

PREPAREDNESS OF MIDDLE AGED COUPLES FOR OLD AGE

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ABSTRACT

The study was undertaken in the year 2018 to assess the preparation level of middle aged couples for old age living in the Udaipur City. The sample for the study consisted of 100 single earner middle aged couples belonging to the age range of 50 – 60 years. A general information proforma was used to collect the background information of the subjects. 'Preparation for Old Age Scale' was developed to assess the level of preparation. The data obtained were analysed and assessed using percentage distribution, mean scores and z-test. Major findings of the study indicated that majority (59%) of the couples had moderate level of preparation for old age with men scoring higher than women, respectively. Couples were best prepared in the mental dimension of preparation area and had lowest preparation in socio-emotional dimension with mean scores of 34.085 and 29.515, respectively.

INTRODUCTION

As person grows older and moves through different stages of life, one has to face many changes and subsequently witness many challenges. Longevity of life, if not planned well, could imply high burden on the individuals, government and other public and private sector to look after the welfare of the elderly. Despite the efforts by the government, the elderly comparatively lack the security needed during old age and lead a life with increasing cases of deprivation, deteriorating health, dependency, functional disability, neglect, isolation and humiliation. The fast

ageing process calls for a good preparedness starting early in life with a wide supporting policies and deliberate concern from the society, citizens and the elderly themselves. It is very imperative to accept the impending changes of old age and be prepared to face them particularly in those cultures and societies where familial system do not provide an inbuilt safety net for their aging populations, Independence in terms of housing arrangements, investments for future, health insurances, good social life, etc. are of utmost importance for a person to have during their middle years so that they could lead peaceful latter years.

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Middle age is the period just before old age where one's energy and talents are directed towards building and maintaining the structures for future life as well as future generations. It is a pivotal period in the life course in terms of balancing growth and decline, bridging younger and older generations (Lachman *et al.*, 2015). This is the time when an individual is expected to shoulder the responsibilities of younger and older generations as well as plan for the imminent changes linked with old age.

Gender is a very important variable that influences quality of life at all ages. Generally, women consider themselves "old" as they approach middle age. This awareness of self as being "old" can be attributed to cultural biases, injustices and inequities of gender and aging; and lack of recognition and contributory role of women in society (Hofmeier *et al.*, 2017). This does not hold to a very secure future for the elderly women as they are relatively the mostvulnerable segment of the population.

Preparation for imminent changes that comes with old age have been documented to increase well-being and quality of well-being in later life (Guptan *et al.*, 2021; Liu *et al.*, 2022). Preparation for the later years of life paves the way to better deal with the challenges associated with ageing and make use of all the opportunities that old age offers. Therefore, it is important for individuals in middle and late adulthood to be prepared for later years in order to maintain functioning and well-being in older age. A plethora of literature is available on preparation for old age (For Ex: Khedekar-Swaminathan and Kulkarni, 2018; Shendkar, 2016; Trivedi and Soni, 2021) however, most of the studies focus on post retirement financial

readiness but preparation is an over-going lifelong multidimensional process that goes beyond monetary readiness (Kornadt *et al.*, 2015).

Retirement is an important transition during later years of life but overlooking other dimensions that affects this phase of life might not leave behind a comprehensive picture. For example, unemployed women do not face retirement but they have other challenges that they need to be ready for. Similarly, employed persons might also have multiple apprehensions which are not related to place of work. Researches seems to analyze on supple side (current analysis and situation), but not actually look at the demand side (awareness and preparation on the part of the elderly and their family.) Hence, it is imperative to investigate preparation across different domains of life (Kornadt *et al.*, 2018).

Keeping this in view, the preparation of the middle-aged couples for old age was assessed across four different dimensions *i.e.*, physical, socio-emotional, mental and financial. Gender differences regarding preparation for later years of life were also investigated.

MATERIALS AND METHODS

This quantitative study was undertaken in the year 2018 with the objective to assess the preparation of middle aged couples for old age. The sample included 100 middle aged couples (100 men and 100 women) between 50 and 60 years of age. For the selection of the respondents, Udaipur City was divided into four zones geographically *i.e.*, East, West, North and South, respectively. Two colonies were selected from each zone for a representative sample. Thus, eight colonies were purposively selected on the basis of ease

of accessibility and availability. Online Google forms and door to door survey was conducted on the identified localities for the purpose of data collection. Participation involved the completion of a self-standardized tool "Preparation for Old Age Scale". The content validity of the scale was calculated to be 4.38. The split half reliability of the scale using Spearman Brown Prophecy formula was 0.77. The scale consisted of 84 items under four categories *i.e.* physical dimension, socio-emotional dimension, psychological dimension and financial dimension. Items were rated by using dichotomous responses assigned for responses of respondent *i.e.* '2' for Yes or '1' for No. The higher was the score, better was the preparation level of middle aged couples for their old age. Since the total number of statements was 84, the minimum score was $84 \times 1 = 84$ and maximum score was $84 \times 2 = 168$. An individual with a score of 141-168 was considered to have high level of preparation, scores ranging from 112-140 represented moderate preparation and scores from 84-111 represented low level of preparation. To analyse the data, the collected information was

scored, coded, categorized, and statistically analysed according to the requirements of objectives of the study. Means and z-test were used to analyze the data.

RESULTS AND DISCUSSION

Results revealed that majority of the couples fell into moderate level of preparation for their later years. Figure 1 depicts majority (59%) of the couple falls in the moderate level of preparation followed by 24% low preparation level. Only 17% couples were in high level category. The profile given in the tables evidently suggests that the middle aged couples were in the phase of transitioning from non-acceptance to acceptance of old age. Couples falling in low level of preparation may be in the same because of their denial and unawareness.

Data in the Table 1 reveals that majority of the respondents reported moderate level of preparation for old age. According to the finding of An and Kim (2012), economic and physical preparation for old age by the middle aged employees were made below average level but senior life plans related to relations,

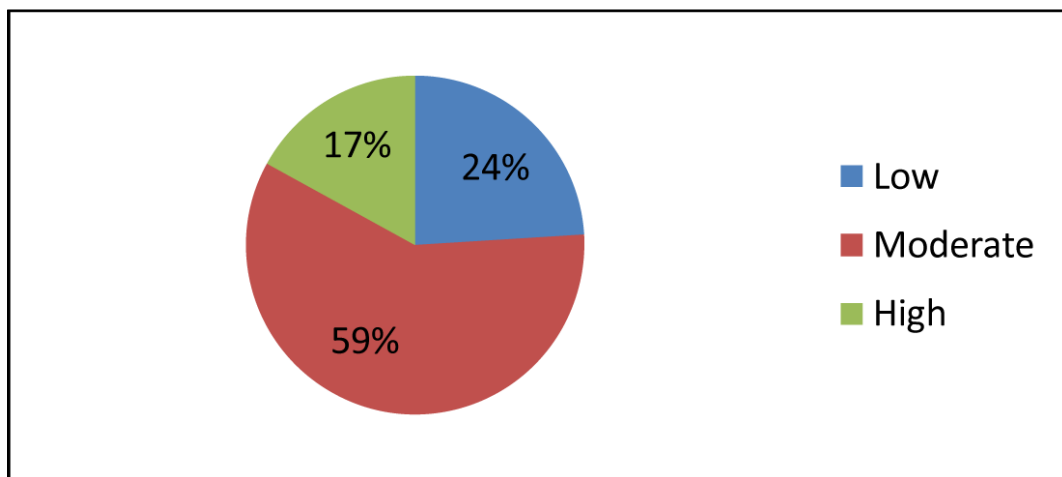


Fig. 1. Preparation level of middle aged couples for old age

leisure and social activities were made above average level. The number of females were more in low level of preparation than male. Only nine percent women had high level of preparation, whereas, 13% men had higher preparation level. It can be seen that women (33%) were leading men (21%) in low level of preparation for their old age. The results concluded that women lag behind in preparation level particularly in mental and financial dimensions as per the role expectations of community and society towards these dimensions. The financial security during old age is generally expected as a major assigned task for the male members in the family.

Table 2 shows dimension-wise preparation of middle aged couples for old age. It is clearly depicted that mental (34.085) dimension of preparation obtained highest mean score. This is in agreement with the results obtained in a study conducted by Tuohy and Stephens (2016) which stated that older adults viewed age related preparedness as a way to maintain independence in their lives. Health concerns influenced their choices all the while consciously strategizing goals and actions that prioritizes mental health and well-being.

Lowest mean score was recorded for socio-emotional (29.515) dimension of preparation which means although the subjects were prepared mentally for their age but they were not equipped to face the challenges of their age which, as a result may effect on their role performance and role acceptance as well. This preparation is a must as it provides means for adaptation during the forthcoming stage of life span. Financial and physical dimension of preparation had more or less similar mean scores. Least preparation

was in socio-emotional dimension. The reason behind this may be that the current trend of living is such that individuals do not get time to see each other and socialize outside of their family. Most of the time of middle aged individuals is utilized in taking care of younger and older generation of the family. To add to this, with the changing scenario, people have become more self-centered with their sole focus on themselves and on their family. Making outside connections, working for the welfare of others and devoting their time for themselves is last on their list of priority.

The data in Table 3 depicts the profile of gender differences that exist in preparation for old age across various dimensions. The mean scores of male for socio-emotional preparation, psychological preparation and financial preparation was more than women, though women lead the men in physical preparation for old age. Men and women had lowest mean score for socio-emotional dimension of preparation *i.e.*, 29.87 and 29.23 respectively. Highest mean scores were observed for financial preparation with men scoring 32.17 and women (31.58). For socio-emotional preparation, mean score was found to be 29.87 for men and 29.23 for women. The scores for mental preparation of men were 31.27 and women were 30.97. The mean scores predict that men were better prepared than women to face old age in mental dimension of ageing which is in contradiction to the finding by Casey and Rebecca (2011) which stated that there are no differences according to gender on the level of anxiety, depression and well-being. The results are in line with findings of Kvrjic *et al.* (2013) who reported that when mental health is considered, female population is more vulnerable compared to males.

Significant difference was found in overall preparation (11.86) among male and female respondents. This may be due to the fact that men and women have different needs and requirements. With age, women go through different changes while male experiences a completely different story. Physical changes, sexual desires and urges, personality type, body strength, resilience, coping strategies, challenges, etc. are slightly

different for male and female. Hence, while preparing for the last phase of life, it might become important to prepare differently.

The level of physical preparation was more or less similar for male and female as no significant difference was found between physical dimension of male and female. This finding stands in line with the result given by Badgujar (2014) which suggest that men and women do not feel insecure going and

Table 1. Percentage distribution of preparation level of men and women (n=100 couples)

S. No.	Range	Men	Women
1	84-111 (Low)	21	33
2	112-140 (Moderate)	66	58
3	141-168 (High)	13	9

Table 2. Mean scores of preparation level of couples across various dimensions (n=100 couples)

S. No.	Dimensions	SD	Mean Score
1	Physical	2.52	30.805
2	Socio-emotional	2.80	29.515
3	Mental	4.07	34.085
4	Financial	3.05	31.845

Table 3. Gender differences in preparation across different dimensions

S. No.	Dimensions	Male		Female		z-value
		Mean	SD	Mean	SD	
1.	Physical	30.83	2.98	30.86	2.70	0.07 (NS)
2.	Socio-emotional	29.87	3.38	29.23	3.47	1.32 (NS)
3.	Mental	31.27	3.41	30.97	3.44	0.61 (NS)
4.	Financial	32.17	3.81	31.58	3.65	1.11(NS)
5.	Overall	130.02	6.702	116.76	8.944	11.86*(S)

Note: NS= Non-Significant difference; S= Significant difference; * = Significant difference at 5% level

interacting with others because of changes in their physical appearance since they have accepted the process of ageing. Slightly better mean score of women than men indicate that women were better physically prepared for their old age. Women are becoming self-aware about their health and appearances as well as government is also making efforts in the same direction. Thus, the acceptance is more, hence preparation is more. It came into view that very few numbers of respondents opt for regular health checkups and do not feel the need to bring changes in their eating habits.

A significant gender difference was observed for the overall preparation for old age with men better prepared than women to face the later years of life. The results are consistent with the findings of Lim (2021) who found that although both men and women had low preparation for old age and economic independence, still men were better prepared than women. The results also stated that married men with a spouse were expected to be better prepared for old age.

A non-significant difference was found among gender differences between socio-emotional preparations. This may be because an individual understands that human being is a social animal. As and when person ages, the importance of having social ties and emotional support becomes more evident. Person transitioning from middle adulthood years to old age comes to a realization that, with the increasing age, the dependency on social resources will increase. Therefore, whether a male or a female, the importance of readiness is same for both. The mean scores of men indicate that their social-emotional preparation for the coming years is better than women. According to Kvirgicet *al*, (2013)

women are more often exposed to stressful situations and emotional problems and more often faced with negative conditions and feelings. Stressful situations and emotional problems and more often faced with negative conditions and feelings (Sharma *et al.*, 2016). Indian society which is still gender stratified makes it easier for men to socialize, find new groups, seek out for new hobbies and interest and explore different types of activities. Dwindling self-esteem of women due to physical changes and increasing dependency may be correlated with low social and emotional preparation of women for their golden years. Low social preparation may also be accounted to the fact that current trend of living keeps everyone busy whereby individuals lack time for each other.

Mental dimension of preparation also had a non-significant gender differences. Middle adulthood and late adulthood years bring with it a very observable shift in the role of male and female. Male begins to embrace the latent feminine characteristics within them. The rigid masculine roles adopted by the person throughout life become somewhat flexible. On the other hand, masculine traits within a woman become more apparent. The non-significant difference between male and female preparation for old age are due to these changing beliefs. Male and female experienced both type of traits equally. Thus, the focus might not be on the differences but rather on the steps that need to be taken in order to mentally prepare for the coming years. Table 3 suggests that men with higher mean score are slightly better prepared mentally for old age. Men does not have to go through as many changes as women do while transitioning from middle adulthood years to old age years. All the young years, the women are expected to

behave according to the norms set for them. They are not expected to deviate from their assigned behavior, physical appearance, and role fulfillment and managing multiple responsibilities together trained to be fit in their tailor made garment. Thus, when such a conditioned individual is asked to adapt and change for the changes coming ahead in life, it may become very difficult to cope and adjust. This might be the reason behind the slightly low mean scores of women than men regarding mental preparation for old age.

A non-significant difference was observed regarding gender differences in financial preparation for old age. This result is consistent with the findings of Petkoska and Earl (2009) which states that there is no difference between females and males regarding financial preparation (savings, insurance). The high mean scores of males than females provides the evidence that males were better financially prepared than females.

CONCLUSIONS

Majority of the middle aged couples had moderate level of preparation for old age. Results indicated a significant better preparation of men ($M= 130.02$, $SD= 6.702$) over women ($M=116.76$, $SD = 8.944$), $z = 11.86$, $\alpha = 0.05$. Couples were best prepared in financial dimension of preparation and had lowest preparation in socio-emotional dimension. The findings showed that individuals are in a transitory process where they are accepting the perils associated with old age, gradually adapting to the situation, making changes in their life style and preparing for the second phase of life. However, the situation is not per se as it should be. Still, there are people denying the unavoidable circumstances and preferring to focus their

attention in the present rather than thinking and investing their time, money and energy for future.

The changing role of families and familial support, increasing older populations and the resulting strain on societal welfare and provision systems makes individual preparation for age-related changes immensely. The findings will be helpful for various Government and Non-Government Organizations, program planners and counselors for program and policy making to form policies and programs to enhance the preparedness levels of middle aged for older age which results in life satisfaction in view of SDG-3.

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