Risk-Taking Trends in Midlife Role Changes for Women

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# TABLE OF CONTENTS

**ACKNOWLEDGEMENTS**........................................................................................................ iii

**Chapter**

I. Introduction................................................................................................................................ 1
   - The Problem........................................................................................................................... 3
   - The Purpose of This Study................................................................................................. 5
   - The Hypotheses.................................................................................................................. 5

II. Review of Related Literature.................................................................................................. 6
   - The Adult Life Cycle........................................................................................................ 6
   - Midlife Risk-taking for Today's 50-65 Year Old Woman................................................. 9
   - The Creative Process........................................................................................................ 15
   - The Nature of Risk-taking.............................................................................................. 19
   - Shaping the Risk-taking Personality.............................................................................. 24

III. Method........................................................................................................................................ 28
   - Materials............................................................................................................................ 29
   - Procedure............................................................................................................................ 31
   - Synopsis of Questionnaire/Interview for each Participant............................................. 32

IV. Results......................................................................................................................................... 36
   - The Creative Process in Role Change............................................................................. 37
   - The Power of the Heredity Factor and Parental Influence.......................................... 41
   - Risk-taking Characteristics Found in Midlife Role Change.......................................... 42
   - A New Meaning of Midlife.............................................................................................. 45
   - Summary of the Results................................................................................................. 47
<table>
<thead>
<tr>
<th>Chapter</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>V. Discussion</td>
<td>48</td>
</tr>
<tr>
<td>Limitations</td>
<td>53</td>
</tr>
<tr>
<td>Conclusions, Implications, and Recommendations</td>
<td>53</td>
</tr>
<tr>
<td>Summary</td>
<td>55</td>
</tr>
<tr>
<td>Appendix</td>
<td>56</td>
</tr>
<tr>
<td>A. COVER LETTER</td>
<td>56</td>
</tr>
<tr>
<td>B. QUESTIONNAIRE</td>
<td>57</td>
</tr>
<tr>
<td>REFERENCES</td>
<td>58</td>
</tr>
<tr>
<td>VITA</td>
<td>67</td>
</tr>
</tbody>
</table>
Chapter I
Introduction

Middle age is the opportune time for some traditionally-raised women to risk a role change, to venture into the unknown and to create a new identity. In order for women to reach the highest levels of human development and self-actualization, and to move beyond their biological roles, change will have to be undertaken.

Until recently, the middle period of adulthood in women's lives has been a neglected area of study, with little known about this interval's dynamics and opportunities. To this day, some scholars have yet to agree on the exact age at which middle age begins for women (Fodor, 1990; Neugarten, 1968), although some do identify it as the time children leave the home (Erksine, 1977; Maddy, 1985). A few researchers of life span cycles (Erikson, 1963; Jung, 1933; Neugarten, 1968) recognize the importance of middle age, but only in the past few decades have scholars highlighted midlife women, their differences from other female generations, and their developmental differences from men (Bateson, 1990; Gilligan, 1982; Haan 1989; Rubin, 1979).

One of the studies that addresses these role changes suggests that the creative process of the artist may serve as a guide for the reshaping of the female image (Janeway, 1974). As Janeway explains, "art is the way in which the internal experience is formed into the image which is comprehensible to others" (p. 175). The finished product of the creative
process becomes a paradigm for the future. So too, as women create new roles, they will be replacing our culture's negative stereotypes about female aging with a picture of active, vital and mature womanhood.

David Campbell's (1985) research on the creative process theorizes that an integral part of the artist's creative process is risk-taking. By extension, one wonders whether to venture into the unknown, to form a new image, involves a risk, not only for the artist but also for the middle aged woman.

It is probable that the forging of a midlife role change is a risk for traditionally raised women, as they were neither reared to take risks, nor even expected to take risks, at age 50 or 60. While divorce or widowhood presents many women with involuntary risks, those who voluntarily choose to create a new image, face jeopardizing personal relations, suffering physical injury, or experiencing failure. Consequently, some women choose to remain securely in their prescribed role. Other women prefer to leave the familiar and to take a calculated risk. Many desire to form a fresh role, to seek adventure or to fulfill a dream. Although there is little concrete evidence on risk-taking for midlife women, there has been recent research on middle age role changes, as well as studies on risk-taking, that may provide some basis for this theory.
The Problem

The past two decades have witnessed an increasing number of middle aged women seeking self-fulfillment and new roles (Erskine, 1977; Walker & Mehr, 1992). Men and women are living longer, and with the extension of the female life span, including a possible 30 years relatively child-free, some females have chosen to find in midlife a “second chance” and a time to forge a new identity in society (Fodor, 1990). For this pilot study, it seems reasonable to hypothesize that for today’s midlife woman, the assumption of a risk will be essential for the creative undertaking of redefining her behavior.

This problem raises several questions. What methods do midlife women adopt as they risk a new role? Elizabeth Janeway (1974) suggests that the stages of the artist’s creative process may serve as guide for this transformation. Is the artist’s creative process evident in midlife role changes?

Another area needing investigation is whether the heredity influence or cultural environment is a more significant factor in midlife risk-takers. Does biological relationship to a risk-taking parent increase the tendency to take a risk? Is one parent more influential than the other? Research by Melvin Konner (1990) suggests that a substantial proportion of risk-taking tendencies runs in families and there is more similarity between individuals and their biological parents when it comes to risk-taking than between individuals and their adoptive parents.

Frank Farley (1986) proposes that some individuals seek exhilaration and risky situations because they have a need for stimulation which is actually biochemical. He also explores characteristics found in the risk-taking personality. Are these found in female midlife risk-takers?
In addition to considering the above-mentioned issues of midlife risk-taking, this paper also addresses the factor of the fear of failure. Is the achievement motive to succeed a stronger impetus than the motive to avoid failure? Atkinson (1957) explains this in terms of a person's selection of one path of action among a set of possible alternatives and the vigor of the action once it is initiated. A further question concerning how midlife women internalize failure is investigated by Marone (1992). She theorizes that women blame themselves for personal failure and credit others for their own successes.

Other factors which appear relevant to the phenomenon of risk-taking and its relationship to midlife role changes are: (1) the degree of positive self-perception of the risk (Byrd, 1974), (2) the individual's perception of the resources (finances, power, or reputation) available (March & Shapira, 1992), and (3) the level of commitment to the goal (Goleman, 1991; Keyes, 1985).

Although research on risk-taking and studies on midlife women are slowly becoming available, one does observe a lack of literature on such issues as risk-taking and the older adult or quelling the fears of risk-taking in the middle years. Further investigation is needed in such areas as the redefining of personal issues for midlife women, and ways of overcoming negative stereotypes of midlife women in Western culture.

It appears that midlife is the time for some women to move beyond the roles they depended upon and hid behind, and risk being themselves. Midlife may be the time for women to become self-actualized and provide society with a new picture of active and vital women.
The Purpose of This Study

The purpose of this study is to explore the phenomenon of risk-taking in the role changes forged by seven women, aged 50-65. Established psychological and sociological theories concerning midlife changes are applied to this study's participants, relative to such areas as heredity, cognitive processes, and intuition. Risk-taking for this study is defined as that component of the creative process which requires one to reach out and participate in the unknown, to take a calculated chance. Midlife, in this investigation, is defined in terms of a set of family transitions, i.e., the period when the children are grown, and for the most part, out of the home.

The Hypotheses

The hypotheses to be investigated in this pilot study are as follows:

1. The undertaking of risks is required for traditionally-raised women as they disengage themselves from socially-determined roles and norms lacking in personal meaning.

2. The influence of the heredity and cultural factor, and characteristics of the risk-taking personality, may be exhibited in many female midlife risk-takers as they forge a role change.

3. Women who risk a role change redefine midlife as an evolving and developing stage of human life and not merely a decline from youth.
CHAPTER II

Review of Related Literature

This chapter will survey established studies on the adult midlife cycle, focusing on the uniqueness of the female midlife period. Theories of the creative process, and of the phenomenon of risk-taking, will also be reviewed.

Adult Life Cycle

Although Sigmund Freud was one of the early psychologists to examine the intriguing questions about change and consistency in the adult life cycle, Carl Jung (1932) was one of the first to focus specifically on midlife. Jung based most of his study on his patients' and his own personal midlife experience, describing the increased introspection and development of the Self he observed during this time in life. He defines this process as "Individuation," the becoming of a single homogeneous being through embracing one's innermost and incomparable uniqueness. Jung adds that a person's development is valued in terms of balance and wholeness, and the relationship of one's inner and outer world (Jung, 1972). The second half of life is the time for the blending of previously unrealized parts of oneself into a new wholeness of spirit.

For Jung, the "afternoon of life" has as much significance as the "morning of life," although meanings are different. The "afternoon of life" is the time to recognize and integrate the dreams, fantasies, and archetypes lying dormant in the unconscious and to act upon them in order to lead to a
widening of consciousness and increased activity (Staude, 1981). Jung believes that this is the time to devote serious attention to the inner life.

Continuing the study of middle age and reaffirming Jung's theory of the value of the second half of life, is Bernice Neugarten (1968). This eminent gerontologist finds that during midlife, "introspection seems to increase noticeably, and contemplation, reflection, and self-evaluation become characteristic forms of mental life" (p. 140). Basing her findings on studies of middle class men and women, yet noting significant differences between the sexes, Neugarten states:

... most ... women ... feel that the most conspicuous characteristic of middle age is the sense of increased freedom. Not only is there increased time and energy now available for the self, but also a satisfying change in self-concept. ... Whether married or single, the typical theme is that middle age marks the beginning of a period in which latent talents and capacities can be put to use in new directions. (p. 96)

Neugarten observes that most of her respondents perceived striking improvement in their "exercises of judgment," a "better grasp of realities," and a "substantial repertoire of strategies" available to them (p. 97).

Another theorist, Erik Erikson, formulates a theory stressing the possibilities of development throughout adulthood as proceeding from a predominant conflict that is associated with each of his eight stages of development. Each new life task presents a crisis or major turning point to be resolved, and change, one way or another, is unavoidable (Erikson, 1963). The central developments of middle age are in terms of conflicts between
"generativity versus stagnation," his seventh stage of growth in the life cycle. The dominant achievement of the "generativity" stage, for Erikson, is the direction of creativity and energy in a manner that produces a lasting accomplishment worthy of sustained effort, which eventually becomes a legacy. Erikson states, "Indeed, the concept 'generativity' is meant to include such popular synonyms as productivity and creativity, which however, cannot replace it" (p. 267).

A linear model of specific life stages or periods, such as Erikson's, disregards the uniqueness and complexity of women's experience, according to Mary Gergen (1990) and Carol Gilligan (1992). The sequence of progression for women is not the same as men's. "Autonomy" and "identity" stages are not followed by the "intimacy" stage as Erikson outlines, but can be thought of as part of a more simultaneous development in women. Gilligan asserts that in women's development "identity" and "intimacy" are fused.

As a result of these dissimilarities, moral decision-making may differ along gender lines. Men are taught from infancy to separate themselves from others as they form their identity. Thus, they seek a moral code emphasizing the rights of the individual. Women, suggests Gilligan, prefer a moral code based on caring and nurturing others as their identity is formed through relatedness to others.

Consequently, Gilligan sees women arriving at midlife with divergent issues as a result of their psychological history. At this time, women face a social reality concerning care and work that is unlike men's, and their knowledge of human relationships gives them a different sense of experience. As she states, "Since the reality of connection is experienced by
women as given rather than as freely contracted, they arrive at an understanding of life that reflects the limits of autonomy and control" (p. 172). Gilligan proposes that in some situations there is no way not to hurt others and that the healthy, mature women will claim her right to include herself among the people whom she considers it moral not to hurt.

Another researcher, Norma Haan (1989), basing her conclusions on a longitudinal study of personality descriptions of approximately 100 middle aged men and women, finds that midlife is not torn by crisis, that moderate shifts in personality from young adulthood are evident, and that both men and women are more assertive and outgoing in middle age than at any other time in their life.

Betty Friedan (1993) asserts that women's trajectory of life, in comparison to men's, exhibits a different kind of developmental curve and is constantly interrupted for marriage and children. She suggests that recognition be given to midlife and later years of life in terms of "continued or new roles in society, and another stage in personal or even spiritual growth and development" (p. 23).

It appears that adult development continues in middle life and attention should be paid to this phase. Although men and women may reach this period with different outlooks, studies indicate that midlife is a time of integration of the whole person and a time for self fulfillment for both sexes.

Midlife Risk-taking for Today's 50-65 Year Old Woman

Some American middle class women have found in their 50's and 60's their "prime of life" period. Career opportunities become available for remodeling their defined roles, and they seem to possess positive physical
energies at this life juncture (Mitchell & Heison, 1990). Recent studies predict that many of these women could live approximately 30 years after their last child leaves home (Berkun, 1983; Fodor & Franks, 1990; Friedan, 1993). This was unheard of before, as around the turn of the century the life expectancy for white middle class women was about 50 years. Now, it has been increased to almost 78 years (Fodor, 1990).

A recent study on extended midlife by Walker and Mehr (1992) of 1250 graduates of New York City's Hunter School for Girls, suggests that midlife and beyond is a stage of resurgent powers and potential. This investigation finds that “... for many, new paths were forged ... [as] several women began to explore the full measure of their talents in their late forties, fifties, and sixties” (p. 152, 153).

Although there is no definite agreement about the exact point at which middle age begins, Bernice Neugarten (1968), along with other specialists in midlife issues, recognizes the necessity of chronological age as a form of demarcation, but also agrees that relevant markers of the life cycle are major life events or “milestones” [e.g., altered parenting status, work life, family relation demands and hormonal changes]. On the other hand, researchers Jeanne Brooks-Gunn and Barbara Kirsh (1984) caution that “... many of the life events associated with midlife are associated only in a probabilistic sense, in that all individuals do not experience them, or experience them at different times or in a different sequence” (p. 17).

Adding to the ambiguity of middle age in contemporary society, there have been no guidelines or paradigms for women to follow (Hunter & Sundel, 1989). Females currently in midlife saw their traditionally set roles shift when
they were in their 20's and 30's. Social norms began to change in the 1960's. Medical breakthroughs and individual maturational differences have rendered many of the appropriate middle age behaviors null and void. As lifestyles vary, women's concepts about what it means to age gracefully and successfully are also altered; consequently, generalizations concerning behavior at different stages in life are often not valid (Leonard, 1987).

For purposes of this paper, the definition of midlife for traditionally-raised women will be considered in terms of family life cycle transition, namely, the departure of grown children from the home (Erksine, 1977). Up until the exit of the offspring, the interests of many midlife married women have been hidden for the good of husband, children and home. Fulfillment has been expected to be found in the traditional marriage and family. Time for serious internal searching or earnest commitment to an interest outside the family has been silenced or denied (Rubin, 1979).

As they emerge from these caretaking years, this group, neither young and nubile nor old and feeble, lacks a clear role model that represents their position in society (Leonard, 1987). The American public does not view aging in an affirmative manner and this outlook has been perpetuated by various sources. Fodor and Franks (1990) find that "Western culture has a long legacy of ageism, and negative stereotypes about growing old are reflected in art, literature, and the media, as well as in the psychological literature on aging" (p. 445). "Age is perceived only as decline or deterioration from youth," states Betty Friedan (1993, p. 41). Some women traditionally have feared aging, as often females are considered old at age 30,
while men are judged still in their prime of life at middle age (Fodor & Franks, 1990).

Other popular misconceptions of female midlife find that once women reach menopausal age, growth and change stop (Brooks-Gunn & Kirsh, 1984). In 1966, researchers challenged old myths about neurotic menopausal women and found that many women view this temporary unpleasant period as necessary for the future, a time when they will be healthier and happier (Neugarten et al., 1968). Maddy expands on this study and finds that little or no change or discontinuity in a woman's life is attributed to menopause. It is not a crisis event and most women who have experienced menopause evaluate it positively or neutrally (Maddy, 1985; Dan & Bernhard, 1990).

Although societal stereotypes have often presented negative pictures of menopausal women and have suggested that childhood and adolescence are the major periods for intellectual development, Willis' longitudinal study suggests a different scenario (Willis, 1990). Acknowledging individual variables, such as health, occupation, and lifestyles, she notes that individuals who are actively engaged in life, seeking and experiencing new learning challenges, are particularly advantaged in maintaining intellectual functioning. From her research, Willis concludes that midlife is a stable period of intellectual functioning during which some mental abilities, such as verbal ability, actually "peak" for many middle-aged individuals. Willis and Friedan (1993) find that midlife occupations that involve complex decision-making and independent judgment appear to promote intellectual development. As Friedan suggests, "... it has thus become clear that much of the cognitive loss after sixty that had been considered intrinsic to aging is caused by other
factors, such as educational differences, and may therefore be preventable" (p. 76). As she asserts, the key to a vital life is the continuous exercise of one’s human capacities.

Another stereotypical image of women as helpless, dependent and passive creatures has been identified by Lillian Rubin (1979) as a one-sided view reinforced by social validation and the approval of the powerful. Rubin states:

... when the outward demeanor fits the world’s image exactly, when people play their socially prescribed parts perfectly, something else usually goes on inside. For most women, that something else is the residue of the ambivalence of their early training - those mandates that taught them at once to be intelligent, yet to hide it; to be competent, yet to look helpless. (p. 203-204)

For some women, discarding old social rules, completing their caretaking role, and focusing on themselves other than as biological creatures, may open new roads. As Brooks-Gunn and Kirsh (1990) state, "... with the advent of multiple roles for midlife women ... a new plot line may be written that focuses on achievement and creativity" (p. 29). Other studies assert that this time offers rebirth, new opportunities and a "second chance" (Rubin, 1979; Borenstein, 1983; Maddy, 1985).

As has been indicated, studies of the midlife period reflect a lack of consensus on the timing of certain life events, the multiplicity of life markers, and the clear placement of middle age in the life cycle. In spite of these ambiguities, research suggests that middle age may be the time for the
traditionally raised woman to put aside her socially prescribed role and forge a fresh model. Negative perceptions about aging, menopause, and intellectual functioning are slowly being altered and eliminated. Studies show that societal changes are allowing for unfamiliar opportunities; midlife may be a time for heightened achievement and creativity.
The Creative Process

As women face a longer second half of life, some have identified with the positive features of aging, such as valuing life experiences and wisdom, and have constructed new role designs for the extended years. Many women, who have remodeled their socially determined roles, may have embraced the creative process of the arts, as suggested by Elizabeth Janeway (1974).

Silvano Arieti describes the creative process as a power that recasts a person's vision into a human achievement and continues into subsequent generations (Arieti, 1976). For Arieti, creativity functions in two ways: it not only provides enrichment for the person who will experience these new measures inwardly but also, expansion in the universe by adding or revealing new measures. Creativity may provide satisfaction, a positive attitude, and general feelings of well-being (McClelland, 1961). Arieti further describes the creative process as a system that uses what is already existing and available, and changes it in unpredictable ways. For example, the over-sized flower painting, "Red Poppy," by Georgia O'Keeffe gives the viewer a novel perspective of the small common plant. Creativity goes beyond the usual means of dealing with the environment or one's self. While creativity uses methods other than ordinary thinking (conditioned responses or the usual choices), Arieti continues, the results must not be so bizarre as not to be accepted sooner or later as ordinary thinking.

Arthur Koestler states that after the creative act is completed, the finished product is subject to verification and interpretation. Interpretation contains a subjective factor, depending on the fashions of the times and the
prejudices of the period. Koestler points out that whether the product is a theorem in physics or a work of art, "... nevertheless the experience of truth, however subjective, must be present for the experience of beauty to arise and vice versa, the solution of any 'nature's riddles', however abstract, makes one exclaim 'how beautiful' (p. 331).

Arieti, amplifying Sigmund Freud's theory of psychic reality, proposes that creativity integrates the primitive or primary process with the rational logical processes into a "'magic' synthesis from which the new, the unexpected, and the desirable emerge" (p. 13). Arieti informs us that the primary process for Freud, "is a way the psyche functions, especially the unconscious part of the psyche. This prevails in dreams and some mental illnesses..." (p. 12). The secondary process, different from the primary process, is the way of operation of the mind when it is awake and uses common logic. Arieti adds that even though Freud stressed the importance of the psychic reality (unconscious part of the psyche consisting of "ancient and obsolete mental mechanisms") as something to be distinguished from the reality of the external world, Freud insisted that the two realities remain distinguished, for fear as Arieti says, "... lest psychic reality be used as an escape from external reality" (p. 12). In the creative process, theorizes Arieti, the primary process mechanisms reappear in "intricate combinations" which interact with the secondary process mechanisms. These become "innovating powers" as creativity blends the archaic and the unusual with reason.

The joining of mind and matter to form a creative idea, product, or performance continues beyond youth and may be seen in middle age and late-life adults (Ackerman, 1990). As John McLeish (1976) states:
the older adult carries with him that remarkable hidden self, that unconscious, about which we know little except that it contributes heavily to the creative process. Of course, it must vary in the degree of its mysterious beauty and richness from one human adult to another, but so far from being crippled or corroded by time, it is possible that for many people, later life is exactly the period when this marvelous resource bank of creativity is best equipped.

(p. 57)

Midlife women, possessing a "marvelous resource bank of creativity," may enact the long reigning creative process theory of Graham Wallas (1926) as they assume a new image. Wallas theorizes that the creative process consists of four stages: preparation, incubation, illumination, and verification (Wallas, 1926, p. 80). David Campbell (1985) modifies Wallas' theory slightly and submits the following developmental sequence for the process.

Preparation is the early period during which the creative person freely thinks about a change, collects ideas, listens to suggestions and daydreams about a new product, proposition or performance. Past experiences become "available background" for solving problems.

The next phase, incubation, refers to the interval when all the collected material of the first state is not only stored in the creator's mind, but slightly organized for a possible solution. This stage of incubation and concentration is almost an unconscious phase and may take place in a few minutes, a few months or a few years.

Illumination, the next phase, then occurs when the answer is "suddenly" uncovered, the creator intuitively "knows," and the potential creation gains a
beginning. Sometimes this is clear insight, a positive feeling or a “hunch,” a marvelous clarity, and at other times, it is the result of a sustained effort (Koestler, 1964; Arieti, 1976).

In all cases, the solution must pass into the last stage, verification, in order to be accepted by the creator and eventually to be demonstrated to the public. While there are variations on Wallas’ theory, most would agree with his last phase, verification, as being necessary for the finished result, whether a piece of printed poetry or a different role in life. Campbell (1985) identifies this step as, “verification/production,” confronting and solving the specific problem. As he writes, this is the stage of “hard work” and many creative people “flounder” at this point (p. 41). For to create, one must be willing to risk a change in interpersonal relations, a loss of finances, a physical mishap, or even failure.

As has been suggested, for some women, the artist’s creative process, transforming (the artist and those around him) and transmitting (influencing those that follow), may serve as a framework for midlife change. Findings show that middle age may be the time to actualize dreams, to put into action a new idea or image, to risk a change.
The Nature of Risk-taking

Risk is a part of the creative process and of change. A dynamic risk is defined by Richard Byrd (1974) as "... chancing the loss of something certain for the gain of something uncertain" (p. 26). It is difficult to avoid risk, as in most cases, any time one moves ahead or makes a decision where the outcome and certainty cannot be guaranteed, one will experience risk. For some middle aged women this could be a trying issue to face, for as Jeannette Scollard (1989) argues, "...women are not expected by their male counterparts to take risks" (p. 50).

Sociological and anthropological studies observe that the perception and acceptance of risks have their roots in social and cultural factors (Slovic, 1987). In a healthy person, risk-taking is always a function of the conditions, alternatives available, and accessible resources (Byrd, 1974). Even in the same situation, Byrd asserts, two individuals will exhibit quite different levels of risk-taking. As he explains,

... given circumstances as well as responses are conditioned by a number of factors, including physical and psychological needs, memories, values or religious commitment, self-concept, beliefs and expectations, and benefits and costs to other people. Depending on the circumstances, each of these factors has a positive or negative weight. (p. 12)

In a recent paper on theories of decision-making under uncertainty, March and Shapira (1992) build on Byrd's study. They suggest that individual preferences for risk-taking actions are not constant, but are responsive to changing fortune and are largely the unintended consequence of variation in
experience, conflict and elements of control. For example, when financial resources are “slack” (resources in excess of current aspirations), March and Shapira find relatively high levels of risk-taking.

Offering another slant to these studies of risk-taking variations, Lola Lopes (1987) points out that some psychologists involved in risk study do not mention certain terms that are psychologically relevant in risky choices. They are mostly mathematically-inclined experimental psychologists, who describe risky choices in terms of a risk taker’s objective notion of amounts and probabilities rather than a subjective notion of worth. As a result, she suggests, they may miss much of what impels people toward or away from a risk. Lopes continues, "... here are some words that are not to be found in the theoretical vocabulary: fear, hope, safety, danger, fun, plan, conflict, time, duty and custom" (p. 286).

While many of the above-mentioned variables have changed (e.g., career opportunities, psychological needs, additional personal time), and are changing for the traditionally-reared woman, the basis of her evaluation of a risk still lies within. Risk-taking is based not only on objective functions, such as economic and probabilistic factors, but subjective functions as well. March and Shapira (1992) record in their research that an actual “bias in anticipation” can be the result of a risk-taker who views her past successful risks attributed to her skills, her assumption of a favorable environment, and a sense she can beat the odds.

For these reasons, March and Shapira theorize that risk-taking may be argued to be largely subjective. The key to understanding why risk-taking is so "biased" lies in the perception each person has of herself or himself. The
self-image is a dynamic force for not only influencing the way one looks at her present role and abilities, but also, the way she visualizes her aspirations, potentialities and limitations.

In addition to positive self-image, achievement is an important motivation for the middle aged woman in her decisions regarding risk and role change. Studies show that these inner drives, or energizers of behavior, determine in part what in the environment the person addresses and responds to, the direction in which efforts are expended and the amount of energy given to the goal (Atkinson, 1957; Kuhlen, 1964; Kuhl, 1978; March & Shapira, 1992). Lola Lopes (1987) further observes that risk-averse people appear to be motivated by a desire for security as they are more concerned with the worst outcomes in a choice, and that risk-seeking people appear to be motivated by a desire for potential for they focus on the best outcomes among possible alternatives. As Lopes indicates, "...the former motive values safety and the latter, opportunity" (p. 275).

Midlife may be the period for activating one's early fantasies. The psychologist Lillian Troll (1981) suggests that midlife could be the time at which "... post-child rearing women could revert to the interests of their pre-child rearing days" (p. 6). Silvano Arieti, advancing David McClelland's achievement motivation research (1961), recognizes that for some people expressing their inner life in one or another creative ways constitutes a "most powerful motivation." These individuals searching for the external object [or role] that will uncover their inner dreams and fantasies are exhibiting, as Arieti asserts,

... the most common motivation, reckoned on its own, even if
behind it are other hidden, and more primitive motivations. We must also acknowledge that in each instance that can be subjected to personal psychological inquiry, we find not only single motivation but a mixture of several motivations, some of them conscious and some unconscious, with one perhaps prevailing. (p. 31)

Up to the present time, the way for most women to achieve was through significant others. Lillian Rubin's studies (1979) found that many women defined themselves only as wives, mothers, or housewives. Even though her subjects recognized the children's leaving as a time for a new beginning, a possible adventure or developing one's self, they were often afraid to initiate any change. Carol Gilligan (1982) suggests that even successful and achieving women describe themselves as wife, mother, lover and friend and do not mention their professional successes. As she theorizes, women have been raised to care for others, to give, to help and not to hurt. Thus, at midlife there is a conflict between achievement and care.

In Lillian Troll's (1981) research on women who have turned away from traditional approaches to achievement (e.g., the "perfect" wife with the cleanest house), she also observes that many women may have shifted in their orientation to adapt to changing life circumstances and options, but have always had a "high level of desire to achieve" (p. 6). As young women, they were leaders and desired to excel in many activities. She further adds that the preferred mode of achievement could shift both with age, life circumstance, and social and economic opportunities.

In summation, findings show that healthy risk-taking is a very individual
phenomenon. Each risk-taker assesses the outcome and cost for each situation in a different way. The choice each individual makes may be influenced by such forces as social, cultural and economic environment, and achievement motivation(s). Beyond these general implications pertaining to risk-taking, investigations also have discerned some commonalities in the personalities of many risk-takers.
Shaping the Risk-taking Personality

Heredity Factor

The anthropologist, Melvin Konner (1990), argues that even the propensity to take risks is rooted in biology. He observes that there is more similarity between individuals and their biological parents in the proclivity to take risks than between individuals and their adoptive parents. Konner also finds that the propensity to take risks is greater for identical twins than non-identical twins.

Frank Farley (1986), a psychologist, who has made a career of studying risks, suggests that the genetic makeup of a person is the basis for a risk-taking personality, along with experiences around the time of birth (non-stressful living conditions for the mother and adequate medical care for mother and child), or in early nutrition (proper diet for nursing mother and child). Recognizing that there is a spectrum of risk-taking personalities, Farley theorizes that each individual, unconsciously, seeks to obtain an optimum level of arousability in the central nervous system. If arousal is too high or too low, one attempts to adjust it to a middle level, often by choosing environment and experiences that are either calming or stimulating. The high level risk-taker is classified by Farley as one that requires great levels of stimulation to overcome an inherent low level of arousability. This type of risk-taker is found at the high end of the spectrum, whereas at the low end, one finds those who are most happy in familiar situations.

Farley proposes that while biology "sets the stage" for a risk-taking personality, social circumstances probably determine the direction of positive creative behavior (Farley, 1986, p. 49). In addition to a parent with a risk-
taking personality serving as a model and guide, Farley suggests that environments (e.g., home and school) need to offer, for all levels of risk-taking personalities, exciting and creative ideas in science, arts and sports, and opportunities to participate in these areas.

Although there are significant differences between individuals, there are some apparent regularities in risk-takers' approaches to decision-making.

**Illusion of Control**

Studies indicate that risk-takers believe that they are able to control many chance events. Ellen Langer (1975) labels this factor the "illusion of control". As a result of such factors as competition, choice, familiarity, and involvement, the risk-taker expects personal goal success "inappropriately higher" than the objective probability would suggest.

Other studies of risk-taking personalities assert that not only do risk-takers show a sense of control regarding the risk, but that they also are strongly committed to their target goal (Keyes, 1985; March & Shapira, 1992). Risk-takers view the alternatives as possessing lower values than the outcome of the desired choice. Daniel Goleman (1991), stressing the factors of control and commitment in risk-taking, states that there is a "paradox" about risk-taking that is a "hidden gift." He observes that as soon as one gives herself over to a risky venture, the very commitment improves the odds. One's full commitment to success, along with preparation for risk-taking and a positive instinct, gives the risk-taker a sense of surety.

**Varied Thinking Styles**

Frank Farley finds in the risk-taking personality a different style of thinking (1986). Compared to those individuals who avoid novelty and risk-
taking, Farley observes in many risk-takers "facile shifting" from one cognitive process to another and a move with great ease from the abstract to the concrete and back. "Their tendency to seek the unknown combined with their risk-taking characteristic, further enhances their likelihood of being creative" (Farley, 1986, p. 47).

**Human Intuition**

Added to the list of risk-taking characteristics is the concept of human intuition. Richard Byrd (1974) argues that this "innate knowledge" has a definite influence on risk taking. "There is no question that the key to considering the odds lies in putting it all together [e.g., assessment of skills, circumstances or resources] and making a judgment which may not appear to be supported by the facts. . . . The risk-taker affects the risk or the judgment regarding the risk" (p. 28).

**Fear of Failure**

Lastly, the fear of failure factor must be considered in the list of characteristics found in risk-takers. The fear may be present, but a risk-taker does not focus on it. When performances are evaluated against a standard of excellence, Atkinson (1957) finds that on the whole, persons in whom the achievement motive is stronger than the motive to avoid failure, tend to prefer intermediate levels of risk where there is moderate risk. Those in whom the motive to avoid failure is stronger, tend to avoid intermediate risks, preferring instead either safe chances or extremely difficult and speculative undertakings. Since there is little chance for success in a difficult task, there is little embarrassment in failure.

Marone (1992) further adds that most women tend to internalize and
accept responsibility for failure while also externalizing their successes and crediting them to luck, ease of task or assistance by others. For the most part, men tend to attribute their successes to internal traits, such as ability, intelligence, and effort. Failure is blamed on external events, such as task difficulty, poor timing, or lack of assistance.

Although most individuals desire success in reaching their ends, for midlife risk-takers social scrutiny is not as important as when they were younger (Keyes, 1985). As Keyes suggests, "... one of the great creative opportunities presented by age is that this crippling fear of other peoples' opinion declines" (p. 181). Agreeing with Keyes, John McLeish (1976) theorizes that at this time of life one is "freer" than ever before to adopt "unorthodox concepts."

To recapitulate, although studies suggest that heredity is a powerful influence on risk-taking, this is a relatively new field of scientific interest and more research is required. Established theories regarding the effect of early nutrition or parental role modeling also show that risk-takers, regardless of how they come by this trait, possess a feeling of control over chance decisions, display flexible thinking styles in risk-taking activities, give recognition to their own human intuition, and focus on success rather than failure when taking a risk.
CHAPTER III

Method

In this chapter the methodology employed in this pilot study will be described. Discussion focuses on the participants selected for this study, the choice of materials and their limitations, and the procedure.

Participants

Seven white, suburban, middle class Midwest women, aged 50-65, were selected for this sample as they were accessible to the interviewer, and provided an economical means of research both in terms of time and money. They were chosen on the basis of their novel midlife role changes after many years of raising a traditional family.

The subjects participated on a voluntary basis. This study employed four continuously married women, two divorced women and one widow. All were college educated. The participants lived in three upper middle-class suburbs north of Chicago - Park Ridge, Evanston and Wilmette.

Although ten names of women had been suggested by interested acquaintances, only seven women fulfilled the requisites: (1) the women were required to have freely embraced their new role, (2) they must not have been forced into the role change for economic reasons, and (3) the role had to have been a radical change from the earlier one of helpmate, caretaker and homemaker. The new image they assumed had to have been in a field unrelated to the home or family.
There were dangers with using a small number of selected participants for the study since a larger number of participants would have provided alternative views and more definitive conclusions. Also, as most of the participants (four) were known to the interviewer, the interpretation of their answers may not have been as objective as in studies where the participants are not personally selected or are unknown to the researcher.

Generalizations must be cautioned by these understandings. On the other hand, a limited number of subjects did allow for an in-depth and carefully detailed study. The opportunity to meet the participants face-to-face and hear about their experiences in their own words was significant to the interviewer.

**Materials**

**Questionnaire**

Each participant was mailed a one page questionnaire (Appendix B) consisting of eight inquiries related to her risk-taking behavior and role change. Those questions encompassed: (1) the hereditary and environmental factors connected to the risk-taking, (2) the individual's self-perception of the risk associated with her role change, (3) the preparations for success/failure she may have undertaken, and (4) the participant's self-assessment after undertaking the role change.

The questionnaire is an elicited document for collecting information (Richardson et al., 1965). The questionnaire method was chosen for this study, not only for economic reasons, but because the responses would require more time and thought than the respondents might give to them in the face-to-face situation of an interview. While an advantage of the questionnaire is that it asks specific questions that will guide and limit the
inquiry, a disadvantage is that the participants may exhibit selective memory or give inaccurate answers (Sigband, 1960).

**Interview**

A follow-up face-to-face interview was held with each participant. This lasted approximately one hour. During the interview, the respondents explained more fully their written answers on the questionnaires. By elaborating on their written statements, additional points were unearthed that provided significant information. For example, two of the respondents recalled that their 60 year old mothers had returned to the work force.

The interview method was selected for this study as it would allow the investigator to confirm her own interpretation of the written data with the respondents (Richardson, et al., 1965). Although the interview may be difficult to control both in the time allowance and the subject matter, it does allow for the respondent's emotions and feelings to be observed. This was quite evident in this study for the pride and self-confidence of the participants did emerge as they explained their development through their role change. Since the interviewer and the respondents shared many similarities (e.g., social and economic background and role changes), they spoke freely about their experiences and sentiments.

The interview supplemented the questionnaire. Both methods were found to be accessible (the respondents were willing to divulge the necessary information), economical in terms of finances and time, and relevant to the focus of the study. The use of a standardized test (e.g., the Sensation Seeking Scale, a questionnaire designed to measure a risk-taking or sensation-seeking personality) rather than the questionnaire and interview,
would have been more expensive to obtain and score, and would not have revealed as fully or as clearly the personal standards that determined the risk-taking behavior in each of the participants.

Procedure

Middle aged women known to have made a role change were first approached in order to generate interest in this study. A telephone call to each of the seven selected women followed, during which the participant was informed about the study's required questionnaire and interview. The questionnaire was mailed to the participant and requested to be completed before the interview date. A cover letter was included with the questionnaire (Appendix A).

Ten days after the questionnaire was mailed, a second telephone call to the participant was made and an interview date and place were arranged. For three of the participants, the interview was conducted in their home; for three others, it was conducted at a restaurant; and for one, it was held in the interviewer's home. The interviews lasted approximately one hour.

During the interview, the participants were asked to discuss more fully their answers to the questionnaire. Partial notes were taken by the interviewer during the interview and these notes were extended after the discussion.

A synopsis of the questionnaire/interview for each of the participants is presented.
**Synopsis of the Questionnaire/interview Process for each Participant**

**Gail**

A recent widow in her mid-50's, Gail is returning to the stage after many years of raising a large family. As a young girl, she was "enthralled" with her father's stories of adventure in World War II. When questioned about the time when she decided to seriously consider a role change, Gail declared that, "during the years I was raising our children, I never gave up my desire to be a part of the theater world. Whether I attended a good or bad play, I was always frustrated that I could not be in front of those stage lights. Family responsibilities allowed only time for volunteer work with the church's theater group, but after my husband died and our youngest was almost through school, I just knew this was the time to seek a new career.” Gail was willing to risk her reputation, a possible rejection, and the comforts of home in order to become an actress. Recent leads in the legitimate theater have permitted Gail to reach some of her goals.

**Sharon**

Still feeling young at 62, Sharon finds unconventional travel trips a source of thrills and pleasure. While active in sports for many years, it was not until she was 52 and heard a church sermon on the subject of personal change that she considered one for herself. "While climbing a 26,000 foot high mountain I found my identity. Here I was just Sharon, the mountain climber, not my parent’s child or my children’s parent. Sure, I was scared to death, but I felt that with my skills, commitment and the grace of God, I could take this risk and succeed. When asked if she had prepared for this role change, Sharon pronounced, “all my life!”
After a year of retirement from a successful career in a suburban insurance firm, Therese at 61, chose to return to school and seek a paralegal degree. "I wanted a position that was fun, fulfilling and different and I did not find this in retirement. I had always pictured myself going downtown to work and this was the time to satisfy my desire." Therese seemed surprised when questioned about the parental influence on her risk-taking as she said, "now that I think of it, after raising her family, my mother returned to office work when she was almost 65." It was a financial risk to return to school but Therese graduated with honors from the paralegal program and soon found employment in a downtown company.

Carol

Carol became an entrepreneur for the first time at age 54. When asked what motivated the role change, Carol replied, "I was thwarted by my husband at any mention of financial outlay for a new kitchen. For years I had dreamed about a career in the world outside the home after our boys left home but never as a business owner earning enough for a remodeling. My experiences in part time work and volunteer community and church organizations would help me, but I never even dared to think of running my own company. Borrowing money, finding sources of needed materials, packaging and promoting the products took a lot of effort, but I was committed and felt positive that I could accomplish my goal." Carol developed two businesses within eighteen months and sold one company at a sizable profit.
Joan

Similar to the others in the study, Joan replied that she preferred venture and risk over sameness. Never having appreciated the label, "housewife," Joan responded that she always knew she would work outside the home after the children were grown. "I had cherished the idea of returning to school and getting a Master Degree. Once I made the decision to become a student and paid the tuition bill, I never doubted that I would finish.” During the interview, Joan remembered that her widowed mother at age 62 had moved to a distant city and found work as a secretary. Joan, at 57, is now completing her Master Degree, student teaching, and tutoring.

Noel

Noel pursued a summer archaeology dig and restoration project in Italy this past summer. She stressed that she always wanted to break out of the traditional mold and at 62 and divorced, Noel said that she knew this was the time to exercise her freedom and to risk forming a new image. "Sure there are physical risks in working among the ruins, but I decided at the end of my marriage, I was going to fulfill some of my fantasies. When I read about this Italian program, I knew that with my interests in architecture and history, this was just what I would enjoy. Noel began not only research for the project, but she also initiated a rigorous physical shape-up program.

Ann

As an actress, Ann stated that she relished seeing her name in the stage bills “without any connection to a family member.” Describing herself as “on the shady side of middle age,” Ann was motivated to prepare for acting when she realized there would be many years left after child rearing. “ The
risk I took entering this field was worth it as I feel not only young but like a whole person.” When asked about parental influence, she stated that her brother and her husband, rather than a parent, had given her inspiration to make a role change. For the last ten years Ann has appeared in numerous legitimate theater performances in the Midwest and also in Hollywood.

Although this research is limited, the personal factor of risk-taking and midlife role change is captured by the study’s methodology, along with other factors to be discussed in the forthcoming chapters.
CHAPTER IV

Results

Analyses of the data were completed in order to address the following questions: (1) how is the phenomenon of risk-taking, a component of the creative process, observed in female midlife role changers as they disengage themselves from socially set roles and norms lacking in personal meaning; (2) how are the heredity factor and typical attributes of the risk-taking personality apparent in female midlife risk-takers as they strive to give purpose to their extended years, and (3) how are middle-aged risk-takers giving new meaning to the midlife period as an evolving stage of human life, not merely as a decline from youth?

The overall impression gleaned from this research was that even though the women selected presented a variety of role changes, associations could be observed related to their behavior and the risk-taking phenomenon. The summary of the major results of the study will follow.
The Creative Process in Role Change

It appears from the following analysis that the creative process of the artist may have been the procedure unconsciously undertaken by these participants in their role change. The information garnered from the questionnaires and interviews seems to confirm the hypothesis that the risk-taking phenomenon is an essential part of the creative process (Campbell, 1985).

Preparation, the First Stage of the Creative Process

Through the years, these midlife women seem to have been gathering, unconsciously and consciously, experience and knowledge that they would eventually utilize for their role transformation. This study reveals that the actress, Gail, had been involved voluntarily for years with the direction of her church's theatrical productions. Ann, the other actress, pursuing an interest outside the home, attended acting workshops and classes after her last child was in his teens. Similarly, Sharon, the mountain climber, had always been active in outdoor sports, and Noel, the archeology student, had explored city architecture for years. Joan, the student, replied that for a long time she had entertained thoughts about returning to school for a Masters Degree. Only Carol said that she had never thought of entrepreneurship, but did acknowledge that her past business experiences in community functions and church fund raising events contributed to her role choice.

Interestingly, it was also observed that from the beginning of their active preparations for a role change, five of the women said they had
The sixth woman, Joan, noted that when her husband observed she was serious about her endeavors, he began to extend assistance. Only Carol responded that even up to the present time, her husband seldom assists her or recognizes her success. Although not always necessary, the backing and promotion by a husband or loved one, gives added support to a risk-taker's confidence.

**Incubation, the Second Stage of the Creative Process**

This stage continues the learning of the first stage, but more intensely. It is a focusing time and a period of gathering together relevant material for reaching a goal. The findings indicate that for a period of time the personal interests and desires of all these women were present in their minds and waiting to be developed, tried, and resolved. Three of the women said that they had known throughout their child-rearing years that someday they would do something "different." Another woman, Gail, said that acting was always in the background of her mind, as theater was just a part of her being. While Carol replied that although she had expected to work outside the home after her sons were grown, she had never even dared to think of being a business owner. The seventh woman, Joan, answered that as a young homemaker she had always thought of "reasonable future activities," for she never had approved of the term, "housewife."

**Illumination, the Third Stage in the Creative Process.**

The study shows that most of these role changers experienced a sensation of clarity, or a "sudden" insight, when the solution became apparent. Something new emerged from the stored material. For example,
Gail's imagination could always reproduce an image of her self as an actress. Experiencing the pangs of widowhood, Gail said she "just knew" the unexpected invitation to audition for a local play was the beginning of her transformation. Similarly, when Noel, the architecture buff, saw the newspaper article about the student dig and restoration program among the Italian ruins, she realized that this was a project that would interest her. The mountain climber, Sharon, said that the first time she herself made a decision about a personal adventure trip, she sensed a new inner wholeness. A sudden decision to "chance" school again and find a challenging city job prompted Therese to forgo local job interviews. In the lives of these participants, their imagery prompted them to adapt actively to reality, not to be forced to accept the limitations of society's usual midlife roles. While imagining the future possibilities of her sister's craft jewelry, Carol also recalled that the idea "just entered my mind to buy her out and see how far I could go with the product." Also questioning how far her talents would take her, Ann resolved to join an acting workshop and settle a burning issue about her acting potential.

**Verification/Production, the Last Stage in the Creative Process**

As David Campbell (1985) states, this is the "hard step." It is the phase of the process to test in the world outside the mind, the unseen idea and the fresh role. One may conclude that a possible reason why this stage of the creative process may be considered difficult, is that this is the step where the phenomenon of risk-taking enters. In the external world, the midlife creator, as well as all artists, will soon face negative interpersonal relations, financial costs, physical hardships and other risky unknowns.
The methodology used in this pilot study reveals that the participants were able to surmount this “hard step.” Carol, without the support of her husband, had to confront doubtful bank loan officers, locate domestic and foreign material suppliers, hire responsible workers, and contract jewelry retailers. Ann found that in order to accept a stage role in summer stock, she would have to move and leave her husband temporarily as well as learn to sing in public. Gail also would have to relocate to the theater’s village and set up living arrangements for herself. Two of the remaining women, Sharon and Noel, had to undergo a physical training program before their respective trips, and while on their jaunts, constantly had to face possible injury, or worse, in addition to adverse living conditions. When the two women, Joan and Threse, returned to school after long absences, they were not only unfamiliar with the latest classroom procedures but, often found themselves surrounded by younger students with different outlooks.

These findings seem to show that for the participants, middle age was an opportune time to actualize the dreams of yesteryear, to put into action, through testing and verifying, the new idea, the new role. Similar to the artist, all of the women had harbored for years ideas and personal hopes for self-fulfillment (acting, teaching, or a career outside the home). Finally, at midlife they “knew” this was the time in life to risk a change. But most imperative, these women were willing to expose their desired role changes to the challenges and shifts of reality (altering family relations, suffering physical hardships, or even facing failure), the last phase in the creative process. Transforming the risk-taker and transmitting the new image to all, the artist’s creative process, appears to have served as a framework for these
As the participants attempted to give purpose to their extended years, the power of the heredity factor and parental influence were apparent in each woman, along with common features of the risk-taking personality.

Melvin Konner (1990) argues that even risk-taking behavior has some important genetic component along with an equal proportion of culture's influence. Research for this paper shows that five of the seven women had fathers who took major financial or venture style risks. Three of these men started their own businesses, another man was a stockbroker, and the fifth father "sought adventure" in World War II. One subject's mother, who had always harbored a desire for employment outside the home, entered the work force as a secretary at age 65. Even at this age, she did not tell her family for almost a year that she was working in an office. Another participant's mother, a widow at age 60, left her home town, moved to a large distant city and was hired as a medical secretary. She stayed at this job until she was 71. The impact of biology along with positive parental role-models is evident.

Although there is no doubt that a "substantial proportion" of the tendency to take risks is rooted in genetics (Konner, 1990), it is beneficial for a potential risk-taker to be exposed to people who have undertaken different life choices that are possible and livable. By observing others willing to take a risk, one not only learns how to prepare for a change, but also how to choose an alternative selection if the first choice does not develop. For example, one of the participant's father left his unfulfilling medical career for a career
that gave him satisfaction, investing and trading in stocks. Healthy risk-taking individuals serve as role models for others longing to make a change.

Frank Farley (1986) suggests that individuals choose environments and experiences that are either calming or stimulating to their internal optimum level of arousability. In this research, four of the participants ranked risks and new beginnings ahead of traditional issues. They preferred to try unusual vacation trips rather than the tried and true. Two of the women stated that they preferred a mixture of stability and venture, and the seventh woman applauded chance if it did not require a “dramatic financial risk.”

Risk-taking Characteristics Found in Midlife Role Change

The following commonalities of risk-taking behavior and personality were observed in the participants.

Illusion of Control.

As Langer (1975) and March and Shapira (1992) theorize, risk-takers accept some mixture of the following beliefs: that their past successes are attributable to their special abilities and self-confidence, that nature is favorable to them, and that they can win. As a result of such factors as familiarity, involvement, and choice, the risk-taker expects personal success in their goal attainment “inappropriately higher” than objective reality would suggest.

For example, the more similar a chance situation is to a skill situation, the more likely it is that individuals will approach the chance situation with a skill orientation (Langer, 1975). It was observed in this study that the chance situations of these middle aged women were not only similar to the risk-takers’ skill orientation in outcome, but also that each woman had visualized herself
successfully in her redefined role. Both of the actresses had either been involved with volunteer theater productions or acting workshops and both had carried for years fantasies and visualizations of themselves on the professional stage. It was also found that Carol's early achievements in fund raising affairs for her church and community gave her some of the necessary business knowledge required for her role change. Similarly, but in a different field, one could conclude that Sharon's skill as a mountain climber was possibly an outgrowth of her achievements in other physical sports. Involved with architecture, Noel seized upon the experience of studying and digging among the Italian ruins.

As March and Shapira (1992) theorize and as one observes in this study, the participants' abilities influenced their role choices, nature was favorable to them (society was slowly accepting women in unfamiliar roles), they had free time for a personal pursuit, and in most cases, money was available for their pursuits. All of these factors combined to give the risk-taker an "illusion of control."

**Varied Thinking Styles.** Facile shifting from one cognitive process to another in risk-takers was studied by Farley (1986). Analyses of this research issue point out that although these middle aged women do not possess all the characteristics Farley found in the high level risk-takers, one does witness a general line of flexibility in their thinking styles. This study shows that Carol is continuously contemplating ideas and concepts for future production and is presently assessing the feasibility of a unique fad item for the retail market. Gail, mentally moving from abstract to the concrete thinking, interprets the play
director's request for a "weeping housekeeper." Remembered feelings surrounding the death of her husband direct her to shape this character's persona while performing on stage. Another participant, Joan, exercising divergent thinking (the ability to fan out in all directions from an idea) replied, "if I can't get a job teaching after graduation, I will write, and if I can't get published, I will sell my expertise in some other way." Therese, illustrating conceptual flexibility (the ability to change thinking approaches from conventional to the unusual), was able to reorganize her thinking from that of job interviewee, to that of class pupil. Noel, acknowledging that she was a "Sagittarius," said that her involvement in unusual activities and associations adds to her unconventional thinking in problem solving situations. Both Sharon and Ann replied that with the continued successes in their risk-taking ventures, they sensed more flexibility in their thinking than when younger.

**Human Intuition**

Richard Byrd (1974) theorizes that innate knowledge has a definite influence on risk-taking. Similar to the third step of the creative process, "illumination," all of these participants said they "just knew" this was the midlife role for them to assume. Adding to their cognizance of such variables as the perception of the risk and the resources available for risk-taking, was their human intuition, informing them of a probability for success. Some of the women called this knowledge "my gut feeling," or "a certain feeling," but all felt its presence.

**Fear of Failure**

All of the participants admitted to being somewhat apprehensive at first about adapting to a new role, yet it was also observed that they did not focus
on the fear of failure. They seemed committed to their goals. Joan said, "I know I have failed at some things in life, but I never think I will," while Sharon said, "I have always viewed failure as a learning process, never a failure.

Although the midlife risk-takers did not consciously plan for failure, it was also evident that they often had other strategies to draw upon. Carol said she knew her jewelry idea would sell if she gave it sufficient exposure time and her creative sales approaches. The actresses have accepted that rejection is a part of theater acting. Ann stated that she gives herself half a day to ponder her unsuccessful audition and then she "revs" up for the next tryout.

Only one of the seven women mentioned failure in terms of "making a fool of herself." This factor would support the conclusions of Keyes (1985), when he theorizes that the fear of other's opinion declines as one ages.

As hypothesized, the influence of the heredity factor in risk-taking behavior is evident in women 50-65 years old. Such risk-taking regularities as illusion of control, variety of thinking styles, significance of human intuition, and the minimizing of failure are present in midlife risk-takers.

A New Meaning of Midlife

The presence of these participants in new roles redefines the meaning of midlife for women. Unlike negative stereotypes pictured in the media and literature today, these women have not withdrawn from society once their child-rearing roles have ended; they have opted to continue their life cycle development and thereby modify or reverse old models of "normal" aging. As Fodor (1990) suggests, they have... "challenge[d] old ways of being and
beliefs that no longer hold ... 

Friedan (1993) theorizes that those who persist in vital mental and physical activities maintain a high quality of intellectual functioning. Therese was the oldest student in her paralegal classes, yet in the academic rankings, she was first. The other student, Joan, was given high acclaim for a paper she presented in her field of study. Both of the actresses must research a stage role before auditioning and, once they acquire that part, their memory is constantly being tested. Although Carol said that she did not have much time for prior business fact finding, her immersion in the business world activated her intellectual functioning and her cognitive skills. As Sharon said, "both your mental capabilities and your physical expertise work hand-in-hand when scaling a mountainside."

Whereas the gradual withdrawal from society and social activities has traditionally been considered a normal adjustment to age, such theorists as Rowe and Kahn (1987) find that participation in society becomes more important with age, and this spirited living produces satisfaction. Confirming Rowe and Kahn's study, this research describes seven women in control of their own lives. All of the women attributed their renewed self-confidence and expanded abilities to their role change. For example, Therese mentioned her heightened self-assurance when dealing with professionals in her new work situation. Sharon and Joan stressed the fact that they liked themselves better with a new identity, and Gail said she felt like a "whole" person. Carol responded that she was aware of the additional respect she received from male social and business acquaintances. Five of the women spoke about their increased abilities to make independent judgments and how this added
to their positive mental attitudes. By refusing to stagnate, they have given a new dimension to middle age as the time to continue one's development.

Summary of the Results

When these seven women approached their 50's, they began to perceive midlife as the uninterrupted time to freely choose and risk a creative role change. They trusted their personal judgments; they decided, on their own, the personal experiences and interests they wished to develop. The research shows that they were able to confront and reconfront numerous risks as they left traditionally prescribed roles and fulfilled their individually harbored desires. Their continued development in midlife enables them to redefine and revalue middle age and to become active participants in the second half of adult life development.
CHAPTER V

Discussion

This study has explored the creative process employed by midlife women as they forged new meaningful roles. Results reveal that the participants exhibited certain levels of risk-taking action in order to achieve a new role, and to give a fresh outlook to the second half of their lives.

Raised within some of the narrow female expectations of a patriarchal society, and arriving at midlife in a culture focusing on the young, these women sought change and challenges away from the stereotypical models of midlife women. Through the years of marriage and child-rearing, many of their personal interests and long-term career developments had been put on hold until an opportune time appeared. When the last child was grown and relatively independent, these women seemed to have become aware of the demise of their child-rearing role and their own healthy and extended lives. In order to give substance to their dreams and to give meaning to their midlife existence, they were willing to risk disgruntled family members, physical hardships, or possible failure.

The risks these women assumed, similar to those undertaken by the artist, may be defined as calculated risks, or studied risks, as this research shows that not one of these participants' risks had been attempted without preparation and forethought (the first stage of the artist's creative process). The background information for the change had been laid early and was interesting in itself, not just as training for a specific project. Later this
experience became available material for reaching a goal. For most of these participants, the accumulated ideas, along with vast life practices and knowledge of human nature, had been stored in their minds during the 20-30 years of marriage and childrearing (second stage of the creative process). During this phase the brain explored the combination of ideas, usual and unusual. A "positive hunch" or intuition about a role change came into being, as these women approached midlife and recognized a favorable opening for continued life development (third stage of the creative process). At this time everything seemed to fall into place, and the participants found a positive answer for their place in society. Finally, to test and verify their ideas, the chances had to be taken. In order for the participants to assume their new roles, or for artists to produce their ideas, the concepts have to leave the world of the creators' minds and enter the world of reality with all of its daunting risks (last stage of the creative process). These women faced such inhibiting factors as unhappy husbands and children, steep mountainsides, intimidating young students, and stiff acting competition, but they were able to meet these challenges. Risking interpersonal relations, finances, physical hazards or even failure did not stop them. As each participant designed and pursued her role change, the artist's creative process served as a guide and a paradigm.

This research has addressed not only the impact of the environment on risk-taking behavior, but also the influence of heredity. The biology factor suggests a definite tendency on the part of participants with a risk-taking parent to take chances, and the environmental influence implies that the presence of an effective risk-taking family member provides a source of
learning new skills and serves as a role model. Accustomed to living with a
risk-taker in family situations where life would not always be secure and
same, would condition one to take chances. The influence of the male parent
was quite evident in most of these participants’ lives as five of the fathers were
active risk-takers (e.g., soldier, stockbroker, entrepreneurs). As these women
had developed, they had observed their fathers risking their physical well­
being or finances in order to reach a goal. Interestingly, when this question
about family background and risk-taking was initially posed, the women
thought of it in terms of their fathers, and only upon reflection during the
interview, did the two students, Joan and Therese, recall their mothers’ late­
life secretarial roles.

As discussed earlier, the theory proposing that some individuals seek
stimulation as a result of the brain’s chemical need for stimulation is also
evidenced in this study. The participants did express the fact that they
experienced a positive exhilaration and elation upon achieving their goals.
During the years of raising their families, two of the participants mentioned
they were filled with excitement and stimulation when their children were
successful in sporting events. Now, seeking their own identity, or to avoid
sameness, or even mild forms of depression, as Farley’s theory suggests, it
appears that these women sought activities that would raise the brain’s
arousal level to a comfortable point.

The second part of this hypothesis addresses the common factors that
shape a risk-taking personality. One of the factors found in most risk-taking
personalities is the “illusion of control.” Because of their long standing
personal interests in a certain area and positive risk-taking experiences in the
past, these participants had perceived an illusion of control over their role choice. Also, as four of the women stressed, the fact that the decision to risk was made on their own, added to their feeling of control. Certainly, the women had been apprehensive, but they had not been excessively fearful of their choices because of confidence in their abilities and skills. It was also observed that for most of the women, a sense of control and satisfaction had been carried over to their lives in general, and was a definite factor in their psychological well being.

March and Shapira (1992) theorize that those who risk assume that nature is favorable to them. While these women had observed many changes in the work force for women since their own pre-marriage working days, it was interesting to record that not one consciously acknowledged the influence of the women's movement or the entrance of women into once male-held positions.

Another risk-taking factor observed in these women was the varied thinking styles they utilized when the occasion required. Like the artist, they were not only creative and diversified in their thinking processes, but they had visions beyond the ordinary. The actresses were able to integrate disparate elements from a lifetime of experiences into a holistic vision, while the sense of wonder enabled two of the women to discover new sources and directions for their own creativity. As Noel said, "if it interests me, I will do it."

The innate knowledge or intuition these women exhibited reveals a further characteristic found in risk-takers. This study's participants not only showed great faith and trust in their skills to take them to their desired goals, they seemed to be aware that midlife was the time to break with tradition and
seek individuation. As educated women, they realized that involvement in an enriched environment would help redefine a new image.

Resistance to a new situation, discouragement by the challenge of change, surrender in the face of adversity, and fear of failure, are common factors inhibiting risk-taking behavior. These circumstances were all but absent in the actions of the participants in this study. Contrary to Marone's theory (1992) that most women tend to internalize and accept responsibility for failure, while also externalizing their successes and crediting them to luck or ease of assistance, this was found not to be true in this study. None of the seven women gave anyone but themselves credit for their successes. They acknowledged the support of family members and friends, but they attributed their achievements to their own intelligence, effort, skills, and positive attitudes.

This research also considered whether midlife risk-takers give new meaning to midlife as an evolving stage in the lifespan, rather than just a decline from youth. The opportunity to develop values and abilities that were not visible before or were not fully realized in youth was found in midlife by these risk-takers. Since they possessed good health and vigor, they did not dread aging, but rather, affirmed middle age as a time to strive for full human potential and ultimate self-realization. The willingness to risk a role change indicates that these women consider midlife as a time for continued human development, not just the end of one's youth. They have avoided the routine, the safe, and the familiar old views of middle age, and have persisted to be active, vital partakers in life. By willing to risk a role change they have provided society with a new picture of midlife women.
Limitations

In reviewing this study, its methodology, and the analyses, several limitations are found to exist. First, the small number of participants requires careful and restrained interpretation. A control group of seven middle-aged women who desired to remain "homemakers" might have provided a significant basis for comparison. Secondly, when self-report measures are employed in research, it is necessary to acknowledge that the participants may be biased in some way and inaccurately report desired information. For example, in this study, some of the women may have been reticent in reporting stressful events regarding a role choice or, the actual motivating factors behind the risk-taking action. Furthermore, the absence of a standardized test regarding the participant's interpretation of risk/stability was probably a limiting factor in this study. Also, assessment of risk-proneness/aversion throughout their lifetimes was not really attempted.

Conclusion, Implications, and Recommendations

The main purpose of this study has been to examine the phenomenon of risk-taking, a component of the creative process, in the role changes seven middle aged women voluntarily created. As traditionally raised women, neither they, nor society, had expected 50-65 year old women to alter the old midlife roles. When their last child was relatively independent, these women were willing to risk interpersonal relations, physical hazards, or failure in an effort to forge a new identity. For them, midlife was a time for continued growth, a time for creative development. The study initially described the phases leading up to their role changes, and found that this process was quite similar to that found in the creative process of the artist.
The results confirm that these seven women exhibited common elements related to a risk-taking personality. The findings support the positive effect of heredity on risk-taking in midlife women; however, it is interesting to note that it is the male parent that appears most influential. Such risk-taking regularities as the ability to involve a variety of cognitive processes in risk-taking behavior or the risk-taker’s belief in her success because of her illusion of control, are exhibited in the participants. As a result of these factors and their self-esteem and self-confidence, these risk-takers minimize the chance of failure.

Although this is a limited study, there are some broad implications that can be derived from this research. It has been shown that as these participants have embarked on their midlife role changes, they have demonstrated an essential element of the creative process, risk-taking or the calculated chance into the unknown. Because they have created new purposes and projects for themselves, they are seen as having control over their lives, which was not always true before risking a role change. It would be interesting to restudy these participants in 5-10 years. Since women are living longer than ever before, the adoption of alternative midlife roles in these extended years will not only add a superior vitality and new identification to women's lives, it will further contribute to a positive model of midlife in Western society.

It is recommended that further research be conducted on the subject of midlife women, e.g., assessing midlife goals or perceptions about life experiences. Non-scholarly literature should include more articles about active midlife and older women. Those that work with women in such areas as
career or marital counseling should promote midlife as a time for another
chance to make new plans, restructure priorities and try new activities. From
early on, education should declare that midlife is a time to value life
experiences, wisdom and active goal construction in order that both men and
women may remain active participants in the second half of adult life.

Summary

This pilot study examined the phenomenon of risk-taking in the role
changes of seven women, 50-65 years old. The study described the stages in
the creative process of the artist and found that the participants demonstrated
these phases as they forged new identities. Results also revealed that they
were willing to risk interpersonal relations, adverse physical conditions or
intellectual confrontations in order to attain their goals. This investigation
found that the male parent was a major influence on these risk-takers. Results
also indicated that such risk-taking characteristics as flexible thinking styles,
ilusions of control and goal commitment were evident in the behaviors of the
risk-takers, thus adding to their confidence and contributing to their general
feeling of well being. It was also seen that the motive to achieve was greater
than the motive to avoid failure. Lastly, the continued achievement of novel
midlife roles for women enlarges the positive picture of women in society.
Dear “Model,”
First off, thank you for taking the time to talk to me on the telephone regarding your new role in life.
Enclosed is the questionnaire I spoke of pertaining to my thesis paper, “Risk-taking for White American Women Aged 50-65.” I hope you will read the questions and give some thought to them over the next ten to fourteen days. At that time, I would like to set up an appointment with you and discuss your thoughts about these points.
Thanks again for agreeing to my request. I am looking forward to seeing and talking to you.

Sincerely,

Susan B. Webb
APPENDIX B

QUESTIONNAIRE


1. Did anything in particular precipitate this risk of taking on an additional role, or had you been thinking of it for a time? What led you to make a major change from your traditionally set role in our culture?

2. In general, do you prefer the safe and stable rather than the new venture or chance?

3. Was either parent a risk-taker?

4. How did you prepare for this mid-life role assumption? Did you visualize yourself in this new role?

5. As you began to put into motion your ideas, did you set a goal for yourself?

6. Did you make provisions for failure? If so, how did you?

7. Did you ever feel guilty spending so much time on your own interest? Did you have family support?

8. How do you view your self now after gaining this new title? Do you feel you have changed? What do you think attributed to that change?
References

Ackerman, R. J. (1990). Career developments and transitions of middle-aged women. *Psychology of Women Quarterly, 14* (4), 513-530. This study explores the differences between midlife female job changes and men's, and the need for creativity in the middle years.

Arieti, S. (1976). *Creativity: The magic synthesis.* New York: Basic Books, Inc., Publishers. The cognitive mechanisms of the creative process are examined in various fields (art, science, e.g.). Her findings have led to the promotion of creativity studies at both individual and social levels.


stereotyping of middle age women. Research format good for a small study such as mine.


Fodor, I. G. (1990). On turning 50: No longer young/not yet old: Shifting to a new paradigm. *The Behavior Therapist, 13*(2), 39-44. This article is another version of the above-mentioned article.


Gergen, M. M. (1990). Women’s development within the patriarchy. *Psychology of Women Quarterly, 14*, 471-493. This research proposes new approaches to studies of women’s adulthood, such as,
theories stressing values other than reproduction or the non-linear development aspect.


Gilligan theorizes that females continually define themselves in a context of human relationships and judge themselves in terms of caring. This could be a reason why a role change could be considered such a risk.


This article gives guides for risk-taking and a fine interview with M. C. Bateson (Composing a Life).


Langer, E. J. (1975). The illusion of control. *Journal of Personality and Social Psychology, 32*(2), 311-328. She theorizes that as a result of past successes in chance situations and other variables, individuals feel "inappropriately" confident of success in similar chance situations.

impact of social change on women.


Mitchell, V. & Helson, R. (1990). Women's prime of life: is it the 50's? *Psychology of Women Quarterly, 14* (4), 451-470. They theorize that the early 50's for women is the prime of life as a result of good
health, autonomy and relational security.


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One of the theories that Willis suggests is that although there are wide individual differences in developmental patterns of change, continued development in a number of mental abilities is possible for middle age men and women if employed in tasks and responsibilities of daily living.
VITA

Susan B. Webb attended Trinity College, Washington, D. C. and was graduated with a Bachelor of Arts degree in Sociology in May, 1958. Following graduation, she taught secondary education at St. Margaret School, Chicago, Illinois.

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APPROVAL SHEET

The thesis, "Risk-taking Trends in Midlife Role Changes for Women," is submitted by Susan B. Webb and has been read and approved by the following committee:

Dr. Sarah Gabel, Director
Associate Professor, Theatre Department
Loyola University of Chicago

Dr. Howard Kaplan
Professor, Department of Liberal Studies
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The final copies have been examined by the director of the thesis and the signature which appears below verifies the fact that any necessary changes have been incorporated and that the thesis is now given final approval by the Committee with reference to content and form.

The thesis is, therefore, accepted in partial fulfillment of the requirements for the degree of Master of Arts.

Date  
4/5/94  
Director's Signature  
Sarah Gabel