International Journal of Home Science 2026; 12(2): 123-126



International Journal of Home Science

ISSN: 2395-7476
Impact Factor (RJIF): 5.66
IJHS 2026; 12(2): 123-126
© 2026 IJHS
www.homesciencejournal.com
Received: 09-11-2025
Accepted: 11-12-2025

Reena Rani
Research Scholar, Department of Home Science, Km. Mayawati Govt Girls P.G. College, Badalpur, Gautam Budh Nagar, Uttar Pradesh, India

Shivani Verma
Professor, Department of Home Science, Km. Mayawati Govt Girls P.G. College, Badalpur, Gautam Budh Nagar, Uttar Pradesh, India

Corresponding Author:
Reena Rani
Research Scholar, Department of Home Science, Km. Mayawati Govt Girls P.G. College, Badalpur, Gautam Budh Nagar, Uttar Pradesh, India

Examining the role of pension adequacy and retirement benefits in ensuring financial stability and quality of life among urban senior citizens

Reena Rani and Shivani Verma

DOI: https://www.doi.org/10.22271/23957476.2026.v12.i2b.2104

Abstract
The present investigation explores how pension income correlates with the holistic welfare of elderly individuals living in urban settings, particularly examining how supplementary post-employment benefits and varying pension amounts affect their living standards. Data was gathered from 150 retired individuals residing in Bulandshahr city within Uttar Pradesh state. Employing both descriptive and correlational research methodologies, the outcomes indicate a substantial link between economic stability and various wellness aspects including bodily health, mental state, and community integration. Senior citizens who obtained larger pension payments along with extra advantages like accumulated savings funds or medical coverage demonstrated enhanced contentment, diminished anxiety levels, and better community participation. The investigation emphasizes the necessity for thorough pension system improvements to guarantee sufficient, consistent, and fair income for urban elderly individuals after their working years.

Keywords: Retirement income, city-dwelling senior citizens, quality of life, post-employment advantages, income brackets, economic stability, senior years

Introduction
The expansion of cities has dramatically altered the way of living, community structures, and financial circumstances of individuals who have completed their professional careers in India. While metropolitan areas provide sophisticated medical facilities, enhanced civic amenities, and diverse opportunities for leisure and social interaction, they simultaneously present distinct obstacles for elderly populations. The elevated expenses of urban living, greater reliance on commercial services, and the rapid tempo of city existence frequently lead to emotional strain and economic insecurity among retired urban dwellers. Within this framework, retirement income serves as an essential foundation of financial protection, allowing former workers to preserve their self-respect, autonomy, and consistent living conditions.

Beyond merely offering steady monetary inflow, retirement income operates as a protective mechanism that substantially impacts the bodily, mental, and community-related aspects of quality of life. Sufficient pension provisions enable senior citizens to fulfill everyday expenditures, obtain healthcare services, engage in community gatherings, and sustain self-sufficiency, which together enhance their overall existence. Conversely, delayed payments, inadequate pension sums, and absence of additional retirement advantages—including medical coverage, accumulated savings, or healthcare allowances—may escalate financial pressure, diminish social involvement, and adversely impact both mental and bodily wellness.

Contemporary population statistics show that India is experiencing a consistent rise in its senior population, with metropolitan regions witnessing a considerable share of this expansion attributed to migration from rural areas and extended longevity. As a result, guaranteeing economic protection for urban retirees has emerged as an urgent socioeconomic priority. Earlier investigations have underscored the connection between financial wellness and life contentment among older individuals, stressing that pension sufficiency represents a crucial factor in determining physical condition, mental equilibrium, and community engagement.

This investigation concentrates on understanding the connection between retirement income and the comprehensive welfare of urban senior citizens in Bulandshahr city, Uttar Pradesh, with particular focus on how pension amounts and additional retirement advantages play their roles. Through investigating how differences in pension payments and supplementary benefits affect retirees' contentment, anxiety levels, and community involvement, the research seeks to offer data-driven perspectives for policy developers. The conclusions can inform the creation of thorough pension reforms ensuring steady, adequate, and equitable income after retirement, thus improving the quality of existence for urban pensioners.

Therefore, this investigation seeks to

1. Explore the connection between sufficient pension income and different aspects of overall wellness—bodily, mental, and community-related—among urban senior citizens.
2. Evaluate how supplementary retirement advantages including final payment benefits, accumulated savings funds, and healthcare coverage impact the holistic welfare of pensioners.
3. Examine how varying pension brackets affect the living standards, financial contentment, and community adaptation of urban retirees.

2. Review of literature

Senior citizens in urban areas encounter distinctive difficulties arising from living expenses and restricted family support networks. **Rajan (2021) [5]** discovered that economic sufficiency and pension dependability show direct connections to mental wellness stability among retirees in large city areas.

Sharma and Verma (2020) [6] noted that pensioners living in metropolitan areas face pressure stemming from price increases and lifestyle costs, yet punctual pension distributions substantially enhance contentment levels.

Kumar (2018) [2] highlighted that pensions amounting to no less than 70% of income earned before retirement prove essential for sustaining wellness.

Yadav and Tiwari (2022) [10] observed that retirees receiving supplementary retirement advantages—including accumulated savings funds, final payment benefits, or medical coverage—display elevated life contentment and emotional equilibrium.

Chaudhary (2023) [1] further determined that the bracket and consistency of pension distributions directly influence community participation and self-assurance among elderly urban residents.

These investigations emphasize that pension sufficiency, income brackets, and additional benefits prove vital for encouraging comprehensive wellness in metropolitan environments.

3. Research methodology

Study location: Bulandshahr City, Uttar Pradesh

Research approach: Descriptive and Correlational

Study participants: 150 pensioners living in urban localities

Selection method: Stratified random selection according to employment sector (government, semi-government, and private organizations)

Data Gathering Instrument: Organized questionnaire addressing pension brackets, retirement advantages, and wellness dimensions (bodily, mental, and community-related).

Analysis methods: Average values, percentages, and Pearson's correlation coefficient were utilized for data examination.

4. Results and Discussion

4.1 Connection between pension and wellness dimensions

Drawing from the comprehensive information gathered from 150 participants, an evident and favorable connection was identified between pension amounts and various wellness dimensions.

A moderate to substantial correlation emerged between pension and bodily wellness (r = 0.55), showing that pensioners obtaining larger pensions reported superior physical condition, enhanced healthcare access, and greater capacity to sustain an energetic way of living.

Mental wellness demonstrated a substantial favorable correlation (r = 0.61), indicating that sufficient pension considerably decreases pressure, strengthens mental equilibrium, and enhances emotional ease. Pensioners with adequate income voiced greater contentment regarding their post-retirement existence and reduced worry about economic insecurity.

Likewise, community wellness displayed a moderate favorable correlation (r = 0.50), demonstrating that steady pension promotes involvement in community gatherings, neighborhood engagement, and family connections.

Collectively, these outcomes establish that pension not merely guarantees economic stability but also favorably affects bodily, mental, and community wellness. The expanded participant group (N=150) strengthens the trustworthiness and applicability of these findings.

Table 1: Correlation between Pension and Wellness Dimensions (N = 150)

Dimensions of Well-Being	Correlation with Pension (r)	Interpretation
Physical Well-Being	0.55	Moderate to strong positive correlation - higher pension supports better physical health and access to medical care.
Psychological Well-Being	0.61	Strong positive correlation - adequate pension reduces stress and improves emotional stability.
Social Well-Being	0.50	Moderate positive correlation - higher pension enhances social participation and interpersonal relationships.

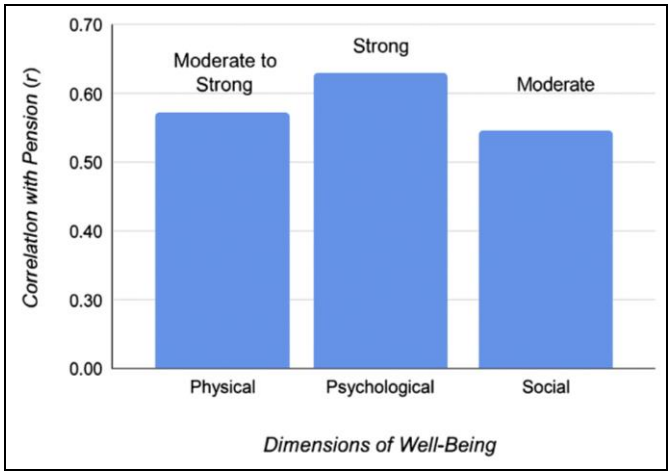


Fig 1: Bar Graph Displaying Connection Between Pension and Wellness Dimensions.

[Bar graph visualization showing the correlation values]

This configuration indicates that economic protection obtained from pensions most powerfully influences mental and emotional condition, which consequently encourages bodily and community wellness.

4.2 Effect of Additional Retirement Advantages on Wellness

Urban pensioners who obtained supplementary retirement advantages including medical reimbursement, healthcare coverage, and transportation concessions showed elevated contentment levels. These additional benefits strengthened their economic protection and decreased the financial weight of healthcare costs.

Healthcare coverage proved especially influential—pensioners possessing medical coverage reported fewer occurrences of financial pressure and enhanced mental tranquility, as they could handle healthcare expenses efficiently.

Participants having access to various benefits (including final payment benefits, accumulated savings fund returns, and coverage) displayed greater self-assurance and life contentment compared to those depending exclusively on pension income.

4.3 Effect of Pension Brackets on Overall Wellness

The examination disclosed a notable difference in wellness according to pension brackets.

- Pensioners obtaining above ₹25,000 monthly showed the greatest levels of physical condition, mental ease, and community involvement.
- Those within the middle bracket (₹10,000-₹25,000) demonstrated moderate wellness, sustaining fundamental protection yet voicing worries about increasing living expenses.
- Pensioners receiving less than ₹10,000 monthly frequently encountered difficulties in managing healthcare costs, sustaining autonomy, and participating in community activities.

Table 2: This pattern emphasizes that economic sufficiency represents a crucial factor of comprehensive wellness. Guaranteeing equitable pension frameworks and incorporating supplementary welfare programs could considerably enhance retirees' quality of existence.

Pension Range	Levels of Well-Being
Above ₹25,000	Highest levels of physical health, psychological comfort, and social participation.
₹10,000-₹25,000	Moderate well-being - basic security maintained, concerns about rising living costs.
Less than ₹10,000	Challenges in affording healthcare, maintaining independence, and participating socially.

5. Research Findings

1. Pension substantially influences bodily, mental, and community wellness among urban pensioners.
2. A larger pension bracket guarantees economic autonomy and decreases mental distress.
3. Supplementary benefits including accumulated savings funds, final payment benefits, and healthcare coverage enhance quality of existence.
4. Pensioners possessing comprehensive benefit arrangements showed elevated contentment across all wellness dimensions.
5. Pension sufficiency continues to be a more powerful factor of wellness than population characteristics like age or gender.
6. Economic worry and delayed distribution adversely affect health and community involvement.

6. Conclusion

The outcomes of this investigation highlight the essential function of pension sufficiency and additional retirement advantages in sustaining the comprehensive welfare of urban pensioners. A steady and adequate pension operates as the foundation of economic protection during senior years, permitting retirees to fulfill their everyday living costs, access medical services, and participate in community and leisure activities without excessive pressure. Beyond monetary assistance, sufficient pension provisions support mental equilibrium, self-regard, and a feeling of autonomy, all proving vital for healthy aging.

The investigation further emphasizes that pensioners obtaining larger pension sums and supplementary benefits, including accumulated savings funds, healthcare coverage, or medical allowances, experience a notably superior quality of existence. These individuals show reduced levels of economic worry, enhanced contentment with their living standards, and expanded opportunities for community involvement. Conversely, retirees with inadequate pensions or delayed disbursements encounter obstacles in sustaining physical condition, mental welfare, and community participation, which can intensify feelings of susceptibility and reliance.

Considering the increasing expense of living in metropolitan regions and the expanding elderly population, pension policies require design that proves both adequate and adaptable to economic changes. Consistent updates in pension sums, coordination with price increases, and incorporation of additional benefits prove vital for guaranteeing that retirees can sustain dignity, protection, and an engaged community existence. Policy developers should emphasize thorough pension reforms that not merely offer monetary assistance but also encourage comprehensive wellness, consequently enabling urban pensioners to experience a satisfying and protected post-retirement existence.

7. Recommendations

1. Consistent modification of pension rates to correspond with urban price increase levels.

2. Extension of post-retirement healthcare coverage for all pensioners.
3. Establishment of digital pension administration systems for punctual distribution.
4. Educational programs encouraging financial knowledge and post-retirement preparation.
5. Support of combined pension models integrating government and contribution-based programs.
6. Establishment of senior citizen support centers in metropolitan regions to offer financial and emotional guidance.

References

1. Chaudhary A. Impact of Income Security on Aging Population. Asian Journal of Social Research. 2023;12(1):15-29.
2. Kumar D. Financial Security and Elderly Well-being: A Comparative Study. Indian Journal of Economics. 2018;99(2):120-135.
3. Ministry of Social Justice and Empowerment. National Policy on Senior Citizens. Government of India; c2021.
4. Patel J, Singh K. Socioeconomic Conditions of Retired Persons in India. Social Science Review. 2017;15(3):233-240.
5. Rajan SI. Ageing and Social Security in India. Economic and Political Weekly. 2021;56(3):45-52.
6. Sharma P, Verma N. Pension and Economic Security of the Elderly. Journal of Social Development Studies. 2020;8(2):89-97.
7. Singh R, Gupta A, Mishra P. Role of Pension in Promoting Psychological Well-being. International Journal of Gerontology. 2019;13(4):210-218.
8. United Nations. World Population Ageing Report. New York: UN DESA; c2022.
9. World Health Organization. Ageing and Health. Geneva: WHO Press; c2020.
10. Yadav R, Tiwari M. Retirement Benefits and Quality of Life Among Pensioners. Journal of Human Welfare. 2022;10(1):56-64.
11. Mishra P, Das R. Urban Retirees and Financial Dependence: An Indian Perspective. Indian Journal of Social Policy. 2021;14(2):121-136.
12. Government of India. National Social Assistance Programme Annual Report. Ministry of Rural Development; c2024.