

# The Influence of Perceived Social Support on Quality of Life and Intention towards Work after Retirement

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**Abstract:** The study aim is to investigate the relationship between perceived social support, quality of life, retirement satisfaction and intention towards work after retirement through empirical examination. In order to conduct the research, a sample of 310 retired governments professionals were taken through snowball sampling technique. A questionnaire survey was used to collect the data. Structural Equation Modeling (SEM) through AMOS was applied to test the hypothesis. Findings of the study reveal that social support has significant impact on the quality of life of retired persons. Quality of life has significant impact on the retirement satisfaction. Retirement satisfaction has significant effect on the intention towards work. Overall model is significant. The study has theoretical and practical implications for both employers and employees. The present study established relationships between social support, quality of life, retirement satisfaction and intention towards work and also helps in identifying the factors which are responsible for the intention to work after retirement. The study elucidates the importance of family and friends support in enhancing the quality of life and also help to enhance retirement satisfaction.

**Keywords:** family support, friends support, intention towards work, quality of life, retirement satisfaction, structural equation modeling

## INTRODUCTION

In the 21st century, worldwide, ageing population is increasing at a very fast pace. Solinge and Henkens (2017) stated that this phenomenon is very important all over the world. This is noticeable in the developed and developing countries in Southeast and East Asia. According to the census of India (2011), the population of India was approx 1.21 billion people. Now, in 2019, on the basis of Indian Population (2019) it is approx 1.37 billion (World Population Review, 2019). Although, in India, we have the largest youth in the world as well as we have aged population. According to the report of Datta (2018, August 11) which was published in India today Magazine, aging population is about 8.5 percent of the total population. One side, we are having second largest population in the world. On the other side we are facing a problem of shortage of skilled manpower. Today, most of the industries are facing a problem of shortage of skilled workforce. According to employment assessment company, Aspiring Minds (published by the Hindi business line), in India, 95 per cent engineers are unfit for software development programs (95% engineers in India unfit for software development jobs, 2017). 25 per cent of employers are dissatisfied with technical graduates due to the skill level of them. Retired people have the skills and knowledge about how to do the work. In India, retired persons are the untapped human resources.

These resources can be utilized in a productive manner to fill the gap of skills required. Plentiful literature is available on the quality of life to discuss the various factors which leads the quality of life and life satisfaction. Very few studies have focused on the intention towards work and quality of life. Numerous antecedents have been examined by the researchers which affects the quality of life of the retired persons. Among them social support is very important because after retirement people want support from family and friends. Thus, the research paper aims to investigate the relationship between perceived social support, quality of life, retirement satisfaction and intention towards work after retirement through empirical examination.

## 2 CONCEPTUAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

### 2.1 Social Support

Cobb (1976) defined social support as, for an individual, mutual belongingness, a network of communications, esteemed valued and feeling of care and being loved are given by the social support. The need for social support was highlighted by Biegel, Shore, Gordon (1984). They said that "the elderly have a greater need for social support than other population groups". Shanas (1979) suggested that family becomes an essential source of social support during illness. His study was based on elderly persons aged 65 years and older. The employment and retirement decisions are related to the family-related variables. Life course perspective highlights that a valuable sphere of life that interacts with the sphere of employment status is family (Szinovacz, 2003). Previous studies (Lena, Kumar, Padma, Kamath and Kamath, 2009; Okumagba, 2011; Kaur, Kaur and Venkateshan, 2015; Yuh and Choi, 2017) showed the relationship between the dimensions of quality of life and social support.

### 2.2 Quality of Life

WHO defines Quality of Life as "individuals' perception of their position in life in the context of the culture and value systems in which they live and in relation to their goals,

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expectations, standards and concerns." According to this definition, the individual's perception of QoL is closely related to a person's living standard, expectations and concerns about life. Farquhar (1995) defined quality of life as "is a problematic concept as different people value different things" (p. 1440). This is very true that every person or even the same person may give importance to different things, depending upon the health, wealth and according to a certain period of life.

### 2.2.1 Relationship between family support and quality of life

Naing, Nanthamongkolchai and Musawaengsub (2010) confirmed that there is a significant relationship between quality of life old age person and family relationship. Kaur et al. (2015) conducted a similar study on the family support and quality of life, and they find out that family support is an essential factor which affects the quality of life of a person in old age. Yuh and Choi (2017) find out that the quality of life is enhanced by family support. Thus, the association between family support and quality of life is examined by the following hypothesis.

H<sub>1</sub>: Family support will positively relate to quality of life of the retired persons.

### 2.2.2 Relationship between friends support and quality of life

After the retirement, the social support from the friends is reported by the older adults. It also affects the quality of life. Thus, the association between friends support and quality of life is examined by the following hypothesis.

H<sub>2</sub>: Friends support will positively relate to quality of life of the retired persons.

### 2.3 Retirement Satisfaction

Retirement is defined as a process, a role, an event which involves a change in income (Ekerdt, 1987; Evans, Ekerdt, and Bosse, 1985). The diverse aspects of the life of an individual are affected by the retirement because it is treated as a critical transition. These diverse aspects of the life transition are daily activities, financial status, relationships with others and self-identity. Some individuals wait retirement with eagerness, whereas others still dread the end of their working years (Homstein and Wapner, 1985).

### 2.3.1 Relationship between retirement satisfaction and quality of life

The underlying assumption about ceasing work exists that the well being of the person is positively affected by the ceasing because it permits an older worker to disconnect from the work. The adjustment problems of the retired persons are also related to the perceptions of having an adequate income (Kim and Moen, 1999). Existing literature on quality of life, show that an important role is played by the relationships with friends and family in retirement to predict the quality of life. Quality of life affects the satisfaction of a person after retirement.

H<sub>3</sub>: Quality of life will positively relate to retirement satisfaction.

### 2.4 Post-retirement intention towards work

An aging population is increasing worldwide and the interest in postretirement employment is also increasing (Deller and Pundt, 2014). Persons who want to continue working after retirement reported happier and healthier in comparison of those who don't want to continue work after retirement (Zhan, Wang, Liu, and Shultz, 2009).

### 2.4.1 Relationship between retirement satisfaction and intention towards work

Retirement is a significant life transition which is faced by the people because of the retirement. The achievement of life satisfaction and self-development opportunities in later life are provided by the retirement. In general, the choice for retirement activities may be influenced by the search for purpose and meaning (Tarkar, Dhamija, and Singh, 2019). In order to resume work, many retirees choose to do the work after retirement (Tarkar, Dhamija, and Singh, 2017), at least part-time work, this was concluded by the Palmore, Burchett, Fillenbaum, George, and Wallman (1986). The feeling of satisfaction develops because of the choice of work. A retired person enjoys work because they feel that they are worthy and it also provides income to them. Thus, retirement leads to the intention towards work after retirement.

H<sub>4</sub>: Retirement satisfaction will relate to intention towards work after retirement.

On the basis of available literature, the study selected social support, quality of life, retirement satisfaction and intention towards work to derive a conceptual framework

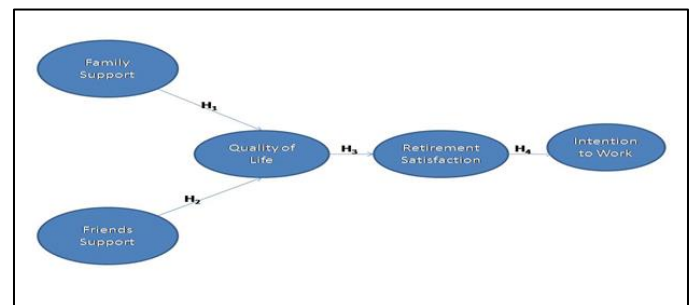


Figure 1 Conceptual Framework

## 3 RESEARCH METHODOLOGY

This section provides the detail about the instruments and analytical strategy used for findings of the study.

### 3.1 Sample and data collection

The study was based on government retired persons. Sample was collected from retired persons through a well administered questionnaire. In order to collect the data, snowball sampling method was used. Referrals were sought to collect the data. The data was collected from the 371 respondents. Among them 310 questionnaires were usable. Thus, 61 questionnaires were rejected and not considered in the further analysis. Response rate was 83.5 per cent. Age of the respondents lies between 60 to 75 years. The average age of the respondents is 66 years (SD = 5.19; range: 60-75). On the basis of gender classification, 95.2 per cent male (n= 295) and female was only 4.8 per cent (n=15).

### 3.2 Measures

**Perceived social support**

In order to measure family support and friends support eight items were adapted from the multidimensional scale of perceived social support (MSPSS). This multidimensional scale was developed by Zimet et al. (1988).

**Quality of life**

Quality of life was measured through the Quality of Life Scale developed by Cummins (1997). This scale has been designed in such a manner that it can be applied to all populations for measuring the quality of life.

**Retirement satisfaction**

“Retirement Satisfaction Inventory” was used in this study for measuring the degree of retirement satisfaction of research participants and it was developed by Floyd et al. (1992).

**Intention towards work**

In order to measure the work intentions, there were three questions related to employment in a similar to their previous occupation (part-time, full-time, and self-employed). This scale is adopted from the warren’s (2009) study. Five point rating scale strongly disagree (1) to strongly agree (5) was used.

**Reliability Analysis**

**Table 1** Constructs and their reliabilities

Construct	No. of Items	Cronbach’s Alpha
Family Support	4	.805
Friends Support	4	.853
Quality of Life	6	.823
Retirement Satisfaction	5	.776
Intention to work	3	.836

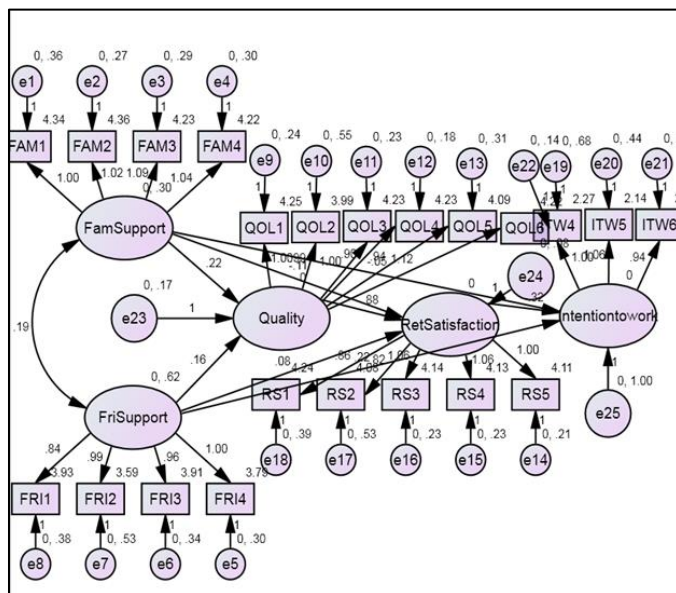
In order to measure the reliability of the scale, cronbach’s alpha is used. The above table shows that the values of cronbach’s alpha are greater than 0.7. Thus, all constructs are reliable. In table 1 the values of all constructs are greater than 0.7.

**4 DATA ANALYSIS AND INTERPRETATION**

Structural equation modeling (SEM) by using AMOS is used to analyze the data. It is a confirmatory factor analysis (CFA). SEM is a mixture of multiple regression and factor analysis and it is used to analyze the relationship between independent and dependent variables. In which intention towards work is used as a dependent variable, quality of life and retirement satisfaction both used as the mediating variables, family support and friend support both used as the independent variables.

**Regression weights and covariance**

In the model, all regression paths and weights are significant and covariances between the variables are also significant.



**Figure 2** Model with its loadings

**Parameter estimates**

The effect of independent variable on the dependent variable is presented in the Table 2. Family support (Fam) has positive direct effect on the quality of life (QOL). Similarly, friends support (Fri) has positive direct effect on the quality of life. Quality of life has positive direct effect on the retirement satisfaction. All these relationships are positive. Retirement satisfaction has negative direct effect on the intention towards work. Quality of life also has negative indirect effect on the intention towards work through retirement satisfaction.

**Table 2** Direct and indirect effects of independent variables on dependent variables

Hypothesized path	Direct effect	Indirect effect	Total effect
Fam → QOL	.258	-	.216
Fri → QOL	.267	-	.156
QOL → RS	.802	-	.877
RS → ITW	-.158		-.321
Fam → RS	-	.207	.084
Fri → RS	-	.214	.217
QOL → ITW	-	-.127	-.282

**Table 3** Model fit indices

Fit measures for SEM	Values recommended	Fit measure value
Chi-square	.05<	404.93
RMR	.05>	.031

RMSEA	.1>	.058
GFI	.9<	.978
AGFI	.9<	.947
NFI	.9<	.901
IFI	.9<	.926
CFI	.9<	.924
TLI	.9<	.904

## 5 RESULTS OF HYPOTHESIS TESTING

Family support has positive significant effect on the quality of life. Thus, hypothesis  $H_1$  is accepted. Friends support after retirement has positive significant effect on quality of life. Therefore, hypothesis  $H_2$  is accepted. Quality of life is having significant positive effect on the retirement satisfaction. Thus, hypothesis  $H_3$  is accepted. Retirement satisfaction has significant effect on the intention to work. Therefore, hypothesis four is accepted.

## 6 DISCUSSIONS AND IMPLICATIONS

Findings of the study reveal that social support has significant impact on the quality of life of retired persons. After retirement, support from family and friends play significant role. Both variables have positive effect on the quality of life of the retired persons. If support from family and friends increases in retirement years then quality of life also increase. The daily routine of retired person changes after retirement. Retired people want to spend time with family, in order to kill the loneliness. Quality of life has significant effect on the retirement satisfaction. If people get support from family and friends than enjoys a life with quality and feels satisfied with his/her retirement and it has significant indirect effect on the intention towards work. The relationship between retirement satisfaction and intention towards work is negative because if people are satisfied with their retirement than they don't want to do the work. Similarly, on the other side, if people are not satisfied with their retirement, they face many problems. Therefore, they want to indulge in some kind of work after retirement Tarkar, P., Dhamija, S., and Dhamija, A. (2016). It may be full time work or part time job. Sometime people also indulge in self business. The study has theoretical and practical implications for both employers and employees. The present study establishes relationships between social support, quality of life, retirement satisfaction and intention towards work and also helps in identifying the factors which are responsible for the intention to do the work after retirement. The study also elaborates the method for providing satisfaction to the retirees. Specially, in those cases where they don't receive social support than people will not be satisfied with their retirement and it will lead intention towards work.

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