



## EXPLORATION OF RELATIONSHIP BETWEEN SELF-ESTEEM AND LIFE SATISFACTION AMONG RETIRED ADULTS

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### Abstract:

By the age of retirement people have experienced success and failure in different phases of their life. In this age after retirement when they have almost completed all their tasks of their life, they look back to their entire past life and from those some have the feeling of success and happiness, whereas some might have the feeling of bitter experiences and sad memories. All these feelings, experiences and memories play a very important role in their satisfaction towards life which has a big influence in their level of self-esteem.

This study was an attempt to examine the levels and relationship between self-esteem and life-satisfaction of retired persons residing in Mumbai city of Maharashtra. Participants were 50 retired men, who were given to complete the Rosenberg Self-esteem Scale (RESS); and Satisfaction with Life Scale (SWLS) for finding out their levels on the variables. In order to find out the relation between the two variables Pearson correlation method was implemented. From the collected data it was found that among the representative sample 56% of the sample population has high self-esteem. And 12%% of the sample population among the representative sample has very high self-esteem. The researcher found that the correlation ( $r$ ) value is 0.0037 and the  $p$  value is ( $p$ ) > 0.05. The results show negligible correlation between level of life satisfaction and self-esteem among retired persons of Mumbai, Maharashtra.

**Keywords:** *Old-Age, Self – Esteem, Satisfaction with Life.*

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### Introduction:

Since ages it has been a concept in India which is known as retirement. Retirement refers to the withdrawal from one's position or occupation from one's active working life. It is a time to develop new tasks and responsibilities and does not require giving up accomplishments and meaning (Kelly, 1987). For those in sound physical and financial health, retirement is a rewarding phase of the life cycle. The main attraction of retirement appears to be the freedom to pursue interests which do not have the constraints and stress of a job.

Atchley (1987) used two criteria to define retirement. An individual is considered to be retired if one is working less than full-time and prior employment provides part of one's income through a pension after retirement. Atchley considered his definition of retirement arbitrary, but important because it illustrated that retirement is an earned reward and the main effect of retirement was a separation from a job and a shift of income sources which usually was less than when working.



### **Definition of Retirement:**

Retirement can be overwhelmed by number of adjustments and choices to be made when they begin to retirement. Positive effect after retirement on individual shows more physical activity, reduced sittings and better sleep. They can spend more times on hobbies .The dark side of the retirement is loneliness, immobility, inactiveness and stereotype life style .People become more vulnerable to mental health issues (Enderle,2015). The Concise Oxford Dictionary's (1990) definition of 'to retire' is to "leave office or employment especially of age". Retirement is often considered a life changing event, although it is rather a process that requires planning and adjustment. Retirement constitutes a major transition in older workers' lives. It ushers in a new stage in the life course, which requires the restructuring of daily routines and social contacts.

Aging is a series of processes that begin with life and continue throughout the life cycle. It represents the closing period in the lifespan, a time when the individual looks back on life, lives on past accomplishments and begins to finish off his life course. The ageing can be difficult to accept. The ageing process is of course a biological reality which has its own dynamic, largely beyond human control.

According to Robert Kastenbaum "Oldness is however a state of mind when the person expresses his incapacity to work". Getting old is an inevitable process. It is inherent to human being and with the old age comes maturity, wisdom and respectability. Elderly people are precious. They are goldmine. Old age is time when they need help in things they effortlessly do by themselves before. It is a time when they need attention and affection. Old people often have limited regenerative abilities and are more susceptible to diseases, syndromes, injuries and sickness. Ageism may intensify the already painful losses in hearing mobility vision and cognitive functioning. Ageism causes the aged population to become increasingly marginalized by society in economic, social political and cultural terms (Elmore, 1999).

### **Self Esteem:**

Self-esteem reflects a person's overall subjective emotional evaluation of his or her own worth. It is a feeling of satisfaction that someone has in himself or herself and his or her own abilities. Self-esteem is an important aspect of the adaptive processes at all stages of life, but especially in older adults. It is linked to the quality of adaptation, well-being, life satisfaction and health. Self-esteem is not related to chronological age, but to the people's quality of social integration and adaptive capacities to cope with life events, including physical and cognitive decline. Self-esteem is an individual's subjective evaluation of their own worth. Self-esteem encompasses beliefs about oneself as well as emotional state such as despair, pride, shame and triumph. Smith (2007), defined self-concept is what we think about self-esteem is the positive or negative evaluation of self, as in how we feel about it.

Tackett (2001) and Brown (2004) conducted study on effect of retirement on the levels of self-esteem and life satisfaction. It showed positive correlation between levels of life satisfaction and self-esteem. Self Esteem refers to an individual's sense of his or her value or worth, or the extent to which a person values, approves of, appreciates prizes or likes him or herself.

Maslow (1943), without the fulfillment of the self-esteem need, individuals will be driven to seek it and unable to grow and obtain self-actualization. Maslow also states that the healthiest expression of self-esteem is the one we take deserve from others.



Rosenberg (1965), described self-esteem as a favorable or unfavorable attitude towards self. Genetics, personality, life experiences, age, health, thoughts and social circumstances are important factors that affect self-esteem.

**Intervention to improve self-esteem in retired adults:**

Retirement and Leisure Participation Many aged people cannot cope with the amount of time on their hands and become victims of idleness, loneliness, boredom and frustration. This problem is more acute in India because of a lack of recreation for the normal population (Chowdhary, 1981). Lawton (1951) has pointed out that self-expression is possible even in old age through various creative hobbies. Thus, retired people should get involved in substitute activities that to some extent may take the place of the former occupation. A great deal of attention has been paid to the impact of retirement on leisure participation (Dumazedier, 1982). Hence different strategies could be proposed to promote mental health of retired adult.

Laborde (2017), described that retired adults who are surrounded by supportive family and friends have higher self-esteem. Keeping these social connections strong is vital to their happiness. Social interaction with their own age group going through similar life experiences can provide support.

Sager (2019) suggested some activities that retired adults need to be surrounded by people who enjoy listening and talking to them. Taking an active interest in their life and soliciting their advice improves their mental health. Participation and discussion on current topics with younger people improve feeling of belongingness. Often retired adults have to apart with an activity they love but can no longer comfortably or safely perform, by learning new hobby like learning a new language, listening to audio books, painting, taking up yoga, or making easy craft will develop a sense of purpose and accomplishment improves mental health.

Rosenberg (1997), theory of self-esteem proposed that self-esteem is more developed during adolescents. Self-esteem is built on evaluation of self in comparison with others. Self-esteem depends upon how one self-evaluate their value while thinking about how others might see them. Bruke (2002), stated that desire of self-esteem produced in part of self-verification, stabilizes the group because it motivates individuals to form and maintain relationship that verify identities.

**Definitions of Life satisfaction:**

Ed Diener (1984) developed a tripartite model of subjective well-being which describes how people experience the quality of their lives and includes both emotional reactions and cognitive judgments. It posits "three distinct but often related components of wellbeing: frequent positive affect, infrequent negative effect, and cognitive evaluations such as life satisfaction. SWB therefore encompasses moods and emotions as well as evaluations of one's satisfaction with general and specific areas of one's life.

Life satisfaction refers to a sense of satisfaction with one's present and past lives. Atchley (1980) defines life satisfaction in terms of inner satisfaction rather than external adjustment. If an individual is happy and satisfied with one's life, he/she is adapting successfully to aging.

**Review of literature:**

Brajkovic, Gregurek, Kusevic, Ratkovic, Bras, & Dordevic (2011), conducted a study titled Life Satisfaction in Persons of the Third Age after Retirement with the aim to determine the role of gender, type of residence, living



arrangement, self-rated health status, loneliness, and sense of humour in self-reported life satisfaction in elderly retirees. The study included 300 elderly retirees from Zagreb, Croatia. Demographic data were collected with a structured questionnaire with the UCLA Loneliness Scale, Life Satisfaction Index, HOPA-86, and SF-36 Health Survey. The main findings of the study showed higher life satisfaction of those living in a retirement home than those who lived in their own households. Those who had children showed greater life satisfaction. And no differences in life satisfaction were found with respect to gender, marital status, or living arrangement.

Kimn, Sull, Gombojav, Yi, &Ohr, (2012), conducted a study to examine the relationship between life satisfaction and mortality in elderly people. This study used data from the secondary survey of the Kangwha Cohort. The mortality risk for the period up to December 2005 was measured using the Cox Proportional Hazard Model. Scores showed a significantly higher risk of all-cause mortality than the satisfied group. In women, the unsatisfied group showed a significantly higher risk of all-cause mortality and cardiovascular mortality than the satisfied group.

Gana, Bailly, Saada, Joulain, &Alaphilippe, (2012), used 8-Year Longitudinal Study, they aimed to find out the unexpected positive relationship between aging and happiness. This study examined longitudinal change in life satisfaction (LS) in older adults. In this study life satisfaction was assessed with the satisfaction with life scale, in a sample of individuals (N= 899; aged 62–95 years, at first occasion; M = 72.73, SD = 5.68) for a period of 8 years. A multiple indicator growth modelling was used to assess change in Life Satisfaction. Findings of this study from both unconditional and conditional model indicated a linear increase in LS for the 8-year period. Also, the results showed significant random variation in both intercept and slope, indicating that participants start at different levels and change at different rates.

Asebedo & Seay, (2014), in the study titled Positive Psychological Attributes and Retirement Satisfaction investigated the association between positive psychological attributes and retirement satisfaction. The sample size of this study is 5,146 retired individuals from the 2006 and 2008 waves of the Health and Retirement Study (HRS) represented by the acronym PERMA, were measured by dispositional optimism. Results of the ordinal logistic model revealed that, holding all else constant, dispositional optimism, family support, purpose in life, and perceived mastery were positively associated with retirement satisfaction.

Brittler, Pesigan, Pillado, & Principe, (2013), assessed the level of life satisfaction of adults in retirement age. This study specifically identified the profile of the respondents such as gender, civil status, religion, economic status, and their life satisfaction in terms of occupation, health, emotion, sexuality and the relationship between the respondent's profile and their level of satisfaction. The sample size was 200 for this study included both male and female from Brgy. The instrument that was used in the study is a questionnaire. The researcher adopted a tool called Utian Quality Life Scale (UQOL) which was developed with a series of objectives to capture influences on sense of well-being from a variety of domains that would be empirically determined. Descriptive result of this study shows that adults in retirement age who are female, married, Roman Catholic and have an average monthly income from previous occupation were most likely to be moderately satisfied with their life. Adults in retirement age were satisfied with their life if they can control things which are important to them, if they have a stimulating sexual life, contented in their romantic life and if they can continue to set new

professional goals for themselves. Civil status and economic status are significant factors in one's life satisfaction.

Luhmann, Lucas, Eid, & Diener, (2013), conducted a study to analyze the effect of Life Satisfaction on Life Events. For this study the researcher analyses longitudinal data from three nationally representative panel studies. Here they found that higher LS are associated with a higher likelihood of marriage and childbirth, and with a lower likelihood of marital separation, job loss, starting a new job, and relocating. These effects held even after controlling for gender, age, socioeconomic status, and the Big Five, and were highly consistent across the three samples. Discrete-time survival analyses indicated that for most of these events, temporary rather than stable mechanisms account for the prospective effect of LS. Together, these findings provided evidence that LS is an important predictor of major life outcomes.

Heybroek, Haynes, & Baxter, (2015), adopted a longitudinal approach to investigate changes in life satisfaction across the retirement transition in Australia. The researcher analysed data by using Latent growth mixture models from the first 11 waves of the Household, Income and Labour Dynamics in Australia survey and included 724 people who made a single transition into retirement. Some retirees maintained high life satisfaction across the retirement transition (40%), others experienced declining levels of life satisfaction from a high level prior to retirement (28%), some experienced increasing life satisfaction from a low level prior to retirement (14%), while another group reported a declining low level of life satisfaction (18%). The result showed significant declines in life satisfaction tend to have worse health and lower access to a range of social and economic resources compared to other groups.

Saeed & Bokharey, (2016), conducted a study titled Gender Differences, Life Satisfaction, its Correlate and Death Anxiety in Retirement to explore life satisfaction, its correlation with death anxiety in retirees as well as gender difference in the levels of life satisfaction. The sample size was 111 retirees. To measure life satisfaction and death anxiety of the participants two scales were used; The Satisfaction with Life Scale [1] and Templar Death Anxiety Scale [2]. And correlates of life satisfaction were explored through single stem in demographic form. The study results indicated that life satisfaction was inversely related to death anxiety and significant gender differences were present only in the level of death anxiety. Also, other factors like income/pension, age, religious orientation and type of retirement showed significant correlation with life satisfaction.

Mahanty, Susma, & Mishra, (2015), assessed the levels of self-esteem and life satisfaction The Role of Gender and Socio- Economic Status among the university students. The sample consisted of 120 (60 males and 60 females) students from Utkal University and Ravenshaw University. The data were analyzed by means of Pearson's „r“, and „Two Way ANOVA“ (F). The results revealed that the self-esteem and Life Satisfaction has positive correlation. The Female High SES University Students showed a higher level of Self-esteem and Female Moderate SES University Students showed a higher level of Life satisfaction.

#### **Research Methodology:**

#### **Aim and objective of the study:**

To examine the relationship between life satisfaction and self-esteem in retired adults.





**Hypothesis :**

(H<sub>0</sub>): There is no significant relationship between high self-esteem and life satisfaction among retired adults

**Sample:**

The sample size for the study was approximately 50 retired adults of Mumbai.

Study is conducted among the chosen group among the society and private senior citizen organization using purposive sampling.

**Variables for the study:**

- i. Self-esteem
- ii. Life satisfaction

**Operational Definition of Self-esteem:** Self-esteem is measured as scores obtained on Rosenberg self-esteem scale. It describes the observable characteristics of a variable and the things that the researcher can observe or measure directly.

**Operational Definition of Life satisfaction:** Life satisfaction is measured as scores obtained on satisfaction with life scales. It is an overall assessment of feelings and attitude about one's life ranging from positive effect and negative effect.

**Research Design:** The correlation design research was used to study correlation between self-esteem and life satisfaction in retired adults. A research design is the set of methods and procedures used in collecting and analyzing measures of the variables specified in the problem research.

**Tools for Data collection:** For assessing the relationship between life satisfaction and self-esteem in retired adults Rosenberg self-esteem scale and Satisfaction with life scale was used.

**1. Rosenberg self-esteem scale:**

This scale is developed by Morris Rosenberg (1965). It contains 10 items using 4-point Likert scale from strongly agree to strongly disagree. Each scale measures single dimension of self-esteem.

It has high ratings in reliability areas; internal consistency was 0.77, minimum coefficient of reproducibility is at least 0.90. If alpha coefficient ranging from 0.72 to 0.87..The test retest is seen to be .82 to .88, Cronbach's alpha on different sample ranges from .77 to .88 (University of Maryland, n.d; Rosenberg, 1986). Rosenberg's self-esteem scale is a valid and reliable tool for assessment.

**2. Satisfaction with life scale:**

This scale is developed by Ed Diener, Larsen and Griffin (1985). It has 5 items using 7 point Likert scale from strongly disagree to strongly agree. It has internal structure correlations, reliability, and factorial structure and constructs validity. Reliability of SWLS shows internal consistency of 0.74 Cronbach's alpha.

**Statistical Analysis:**

For this study, Pearson Correlation was used to analyze if there is any correlation between the two variables

**Results and Discussion:**

The tables denoting demographic details of the sample were presented first, followed by the tables denoting correlations between self-esteem and life satisfaction.



**Demographic Profile of the sample:**

**Table No.1: Age of Respondents**

Range	Frequency	Percent	Valid Percent	Cumulative Percent
60	6	12.00	12.00	12.00
61	3	6.00	6.00	18.00
62	4	8.00	8.00	26.00
63	1	2.00	2.00	28.00
64	2	4.00	4.00	32.00
65	1	2.00	2.00	34.00
66	4	8.00	8.00	42.00
67	4	8.00	8.00	50.00
68	3	6.00	6.00	56.00
69	3	6.00	6.00	62.00
70	1	2.00	2.00	64.00
71	1	2.00	2.00	66.00
72	2	4.00	4.00	70.00
73	2	4.00	4.00	74.00
74	1	2.00	2.00	76.00
75	2	4.00	4.00	80.00
76	2	4.00	4.00	84.00
77	2	4.00	4.00	88.00
78	3	6.00	6.00	94.00
82	2	4.00	4.00	98.00
84	1	2.00	2.00	100.00
Grand Total	50	100.00	100.00	

**Figure .1**

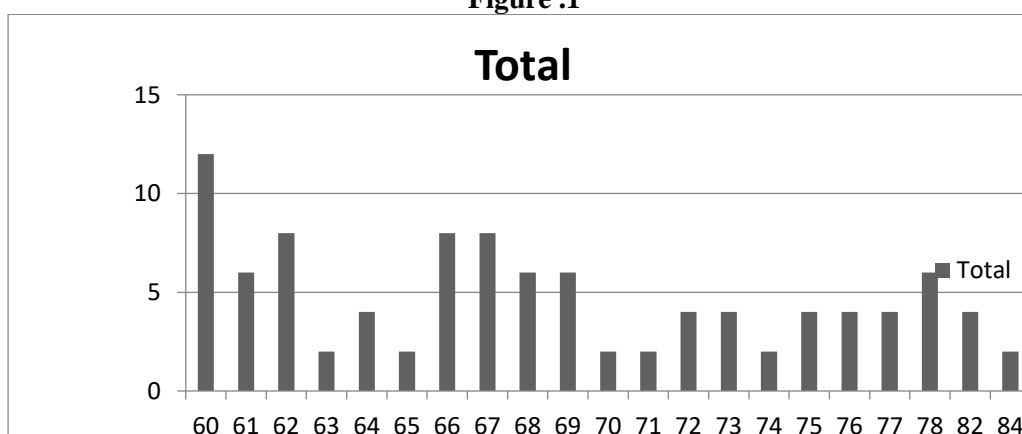


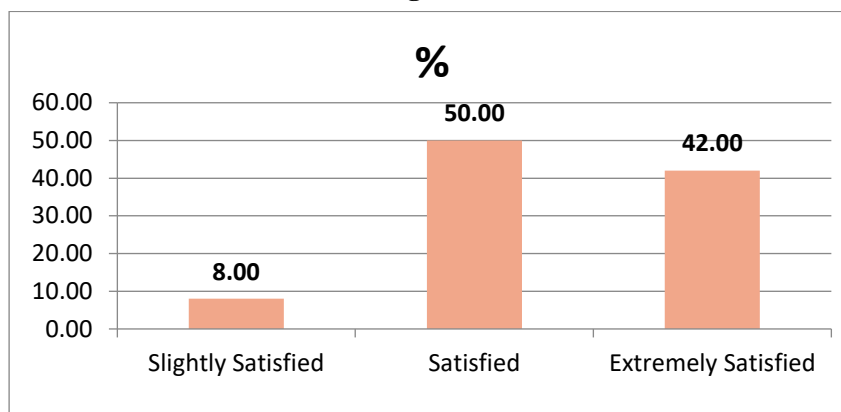
Table 1 and figure.1 shows the age of the respondents and their corresponding percentage. The researcher was able to reach out to the respondent’s households who fall under the inclusion criteria of the sample population. The above table and the chart represent the number of respondents who fall under the age of 60-85 years of age. Statistically the figure shows that the highest number of respondents falls under the age of 60years with a total percentage of 12% and the lowest number of respondents with a percentage of 1.4%.



**Table 2: Level of Life Satisfaction:**

Level of LS	Frequency	%	Valid%	Cumulative %
Slightly Satisfied	4	8.00	8.00	8
Satisfied	25	50.00	50.00	58
Extremely Satisfied	21	42.00	42.00	100
Grand Total	50			

**Figure.2**



This part of the analysis wants to find out the level of life satisfaction among retired persons of Mumbai city in Maharashtra. Table 2 and figure 2 shows the level of life satisfaction of the respondents. From the figure it can be understood that 42% of total population falls under the category of extremely satisfied level of life satisfaction, 50% of total population falls under the category of satisfied level of life satisfaction, 8 %of total population falls under the category of slightly satisfied.

**Table No.3: Levels of Self Esteem**

Level of SE	Frequency	%	Valid %	Cumulative %
Low	1	2.0	2.0	2
Moderately High	15	30.0	30.0	32
High	28	56.0	56.0	88
Extremely High	6	12.0	12.0	100
Grand Total	50	100.0		

**Figure 3**

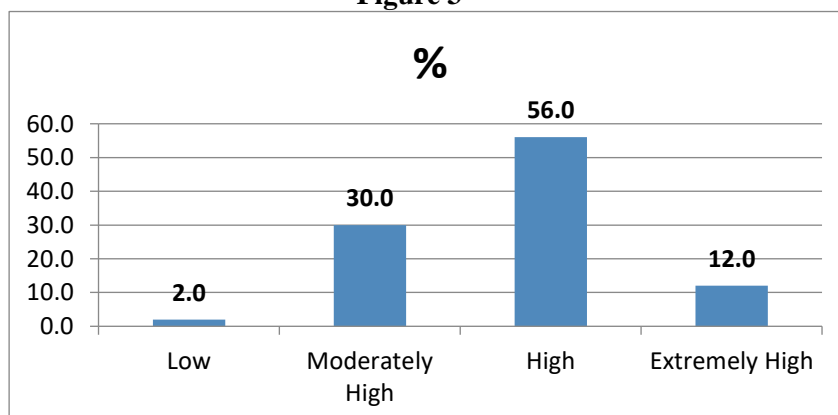




Table 3 and figure 3 illustrate the level of self-esteem of the respondents. From the figure it can be understood that that 56.0% of the total population has high self-esteem and 12% of total population has very high self-esteem.

**Table No.4: Correlation between Self Esteem And Life Satisfaction**

Life Satisfaction		Self Esteem		
Mean	Std Deviation	Mean	Std Deviation	Correlation
27.32	4.66	31.24	3.39	0.0037

**Correlation between Life Satisfaction and Self –Esteem:**

SE total =Pearson Correlation =0.0037, (2-tailed) p= .05, N =50

SWLS total = Pearson Correlation =0.0037, (2-tailed) p=.05, N =50

Correlation is not significant at the 0.05 level (2-tailed).

This part of the analysis aims to find out the correlation between life satisfaction and self-esteem among retired persons of Mumbai city. The level of life satisfaction and self-esteem of the respondents is measured using primary data. The above table shows the mean of life satisfaction, which is 27.32 and a standard deviation of 4.064, the table also shows the mean of self-esteem which is 31.24 and a standard deviation is 3.814. This table also shows the value of Pearson Correlation (r) which is 0.0037. This data represents negligible correlation between life satisfaction and self-esteem among retired persons.

There is negligible correlation between level of life satisfaction and self-esteem among retired persons of Mumbai, Maharashtra, as the r value =0.0037. And also illustrates the p value = .05 by two tail test which is greater than .05 and thus non-significant at .05 level. Hence the hypothesis (Ho) of the present research is accepted.

**Discussion:**

The researcher aimed to find out the levels and relation between Life Satisfaction and Self-Esteem among retired persons of Mumbai city, Maharashtra. The reason for interest in this topic is because of the beliefs and myth about elderly people that with the growing age the level of self-esteem decreases which affects in their life style. The findings illustrate those respondents with high level of self-esteem with superior satisfaction in their life. In the present study the researcher aimed to find out the relation between level of self-esteem and level of life satisfaction and their relationship with one another among the retired persons of Mumbai. Through the analysis and interpretation of the obtained data the researcher has found the said objectives.

The mean and standard deviation of the SWLS is 27.32 and 4.66 and for RSES is 31.24 and 3.39. The researcher has also found the correlation between life satisfaction and self-esteem among the respondents, by using Pearson Correlation method. The researcher found that the correlation (r) value is 0.0037 and the p value is 0.05. The results show negligible correlation between level of life satisfaction and self-esteem among retired persons of Mumbai, Maharashtra.

Some of the literature reviewed during the study support the findings that self-esteem does not decrease with the growing age after retirement. Reitzes, Mutran, & Fernandez, (1996), in their study Preretirement Influences on

Postretirement Self Esteem suggest that: self-esteem does not decline in the transition into retirement. Some literature reviewed also support the findings of life satisfaction among retired people of this study. Brittler, Pesigan, Pillado, & Principe, (2013), in their study titled Life Satisfaction of Adults in Retirement Age finds that adults in retirement age are satisfied with their life if they can control things which are important to them.

Another study by Doyle & Forehand, (1984), titled Life Satisfaction and Old Age A Re-examination finds out that persons over age 65 were found to be only slightly less satisfied with their lives than persons aged 40 to 54 and 55 to 64. Pinquart, Martin, Schindler, & Ines, (2007) in their study Changes of life satisfaction in the transition to retirement: A latent-class approach. Shows that retirement is not a uniform transition, and resource-rich individuals are less likely to experience retirement-related change in satisfaction. Schmitt, White, Coyle, & Rauschenberger, (1979), conducted a study titled Retirement and Life Satisfaction, found health was found to be an important determinant of satisfaction in retirement and also Self-esteem and locus of control were significantly correlated with retirement satisfaction, and particularly with overall life satisfaction.

The current research findings supports these views. Self-esteem of retired persons does not fall with their growing age and retired persons also shows satisfied level of life satisfaction. This research finding also supports the effect of self-esteem on one's Life satisfaction and self-esteem among retired persons of Mumbai city, Maharashtra. As in the findings of this research illustrates that people with great self-esteem shows satisfied level of life satisfaction and thus accepting the null hypothesis.

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