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Study of married women's attitude towards retirement age

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ABSTRACT— Women in Georgia have traditionally been perceived as the main driving force in raising children and doing household chores. The existence of Georgia under Russian influence contributed significantly to the strengthening of the mentioned stereotypes. The article discusses research related to women's attitudes toward retirement-age challenges. We presume that a woman in her retirement years devotes most of her leisure time to caring for her family. That is why comparing the characteristics of women with various marital statuses seemed interesting to us. The research was conducted in the leading universities of Georgia. 630 respondents were surveyed. In accordance with the purpose of our study, we selected female respondents (453). During the research, we formulated the following hypotheses: H1: Women's marital status plays a significant role in the fear of job loss; H2: Women's fear of losing their job at retirement age is affected by whether they have children. Along with this, the article discusses the factors that influence the attitude of women toward retirement age. The mentioned issues include the purchase of high-quality products, fear of maintaining health, travel, inability to help relatives, and psychological stress due to separation from the work environment. The SPSS statistical software package was used to process the obtained results. As a result, essential recommendations were developed to help female respondents face the retirement age with dignity.

KEYWORDS: marital status, women, retirement age, cultural values, fear of losing job, financial status, socialization

1. Introduction

The article analyzes the results of research on women's fear of job loss and retirement in terms of marital status. Although the history of Georgia remembers a female king, as well as the role of women in leading positions during the Soviet period, their share was still small. The stereotype that women's primary responsibility was to take care of the household started to fall apart in the last decade. Women's socialization was a challenging process. Cultural values linked with a Georgian woman may soften the psychological stress of retirement age. Globalization and development trends have pushed and encouraged women to demonstrate their strength in various fields. We consequently have a sizable number of successful women who hold leadership roles in various fields. In the process of development, It's interesting to know how women's attitudes toward retirement age vary based on their marital status.

2. Literature Review

The aforementioned topic has been the subject of numerous studies, both in Georgia and abroad. Under the auspices of Ivane Javakhishvili Tbilisi State University, Human Potential Management Laboratory, several studies have been devoted to women's problems. Among them are the following issues: Time management peculiarities based on gender [1], personal development peculiarities on gender perspective in Georgia [2], career management trends in terms of gender [3], challenges of academic personnel of retirement age in terms of gender [4], [5]. It is worth noting that the research on the problem mentioned above was not conducted according to marital status.

Problems concerning women's retirement age are a topic of discussion among many international researchers. The Women's Institute For A Secure Retirement (WISER) lists the top issues that women approaching retirement face. The article focuses on the average woman's life expectancy, the disparity between men's and women's income and savings, and more [6]. Some authors discuss the connection between the labor supply, income, mortality, and the rising retirement age for women [7]. The gender gap in retirement should be eliminated in relation to the above-mentioned issues [8]. In their article, the group of Italian authors emphasizes topics like gender disparity and the equalization of retirement age [9].

3. Research methodology

A total of 630 respondents took part in the study. SPSS statistical software package was used to process and analyze the data obtained as a result of the research. Along with the means of data manipulation (filtering, division), the following statistical procedures were used: the creation of consumer tables with the inclusion of the chi-square test, Kruskal Wallis Test (to determine the relationship between non-parametric variables), graphic analysis, etc. Recommendations were presented after generating and testing the hypothesis.

4. Research Analysis

During the research, we were interested in finding out if respondents' marital status had an impact on their fear of losing their jobs when they reached retirement age. Specifically, we wanted to know if respondents who were married, single, widowed, or divorced had conflicting expectations about losing their jobs when they reached retirement age, as well as if having children had any bearing on this fear.
The hypotheses that have been developed are shown below.
H1: Women's marital status plays a significant role on the fear of job loss;
H2: Women's fear of losing their job at retirement age is affected by whether they have children.

To test the hypotheses, we built consumer tables. To determine the existence of a relationship between variables, we used the chi-square test. From the tables obtained as a result of using the statistical procedure, Table 1 shows the crosstabulation between the given variables, and Table 2 shows the results of the chi-square test (see Table 1).

Table 1: crosstabulation

			Are you afraid of losing your job in retirement?		
			Yes	No	I have no answer
Marital status	married	Count	118	99	52
		Row N %	44%	37%	19%
		Column N %	57%	68%	51%
	Single	Count	60	20	27
		Row N %	56%	19%	25%
		Column N %	29%	14%	27%
	widow	Count	11	15	5
		Row N %	35%	48%	16%
		Column N %	5%	10%	5%

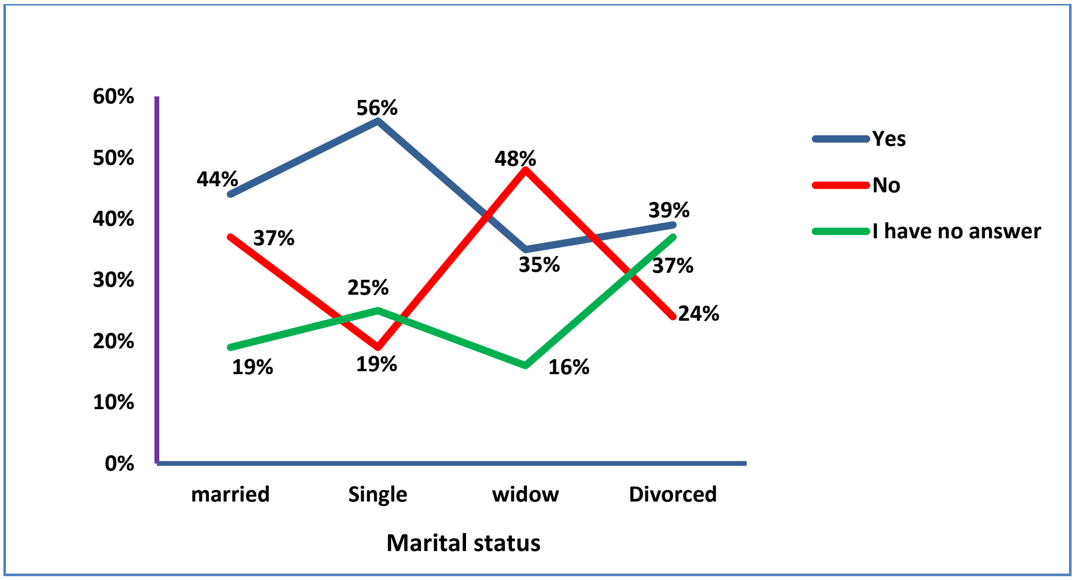
	Divorced	Count	18	11	17
		Row N %	39%	24%	37%
		Column N %	9%	8%	17%
do you have children?	Yes	Count	131	115	67
		Row N %	42%	37%	21%
		Column N %	63%	79%	66%
	No	Count	76	30	34
		Row N %	54%	21%	24%
		Column N %	37%	21%	34%

As Table 1 demonstrates, among the categories of marital status, married respondents (57%) have the greatest fear of losing their job, followed by single respondents (29%), divorced respondents (9%), and widowed - 5%, The presented analysis looks graphically as follows (see graph 1).

According to each category, the attitude towards fear is distributed as follows:

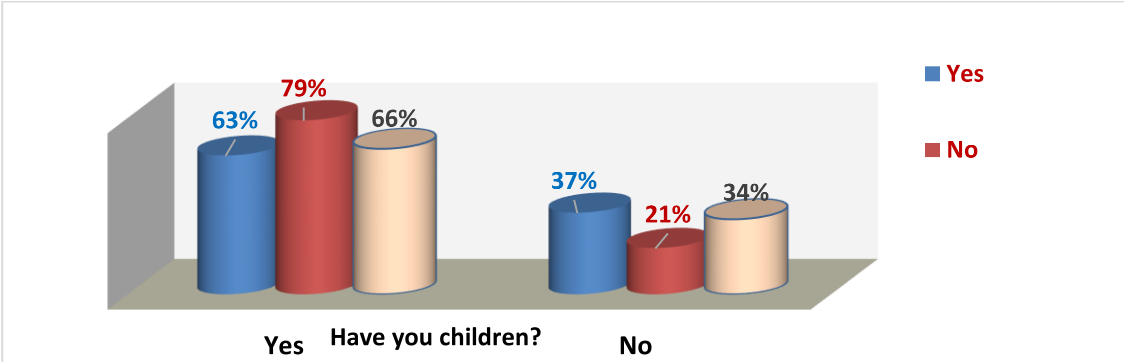
Single: Yes - 56%, No - 19%
Married: Yes - 44% / No - 37%
Widow: Yes - 35% / No - 48%
Divorced: Yes- 39% / No- 24%

As a result of the analysis, it was revealed that single women experience more fear at retirement age. It was not surprising to obtain such a result because traditional Georgian values play a significant role in caring for older family members. Retired individuals rely on their children and family members for financial support because their pension is meager.



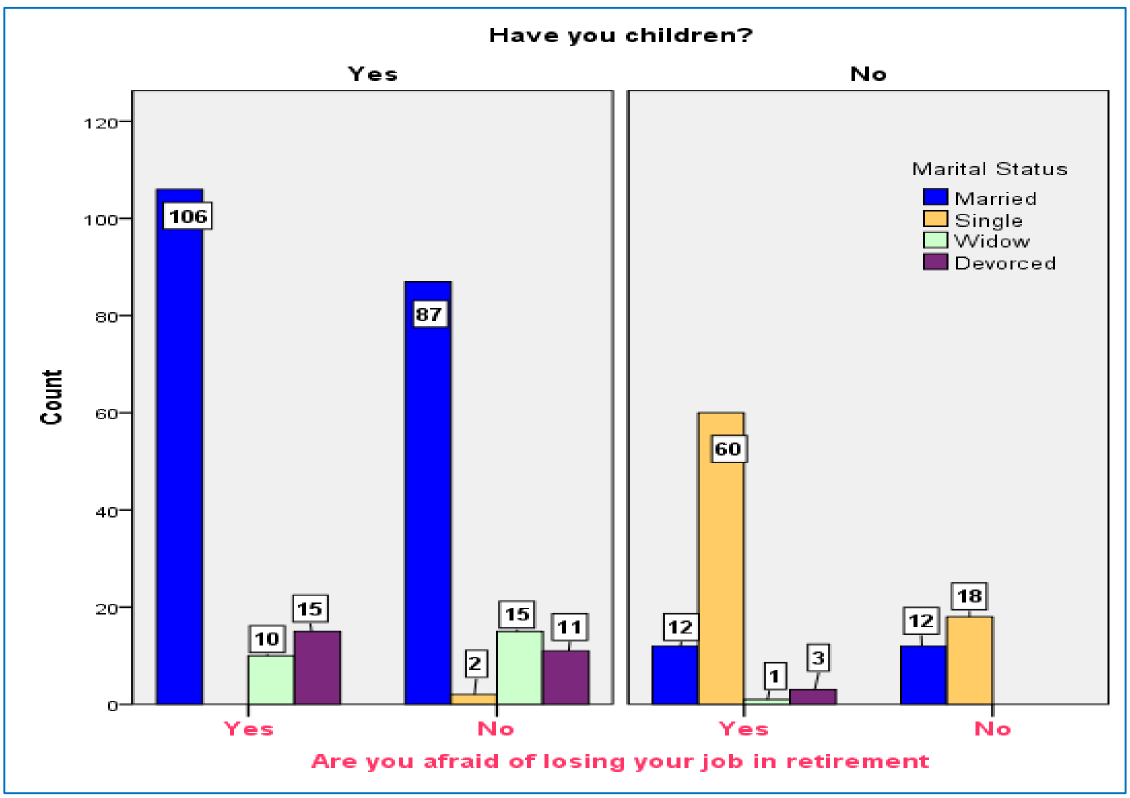
Graph 1: Are you afraid of losing your job in retirement? (Graphical representation)

As we've already mentioned, in some circumstances, a woman in Georgia is only expected to care for her family. It may be said that child care extends well into old age. Mothers influence children's career decisions, marital decisions, how their grandchildren are raised, and other significant choices. Until they reach middle age, parents frequently support their children financially. As a result, these women are more concerned about losing their jobs (63%) than women without children (37%) (see graph 2).



Graph 2: Are you afraid of losing your job in retirement? (Graphical representation)

The third graphic (see graph 3) provides a visual illustration of the association between marital status, having children, and the fear of losing a job at retirement age.



Graph 3: visual illustration of the association between marital status, having children, and the fear of losing a job at retirement age

We presented the chi-square test using the data. The information in Table 2 displays the findings of the chi-square test. The aforementioned data demonstrate that both marital status and the existence of children have an impact on the fear of losing one's job at retirement age (See Table 2).

Table 2: Pearson Chi-Square Tests

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		Q8 Are you afraid of losing your job in retirement?
Q5 Marital status	Chi-square	21.699
	df	6
	Sig.	.001*
Q6 do you have children?	Chi-square	10.718
	df	2
	Sig.	.005*

According to the results, Q5 - marital status and Q8 - are you afraid of losing your job at retirement age? There is a significant statistical relationship between the variables at the 0.01 level. P value= 0.001. Furthermore, Q6 - Do you have children? Q8 - Are you afraid of losing your job at retirement age? There is a significant statistical relationship between the variables at the 0.01 level. P value=0.005.

Even though there is a statistically significant relationship between the variables presented, the analysis indicates that the fear of losing a job at retirement age among women is more related to marital status (chi-square coefficient = 21.699) than to having children (chi-square coefficient = 10.718) (See Table 2).
As a result, it has been established that both of the aforementioned hypotheses are true.

During the research process, we discussed essential issues related to the retirement age: acquiring high-quality food, maintaining health, traveling, inability to assist family members, and psychological stress caused by separation from the workplace.

The Mann-Whitney U and Kolmogorov-Smirnov Z tests were used to analyze mentioned issues. The third table (see table 3) displays the frequencies and average differences acquired from the results, and the fourth table displays the statistical parameters that establish the presence of a statistical relationship between the variables.

Table 3: Ranks

Fear of retirement		Q5 Marital status	N	Mean Rank	Sum of Ranks
I have	I will not be able to buy high-quality food	married	123	93.43	11491.50
		single	64	95.10	6086.50
		Total	**187**		
	I will not be able to maintain my health condition	married	127	102.18	12976.50
		single	76	101.70	7729.50
		Total	**203**		
	I will not be able to travel	married	130	107.71	14002.00
		single	71	88.72	6299.00
		Total	**201**		
	I will not be able to help my relatives	married	134	99.34	13112.50
		single	71	106.95	7593.50
		Total	**205**		

	Psychologically, it will be difficult for me to leave the work environment	married	114	90.53	10502.00
		single	70	98.41	6889.00
		Total	**184**		
I do not have	I will not be able to buy high-quality food	married	72	44.55	3207.50
		single	17	46.91	797.50
		Total	**89**		
	I will not be able to maintain my health condition	married	70	40.94	2865.50
		single	13	47.73	620.50
		Total	**83**		
	I will not be able to travel	married	77	44.54	3429.50
		single	12	47.96	575.50
		Total	**89**		
	I will not be able to help my relatives	married	85	50.11	4259.00
		single	16	55.75	892.00
		Total	**101**		
	Psychologically, it will be difficult for me to leave the work environment	married	84	49.36	4146.00
		single	16	56.50	904.00
		Total	**100**		

The third table shows that women's fear of retirement is because of their concern that they won't be able to support their relatives and maintain their health. Where the Georgian woman's caring nature towards her relatives was displayed.

Based on the statistical information acquired in the fourth table, we demonstrate the existence of a statistical relationship between marital status and the causes of fear of retirement.

As can be seen, marital status influences the fear of retirement; There is a statistical relationship between the variables at the 0.01 level (P value does not exceed 0.001). According to their fear of retirement, married and single respondents are characterized by different tendencies.

Furthermore, Table 4 demonstrates common trends in purchasing healthy foods, maintaining health, and providing financial support to family members for married and single respondents. Single and married people are equally affected by these problems, which we do not see about psychological stress due to separation from the work environment and travel. This is where a diverse trend between married and single respondents may be seen (marital status and psychological stress due to separation from the work environment have a statistical relationship at the 0.01 level, and marital status in relation to travel has a statistical relationship at the 0.05 level) (see table 4).

Table 4: Test Statisticsa

	Fear of retirement	I will not be able to buy high-quality food	I will not be able to maintain my health condition	I will not be able to travel	I will not be able to help my relatives	Psychologically, it will be difficult for me to leave the work environment
Mann-Whitney U	11734.500	7705.500	8390.500	7727.000	8968.500	11790.000
Wilcoxon W	17512.500	11026.500	12395.500	11213.000	32621.500	37215.000
Z	-3.368	-.369	-.718	-2.239	-.849	-3.172

Asymp. Sig. (2-tailed)	.001	.712	.473	.025	.396	.002

a. Grouping Variable: Q5 Marital status

The following topic of discussion is whether having financial savings influences the fear of job loss in retirement age and socialization outside of the university. With the help of the consumer table (see table 5) and the chi-square test included in it (see table 6), it is determined that those who have savings, both married (25% / 75%) and single (38% / 63%) respondents have less fear of losing their job (see table 5 and 6).

Table 5: consumer table

			Q9 Do you have the savings to provide for life in retirement?			
			I have		I do not have	
			Married	Single	married	single
Are you afraid of losing your job in retirement?	Yes	Row N %	68%	32%	61%	39%
		Column N %	25%	38%	62%	87%
	No	Row N %	79%	21%	87%	13%
		Column N %	75%	63%	38%	13%
Do you socialize outside of university?	Never	Row N %	100%	0%	45%	55%
		Column N %	6%	0%	7%	19%
	Seldom	Row N %	64%	36%	64%	36%
		Column N %	31%	45%	39%	52%
	Often	Row N %	74%	26%	82%	18%
		Column N %	63%	55%	55%	29%

Table 6: Pearson Chi-Square Tests

		Marital status
Are you afraid of losing your job in retirement?	Chi-square	10.352
	Df	1
	Sig.	.001*
Do you socialize outside of university?	Chi-square	9.336
	Df	2
	Sig.	.009*
Q9 Do you have the savings to provide for life in retirement?	Chi-square	.047
	Df	1
	Sig.	.828

Results are based on nonempty rows and columns in each innermost subtable.
*. The Chi-square statistic is significant at the .05 level.

Based on marital status (excluding financial savings), the distribution table of respondents' socialization is presented as follows (see table 7)

Table 7

			marital status	
			married	single
Do you socialize outside	Never	Row N %	55%	45%

of university?	Seldom	Row N %	67%	33%
	Often	Row N %	78%	22%

Married female respondents socialize outside the university more often than single women. According to the findings, married women are more driven to find additional activities to help relatives and spend time with family.

According to the chi-square test (see Table 6):

- marital status influences the fear of losing a job at retirement age. There is a difference between married and single women (statistically significant relationship between variables at the 0.01 level);
- in terms of socialization outside the university, there is a different trend between married and single women. Marital status has a certain influence on the respondent's socialization (statistical significance level at 0.05);
- concerning financial savings, married and single respondents follow the same trend. Financial savings are not influenced by marital status. These results could be attributed to inflation and low wages [10].

We determined the predictors of socialization outside the university in relation to salary, attendance at cultural events, and sports activities through multinomial regression analysis. We evaluated involvement in socializing outside of university as a dependent variable. The summary table of the procedure includes the independent variables and their categories (see Table 8). In addition to non-parametric independent variables, we considered the influence of a linear variable - salary.

Table 8: Case Processing Summary

		N	Marginal Percentage
Q20 Do you socialize outside of university?	1 never	31	8.2%
	2 seldom	152	40.4%
	3 often	193	51.3%
Q5 Marital status	1 married	269	71.5%
	2 single	107	28.5%
Q22 Sports activities	1 never	158	42.0%
	2 seldom	174	46.3%
	3 often	44	11.7%
Q23 Attending cultural events	1 never	15	4.0%
	2 seldom	254	67.6%
	3 often	107	28.5%
Q29 Do you have financial savings?	1 Yes	88	23.4%
	2 No	288	76.6%
Valid		376	100.0%
Missing		0	
Total		376	
Subpopulation		305a	

The ninth table demonstrates the reliability of the model (see Table 9). In addition, the tenth table shows the results of Likelihood Ratio Tests (see table 10).

Table 9: Model Fitting Information

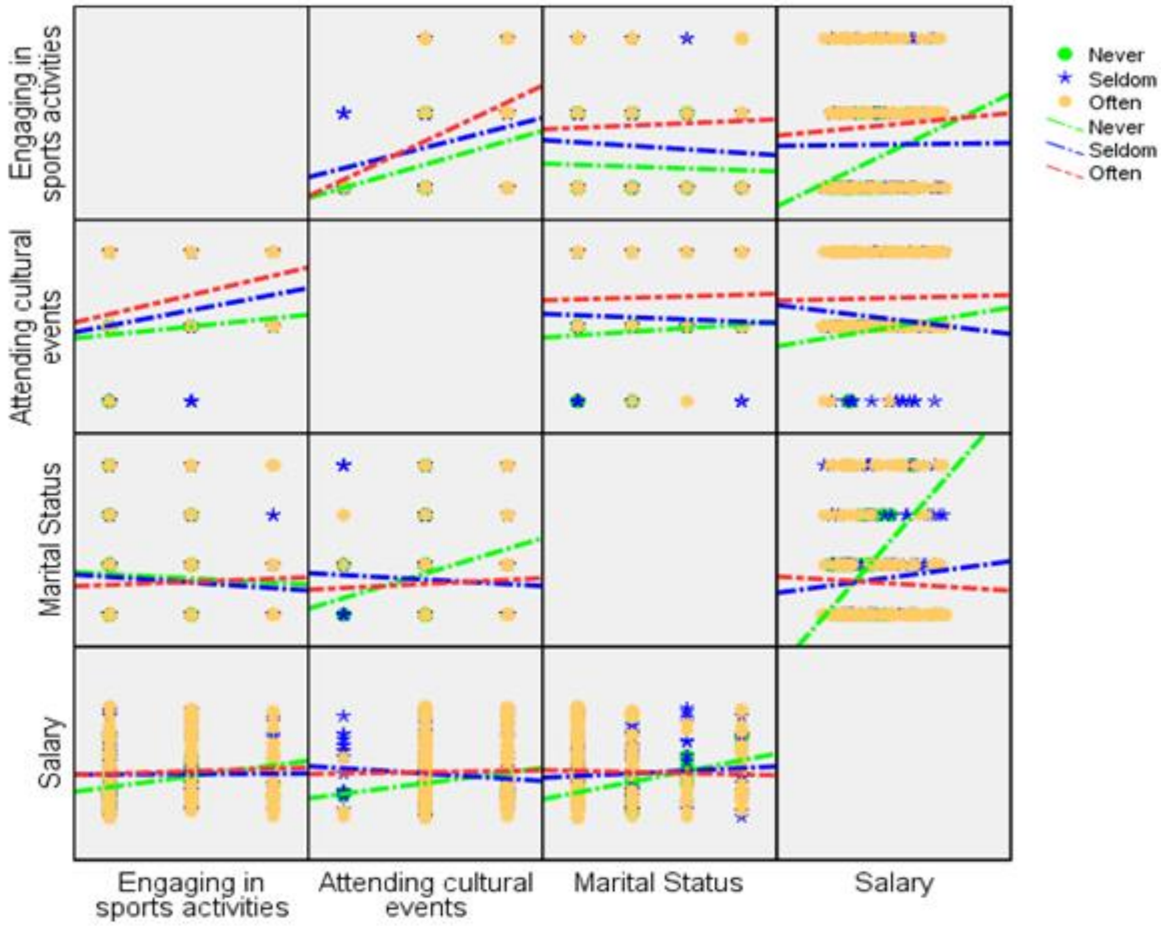
Model	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood	Chi-Square	df	Sig.
Intercept Only	617.965			
Final	531.840	86.125	14	.000

Table 10: Likelihood Ratio Tests

Effect	Model Fitting Criteria	Likelihood Ratio Tests		
	-2 Log Likelihood of Reduced Model	Chi-Square	df	Sig.
Intercept	531.840a	.000	0	.
Q31_1	544.867	13.028	2	.001
Q5	543.854	12.014	2	.002
Q22	545.136	13.296	4	.010
Q23	565.095	33.255	4	.000
Q29	533.615	1.775	2	.412

According to the results, we can say that financial savings (variable Q29) does not affect the respondent's socialization outside the university. Other dependent variables: participation in cultural events, salary, marital status, and sports activities play a certain role in the respondent's socialization. The most prominent among them is participation in cultural events (variable Q23) (P value < 0.001).

The graphic matrix below represents both the trends of the dependence of the variables listed above with the socialization of the respondent, as well as the trends of the relationship between the independent variables themselves (see graph 4).



Graph 4: Do you socialize outside of university? (Graphical representation)

Regarding the income distribution of women according to their marital status on food, medicine, and personal well-being, the frequency distribution table gave us the following result (see Table 11):

Table 11: Distribution of income according to food, medicine and personal well-being

distribution of income		Married			Single		
		Frequency	Percent	Cumulative Percent	Frequency	Percent	Cumulative Percent
on food	10-20%	30	11.2	11.2	24	22.4	22.4
	21- 40%	66	24.5	35.7	34	31.8	54.2
	41- 60%	87	32.3	68	30	28	82.2
	61% and more	86	32	100	19	17.8	100
	Total	269	100		107	100	
on medications	10-20%	163	60.6	60.6	68	63.6	63.6
	21- 40%	73	27.1	87.7	21	19.6	83.2
	41- 60%	24	8.9	96.7	11	10.3	93.5
	61% and more	9	3.3	100	7	6.5	100

	Total	269	100		107	100	
only for personal well-being	10-20%	200	74.3	74.3	77	72	72
	21- 40%	46	17.1	91.4	21	19.6	91.6
	41- 60%	16	5.9	97.4	9	8.4	100
	61% and more	7	2.6	100			
	Total	269	100		107	100	

The existence of a statistical relationship between women's marital status and income distribution according to nutrition, medicine, and personal well-being was determined by the Mann-Whitney Test.
According to the obtained test results (see Table 12), it was established that:

- The amount spent on food by married and single female respondents is different. The distribution of money spent on food is influenced by marital status (statistical relationship at the 0.01 level);
- Marital status does not affect the amount spent on medicines and personal well-being; in this regard, married and single female respondents exhibit the same tendencies.

Table 12: Test Statistics[a]

	What percentage of your income do you spend on food?	What percentage of your income do you spend on medicine?	What percentage of your income do you use only for personal well-being (not including others)?
Mann-Whitney U	10981.000	14311.000	14114.000
Wilcoxon W	16759.000	20089.000	50429.000
Z	-3.726	-.098	-.379
Asymp. Sig. (2-tailed)	.000	.922	.705

a. Grouping Variable: Marital status

5. Conclusions and recommendations

The research revealed significant tendencies:

1. Among the categories of marital status, married respondents (57%) have the greatest fear of losing their job;
2. Women with children are more afraid of losing their jobs (63%) than those without children (37%);
3. Women's fear of retirement is caused mostly by the thought that they will not be able to support their relatives and maintain their health;
4. Married and single respondents have common trends in purchasing healthy foods, maintaining health, and providing financial support to family members, which we do not see about psychological stress due to separation from the work environment and travel. This is where a diverse trend between married and single respondents may be seen;
5. Respondents who have savings, both married (25% / 75%) and single (38% / 63%), have less fear of losing their job;
6. Married female respondents socialize outside the university more often than single women;
7. financial savings (variable Q29) does not affect the respondent's socialization outside the university. Other dependent variables: participation in cultural events, salary, marital status, and sports activities play a certain role in the respondent's socialization. The most prominent among them is participation in cultural events.

Society should be freed from existing vicious stereotypes. Having more independent children frees mothers from having to provide for them financially. When raising children, it's critical to comprehend how important financial independence is.

At the same time, it is clear that the lack of financial savings directly affects women's retirement age. Taking into account that women have less financial savings than men at retirement age, it is necessary to balance this problem with a decent pension. The small pension provided in Georgia is insufficient to cover an individual's basic necessities at retirement age. It is needless to discuss such requirements as travel, the purchase of high-quality food, the usage of proper medical services, etc.

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