

## THE RESOURCES AND LIFE SATISFACTION OF RETIRED WOMEN IN MALAYSIA

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### Abstract

Retirement has the potential to be a stressful life transition in late adulthood, often inducing a wide range of significant changes such as a loss of stable income, detachment from colleagues at work and an increase in unstructured time. Hence, making a successful transition to retirement is a challenging experience in the 21st century. In Malaysia, by the year of 2020 the elderly population is expected to make up of 9.5% of Malaysia's populations in 2020 and women are the majority among the elderly (Department of Statistics Malaysia, 2010). The increased number of people retiring and the increased length of time spent in retirement create significant social, psychological and economic challenges for individuals and society. Thus, this paper examines the relationship between retirement resources and life satisfaction of women after retirement in Malaysia. This study was personally administered on 50 respondents by using convenience sampling method. The results of correlation and stepwise regression showed that physical health and emotional resources have positive relationships with life satisfaction. Unlike past studies, financial, social support, and motivational resources were found insignificant determinants with life satisfaction. Chi-square test results indicated that place of living of woman affect significantly the types of investment for retirement planning. Fixed deposit serves as a primary investment vehicle as a whole, and it may relate to low financial literacy. The findings provide useful understandings on women managing their well-being after retirement.

**Keywords:** Life satisfaction, Resources, Retirement

### 1. Introduction

Retirement stands as one of the most important economic, psychological, and social transitions in most people's lives. Successful retirement transition from poverty is a challenging goal in 21st century. In Malaysia, the population aged 65 and over is projected to increase more than three-fold of the 2010 population. This will lead Malaysia to become an aging population in 2021 and therefore it is needs to seek a continuing wealth throughout their extended old age.

## 1.2 Research Problems

As aging populations increase, it will bring impact on economic growth, saving, consumption, labour markets, pensions and intergenerational transfers. Aging society needs to implement measures to ensure financial sustainability of social security and adequate social protection in health systems to maintain quality life satisfaction of an aging population (United Nations Country Team, Malaysia, 2011).

Out of the many considerations, physical health is an essential indicator in determining life satisfaction in old age. This is because when longevity increases, it implies vulnerability to diseases and disabilities with subsequent increased costs of health care and created a greater burden of caring for the elderly by the individual, family and society (Arokiasamy, 1997). Thus, the health care cost and the cost of living in old ages will be increased. In Malaysia, many older Malaysians are living with their children and their children will support them in return. However, there is an erosion of filial piety in Asia developing countries as family support has often been reduced to merely satisfy the most basic and essential needs of elderly members (Chou, 2006). At the same time, biological deterioration is part of the aging process and old age. Although the life satisfaction is largely influenced by their physical health, it does not depend solely and directly on one factor. The emotional aspects of retirement have become extremely important given the length of time people spend in their retirement. This is extremely important to women as women face unique challenges and problems as a result of the culmination of years of substantially lower pay and longevity. Some women generally experience positive retirement as they receive rewards and satisfying lives after leaving from stressful jobs. Whereas some women treated retirement as a punishment and loss of social role, and subsequently developed psychological problems such as depression, anxiety and dissatisfied (Barnes & Parry, 2003). Therefore, it is important to find out the determinants of life satisfaction of women after their retirement as well as its related issues.

## 2. Literature Review

The activity theory developed by Robert Havighurst in the 1960s postulated that older persons who are active will be more satisfied and better adjusted than less-active older persons. Conversely, physical inactivity was a risk for noncommunicable diseases which was estimated to cause nearly 21-25% of serious disease such as breast, colon cancers, diabetes and heart disease. World Health Organisation (WHO) recommended that adults should participate in a minimum 30 minutes of moderate or vigorous physical activity. Individuals with better health and physical activity are more likely to feel better, engage in more activities and have more social support networks. They would be more satisfied with their retirement life. On the other hand, poor health might result in lower retirement well-being by limiting their daily activities, disrupting leisure and social activities, and creating financial problems.

Physical health is the most researched resource category in the retirement context. Mein, Martikainen, Hemingway, Stansfeld and Marmot (2003) examined whether retirement at age 60 was associated with improvement or deterioration in physical health. The respondents were comprised 392 retirees and 618 working retirees. The findings indicated that retirement did not bring any impact to physical health notably to retiree age 60 onwards. Coe and Zammaro (2011) the findings revealed that retirement had an immediate negative effect on self-reported health status, but not on any functional limitations. Poor self-rated health provided a useful marker for increased risk of work disability and subsequent disability retirement. However, according to a new report released by the Institute of Economic Affairs (IEA)'s 2013 report showed that

retirement had an immediate negative effect on self-reported health status. The findings revealed that retirement increased retiree risk of clinical depression by 40 percent and increased risk of taking medication for a diagnosed physical condition by 60 percent (Sahlgren, 2013).

Based on the past studies, retired women found it easier to achieve life satisfaction with proper emotional control as compared to men. This was because men and women reacted in different way emotionally and mentally to retirement. This may be men's involvement in his work identification and women's instinctive role as nurturer whereby women accepted and enjoyed life after retirement better than men (Butter, 2002). Besides, evidence showed that retiree with positive emotion led to greater focus on emotion regulation and thus improved life satisfaction (Mather and Carstensen, 2005). Birditt, Fingerman and Almeida (2005) commented that older people with positive emotions had fewer tensions with spouses and children after retirement as they had more time to accompany family members. Hence, they experienced less stress and thus enhanced emotional wellbeing of elderly retirement transition.

In Malaysia, proper planning during the pre-retirement stage is essential for a secure retirement life. Caraher (2000) commented that Employee Provident Fund (EPF) alone may not be sufficient to fund a comfortable living after retirement due to the escalating living fees and medical expenses. There were less than 5% of Malaysians well prepared for their retirement (Habib, 2007) and it was also found that the inadequacy of retirement savings among EPF members for the long term (KWSP, 2015). Kahneman and Deaton (2010) who examined whether income can affect life satisfaction. A total of 1,000 US residents participated in the survey. The results showed that income more closely relates to life satisfaction, but health was relatively stronger predictors of emotion well being. It was found that when income rises steadily, the life satisfaction and emotional well-being were increased.

Kelly, Wood and Mansell (2013) examined whether tenaciously pursued goals and flexibly adaptive goals independently relate to well-being in adults interact to predict changes in health-related outcomes. A total of 5,666, aged 55-56 was participated in the study. The results showed that the interaction between tenacity and flexibility significantly predicted changes in depression, hostility, and physical ill-health symptoms over ten years, such that highly flexible and tenacious individuals experienced the largest decreases in symptoms of depression, hostility, and physical ill-health. The combination of flexibility and tenacity in the pursuit of personal goals may enhance the life satisfaction of older adults.

According to Atchley (1971), continuity theory predicted that retirement will be stressful for older adults discontinuing their job, major role and affect life satisfaction. In order to make a successful transition into retirement, they should maintain the same activities and relationships post retirement. Thus, social support was particularly important to improve social networks among the older age to enhance life satisfaction. Social support comprised of emotional and informational support. Emotional support which compasses love and affection from spouse, family member and others. Whereas, information support related to the provision of advice, information and guidance (Sherbourne and Steward, 1991).

Siedlecki, Salthouse, Oishi and Jeswani (2011) examined the relationships among types of social support and life satisfaction. A total of 1,111 individuals between the ages of 18 and 95 was collected and analyzed by using structural equation modeling method. The results showed that social support was a significant predictor of life satisfaction and had a positive effect on life satisfaction. The results were supported by Melchiorre, Chiatti, Lamura, Torres-Gonzales, Stankuna, Lindert, Loannidu-Kapolou, Barros, Maxassa and Soares (2013) commented that high levels of social support managed to reduce and prevent the vulnerability and isolation of

older people and women and persons living in large households and with a spouse/partner or other persons were more likely to experience high levels of social support by using 4467 older adults. However, Momtaz, Ibrahim and Hamid (2014) commented that social support facilitated satisfaction of the basic psychological needs that lead to the enhanced psychological well-being of people. It was also bolstered role identity, promote older adults life satisfaction in old age.

### **3. Methodology**

A questionnaire survey was used to collect data at Nilai, Labu and Seremban from Negeri Sembilan in December 2014 until March 2015. A series of questionnaires was used to examine the determinants of life satisfaction of aging women. The questionnaire comprised of demographic factors, awareness of retirement planning, physical health, emotional resources, financial resources, motivational resources and social support resources and life satisfaction. The demographic factors are self-developed questionnaires, whereas physical health, emotional resources, motivational resources and social support questionnaire was adapted from Leung & Earl, (2011). The financial resources questionnaire was adapted from Masud&Haron, (2014, 2008, and 2006). Life satisfaction questionnaire was adopted from Diener, Emmons, Larsen & Griffin, (1985). The previous research questionnaire was conducted in Australia and Malaysia reported that the Cronbach's alpha coefficient ranged from 0.751 to 0.821. The respondents were asked to record their responses by indicating their agreement with each statement on 5 points Likert scales on 1 (strongly agree) to 5 (strongly disagree) and 1 (very poor) to 5 (very good). In conducting this survey, snowballing method was used, in which the sample recommended by respondents. In total, 55 samples were collected from retired women, aged 55 to 85. After the filtering, only 50 complete surveys were used.

### **4. Data analysis**

Approximately 80 per cent of the respondents are Chinese in this study. In respect of education level, 8 per cent of respondents did not have any education background; 38 per cent of the respondents had gone through the primary education level; 44 per cent of the respondents completed secondary education level; 6 per cent of the respondents hold a Diploma certificate; 2 per cent of the respondents hold a Bachelor degree and Professional Degree. Around 70 per cent of respondents were staying with husband and children. 50 per cent of the respondent's spouse had permanent jobs; 4 per cent of the respondent's spouse was working as casual works; 18 percent retired and 28 per cent of the respondent's spouse was working a part-time job or assist family members to run a business or work based on contract basis. More than 84 per cent of respondent spouse has gross income, 10 per cent earns more than five thousand; and 16 per cent had no gross monthly income but received monthly pensions or annuity income. The findings also showed that around 38 per cent of the respondent's spouse were the main income earner; 14 per cent of respondents are the main income earner; 20 per cent of respondent's children are the main income earners and 28 per cent have shared the income with family members to sustain family livings. Table 2 reports the descriptive statistics of five retirement resources.

The findings show of awareness to retirement planning as well. The findings revealed that 58 per cent of the respondents from the sample did not agree that their occupations help them in retirement planning. However, around 86 per cent of respondents are agreed that monthly budgets are necessarily and 14 per cent did not agree that monthly budgets are necessary. A total of 44 per cent of respondents, reserves less than RM300 per year to their investment; 26 per cent of respondents reserves around RM301-RM600 per year to their investment; 8 per cent of respondents reserves around RM601- RM900 and 22 per cent of respondents reserves more

than RM901 above. The findings also revealed that 68 per cent of respondents invested their savings in fixed deposits for retirement planning.

The results of Chi Square tests are presented in Table 1. The location of respondents currently living (Urban, Suburban and Village) has significant differences in the types of investment for retirement planning. The findings revealed that respondents invest in several types of investment for retirement planning, namely gold, properties, unit trusts, mutual funds, TabungHaji, fixed deposits and others. The results showed that 68 per cent of respondents invest in fixed deposits. The majority of respondents has poor education background and they were not financially literate and hence dampen them to invest in financial markets. Due to this reason, the majority of them kept their saving in their fixed deposit account rather than invest in other profitable investment scheme. Based on the comments given, respondents commented that other than preparing for retirement planning, they kept saving in fixed deposits due to saving for children's education as well. The results showed that 4 per cent of respondents from village invest in an illegal investment such as jetties rather than invest in legal investment. This is mainly because they are illiterate and lack financial knowledge to invest in a proper retirement plan.

Table 1: The cross tabulation of types of investment for retirement planning and residential area

	Where do you invest your money?							Total
	Gold	Properties	Unit Trust	Mutual Funds	Tabung Haji	Fixed Deposits	Others	
1.Place currently living**								
Urban	0	3	4	1	0	5	0	13
Suburban	0	0	1	1	1	22	2	27
Village	1	1	0	0	1	7	0	10
Total	1	4	5	2	2	34	2	50

Notes: \*\* The chi-square test reveals that there is statistically significant ( $P < 0.05$ ) difference between types of investment for retirement planning, place of living.

Table 2a: Correlations between life satisfaction, emotional resources, physical health, financial resources, social support and motivational resources

	Life satisfaction	Emotional resources	Physical health	Financial resources	Social Support resources	Motivational resources
Pearson Correlation	Life satisfaction	1.000				
	Emotion resources	0.419*	1.000			
	Physical health	0.299*	0.084	1.000		
	Financial resources	0.189	0.287	-0.062	1.000	
	Social Support resources	0.018	0.200	0.006	0.235	1.000
	Motivational resources	0.221	0.575	0.003	0.291	0.103
						1.00

\* Correlation is significant at the 0.05 level (2 tailed).

The data was analysed by using correlation coefficient between life satisfaction, emotional resources, physical health, financial resources, motivational resources and social support resources (see Table 2a). The life satisfaction strongly correlated with the emotional resources (0.419) as compared to other variables. A moderate correlation exists between the life satisfaction and the physical health (0.299).

Table 2b: Regression results of determinants of life satisfaction of woman after retirement in Malaysia

	Coefficient	T-statistic	P-value
Life satisfaction	1.009	1.493	0.142
Emotional resources	0.438	3.123	0.003
Physical Health	0.318	2.090	0.042
Financial resources	0.101	0.756	0.453
Social Support resources	-0.070	-0.507	0.614
Motivational resources	-0.010	-0.077	0.939
R <sup>2</sup>	0.246		

We further the relationship between retirement resources and life satisfaction by using stepwise regression method. The stepwise regression was designed to find the most parsimonious set of predictors that were most effective in predicting the dependent variable.

The results are reported in Table 2b. Only two variables, namely, emotional resources and physical health out of five variables were significant. Hence, the retirement resources equation to predict life satisfaction is as: Life satisfaction = 1.009 + 0.438 (Emotional resources) + 0.318 (Physical health)

The “R Square” column represents the R<sup>2</sup> value (also called the coefficient of determination), which is the proportion of variance in the dependent variable that can be explained by the independent variables (technically, it is the proportion of variance accounted for by the regression model above and beyond the mean model). The R<sup>2</sup> = 0.246 that indicated that independent variables (emotional resources and physical health) explained 24.6% of the variability of dependent variable, life satisfaction.

Based on the Table 2b, the survey found that emotional resources had a positive relationship with life satisfaction. When there was an increase of emotional resources, it showed that higher life satisfaction. For every unit increase in emotional resources, life satisfaction will go up by 0.438 units, provided other variable physical health remains unchanged. According to past studies, older respondents reported fewer negative emotional experiences and greater emotional control. This was mainly because older people have less tension with spouses, children, experienced less stress and thus enhance emotional wellbeing of elderly retirement transition. Older reported lesser expressivity and older respondents increase competent emotion regulation across the life span and thus increase their life satisfaction (Mather & Carstensen, 2005; Schutte & Malouff, 2011). This result was supported by Wang, Iwaya, Kumano, Suzukamo, Tobimatsu and Fukudo (2002) in which they showed that female had higher life satisfaction due to emotional resources as compared to men. Emotional resources were found to be important to females because when emotion was not a stable feeling of anxious, moody, depressed, upset will affect life dissatisfaction (Brajsa-Zganec, 2011). The survey had also found that physical health

had a positive relationship with life satisfaction. When there was an increase of physical health, higher life satisfaction was shown. For every unit increased in emotional resources, life satisfaction will go up by 0.318 units, provided the other variable remains unchanged.

From these total respondents, the results showed that financial resources, motivation and social support resources did not have a positive relationship with life satisfaction by using multiple regressions. This is because that the majority of respondents may have stable income and more than 40 per cent of family expenses are supported by their spouse. Even though some of them did not work currently, they claimed that they had enough money to support their living expenses and they kept saving for retirement. Besides, multiple regression did not have a significant relationship between social support and life satisfaction.

The findings further revealed that respondents were not financially literate. It was very important for women to have financial literacy and prepare well for retirement planning. The risk will be higher when they lost their financial dependants as the majority of respondent are highly dependent on their spouse's income. When partners move out of the labour force are also at greater risk of being in poverty. According to the past research, people who are financially literate tend to be more confident of their retirement preparation as compared to those who are financially illiterate. People who are financially literate understand the importance of retirement planning can help them to accumulate more wealth in retirement. Higher level of financial literacy is associated stock market participation, higher private retirement saving and greater portfolio diversification, and thus increase wealth holdings (Bateman, Eckert, Geweke, Louviere, Satchell & Thorp, 2012). In contrast, people who are financially illiterate fail to plan for retirement. It is an important implication for wealth accumulation. Notably, they may fail to appreciate or may have a hard time solving problems the role of compound interest, inflation, and risk. Besides, people tend to overestimate their savings and retirement funds even though their savings and retirement funds in fact are low and unable to afford their expenses during expenses during retirement. At the same time, women have longevity life as compared to men; they experience higher rates of long term disability and chronic disease than men. It also implies that they need more financial resources to sustain their old age (Lusardi & Mitchell 2011).

## **5. Conclusions**

The overall results indicated that older women who are stay at home need physical health and emotional resources to enhance their life satisfaction. The findings of the study provide better understandings on Malaysians retired women's retirement resources. It is essential to provide useful information to help women managing their life after retirement. Integrating different factors toward life satisfaction would help women create more effective and motivational ways to assist women in later life. It is essential to raise public awareness of the critical need of retirement planning. Women and future young cohorts of women ought to realize the need and urgency of early retirement preparation. Future research can be conducted to examine comparative study between elderly men and women's life satisfaction after retirement in Malaysia. Other factors such as the impact of good and sales tax on elderly women retirement and her life satisfaction after retirement in Malaysia would be of great interest.

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