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MAKING THE BEST OF A BAD SITUATION: SATISFACTION IN THE SLUMS OF CALCUTTA

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ABSTRACT. Eighty three people in the slums of Calcutta, India were interviewed, and responded to several measures of subjective well-being. The respondents came from one of three groups: Those living in slum housing, sex workers (prostitutes) residing in brothels, and homeless individuals living on the streets. They responded to questions about life satisfaction and satisfaction with various life domains, as well as to a memory recall measure of good and bad events in their lives. While the mean rating of general life satisfaction was slightly negative, the mean ratings of satisfaction with specific domains were positive. The conclusion is that the slum dwellers of Calcutta generally experience a lower sense of life satisfaction than more affluent comparison groups, but are more satisfied than one might expect. This could be due, in part, to the strong emphasis on social relationships and the satisfaction derived from them.

KEY WORDS: adjustment, income, India, life satisfaction, positive psychology, poverty, quality of life, subjective well-being

MAKING THE BEST OF A BAD SITUATION: SATISFACTION IN THE SLUMS OF CALCUTTA

There is, perhaps, no city in the world that is so commonly thought of as synonymous with "poverty" than Calcutta, India. By some estimates forty per cent of India's population and as many as fifty per cent of the children in Calcutta live beneath the poverty line (OFFER, 1999). Its notorious nickname, "the black hole of Calcutta" conjures an image in the minds of many westerners of a metropolis full of miserable people. Higher income is associated with many positive outcomes ranging from increased longevity (Wilkenson, 1996) to better health (Salovey et al., 2000) to greater overall life satisfaction (Diener and Oishi, in press). Conversely, low income is often associated with higher crime and poorer health (Diener and Diener, 1995). Thus, because of the dire poverty in

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Calcutta, it is possible that it is, in fact, the pit of misery envisioned in the popular imagination. Unfortunately, little research has been conducted with people living in poverty to determine the effects of severe material deprivation on subjective well-being (SWB). Do higher crime rates and poorer health, to the extent they exist in a community, necessarily produce a lower sense of well-being? At a more fundamental level, are the extremely poor of the world miserable, and if not, why not?

The characters in Dominique La Pierre's (1983) popular novel set in Calcutta, *The City of Joy*, provide a courageous and hopeful counterpoint to the "black hole" stereotype. Far from exhibiting the despondency normally attributed to extreme poverty, they struggle courageously in the face of dire circumstances, finding joy wherever they can. La Pierre (1983) presented a fictional model of strengths and positive psychology, whereas much of the existing research on poverty has focused on deficits. Is the stereotype of Calcutta's poverty too bleak, or are the characters in *City of Joy* too romantic? The present study attempts to answer these questions by interviewing members of Calcutta's poorest communities – slum dwellers, sex workers, and pavement dwellers – in order to assess their life satisfaction, and suggest explanations of the results.

Maslow (1954) advanced the theory that basic physiological needs such as food and water need to be fulfilled before one can attain self-actualization. We hypothesize then that individuals with greater income, and therefore greater access to basic need fulfillment, will experience a greater sense of well-being. Income has been shown to be a moderate predictor of individual well-being (Diener and Biswas-Diener, 2000; Diener et al., 1993) and a reliable predictor of SWB at the national level (Diener et al., 1993; Veenhoven, 1991). Veenhoven (1991) proposed that income has the largest effect on SWB for those at the lowest economic levels. That is, the ability to fulfill basic needs such as food, shelter, and sanitation could have a more dramatic impact on an individual's well-being than the ability to vacation or maintain a private vehicle. Veenhoven's theory gains support from Lane (1991), who reported that negative affect (NA) decreased as people's income rose, but that this occurred only at the lowest economic levels. In an analysis of international data provided by Veenhoven (1993) and Michalos

(1991), Diener et al. (1995) found a clear curvilinear relation between purchasing power and SWB. Oswald (1997: p. 1827), referring to income beyond the basic need fulfillment level, concluded, "Economic progress buys only a small amount of extra happiness." We therefore predict that the correlation between income and life satisfaction will be greater among the very poor than the correlations that have been consistently reported in richer, western nations (Diener and Lucas, 2000; Diener and Biswas-Diener, 2000).

Theories of adaptation provide a theoretical basis for understanding how people, including people in adverse circumstances, might enjoy relatively high levels of well-being even in adverse circumstances. Research on adaptation suggests that adjustment, in the form of diminished responsiveness to repeated stimuli, is an important piece in understanding SWB (Loewenstein and Frederick, 1999). For example, Silver (1982) found that both quadriplegics and paraplegics exhibited more positive than negative affect as soon as eight weeks after their spinal cord injury. But adaptation might occur more slowly for some stimuli than others. Stroebe et al. (1996) report that even after two years widows showed higher average levels of depression than the non-bereaved. Similarly, Diener et al. (1995) found lower levels of overall SWB in poor nations (including India), suggesting that poverty is one such stimulus. Thus, the question is whether people living in dire poverty might experience positive well-being if they have been poor for a long period of time.

Most of our information on poverty stricken communities has historically come from anthropologists in the form of descriptive ethnographies (Edgerton, 1992). Scant empirical data exists on the full range of well-being of members of these communities. However, a small body of literature suggests that certain communities and cultures, although poor, enjoy a relatively high level of quality of life, including SWB (e.g. Diener and Diener, 1995). Unfortunately, most studies were conducted in the West with moderately poor persons, as opposed to extremely impoverished individuals. Banerjee (1997) did conduct an assessment of strengths of 40 slum dwellers in Calcutta and concluded that while all of the research participants had varying degrees of strengths (skills, resources, etc.), these strengths were not sufficient in themselves to

explain material success. Rather, the availability of support from the extended family appeared to be a key element of thriving among the slum dwellers. Unfortunately, the Banerjee article largely confines discussion of strengths to their impact on economic, rather than psychological well-being.

The present study provides much needed information about the overall well-being of slum dwellers in Calcutta and proposes a model to explain the findings. In addition, the current study was designed with increased attention to cultural issues that have frequently plagued international studies. Christopher (1999) criticized SWB research because of its foundation in subjective, and therefore individual, judgments. The predominantly western concept of self-esteem, for example, is correlated highly with both SWB and individualsim (Diener et al., 1995).

Beside these culturally based criticisms of SWB, it has been shown that a variety of measurement artifacts are produced by self-report measures (Schwarz and Strack, 1999). By using multiple measures in the current study, rather than self-report alone, we can look at the convergent validity between our measures and be more confident of our findings. The current study utilized a measure of life satisfaction (LS), ratings of satisfaction with life domains such as housing and recreation, and a memory recall listing for positive and negative events.

In addition to the multiple measures approach, the current study employed a strategy of "cultural contextualism" as well as "cultural fairness." In the first, the authors gained a better understanding of local cultural values and ideals relevant to the research by conducting interviews in two locations in India (Bhubaneswar, Orissa, and Calcutta, West Bengal). These interviews provide anecdotal evidence that despite differences people in these locations are concerned with many of the same ideals as non-Indians (e.g. positive family relationships and job security). Regardless of similarities, it seems likely that Christopher (1999) is correct in his assertion that members of different cultures weight these ideals differently. However, these differences should be looked at as indicators to help explain variation within the research results. By using domain satisfaction measures as well as global satisfaction measures the current study can illuminate specific domains that underlie global

life satisfaction. Our second strategy, "cultural fairness," reflects our attempt to guard against academic imperialism. We cannot pretend that respondents participating in this study will personally benefit from the new information it produces. Therefore, in an effort to compensate them one of the authors (Robert Biswas-Diener) gave a public lecture on well-being at the slum location in Belgachia and allowed subjects the opportunity to ask questions after the completion of each interview. Also, a monetary donation was made to agencies conducting community betterment projects within the slum areas and red light districts.

Another important aspect of the current study is the use of three separate groups of poverty stricken individuals. The three groups – slum dwellers, sex workers, and pavement dwellers – were selected because they provide rich variation in the experience of poverty. The slum dwellers, while poor, live in well-established communities. Sex workers, on the other hand, live in adequate housing but face relative social isolation because of the stigma attached to their trade. Last, the pavement dwellers, owing to their extreme deprivation, are burdened by an almost complete lack of financial and social security. Because of sensitivity about the circumstances of their lives, access to both the sex workers and pavement dweller communities is limited to foreigners. When contact has been established, it is often by journalists and rarely by researchers. This study begins to fill a crucial gap in our understanding of these overlooked segments of the population and provides us with the opportunity to understand how people make the best of a bad situation.

METHODS

Overview

Eighty-three participants were interviewed on a measure of life satisfaction, domain satisfaction, and recall for positive and negative life events. Each participant fell into one of three categories: 1) slum dwellers, 2) sex workers, or 3) pavement dwellers. The interviews for group one and two were conducted in private rooms in or near the home of the respondent. The interviews with group 3, the pavement dwellers, were conducted on public sidewalks at or near the place where the respondent slept.

Respondents

In an effort to sample a broad spectrum of the experience of poverty three distinct groups were selected for the current study. All of the respondents were located through either local contacts, local political organizations, or non-governmental organizations (NGO's) working for public welfare. Participation in the study was voluntary and we received no refusals from any of the slum dwellers or sex workers. A small number of pavement dwellers refused to participate. Respondents did not receive financial compensation for participation in the study, although, unbeknownst to them, monetary contributions were made to organizations conducting community betterment work in their areas. The interviews were conducted with the participant, the researcher, a translator, and, in the case of the sex workers, a social worker present. The social workers, when present, were instructed not to converse with the participant during the interview. Unfortunately, privacy was an impossible condition for the pavement dweller interviews and the respondent was often observed by one or more bystanders. As with the social workers, the bystanders were instructed not to interact with the research participant.

1) Slum Dwellers: Sabera is a 38 year-old woman and occupies a single concrete room in a slum tenement with her husband and five other family members. The room has a bed, a television, cookware, clothes, and a Muslim shrine. Running water is available from a nearby pump and Sabera must use a public latrine. She had five children, but two of her daughters died when they were very young. Sabera spends her day cooking, cleaning, and sewing. She sometimes socializes as she works but reports that she has no real leisure time.

The word "slum" is a generic term referring to a variety of lower class settlements within the city. These slums can be officially recognized *bustees* (slums), which receive municipal water and are often constructed of stable materials such as concrete. Squatter settlements, also a type of slum, are constructed of *kutcha* (crude) materials such as bamboo, thatch, or mud brick (Thomas, 1999). People living in these locations have limited or no access to public utilities and face the constant threat of eviction. Despite the variation in the homes and communities of the slum dwellers, they

are sufficiently similar that westerners would consider them both "abject living conditions." More importantly, the slum dwellers, despite possible in-group variation, differ substantially enough from either the sex workers or pavement dwellers to form a cohesive sample. The current study includes both *bustee* dwellers from Belgachia, in Northern Calcutta, and squatters from Garia, in Southern Calcutta. Our slum sample (N = 31) included 12 men and 19 women who ranged in age from 18 to 70. Sabera is typical of the slum dwellers.

2) Sex workers: Kalpana is a thirty-five year old woman who has engaged in prostitution for 20 years. She entered the profession after the death of her mother forced her to help provide for her siblings. Although Kalpana's father is now dead she maintains contact with her brother and sister and visits them once a month in their village. She has a daughter but is only able to visit her once a month. Kalpana had an affair with a married man who she tended to for a year before he died. Currently, Kalpana lives alone in a small rented, concrete room. She practices her profession in this room that is furnished only with a bed, a mirror, a small collection of dishes, and a shrine to the Hindu Gods.

"Sex workers" are prostitutes; men and women who earn money by trading sexual acts for cash. There are more than 40 000 sex workers in West Bengal, the state in which Calcutta is located, most of whom work and reside in the city (Jana, 1999). As with the slum dwellers the sex workers vary considerably in income and relative standard of living. Bengali NGO's who work with this population categorize the sex workers into "A", "B", and "C" grade sex workers. These gradings are structured around the amount of income per customer (e.g. "A" category workers always make more than 100 rupees per customer, or roughly two and a half USD) with "A" category sex workers receiving the highest wages and "C" category workers receiving the lowest. Sex workers in Calcutta frequently do not fit the stereotype of prostitutes in the West. For example, few of the sex workers, particularly the "A" category workers, reported using drugs or alcohol. Similarly, the majority of the sex workers interviewed reported that they felt physically safe and did not fear becoming a victim of violence. It is also important to note that sex workers enter the profession for a variety of reasons ranging from

being sold into sexwork (tantamount to sexual slavery) to financial desperation. In addition, sex workers differ widely in how many customers they see each day and for how long they have practiced the profession. Kalpana is typical of a sex worker.

Our sex worker sample (N = 32) included 31 women and only 1 man, and ranged in age from 18 to 50. Sex workers were drawn from the Calcutta red light districts of Khalighat, Sonagachi, and Bo Bazar ("A" category = 8, "B" category = 2, "C" category = 12, and ratings were unavailable for 10). The participants had entered the profession for a variety of reasons and had been working anywhere between 3 months and decades.

3) Pavement Dwellers: Rana is fifty-five years old and comes from the neighboring state of Bihar. After being evicted from a rented room he moved to a sidewalk just off of Calcutta's major shopping thoroughfare. He sleeps on a cot with a blanket and covers himself with a tarp during the monsoon. He earns about a hundred rupees a day driving a rented taxi, of which half goes toward food. He returns to Bihar every 6 to 8 months to see his wife and children.

The term "pavement dwellers" refers to those individuals and families who reside on the sidewalks, street medians, train platforms, or other public spaces of urban Calcutta. There might be more than 200,000 pavement dwellers in Calcutta (Thomas, 1999). There is a range of quality of living conditions even among this group. Pavement dwellers often sleep on sacks or blankets, but some possess a tarpaulin or mosquito net. While many pavement dwellers beg for a living, many are employed (e.g. taxi drivers or rickshaw pullers) and some own rural land or have a small business (e.g. tea stall). It is unclear exactly why people come to live on the streets but anecdotal evidence suggests a range of reasons including cognitive or physical disabilities, financial hardship, and personal choice. Rana is typical of a pavement dweller.

Our sample (N = 20) consisted of 16 men and 4 women ranging in age from 18 to 75. Some of the interviewees had lived on the street their entire lives while others had been there only a year. Some of the respondents elected to live on the street voluntarily, citing physical safety and better social environment, while others were forced to live on the street by conditions, such as leprosy and alcoholism, which affect their functioning.

Measures

Each of the respondents participated in a thirty minute structured interview. The interview was conducted through a translator fluent in English, Hindi, and Bengali. The translator was given specific training in interview techniques and participated in role-plays prior to the study. In addition, the translator was required to write a translation of each interview item and important words, such as "satisfaction," "positive," and "negative," were back-translated by a separate native speaker.

The respondents were informed that their participation was voluntary and that their identities would be kept confidential by the researchers. The interview began with questions concerning the respondent's age, housing situation, income, and leisure time. The interview included a measure of life satisfaction, the Satisfaction With Life Scale (SWLS, Diener et al., 1985). The SWLS is a five-item questionnaire that asks respondents to make a cognitive assessment of their overall life satisfaction using a 1 to 7 rating. The SWLS has been shown to possess good psychometric properties (Pavot and Diener, 1993). The one-to-seven rating in this study was depicted on a piece of paper both by numerals and by a corresponding series of faces ranging from an extreme frown (1) to an extreme smile (7). The faces were tested for comprehension prior to the study and each interview conducted only after the participant reported that they understood the scale.

Following the SWLS the subjects were asked to rate their satisfaction with 12 life domains (material resources, friendship, morality, intelligence, food, romantic relationship, family, physical appearance, self, income, housing, and social life). The domains were presented in the same order to all respondents. The respondents were asked to rate their degree of satisfaction with each of the twelve domains on a 1 (extremely dissatisfied) to 7 (extremely satisfied) scale. This scale was accompanied by the same series of response faces as the SWLS. The domains were each categorized as either "broad" (self, material resources, and social life) or "specific" (morality, physical appearance, intelligence, housing, food, income, friends, family, and romantic relationship). Diener et al. (in press) found that these categories showed differential sens-

itivity in picking up variation in life satisfaction. Broad categories are sensitive to positivity and self-presentation biases while narrow categories are more constrained by concrete detail. For example, Caucasian American college students scored higher on satisfaction with broad domains than with specific ones. Japanese-American college students, on the other hand, showed consistent scoring between the two. This suggests that highly acculturated Americans exhibit a "positivity bias" when evaluating global satisfaction. While the mechanisms underlying this bias are not well understood, it is likely that those individuals from cultures (e.g. American) that exhibit it focus primarily on the best aspects of each domain while neglecting the worst. Furthermore, broad categories are, by definition, sufficiently abstract to allow for this type of heuristic judgment.

Some subjects were unable to answer either the SWLS or domain satisfaction items on a 1 to 7 scale. These individuals were administered the same items using a simpler, 1 to 3 scale – with negative, neutral, and positive responses. When inputting the data the researchers converted those answers that used the 1 to 7 scale into three point answers where 1, 2, and 3 were scored as a 1; 4 was scored as a 2; and 5, 6, and 7 were scored as a three. In this way the two types of responses were calibrated for equivalence. In addition, the simpler positive, neutral, and negative format is less likely to weight extremity bias in reporting that might otherwise influence the 1 to 7 scores.

The interview ended with a memory measure for positive and negative events. The participants were instructed to list as many positive events, and then as many negative events, as they could remember as having occurred during the previous day (called "memory for daily events," or "daily memory"). Following this, they were asked to repeat the task for positive and then negative events occurring during the previous year (called "memory for yearly events," or "yearly memory"). The order of positive and negative recall was counterbalanced among the respondents to control for order effects. Each listing (e.g. "my aunt came to visit") was coded as "1" and a total score given for the number of events remembered. A "memory balance" score for both daily and yearly memories was computed by subtracting the total negative memory score from

the total positive memory score. Memory measures, such as the one used in the current study have been shown to converge well with self-report satisfaction measures (Balatsky and Diener, 1993; Sandvik et al. 1993). Including a memory measure is helpful when conducting SWB research because it provides a SWB score that is not tied to the use of numbers, and that is a direct report of satisfaction. Thus, the memory scores provide a methodological compliment to the standard scales in assessing SWB. A few participants were not administered the memory measure because of time constraints in the interview.

Conditions: Income and housing

Income and housing scores were assigned by the senior author to each of the participants. These scores should be differentiated from the Income Satisfaction and Housing Satisfaction ratings given by the respondent during the interview. The Objective Income ratings were based on reported household income or, in the case of the sex workers, their professional category. Sex workers for whom we did not know their category received no Income Score. Scores were assigned on a scale that ranged from 1 (under 1000 rupees per month; approximately 23 USD) to 5 (4001 rupees per month or above; approximately 93+ USD). Objective Housing scores were assigned to each of the participants based on the overall quality of the housing situation. Factors considered for this rating included quality of construction of the living quarters, overcrowding, availability of public utilities, and amenities such as sewing machines. Scores were assigned on a 1 (meager bedding on the street, exposed to the elements in a crowded location) to 5 (Permanent structure with private or semi-private quarters; running water and electricity available at the location; possibly with private bathroom facilities; and luxury items such as a television, stereo, or telephone present). All income and housing scores were assigned to participants without knowledge of satisfaction scores.

RESULTS

Descriptor variables

The means and standard deviations for important variables are presented for each of the three groups in Table I. The means are presented in the left-hand column and the standard deviations appear in parentheses on the right. Sixty-five per cent of the respondents were female and the average age was thirty-five. As can be seen, women and men did not differ significantly on the major variables (e.g. women: LS = 1.94 and men: LS = 1.90, *ns*). Age, however, did produce a significant inverse correlation with global domain satisfaction ($r = –0.40$, $p < 0.05$) and for housing satisfaction ($r = –0.42$, $p < 0.05$) but not for LS ($r = –0.18$, *ns*). Thus, older persons were less satisfied. It is likely that this finding is due to the fact that the pavement dweller group, the members of which experienced the greatest material deprivation, contained a large number of older individuals. This conclusion was supported by a regression analysis predicting LS, in which age had a nonsignificant effect when group membership was controlled. The average Objective Housing (N = 83) score was 3.02 and the Objective Income (N = 64) rating was 2.46. Thus, the mean family income for our respondents was approximately 60 USD per month.

A one-way ANOVA was conducted to ascertain whether or not the three groups differed from one another on LS. A significant difference was found: $F\ (2, 77) = 8.39$, $p < 0.001$. A Bonferroni post hoc comparison was conducted to individually compare the groups, and it was found that the slum dwellers differed significantly from the other two groups, but that the sex workers and pavement dwellers did not differ significantly from one another. The slum dwellers scored the highest on measures of LS ($M = 2.23$), the sex workers in the middle ($M = 1.81$), and the pavement dwellers the lowest ($M = 1.60$). Thus, the slum dwellers appeared to be most satisfied. This could be because they rate their satisfaction with specific domains more highly than the other groups (see the discussion of Domain Satisfaction below).

TABLE I

Descriptive Statistics

Variable	Slum Dwellers	Sex Workers	Pavement Dwellers	Total
Demographics:				
N	31	32	20	83
Mean Age	31.90^{A}	30.80^{A}	43.20^{B}	35.40
Percent Women	61^{A}	97^{B}	20^{C}	65
Mean Income	2.57^{A}	2.28^{A}	2.53^{A}	2.47
Mean Housing Rating	3.25^{A}	3.68^{B}	1.57^{C}	3.01
Satisfaction With Life:				
Satisfaction With Life	2.23^{A}	1.81^{B}	1.60^{B}	1.93
Memory Balance	0.00^{A}	0.15^{A}	-0.88^{A}	-0.14
Material Satisfaction	2.48^{A}	2.07^{A}	1.69^{B}	2.16
Income Satisfaction	2.03^{A}	2.04^{A}	2.40^{A}	2.12
Housing Satisfaction	2.14^{A}	2.32^{A}	1.88^{A}	2.15
Food Satisfaction	2.60^{A}	2.61^{A}	2.37^{A}	2.56
Social Satisfaction	2.41^{A}	2.31^{A}	2.46^{A}	2.38
Family Satisfaction	2.73^{A}	2.46^{B}	2.17^{B}	2.50
Romantic Satisfaction	2.44^{A}	2.41^{A}	2.69^{A}	2.48
Friendship Satisfaction	2.37^{A}	2.41^{A}	2.23^{A}	2.36
Satisfaction With Self	2.67^{A}	2.31^{A}	2.23^{A}	2.43
Morality Satisfaction	2.80^{A}	2.41^{A}	2.50^{A}	2.58
Intelligence Satisfaction	2.59^{A}	2.48^{A}	2.54^{A}	2.54
Satisfaction with Physical Appearance	2.26^{A}	2.31^{A}	2.31^{A}	2.29

Note: Different letters indicate means that differ by $p < 0.05$ or less.

Global life satisfaction

The SWLS shows good psychometric properties (Pavot and Diener, 1993) and has been used extensively in the measurement of SWB (e.g. Pavot and Diener, 1993). We conducted an analysis of the instrument's internal reliability with this sample. The Cronbach's alpha was 0.80. The alphas, if any individual item was deleted, range from 0.73 (item #1) to 0.76 (item #3). Item five, "If I could live my life over again I would change almost nothing," showed the lowest

overall mean (M = 1.72) and did not converge with the other items (alpha = 0.82). This could be because a large number of sex workers gave this item the lowest rating possible, often adding, "I would change everything".

Further support for the convergent validity of the measures comes from the strong loadings of the major measures shown by a principal components analysis, which produced a single strong factor. The component loadings are: SWLS = 0.71; mean specific domain satisfaction = 0.80; global domains satisfaction = 0.77; daily memory = 0.59; and yearly memory = 0.51. The strong single factor underlying all of the measures accounted for 47 per cent of the variance in the measures, with the second and third factors having much smaller eigenvalues. This is very encouraging because subjective well-being measures of very different types converged in their conclusions, and heavily load on a single underlying latent trait of well-being.

The mean score for the three groups on global life satisfaction was 1.93 (on the negative side just under the neutral point of 2). This score is lower than the mean score (M = 2.43) reported by a control group consisting of 29 university students in Calcutta. The fact that the three groups in the current study appeared to be neutral, or slightly dissatisfied, overall, suggests that poverty is a condition to which people do not completely adapt. However, scores were not as low as one might expect based on living conditions. In fact, the slum dwellers showed a nonsignificant difference on global LS from the control group. The relatively positive scores for those living in poverty could be because the respondents find satisfaction in specific life domains other than material resources.

Domain satisfaction

The mean ratings for all twelve ratings of domain satisfaction fell on the positive (satisfied) side, with morality being the highest (2.58) and the lowest being satisfaction with income (2.12). Both global and specific domains predicted LS with standardized beta weights of 0.35 (global) and 0.34 (specific). Material Resources (0.46), friends (0.32), morality (0.29), romantic relationships (0.35), food (0.33), physical appearance (0.36), self (0.39), and family (0.31) all showed significant (at $p < 0.05$ or smaller) correlations with overall life satisfaction.

TABLE II

Correlations of Key Variables

Variables:	Memory Balance	Objective Housing	Housing Satisfaction	Objective Income	Income Satisfaction	Family Satisfaction	Age
Satisfaction With Life	0.27*	0.30*	0.30*	0.45*	0.22	0.33*	–0.18
Memory Balance		0.12	0.11	0.04	0.28*	0.25*	–0.22
Objective Housing	0.12		0.31*	0.23	–0.10	0.26*	–0.42*
Housing Satisfaction	0.11	0.31*		–0.04	0.25*	0.17	–0.10
Objective Income	0.04	0.23	0.04		0.10	0.02	–0.10
Income Satisfaction	0.28*	–0.10	0.25*	0.10		0.12	‘0.20
Family Satisfaction	0.25*	0.26*	0.20	0.02	0.12		–0.12
Age	–0.22	–0.42*	–0.10	–0.10	0.20	–0.12	

* Significant at the $p < 0.05$ level.

When analyzing the frequency distribution of the nine specific domains only 16% of respondents scored in the negative direction whereas half scored in the negative direction for general life satisfaction. This could be because heavily weighted negative events, such as the death of a child, dampen overall LS but have relatively little effect on specific areas of life such as romantic relationship or satisfaction with food. The relatively high ratings of specific domains, such as family (2.50), friends (2.40), morality (2.58), and food (2.55) are important in understanding the factors that contribute to the subjective quality of life among the poor in Calcutta.

Memory measure

The mean memory balance score for memory of daily events was slightly positive ($M = 0.11$) while the mean memory balance score for memory of yearly events was slightly negative ($M = –0.26$). This discrepancy is similar to that found between reports of global and specific domain satisfactions. In both cases the narrower, more concrete scale was a better predictor of SWB than the broader, more global scale. This could be because the narrower scale, in this case

the daily memory ratings, are more sensitive to small daily pleasures and hassles, such as a visit from a friend or a bad day of business, whereas yearly ratings are more sensitive to larger events. Because of this, large negative events, such as the death of a spouse or a hospitalization, stand out more in the yearly judgements than daily pleasures and this produces lower overall SWB scores. It is logical to assume that large positive events, such as the birth of a child, should also stand out more in yearly memory but that these events are less frequent in the current sample than negative events such as illness. Interestingly, daily and yearly memory measures were differently related to global LS compared to the specific domains. In a regression analysis some satisfaction with specific domains was strongly predicted by the events recalled from yesterday ($p < 0.001$), whereas in the prediction of global LS only events from the year enter into the regression equation ($p < 0.06$). This suggests that some domain satisfactions might result largely from a series of small pleasant or unpleasant experiences in those domains, whereas life satisfaction might be more strongly influenced by certain large life events.

Variables associated with basic needs

The high average rating of food satisfaction (2.56) is a particularly interesting finding because it relates directly to the fulfillment of basic needs. The other two basic needs related variables, housing satisfaction and income satisfaction, were relatively lower average ratings (2.15 and 2.11, respectively) but still positive. Income satisfaction and food satisfaction correlate significantly ($r = 0.33$, $p < 0.05$) suggesting that higher income, as a resource, can be related to possible standards for food satisfaction. For example, more money might enable an individual to acquire greater amounts, better tasting, or a greater variety of food.

Objective Income did not significantly correlate with income satisfaction (0.09, *ns*). The discrepancy between objective income and income satisfaction could be because factors such as social comparison could influence income satisfaction but not affect ways in which income helps respondents meet basic needs. That is, the respondents may benefit from money as a resource even though they do not strongly desire it. However, Objective Income did correlate

strongly and significantly with overall LS (r = 0.45, $p < 0.05$) suggesting that, regardless of the personal level of satisfaction associated with income, it can help to buffer the negative effects of poverty. The positive relation between Objective Income and LS also lends support to Veenhoven's (1991) theory of a curvilinear model of income and SWB in that income has the strongest influence on SWB at the poorest levels. Given the strong correlation between objective income and life satisfaction in this study, we examined whether this relation would survive controlling other key variables. The sample was smaller in these analyses because we could examine only those persons with all relevant variables, and the zero-order correlation between income and life satisfaction was even higher in this reduced sample. The zero order correlation was 0.53 (N = 54, $p < 0.001$) between income and life satisfaction, and only dropped to 0.52 when self, family, and friendship satisfaction were controlled. When material and income satisfactions were also controlled, the correlation dropped only slightly to a robust 0.48 ($p < 0.001$).

Last, Objective Housing correlated significantly with housing satisfaction (r= 0.31). It is likely that this relation is influenced in part by the extremely poor quality of housing possessed by the pavement dwellers. When satisfaction with housing was predictd by group membership the difference between groups disappeared when objective housing was controlled. The three groups differed significantly from one another on objective housing: F (2, 73) = 4.86, $p < 0.001$. The sex workers scored the highest on Objective Housing (3.68 compared with 3.25 for slum dwellers and 1.57 for pavement dwellers) and Housing Satisfaction (2.32 compared with 2.14 for slum dwellers and 1.88 for pavement dwellers).

DISCUSSION

Common sense and stereotypes of poverty would lead us to believe that Calcutta's poor are largely dissatisfied. On average the respondents scored slightly negatively on measures of life satisfaction. This is lower than the scores reported by middle class students at a Calcutta university. In addition, life satisfaction was strongly correlated with income. This is consistent with the view that income

can have a large impact on SWB at the lowest levels. Differences were found between the three sample groups, with the slum dwellers scoring the highest on life satisfaction, the sex workers in the middle, and the pavement dwellers lowest. In the case of the pavement dwellers it is likely that both quality of living conditions (housing and income) and age influenced their low score (there is evidence to suggest that age and well-being may be correlated in India; Menon and Schweder, 1998). Also, objective health may be a variable correlated with age, and which might lower the LS of older persons in this sample (Diener et al., 1999).

Income satisfaction and objective income did not correlate. It could be that this is a reflection of moderate rather than strong economic aspirations. However, the very high correlation of objective income and life satisfaction is noteworthy. It indicates that economic aspirations might only affect income satisfaction while objective income can influence overall satisfaction. Not only was the relation between income and life satisfaction very strong in this study, but this correlation remained strong even when other variables such as family and financial satisfaction were controlled. The effects of income on life satisfaction seem to be direct effects, not mediated strongly by satisfaction with finances and other domains. Unlike other samples where income and life satisfaction seem to be correlated at low levels, and the correlation is reduced even further when other variables are controlled, in this study the relation remained strong even after controlling relevant variables. Clearly, income has a strong relation to life satisfaction among these very poor individuals.

Despite the low overall life satisfaction scores, the respondents fell into the positive (satisfied) range with all nine of the specific life domains. The participants reported being fairly satisfied with domains concerned with "self" (e.g. morality, physical appearance) and "social relationships" (e.g. friends, family). Of these, satisfaction with morality, self, physical appearance, family, romantic relationships, and friends were all significant predictors of global life satisfaction. In addition, satisfaction with two domains related to basic needs, food and material resources, were also predictors of life satisfaction. Despite the positive degree of satisfaction reported for specific areas of their lives, the respondents scored fairly low

on global life satisfaction. Because the Indian respondents do not rate global areas higher than specific, it appears they do not exhibit a "positivity bias." It may be the Indians evaluate areas in a more evenhanded way without focusing primarily on their best areas as Americans seem to do. This discrepancy could also be due to differences in the sensitivity of the various measures. The SWLS, for example, is probably affected more by major positive and negative events than are the domain satisfaction measures. The domain ratings, on the other hand, likely reflect day-to-day experience. In fact, the daily memory measures showed correlations with satisfaction in the nine specific domains, whereas yearly memories were correlated with global LS.

Together, the multiple measures approach to SWB research produced a picture of Calcutta's poor as a group that, while living in sub-standard conditions, are satisfied with many areas of their lives. Social relationships, in particular, appear to be important in understanding our respondents' well-being. It is possible that a strong cultural value placed on family relationships helps provide people in Calcutta with support during hard times. However, for those who often cannot benefit from this social support, as in the case of sex workers and pavement dwellers who have been estranged or separated from their families, these same social relationships are likely a major cause of dissatisfaction as well. So, to the extent the poor can utilize their strong social relationships, the negative effects of poverty are counterbalanced.

Clearly, members of these communities are living in extremely adverse conditions. They suffer from poor health and sanitation, live in crowded conditions, and occupy dwellings of poor quality. Examples of the negative memories reported were "I did not eat yesterday," "I had to have an operation," and "a relative died." In fact, of the seventy-three respondents who completed the memory measure, 20 mentioned poor health and 10 mentioned a friend or relative dying within the past year. How, then, can they be happy? The very fact that we ask this question is indicative of our heavy prejudice against poverty and our stereotypes of the poor. Perhaps we should be asking why we assume they are miserable.

To help us answer the question of why we believe disadvantaged people are miserable, Kahneman and Schkade (1997) propose the

idea of the "focusing illusion." The idea is that people judge the standards of the lives of others based on a few focal attributes, such as a personal deficit or material wealth. For example, we might perceive a newly divorced person as depressed or a lottery winner as happy, but if we expand the scope of focus to include many aspects of these individuals' lives, we may see a different picture. In the case of Calcutta, much of our attention remains focused on the image of poverty and its related ills. However, broader examination reveals a richer picture with positive life aspects. The participants in this study do not report the kind of suffering we expect. Rather, they believe they are good (moral) people, they often are religious (and religion has been shown to be associated with SWB, Diener et al., 1999), and, they have rewarding families (marriage is associated also, Diener et al., 1999). They have satisfactory social lives and enjoy their food. So the complete picture requires not just focus on the deficits of poverty and poor health but includes the positive aspects of the respondents' lives. In this way we can see that broadening the focus of attention provides us with more information and a more positive picture. To illustrate this, we return to our case vignettes:

1) Slum dwellers: Despite the fact that two of Sabera's daughters died she states "my son gives me the most joy" and eagerly anticipates him getting a job at a nearby bakery. She was married at the age of fifteen and indicates that her husband, a tailor, is a major source of happiness in her life. Among her daily goals Sabera rates *namaz* (daily prayer) as the most important. When she is asked about the most challenging aspect of her life she does not mention overcrowding or low income. Rather, she says that it will take work to marry off her daughters.

2) Sex workers: While Kalpana is afraid that her old village friends will look down on her because of her profession, her family members do not. She manages to visit them once a month and enjoys the visits. She has an eight year-old daughter and is thankful that she earns enough to keep her in boarding and provide a nanny for her. Kalpana says that she is happy having a daughter.

3) Pavement dwellers: Rana has enough money saved up so that he could, if he chose, rent a room. However, he prefers living on the street, citing a better social environment and increased personal

safety. He notes that the place where he sleeps does not flood during the monsoon. He remains dissatisfied that he spends so much time away from his family, but eagerly anticipates his visits home. Rana is a deeply religious man and has set a personal goal for himself: He would like to save enough money to build a small temple [shrine] in his native village.

We can see that much of poverty in Calcutta is a case of there being "more to the story than meets the eye." The findings presented in this study tell us that we have overlooked a deep well of understanding that could be provided by the marginalized members of societies around the world. It should be apparent that while the poor of Calcutta do not lead enviable lives, they do lead meaningful lives. They capitalize on the non-material resources available to them and find satisfaction in many areas of their lives. Perhaps it is time we turned from an overused deficits model of understanding poverty to a more positive strengths model.

More research needs to be conducted before we fully understand the relation between poverty and well-being. This study was conducted in a single geographical area with relative cultural homogeneity. Future research, designed with an emphasis on the strengths and resources of those living in poverty, should be conducted in other locations and, ideally, with larger samples. Current researchers have documented the effects of poverty on well-being, but little attention has been paid to the effects of well-being on the effects of poverty. Last, the reason for the discrepancy in our data between general LS and specific domain satisfaction remains uncertain and further research should be conducted to address this issue.

In the end, our instincts serve us well when we condemn poverty as a social ill. People who live in poverty appear to suffer a lower sense of well-being than those who do not. But even in the face of adverse circumstances these people find much in their lives that is satisfying. A better understanding of the complex processes that underlie the relationship between poverty and well-being will help us make policy recommendations and design interventions aimed at promoting economic and psychological improvement in poverty stricken areas.

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