WORLD JOURNAL OF ADVANCE HEALTHCARE RESEARCH

Original Article   **www.wjahr.com**

LIFE SATISFACTION AND STRESS AMONG RETIREE'S IN SELECTED DISTRICTS OF KERALA

Sarika T. K.*[1], Nimisha Soman[2], Saramol T. D.[2]

[1]Assistant Professor, [2]B.Sc. Nursing Student
Amrita College of Nursing, Amrita viswavidyapeetham, Kochi-41 Kerala. India.

*Corresponding Author: Sarika T. K.

Assistant Professor Amrita College of Nursing, Amrita viswavidyapeetham, Kochi-41 Kerala. India.

ABSTRACT

Purpose: Study to assess the life satisfaction and stress among retiree's in selected districts of Kerala. **Methods:** The approach chosen was quantitative approach. The study was done on retiree`s in selected districts of Kerala. The primary objective of the study was to determine the level of life satisfaction and perceived stress also to find the association and correlation between the level of life satisfaction and perceived stress among retiree`s. Totally 100 samples were taken after conducting a pilot study on 10 samples using purposive sampling technique. **Results:** In assessing the level of Life Satisfaction among 100 samples size about 16% population were extremely satisfied, 26% population were satisfied, 19% population were slightly satisfied, 8% population were neutral, 17% population were slightly dissatisfied, 10% were dissatisfied, 4% were extremely dissatisfied. In Perceived Stress Scale about 9% population were having low stress, 66% population had moderate stress and 25% population had high stress. In association between level of life satisfaction and perceived stress among retiree's with selected demographic variables the Total LS scale the education, type of family and physical activity are significant, in Total PSS have no significance. Incorrelation the total LS scale have no significance and PSS scale have borderline significance. **Conclusion:** The retirement is part of a life that happens once in life that is unchangeable and cannot be abandoned. Many people, however is unwilling to make the lifestyle changes they would need in order to save enough to afford a comfortable retirement.

KEYWORDS: Life, satisfaction, stress, retiree's.

INTRODUCTION

Retirement in a general aspect is the time or stage in life when you no longer need to work for having a comfortable livelihood ahead. Health was always found to be an important determinant of satisfaction in life ahead.At sort something different in life than usual has always been a strenuous part, no matter how old you may. The key hold of challenge for geriatrics is the numerous changes and transition that start to occur including their children moving apart from them, loss of parents, friends, and other loved ones; it also includes the changes to the end of the carrier, declining health and even becoming dependent on others. But if that sense of loss is balanced with positive ingredients, you have a formula for staying healthy as you age.[1]

A study was conducted Pinquart M, & Schindler I (2007). Changes in life satisfaction in the transition to retirement. It was a latent approach. The authors investigated life satisfaction changes in 1,456 population among German retiree`s. Using latent growth mixture modelling, the researchers found 3 groups of people who experienced retirement in a different aspect. In group 1, satisfaction declined at retirement but continues on a stable basis. In group 2, demonstrated a large increase in satisfaction at retirement, but later on declining satisfaction. In group 3, satisfaction showed a temporary and very small increase at the time of retirement. All the groups differed by retirement age, gender, socio-economic status, marital status, health, unemployment before retiring and region. Thus, retirement is not a uniform transition and resources rich individuals are less likely to experience changes in satisfaction related to retirement. (Psycl info Database Record© 2020 APA, all right reserved).[2]

While numerous studies have examined how health affects retirement behaviour, few have analysed the impact of retirement on the related outcome.[1]

It is mandatory those people are provided with reliable sources of income security throughout their old age. As people grow older and older, they can rely less on others and less on income from employment for a number of reasons. While highly educated professional may often continue with another occupations until late in their life, the majority of the population is usually excluded from their there well paid jobs at older ages. The life after retirement is a drastic change to new atmosphere.[3]

A Study underwent in India by Shiva Shankar Reddy Mukku, PT Sivakumar (March 13 2018, Revised 16 May 2018, Accepted 4 August 2018, Available online 8 August 2018). (Geriatric clinic & services, Department of Psychiatry, National Institute of Mental Health and Neurosciences, Bangalore, 560029, India). Psychological morbidity after job retirement; A review; Retirement from work is usually an inevitable and transformable social life event for many elderly. In India retirement age is generally around 55-60 years. It can be both negative or positive effect in geriatric depending on other factor such as frailty, diminishing cognitive functions, multiple physical health problems, medications and sensory impairments. The main objective of the study is to discuss psychological morbidity in person following retirement. In Indian Context, previous studies with conflicting findings of positive and negative impact on the behalf of mental health following retirement in the developed countries. Few available Indian Studies on this topic suggest low self-esteem, low mood, physical health and inadequate financial insecurity as psychological wellbeing following retirement. There is need for prospective studies from India to evaluate the impact of retirement on psychological morbidity as well as the role of related social factor, as the impact on psychological wellbeing post retirement is more likely to be culture specific.[4]

Another similar study was conducted in Cambridge by Dhaval Dave, Inas Rashad, Jasmina Spasojevic; they mainly stressed on the effects of retirement on physical and mental health outcomes. The study is based on seven longitudinal waves of the health and retirement study, spanning 1992 through 2005. To account for biases, panel data methodologies are used. Results indicate that complete retirement leads to a 5-6% increase in difficulties associated with mobility and daily activities, a 5-6% increases in illness conditions and 6-9% tend to operate through lifestyle changes including all aspects like declining in physical ability and social interactions. The adverse health effects are mitigated if the particular individual is married and has a social support, get engaged in any activities post retirement. Retiring at a later age may lessen or postpone poor health outcomes for older adults, and may raise wellbeing, and diminish the utilization of health care services. All above studies suggests that various health care and mental status of the individuals to concern.[5]

The nursing students are the key person's who are going to serve the population ahead, so they need to keep them updated about gero-psychiatric department. Hence the investigators are interested to take up the study.

MATERIALS AND METHODS

A quantitative research approach with descriptive research design was adopted to assess the level of life satisfaction and perceived stress among retiree's. The setting of the study was General OPD, Amrita Institute of Medical Science and Research Centre, (Selected districts of Kerala, online and offline platform). The target population was retiree's from any sector and the accessible population was retiree's in selected districts of Kerala.

Sample and sample size
Sample Size: Based on the mean and SD of life satisfaction (26.7 ± 3.233) and Perceived stress scales (23.0 ± 5.374) among retiree`s was observed in the pilot study conducted in 10 samples, and with 95% confidence and 5% relative precision the minimum sample size comes to 23 and 100 respectively. So the minimum number of requires sample size comes to 100.

Statistical Details: The level of life satisfaction and perceived stress scales will be estimated in mean $\pm$SD. To test the statistical significant difference in the mean Life satisfaction score and perceived stress scores among demographic variables, independent sample t test is applied for demographic variables. To test the statistical significant correlation between the level of life satisfaction and perceived stress scales, Pearson`s correlation coefficient is applied.

Sample size was finalized as 100. The Sampling technique chosen was Purposive sampling technique. The inclusion criteria for sampling was population who are retired from there job and the exclusion criteria included the population who are currently working after the retirement, not willing to participate and mentally ill.

Instruments
Tool I: Socio demographic data of retiree`s.

Tool II: The level of life satisfaction will be assessing by (Diener, E., Emmons, R. A., Larsen, R. J., & Griffin, S. (1985). The satisfaction with Life scale. Journal Of Personality Assessment, 49, 71-75.).

Tool III: Perceived stress scale (by State Of New Hampshire Employee Assistance Program).

RESULT AND ANALYSIS

Table 1: Frequency and percentage distribution of demographic characteristics.

Demographic Data	Demographic Variables	Frequency	Percentage
Gender	Male	59	59%
	Female	41	41%
Age	Young old (60-70)	77	77%
	Old old and oldest old (>70)	23	23%
Marital Status	Single	11	11%
	Married	74	74%
	Widow/ Divorced	15	15%
Education	Primary education	18	18%
	Secondary education	16	16%
	Higher education	26	26%
	Graduation/Post Graduation	40	40%
Occupation	Government service	32	32%
	Non-government service	40	40%
	Manual labourer	11	11%
	Others	17	17%
Type of Family	Joint/Extended family	30	30%
	Nuclear family	70	70%
Dependency Pattern	Self-dependent	68	68%
	Dependent to others	10	10%
Chronic Illness	Present	29	29%
	Absent	71	71%
Physical activity	Yes	36	36%
	No	64	64%
Residence	Rural	69	69%
	Urban	31	31%

n=100

Table 1 show that the demographic variables of retired population from the table among the retired populationthe gender 59% males and 41% females. In age the total Young old (60-70) were 77% and Old old and oldest (>70) were 23%. In marital status the total Single were 11%, married were 74% and Widow/Divorced were 15%. In education the total primary educated were 18%, secondary educated were 16%, Higher educated were 26% and Graduate and post graduation were 40%. In occupation the total in Government service were 32% ,non government service were 40%, Manual labourer were 11% and others were 17%. In type of family the total Joint/extended family were 30% and nuclear family were 70%. In dependency pattern the Self-dependent were 68% and dependent to others were 10%. In chronic illness the total no. of chronic illness present were 29% and absent were 71%. In physical activity the total no. of clients doing physical activity were 36% and not doing were 64%. In residence the total no. of rural residence was 69% and urban residence were 31%.
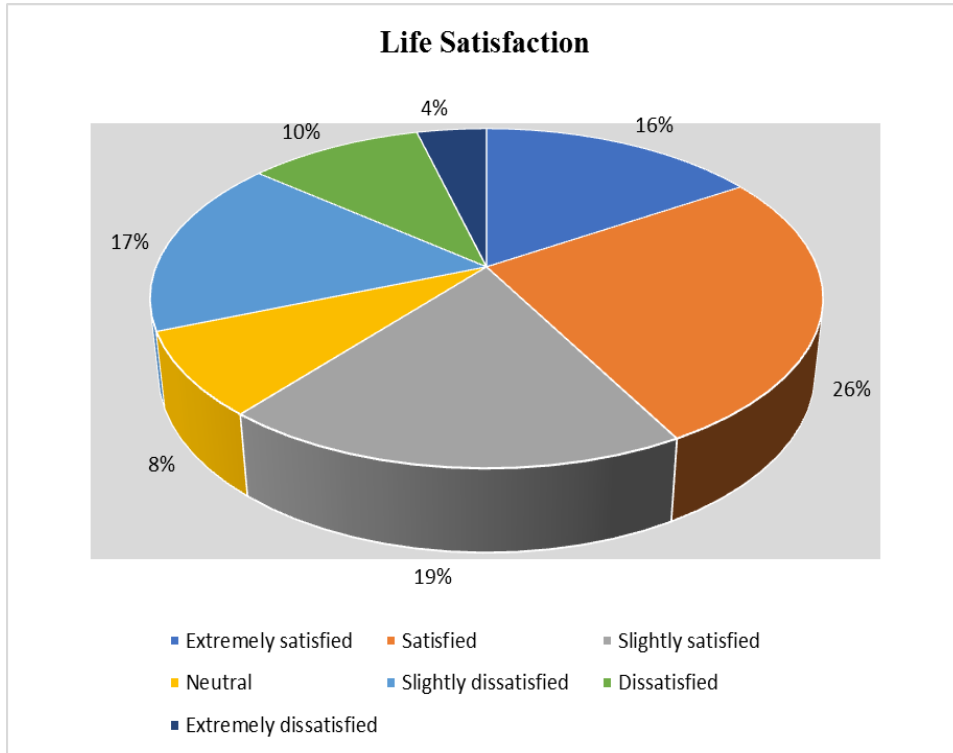
n=100

Figure 1: Level of life satisfaction among retiree's in selected districts of Kerala.

Figure 1 : depicts the Life Satisfaction among 100 samples size about 16% population were extremely satisfied, 26% population were satisfied, 19% population were slightly satisfied, 8% population were neutral, 17% population were slightly dissatisfied, 10% were dissatisfied, 4% were extremely dissatisfied.
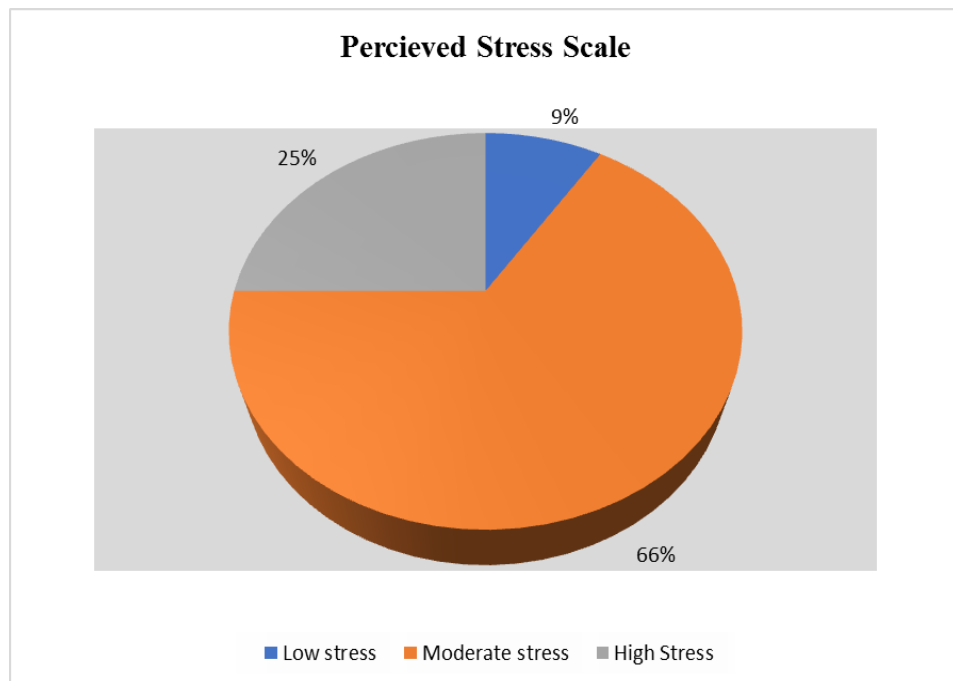
n=100

Figure 1: Level of perceived stress among retiree's in selected districts of Kerala.

Figure 2: Depicts the Perceived Stress Scale among 100 samples about 9% population were having low stress, 66% population had moderate stress and 25% population had high stress.

Table 2: Association between level of life satisfaction and perceived stress among retiree's with selected demographic variables.

Demographic Data		Demographic Variables	N	Mean	Std. Deviation	Sig. (2-tailed)
Gender	Total LS Score	Male	59	23.36	7.258	.663
		Female	41	22.68	7.796	
	Total PSS Score	Male	59	22.36	6.416	.385
		Female	41	21.07	8.269	
Age	Total LS Score	Young old (60-70)	77	22.79	7.487	.483
		Old old and oldest old (>70)	23	24.04	7.413	
	Total PSS Score	Young old (60-70)	77	21.36	7.264	.239
		Old old and oldest old (>70)	23	23.39	7.005	
Marital Status	Total LS Score	Single	11	21.27	8.742	.575
		Married	74	23.53	7.317	
		Widow/ Divorced	15	22.20	7.380	
	Total PSS Score	Single	11	23.27	9.456	.701
		Married	74	21.49	7.112	
		Widow/ Divorced	15	22.47	6.198	
Education	Total LS Score	Primary education	18	20.83	6.973	.049
		Secondary education	16	20.81	6.483	
		Higher education	26	22.27	6.697	
		Graduation/ Post Graduation	40	25.53	7.990	
	Total PSS Score	Primary education	18	21.33	4.740	.246
		Secondary education	16	22.50	7.598	
		Higher education	26	19.62	7.606	
		Graduation/ Post Graduation	40	23.23	7.597	
Occupation	Total LS Score	Government service	32	24.97	7.320	.125
		Non-government service	40	23.38	6.732	
		Manual labourer	11	21.36	5.784	
		Others	17	19.94	9.411	
	Total PSS Score	Government service	32	23.34	6.936	.563
		Non-government service	40	21.15	7.294	
		Manual labourer	11	21.18	6.676	
		Others	17	21.00	8.070	
Type of Family	Total LS Score	Joint/Extended family	30	18.90	6.359	.000
		Nuclear family	70	24.87	7.199	
	Total PSS Score	Joint/ Extended family	30	20.43	5.859	.207
		Nuclear family	70	22.43	7.693	
Dependency Pattern	Total LS Score	Self-dependent	68	22.47	6.949	.244
		Dependent to others	10	21.70	7.134	
	Total PSS Score	Self-dependent	68	22.28	6.882	.289
		Dependent to others	10	19.70	8.731	
Chronic Illness	Total LS Score	Present	29	22.59	6.674	.674
		Absent	71	23.28	7.783	
	Total PSS Score	Present	29	20.52	7.486	.247
		Absent	71	22.37	7.094	
Physical activity	Total LS Score	Yes	36	25.58	7.217	.011
		No	64	21.67	7.262	
	Total PSS Score	Yes	36	23.53	7.165	.078
		No	64	20.88	7.130	
Residence	Total LS Score	Rural	69	23.19	7.699	.829
		Urban	31	22.84	6.986	
	Total PSS Score	Rural	69	22.26	7.263	.379
		Urban	31	20.87	7.150	

n=100
Significance at p<0.05

Table 2 shows that In gender the total males were 59 and females were 41 among them the mean of Total LS score in 23.36 and 22.68 and std. deviation were 7.258 and 7.796 respectively. The mean of PSS Scores are 22.36 and 21.07 and std. deviation were 6.416 and 8.269 respectively and the Independent Samples Testing. (2-tailed) of Total LS Score is .663 and Total PSS Score is .385 and there is no significance.

In age the total Young old (60-70) were 77 and Old old and oldest (>70) were 23 among them the mean of Total LS score in 22.79 and 24.04 and std. deviation were 7.487 and 7.413 respectively. The mean of PSS Scores are 21.36 and 21.36 and std. deviation were 7.264 and 7.005 respectively and the Independent Samples Test sig.(2-tailed) of Total LS Score is .483 and Total PSS Score is .239 and there is no significance.

In marital status the total Single were 11 married were 74 and Widow/Divorced were 15 among them the mean of Total LS score in 21.27, 23.53 and 22.20; std. deviation were 8.742, 7.317 and 7.380 respectively. The mean of PSS Scores are 23.27, 21.49 and 22.47; std. deviation were 9.456, 7.112 and 6.198 respectively and the ANOVA Test sig.(2-tailed) of Total LS Score is .575 and Total PSS Score is .701 and there is no significance.

In education the total primary educated were 18 ,secondary educated were 16 , Higher educated were 26 and Graduate and post graduation were 40 among them the mean of Total LS score in 20.83, 20.81, 22.27 and 25.53 ; std. deviation were 6.973, 6.483, 6.697 and 7.990 respectively. The mean of PSS Scores are 21.33, 22.50, 19.62 and 23.23; std. deviation were 4.740, 7.598, 7.606 and 7.597 respectively and the ANOVA Test sig.(2-tailed) of Total LS Score is .049 and Total PSS Score is .246, here LS is significant and PSS is not significant.

In occupation the total in Government service were 32, non government service were 40, Manual labourer were 11 and others were 17 among them the mean of Total LS score in 24.97, 21.38, 21.36 and 19.94; std. deviation were 7.320, 6.732, 5.784, and 9.4111 respectively. The mean of PSS Scores are 23.34, 21.15, 21.18 and 21.00; std. deviation were 6.936, 7.294, 6.676 and 8.070 respectively and the ANOVA Test sig.(2-tailed) of Total LS Score is .125 and Total PSS Score is .563 and there is no significance.

In type of family the total Joint/extended family were 30 and nuclear family were 70 among them the mean of Total LS score in 18.90 and 24.87 and std. deviation were 6.359 and 7.199 respectively. The mean of PSS Scores are 20.43 and 22.43 and std. deviation were 5.859 and 7.693 respectively and the Independent Samples Testing.(2-tailed) of Total LS Score is .000 and Total PSS Score is .207, here LS is significant and PSS is not significant.

In dependency pattern the Self-dependent were 68 and dependent to others were 10 among them the mean of Total LS score in 24.47and 21.28 and std. deviation were 6.949 and 7.134 respectively. The mean of PSS Scores are 22.28 and 19.70 and std. deviation were 6.882 and 8.731 respectively and the Independent Samples Testing.(2-tailed) of Total LS Score is .244 and Total PSS Score is .289 and there is no significance.

In chronic illness the total no. of chronic illness present were 29 and absent were 71 among them the mean of Total LS score in 22.59 and 23.28 and std. deviation were 6.674 and 7.783 respectively. The mean of PSS Scores are 20.52 and 22.37 and std. deviation were 7.486 and 7.094 respectively and the Independent Samples Testing.(2-tailed) of Total LS Score is .674 and Total PSS Score is .247 and there is no significance.

In physical activity the total no. of clients doing physical activity were 36 and not doing were 64 among them the mean of Total LS score in 25.58 and 21.67 and std. deviation were 7.217 and 7.262 respectively. The mean of PSS Scores are 23.53 and 20.88 and std. deviation were 7.165 and 7.130 respectively and the Independent Samples Testing.(2-tailed) of Total LS Score is .011 and Total PSS Score is .078, here LS is significant and PSS is not significant.

In residence the total no. of rural residence were 69 and urban residence were 31 among them the mean of Total LS score in 23.19 and 22.84 and std. deviation were 7.699 and 6.986 respectively. The mean of PSS Scores are 22.26 and 20.87 and std. deviation were 7.263 and 7.150 respectively and the Independent Samples Testing.(2-tailed) of Total LS Score is .829 and Total PSS Score is .379, and there is no significance.

	Total LS Score	Total PSS Score
Mean	23.08	21.83
Std. Deviation	7.542	7.221

The above table shows, Total LS Score mean is 23.08 and Total PSS Score mean is 21.83; the standard deviation of Total LS score is 23.08 and Total PSS Score in 7.221.

*.Correlation is significant at the level 0.05(2-tailed).

Table 3: Correlation between the level of life satisfaction and perceived stress among retiree's.

		Total LS Score	Total PSS score
Total LS Score	Pearson Correlation	1	.253[*]
	Sig. (2-tailed)		**.011**
Total PSS score	Pearson correlation	.253[*]	1
	Sig. (2-tailed)	0.11	

In table 3: In correlation the Total LS scale have no significance.

Graphical representation of tool LS score and PSS
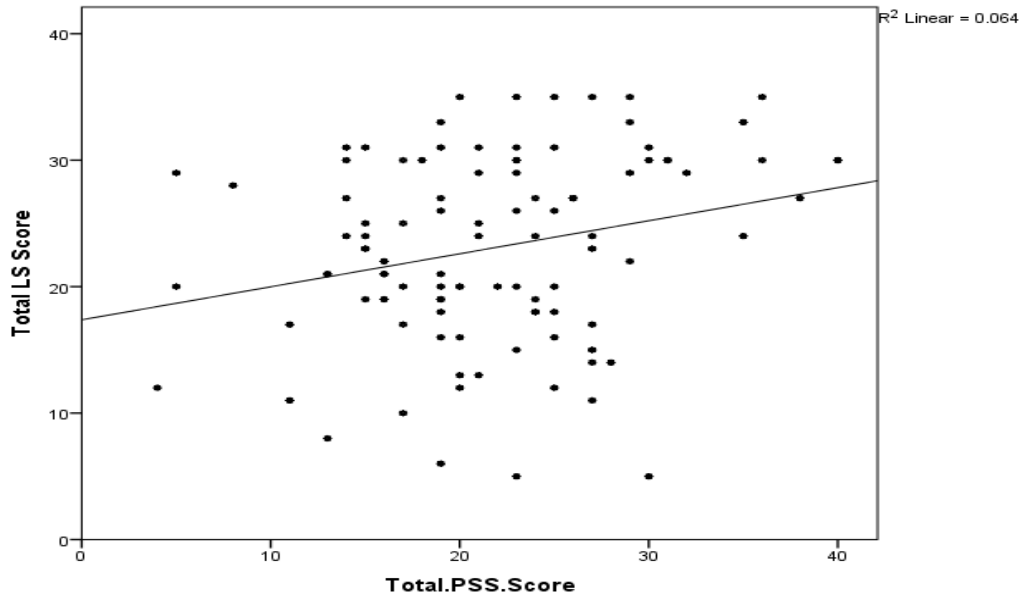
Limitations of the study
The selected population among some of them had difficulty in performing tools made the researcher difficulty to collect data.

Recommendations
• The study can be replicated with large sample size to generalize the findings.
• The study can be conducted by including the different aspect of geriatric population.

Compliance with ethical standard
The study was started after obtaining permission from Ethics Committee (Amrita Institute Of Medical Science And Research). This study does not contain any studies with animals performed by author. The voluntary nature of participation and confidentiality of data collected will be ensured.

DISCUSSION

Retirement security is primarily the culmination of a series of personal decisions over the course of an individual's lifetime. Traditionally, retirement has been seen as a terminal event in one's life or, at best, a transition from work to leisure. The concept of retirement has shifted to another era. Now approximately the retirement age is 65 years. Many of them wish to continue to be engaged in some form of meaningful work and be valued for their contribution.

Objective 1: To determine the level of life satisfaction and perceived stress among retiree's in selected districts of Kerala.
The objective was met with the help of Total Life Satisfaction and Perceived Stress Scale. Out of 100 samples ;In Life Satisfaction the 16% population were extremely satisfied, 26% population were satisfied, 19% population were slightly satisfied, 8% population were neutral, 17% population were slightly dissatisfied, 10% were dissatisfied, 4% were extremely dissatisfied. In Perceived Stress Scale about 9% population were having low stress, 66% population had moderate stress and 25% population had high stress.

The findings of the study is similar to a study conducted by Dhaval Dave, Inas Rashad, Jasmina Spasojevic the results indicates that complete retirement leads to 5-16% increase in difficulties.

Objective 2: To find the association between level of life satisfaction and perceived stress among retiree's with selected demographic variables.

In association between level of life satisfaction and perceived stress among retiree's with selected demographic variables the Total LS scale the education, type of family and physical activity are significant, in Total PSS have no significance.

A similar study by Molly C. White research studies suggests that depressive symptoms are associated with decreased levels of life satisfaction.

Objectives 3: To find the correlation between the level of life satisfaction and perceived stress among retiree's.

In correlation the total LS scale has no significance and PSS scale have borderline significance.

A study by Isabelle Hansson from US the findings suggest that autonomy is particularly important for retirees in poor health, and that higher social support and better perceived cognitive ability may compensate for negative effects of poor financial resources.

Objectives 4: To explain the methods for effective use of leisure time and to reduce the stress among the retiree's with the help of an information booklet.

An information booklet was provided with description about Stress: A life ahead including the things you should do when you are stressed out, the methods to reduce stress.

Conflicts of interest: No conflicts of interest among authors.

REFERENCES

1. Tetley J, Cox N, Jack K, Witham G, editors. Nursing Older People at a Glance. John Wiley & Sons, 2018 Feb 16.
2. Pacolet J, Bouten R, Versieck K. Social protection for dependency in old age: a study of the fifteen EU member states and Norway. Routledge, 2018 Feb 6.
3. Hansson I, Buratti S, Thorvaldsson V, Johansson B, Berg AL. Changes in life satisfaction in the retirement transition: Interaction effects of transition type and individual resources. Work, Ageing and Retirement, 2018 Sep25; 4(4): 352-66.
4. Do Nascimento BE, Coracoes T, Gerais M, dos Reis Cholbi R, Seixas AL, Aoki M, Gls YT. From Wikipedia, the free encyclopedia This articles is about the retired Brazillian footballer. For other uses, see Pele (disambiguation)." O Rei" redirects here. For the Brazillian footballer of the same nickname, see Eusebio. This name uses Portuguese naming customs. The first or maternal family name is Arantes and the second or paternal family name is do Nascimento. Pele.
5. Pinquart M, Schindler I. Changes of life satisfaction in the transition to retirement: a latent- class approach. Psychology and aging, 2007 Sep; 22(3): 442.
6. Mukki SS, Harbishettar V, Sivakumar PT. Psychological morbidity after job retirement: A review. Asian journal of psychiatry, 2018 Oct 1; 37: 58-63.
7. Dave D, Rashad I, Spasojevic J. The effects of retirement on physical and mental health outcomes. National Bureau of Economic Research, 2006 Mar 27.
8. Elizabeth M, Martin MA. Concise medical dictionary.
9. Hyde M, Wiggins RD, Higgs P, Blane DB. A measure of quality of life in early old age: the theory, development and properties of a needs satisfaction model (CASP-19). Aging & mental health, 2003 May 1; 7(3): 186-94.
10. Merriam-Webster, Inc. Merriam-Webster's medical dictionary. Merriam-Webster, 1995.
11. Riddick CC, Stewart DG. An examination of the life satisfaction and importance of leisure in the lives of older female retirees: A comparison of blanks to whites. Journal of leisure Research, 1994 Jan 1; 26(1): 75-87.