

WIDOWING AS RISK OF BECOMING A CLIENTELE FOR SOCIAL ASSISTANCE
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INTRODUCTION

The average life expectancy at birth in Estonia is considerably lower than in the countries of Northern and Western Europe. For example, in 1997 (the respective figure being 68.7 years in Estonia) the difference with Sweden was 9.8 years, with Germany 8.5 and with Finland 8.1 years (*Estonian Human Development Report 1999*; Figure 1). The differences between Estonia and other European countries are smaller in older age groups, from which one can conclude that early death rate, that is death under the age of 65, being one third of all deaths, is a problem for Estonia. The percentage of early deaths is especially high among men as about half of all deaths occur before getting 65 (Kaarna, Kutsar jt... 1998).

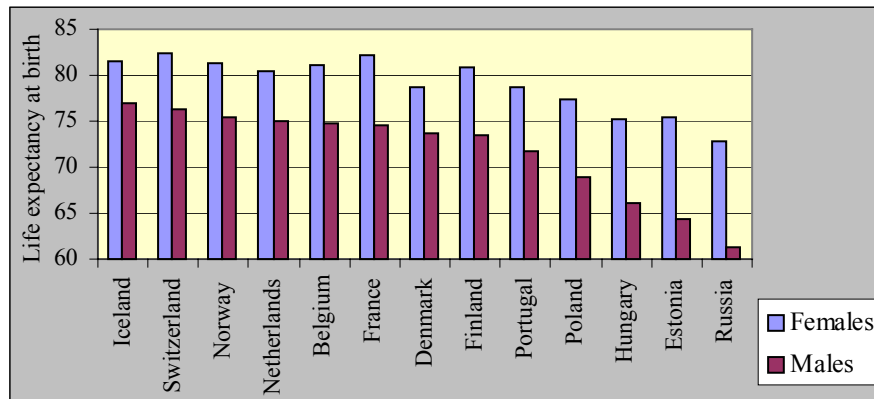


Figure 1. Life expectancy at birth in Europe, 1998. (*Statistical Yearbook of Estonia 2000*)

It is characteristic for Estonia to have considerably higher number of deaths from traumas and toxication than in Northern and Western Europe. In percentage, the biggest part of early deaths is also caused by external factors. It is especially noticeable in cases of death in earlier age (under the age of 40) in which case accidents, traumas and toxications constitute more than a half of all causes of death (*Population 1998, II*).

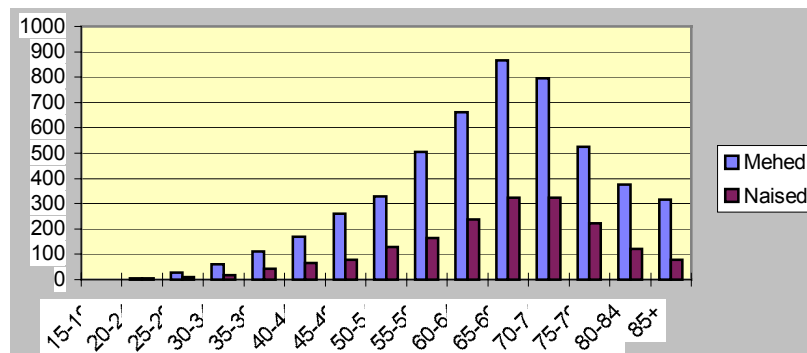


Figure 2. The number of married persons that died in 1998, according to age group and sex. (*Population 1998, II*) (Read the legend: Mehed = Men; Naised = Females)

As the death rate for men is higher than for females, there are more female than male widows in Estonia. For example, 5014 women and 1821 men were widowed in 1998. The number of widowed women exceeded the number of widowed men in all age groups. It is important to point out that almost half of the married people that died were under the age of 65 (Figure 2).

Consequently, many young and middle-aged people (women more likely than men) have to face the loss of their husband or wife. Intensive changes that came along with the transition to the market economy and the rapidly growing needs of the society have led to social stress and concern about elemental coping for a lot of people. If the loss of a spouse is added, different risk factors accumulate and amplify, and that makes coping even more difficult.

Widowing is a significant change in one's life, it brings along more challenges and responsibilities. The situation could be especially demanding when the loss strikes a family with children. On one hand, children give strength to a widow, a direction to his/her existence, on the other hand, children might make adaption to one's loss even harder as the widow will have to take responsibility not only for her/his own coping but for the children as well. There is the peril of poverty and social repulse, as well as the risk of becoming a clientele for social assistance.

The purpose of this article is to study the change in coping resources in connection with widowing and the coping of a single widowed parent. Erik Allardt's (1975) theory of social welfare has been used as the theoretical frame for the study. Answers to the following questions are looked for in the study:

- how does the death of one's spouse influence the psychological, economic, social and physical welfare of a widowed single parent;
- what kind of coping problems does a widowed single parent have;
- what are the strategies for coping for a widowed single parent; how much help from the government or the community does he/she need or expect.

The method of qualitative semistructured interview was used for data collection. In the town of Tartu and in Tartu county 15 widows (12 women and 3 men), between the age 28 and 57 were interviewed according to the snowball sampling method. People meeting the following criteria were included to the sample. The respondent:

- identifies herself/himself as a single parent;
- single parenthood is caused by widowing;
- less than ten years has passed since the spouse died;
- there is at least one child under the age of 16 in the respondent's household.

The references of the cited respondents are coded as follows.

- 28-34 years old (code 1); 35-44 (code 2); 45-57 (code 3)
- up to a year has passed since spouse's death (code A); one and half to three years has passed (code B); more than three years has passed (code C).

For example, 1A indicates that the respondent is between 28 and 34 years of age and up to a year has passed since the death of her/his spouse.

THE FAMILY OF A WIDOWED SINGLE PARENT AS AN OBJECT OF SOCIAL PROTECTION

In Estonia, the family of a widowed single parent has the right to get the same services, benefits and other assistance from the public sector as a two-parent family with children. Presently, there are special services and benefits specified in legal acts. The Social Welfare Act (RT I 1995, 21, 323) stipulates that local authorities provide services in respect to one's needs (§ 28) and pays additional benefits on terms it has enacted itself (§23 p 1). Consequently, local authorities have the power to direct assistance specifically to widows. Special benefits to the families of widowed single parents are granted by the social insurance system. The Public Pension Insurance Act (RT I 1998, 64/65, 1009; 1999, 10, 150; 97, 857) provides widows who have lost their supporter with a right to receive survivor's benefit in the following cases:

- if the widow is in pensionable age or permanently disabled and the marriage with the supporter had lasted at least five years;
- if the widow is unemployed and is bringing up the supporter's under 14 year old child, brother, sister or grandchild in his/her family.

The right for benefit is also given to supporter's children under 18 years of age (including under 24 years old secondary or vocational school students in daily study, or stationary university or higher vocational school, or older, if they have been incapacitated before getting 18 (24 if a student is in a daily or stationary study)).

Before April 1st 2000 the survivor's benefit was calculated according to national pension rate which was 210% of the rate to an adult and 200% to a minor. The basis for calculation since April 1st 2000 is the length of pensionable or pension insurance of the supporter. If the supporter does not have the required length of pensionable or pension insurance, the national pension is allotted (§ 15(2) p 4 of the Public Pension Insurance Act).

In addition to the public systems, support and assistance to widows and their families is offered by voluntary organisations (such as Union of Estonian Widows with Children).

CHANGES IN THE WELFARE OF A WIDOWED SINGLE PARENT

The loss of spouse significantly affects one's welfare. It came out from the interviews with widows that the loss of spouse decreases the psychological, economic, physical and social welfare of a widowed single parent. The continuation of decrease in welfare, therefore, also the increase in coping risks depends on many factors and is different for all widowed single parents.

Social network. The analysis showed that the social network of widows, its quality and the support of people one is close to, has a substantial influence on adaption process of being a widow. Restrained access to the emotional support of a family and friends deepens the decrease in one's welfare.

I have noone, and noone is helping me. That is why it is so difficult. /.../ other people /.../ a mother, grandmother or aunt appears from somewhere and brings something, but if you are all alone, it is not as much the thing but the emotional state. /.../ (woman, 2C)

Unexpected death of spouse. The unexpectedness of death has significant influence on coping with widowhood. If death is the result of a long disease then the grieving has often lasted for a long time so that the survivor had the time and opportunity to concentrate on accepting the death. The study indicated that in case of death after a long disease the most stressful is the sickness period and during the period after death even a certain relief is felt.

Psychologically the most difficult period was the last half year when he was really sick already and was in and out of hospital and confined to bed. That period was more difficult than the time after death. /.../ It was even kind of a relief or...some sort of a solution. Nothing could have changed for the better and...clarity that this is how it is now and I have to make it on my own. /.../ (woman, 1A)

The above does not mean that people do not experience stress and tension during the period after spouse's death that followed long-term illness. The study indicated that reactions of sadness are common to everyone that have gone through a difficult loss but people whom death has struck unexpectedly have more extreme reactions.

Nature of the relationship with one's spouse. Widow's relationship with the deceased spouse is another factor influencing coping with widowhood: what was the quality of the marital relationship, how dependent the widowed was on her/his spouse. Contrary to Parkes and Weiss (1983) who argued that those widows whose marriage involved many conflicts have more difficulties in recovering, more cases of depression and anxiety (Frude 1991), the current study showed the stress and tension are lighter in case of a marital relationship involving many conflicts. If Parkes and Weiss (1983) claim that there is an especially profound and close emotional relationship (Frude 1991), then the current study did not confirm that. This might be the reason for the difference.

However, the results confirm Parkes's and Weiss's (1983) observation that earlier strong dependence on the partner increases the detrimental impact on widow's psychological welfare (Frude 1991). The inquiry indicated that those who perceived themselves above all as a part of the so-called husband-wife team, who took interest in the same hobbies and activities and spent most of their time together with their spouse, are left out of many interesting activities and are at risk of social repulse after loss of the spouse.

We did everything together, went everywhere together. When we had to go somewhere it was always easier to go together than alone. Lets say, going to the theatre or something, alone I am not really going any more, just like I do not want to go. /.../ (woman, 2B)

On the other hand, a respondent that had been relatively autonomous did not experience much of a decrease in welfare in respect to spending spare time.

Personal characteristics of the spouse. It is also relevant who used to determine more in relationships with children and who used to be the one preserving social connections. The decrease in social welfare is more significant if those efunctions were fulfilled by the deceased spouse.

/.../friends, none of whom is left now as most of them were my husband's friends with their wives. There were a lot of those friends in our circle of acquaintances. /.../we used to have a lot of guests, but now noone comes. /.../ (woman, 2B); It has

changed (relationship with children – T.S.), they don't listen to me any more. They used to be more humble but now they don't obey and stand up against me. /.../ and there is more quarrels. My wife used to say what had to be said so I didn't have to tell them anything and they were already quiet but now I have to say everything myself and they resist more. (man, 3B)

Spouse's income. The influence of loss for a widowed single parent depends largely on deceased spouse's income in his/her lifetime. The better his/her income was the greater is the decrease in economic welfare for a widow. As cohabitation is traditionally an exchange of services in a way that husband secures his wife economically, the decrease in economic welfare is experienced above all by widowed women.

We didn't really have financial problems (while my husband was alive – T.S.), we had enough. We didn't have to cancel a trip or anything else because of that. But now I have to calculate every cent. /.../ (woman, 3C)

For widowed men, conversely, the loss was not financially stressful.

It hasn't principally influenced it at all (the death of his wife, regarding economic coping – T.S.). I get all her money now, everything comes to me...survivor's benefit, I also get something for the kids /.../ I am not doing great but actually there is more money as there is one person less to take care of. /.../ (man, 1A)

Despite the fact that widowing brings along a very different pattern of changes for every individual, it is possible to point out the more common changes in one's psychological, economic, social and physical welfare.

Changes in psychological welfare of a widow

The decrease in psychological welfare is one of the most serious problems for a widowed single parent. The decrease is especially significant straight after the loss, but according to the study, the psychological welfare is disturbed even after several years have passed. The feeling of security is missing (Parkes & Weiss, 1983, have come to the same conclusion (Frude 1991)), interesting activities for spare time are not as joyful and satisfactory as they used to be, and, as a result of these problems, the widow feels psychological tension and distress (see also Maddison 'i & Viola, 1968, Parkes & Weiss, 1983 (Frude 1991)).

Loss of feeling secure. According to the interviews there are three important factors leading to the loss of feeling secure:

1. loss of a spouse who was a source of physical security;

What I miss the most is the feeling of security. I don't feel secure, I just somehow feel a bit scared. /.../ At first I was afraid of sleeping upstairs at home. I couldn't sleep here as I was always afraid, scared. When my husband was alive I wasn't even scared of thunder as there was a man in the house. /.../ (woman, 2B)

2. loss of a spouse who was an important source of mental support;

/.../ Well, yes, I can talk to my relatives and everyone but when I have a man by my side it is so much easier, in a sense that like having a walking stick in my hands. I

don't have that any more. It is like I am missing something all the time. (woman, 2B)

3. Loss of a spouse who was someone to share responsibilities with.

Well, sure, it has changed somewhat. Everything depends on me now, I mean I have noone beside me. I have to manage everything by myself. These days one cannot count on anything, no matter how good the job is and /.../ and salary, but within a minute one might have nothing left. There is always this certain fear. /.../ (woman, 2B)

In addition to the loss of a spouse who was an object of affection and providing security, one also feels less secure because death of a close person significantly damages one's idea of organised and secure world. The feeling is accompanied by fears that one did not have before or had only to a very little extent. In many cases the fear for the safety of children and oneself increases. Decrease in the feeling of safety caused by the loss can also become evident in one's fear of forming a new relationship.

/.../Children try to call if they are out somewhere, they know that I get very nervous, but when lets say, only an hour or two has passed since the time they were supposed to be home, I might really panic so that I am unable to do anything /.../ there is this terrible fear that something might have happened again. It has increased (the fear for myself and kids – T.S.) /.../ (woman, 3C)

I can't help thinking whether I should look for a new realltionship. In a way I am afraid that I would be disappointed again, e.g., another disease or something like that. /.../ (woman, 1A)

Being left out of interesting spare-time activities. The problem mentioned the most was being partially or completely left out of going to the cinema, theatre, parties and other socialising events, also travelling and personal hobbies. People who do not have substitutes to those former friends that they used to spend time with experience giving up interesting activities the most. In many cases, neither children nor single or married couples can fill in as substitutes.

/.../ We used to (while the husband was alive – T.S.) go out to eat more and to the theatre and cinema and dancing and went over to our friends quite a lot but now /.../ where would I go alone and what would I do there alone and. it is just not it. If you go out with other couples you would be just like a fifth wheel, and when going with single women, well, it feels like I were a teenager, and so I haven't been out much. /.../ (woman, 1A)

/.../ We sometimes used to go to the theatre three times a week and I feel that I am not going to go there alone. Children are not equivalent companions to me in that sense and so I haven't been to the theatre. Actually I really miss that...for instance, going to an outdoor concert as we used to. /.../ (woman, 2A)

It might also be that one does not give up the interesting free time activities but as the context has changed, these activities will obtain a whole new meaning and what used to be enjoyable will not be joyful and satisfactory any more.

.../ Sometimes we go out for a coffee with my girlfriends but it does not give me anything as my life turned out in a way that I used to go out all the time with him .../ and now, going alone. What would I enjoy?! .../ (woman, 2C)

I used to spend my spare time with him. .../ We went to the town, and for a walking, and to the theatre. I still go to the theatre if someone takes me and over to the town .../ I might say that I do the same things, but actually it is completely different. It is something else to visit someone alone than to go together, and so on with everything. The activity itself might not change but at the same time everything is different for myself. (woman, 1B)

Psychological strain and stress. There are two main factors causing strain and stress to widowed single parents: loneliness and overload from the increase in responsibility.

I am still experiencing it (stress and tension – T.S.), there is this discontentment. I don't think any more that the reason for everything is that I don't have him any more, I think it is because I am alone, but his death is the beginning for all this. You see, I am not concretely crying my eyes out for him any more but if he were alive I wouldn't have this feeling of loneliness. .../ (woman, 2C)

.../all the financial matters and everything, you just have to do everything, and of course it causes stress sometimes, and then I am angry and yell and get all upset .../ I panic when I get the feeling that everyone wants to get something from me. One asks for money .../ I am the leader telling everyone what to do: "Go there!", "Do that!", and all this actually causes stress. (woman, 2C)

Changes in the economic welfare of the widow

The study indicated that death of spouse brings along economic decline for the family. As there is no possibility for saving one has to cut down from large-scale expenses (new household appliances, expensive concerts etc.) and this refers to general consumer poverty. Another thing mentioned in the interviews was the limitation on buying media publications or books. Hereby the loss of one's spouse also leads to cultural poverty for many people. The loss might also involve lifestyle poverty considering that one might have to give up his/her personal car and that limits one's mobility.

.../ We used to buy quite a lot of magazines and .../ not like ten different kinds but rather often .../ and we had subscribed to some. I haven't subscribed to any newspapers now, nor to any magazines, I haven't even subscribed to "Eesti Arst" ("Estonian Doctor"- T.S.) which I really miss, and practically do not buy books any more. We used to buy a lot of books before, both professional and other literature. .../ (woman, 1A)

.../ I have had to give up the car. I just cannot maintain it. I am unable to spare enough for .../ it takes a lot to repair a car. My husband repaired himself so we didn't have to spend on that but now...noone does it for free. .../ It just stands still now. (woman, 2B)

Changes in physical welfare of the widow

The study indicated that death of a close person has negative effect on physical health of the widow (the same has been brought out by Parkes & Weiss 1983, Maddison & Viola 1968, Ferraro 1985, Parkes 1964 (Frude 1991)), especially during the first months after the loss. Such problems as insomnia, loss of weight resulting from lack of appetite, fatigue and circulatory disruptions are rather common after the death of a spouse. Noone complained about the lack of appetite later (that is at the time of the interview) but four people had problems with sleeping and five persons had more serious symptoms such as head- and muscle aches, high blood pressure, dizziness, breathlessness, fainting. Among them were both rather recent widows (up to a year since the spouse's death) and those whose spouses had died years ago. This indicates that if as a rule the symptoms leviate or disappear during the months following the loss, in some cases the diseases that emerged or intensified after the loss might remain for years.

My health was in a really bad shape /.../I had pain in my heart all the time, and I was constantly short of air and I haven't been able to sleep at nights for years already. /.../ and constantly have head-aches. I think it started a month after the funeral, the spinning, it is still spinning, I cannot get rid of it. /.../ I don't have any strength left. These seven years have taken it all. /.../ like I had no body, no muscles. I have a complete...like fastened aging. /.../ (woman, 2C)

Changes in social relations of the widow

Loneliness. Loss of a spouse often takes away the necessary support from home and from the opportunity to discuss problems, so it increases the risk of being socially isolated. Both this and other studies (e.g. Berardo 1970 (Frude 1991)) have shown that loneliness is a serious problem for many people, including those whose circle of acquaintances did not change as a result of losing the spouse. Whereas acquaintances were cut down in case of one third of the respondents, then loneliness and the concurrent lack of communication afflicted many more single parents.

You keep hearing how happy other people are, how they live, and then come back to your loneliness. It doesn't matter where I come from or how much fun I was having there...nothing takes it away. This feeling of loneliness, it is awful. /.../ (woman, 2C)

The loss can also, contrary to the above, have a healing influence on widow's social relationships. When someone has been left alone in this life, he or she would get a lot more practical and emotional support. This change can be observed above all among relatives and friends. Even though communication with friends and relatives is very important to widowed single parents, and to an extent it might make up for the loss, the very essence of these relationships is different which is why they cannot be of substitute to the communication with the deceased spouse.

/.../ we used to discuss absolutely everything, how to handle this, how to handle that, but I wouldn't discuss everything with my mother-in-law, I wouldn't even discuss with my parents. Well, maybe with my kids sometimes now already...starting to take them as your companions, but they are not at the age that

they could be equal in every situation. It is this talking and discussing /.../ (woman, 2A)

Problems in relationships with children. It came out from the study that there is no major conflicts between a widowed single parent and his/her children. Nevertheless, several people noticed that some problems have emerged with children that did not exist while the spouse was alive. Most commonly mentioned was disobedience.

/.../ the child perceives that I am alone and sometimes does not obey at all. It was better when the father was alive. If the father says something...so that's that. It is generally more difficult with the boy. He really understands that it is only me. I can tell him one thing for a hundred times but that is still no use. (woman, 2B)

All the problems connected to spouse's death are very closely related. A loss of one resource of welfare often leads to the loss of another resource. For instance, the loss of economic welfare can raise difficulties in associating with relatives and friends that live far away, therefore, leading to decrease in social contacts. The decrease in the opportunities to communicate facilitates loneliness which contributes to distress and tensions. Distress and tensions are risk factors of physical welfare. Figure 3 gives an overview of the factors influencing the decrease in welfare and consequences of the loss of the spouse.

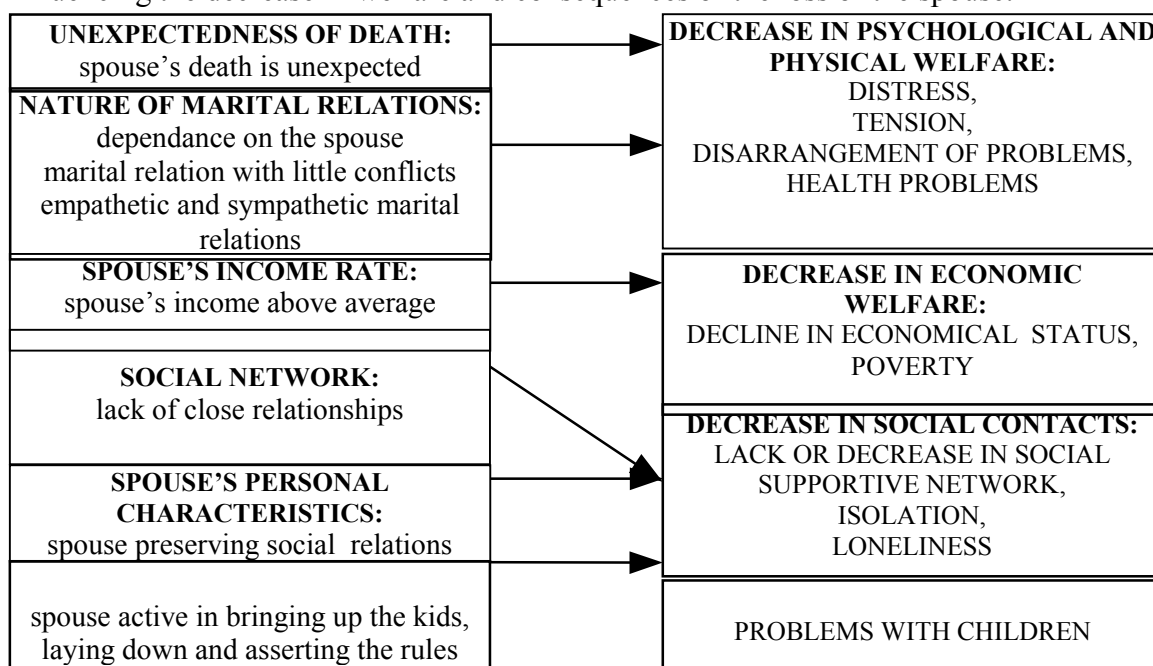


Figure 3. Factors influencing the decrease in welfare of widowed single parents and consequences of the loss of spouse

WIDOWED SINGLE PARENTS' COPING PROBLEMS

The study set out to find the problems of widowed single parents. The persons interviewed pointed out several problems that complicate everyday coping. It was not hard to guess that the main problem was the poor economic situation. Tightness of financial resources is a problem for female widows above all.

The main problem is money. /.../ If I had the resources I would pay visits, the trip is not just paying for the ticket, there are other expenses. And it doesn't take only the ticket to go to the theatre but also the clothes and /.../ To my mind a lot boils down to money. There are so many things that I could do differently. If I had money I could recover, could go somewhere. There are a lot of things that depend on money. (woman, 2B)

However, all the men that were questioned pointed out difficulties in managing their obligations that came along with taking over the role of a single parent. On one hand the role of a single parent is overloading with tasks in connection with household and children, which might lead to tension and exhaustion. On the other hand, everyday problems are often left to be a burden for only one person and leading to overload with responsibilities.

Main problems...everything in connection with clothes and cooking is the hardest. It takes so much time besides I am not too skilled. /.../ all this washing and /.../. From time to time I just go through all the cupboards, just to know what they have to put on. It wasn't a problem at all before, I just gave money to my wife and she made the necessary purchases for the boys. For my whole life I have hated shopping. /.../ (man, 2A)

The most difficult thing is that I have to do everything myself. We used to share what we had to do. /.../ I am stressed out all the time. I didn't have such stress before as I have it now, it is because I have to take care of everything now, think about everything. (man, 3B)

The main problem for those widowed female single parents whose financial situation is somewhat better is different in every single case. Difficulties in organising nannies were mentioned, also fear for child's welfare and hence, for one's own health, and some other problems. The respondents were also asked to point out other problems besides the main one. The following was mentioned most often:

1. loneliness;
2. lack of opportunities for discussions;
3. difficulties in managing the tasks in connection with the household;
4. increased responsibility;
5. problems with raising children: both, lack of skills and self assertion;
6. uncertainty about the future. The widows fear three things above all:
 - unemployment;
 - how do they manage to educate the children alone ;
 - how can they cope economically once the children are older.

COPING STRATEGIES FOR A WIDOWED SINGLE PARENT

Individual resources. The study indicated that individual resources - an effort to handle the situation on their own - have an important role in widowed single parents' coping. For a widowed single parent a big part in getting over the loss is acceptance, optimistic disposition and hope for the improvement in the situation.

/.../ for some reason I believe that this is fate, and as I am destined to live like that I have to accept it. /.../ (woman, 2B)

.../ I just live one day at a time and I am happy for what I still have and what I might have in the future, and hopefully it will turn for the better. Just have to keep up the optimism, that's all. .../ (woman, 1A)

Other sources of support are reading self-help books, building new intimate relationship, and, time itself also heals. Psychological tension is relieved by change of environment, some pleasant activity (e.g. watching TV, doing gardening, etc.), or just by everyday work and dealing with the household - all this helps to take thoughts away from the difficult situation.

I have been to the forest. Actually it was the only place where I could forget about everything else. (woman, 2A)

.../ gardening is relaxing .../ Even these stupid soap operas are relaxing. Just watching them with an empty look, but for a while the thoughts still wandered away. In that sense they are pretty good. Maybe even in a way that others also have problems, even worse ones, that made me feel better. (woman, 3C)

Something directly (taken steps to get over the loss – T.S.), work. .../ Working...it is way easier then...gets over it. You can't just sit, you might stay like that forever then. You must have some activity. .../ There is so much to do at home - send children to school, prepare meals – there is not much time left to think about bad things.

Children are a very important factor contributing to coping. They are very often the force that does not let widows to give up.

It is the boys (that give me strength – T.S.). What else would make me take the effort? If it wasn't for the boys, then I don't know...who cares, I would sleep under a tree and that's it. .../ (man, 2A)

Analyses of the strategies of economic coping by individual resources indicated that as for regular income the most important sources of income are salary, survivor's benefit and child benefits. Three respondents were unemployed and the regular income of those families comes from survivor's benefit and child benefits. There are two ways to cope better: increase the resources and cut down the expenses. As was mentioned before, a very common strategy, mentioned by two thirds of the widowed single parents, is to cut down the expenses. Some people increase their workload in order to increase the resources. But in most cases increase in economic welfare is not possible by increasing workload because there are no options available or because of an already intense work.

Community support. In addition to the individual resources, a very important resource is support and assistance from relatives and friends, that is from the community sector. Above all, friends and relatives offer emotional, practical and material help in the form of vegetables and second-hand clothes.

I have a very good friend supporting me right now. He has helped me so much. He brought food in cans for the children, and clothes that his own children didn't need. Something very fantastic for a man. .../ (woman, 2C)

One of my husband's friends has always been a so-called social worker by character. My car broke down and then I couldn't start the car and /.../ at midnight I got stuck in the snow...I made him come out of bed. He never says that he won't come to help. /.../ Well, parents help too. My father is coming next week. He will come to help me paper the wall paper. (woman, 2A)

Direct financial help is not very common, probably because of the general high level of poverty so that it is financially not possible to help people close to you. Only two people interviewed told that they get regular monetary support from their relatives.

My mother is working. I wouldn't make it without her support /.../ wouldn't manage./.../ (woman, 1B) /.../My daughter takes odd jobs and of course my mother can help me a bit from her pension and this is how we are trying...(woman, 2B)

So the economic coping of widowed single parents depends above all on individual resources (practical skills, education, motivation, health etc.) and financial assistance offered by the public sector (survivor's benefit, child benefits etc.).

Professional help and voluntary sector. If looking for help from family and friends is a very common coping strategy among widowed single parents then outside resources (professional help and voluntary sector) are not very much used. Exceptions to this are public benefits that most of the interviewed widows had applied for. Several of them had received social assistance. Assistance benefit, heating benefit, mobility allowance, tax allowance of traffic insurance, complementary school allowance and other additional one-off payments of social assistance were mentioned. In most cases the benefits were either one-off or very short-term. Only the compensation for children's school meal is usually paid for a longer period.

The emotional support offered by the community sector is probably one of the reasons why widowed single parents turn rather rarely to professional help for psychological coping. Relatively few people use the help of the voluntary sector, and it is usually emphasised to have the role of giving material support (not psychological).

At first there were all kinds of assistance packages coming from everywhere, clothes and things like that. /.../ Some people from Sweden took me under their sponsorship and I got a lot of children's clothes. /.../ (woman, 2C)

Maybe it (participating in organisations – T.S.) does give psychological support but not that much. We are all together there and while we are talking everything is all right. But once you go home and be by yourself, everything will be different then.

(woman, 2B)

Talking to other widows does not give me psychological support. I have talked to them but... it does't help me to if other people have difficulties as well. (woman, 2C)

Another explanation for the relatively low search for psychological help and help from the voluntary sector is lack of information.

/.../ This problem of widows has not been acknowledged at all. Well, maybe after the "Estonia" catastrophe this has come out a bit but those people who are left

alone under normal circumstances don't really know where to turn and what to do. I, for one, don't know where I could turn to. /.../ So actually there is very little information on where one could get support. (woman, 2B)

One person interviewed had turned to a healer (someone with magic powers) to improve her psychological welfare but, contrary to what she expected, it had negative effect on her mental health.

For the first half year I had two lives. At nights we were always together in my dreams and during the days I lived my own life. It was very tough to wake up in the morning and come back to reality. /.../ finally my friends told me to be normal and visit a healer. And I did, and fell all apart after that. (woman, 2C)

There is a tight connection between the extent of the change resources and in coping risks followed by the death of a spouse. The greater the decrease in welfare and the more comprehensive the congestion of coping risks, the more serious problems emerge and the more resources are needed for coping. Unfortunately, the big range of coping risks usually means low individual and community resources and that makes coping even more difficult. In those cases it is especially important to get help from the public and voluntary sector.

The level of individual resources is also low straight after widowhood when the increase in coping risks is particularly intensive. Therefore, it is very important to have an opportunity to get outside help and support especially during that period. The situation is somewhat different if the spouse died as a result of a long-term illness. Adaptation to new coping levels has started earlier in those cases, when the spouse was still alive and the need for assistance and support was even greater than straight after the loss.

EXPECTATIONS OF WIDOWED SINGLE PARENTS ABOUT SOCIAL ASSISTANCE

Expectations to financial assistance. Coping often takes more resources than widowed single parents have at their use. Social policy, with the purpose to offer different resources that support coping, helps to compensate scanty resources. The study indicated that the expectations of widowed single parents are the greatest in regard to material assistance. There are several ways of creating better conditions for economic coping. These were pointed out by the interviewed persons:

- developing income tax allowance for single-parent families;
/.../ the assistance can be of material nature, lets say, the income tax. It is stupid, I have a girlfriend with no kids whose salary is 1000 kroons and she gets all that money for herself, whereas I get 1000 kroons and have to support three people. /.../ I think that as for the income tax the number of those whom one concretely supports should be considered. /.../ (woman, 2C)
- changing the principles of paying survivors's benefit – so that it would be payed to working and non-working widows until the child reaches majority or even until the end of the widow's life;
If a mother is not working she receives the survivor's benefit until her child is 14. What is this 14 years! The age is set ages ago! /.../ survivor's benefit should be

paid until the child reaches majority. Survivor's benefit could also be paid if the mother is working...as a working pensioner gets all. /.../ (woman, 1A)

The survivor's benefit...it is not a big sum of money, and if it is taken away in case you go to work /.../ I believe that this contingent of women should receive survivor's benefit until the end, notwithstanding whether she is working or not, whether the children are studying or not, because people have lived together and together they have moved on. /.../ (woman, 2C)

- increasing monetary benefits;
/.../ right now it has been calculated that if you are receiving pension, plus minimum wage and also child benefit, then it would...they calculate that there has to be 900 per family (coping line), per two people. It could be more because two people will not cope with it at all. /.../ (woman, 2B)
- more flexibility in giving advantages;
*/.../ there could be some way to get assistance for at least 50% of the kindergarten fee. /.../ It could be a little more flexible in that sense, not exactly that if this is your income, you don't get, and don't get anything. It could be handled in a way that some families get support on one month, others get on another month...50%, 25%. I don't want it to be 100%. I am not that poor that I couldn't buy anything.
(woman, 1A)*
- loans on easy terms for single parents;
/.../ There should be an option to get some loan, on easier terms. Single mother..so that it would be easier for her to pay back and that she could still use it. /.../ These intresses...otherwise it would be very difficult to take out loans. (woman, 2B)

The most operative way to improve the economic welfare of the families of widowed single parents is either raising the existing allowances and survivor's benefit or establishing additional benefits for the target group. However, giving social assistance on a large scale cannot be considered as a solution here because it contributes to dependance on assistance and inhibits the exploitation of individual resources. Improvement in economic welfare can be effective only by applying different strategies at the same time.

Income tax allowance could be put into practice by establishing a direct connection between tax-free minimum of income tax and the number of children. Loans on easy terms for single parents can be worked out only by the cooperation of the state and banks whereas the state would have to guarantee the additional risks.

Today the survivor's benefit is paid only to non-working widows. So there is reason to calculate carefully on which terms it is worth for a widowed single parent to go to work at the first place. One needs to consider that working as such takes more material resources: transport expenses, possible kindergarten fees, additional expenses on food are added. Therefore, it might even be more useful for a widowed single parent to be unemployed. Also, the current system of survivor's benefit contributes to work without a contract in which case the state will lose its revenue from taxes. Considering the above, the survivor's

benefit could be paid to working widows as well as it would probably increase the interest in going to work and would avoid off-the-record working.

The study indicated that low wage level of existing jobs plays a very significant role in case of lack of material resources for widowed single parents. It could be said that the problems of widowed single parents are not as much due to low social assistance as to general low level of wages. Therefore, in addition to other measures for improving the economic welfare, the rise in the income level is also very important. The main possibility for the increase in incomes would be rise in minimum wage. It has to be remembered, though, that in case of too big of a rise in minimum wage, the interests of employers' would be impaired and that might lead to unemployment. The most effective solution would probably be the facilitation of continuous economic growth and national income which would lead to rise in wages and general standard of living.

It came out from the interviews that widowed single parents have difficulties in paying for children's hobby groups and that they would expect the state to dotate (subsidise) more.

.../ The eldest girl wanted to play tennis but I can't afford such things because one has to pay for participation in such clubs. There should also exist public clubs. .../ So that there should be some kind of a governmental support in such matters. .../
(woman, 2A)

.../ One has to pay for everything these days. There could be some sort of assistance for those who study or do something additionally...for those who raise kids alone. My girl wants quite a lot already. She wants to play the piano and everything. Gymnastics was 160 kroons a month, the piano is 200 a month, so I just can't. And if you have many kids then...(woman, 2B)

Considering that all children should have a more or less equal starting position for coping in their future independent lives, it is very important to develop their abilities to a maximum and to guarantee equal access to complementary education.

In improving their economic welfare widowed single parents expect assistance in addition to public sector also from private-sector charity work. Estonian companies have for many reasons paid relatively little attention to charity so far but such traditions are more and more under development. Voluntary organisations have an important role in cooperation with the private sector. For instance, in Tartu the role could be fulfilled by the Tartu Union of Widows with Children (*Tartu Lastega Leskede Liit*), and as it came out from the study, the union has been looking for sponsors. According to widowed single parents the voluntary sector has an important role of involving the population in charity through organising certain campaigns (e.g. call people for donating used clothers, house equipment, etc.)

The easiest help would be such that if someone has normal children's things extra, he/she could give them away. .../ For example, the Widow's Union might deal with that: announce that if someone has some things extra there is an organised place for collecting them, and thereafter hand them out to other people. .../ Of course richer people could also put together some sorts of packages for the children, maybe. Or even home appliances, in case new ones are bought and old ones are still ok, so they .../ (woman, 1B)

Material welfare and monetary assistance are more important to widowed single parents than it seems at a first glance because the financial situation is the basis for other problems and coping risks accumulate in that way.

.../ Financial help could be greater, first and foremost, because once the financial problems begin the emotional problems get more severe, and then you start thinking that we managed when there was two of us, why don't I now? But if the financial situation is ok then there is no such problem, you just mourn for that person and no other problems come out. .../ The feeling of being left alone and unable to cope emerges in particular when it is financially tough. (woman, 2C)

Frude (1991) points out the poor economic situation of the widows as one of the obstacles to retaining social relationships. The present study affirms this. Material resources enable more communication with relatives and friends that live far away, and that helps to compensate lack of communication and alleviates loneliness. It is also easier to solve problems that are related to households that are troublesome to both, male and female widows (by hiring a housekeeper, in case of men, and a certain specialist, in case of women).

Need for services. Besides material assistance, widowed single parents are also interested in certain services. To improve their mental welfare three respondents were interested in psychological counseling and one respondent in relaxing therapeutic procedures.

.../ I would even agree to be admitted to the psychiatric hospital, just to get some light treatment. Well, I haven't been complaining to my relatives but I just have to be able to talk to someone about these issues. (woman, 2B)

.../ if I could get some kind of...not direct treatment but just supportive assistance, to get over it. .../ Maybe it would even help...I like swimming, so that if I could swim...aroma therapy or swimming, massage, I really miss those things – they would help a lot, just to release tensions. .../ (woman, 2B)

One could point out lack of information and insufficient motivation among the reasons why people have not turned to institutions offering such services.

.../ I don't even know where to look for such help. This has stopped me (from asking for help – T.S.). No one comes to offer anything and I don't know enough to ask myself. .../ (woman, 2B)

Now I would go to a psychologist already but I don't know any psychologists .../ And they cost as well and...dentists take a lot of money as well, and if you add psychologists' fees to it..I don't know. I guess my needs are not that great. (woman, 2C)

It is considered necessary to have a social worker who would contact people straight after the loss of a close person, someone who would stand by if necessary, and who would have information about the options of getting assistance.

.../ There should be a social worker...of course she/he should be very good in the sense that people might reject at first, don't want, but the social worker should let

people know how to contact him/her and if there is a need...The social worker should be a psychologist by profession, so that she would be able to see through you, know when someone really does need help and when he/she doesn't. He/she should have phone numbers or things like that /.../ (woman, 2B)

One respondent considered it important to make the options for baby-sitting more flexible, so that if necessary it would be guaranteed that in case of working in shifts there children are looked after during the evenings.

/.../ so that there was a place where I could be certain that the child is ok and I wouldn't have to be nervous about being somewhere at five o'clock sharp and not a second later. I have had arguments with nurses. Our kindergarten closes at 6 pm. If I finish the afternoon reception at half past five, there is no way I would make it by six /.../ I have sometimes received such looks as if I didn't care about my child /.../ (woman, 1A)

Need for information. Another thing that widowed single parents longed for was different kinds of information. The accessibility of information among other forms of assistance is especially important as it helps to prevent potential difficulties in coping. People expect broader information of where one could turn to with psychological problems. People also want to know more about the Union of Widows with Children [Lastega Leskede Liit].

/.../ I don't really know if there are some psychologists somewhere to turn to. /.../ there is some kind of hotline. But that's all I know. There could be more information. (woman, 3C)

There is not much information. This Union of Widows with Children, for example, I don't know where should I turn to. The way it should be is that I would show some initiative but it should be available to me, not that I don't know where should I look from, don't even know whom to ask this thing...and what are they doing, I don't know that either. /.../ (woman, 2B)

There are also widowed single parents who do not expect to get any assistance, as long as they have their work and health.

What kind of help...I don't know. /.../ I wish someone would send me a lot of good clients so that the business would prosper, that is all...to have enough work, that is all I need. /.../ (man, 1A)

Who could help me? I don't really know. People are very different. Some people consider this money to be most important, but no, my welfare is more important to me, just that my health would not go on a strike and that I wouldn't be imprisoned to wheelchair. /.../ I think I am too acquiescent. I don't expect anything from anyone. (woman, 2C)

The expectations of widowed single parents to assistance and the assessments to the assistance received indicate that as a rule the help received from friends and relatives, that is from the community sector, is considered to be adequate. Contrary to this, many respondents would expect more assistance and support from the state and local authorities.

A bit less than satisfactory (assistance from the state –T.S.), I wouldn't call it good. In fact, there are still so many troublesome issues. I have received help from other people and I have had great assistants or relatives that have helped me, but that is limited to our family. Outside assistance is lousy, everyone don't have such relatives who would help in everything. (woman, 2B)

I do think so (that the assistance has been adequate –T.S), except governmental. Governmentally this and that has been prescribed by the law and nothing more. /.../ and, of course, all the acts have been changed in a way that laymen would benefit less from it. /.../ but as for the so-called relationship level, that is absolutely adequate. (woman, 2A)

CONCLUSION

In order for widowed single parents to be able to cope, certain preconditions have to be met. These preconditions are the same in case of psychological, economical and social welfare. Wiman (1990) points out the following pre-conditions for coping:

1. necessary level of physical and mental capacity;
2. motivation to cope;
3. information coverage and accessibility;
4. practical skills and experience to act upon one's knowledge;
5. supportive social environment.

For coping all the conditions mentioned above have to be adequately met. Coping problems emerge even if only one of the preconditions is not met or is inadequate (Wiman 1990).

Psychological coping. The main factor facilitating the psychological coping is the existence of favourable environment (supportive network and professional assistance). However, there are people whom the external environment does not assist in coping with the situation because the emotional support of close people (being a key factor for psychological welfare) is missing.

Widowed single parents might lack adequate information (about mourning stages, options for professional psychological help). Partial reason for low percentage of seeking professional help in case of mental problems is insufficient motivation.

Economic coping. In order to get a job with a good salary and, therefore, for improving one's economic coping, widowed single parents above all lack practical skills. Working according to one's specialty often provides only with relatively low salary, little hope for finding a better job is not a motivation for complementary- or conversion training. Considering the low level of wages of many existing jobs, not guaranteeing normal coping, it could be said that shortages of conditions of external environment are also partly the reason for lousy economical coping.

Social coping. The most important factor distracting the social welfare of widowed single parents is the lack of environmental conditions (lack of supportive network or difficulties

in reaching close social contacts because of territorial seclusion). Lack of information (concerning voluntary organisations) and practical skills (to avoid problems with children) also distracts coping.

Physical coping. The main factor precluding physical welfare is the lack of mental resources. Such factors as severe psychological tension and stress following the loss of spouse have negative influence on physical health. In some cases the lack of supportive environment (inadequate or no close social relations impede the psychological coping of a widow which can lead to health problems) also contributes to deterioration of health.

The dimension of the decrease in welfare and the amount of coping risks have a direct influence on how one can cope. However, coping also depends on available resources that should form the basis for choosing the strategy for coping (Figure 4).

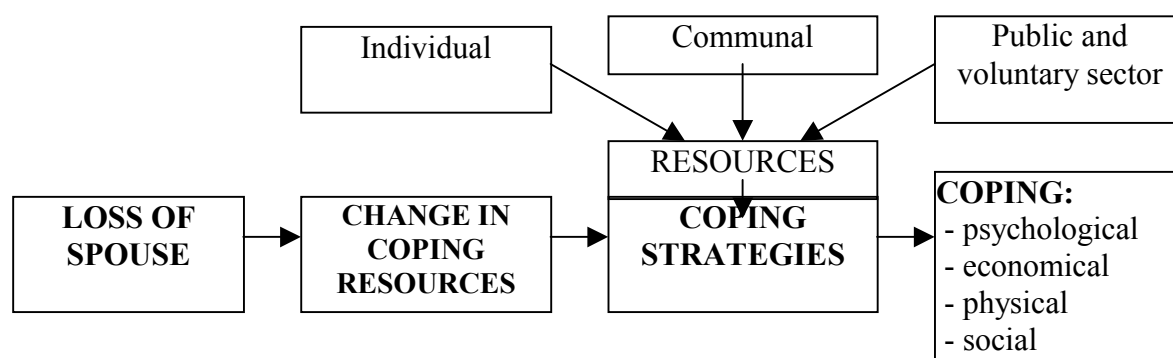


Figure 4. The connection between coping and the change in coping resources followed by loss of spouse.

Although the society is unable to prevent accumulation of risks of coping following the loss of spouse in every case, an effective social policy and existence and availability of different forms of assistance would maintain the amount of risks as low as possible. It is important to have a miscellaneous support from close people, the state and voluntary organisations. Social policy should offer widowed single parents an option for self-help. In other words, the goal of social policy is to make different preconditions for coping available.

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