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PSYCHOLOGICAL WELL-BEING AS A PREDICTOR OF LIFE SATISFACTION AMONG PENSIONERS

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ABSTRACT

This study was on psychological wellbeing as a predictor of life satisfaction of pensioners in Enugu Metropolis, Enugu State Nigeria. A sample of 44 retired teachers sampled from Enugu Pension Board took part in the study. The participants comprising 12 males and 32 female pensioners with age range of 59-67, mean age of 65.18 and standard deviation of 1.72 were selected for the study using accidental sampling technique. Information was obtained from the students through the administration of two instruments titled; Ryff Scales of Psychological Well-being and Life Satisfaction Scale. The study adopted a cross-sectional design and simple regression analysis. The result indicated that the control variable (life satisfaction) and the predictor variable (psychological wellbeing) accounted for 46.9% (R^2 change) variance in life satisfaction which is significant to F change $(1, 42) = 11.86, sig .001$. The psychological wellbeing of pensioners certainly predicts their level of satisfaction with life. The implications of this study were discussed in relation to literature reviewed and recommendations made.

INTRODUCTION

Being satisfied or fulfilled in life is ideal and quite admirable by many people. Though observation proved that not everyone who wishes to be satisfied with life achieved that. This is usually obvious during the last stage of life. Apparently, human beings seem to approach old age with mixed feelings of whether they are going to be fulfilled in their old age or not in nations like Nigeria, for their lack of a working platform to care for the aged as done in most developed countries. Observation revealed that teachers in public primary schools even while at active work are not comfortable with their pay package as compared with other public and civil servants especially in Enugu State. Obviously, some of the teachers upon approaching retiring age do that with uncertainty. Be that as it may, quality of life is often measured by one's overall satisfaction from the kind of life led so far.

Life satisfaction is a positive evaluation of the conditions of life, a judgement that at least on balance, measures up favourably against your standards or expectations (Summer, 1966). Andrew (1974) states that life satisfaction symbolizes an overarching criterion or ultimate outcome of human experience. Life satisfaction is an overall assessment of feelings and attitudes about one's life at a particular point in time ranging from negative to positive. It is one of three major indicators of well-being: life satisfaction, positive effect, and negative effect (Diener, 1984). Life satisfaction is characterized, in agreement with the cognitive theory, as "individual's cognitive judgement about comparisons based on the compatibility of their own living conditions with the standards" (Diener, Emmons, Larsen & Griffen, 1985).

Life satisfaction is believed to have backgrounds in the work domain, family domain, and personality traits (Veenhoven, 1993). Veenhoven concisely defined life satisfaction as the degree to which a person positively evaluates the overall quality of his/her life as a whole. Diener, Suh, Lucas,

and Smith (1999) also included the following under life satisfaction: desire to change one's life; satisfaction with past, satisfaction with future, and significant other's views of one's life. Life satisfaction is one of the pointer of 'apparent' quality of life along with other indicators of mental and physical health. It is referred as an assessment to one's actual achievement (Cribb, 2000). It is assumed that the less the incongruity between the individual's desires and achievements, the more life satisfaction he/she has (Diener, Oishi, & Lucas, 2003). The affective theory, on the contrary feels life satisfaction to be an individual's conscious experience as to the dominance of their positive emotions over their negative emotions. Holding to the above definitions on life satisfaction, one will see that life satisfaction has a lot to do with one's psychological wellbeing.

Psychological well-being is a term used synonymously with subjective well-being and sometimes specifically to refer to a specific kind of subjective well-being. The most inclusive term, subjective well-being, refers to the evaluations and judgments individuals make about the quality of their lives. The Six-factor Model of Psychological Well-being is a theory developed by Carol Ryff which determines six factors which contribute to an individual's psychological well-being, contentment, and happiness (Seifert, 2005). Psychological well-being consists of positive relationships with others, personal mastery, autonomy, a feeling of purpose and meaning in life, and personal growth and development (Ryff, 1989).

Psychological well-being is attained by achieving a state of balance affected by both challenging and rewarding life events (Dodge, Daly, Huyton & Sanders, 2012). Ryff's model is not based on merely feeling happy, but is based on Aristotle's Nicomachean Ethics, "where the goal of life isn't feeling good, but is instead about living virtuously" (Carol Ryff's Model of Psychological Well-being the Six Criteria of Well-Being). Six factors are considered key-elements of psychological well-being:

- Self-acceptance: This is denned as a central feature of mental health as well as a characteristic of self-actualization, optimal functioning, and maturity. Life span theories also emphasize acceptance of self and of one's past life. Thus, holding positive attitudes toward oneself emerges as a central characteristic of positive psychological functioning.
- Positive relations with others: The ability to love is viewed as a central component of mental health. Self-actualizers are described as having strong feelings of empathy and affection for all human beings and as being capable of greater love, deeper friendship, and more complete identification with others.
- Autonomy: The fully functioning person is also described as having an internal locus of evaluation, whereby one does not look to others for approval, but evaluates oneself by personal standards. Individuation is seen to involve a deliverance from convention, in which the person no longer clings to the collective fears, beliefs, and laws of the masses.
- Environmental mastery: The individual's ability to choose or create environments suitable to his or her psychic conditions is denned as a characteristic of mental health. Maturity is seen to require participation in a significant sphere of activity outside of self. Life span development is also described as requiring the ability to manipulate and control complex environments.
- Purpose in life: Mental health is denned to include beliefs that give one the feeling there is purpose in and meaning to life. The definition of maturity also emphasizes a clear comprehension of life's purpose, a sense of directedness, and intentionality.
- Personal growth: Optimal psychological functioning requires not only that one achieve

the prior characteristics, but also that one continue to develop one's potential, to grow and expand as a person (Ryff, 1989).

Statement of the Problem

Due to harsh economic conditions in Nigeria just like some other countries especially in developing nations, the news of retirement is usually unpleasant among most retirees as they have to depend on very small allowance they receive from the government. Some of these teachers started teaching work with National Certificate in Education (NCE) but upon retirement some of them have acquired additional certificates like B.Ed., B.Sc., M.Sc. and Ph.D both in education and other related fields of studies. The essence of this self-development is to further secure their psychological wellbeing with better job offers, and with increased pay package, yet some were disappointed because these additional certificates did not attract new jobs for them or nice positions in the teaching profession. The researcher has associated with many primary school teachers especially those that are close to retirement and the retired, during which period she noticed that some of them are uncertain about whether they are really satisfied with life. Thus, the researcher wants to look at the role psychological wellbeing plays in relation to life satisfaction of pensioners in Enugu Metropolis. It is on this premise that the researcher establishes this study to find out answer to this question:

- ❖ Will psychological wellbeing positively predict life satisfaction among pensioners in Enugu Metropolis?

Purpose of the Study

The aim of this study is as follows:

- ❖ To ascertain whether psychological wellbeing will positively predict life satisfaction among pensioners in Enugu Metropolis.

Developmental Contextualism (Lerner, 1986)

Developmental contextualism is a theory of human development (Lerner 1986, 1991, 1992; Lerner, Castellino, Terry, Villaruel, & McKinney, 1995) that focuses on the changing relations or, better, coactions (Gottlieb, 1997) between the developing individual and his or her context. We believe that developmental contextualism is a perspective that is useful for understanding the contemporary challenges involved in studying adolescents and parenting and for designing programs pertinent to promoting the positive development of youth, either in relation to enhancing the parenting they receive and/or addressing the challenges faced by adolescents who are in the role of parents. That is, the challenges of adolescence derived from the fact that youth today are both in need of parenting that promotes their positive development and at the same time, historically unprecedented number of adolescents are themselves becoming parents and, typically, unmarried parents (Children's Defense Fund, 1996). Indeed, developmental contextualism (Lerner, 1986, 1991, 1995, 1998) is also termed "developmental systems theory" (Ford & Lerner, 1992). Developmental contextualism has its roots in the multidisciplinary and multi professional field of home economics (Lerner & Miller, 1993), a field now labelled family and consumer sciences.

Roger's (1961) Theory of Fully Functioning Person

He describes this as the good life, where the organism continually aims to fulfill its full potential. He listed the characteristics of a fully functioning person (Rogers 1961):

- ❖ A growing openness to experience – they move away from defensiveness and have no need for subception (a perceptual defense that involves unconsciously applying strategies to prevent a troubling stimulus from entering consciousness).

- ❖ An increasingly existential lifestyle – living each moment fully – not distorting the moment to fit personality or self-concept but allowing personality and self-concept to emanate from the experience. This results in excitement, daring, adaptability, tolerance, spontaneity, and a lack of rigidity and suggests a foundation of trust. "To open one's spirit to what is going on now, and discover in that present process whatever structure it appears to have" (Rogers, 1961).
- ❖ Increasing organismic trust – they trust their own judgment and their ability to choose behavior that is appropriate for each moment. They do not rely on existing codes and social norms but trust that as they are open to experiences they will be able to trust their own sense of right and wrong.
- ❖ Freedom of choice – not being shackled by the restrictions that influence an incongruent individual, they are able to make a wider range of choices more fluently. They believe that they play a role in determining their own behavior and so feel responsible for their own behavior.
- ❖ Creativity – it follows that they will feel more free to be creative. They will also be more creative in the way they adapt to their own circumstances without feeling a need to conform.
- ❖ Reliability and constructiveness – they can be trusted to act constructively. An individual who is open to all their needs will be able to maintain a balance between them. Even aggressive needs will be matched and balanced by intrinsic goodness in congruent individuals.
- ❖ A rich full life – he describes the life of the fully functioning individual as rich, full and exciting and suggests that they experience joy and pain, love and heartbreak, fear and

courage more intensely. Rogers' description of the good life:

This process of the good life is not, I am convinced, a life for the faint-hearted. It involves the stretching and growing of becoming more and more of one's potentialities. It involves the courage to be. It means launching oneself fully into the stream of life. (Rogers, 1961).

Theoretical Background

Desire theories hold that life satisfaction is a matter of getting what you want, it was propounded by Griffin (1986) with the content of the want left up to the person who does the wanting. Desire theory subsumes hedonism when what we want is lots of pleasure and little pain. Like hedonism, desire theory can explain why an ice-cream cone is preferable to a poke in the eye. However, hedonism and desire theory often part company. Hedonism holds that the preponderance of pleasure over pain is the recipe for life satisfaction even if this is not what one desires most. Desire theory holds that fulfillment of a desire contributes to one's satisfaction regardless of the amount of pleasure (or displeasure). Historically, however, the reason for the current dominance of desire theories lies in the emergence of welfare economics. Pleasure and pain are inside people's heads, and also had to be measured especially when we have to start weighing different people's experiences against one another (Finnis, 2011).

The principle objection to desire theory is that one might desire only to collect China tea cups or orgasms or only to listen to Country and Western music or to count fallen leaves all day long. The world's largest collection of tea cups, no matter how "satisfying" does not seem to add up; too much of life satisfaction. One move to deflect this objection is to limit the scope of desire theory to the fulfillment of only those desires that one would have if one aimed at an objective list of what is truly worthwhile in life (Layard, 2005).

There are additional problems in Griffin's theory in particular, in general due to his lack of consideration of "meta" questions. The most obvious such question is that of the desirability of relational desires. Griffin does not eliminate the possibility of rationally desiring to not undergo cognitive psychotherapy. Given how time consuming such therapy seems to be, it should not be surprising that it may be better to allow most, if not all, of our desires to exist, whether or not they are rational. More troubling, Griffin suggests that some desires, which we generally consider rational are actually irrational and that despite this, it is rational to want to have these desires. The above theory holds that fulfillment of a desire contributes to one's satisfaction regardless of the amount of pleasure.

Objective list theory was developed by Nussbaum (1992). The theory lodges life satisfaction outside of feeling and onto a list of "truly valuable" things in the real world. It holds that life satisfaction consists of a human life that achieves certain things from a list of worthwhile pursuits: such a list might include career accomplishments, friendship, freedom from disease and pain, material comforts, civic spirit, beauty, education, love, knowledge, and good conscience. Consider the thousands of abandoned children living on the streets of the Angolan capital of Luanda. As the New York Times tells us, "dressed in rags, they spend nights in the sandy strip along the bay, and their days foraging for food through mounds of garbage." It seems conceivable that their existence, consumed with meeting momentary needs, adventurous roving in gangs, casual sex, with little thought for tomorrow, might actually be subjectively "satisfaction" from either the Hedonism or Desire theory perspective. But we are reluctant to classify such an existence as "satisfaction" and the Objective List theory tells us why. These children are deprived of many or most things that would go on anybody's list of what is worthwhile in life (Russell, 2012).

One common objection to objective list theories is that they are elitist, since they appear to be

claiming that certain things are good for people, even if those people will not enjoy them, and do not even want them. One strategy here might be to adopt a ‘hybrid’ account, according to which certain goods do benefit people independently of pleasure and desire-satisfaction, but only when they do in fact bring pleasure and/or satisfy desires. Another would be to bite the bullet, and point out that a theory could be both elitist and true (Scanlon, 2008).

It is also worth pointing out that objective list theories need not involve any kind of objectionable authoritarianism or perfectionism. First, one might wish to include autonomy on one’s list, claiming that the informed and reflective living of one’s own life for oneself itself constitutes a good. Second, and perhaps more significantly, one might note that any theory of well-being in itself has no direct moral implications. There is nothing logically to prevent one’s holding a highly elitist conception of well-being alongside a strict liberal view that forbade paternalistic interference of any kind with a person’s own life (White, 2006).

However, what is the ‘good-maker’, according to objective list theorists? This depends on the theory. One, influenced by Aristotle and recently developed by Hurka (1993), is perfectionism, according to which what makes things constituents of life satisfaction is their perfecting human nature. If it is part of human nature to acquire knowledge, for example, then a perfectionist should claim that knowledge is a constituent of life satisfaction. But there is nothing to prevent an objective list theorist’s claiming that all that the items on her list have in common is that each, in its own way, advances life satisfaction.

How do we decide what goes on the list? All we can work on is the deliverance of reflective judgement-intuition, if you like. But one should not conclude from this that objective list theorists are, because they are intuitionist, less satisfactory than the other two theories. For those theories too can be based only on reflective judgement. Nor should one

think that intuitionism rules out argument. Argument is one way to bring people to see the truth. Further, we should remember that intuitions can be mistaken. Indeed, as suggested above, this is the strongest line of defense available to hedonists; to attempt to undermine the evidential weight of many of our natural beliefs about what is good for people (Tiberius, 2008).

Objective list theory holds that life satisfaction consists of a human life that achieves certain things from a list of worthwhile pursuits such that a list might include career accomplishments, friendship, freedom from disease and pain, material comforts, civic spirit, beauty, education, love, knowledge, and good conscience. Objective list theories are usually understood as theories which list items constituting life satisfaction that consist neither merely in pleasurable experience nor in desire-satisfaction. Such items might include, for example, knowledge or friendship. So life satisfaction is achieved when one is pursuing a desirable goal.

Empirical Review

Research that has treated the dimensions of life satisfaction separately has often found that predictor variables influence the component dimensions of life satisfaction differentially (Hoyt et al., 1980, Knapp, 1976). Previous research on the relationship between age and life satisfaction has yielded mixed results. In many cases, lower levels of life satisfaction have been reported among older research subjects. Frequently, however, the lower life satisfaction among older persons can be explained by other factors that are often associated with old age (Doyle & Forehand, 1984; Larson, 1978). In particular, Larson in his review of subjective well-being research concluded that health, socioeconomic factors, marital status, and degree of social interaction were strongly related to life satisfaction. Larson also reported that other variables such as age, race, and employment were not conclusively related to subjective well-being.

The effects of a number of variables on life satisfaction were tested by Edwards and Klemmack (1973) using a sample of 507 persons 45 years of age and older living in four Virginia counties. The strongest predictors of life satisfaction found by Edwards and Klemmack were socioeconomic status (SES), perceived health status, and informal non-familial activity. Age was not found to be a significant factor after controlling for SES. Similar results were reported by Spreitzer and Snyder (1974) in a 44 study based on a national sample. They found life satisfaction to be most strongly related to self-assessed health and economic sufficiency. Spreitzer and Snyder did not find evidence of a linear effect of age on life satisfaction, but did observe an age-sex interaction in which women under 65 years of age tended to be more satisfied with life than men. Conversely, men over 65 reported higher levels of life satisfaction than women.

In another study based on national data, George et al. (1985) observed the effects of predictors to vary across age-groups. George and her associates found the moderated effects of such variables as marital status, health, and income on life satisfaction. Health was relatively more important to older respondents than to middle-aged and younger adults. Being married was a strong predictor of satisfaction for middle-aged and older adults, but not for younger adults. Income was most important for the middle-aged. Education was important across all age groups, although its effects were less direct for the middle-aged and old. Other research has suggested that there are age differences in the dimensionality of life satisfaction (Cutler, 1979). Cutler conducted age-specific factor analyses on a set of twelve items measuring different areas of life satisfaction (e.g., satisfaction with marriage, satisfaction with health, and satisfaction with financial situation). The factor patterns from these analyses were different for each of the seven age-groups included. Cutler's research also indicated that the relative importance of the life satisfaction

domains varied across age-groups. In contrast to Cutler's findings, Herzog and Rodgers (1981) examined the domains of life satisfaction and concluded that there were only small differences in the underlying age-specific factor structures.

In a rare example of longitudinal research in this area, Palmore and Kivett (1977) looked for change in life satisfaction over a four-year period in a panel study of community residents aged 46 to 70. They found levels of satisfaction to be very stable over the study period as well as across all age-sex cohorts. Attempts to predict change in life satisfaction were largely unsuccessful, with health the only predictor variable reaching statistical significance. The present research examines a multidimensional measure of life satisfaction and the stability of its relationships to commonly researched predictor variables over a seven-year period, using two national cross-sectional surveys focusing on older Americans. The relationship of age to life satisfaction and its predictors will be examined for constancy across time, across age-groups, and across cohorts, over the seven-year span between these two surveys. It is the psychological well-being as a predictor of life satisfaction that is the focus in this research, however, most of the reviews above did not capture psychological well-being as an independent construct.

Hypothesis

This hypothesis was tested:

- Psychological wellbeing will positively predict life satisfaction among pensioners in Enugu Metropolis.

METHOD

Participants

The participants for this study consist of 12 males and 32 female pensioners (retired teachers) in Enugu Metropolis. The pensioners whose age ranged from 59 to 67 years with mean age of 65.18 and

standard deviation of 1.72 were sampled for this study using accidental sampling technique. They were sampled from retired Primary School Teachers during their occasional visits to the State Pension Board Enugu, Enugu State Nigeria.

Measures

Two instruments were used to gather information in this study. They were the Ryff Scales of Psychological wellbeing (Ryff, 1989) and Life Satisfaction Scale (Diener, et al. 1985).

Ryff Scales of Psychological Wellbeing (Ryff, 1989)

The Ryff inventory consists of either 84 questions (long form) or 42 questions (medium form). There is also a short form consisting of 18 questions, but it is statistically unreliable and therefore should not be used for assessment. All three forms consist of a series of statements reflecting the six areas of psychological wellbeing: autonomy, environmental mastery, personal growth, positive relations with others, purpose in life and self-acceptance. Respondents rate statements on a scale of 1 to 6, with 1 indicating strong disagreement and 6 indicating strong agreement.

Responses are totaled for each of the six categories (about half of the responses are reverse scored, which is indicated in the master copy of the test). For each category, a high score indicates that the respondent has a mastery of that area in his or her life. Conversely, a low score shows that the respondent struggles to be comfortable with that particular concept.

To validate the instrument, the researcher sampled a total of 30 participants during the pilot study. They were drawn from various shopping malls in the Metropolis. To establish the reliability of the instrument, a split-half reliability was used in order to ensure internal consistency of the questionnaire. Pearson product moment correlation was employed to correlate the two sets of scores to obtain the

coefficient of the reliability of the instrument which yielded reliability coefficient of 0.72. The researcher obtained a medium score of 112. Thus a score equal to or above 112 indicates that the student has psychological wellbeing while score less than the medium score indicates absence of psychological wellbeing.

Life Satisfaction Scale (Diener et al., 1985)

It was developed by Diener et al. (1985). The instrument was developed as a measure of cognitive judgements of satisfaction with one's life. The instrument contained 5 items and scored on a 5 scale point of Very Dissatisfying =1, Dissatisfying = 2, Rather Dissatisfying = 3, Satisfying = 4 and Very Satisfying = 5. Internal consistency reliability assessed using Cronbach Alpha was .82. The test-retest reliability of the scale done within three weeks interval was 0.85. In a pilot study with 30 participants sampled from different shopping malls, the researcher obtained a Cronbach Alpha of 0.70.

Procedure

The researcher was introduced to some staff of Enugu Pension Board by a relation who is a pensioner. Accidental sampling technique was applied by the researcher in the administration of the questionnaires. This is because the pensioners visit the board occasionally which made the research to visit the board on few different occasions to administer and collect the research instruments. Fifty copies of the questionnaires were distributed, 45 were collected, 1 was wrongly filled, and thus the remaining 44 copies properly filled were analyzed.

Design and Statistics

The study adopted cross-sectional design. The statistics was simple regression analysis involving Statistical Package for the Social Sciences (SPSS) version 23.00 because the researcher looked at psychological wellbeing as a predictive variable and life satisfaction as a criterion variable.

RESULTS**Table 1: Model Summary Analysis of psychological wellbeing as a predictor of life satisfaction among Pensioners in Enugu Metropolis.****Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .469 ^a | .220 | .202 | 4.87111 |

a. Predictors: (Constant), Psychological Wellbeing

The results of the regression analysis as presented in table 1 shows that the control variable (life satisfaction) and the predictor variable (psychological well-being) accounted for 46.9% (R^2 change) variance in life satisfaction which is significant to F change (1,42) = 11.86, sig.001 see table 2.

Table 2: ANOVA summary table of Psychological Wellbeing as a predictor of life satisfaction among Pensioners in Enugu Metropolis.**ANOVA^a**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|----|-------------|--------|-------------------|
| 1 | Regression | 281.322 | 1 | 281.322 | 11.856 | .001 ^b |
| | Residual | 996.564 | 42 | 23.728 | | |
| | Total | 1277.886 | 43 | | | |

a. Dependent Variable: Life Satisfaction

b. Predictors: (Constant), Psychological Wellbeing

Table 3: Coefficient table of Psychological Wellbeing as a predictor of life satisfaction among Pensioners in Enugu Metropolis.**Coefficients^a**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-------------------------|-----------------------------|------------|---------------------------|-------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 7.743 | 1.606 | | 4.823 | .000 |
| | Psychological Wellbeing | .044 | .013 | .469 | 3.443 | .001 |

a. Dependent Variable: Life Satisfaction

This table shows the linear regression equation that best estimates life satisfaction from psychological wellbeing thus the alternative hypothesis is hereby accepted sig. = 0.001. The B coefficient for psychological wellbeing has “Sig” or $p = 0.001$. It is statistically significant. Therefore, psychological wellbeing = $7.743 + .044 * \text{life satisfaction}$. See figure 1 for this linear relationship between psychological wellbeing and life satisfaction of Pensioners in Enugu Metropolis.

Summary of Findings

The results of psychological wellbeing as a predictor of life satisfaction among pensioners in Enugu Metropolis can be summarized as follow:

- ❖ There is a statistical significant prediction of psychological wellbeing on life satisfaction among Pensioners in Enugu Metropolis.
- ❖ That psychological wellbeing accounted for only 46.9% in life satisfaction being experienced by pensioners in Enugu Metropolis.

DISCUSSION

The aim of this study is to investigate whether psychological wellbeing as a factor was a predictor of life satisfaction among Pensioners in Enugu Metropolis. In the result of the study, there was significant predictions of psychological wellbeing and life satisfaction of Pensioners in Enugu Metropolis. This implies that psychological wellbeing had a positive correlation with life satisfaction. Being satisfied in life depends on having high score on psychological wellbeing of pensioners in Enugu Metropolis.

Previous research on the relationship between age and life satisfaction has yielded mixed results. In many cases, lower levels of life satisfaction have been reported among older research subjects. Frequently, however, the lower life satisfaction among older persons can be explained by other factors that are often associated with old age (Doyle & Forehand, 1984; Larson, 1978).

Similar results were reported by Spreitzer and Snyder (1974) in a 44 study based on a national

sample. They found life satisfaction to be most strongly related to self-assessed health and economic sufficiency. Spreitzer and Snyder did not find evidence of a linear effect of age on life satisfaction, but did observe an age-sex interaction in which women under 65 years of age tended to be more satisfied with life than men. Conversely, men over 65 reported higher levels of life satisfaction than women. None of the reviewed studies either support or un-support the outcome of this study because related constructs to psychological well-being were reviewed due to depth of literature.

Implications of the Study

Based on the findings, these implications were observed. This study focused on two major variables which are psychological wellbeing and life satisfaction. The implications were made to benefit future researchers, those about to retire, the retired primary school teachers and the society at large. Due to the outcome of the result, the hypothesis was accepted showing that there is a level of significance of psychological wellbeing on the life satisfaction of pensioners in Enugu Metropolis.

In life, there are a lot of distractions, from friends, career pursuits, school mates and marital relatives that are capable of retarding or enhancing satisfaction with life, so one's level of psychological wellbeing determines how satisfied the person will be especially at old age. The retired and those at the window of retirement should aspire to have good psychological wellbeing in order to be satisfied in life.

Limitations of the Study

The factors that posed a challenge to the research work are as follow: The research was conducted around the time COVID-19 lockdown was relaxed; the researcher resorted to studying people met in the pension board only.

The study did not ascertain the particular aspect of psychological wellbeing that aid life satisfaction. Some other factors not captured in this study like spousal information, number of children, social standing, etc, might have influenced the findings of this study.

Suggestions for Further Studies

For further research purposes, the researchers could consider studying other pensioners in other locations both rural and urban. The study should identify aspects of psychological wellbeing such as self-acceptance, positive relations with others, autonomy, environmental mastery, purpose in life and personal growth responsible for life satisfaction. Further studies should endeavour to revalidate the two instruments used in this study in order to enhance the internal validity of the tests. Caution should be taken while generalizing the result of this study due to the small number of participants compared to herald of pensioners in Enugu Metropolis. Do a comparative study on both male and female pensioners on psychological wellbeing and life satisfaction.

Summary and Conclusion

This study investigated whether psychological wellbeing predicts life satisfaction of pensioners. Life satisfaction scale was used to measure the cognitive judgements of satisfaction with one's life while Ryff Scales was used to measure the psychological wellbeing of the participants. Data generated from these scales were analyzed using simple linear regression analysis. The result showed that

psychological wellbeing predicts life satisfaction of pensioners in Enugu Metropolis.

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