

## Life Satisfaction Among Pensioner and Non- Pensioner Persons

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### ABSTRACT

The present study aimed to know the life satisfaction among pensioner and non- pensioner persons. It also aimed to check life satisfaction with reference to type of retirement and gender. The Life satisfaction Scale by Prof. Hardeo Ojha (2015) was used. The sample constituted total 120 persons out of which 60 were from pensioner persons (30 male and 30 female) and 60 from non-pensioner persons (30 male and 30 female). The data was collected from normal population of Ahmedabad District. The data was scored, analyzed as per the manual. 'F' test was being calculated. The result showed that 1. The pensioner persons group is having extremely life satisfaction than non- pensioner persons, 2. There is no significant difference in the mean score of the life satisfaction among male and female & 3. There will be no significant difference in the interactive effect of mean score of the life satisfaction among type of retirement and gender.

**Keywords:** *Life satisfaction, Pensioner and non-pensioner persons, Male & Female.*

Life satisfaction is a bit more complex than it seems; the term is sometimes used interchangeably with happiness, but they are indeed two separate concepts. Life satisfaction is the evaluation of one's life as a whole, not simply one's current level of happiness. There are a few different working definitions of life satisfaction, including well-being and life satisfaction researcher Ed Diener's: "An overall assessment of feelings and attitudes about one's life at a particular point in time ranging from negative to positive" - (Buetell, 2006).

Life satisfaction is the degree to which a person positively evaluates the overall quality of his/her life as a whole. In other words, how much the person likes the life he/she leads"- (1996). Finally, Ellison and colleagues define life satisfaction as: "Cognitive assessment of an underlying state thought to be relatively consistent and influenced by social factors" (1989). Although there are small differences between the definitions, the underlying idea is the same: life satisfaction refers to an individual's overall feelings about his or her life. In other words, life satisfaction is a global evaluation rather than one that is grounded at any specific point in time or in any specific domain. Not only does greater life satisfaction make us feel happier and simply enjoy life more, it also has a positive impact on our health and well-being. Research has found that life satisfaction is strongly correlated with health-related

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Received: March 26, 2022; Revision Received: June 28, 2022; Accepted: June 30, 2022

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factors like chronic illness, sleep problems, pain, obesity, smoking, anxiety, and physical activity (Strine, Chapman, Balluz, Moriarty, & Mokdad, 2008).

**Life satisfaction in Old Age:** Speaking of measuring life satisfaction, let's take a look at what we know about differences in satisfaction with life. In general, life satisfaction remains relatively high in old age; at least, it's not all that different from life satisfaction in young people. Although the normal complaints of aging (e.g., aches and pains, sleeping problems) can take away from one's enjoyment of life, the factors associated with these complaints often lose importance to older adults. Average life satisfaction may not change much with age, but the contributing factors and how much weight is placed on them certainly does. Older adults do not place as much value on things like status and money as younger people, but they tend to place more value on family relationships and long-term fulfillment from one's life.

### *Importance of Life Satisfaction*

Not only does greater life satisfaction make us feel happier and simply enjoy life more, it also has a positive impact on our health and well-being. Research has found that life satisfaction is strongly correlated with health-related factors like chronic illness, sleep problems, pain, obesity, smoking, anxiety, and physical activity (Strine, Chapman, Balluz, Moriarty, & Mokdad, 2008). The relationship may move in both directions, but it's clear that life satisfaction and health go hand in hand—increase or enhance one, and the other will likely soon follow.

Further, a recent study by researchers at Chapman University found that life satisfaction is actually related to a reduced risk of mortality! In addition, frequent fluctuations in life satisfaction have been shown to be particularly harmful for health and longevity (Boehm, Winning, Kubzansky, & Segerstrom, 2015).

Hyun-Goo Shin (2007) finding that the simple comparison of mean score shows that middle/old-aged individuals who are working enjoy a higher level of life satisfaction than those who retired.

Erin Hye Won Kim (2012) had investigated the population aging was a global phenomenon occurring both in developed and less developed countries. While families are still playing an important role in providing support for elderly people, governments are also expanding their public old-age support programs in many societies public pensions were one of the major policy tools geared to social protection of the elderly. However, little was known about how the programs affect elders particularly in terms of their subjective well-being. Such effectiveness depends in part on the extent to which public pension income displaces or 'crowds out' family elder support. Using the introduction of the Basic Old Age Pension (BOAP), a non-contributory old age pension in Korea, dissertation examines the relationship among public support, family support, and life satisfaction of the elderly. The findings may generalize to other rapidly changing societies with a strong family elder support tradition and emerging public elder-support system.

T. Lalitha Kumari et al. (2019) had finding that 100 senior citizens 6% had poor quality of life, 34% had moderate quality of life, and 60% had high quality of life. Regarding life satisfaction 47% had average and 53% had high. There was a significant association between the quality life with their education, occupation, health status, NGO's programs available for them financial support, medical help, and Government schemes. The life

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satisfaction associated with their health status NGO's programs, Government schemes available for them, education, family income, financial support, and medical help. There was a positive correlation 0.543 between quality of life and life satisfaction among senior citizen. Concluded that based on the obtained findings the researcher prepared a book let which will help them to improve their quality of life and life satisfaction by following the tips for coping with change, staying connected, sleeping, wholesome eating, coping with grief, prevention and control of problems which arise during their old age.

### *Objective*

The objectives are:

- To know whether life satisfaction is more among pensioner and non- pensioner persons.
- To know whether life satisfaction is more among male and female.
- To know whether there is any difference the life satisfaction among type of retirement and gender.

## **METHODOLOGY**

### *Hypothesis*

- There is no significant difference in the mean score of the life satisfaction among pensioner and non- pensioner persons.
- There is no significant difference in the mean score of the life satisfaction among male and female.
- There will be no significant difference in the interactive effect of mean score of the life satisfaction among type of retirement and gender.

### *Sample*

The sample of the present study constituted total 120 persons out of which 60 were from pensioner persons (30 male and 30 female) and 60 from non-pensioner persons (30 male and 30 female).

### *Research Design*

A total sample of 120 persons equally distributed between gender and area from Ahmedabad District selected for the research study.

### *Showing the table of Sample Distribution*

Gender	Type of retirement		Total
	Pensioner	Non-Pensioner	
Male	30	30	60
Female	30	30	60
Total	60	60	120

### *Variable*

#### **Independent Variable**

**Type of retirement:** Pensioner and Non-Pensioner.

**Gender:** Male and Female.

**Dependent Variable:** Life satisfaction Score.

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### Control Variable:

- The study was restricted to pensioner and non-pensioner persons from Ahmedabad District.
- The sample size selected for this study was limited to 120 pensioner and non-pensioner persons only.
- Researcher was trained for proper data collection before the execution of the actual data collection task.
- All the Instructions were given to the subjects accordingly to test manuals.
- Researcher made pensioner and non-pensioner persons to complete the tests properly.

### Inclusion Criteria:

- Equal number of male and female were selected.
- Sample was collected from different areas of Ahmedabad District.
- Only retiree's are included in the research.
- The research included people after 58 years.

### Exclusion Criteria:

- People who took voluntary retirement scheme were not included in this study.

### Tools

The Life satisfaction Scale by Prof. Hardeo Ojha (2015). The total 20 items. 12 items were in positive and 8 items were in negative. The scoring is on five-point alternatives, viz., strongly agree, agree, undecided, disagree and strongly disagree. Reliability of this test is computed by test – retest method. Reliability shown there is 0.75 and the split-half reliability is 0.78.

### Procedure

The data collection by survey method in Ahmedabad District after the establishment of rapport, personal information and the 'Life satisfaction Scale' was administrated the data was collected, scored as per the manual and analyzed. The statistical method 'F' test was calculated and results were interpreted.

## RESULT AND DISCUSSION

**Table: 1 The Table showing sum of variance mean 'F' value and level of significance of type of retirement and gender.**

Sum of Variance	Df	Mean	F-value	Sign. Level
SS <sub>A</sub>	1	2650.80	9.43	0.01
SS <sub>B</sub>	1	124.03	0.44	N.S.
SS <sub>A*B</sub>	1	607.50	2.16	N.S.
SS <sub>Error</sub>	116	281.20	—	—
SS <sub>Total</sub>	119	36001.20	—	—

\*0.05=3.92, \*\*0.01=6.84, N.S.= Not Significant

**Table: 2 The Table showing the Mean Score of life satisfaction among pensioner and non- pensioner persons.**

	A (Type of retirement)		'F' value	Sign.
	A <sub>1</sub> (Pensioner)	A <sub>2</sub> (Non-Pensioner)		
M	43.40	34.00	9.43	0.01
N	60	60		

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The above table no.2 shows the mean score of life satisfaction among pensioner and non-pensioner persons. The mean score of pensioner persons group is 43.40 and non- pensioner persons group is 34.00. The ‘F’ value is 9.43 is significant at 0.01 level. This means that the two-group interaction effect under study differ significantly in relation to life satisfaction and type of retirement. It should be remembered here that, according to scoring pattern, higher score indicates extremely satisfied i.e., life satisfaction. Thus, from the result it could be said that, the pensioner persons group is having extremely life satisfaction than non-pensioner persons. Therefore, the hypothesis no.1 that, “There is no significant difference between mean score of the life satisfaction among pensioner and non- pensioner persons” is rejected. The mean score of life satisfaction of pensioners is found to be greater than non-pensioners screen. The reason could be that many retired person face financial difficulties life after retirement is dependent on the income & service pension. So that is person after retirement are not dependent on their children. So, pension after retirement gives some relief to old retired person.

**Table: 3 The Table showing the Mean Score of life satisfaction among male and female**

	B (Gender)		‘F’ value	Sign.
	B <sub>1</sub> (Male)	B <sub>2</sub> (Female)		
M	37.68	39.72	0.44	N.S.
N	60	60		

The above table no.3 shows the mean score of life satisfaction among male and female. The mean score of male group is 37.68 and female group is 39.72. The ‘F’ value is 0.44, which was found to be not-significant level at 0.05. The hypothesis no.2 that, “There is no significant difference between the mean score of the life satisfaction among male and female” is accepted.

**Table: 4 The Table showing the interactive effect of the Mean Score of life satisfaction among type of retirement and gender.**

			A		‘F’ value	Sign.
			A <sub>1</sub>	A <sub>2</sub>		
M	B	B <sub>1</sub>	40.13	35.23	2.16	N.S.
		B <sub>2</sub>	46.67	32.77		
N			60	60		

The above table shows the interactive effect of the life satisfaction among type of retirement and gender. The result was found to be not-significant from table no.4 shows that ‘F’ value 2.16 is not-significant at 0.05 level. This means that the two-group interaction effect under study differ significantly in relation to life satisfaction, type of retirement and gender. The mean score is 40.13 for the male pensioner group, the mean score is 46.67 for the female pensioner group, the mean score is 35.23 for the male non-pensioner group, and the mean score is 32.77 for the female non-pensioner group. The hypothesis no.3 that, “There is no significant difference between interactive effect of the mean score of the life satisfaction among type of retirement and gender” is accepted.

### CONCLUSION

- The pensioner persons group is having extremely life satisfaction than non-pensioner persons.
- There is no significant difference in the mean score of the life satisfaction among male and female.

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- There will be no significant difference in the interactive effect of mean score of the life satisfaction among type of retirement and gender.

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### **Acknowledgement**

The author(s) appreciates all those who participated in the study and helped to facilitate the research process.

### **Conflict of Interest**

The author(s) declared no conflict of interest.

**How to cite this article:** Patel S. & Mansuri A. (2022). Life Satisfaction Among Pensioner and Non- Pensioner Persons. *International Journal of Indian Psychology*, 10(2), 1030-1035. DIP:18.01.102.20221002, DOI:10.25215/1002.102