

Source of Satisfaction, "As Observed" and "As Perceived" : A Study on Not-retired and Retired Women of Calcutta

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ABSTRACT This paper chiefly aims to study the level and source of satisfaction among the retired and not-retired women. The study was conducted on the college teachers in Calcutta, belonging to age groups 50-59 years for the not-retired and 60-69 years for the retired women. It was observed that the retired women were more satisfied than the not-retired women. While investigating into the source of satisfaction, the most frequent source mentioned by those satisfied, was "mental attitude/state". The positive aspects of growing old were also related to mental attitude/stage. Financial condition and physical health do not seem to be important sources of satisfaction or dissatisfaction. Physical health problem in future was anticipated by most respondents. Some other minor associations were also found between satisfaction and socio-economic traits which differed between the two groups. No association was found between satisfaction and traits like per capita expenditure, personal expenditure, ownership of house and medical expense incurred on self.

Health is no longer treated as a function of symptom responses or/and survival potentials. The Constitution of the World Health Organization defines health as a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity (Nagpal and Sell, 1985). Well-being can be adjudged either objectively by using medical testing procedures or subjectively by the respondent himself or herself. Most surveys on well-being emphasize on perceived well-being. There is a debate on how reliable the self-assessed well-being study is (Andrews, 1976 and Crandall, 1976, as cited by London et al., 1977), but it remains a popular method.

Since 1960, various surveys have been conducted and many questionnaires framed. One of them framed by Gurin (1960) asks the respondents a single global question - Taking all things

together how would you say things are these days - would you say you are happy, pretty happy or not-too-happy? His results showed that those in the "not-too-happy" category were more likely to have psychiatric problems, to be widowed or divorced, to have low education and relatively lower income levels, and to be "Black".

Neugarter (1961) formulated the Life Satisfaction Index A and B which is generally accepted by researchers. Hosmath et al. (1993) in a study on life satisfaction among people in India found it to be higher among younger respondents, in a sample of 60-89 years old individuals. The prime reason was thought to be that the younger respondents had relatively better physical health condition compared to the older respondents. The other reason suggested was a better financial condition on account of having just received gratuity and such-like benefits after retirement. The chance of losing the spouse in later years may lead to one feeling lonely and miserable. Further, the study showed a significantly higher level of satisfaction among the elderly people living in nuclear families than in joint families.

Namazi (1989) found that the most critical variables influencing the psychological well-being of the elderly residents were those related to their own perception of physical health.

Bearon's (1989) study among two groups of women, 40-50 years old, revealed that though having the same average global life satisfaction, the two groups differed significantly in respect of the salient sources of satisfaction. Health was more salient for the older, than the middle aged women. Material well-being was important for both, but was more often cited as

a future aspiration of the middle aged. Older women strove to maintain the status quo or to prevent the apprehension from coming true.

Laurence's (1970) study among working women in six age groups revealed that all age groups showed the least dissatisfaction with health, family relationships, friendships, work and feeling of usefulness. However, the importance attached to being able to keep busy was found to be significantly higher in the >60 years age group. It was also found that the older the subject, the more were the anticipated problems concerning health and keeping busy.

OBJECTIVE

The brief review presented above shows that the source of satisfaction or dissatisfaction is of prime importance in the study of the aged population. Therefore, the objectives of the present study are to investigate -

1. whether retirement status/age has any relation with satisfaction;
2. whether some relatively objective socio-economic traits have any relation with satisfaction in the two retirement status/age groups;
3. whether personal attitudes, expressed as opinions, have any relation with satisfaction in the two groups; and
4. into the source of satisfaction, as perceived and expressed, by respondents.

MATERIALS AND METHOD

The present study is based on a survey conducted among women college teachers belonging to two age groups "not-retired" (50-59 years) and "retired" (60-69 years). College teachers were chosen as college-level teaching is a preferred occupation of a large number of working women. The city of Calcutta was chosen as the study area for operational convenience.

The Principals of different colleges were requested to provide us with lists of names and addresses of female teachers of 50-69 years of age. From such lists, attempts were made to

contact 100 individuals. from each age group, willing to participate in the survey. Upto the time this analysis was started, 90 "retired" and 80 "not-retired" women had returned the filled-in questionnaires. The questionnaires were sent and collected by post or personally.

The contents of the questionnaires were a series of open-ended and structured questions. The participants were asked to provide detailed information about their socio-economic particulars, certain opinions, e.g. definition of the "aged", and "positive" and "negative" aspects of aging. Finally, a global question was asked - "What is your overall state regarding this phase of life?" The reason for the reply was investigated.

FINDINGS

Of the 90 "retired" women respondents constituting our sample, 88.89% said they were "satisfied" in response to the global question "What is your overall state regarding this phase of life?". Among th 80 "not-retired" women respondents, only 77.50% gave the same reply (Table 1). Thus a higher proportion of "retired" women were satisfied.

Table 1 : Number and percentage of retired and not-retired women by satisfaction level

Mental state	Retired women		Not-retired women	
	No.	%	No.	%
Satisfied	80	88.89	62	77.50
Not-satisfied	10	11.11	18	22.50
Total	90	100.00	80	100.00

As to how the satisfied and not-satisfied women in the two retirement categories are distributed in respect of relatively objective traits like family types, family size, expenditure level, etc., the following findings were obtained.

Family Type : Among the retired women, a higher percentage of those satisfied with life were found to be living in nuclear families (45%) rather than in joint families or "other family" types, 27% each. Among the not-satisfied retired women, a much higher percentage live in "other" family type (60%), which con-

sists either of broken families or single-member families, as against 30% in joint family and only 10% in nuclear families. Among not-retired women, a higher percentage of both satisfied and not-satisfied individuals live in nuclear families (72% approx. for each) followed by those living in joint families, 19.39% and 27.78%, respectively (Table 2).

Table 2 : Number and percentage of women by family type, among satisfied and not-satisfied women

Family type	Retired women				Not-retired women			
	Satisfied		Not-satisfied		Satisfied		Not-satisfied	
	No.	%	No.	%	No.	%	No.	%
Nuclear	36	45.00	1	10.00	45	72.58	13	72.22
Joint	22	27.50	3	30.00	12	19.35	5	27.78
Others	22	27.50	6	60.00	5	8.07	0	0.00
Total	80	100.00	10	100.00	62	100.00	18	100.00

Family Size : Among the retired women who are satisfied, equal percentages of individuals fall in the categories "2 or less member" and "3-5 member" family size (45-46% each), while only 8.75% fall in "6 or more member" category. Among the not-satisfied, 60% have "2 or less member" family, followed by 30% for "3-5 member" and only 10% for "6 or more member" family. In the not-retired group, nearly 70% of the satisfied fall in "3-5 member" category, 19.35% in "2 or less member" and 11.29% in "6 or more member" category. Of the not-satisfied in this group, 66.67% stay in "3-5 member" category (like among the satisfied), but the next populous category is "6 or more member" (27.78%), while the "2 or less member" category constitute only 5.55% (Table 3).

Table 3 : Number and percentage of women by family size, among satisfied and not-satisfied women

Family size	Retired women				Not-retired women			
	Satisfied		Not-satisfied		Satisfied		Not-satisfied	
	No.	%	No.	%	No.	%	No.	%
2 or less members	37	46.25	6	60.00	12	19.35	1	5.55
3-5 members	36	45.00	3	30.00	43	69.35	12	66.67
6 or more members	7	8.75	1	10.00	7	11.29	5	27.78
Total	80	100.00	10	100.00	62	100.00	18	100.00

Total Monthly Expenditure : Among the retired women who are satisfied, nearly equal percentage of individuals have total monthly household expenditure in the ranges Rs. 3000-5000 and above Rs. 5000 (40% and 44%, respectively). Among those not satisfied, 60% have a monthly expenditure of Rs. 3000-5000. Among not-retired women who are satisfied, a high percentage (84%) of individuals have Rs. 5000 monthly expenditure. The percentage is somewhat close in the not-satisfied category (Table 4).

Table 4 : Number and percentage of women by monthly expenditure, among satisfied and not-satisfied women

Monthly expenditure	Retired women				Not-retired women			
	Satisfied		Not-satisfied		Satisfied		Not-satisfied	
	No.	%	No.	%	No.	%	No.	%
Rs. 3000 or less	13	16.25	3	30.00	0	00.00	0	0.00
Rs. 3000-5000	32	40.00	6	60.00	10	16.13	5	27.78
Above Rs. 5000	35	43.75	1	10.00	52	83.87	13	72.22
Total	80	100.00	10	100.00	62	100.00	18	100.00

Per Capita Expenditure : When total expenditure was divided by the number of members in the family, we got the per capita expenditure. While comparing the groups we found that with respect to the highest percentage, all groups agree. The highest percentage fall in the Rs. 1001-2000 category. However, the next highest percentage shows a difference. While in the satisfied, retired and not-retired groups this percentages falls in Rs. 2001-3000 category, for the not satisfied retired and not-retired groups it is Rs. 1000 or less (Table 5).

Table 5 : Number and percentage of women by per capita expenditure, among satisfied and not-satisfied women

Per Capita expenditure	Retired women				Not-retired women			
	Satisfied		Not-satisfied		Satisfied		Not-satisfied	
	No.	%	No.	%	No.	%	No.	%
Rs. 1000 or less	15	18.75	3	30.00	5	8.06	4	22.22
Rs. 1001-2000	34	42.50	5	50.00	39	62.90	12	66.67
Rs. 2001-3000	18	22.50	0	0.00	11	17.74	2	11.11
>Rs. 3000	13	16.25	2	20.00	7	11.29	0	0.00
Total	80	100.00	10	100.00	62	100.00	18	100.00

Personal Expenditure : Among the retired women who are satisfied, the highest percentage belongs to the Rs. 500 or less category, while for the not-satisfied group it is in the Rs. 500-1500 category. Among the not-retired women, the highest percentage are found in Rs. 500-1500 category, 43.55% among the satisfied, and 50% among the not-satisfied (Table 6).

Table 6 : Number and percentage of women by personal expenditure, among satisfied and not-satisfied women

Personal expenditure	Retired women				Not-retired women			
	Satisfied		Not-satisfied		Satisfied		Not-satisfied	
	No.	%	No.	%	No.	%	No.	%
Rs. 500 or less	33	41.25	3	30.00	19	30.65	5	27.78
Rs. 500-1500	28	35.00	4	40.00	27	43.55	9	50.00
>Rs. 1500	19	23.75	3	30.00	14	22.58	4	22.22
No Answer	0	0.00	0	0.00	2	3.22	0	0.00
Total	80	100.00	10	100.00	62	100.00	18	100.00

Type of House : Irrespective of the retirement status and satisfaction level, the highest percentage of women live in houses they own. The figures are, 77.5% among the satisfied retired, 60% among the not-satisfied retired, 75.8% among satisfied not-retired, and 94.44% among the not-satisfied not-retired women. However, a difference is observed among those living in rented houses. While for the satisfied categories it is nearly equal (22.5% and 24%), for not-satisfied retired women it is as high as 40% as against a mere 5.56% for not-satisfied not-retired women (Table 7).

Table 7 : Number and percentage of women by ownership of house, among satisfied and not-satisfied women

Type of house	Retired women				Not-retired women			
	Satisfied		Not-satisfied		Satisfied		Not-satisfied	
	No.	%	No.	%	No.	%	No.	%
Owned house	62	77.50	6	60.00	47	75.81	17	94.44
Rented	18	22.50	4	40.00	15	24.19	1	5.56
Total	80	100.00	10	100.00	62	100.00	18	100.00

Medical Expenditure : Among the retired women who are satisfied, the highest percent-

age of individuals have medical expenses of Rs. 100 or less every month. The highest figure for the not-satisfied is in the next higher range, Rs. 101-300 (50%). Among the not-retired the highest percentage is at the same level, Rs. 100 or less for both satisfied and not-satisfied women. Further, while among the satisfied, 16-17% reported as having no medical expenses (for both retired and not-retired group) for the not-satisfied while 16.66% of not-retired women gave this answer, none of the retired women did so (Table 8).

Table 8 : Number and percentage of women by monthly medical expenses, among satisfied and not-satisfied women

Medical expenditure	Retired women				Not-retired women			
	Satisfied		Not-satisfied		Satisfied		Not-satisfied	
	No.	%	No.	%	No.	%	No.	%
None	13	16.25	0	0.00	11	17.74	3	16.67
Rs. 100 or less	30	37.50	4	40.00	31	50.00	9	50.00
Rs. 101-300	23	28.75	5	50.00	12	19.36	3	16.67
> Rs. 300	14	17.50	1	10.00	8	12.90	3	16.67
Total	80	100.00	10	100.00	62	100.00	18	100.00

While investigating whether individual opinions have any relation to the level of satisfaction, the following information were obtained.

Positive Aspects of Old Age : The highest percentage of all groups refer to experience as a positive aspect of old age. The value is higher among not-retired women, 74.19% for those satisfied and 66.66% for those not-satisfied; the same for retired women is only 58.75% for those satisfied and 50% for those not-satisfied. Wisdom and tolerance as positive aspects of old age have the next highest percentage – 11.25% each for the satisfied retired women, 9.68% each for satisfied not-retired women and 16.67% each for the not-satisfied not-retired women. Only in case of not-satisfied retired women, the values are 20% for wisdom and 0% for tolerance (Table 9).

Negative Aspects of Old Age : The highest percentage of women in all, except the not-sat-

Table 9 : Number and percentage of women by views on the positive aspects of old age

Views	Retired women				Not-retired women			
	Satisfied		Not-satisfied		Satisfied		Not-satisfied	
	No.	%	No.	%	No.	%	No.	%
Experience	47	58.75	5	50.00	46	74.19	12	66.66
Wisdom	9	11.25	2	20.00	6	9.68	3	16.67
Tolerance	9	11.25	0	0.00	6	9.68	3	16.67
Rest/Respite	7	8.75	1	10.00	4	6.45	0	0.00
Any other	7	8.75	1	10.00	0	0.00	0	0.00
No Comment	1	1.25	1	10.00	0	0.00	0	0.00
Total	80	100.00	10	100.00	62	100.00	18	100.00

isfied retired group, cite poor health as the most important negative aspect of old age, followed by loneliness. In case of the not-satisfied retired group the highest percentage, 50%, cite loneliness followed by poor health (30%), and financial problem (20%). A very low percentage of all the other three groups (especially the not-

Table 10 : Number and percentage of women by views on the negative aspects of old age.

Views	Retired women				Not-retired women			
	Satisfied		Not-satisfied		Satisfied		Not-satisfied	
	No.	%	No.	%	No.	%	No.	%
Poor health	43	53.75	3	30.00	30	48.39	9	50.00
Loneliness	14	17.50	5	50.00	20	32.26	5	27.78
Conflict	13	16.25	0	0.00	7	11.29	1	5.55
Financial problem	5	6.25	2	20.00	1	1.61	0	0.00
Any other	4	5.00	0	0.00	4	6.45	2	11.11
No comment	1	1.25	0	0.00	0	0.00	1	5.55
Total	80	100.00	10	100.00	62	100.00	18	100.00

women, the highest percentage of retired women (30%) define the aged in terms of "physical and mental state combined", while in case of not-retired women the highest percentage (30.65%) define the aged in terms of "chronological age". In case of not-satisfied retired women about 30% refer to the above trait; the

Table 11 : Number and percentage of women by views on "who are the aged"

Views	Retired women				Not-retired women			
	Satisfied		Not-satisfied		Satisfied		Not-satisfied	
	No.	%	No.	%	No.	%	No.	%
Physical and Mental state	24	30.00	3	30.00	13	20.97	5	27.78
Mental state alone	19	23.75	4	40.00	15	24.19	4	22.22
Chronological age	18	22.50	1	10.00	19	30.65	5	27.78
Physical state alone	14	17.50	1	10.00	12	19.35	2	11.11
No Comment	5	6.25	1	10.00	3	4.84	2	11.11
Total	80	100.00	10	100.00	62	100.00	18	100.00

retired group) cite financial problem as a negative aspect of old age (Table 10).

Definition of the Aged : Among the satisfied

highest percentage (40%) of them refer to "mental state alone". In the not-satisfied not-retired group, equal percentages refer to the "physical

Table 12 : Number and percentage of women by reason for satisfaction/dissatisfaction

Reason	Retired women				Not-retired women			
	Satisfied		Not-satisfied		Satisfied		Not-satisfied	
	No.	%	No.	%	No.	%	No.	%
Mental attitude	32	40.00	1	10.00	21	33.87	4	22.22
Overall state	22	27.50	3	30.00	19	30.65	0	0.00
Family/career	16	20.00	1	10.00	16	25.81	5	27.78
Financial condition	3	3.75	0	0.00	4	6.45	0	0.00
Physical health	0	0.00	1	10.00	0	0.00	2	11.11
No problem	0	0.00	1	10.00	2	3.22	4	22.22
No answer	7	8.75	3	30.00	0	0.00	3	16.67
Total	80	100.00	10	100.00	62	100.00	18	100.00

and mental states combined" and "chronological age" – 27.78% each (Table 11).

Reason for Satisfaction : The highest percentage of satisfied women refer to "mental attitude" as reason for satisfaction. The highest percentage of not-satisfied retired women refer to the "overall state" and not-retired to the "family/career" as reason for not being satisfied. The next highest percentage for the satisfied, of both retired and not-retired groups refer to the "overall state". It must also be noted that 30% of the not-satisfied retired women and 16.67% of not-satisfied not-retired women gave "no-answer" when asked for the reason for dissatisfaction. The figure for the satisfied is 8.75% for retired and 0% for not-retired women. (Table 12).

DISCUSSION

The present study on women of two age groups revealed the following interesting points:

The retired women were more satisfied with life than not-retired women. This trend stands in contrast with Hosmath's (1993) finding. Presumably the retired women, in general, have already experienced retirement and were able to adjust to the new life style, while the not-retired women were apprehensive about the unknown retired phase of life. Alternatively, the not-retired women were still living under a relatively more stressful life style, which affected their assessment for the future. However, we have no data to distinguish between these two possibilities.

Some of the objective traits related to socio-economic aspects do seem to be related to satisfaction in the two retirement status groups.

Among the retired women, the highest percentage of those satisfied live in nuclear family and the highest percentage of those not-satisfied, live in the "other" family type, which consists of either broken family or single-member family. The lack of satisfaction in the later group of women could be due to loneliness associated with solitary living. Hosmath's (1993)

and Neugarter's (1961) findings agree with this observation. However, among not-retired women this trend is not seen. The highest percentage of not-satisfied women also live in nuclear family. This point needs to be further investigated.

The highest percentage of not-satisfied women were found in families with "2 or less members" among the retired women, suggesting that loneliness is the cause of dissatisfaction. In case of the not-retired women, the "3-5 member" families had the highest percentage in both satisfied and not-satisfied groups.

Most of those who were satisfied with life (both retired and not-retired) have higher total monthly expenditure. This agrees with Gurin's (1960) and Neugarter's (1961) findings.

No strong association was found between satisfaction and the following traits : per capita expenditure, personal expenditure, ownership of house and medical expense incurred on self.

Among the negative aspects of aging, poor health is mentioned most frequently by respondents in three of the four groups (both groups among not-retired women), suggesting a general anticipation of the problem. Loneliness appears next (highest percentage among retired not-satisfied women), thereby confirming our observation in respect of family type and family size. These observations, agree with Laurence's (1970) study in which older subjects anticipate problems concerning health and keeping busy.

The majority in all four groups, refer to experience as the most important positive aspect of old age. The percentage stating the same is the highest among the not-retired satisfied women. All the three traits, experience, wisdom and tolerance, which are cited primarily by respondents are related to mental state.

While "mental and physical states combined", was considered by retired group to be the most important indicator of aging, the same for not-retired group was "chronological age". Many more respondents refer to "mental state alone" than "physical state alone", as indicator

of aging. This stress on mental ability/state, is in accordance with what was observed in the previous table, related to positive aspect of old age.

Response to the global question on well-being revealed that most respondents felt they were satisfied because of their mental attitude. Physical health seems to have a very low priority as a reason for dissatisfaction in both retired and not-retired groups. This point agrees with Laurance's (1970) study. This low priority of physical health, except in an anticipatory fashion, was also reflected in our data on medical expenditure where monthly expenditure is very low in all the groups. This suggests that the general health condition of this population is quite good, therefore they do not relate their satisfaction with their health; instead, they relate it to their mental state.

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