PROFILING OF LIFE SATISFACTION OF MIDDLE-AGED WOMEN FROM DIFFERENT BACKGROUNDS IN HULU LANGAT, SELANGOR.

Siti Marziah Zakaria¹, Nor Ba'yah Ab. Kadir², Khairul Hisyam Baharuddin³, Ruzaini Ijon⁴, Wan Yusoff Wan Shaharuddin⁵, Mohammad Affiq Kamarul Azlan⁶

- 1. Psychology and Human Well-being Research Centre, UKM, 43300, Bangi, Selangor. MALAYSIA
- 2. Psychology and Human Well-being Research Centre, UKM, 43300, Bangi, Selangor.MALAYSIA
- 3. Centre for Language and Generic Development, UMK, 16300, Bachok, Kelantan. MALAYSIA.
- 4. Centre for Language and Generic Development, UMK, 16300, Bachok, Kelantan. MALAYSIA.
- 5. Centre for Language and Generic Development, UMK, 16300, Bachok, Kelantan. MALAYSIA.
- 6. Centre for Language and Generic Development, UMK, 16300, Bachok, Kelantan. MALAYSIA.

Correspondence: Siti Marziah Zakaria, Psychology and Human Well Being Research Centre, FSSK, UKM. Tel:013-2097080, E-mail: sitimarziah80@gmail.com

Abstract

Middle-aged women are inclined to experience empty nest syndrome, menopause, health problem, sleep disturbance, weight gain, lethargy and attention deficit. Overwhelming workload, multiple roles at home, elderly care giving and so forth worsen the situation. These factors may influence their emotional well-being and their life satisfaction. This article therefore has two objectives, which are to identify the differences in life satisfaction among middle-aged Malay women from different educational level, marital status, career and income, and to identify the profile of middle-aged women who have low life satisfaction level. This study adopted the survey technique, which employed the Life Satisfaction Index A- Short Form by Barrette and Murk. Simple random sampling and purposive sampling have been used to obtain the responses. A total of 410 middle aged career women in Hulu Langat, Selangor have participated in this

study. The finding showed that life satisfactions among middle-aged women are different

depending on their marital status, career and income. Single women and widower who are

working in private sector and of low-income level reported to have the lowest life satisfaction.

This finding may provide input to the planning of programs to enhance the well-being and life

satisfaction among middle aged career women.

Keywords: middle-aged women, life satisfaction, marital status, career, income.

INTRODUCTION

Women in their middle age might experience physical, cognitive and emotional changes. They

have to accept the fact that their capabilities are declining in certain areas. Changes in the values

of life are also common during the middle age phase after they had encountered various

experiences. Their views towards religion have also changed in-line with the changes in their

perspectives of life (Costello, 2012). These changes would affect their perception on life

satisfaction and happiness. At this stage, they are making choices, choosing what action should

be taken, considering how to allocate time and resources and evaluating all aspects in life

(Santrock, 2011). Middle aged individuals would start to review where they had been and what

they had been doing in life. They will look forward on how much time remains for them to do

the things they wanted in life (Santrock, 2011).

Life satisfaction is an important issue among middle aged women. They face various

responsibilities, roles, and public expectation at this age. Middle age is supposedly a 'vacation'

for women since their children are all grown up, having a stable job, and their marriages have also reached maturity. However, they need to carry a variety of demands and challenges in this phase (Navaie, Spriggs & Feldman, 2002). They are occasionally forced to bear a number of responsibilities as a mother, daughter, wife, grandmother, and as a worker at the same time (Berg, 2011). Women also have to prepare themselves to accept the changes in their family structure. The increase or reduction of family members such as the presence of in-laws and their grandchildren or the death of their partners and parents may greatly affect their life satisfaction.

In reality, life satisfaction is a subjective construct that varies according to gender, education level, age, income, marital status, and other demographic factors (Zhang, Erping & Chan, 2011). For example, Chipperfield and Havens (2001) found that women and men who have experienced marriage failures were reported to have low life satisfaction. Shichman and Cooper (2004) on the other hand, found that education level, income, and marriage are the main factors for life satisfaction. For seniors and the elderly, financial and physical aspects are more significant in affecting life satisfaction. Age is also related to life satisfaction, as proven by Jan and Masood (2008). With age increment, life satisfaction was found to decrease by 40%.

Life satisfaction is commonly studied in a few countries like Australia (NATSEM, 2010), the United States of America (Meeks and Murrel, 2001), theNetherlands (Kapteyn, Smith & Soest, 2009), Canada (Gee and Veevers, 1990), Sweden (Berg, 2011; Borg, Hallberg & Blomqvist, 2005), Japan (Yamasaki, Nelson & Omori, 2011), China (Leung, Moneta & Chang, 2005; Song and Appleton, 2008), India (Hasnain, Ansari & Sethi, 2011), and more. The study on life satisfaction was conducted on various samples including the elderly (Ramachandran and Radhika, 2012; Sener, 2011; Song, 1992), from adulthood to death (Hutchinson, Simeon, Bain &

Wyatt, 2004), teenagers (Kong and You, 2013), university students (Mahanta and Aggarwal, 2013), women (Jan and Masood, 2008) and workers from various sectors (Adams, King & King, 1996; Jessica, Johnson, Pitt & Smyer, 2008). Nevertheless, the study on life satisfaction among middle-aged women is still not well explored in Malaysia. The level of life satisfaction among middle aged women from different backgrounds is also yet to be further explored. Studies done overseas conversely reported various findings on the level of life satisfaction from different backgrounds.

For example, studies have found no significant differences in the life satisfaction scores for single, married, and divorced women (Jan and Masood, 2008). The factor for their life satisfaction is definitely varied as suggested by Kousha and Moheen (2004) who conducted a study among Iranian women living in urban areas. For married women, their life satisfactions are influenced by the marriage quality, work, and social activities. For single women, their life satisfactions are mainly influenced by social activities and level of education. This is similar to a study done in German where it was found that the factors influencing life satisfaction varied between women with spouses and women without spouses (Albert, 2010). For women living with their spouses, satisfaction in their family influenced life satisfaction generally. For women living alone, satisfaction in friendship and socio-economic status are more influential. For them, satisfaction in family is less important in determining their life satisfaction (Albert, 2010).

A study done by Berg et al. (2009) reported that divorce or death of spouse had a significant effect on life satisfaction, especially to male respondents. Gender differences have shown differences in role and responsibilities in marriages. Marriage brings different meaning for men and women, especially from a psychosocial perspective. With the loss of a spouse, it would be

commonly difficult for men to takeover home duties that were done by women previously (Berg et al, 2009). Loss of spouse also means loss of partners who are oftenlythe closest friend upon entering middle age (Chappel, 1989).

Studies on education background and life satisfaction were done by several overseas researchers. Jan and Masood (2008) reported that there were differences in general life satisfaction between women of different levels of education. The differences in personal life satisfaction are found to have no significant dissimilarities between illiterate and highly educated women. There is a high level of personal life satisfaction among highly educated women. Highly educated women have more opportunities in the economic field and workforce. Sousa and Lyubonmirsky (2001) suggested that there will be a higher life satisfaction among women when they have the same income and education opportunities as men.

Meeks and Murrell (2001) also conducted a study on 1,177 seniors aged 55 years old and above. They were interviewed four times in 6 months. The study found that life satisfaction was related to education and negative emotions. A higher level of education conversely will decrease the level of negative emotions. Additionally, a lower negative emotion would contribute to higher life satisfaction and better health. Negative emotions, at the same time, mediate between education and healthy aging. This shows that education is an important source for healthy aging.

Nonetheless, there are also studies that negatively relate education and life satisfaction or harmony. For example, a study done in Australia has found that respondents whose level of education was Grade 11 and below have higher life and work satisfaction as compared to respondents with higher education level. Respondents with Degrees, Masters and PhD are

reported to have lower life satisfaction averagely (Gong, Cassells & Keegan, 2011). Respondents from different levels of education might have different evaluations on life satisfaction and sources for life satisfactions. Age also plays an important role where majority of the respondents who have low education level are mostly aged 50 years old and above and respondents who are university graduates are the younger generation.

Zhang et al. (2011) compared income and social status based on the occupation groups of the respondents. The finding of the study showed that occupation groups predicted the life satisfaction of the Chinese community from 2005 to 2009. A lower occupation group has shown a lower level of life satisfaction. As proven by Sheldon, Elliot, Kim & Kasser (2001) the level of life necessity achievement can be related positively with the level of life satisfaction. A study by Easterlin, Morgan, Switek & Fei (2012) also found that the lowest economical class possessed a deteriorating life satisfaction. Conversely, a higher economical class experienced improving life satisfaction.

Income was also found to be related with life satisfaction at urban areas in China. A higher household income was related to a higher life satisfaction (Song and Appleton, 2008). Unemployment was found to have been reducing life satisfaction rapidly. In a study by Jan and Masood (2008) in Khasmir and Jammu, a comparative study between personal and household income was conducted. The researchers found that an increasing personal income contributed towards higher life satisfaction. A similar relationship polar also occurred between household income and life satisfaction.

Thus, this study answers the questions on life satisfaction among middle-aged career women in Hulu Langat, Selangor. The differences in life satisfaction among middle-aged career women from marital backgrounds, education and different occupations were identified in this study. In general, the objectives of this study are:

- To identify the differences in life satisfaction of middle aged women from various marital, education, occupation and income background.
- 2. To identify the profile of middle aged women with low life satisfaction.

METHODOLOGY

Research Sample

This study was carried out at three districts in Hulu Langat, Selangor which are Ampang, Kajang and Cheras. It involved middle-aged career women from different demographic characteristics (marital status, education background, employment status and health status). A total of 410 respondents were selected for this study. The mean age of respondents is 49 years old. Respondents were selected from both private and public sectors in Hulu Langat, Selangor.

The sampling methods used were simple random sampling and purposive sampling. Simple random sampling was done to select three districts out of seven districts in Hulu Langat, Selangor for the study. The districts selected were Kajang, Ampang and Cheras. Purposive sampling was done to get the sample of the study. Women who fulfilled the criteria were selected to participate in the study. The criteria are: Malay women, aged between 40 and 59 years old, working and living in Ampang, Kajang or Cheras, and have careers (either in the

government or private sector or self-employed). Out of the 500 questionnaires distributed, 410 questionnaires were returned.

Research Design and Instruments

This study has utilized questionnaires to get feedbacks from the respondents. The life satisfaction of middle-aged Malay women in Hulu Langat, Selangor was studied using Life Satisfaction Index A-Short Form by Barret and Murk (2006). The index contained 12-scales with reliability value of 0.79. The index was tested on various levels of age, especially on the middle aged and seniors. There were five life satisfaction components studied in the index comprising of zest of life, strength and determination, similarities between achieved and envisioned goals, positive self-concept and mood tone (Barret and Murk, 2006). The feedbacks on the item are based on a 4-Likert scale: Strongly disagree, Disagree, Agree, and Strongly Agree.

Data Analysis

The objective of this study was answered using ANOVA analysis. The average value and F were given attention to get the real picture on the differences in life satisfaction among middle aged women from various backgrounds. Variances similarity test was also done to determine whether the groups' studied variances were the same. Post hoc test were then conducted to further specify the differences existed between the studied groups. SPSS programme was used to analyse the data.

RESULTS

The first ANOVA analysis was done on marital status (Table 1). Marital status was divided into two categories, single/ divorced/ widowed, and married. It was clear that different marital status contributed to different life satisfaction. The value F = 11.40 was found to be significant at k < 0.01. The highest min value recorded by married women was 36.68. Single/ divorced/ widowed women recorded a low life satisfaction (min 34.69). Life pressures originating from financial problems, various responsibilities, and the public's stigma may affect the achievement of their life satisfaction. Levene test showed a similarity in variances of the studied marital status categories, married and single (3.81, k > 0.05). This implies a variety in the score for each of the same category.

Table 1. Life Satisfaction on Women from Different Marital Statuses

Marital Status	N	Min	SP	F
Single/ Divorced/ Widowed	82	34.69	5.47	11.40**
Married	320	36.68	4.55	

^{**}k < 0.01

Education level was also studied because previous findings showed that education can affect life satisfaction. The highest education level, university/ college showed average value of the highest living satisfaction, followed by primary/ not schooled and secondary school (Table 2). This may be the effect of education to the current career and income. It was clear that college/ university education background has affected women's perception on life satisfaction as their position in the community and the comfortable life experience. Nevertheless, the F value recorded a low score of 2.77, k > 0.05. This showed a non-obvious difference between the different levels of

education on life satisfaction. Variance similarity test showed the score difference for the studied groups to be the same (0.70, k > 0.05). The variance for the studied groups was the same despite having differences in the amount of sample of each group.

Table 2. Women life satisfaction based on different education level

Education level	N	Min	SP	F
Not schooled/ primary school	26	35.92	4.29	2.77
Secondary school	212	35.78	4.77	
College/ university	165	36.94	4.88	

The difference of life satisfaction of women from different careers was also conducted. Careers were generally sorted according to the employer, such as public, private and self-employed. Statistic from the labor force indicated that majority of Malay women work at public sectors compared to women from other races. Thus, the data showed that there were 221 women in the public sector as compared to 68 women in the private sector. The analysis on the average score of life satisfaction showed that women in the public sector recorded the highest life satisfaction followed by self-employed women.

This situation illustrated the work demand and stress faced at the workplace. Women in the private sector may experience higher work stress as compared to women in the public sector and self-employed women, such as those who conduct their own business from home. A clear average score is shown by the public servant (min 37.02), compared to private workers and self-employed, with the F value = 7.65, k < 0.01 (Table 3). Variance similarity test showed that the studied groups' variances to be the same (0.35, k > 0.05). Post-hoc test using Tukey method

showed that there is a significant difference in life satisfaction between public servants and private workers.

Table 3. Life Satisfaction of Women from Different Careers

Career	N	Min	SP	F
Public	221	37.02	4.69	7.65**
Private	68	34.57	4.46	
Self-Employed	114	35.82	4.97	

^{**}k < 0.01

Table 4. Career post-hoc test

Occupation (l)	Occupation (J)	Min Difference (l-J)	SE
Public	Private	2.44**	0.66
	Self-Employed	1.20	0.55
Private	Public	-2.44**	0.66
	Self-Employed	-1.24	0.76
Self-Employed	Public	-1.20	0.55
	Private	1.24	0.73

Occupation and education background were found to be related with income. Majority of the previous studies have highly correlated income with life satisfaction. Income was presumed to be a predictor to life satisfaction in this challenging age. The increasing cost of living and utilities bills, children's school fees, housing and transportation loans, the inflation rate and more

affected income differently. People from the high income might not notice the increasing price of items compared to those with low income.

Thus, the data indicated that the highest income (> RM5000) experienced a high life satisfaction (min = 38.28) compared to lower income earners. It is clear that lower income would contribute to a low average value in life satisfactions. The respondents might place income as a criterion to determine life satisfactions. Repsondents with the lowest income might feel isolated from the community and felt that they did not deserve to experience the best quality of life. Value F = 8.46, k < 0.01 showed that there is a significant difference (Table 5). Income played an important role in influencing life satisfactions of middle-aged women. Levene test showed similar or less clear difference in the variances between the studied income categories (1.22, k > 0.05). Post-hoc analysis on the other hand indicated that there is a significant difference between < RM1000 income, RM3001 - RM5000 income, and > RM5001 income (Table 6).

Table 5. Life satisfactions of women from different level of income

Income	N	Min	SD	F
<rm1000< td=""><td>80</td><td>34.61</td><td>4.41</td><td>8.46**</td></rm1000<>	80	34.61	4.41	8.46**
RM1001-RM3000	167	35.83	4.56	
RM3001-RM5000	113	37.35	4.67	
>RM5001	39	38.28	5.12	

^{**}k < 0.01

Table 6. Post-hoc test on level of income

Income (I)	Income (J)	Min difference (I-J)	SE
<rm1000< td=""><td>1001-3000</td><td>-1.21</td><td>0.63</td></rm1000<>	1001-3000	-1.21	0.63
	3001-5000	-2.73**	0.67
	>5000	-3.67**	0.90
RM1001-RM3000	<1000	1.21	0.63
	3001-5000	-1.52*	0.56
	>5000	-2.46*	0.82
RM3001-RM5000	<1000	2.73**	0.67
	1001-3000	1.52*	0.56
	>5000	-0.94	0.86
>RM5001	<1000	3.67**	0.90
	1001-3000	2.46*	0.82

3001-5000	0.94	0.86

^{**}k < 0.01, *k < 0.05

Analysis on the respondent profiles indicated that single/ divorced/ widowed, private sector employees and low-income women were likely to have the lowest level of life satisfaction. Marital status, work and income clearly gave a large impact in their perception towards life satisfaction (Table 7). There is a significant difference between the life satisfactions of these women as compared to those from different backgrounds. This is based on the ANOVA analysis that was done on the data.

Table 7. Profile on middle aged women with the low score of life satisfaction

Background	Characteristics	Average score
Status	Single/Divorced/ Widowed	34.70
	Married	36.70
Occupation	Public	37.05
	Private	34.42
	Self-Employed	35.93
Income	<rm1000< td=""><td>34.72</td></rm1000<>	34.72
	RM1001- RM3000	35.84
	RM3001- RM5000	37.40
	>RM5001	38.36

DISCUSSION

Marital status is found to indicate differences in life satisfactions. Married women were reported to have higher life satisfaction than women who are single, divorced or widowed. This is supported by Joshua et al. (2011) who have found that being single gives bad influences towards life satisfactions. The study revealed that being alone without partners would further increase the level of stress among the respondents. Studies conducted on separations or divorced and life satisfactions in countries like the United States, United Kingdom, Switzerland and Russia also showed negative impact and were significant as well.

Nonetheless, other studies had shown that there were no differences in life satisfaction between women of different marital status. For example, Jan and Masood (2008) reported that there was no significant difference in the life satisfactions score between married, single and divorced women. This is because they have different life satisfactions' factors. For married women, the most important factors for life satisfactions are marriage and work satisfactions. This is different for single women who gave more attention on education and social activities in evaluating life satisfactions (Kousha and Moheen, 2004). They also have good social support and good relationship with their family members. Their life satisfactions are influenced by income and education (Newtson and Keith, 2001).

Education level was not found to contribute to life satisfaction. It may no longer be an issue to middle aged or elderly women. After working for a long time, their experience helped them to improve their standard of living and income. Even with just SPM or STPM, they were still able to upgrade their skills and achievement through channels provided by the government and

private sectors such as promotion interviews, PTK examinations (for public servants), and skill courses. The channels prepared enabled them to apply for promotions and salary increment in their respective sectors. Middle-aged women pay more attention on family harmony and financial stability rather than education, which they had left behind.

This was consistent with the findings in Rayanagoudar, Gaonkar & Itagi (2001) who reported that there was no difference in life satisfaction among women from different education background. This is also similar with Clark and Oswald (1994); Frey and Stutzer (2002) who suggested that education only contributes to life satisfaction through mediums such as ambitions, income, social participation and self-confidence. Individuals with high education level such as bachelor degree and masters did not necessarily have high life satisfaction. Seldomly, individuals with primary and secondary school education are more happy and satisfied with life compared to those with the background of university education.

Nevertheless, there were also a few studies that showed the opposite findings (Jan and Masood, 2008; Meeks and Murrel, 2001). Jan and Masood (2008) reported that there was a difference in general life satisfaction among women with different levels of education. Women with high education (college/ university) were reported to have the highest life satisfaction. This is supported by Light, Hertsgaard & Martin (1985) who found that a higher education level indicated higher life satisfaction. Higher education level provides more job opportunities and levels of life satisfaction. This would allow them to experience comfortable and assured life.

The study also found that life satisfaction differed among women of different incomes. The finding indicated that life satisfaction could increase with the increase of income. The

respondents of the study were working middle-aged women living in Hulu Langat, Selangor. Women in urban areas experienced more effects of inflation and price increase of items. Money is a focus in their lives in order to fulfil all life necessities, especially when they are the family breadwinner. Life becomes difficult when income is low, giving more negative effects to harmony in life and life satisfaction.

It is consistent with the study by Easterlin et al. (2012); Jan and Masood (2008); Song and Appleton (2008) whereby the higher the individual's income is, the higher his or her life satisfaction would be. The income focused was personal income and family income. Women with different income clearly experienced different life satisfaction. Unemployment on the other hand could reduce life satisfaction drastically (Song and Appleton, 2008). This showed that money had become a support for life satisfaction in this challenging age, where currency value kept on dwindling. Men or women compete in increasing their income in order to improve their status and quality of life.

In contrast, other findings suggested the life satisfactions of respondents from different income are relatively similar. A high income did not necessarily improve life satisfaction. This was supported by Panda (1999) who explained that they were no difference in life satisfaction for respondents with income and without income. Moreover, Lora and Chaparro (2008) debated that income increment did not necessarily contribute towards improving life satisfaction. Individuals whose economical level is high and successful mostly had low life satisfaction. Seldomly, low status and poor individuals experience higher life satisfaction. Hence, income and life satisfaction have a complex relationship. Income increment can reduce satisfaction in various aspects in human life family, relationship, neighbourhood, and more.

Occupation category was also found to contribute to the different life satisfaction. The current study divided occupation into three categories, public, private and self-employed. The different occupation category clearly showed different life satisfactions. The public servant category revealed the highest life satisfaction, followed by self-employed and private workers. This may be caused by the benefits entitled to public servants in the forms of accessibility, medical, leave and allowance. The burden faced by public servants may be lighter compared to private workers. Self-employed women on the other hand experienced the advantage on time constraint, financial freedom, decision-making freedom, and more.

Previous studies did not look into occupation category. More attention was given to the comparison between occupation groups. For example, Zhang et al. (2011) found that a lower occupation group have a low life satisfaction. Respondents from higher occupation groups such as administrations and professionals often experienced a higher life satisfaction. This may be a result from the autonomy and authority that they possess at the work place, compared to support staffs.

To summarise, life satisfaction among middle-aged women varies depending on marital status, occupation, and income. Women of married status, working in public sectors with high income are reported to have high life satisfaction. Women who are single/ divorced/ widowed, working in private sectors with low income on the other hand, recorded to have low life satisfaction. It is clear that marital status, work and income play an important role in contributing towards life satisfaction among middle-aged women in Hulu Langat, Selangor. Education does not significantly affect life satisfaction of women. Middle-aged women from different education

backgrounds revealed an almost similar life satisfaction. University, secondary and primary education are not indicators to their life satisfaction.

CONCLUSION

The findings of this study clearly show that single/ divorced/ widowed women, low income and private sector employees should be given more attention. They reported a lower life satisfaction compared to the other groups. Emotional support, empathy and financial support are the main necessity to this group. Single mothers with low income are especially the ones with the most life struggles and highest pressure. The increasing living cost at urban areas would only worsen their emotional stability and life satisfactions. Thus, policy makers, psychologists, welfare workers and such can benefit from this study by providing guidelines in making policies, programmes, and planning in helping middle-aged women. This group requires help since they are the foundation for public and family harmony.

REFERENCES

- Adams, G.A., King, L.A., & King, D.W. (1996). Relationship of job and family involvement, family social support, and work-family conflict with job and life satisfaction. *Journal of Applied Psychology*, 81 (4), 411-420. http://dx.doi.org/10.1037/0021-9010.81.4.411
- Albert, I., Labs, K. & Trommsdorff, G. (2010). Are older adult German women satisfied with their lives? On the role of life domains, partnership status, and self-construal. *The Journal of Gerontopsychology and Geriatric Psychiatry*, 23 (1), 39-49. http://dx.doi.org/10.1024/1662-9647/a000002

- Barrette, A.J. & Murk, P.J. (2006). Life Satisfaction Index for the Third Age (LSITA): A measurement of successful aging. In E.P. Isaac (Ed.). *Proceedings of the 2006 Midwest Research-to-Practice Conference in Adult, Continuing, and Community Education* (pp.7-12). St. Louis: University of Missouri, St. Louis.
- Berg, J.A. (2011). The stress of caregiving in midlife women. *The Female Patient*, 36, 33-35. http://citeseerx.ist.psu.edu/viewdoc/citations;jsessionid=5F9867E2902D183EF482A99486 E4527A?doi=10.1.1.370.8694
- Borg, C. Hallberg, I.R., & Blomqvist, K. (2005). Life satisfaction among older people with reduced self-care capacity: The relationship to social, health, and financial aspects. *Journal of Clinical Nursing*, 15, 607-618. http://www.readcube.com/articles/10.1111/j.1365-2702.2006.01375.x
- Chappell, N.L. (1989). Health and helping among the elderly. *Journal of Aging and Health*, 1, 102-120. http://doi.org/ 10.1177/089826438900100107.
- Chipperfield, J.G., & Havens, B. (2001). Gender differences in the relationships between marital status transitions and life satisfaction in later life. *Journal of Marriage and the Family*, 12 (3), 176-186.
- Clark, A. & Oswald, A. (1994). Unhappiness and unemployment. *The Economic Journal*, 104 (424), 648-659. http://doi.org/10.2307/2234639.
- Costello, M.S. (2012). *The role of spirituality in the second half of life*. Paper presented at Symposium at the Library of Congress, Washington, June 2012.

- Easterlin, R.A., Morgan, R., Switek, M. & Fei, W. (2012). China's Life Satisfaction. *Proceeding of the National Academy of Sciences of the United States of America*, 109 (25), 9775-9780. http://doi.org/10.1073/pnas.1205672109.
- Gee, E. M. & Veevers, J.E. (1990). Religious involvement and life satisfaction in Canada. Sociological Analysis, 51, 387-394. http://doi.org/10.2307/3711079
- Gong, H., Cassells, R., & Keegan, M. (2011). Understanding life satisfaction and the education puzzle in Australia: A profile from HILDA Wave 9. NATSEM Working Paper 11/12, University of Canberra.
- Frey, B.S. & Stutzer, A. (2002). What can economist learn from happiness research. *Journal of Economic Literature*, 40, 420-435.
- Hasnain, N., Ansari, S.A., & Sethi, S. (2011). Life satisfaction and self-esteem in married and unmarried working women. *Journal of the Indian Academy of Applied Psychology*, 37 (2), 316-319.
- Hutchinson, G., Simeon, D.T., Bain, B.C., Wyatt, G.E., Tucker, M.B. & Lefranc, E. (2004). Social and Health determinants of well-being and life satisfaction in Jamaica. *International Journal of Social Psychiatry*, 50 (1), 43-53. http://doi.org/10.1177/0020764004040952
- Jan, M. & Masood, T. (2008). An assessment of life satisfaction among women. *Extension and Communication*, 2 (1), 33-42.
- Jessica, K.M., Johnson, M., Pitt, E.B., Smyer, M. & Matz-Costa, C. (2008). Quality of employment and life satisfaction: A relationship that matters for older workers. *Workplace Flexibility*. The Center on Aging and Work.

- Joshua, D., Joel, T.N., & Meghan, R.L. (2011). Sex difference in delaying family: Effects on job and life satisfaction. *Psychology Research*, 1(6), 444-452.
- Kapteyn, A., Smith, J.P., & Soest, A.V. (2009). *Life Satisfaction*. Discussion paper no. 4015. IZA, The Netherlands.
- Kong, F. & You, X. (2013). Loneliness and self-esteem as mediators between social support and life satisfaction in late adolescence. *Social Indicator Research*, 110, 271-279. http://doi.org/10.1007/sll205-001-9930-6
- Kousha, M. & Moheen, N. (2004). Predictors of life satisfaction among urban Iranian women:

 An exploratory analysis. *Journal of Social Indicators Research*, 40 (3), 320-357.
- Leung, B. W. C, Moneta, G.B., & Chang, C.M. (2005). Think positively and feel positively:

 Optimism and life satisfaction in late life. *International Journal of Aging and Human Development*, 61 (4), 335-365.
- Levinson, D. (1978). The Seasons of a Man's Life. New York: Knopf.
- Light, Hertsgaard, & Martin. (1985). Education and income: significant factors in life satisfaction of farm men and women. *Research in Rural Education*, 3 (1), 7-12.
- Lora, E. & Chaparo, J.C. (2008). *The Conflictive Relationship between Satisfaction and Income*. Inter-American Development Bank. Department of Investigation, Washington, New York.
- Mahanta, D. & Aggarwal, M. (2013). Effect of perceived social support on life satisfaction of university students. *European Academic Research*, 1 (6), 1083-1094.

- Meeks, S. & Murrell, S.A. (2001). Contribution of education to health and life satisfaction in older adults mediated by negative effect. *Journal of Aging Health*, 13 (1), 92-119. http://doi.org/10.1177/089826430101300105
- NATSEM. (2010). *The Pursuit of Happiness: Life Satisfaction in Australia*. NATSEM Income and Wealth Report, University of Canberra.
- Navaie-Waliser, M., Spriggs, A., & Feldman, P.H. (2002). Informal caregiving: Differential experiences by gender. *Medical Care*, 40 (12), 1249-1259.
- Newtson, R. L., and P. M. Keith. (1997). Single women in later life. In *Handbook on women and aging*, edited by J. M. Coyle, 385-99. Westport, Conn.: Greenwood Press.
- Panda, A.K. (1999). *Life Satisfaction among Elderly Females in Delhi*. Department of Social Work, Delhi University, Unpublished manuscript.
- Ramachandran, R., and Radhika, R. (2012). Socioeconomic status and life satisfaction in cross cultural perspective: The elderly in Japan and India. *International Journal of Humanities and Social Science*, 2 (16), 285-297.
- Rayanagoudar, S., Gaonkar, V. & Itagi, S.K. (2001). Effect of income, education and religion on the life satisfaction of the elderly retired women. Man in India, 81, 301-304.
- Santrock, J.W. (2011). Life Span Development. New York: Mc Graw Hill.
- Sener, A. (2011). Emotional support exchange and life satisfaction. *International Journal of Humanities and Social Science*, 1(2), 79-88.

- Sheldon, K.M., Elliot, A.J., Kim, Y. & Kasser, T. (2001). What is satisfying about satisfying events? Testing 10 candidate psychological needs. *Journal of Personality and Social Psychology*, 60, 570-585. http://dx.doi.org/10.1037
- Shichman, S., & Cooper, E. (2004). Life satisfaction and sex role concept. *Journal of Sex Role*, 11, 227-240.
- Song, L. & Appleton, S. (2008). Life satisfaction in Urban China: Components and determinants. *World Development*, 36 (11), 2325-2340.
- Song, Y. I. (1992). Life satisfaction of the Korean-American elderly from a socio-psychological analysis. *Journal of Population and Development*, 21 (2), 225-241.
- Sousa, L., & Lyubomirsky, S. (2001). Life Satisfaction. In: J Wore (ed): Encyclopedia of Women and Gender: Sex Similarities and Differences and the Impact of Society on Gender. New Jersey: Prentice Hall.
- Yamawaki, N., Nelson, J.A.P., & Omori, M. (2011). Self-esteem and life satisfaction as mediators between parental bonding and psychological well-being in Japanese Young adults. *International Journal of Psychology and Counseling*, 3 (1), 1-8.
- Zhang, S., Erping, W., & Chen, Y. (2011). Relative deprivation based on occupation: An effective predictor of Chinese life satisfaction. *Asian Journal of Social Psychology*, 14, 148-158. http://doi.org/10.11111/j.1467-839x.2010.01338.x