Subjective Well-Being of Retired Teachers:

The Role of Psycho-Social Factors

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Abstract

The present study was aimed to investigate the relationship between personality hardiness, social support, religiosity and loneliness purpose in life and subjective well-being in Retirees. The sample comprised 100 retired university teachers from Himachal Pradesh (50 males and 50 females). The analysis revealed that for the total sample, Purpose in Life (32%), Social Support (12%) and Religiosity (5%) have contributed 49% of variance in totality. In Males sample, Hardiness explained the maximum variance (27%) followed by Purpose in Life (14%), Social support (8%) and Religiosity (4%). In all, these variables have accounted for 53% of variance. In Females sample, Religiosity contributed the maximum variance (32%) followed by Social support (18%) and Purpose in life (8%). The results have shown the commonness of three variables viz., social support, purpose n life and religiosity in predicting the subjective well-being of both the genders. Further, t-test has revealed the superiority of females in subjective well-being, religiosity and social support and male's superiority on hardiness, and purpose in life. No significant difference was observed on the variable of loneliness.

Keywords: Retired teachers, Subjective Well-Being and Psycho-Social factors

1. Introduction

Ageing is a universal phenomenon and the rate of growth of ageing population is exceeding among the general population. Generally, persons above the age of 60 years are considered old enough and are thought as a burden to the society but with the intervention of many societies and intellectuals, they have been regarded as senior citizens. The population of these persons of the age of 60 years and above is fast growing in almost all countries of the world. India is no exception to this, where the population of ageing community is growing fast and their percentage at present is almost 10 per cent which is more than the children and is a concern for all the planners and the citizens. In Himachal Pradesh, according to an estimate, the number of senior citizens is 2% more than the children, but only limited attention is being paid to this ageing community (Vaidya, 2009).

Generally employees, mostly of the central or state government, or from the boards and corporations are retired at the age of 60 years. This includes both the professionals and the administrative category of employees. This is based on the fact; rather assumption that a person is not sufficiently physically active after the age of 60 years as with age he has lost his power of physical and mental agility and the employee after this age is not able to deliver the goods as he/she used to do in the past. On retirement, such employees usually feel redundant since they have been retired from the service and have no employment, hence are reluctant to do any work which further deteriorates their physical and mental health and over-all subjective well-being (Woods & Britton, 1984).

Healthy body and healthy mind are a prerequisite of all meaningful existence and this holds true for retirees also. Man being a social animal needs to participate in social life for which he needs a role and the role implies physical energy, the source of which is a healthy body. Healthy mind is required to govern and appreciate one's social action and to maintain self-confidence and mental peace. Poor health can make one dependent on others even for the basic necessities of life and this can affect one's perception of oneself. In essence, health seems to be one of the most significant factors affecting well-being and happiness in old age (retirees) (Singh, Malika & Kumari, 2007).

In fact, it is the plight of the retirees who have no one to look after them. They need physical security as they are no longer strong enough to tolerate the ills of society. They need social security, which is a must to have emotional attachment with family members, friends and other people of the area and community where they live, for want of which they suffer from loneliness which has often been described as the chief enemy of elderly people affecting their overall health (Sinha & Singh, 1997 and Oberoy & Dey, 1991).

One must think why there is change in attitude of the society towards the senior citizens that has forced them to ask for their physical, emotional, social and financial security from governments or other bodies. If we look into the history of one country or other nations, we find that in the past, due respect was given to the retirees (senior citizens) but now they are almost discarded or even abandoned like the stray animals. The country where cow is worshipped and the aged people are thrown out of their homes, is a curse to our nation. Those who had put their prime life-span for building up the society are being neglected for the sake of financial assistance under the influence of western culture as for them it is money which matters and not the retired useless people (Sharma, 2010).

Another factor that has significant association with happiness and subjective well-being is religion. Pollner (1989) found that closeness to and faith in God correlates highly with mental health. In the same vein, other researches (Ellison & George, 1994) found that devotional intensity in the form of frequent prayers was the strongest predictor of life satisfaction which is one of the components of happiness.

Further, it is assumed that hardy individuals have better well-being than non-hardy individuals because of strong sense of commitment, challenge and control which provide the essential courage and motivation to turn stressful circumstances from potential disasters into growth opportunities (Khoshaba, Fazil & Resurreccion, 2009).

Another important factor which plays a vital role in enhancing one's health is purpose in life. Levy (1980) found that healthy elderly women seemed to experience a sense of personal time ahead of them in comparison to those where chronically ill. Retirees who were optimistic and had some purpose in their life even after the retirement were quite healthy to those who had a pessimistic view about life after retirement which ultimately worsened their overall subjective well-being (Sharma, 1995).

Underlying the importance of these factors, the present study is aimed at testing these formulations to understand the exact variance contributed by the psycho-social factors in subjective well-being of retirees.

2. Method

2.1 Sample

A sample of 100 retired teachers (50 males and 50 females, mean age = 63.5) from different universities of Himachal Pradesh was selected for the present study. The sample was selected on the basis of purposive sampling technique.

2.2 Design

Correlational design was used to see the association between psycho-social factors and subjective well-being. Further, Regression analysis was computed for the total sample and separately for both the genders to find out the best set of predictors of subjective well-being. t-test was also computed to find out the significance of differences on all the independent variables and depended variable.

2.3 Tools

• *Subjective Well-Being Inventory (Sell & Nagpal, 1985):* The inventory consists of 40 items. Each item has either three or four response categories. 19 of the items elicit positive affect, i.e., whether one feels good or satisfied about particular life concerns. 21 items elicit negative affect, i.e., unhappiness or worry or regret about the particular life concerns. All the items have the following response categories only; "Very positive," "positive" and "Neutral" (or negative) affirmation for the positive items, and "very negative," "Negative" and "Neutral" (or positive) assertion for the negative items. For this study, only the positive effect items are used. The inventory has an alpha value of 0.65.

• *Personality Hardiness Scale (Kobasa, 1979):* The scale consists of 36 items related to the three hypothesized factors of hardiness: control, commitment, and challenge. Alpha coefficients have been documented between .71 and .86. the items were to be rated on 4- point Likert scale from not at all true (0) a little true (1) quite true (2) completely true (3). The total hardiness score was obtained by summing up all the scores of 36 items.

• *Social Support Questionnaire (Sarason, Levine, Bashman & Sarason, 1983):* This is a 27-item questionnaire. Each item asks a question for which answer in two parts is required. The items ask the subject

(a) to list the people to whom they can rely in a given set of circumstances and (b) indicates how satisfied they are with their social supports on a 6-point Likert scale. The coefficient of internal reliability is 0.97.

• *Religiosity Scale (Broota & Tagore, 1994):* This is a 44 item questionnaire, out of which 25 are positive and 19 are negatively keyed items. The scale is based on Likerts technique of summated ratings. It discriminates between subjects who have strong belief in God and religion, have an attitude of complete submission and obedience to God and those who reject religion and do not feel the need for dependency on a supernatural being. The scale contains items which are not specific to any religion but taps the basic attitude towards God and religion. The split-half reliability of the scale is reported to be 0.96.

• *Purpose in life (King & Hunt, 1975):* The scale consists of 40 items. Items of the scale are like "I have discovered satisfying goals and a clear purpose in life." If I die today, I would feel that my life has been worthwhile." "My personal existence often seems meaningless and without purpose." The 5-point Likert scale of the items ranged from 1 (not true of me) to 5 (definitely true of me). The scale has negatively worded item and positively worded items with an alpha value of .65. For the current study, only the positive items have been used.

• *Revised (UCLA-Loneliness Scale (Russell, Paplau & Cutrona, 1980):* The developed in 1978 and later revised by Russell et al., in 1980. The revised scale consisted of 20 items and all the selected items had a correlation of above 0.50.University of California Los Angeles (UCLA) Loneliness Scale is the most well known measure of loneliness. It was developed in 1978 and later revised by Russell et al., in 1980.The revised scale consisted of 20 items and all the items had a correlation of 0.50.

3. Results

Table 1 indicates significant mean differences between male and female retirees on subjective well-being, t=3.44** (p<.01), hardiness, t=2.75** (p<.01), purpose in life, 2.09* (p<.05), social support, t=13.08** (p<.01) and religiosity, t= 1.99* (p<.05). Figure-1 indicates that subjective well-being of male retirees significantly and positively correlated with hardiness, r=.66**(p<.01), purpose in life, r=.60**(p<.01), social support, r=.47**(p<.01), religiosity, r=.36** (p<.01) and loneliness, r=-.30*(p<.05) and in female retirees, religiosity, r=.67**(p<.01) , social support, r= .53**(p<.01), purpose in life, r=.50** (p<.01) and loneliness, r=-.31*(p<.05) and hardiness, r=.29* (p<.05) were significant correlates of subjective well-being. Table 2 indicates that when independent variables were entered in the regression model with subjective well-being as a criterion for the total sample, purpose in life itself contributed 32% of variance. A significant increase of 12% was obtained in R^2 when it was entered along with purpose in life accounting for 44% of the total variance. A significant increase of 5% was obtained in R^2 when these variables were entered along with religiosity accounting for 49% of the total variance. Table 3 indicates that in male retirees, when independent variables were entered in the regression model with subjective well-being, hardiness emerged as the best predictor accounting for 27% of variance. A significant increase of 14% was obtained in R^2 when it was entered along with purpose in life accounting for 41% of variance. A significant increase of 8% was obtained in R^2 when these variables were entered along with social support, explaining 49% of variance with further significant increase of 4% in $R^2$when all these variables were entered along with religiosity, thus accounting for 53% of variance in totality. Table 4 depicts that in female retirees' subjective well-being, religiosity explained in maximum variance of 32% following by social support contributing 18% of variance and purpose in life accounting for 8% of variance. In all, these variables have contributed 58% of variance in subjective well-being.

4. Discussion

The results have shown significant differences between male and female retirees on subjective well-being, social support, hardiness, religiosity and purpose in life. No significant difference was observed on loneliness (Table-1). The mean values show that female retirees depict a better well-being and more social support. This may be due to the fact that women have longer life span and the tendency of men to marry young women (Nangla, 1987). Candy (1997) found that women's emotional well-being was more contingent on the maintenance of social contacts outside the family. On the other hand, women participate in domestic activities and also keep busy themselves in social activities and religious activities and hence get more social support which enhances their well-being (Sharma, 1995.

The male retirees on the other hand have scored significantly higher on hardiness and purpose in life which shows that males are more achievement oriented, optimistic and are hardy in their approach towards life. They are more committed, take the challenge willingly and control their emotions which strengthen their physical and mental power thereby improving overall subjective well-being (Sharma and Malhotra, 2007).

The present study indicates that social support and religiosity play an important role in maintaining the health and well-being of the retirees especially women (Table 2, 3 & 4). Actually, healthy and happy people are those who have something to fall back upon and religion is that cushion and hope that provides people support in their thick and thin. Religious beliefs assist the depressed individuals in coping effectively with life crisis especially retirement (Myers, 2000 & Gopal, 2006). Another important predictor is social support which reveals that friends and relatives are the particular source of happiness and subjective well-being (Sharma & Malhotra, 2010). Social support is important for the well-being of retirees, as it gives one a feeling of being loved, cared for, and esteemed, valued and belonging to a network of communication and mutual belongingness (Singh, 2005).

Purpose in life was another important predictor of retirees' subjective well-being in the total sample and sub-samples (See Table 2, 3 and 4). Purpose in life means that people having a positive meaning and optimistic outlook not only add years to one's life, but also add life to one's years (Ardelt, 2003). These findings indicate that without a clear sense of meaning and purpose in the face of physical decline, longevity may prove to be an unbearable burden. People need to develop a positive attitude towards life in order to maintain life satisfaction in the midst of losses and illness (Wong, 2000). Yes, the secret to successful ageing for the frail and the dying lies in discovering the meaning of life.

To conclude, retirement should not be considered as the bane, rather a person who has attained the age of 60 years has a long experience in his own field that depends upon his taste attitude or will, hence the expertise of these retired teachers must be utilized either by the society or the government and some can render this service even free of charge as money earning may not be the goal of few retired teachers as everybody loses some memory with ageing and if one is constantly using his brain, he may not feel this trouble at all (Cohen, 1988). Hence, their services can be taken for the betterment of society which will enhance retirees' self-esteem thereby boosting the subjective well-being by developing purpose in their life.

5. Implications

The results of the study suggest that social support, participating in religious activities could reduce health related problems as social support buffers the stress and religious activities give strength to the person mentally and physically both (Modi, 2001 & Myers,2000). Further, encouraging them to have purpose and meaning in life by engaging them in some activities could enhance the well-being and health of the retirees by helping them to get rid of their loneliness and depression (Belsky, 1999).

There is need for attitudinal change for improving the quality of life of the elderly people in our society. According to medical advice, memory loss can be avoided or at least delayed with some brain teasing or sharpening exercises. Hence, Government should reemploy them on contractual basis which will not only prove beneficial for their health but also society at large by contributing in research and education with their knowledge.

The younger generation, the government, state or central and NGOs can play an important role in supporting and encouraging retirees to remain active and have a purpose and meaning in life which in turn would enhance their over all subjective well-being.

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Table 1. Comparative Analysis of Male and Female Retired Teachers on Subjective Well-Being, Hardiness Social Support, Purpose in Life, Religiosity and Loneliness

Variables	Gender	N	$\overline{\text{X}}$	SD	t	Sig.
Subjective Well-Being	Males	50	49.52	4.53	3.44**	.01
	Females	50	53.41	6.61		
Hardiness	Males	50	86.00	9.89	2.75**	.01
	Females	50	82.13	8.46		
Purpose in Life	Males	50	20.52	2.87	2.09*	.05
	Females	50	19.20	3.48		
Social Support	Males	50	16.31	1.37	13.08*	.01
	Females	50	19.45	1.28		
Loneliness	Males	50	49.17	8.18	0.69	N.S.
	Females	50	50.41	9.71		
Religiosity	Males	50	149.82	15.88	1.99*	.05
	Females	50	152.94	19.23		

Table 2. Stepwise Regression Analysis: Predictors of Subjective Well-Being of Retirees for Total Sample (N = 100, Males & 50 Females)

Predictors	β	R	R^2	R^2 Change	F Change	Sig.
Purpose in Life	.57	.57	.32	.32	54.02**	.01
Social Support	.52	.66	.44	.12	37.82**	.01
Religiosity	.40	.70	.49	.05	31.56**	.01

** $p < .01$

Table 3. Stepwise Regression Analysis: Predictors of Subjective Well-Being of Male Retired Teachers (N = 50)

Predictors	β	R	R^2	R^2 Change	F Change	Sig.
Hardiness	.52	.52	.27	.27	47.61**	.01
Purpose in Life	.41	.64	.41	.14	29.53**	.01
Social Support	.27	.70	.49	.08	15.50**	.01
Religiosity	.19	.73	.53	.04	9.61**	.01

** $p < .01$

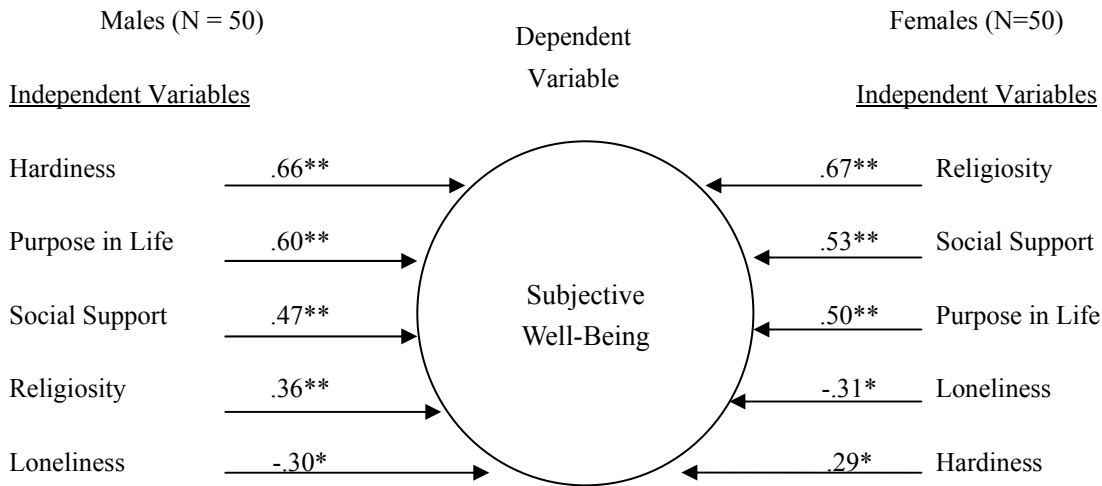Table 4. Stepwise Regression Analysis: Predictors of Subjective Well-Being of Female Retired Teachers (N = 50)

Predictors	β	R	R^2	R^2 Change	F Change	Sig.
Religiosity	.57	.57	.32	.32	52.27**	.01
Social Support	.43	.71	.50	.18	24.61**	.01
Purpose in Life	.29	.76	.58	.08	14.44**	.01

** p<.01

Males (N = 50)   Dependent Variable   Females (N=50)

Independent Variables   Independent Variables

Hardiness   .66**   .67**   Religiosity
Purpose in Life   .60**   .53**   Social Support
Social Support   .47**   Subjective   .50**   Purpose in Life
                                Well-Being
Religiosity   .36**   -.31*   Loneliness
Loneliness   -.30*   .29*   Hardiness

** p<.01, * p<.05

Figure 1. Intercorrelations among subjective Well-Being, Social Support, Hardiness, Purpose in life, Religiosity and Loneliness in both the Genders (Males and Females, N=50 each)