sexual satisfaction, regrets regarding life circumstances, internal locus of control, and leisure-time activities. The significance of regrets, internal locus of control, and leisure activities to life satisfaction had not been focused on before and suggested that there are some unique factors to be considered for this particular population. Regression results may imply the importance of a balanced life of work and leisure for these women. Based on their individual scores, these single middle-aged professional women have careers, friends, and leisure activities, etc.

Relationship of Age to Life Satisfaction

An examination of three age groups (35-39, 40-49, 50 and older) of the participants indicated no significant differences among the age groups on life satisfaction scores. Based on certain of the theories of adult development (i.e., Erickson, 1950, 1964; Levinson et al.,

1978; Neugarten, 1968, 1979; Rossi, 1980), the expectation has arisen that life satisfaction among single middle-aged professional women would be low and then decline as they aged. Theoretically, these women not only are not resolving the midlife crises of marriage and children, but they also are out of synchrony with the expected timing of these events. Results of this study, however, indicated a relatively high life satisfaction for this sample of single middle-aged women. In addition, the cross-sectional data generated no evidence that life satisfaction of these women declines with age.

The fact that there were no significant differences among the three age groups is consistent with previous studies of middle-aged adults (i.e., Bell, 1984; Mitchell & Helson, 1990; Palmore & Kivett, 1977) and single middle-aged women (Loewenstein et al., 1981). In fact, Ward (1979) speculated that as singles age, their health and income may be reduced, but he predicted that, in the future, highly educated singles would prove more successful in later life. The investigation of age as an influence on life satisfaction across the middle-age years was an attempt to address the myth that life satisfaction necessarily declines with age or is lower for women who may be young enough to expect first-time marriage or remarriage still to occur.

Regrets Regarding Life Circumstances

A review of the regrets regarding life circumstances revealed no significant differences between the never-married and the divorced/widowed women on the actual regrets themselves or the degree of regret. The assumption that women who are divorced or widowed for four years or more would be similar to never-married women (all being childless) in rating regrets was substantiated by the sample of women in this study. The top six regrets of the never married women were: "would have saved more money, would have taken more risks, would have worked less/enjoyed life more, would have been more assertive, would have tried to please others less, and would have looked out for myself more." Of particular interest in the never-married responses is the fact that "would have

gotten married" ranked eighth out of 20 and "would have had children" ranked eleventh out of 20. These two rankings appear to contradict the popular myth that never-married women deeply regret not having married and not having children.

The top six regrets of the divorced/widowed women were: "would have saved more money, would have waited longer before getting married, would have had children, would have tried to please others less, would have looked out for myself more, and would have divorced sooner." Although the divorced/widowed women appeared to regret early marriages and wish they had children (in contrast to the never-married), none of these women gave either of these items high rankings for degree of regret in their individual responses.

Because 19 items of the regret scale were the same for both the never-married women and the divorced/widowed women, rankings of the items were correlated for purposes of comparison. Essentially, both groups of women ranked their regrets in basically the same order. Averaging the mean of the two groups on the common items, the top six regrets of these single middle-aged professional women were: "would have saved more money, would have taken more risks, would have tried to please others less, would have had children, would have been more assertive, and would have worked less, enjoyed life more." Caution must be used in combining the two groups, however, because the never-married women outnumbered the divorced/widowed women two to one.

Although the one other study of life regrets (Metha et al., 1989) cannot be compared directly with the present study (e.g., differences in format, sample size, marital status, age, statistical methodology), there are striking similarities/contrasts of interest. The top five regrets of the Metha et al. (1989) study were: "would have taken my education more seriously, would have been more assertive, would have learned to be more self-disciplined, would have taken more risks, and would have devoted more time to my spiritual life." In that study, only missed educational opportunities and not having taken more risks

distinguished the least satisfied from the most satisfied. Women from the Metha et al. (1989) study and the present study wished they had taken more control of their lives and looked out for themselves more (e.g., been more assertive, taken more risks, worked less/enjoyed life more). In contrast to the earlier study, women in this study apparently did take their education more seriously. Their regrets may be more indicative of hard workers who wished they had had more balance and enjoyment in their lives. Both the never-married and the divorced/widowed women in this study ranked "would have saved more money" as their number one regret. This result may be indicative of their status as single women because the women of the Metha et al. (1989) study were married. This high ranking of saving money also may be indicative of their awareness of the need for financial resources to achieve a more balanced life combining work and play.

Exploratory Comparisons of Demographic Characteristics of Participants and Their Relationship to Life Satisfaction

The exploratory comparisons of the demographic characteristics of participants to their life satisfaction scores was an attempt to reveal any specific factors that might further understanding of what contributes to the life satisfaction of this population. These factors, however, provided limited information. No significant differences were evident between the never-married and the divorced/widowed women on life satisfaction scores. Further, the positions held by the women (i.e., administrators, counselors, faculty member,) had no bearing on their life satisfaction scores. Contrary to the Loewenstein et al. (1981) study which found the presence of a peer companion in the household closely associated with high life satisfaction, the present study revealed no significant differences in life satisfaction scores based on current living situation. Women who lived alone reported basically the same life satisfaction as those women who lived with others.

Two demographic characteristics, educational level and salary, did significantly differentiate life satisfaction scores. Specifically, women who held a doctorate degree had

higher life satisfaction scores than women who had less than a doctorate degree. In addition, women who earned \$45,000 or more had higher life satisfaction scores than women who earned \$25,000 - \$34,999 but not higher scores than women who earned up to \$24,999 or who earned between \$35,000 - \$44,999. Of the 49 women with doctorate degrees, 2 earned \$24,999 or less; 9 earned \$25,000 - \$34,999; 20 earned \$35,000 - \$44,999; and 18 earned \$45,000 or more. A possible explanation for the significant difference between the women who earned the most from the women who earned \$25,000 - \$34,999 is that these women in the lower range may be more dissatisfied with their salaries (and therefore their life satisfaction) than women in the lowest range (who may be dealing with financial survival issues) or women in the next to highest range (who may aspire to higher salaries but are content where they are). The significant difference between women who held a doctorate degree versus those who did not may reflect satisfaction with attaining the highest possible level of education.

Limitations of the Study

This study was an exploratory and descriptive one designed to call attention to a small, select group of women. As such, there are limitations which are discussed here for the purpose of describing conclusions that may be drawn and of providing a basis on which recommendations for further research may be made.

The limitations are divided into two categories, the sample and the methodology. Issues surrounding the limitations of the sample are: specialized population, method of identification of the population, cross-sectional data, and response rate. The particular women in this study were a specialized group of single middle-aged professional women in positions as administrators, counselors, and faculty members in public, private, and community colleges within the state of North Carolina. As such, these women had generally high levels of education and professional positions. A limitation of the study is the generalizability of findings to other groups of single middle-aged professional women.

Results, therefore, generalize only to single middle-aged professional women in those educational positions in similar settings who also have no children.

The study is also limited by the method used to identify the sample. Women members only of the North Carolina Association of Women in Education, the North Carolina College Personnel Association, the North Carolina American Association of Women in Community and Junior Colleges, and the North Carolina Community College Leadership Program received questionnaires. These women were requested to complete the questionnaires if they were eligible and to pass the questionnaires to eligible colleagues if necessary. Random selection of participants was not possible. Another limitation of the study is the low response rate or what can only be assumed to be a low response rate. Because of the lack of information about single middle-aged professional women, there was no accurate method of identifying this population except through person-to-person referral. Results of this study, then, can speak only to the women who were identified. Whether or not other single middle-aged professional women in similar positions in similar settings would represent themselves as the present group has done can be speculated but not confirmed.

Another limitation of the study was the use of cross-sectional data rather than longitudinal data to illustrate differences/similarities in life satisfaction of women at different ages. Although responses of individuals who were of different ages may be indicative of an age group's responses, this information cannot be assumed identical to the responses of individuals taken over the life spans of those persons.

Those limitations of the study concerning methodological issues are: self-report data, instrumentation, and comparison group. All data were collected through self-report responses to demographic and instrument questions. The study did not include methods to confirm/corroborate responses nor to assess their accuracy.

Another limitation of the study was found in the results of the factor analyses. Based on the factor analyses of the questions on sexual satisfaction, health, financial resources, and

leisure-time activities, there was support for the use of the set of sexual satisfaction questions and limited support for the leisure-time activities questions. The results of the factor analysis on the questions concerning health and financial resources, however, suggest that interpretation of responses from these questions would, at best, be ambiguous. Because of the small number of questions pertaining to health and financial resources, the factor analysis was not easily interpreted. In addition, the small number of questions per those two variables did not allow for enough variability of responses among participants to answer adequately whether or not these two factors were/were not related to life satisfaction.

A final limitation of the study was the absence of a comparison group. Although a comparison group was omitted in order to call particular attention to the special characteristics of these women, the advantages of such a comparison group might have served to strengthen the results of this study. Further discussion of a comparison group will follow in the recommendations for further research section.

Recommendations for Further Research

This study of the life satisfaction of single middle-aged professional women serves as a baseline of information in the field. Recommendations for further research are based on results of the study and are designed to generate additional information about this neglected population.

First, as a continuation of the present study, the questionnaires of those women who reported low life satisfaction need to be examined to determine what, if any, differences might be evident in their demographic characteristics and responses to the various measures from the women who reported higher life satisfaction. Further studies should involve other groups of single middle-aged professional women. These groups include women in other professions such as business, medicine, or law. Middle-aged women who have different levels of education or women who have children also might be included. Replication of the

current study with these groups could further confirm the significant variables in this study or refine our knowledge of life satisfaction for single middle-aged women.

Following these studies, life satisfaction of non-professional single women, single men (professional and non-professional), and even married women should be investigated. The factors which contribute to life satisfaction need to be explored further and with different populations so that counselors will not overgeneralize or stereotype any of these groups.

Although replication of this study certainly may add valuable information about single middle-aged professional women and what contributes to their life satisfaction, quantitative research alone is not enough. Qualitative research in the form of interviews, observations, daily logs, and journals may be able to explain the exceptional aspects of these women's lives. For example, interviews with women may be necessary to understand the contribution of sexual satisfaction to overall life satisfaction and so on.

Implications for Practice

The literature related to counseling of single middle-aged professional women lacks an empirical basis even for description of the issues these women may present in the counseling setting. This study was designed to investigate what factors contribute to the life satisfaction of these women so that counselors can more effectively assist single women with the pressures and the advantages of their life choices and not subscribe to myths nor impose developmental theories on them. Although single middle-age professional women have been largely neglected in research and popular belief has proclaimed they are miserable, this study has provided both descriptive and statistical information which contradicts previous myths and begins to build toward a more informed knowledge base.

Counselors and counselor educators can use the results of this study to begin to increase their knowledge of the characteristics of single middle-aged professional women. Of particular interest is the importance of job satisfaction, sexual satisfaction, leisure-time activities, regrets regarding life circumstances, and an internal locus of control to overall life

satisfaction. This list alone suggests that counselors should be knowledgeable in and receive training in career development, career satisfaction, and career change. In addition, counselors need to be attuned to and ask women themselves what constitutes sexual satisfaction since it is clearly related in some way to life satisfaction. The importance of asking women what leisure activities add to enjoyment of life is necessary for counseling these women. Further, counselors must identify with what these single middle-age professional women regret about their lives. And finally, counselors now have a basis for helping their female clients turn inward for control rather than depending on their happiness coming from outside themselves. Indeed, further research on each of these factors which contributed to life satisfaction and others which may contribute is needed.

This information is particularly salient in light of current population trends for this select group of women. The U.S. Bureau of the Census (1977) already has confirmed that middle-aged women comprise the largest portion of the female population. Singles, too, are one of the most rapidly growing populations in our society (Stein, 1978). Not only do women who marry today have a one in two chance of being single again by the time they are 50, but also highly educated women, in particular tend to remain single or become single through divorce more than any other group of women (Houseknect et al., 1987). If counselors intend to serve single middle-aged professional women, they must become aware that the size of this group is increasing. It appears that counselors will have ample opportunities to work with these women, and they need to be well educated regarding these women's life perspectives.

Perhaps the most significant result of this study is that it begins to establish a knowledge base concerning a population about which the counseling profession and the public know very little. Although the lack of information is understandable give the focus of society on the norms of marriage, counselors can no longer permit theories and techniques to envelop only the majority of the population. Further, results of this study need to be shared

with single middle-aged women themselves. Often, these women live and work in relative isolation from other women who have similar goals and interests. They need to know they are not alone. Certainly, counselors have an opportunity to serve the needs of these women in support groups as well as individual counseling services. Indeed, results of this study need to be shared with high school and college women who are in the process of making career and marriage decisions. The factors which contribute to life satisfaction may be of supreme importance to these women at the threshold of adulthood.

Because the single middle-aged professional women in the present study appeared relatively satisfied with their lives, their need or desire for counseling may not be readily apparent. Certainly, counseling is more often associated with individuals who believe they have problems and issues which need resolution. The counseling profession today, however, recognizes the value of counseling within the developmental process of all people. Individuals seek growth, health adaptation to life, and higher life satisfaction just as surely as they endeavor to solve problems. Even those single middle-aged women who report high life satisfaction may benefit from the counseling experience.

Concluding Remarks

Various aspects of single middle-aged professional women's lives are both fascinating and important; life satisfaction is one of these. Results of this study suggest that at least five factors contribute to the life satisfaction of these women (i.e., job satisfaction, internal locus of control, regrets regarding life circumstances, sexual satisfaction, and leisure-time activities) and these factors are fairly consistent across the midlife age range. This study provides a beginning from which to plan further research to enhance the understanding of single middle-aged professional women and the ways in which counselors may serve them.

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Appendix A

Flier Announcing Study

Letter of Introduction

Instructions Letter

Letter to Participants

Return Post Card

Inventory of Professional Women's Attitudes

PLEASE NOTE

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Appendix B

Letter of Introduction and Instructions

Letter from Dr. Allred

Letter to AACD Contacts

Letter of Introduction and Instructions

January 2, 1992

Dear Research Participants:

As you are aware, research about single professional women is very scarce. I am requesting that you participate in this research project concerning aspects of professional women's lives. Women who participated in a preliminary study reported they found the attached questionnaire interesting and thought-provoking. I sincerely hope that you will too.

The questionnaire is to be completed by women who have never married or have been divorced or widowed for at least four years, who are 35 years of age or older, and who have no children. If you are not single (i.e., never-married, divorced, or widowed), 35 years old or older, and have no children, please pass this questionnaire to an eligible colleague (faculty member, counselor, or administrator) on your campus. Please return the questionnaire as soon as possible.

Attached to your questionnaire is a postage-paid return envelope and a postage-paid post card addressed to the researcher. When you have completed the questionnaire, return it in the envelope to maintain the confidentiality and anonymity of your responses. The post card is to be mailed under separate cover to indicate that you would like to be informed of the results of the study.

Each questionnaire has an identification number at the top of the first page. The number ranges from 1 to 300 and will be used by the researcher to enter responses into the computer. The questionnaire takes approximately 20-30 minutes to complete. Should you have questions, please feel free to call me collect at 919-854-5413 in Greensboro.

I appreciate your willingness to assist me with my dissertation study. Best wishes for the New Year.

Sincerely yours,

Virginia G. Lewis
Doctoral Candidate

Letter from Dr. Allred

To: NCCC Current Leaders and Alumni
From: Susan R. Allred, Co-Director
NCCC Leadership Program
Date: January 9, 1992
Subject: Survey

Virginia Lewis is in the doctoral program in counselor education at UNCG. She is currently doing research for her dissertation on single women who are 35 or older, have no children, and work in education. This is a legitimate study, and Ms. Lewis needs your help. She needs additional participants in her sample of women to complete the enclosed survey.

Please complete the survey or give it to an appropriate person if you do not fulfill all the above qualifications. The survey and a return envelope are enclosed with directions from Ms. Lewis. Thanks for your help!

Letter to AACD Contacts

January 2, 1992

Dear Campus Contacts:

Thank you for agreeing to assist me in my dissertation research about single professional women. The questionnaires included in your packet are to be completed by women who have all of the following characteristics:

- (1) women who are single (i.e., never-married, divorced, or widowed for 4 years),
- (2) women who are 35 years of age or older,
- (3) women who have no children, and
- (4) women who are faculty members, administrators, or counselors in higher education.

Attached to each questionnaire is a letter of introduction and instructions to each participant, a postage-paid return envelope, and a postage-paid post card. Feel free to examine the materials before passing them along to participants.

As you are aware, research about single professional women is very limited. Public assumptions about single women are often inaccurate and full of myths and misconceptions. As a single professional woman of 47 myself, I am attempting to reach single women in this research effort so they may speak for themselves. Any efforts you can make to expedite the process of learning about this group of very talented, very special women will be greatly appreciated.

Should you have any questions, please call me collect at 919-854-5413 in Greensboro.

Again, I appreciate your help. Best wishes for 1992.

Sincerely yours,

Virginia G. Lewis
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