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Socio-Economic Determinants of Life  
Satisfaction for Older People in Pakistan

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# Socio-Economic Determinants of Life Satisfaction for Older People in Pakistan

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## Table of Contents

Abstract.....	i
1. Introduction .....	1
2. Literature Review.....	2
3. Empirical Methodology.....	5
3.1. Construction of Variables and Descriptive Statistics.....	6
3.2. Econometric Model.....	7
4. Results and Discussion.....	7
5. Conclusion.....	8
6. Policy Recommendations.....	10
References .....	11
Annexure A.....	14

## **ABSTRACT:**

With old age comes a threat to health and economic well-being. With the world population ageing and older population estimates to double by 2050, there is an increasing concern for identifying the determinants of life satisfaction in old age. This paper identifies the determinants of life satisfaction for older population in Pakistan. The paper uses primary data collection methods employing the SPRC Old Age Well – being Survey 2020, with a sample of 450 respondents from the cities of Islamabad, Lahore and Karachi. Generalised ordered logistic regression was used to identify the determinants of increasing life satisfaction among older people, from poor to moderate and subsequently from moderate to higher life satisfaction. The results indicated that increased participation in household decision making and decline in neglect, stereotyping and age discrimination faced by the respondents were significant in improving their life satisfaction from poor to moderate level. Average monthly family income and medicine needs being satisfied were significant in improving life satisfaction from moderate to high level. Additionally, property ownership was significant in improving life satisfaction in both levels. Concludingly, the paper highlights the need to identify different determinants for different levels of life satisfaction and emphasizes the need of a social uplift in addition to an economic uplift to increase the overall life satisfaction of older population in Pakistan.

**Keyword(s):** *Life Satisfaction, Pakistan, Older Population*

**JEL Codes:** *D91, I31, I38*

## 1. Introduction

A person is said to be satisfied in life, if he/she feels content with their life. It is important to note here, contentment from the fulfilment of a need or want may vary for each person (Sousa & Lyubomirsky, 2001), hence, life satisfaction is a subjective phenomenon and rather complicated to measure. Life satisfaction among old age population is expected to increase moderately as the overall increase in life expectancy has been observed. There are several factors which play an important role in development of life satisfaction among elderly such as economic status, health conditions, level of participation in community events, socio-cultural activities, fulfilment of expectations, personal relationships and lifestyle. Decrease of income and increasing health issues are the major problems in old age which needs determining of strategies concerning the prevention of diseases of the elderly people and improving their health and quality of life. Inter-generational support is also required which embraces all age groups in the society. (Güven, 2010). Life satisfaction is related to the level of participation in social activities, change in participation in social activities, arrangements in the individual's life, important life events, age, gender, retirement, income level, marital status, family life and societal life (Şener et al., 2007).

Population is ageing across the globe, this is more and more evident in developing countries. In developed countries the number of people aged 60 or over is expected to rise from 287 million in 2013 to 417 million in 2050. In less developed countries the same figures are 554 million and 1.6 billion, respectively. By the middle of the century the share of elderly will reach 32% of the whole population in rich countries and 19% in developing countries (*World Population Ageing*, 2013).

As of 2019, an estimated population of 15 million people living in Pakistan is aged over 60 which are 7% of the country's total population. The proportion of older people is expected to double to 12% in 2050 with 40 million people aged over 60. Pakistan is ranked 150<sup>th</sup> out of 189 countries on the latest United Nations Human Development Index Ranking in 2018. Only 2.3% of the population older than the statutory pensionable age in Pakistan actually receive an old-age pension (contributory, noncontributory or both). As life expectancy is predicted to rise above 70 years, the issue of an ageing population is of increasing concern in Pakistan. This has an increase in dependency ratio. Over time, there will be fewer and fewer working age people to provide economic support during old age<sup>1</sup>

Old age population is considered as one of the vulnerable groups of the society, who for support and protection require a proactive response. The population of Pakistan is growing rapidly and so is the old age dependency ratio (Cheema, 2012). It is thus crucial to explore the dimensions of old age, this study investigates and identifies the socio-economic determinants of life satisfaction among the old age population (i.e. individuals

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<sup>1</sup> HelpAge International, Ageing Population in Pakistan <https://ageingasia.org/ageing-population-pakistan/#:~:text=As%20of%202019%2C%20almost%2015,the%20demand%20for%20health%20services.>

aged 55 or above) in Pakistan. It employs primary data and carries out quantitative analysis. The significance of this study is that it probes the determinants of the life satisfaction, which can be later proposed as guideline for the policy makers in developing the far-reaching applicable policies for the old age population.

**Table 1: Gender Analysis of Levels of Life Satisfaction in Old Age Population**

Levels of Life Satisfaction	Total (Percentage out of Total Respondents)	Male (%)	Female (%)
Poorly Satisfied	13%	75%	25%
Moderately Satisfied	47%	77%	23%
Highly Satisfied	40%	79%	21%

Gender segregation in this regard shows there is little variation in how many people are satisfied to a certain level among males and females. 15% of the women were poorly satisfied from their lives while 48% are moderately satisfied and 37% are highly satisfied from their lives. Psychological aspect of life satisfaction is pre-eminent, where data shows that 25% of the old age population suffers from depression and anxiety. Looking towards the status of residence for older persons, 72% said that they are living with spouse, children and grandchildren, whereas 9% are living with spouse only and 2% are living with relatives. 7% of older persons are those who are living alone.

This paper starts with theoretical and factual evidences which support the main argument as an introduction. Second section gives literature review of the study. Next section discusses the research methodology, then results and discussion focusing on logit regression model is presented. Conclusion and policy recommendations are given at the end.

## 2. Literature Review

Life satisfaction and its determinants vary as a person moves through the different stages of his//her life cycle. Hence, it is crucial to determine why and how life satisfaction is determined for the older population in Pakistan. There is extensive literature on the determinants of life satisfaction from all across the globe, the trends that emerge from this literature give good insights in determining the level of life satisfaction of an individual, as it can be used to make comparison among different type of determinants (economic, physical and social functioning) and among the developed and developing world. This paper conducted literature review, grouped together research of five subsequent years and highlighted type of factors established as significant or insignificant in determining life satisfaction.

Older people will be satisfied when their age and role specific problems are minimized (that would otherwise create greater difficulty for them). Hence, it can be seen that prior researches reflect the importance of health and social functioning as greater than income and demographics (Fernández-Ballesteros et al., 2001; Hutchinson et al., 2004; Ferring et al., 2004). Fernández-Ballesteros et al., (2001) suggest that health, social relations and functional ability effect older peoples' wellbeing psychologically and emotionally, thus being significant determinants of life satisfaction in old age. Delhey (2004) further

seconds these relates in his research carried out in the EU region for identifying the determinants of life satisfaction in EU countries. The results indicated income as being less important in having an impact on well-being, in fact in Italy and Sweden income had no effect on appreciation of life. On the contrary, in all EU countries, again, health, social and family life turned out to be strong indicators of life satisfaction. Life satisfaction is relatively high across all these countries and with little variation. Hutchinson et al., (2004) adds to this by highlighting the role of religion in well-being and differing importance for men and women. Well-being seems a more internally driven construct more closely related to psychological factors and physical health while satisfaction with life is more associated with social roles and perceptions.

Socio-demographic indicators including gender, age, living conditions and physical activities did not well explain low levels of life satisfaction for older people (65+). On the contrary, reduced self-care capacity of the old age had a significant association with them reporting low levels of life satisfaction. This deteriorated self-care capacity included fall in the ability to maintain their require health, financial and social environment (Rn, 2006). However, there are researches that suggest income is the most important factor followed by heath, in determining life satisfaction of older people, while it has a negative relation with unemployment (Jung et al., 2010; Frijters et al., n.d.). The issue with South Korean economy is not just of ageing but rather ageing of the productive lot, for which both physical and social function is crucial in determining well-being of life. Life satisfaction is thus dependent on a wide array of determinants including socio-economic, demographic, social and physical aspects (Jung et al., 2010; Onishi et al., 2010).

Broadly classified are the components of life satisfaction in old age and its determinants. Components of life satisfaction here refer to the different aspects of life in which life satisfaction may be measured, such as income, gender, age, marital status, health condition and occupation (Ngoo et al., 2020; Appleton & Song, 2008). Determinants of life satisfaction, however, are the things that impact the level of satisfaction, for example, living conditions, social function and physical function. For better comprehension of the topic, it is important to understand that the difference between components and determinants is only of interpretation. If life satisfaction is measured for different aspects of live, they become components, such as if life satisfaction for different income groups is measured. On the contrary, if the impact of increased income on life satisfaction is observed, income here becomes a determinant.

With research setting the base of life satisfaction determinants, further studies focused more on comparisons of life satisfaction across different determinants, race and geography. A study carried out in Malaysia focused on identifying that residential status does have an impact of life satisfaction. Older people living with children report a higher level of life satisfaction as compared to those living alone, this stresses the importance of social support systems for the elderly (Kooshiar et al., 2012). Furthermore, life satisfaction may differ according to economic status, geographic region and race (Margolis & Myrskylä, 2013; Ebrahim et al., 2013). For wealthier people health is more important in determining life satisfaction, while for the poor income is. Income matters more for the black race, while health and employment status takes the lead in importance for white race. Additionally, family is an important determinant in Western, Asian and

Anglophone countries, whereas increased religiosity is associated with a higher level of life satisfaction, in Asian countries, specially India and Pakistan religiosity is reported to contribute significantly to life satisfaction (Gull & Dawood, 2013; Ebrahim et al., 2013; Delhey, 2010).

It is argued that both; higher household savings with formal financial sector and higher participation in community activities positively impact well-being, according to a caste study of urban households in Sri Lanka (N, Kuruppuge, R. H., Nedelea, A. M., 2016). The importance of mental health and its impact on a person's level of life satisfaction was highlighted by Puvill et al., (2016), who suggested depression and loneliness are associated with low life satisfaction. A study conducted in Netherlands emphasized on the six specific life domains—income, family, job, friends, sentimental relationships and health, affecting subjects' self-reported levels of life satisfaction. It also showed that the effects were not homogeneous across subgroups, with relevant implications for the estimation of subjective wellbeing equations by using different versions of questionnaire (Angelini et al., 2017). It was further highlighted that old age group is not homogenous, hence the determinants for life satisfaction may vary for subjects in the group (Gamage, S. K. N, Kuruppuge, R. H., Nedelea, A. M., 2016; Rodgers et al., 2017). The oldest group is marked by deteriorating health and functional ability but not with decreased life satisfaction. The varying groups of older population require varying solutions to increase general happiness and life satisfaction. As pointed out by earlier research, the difference may be due to income, race geographical location, etc. Empirical evidence from a survey carried out in China suggests social functioning lays a more important role than physical function in old age (Pan et al., 2019).

Life satisfaction is a subjective measure of happiness, as a person's life satisfaction depends upon, their personality traits and personal reasons for happiness (Güven, 2010.). In old age, generally, a cure for poor health and social isolation would increase happiness. Adding to this, there is a need of a sound social support system and regular monitoring of psychological and physical health to ensure life satisfaction (Hsu, 2010). Concludingly, literature suggests that the importance of different aspects of life as determinants of life satisfaction for older adults, evolved for time. Overall, health, social life, independence, demographics, income, education are the main factors which effect life satisfaction, but which may specifically be significant depends upon a number of factors including geography, age group (within old age), income, race and residential status (Hayat et al., 2016; Ngoo et al., 2020).

In prior times the focus of research was more on identifying the determinants of life satisfaction. Health, social function and family life were predominantly the main determinants of life satisfaction in old age. Income was lesser in significance in having an impact on general happiness. Research further suggested that due to the subjective nature of the term "life satisfaction" itself, its determinants may vary for varying economic statuses, regions, race etc. The non – homogeneity in older population in terms of income for example indicated that for poorer old age population, income was a significant determinant of life satisfaction, however, otherwise it was insignificant. Therefore, in recent times the shift of analysis has been more towards comparison (economic, geographic, racial, etc) of these determinants rather than their identification.

### 3. Empirical Methodology

In order to identify the determinants of life satisfaction, this study develops a logistic regression model with life satisfaction as dependent variable (See Table 2). From review of literature and survey results the following variables have been decided as the independent variables in the life satisfaction model:

- **Diet & Medicine Needs:** Old age is associated with deteriorated health due to increased vulnerability and weaker immunity, therefore, in old age health is a significant determinant of life satisfaction (Fernández-Ballesteros et al., 2001; Gamage, S. K. N., Kuruppuge, R. H., Nedelea, A. M., 2016; Rodgers et al., 2017).
- **Average Monthly Family Income & Autonomous Income:** Income has been argued to be significant in determining the life satisfaction of certain groups of older people. General happiness depends on fulfilment of needs and wants, which in turn depends on income (Jung et al., 2010; Frijters et al., n.d.; Appleton & Song, 2008; Gull & Dawood, 2013; Pan et al., 2019; Hayat et al., 2016; Ngoo et al., 2020)
- **Property Ownership:** Whether people own property/assets in old age or not, unfortunately, has a lot to do with how they are treated, which ultimately effects their happiness, particularly given the cultural context of Pakistan.
- **Decision Making Power:** As per the cultural norms in Pakistan, older people expect to remain the household decision makers in the family. Generally, men have a higher decision-making power than women.
- **Neglect:** In this paper the term “neglect” is used collectively for neglect, discrimination and abuse faced by the elderly at individual, household and social level. Particularly in old age, a person requires extra attention to go about everyday living. Neglect can cause a financial as well as emotional trauma in old age. Age discrimination is yet another phenomenon accompanied by old age. Often older people are restricted from activities of leisure and independence. Physical, emotional and financial abuse faced by the older population on the hands of their caregivers, family as well as the society must not be ignored. Older people, due to their health and accessibility constraints may not be able to voice their concerns and take the necessary actions to protect their rights, hence are likely to be exploited when it comes to abuse.

Both neglect and decision making are indicative of ones social functioning and social function is a paramount determinant of old age wellbeing (Fernández-Ballesteros et al., 2001; Hutchinson et al., 2004; Ferring et al., 2004; Jung et al., 2010; Frijters et al., n.d.; Kooshiar et al., 2012; Pan et al., 2019; Güven, n.d.).

The purpose of the study is to probe the socio-economic determinants of life satisfaction among old age population. This study employs data collected by the Social Protection Resource Centre (SPRC) through the SPRC Old Age Wellbeing Survey 2020 conducted with a sample size of 450 respondents (aged 50 years and above) in three main cities of Pakistan i.e., Lahore, Karachi and Islamabad Capital Territory. In selecting the sample for the survey, random sampling technique was used in each city and the sample size of 450 was divided equally among the target cities i.e., 150 respondents from each. The questionnaire designed for the survey had the following 12 sections: demographics, socio-economic situation, physical health, mental health, loneliness, social

participation/integration, social assistance, impact of COVID 19, stereotyping, discrimination & abuse, awareness & enabling environment and life satisfaction.

**Table 2: Description of Survey Sample**

Variable	Categories	Percentages
Age	55 years – 79 years	89%
	80 years and above	11%
Gender	Female	23%
	Male	77%
Marital Status	Married	68%
	Widow/er	27%
	Single	2%
	Divorce	2%
Education	Illiterate	15%
	<i>Deeni Madrassa</i> (Religious Education)	13%
	Primary	24%
	Middle	14%
	Matric	17%
	Intermediate	7%
	Bachelors	7%
	Masters	4%

### 3.1. Construction of Variables and Descriptive Statistics

**Table 3: Descriptive Statistics of Categorical Variables**

Dependent Variable		
Variable Name	Variable Category	Percentages
Life Satisfaction ( $L_i^S$ )	=0 “Poorly Satisfied”	13%
	=1 “Moderately Satisfied”	46%
	=2 “Very Satisfied”	43%
Independent Variable(s)		
Variable Name	Variable Category	Percentages
Diet Needs ( $Q11A_i$ )	=0 “Diet Needs Not Met”	14%
	=1 “Diet Needs Met”	86%
Medicine Needs ( $Q11B_i$ )	=0 “Medicine Needs Not Met”	30%
	=1 “Medicine Needs Met”	70%
Average Monthly Family Income ( $Q13$ )	Average Monthly Income of Household	PKR 56,772
Property Ownership ( $property_i$ )	0= “No Property in Ownership”	50%
	1= “Have Property in Ownership”	50%
Decision Making ( $Q45_i$ )	0= “Do not Participate in Household Decision Making”	17%
	1= “Participate in Household Decision Making”	83%
Neglect ( $neglect_i$ )	0= “Have not faced Neglect, Stereotyping or Discrimination”	32%
	1= “Have faced Neglect, Stereotyping or Discrimination”	68%
	0= “No income source”	19%

Autonomous Income ( <i>autincome<sub>i</sub></i> )	1= “Income from either Pension, Rental Income, Salary, Agriculture or Investments”	81%
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### 3.2. Econometric Model

In the questionnaire, the question for life satisfaction had three categories i.e., 0 = “Poorly Satisfied”, 1 = “Moderately Satisfied” and 2 = “Very Satisfied”, when the dependent variable is ordinal, ordered logistic model is used. However, prior researches have deduced it may not be appropriate to use the ordered logistic model, hence this paper employs the generalized ordered logistic model (gologit/gologit2) (Hoskins, 2016; Williams, 2006). The gologit2 model can be written as:

$$P(Y_i > j) = \frac{\exp(\alpha_j + X_i\beta_j)}{1 + [\exp(\alpha_j + X_i\beta_j)]}, j = 1, 2, \dots, M - 1$$

The command gologit2 was run on STATA to attain the results of regressing life satisfaction on 7 independent variables. The gologit2 equation for life satisfaction is as follows:

$$L_i^s = \delta_0 + \delta_1 Q11A_i + \delta_2 Q11B_i + \delta_3 Q13 + \delta_4 property_i + \delta_5 Q45_i + \delta_6 neglect_i + \delta_7 autincome_i + \varepsilon_i$$

where,

$L_i^s$  = Life satisfaction of *ith* individual

$Q11A_i$  = Diet Needs of *ith* individual

$Q11B_i$  = Medicine Needs of *ith* individual

$Q13$  = Monthly family income of *ith* individual

$property_i$  = Property ownership of *ith* individual

$Q45_i$  = Decision making power of *ith* individual

$neglect_i$  = Neglect, stereotyping & discrimination faced by *ith* individual

$autincome_i$  = Autonomous income of *ith* individual

## 4. Results and Discussion

When interpreting results of a generalised logit model, gologit regression results are used to identify the signs of coefficients for each variable which are indicative of the relationship of each independent variable with the dependent variable. For interpreting the magnitude of effect of each variable, marginalised effects of the model are used (See Annexure I). The results of the gologit2 regression model suggested that for older people to be moderately satisfied, property ownership, household decision making, neglect, stereotyping and age-discrimination had a significant impact ( $p < 10\%$ ). If the individual owns a property there is a 9% chance that their life satisfaction will improve from poor to moderate, having decision making power will improve life satisfaction in the same manner by a chance of 15.8%. Facing neglect (recall, it incorporates neglect,

discrimination and stereotyping), reduces life satisfaction from moderate to poor by a chance of 5.1%.

**Table 4: Generalised Ordered Logit Regression Analysis for Determinants of Life Satisfaction**

Generalized Ordered Logit Estimates		LRchi2(14)=	88.45	
Log likelihood = -210.60293		Pseudo R <sup>2</sup> =	0.1735	
Levels of Life Satisfaction	0: Poorly Satisfied to Moderately Satisfied		1: Moderately Satisfied to Highly Satisfied	
	Coef.	P>z	Coef.	P>z
Diet Needs	-0.55	0.34	0.019	0.976
Medicine Needs	0.703	0.15	0.774	<b>0.070*</b>
Monthly Income	0	0.236	0	<b>0.022**</b>
Property Ownership	1.432	<b>0.013**</b>	0.774	<b>0.008**</b>
Decision Making	1.599	<b>0.001**</b>	0.809	0.119
Neglect	-0.95	<b>0.076*</b>	0.652	0.081*
Autonomous Income	0.649	0.134	0.312	0.418
_cons	0.052	0.936	-3.21	0

Note: \*\*p < 0.05; \*p < 0.10

Additionally, for older people to be highly satisfied, fulfilment of medicine needs, average monthly family income and property ownership had a significant impact ( $p < 10\%$ ). If medicine needs of the elderly are adequately met, there is an 11.7% chance that their life satisfaction will increase from moderate to high, owning a property would improve the level of life satisfaction in the same manner by a chance of 8.8%. The results were very intuitive implying that for attaining moderate life satisfaction, social and cultural factors are significant, while, for gaining a high level of life satisfaction economic needs being met are crucial (See Annexure I for Marginal Effects of the goLogit Model). These results indicate the importance of analysing the concept of life satisfaction by first defining the different levels of life satisfaction, since its determinants vary accordingly.

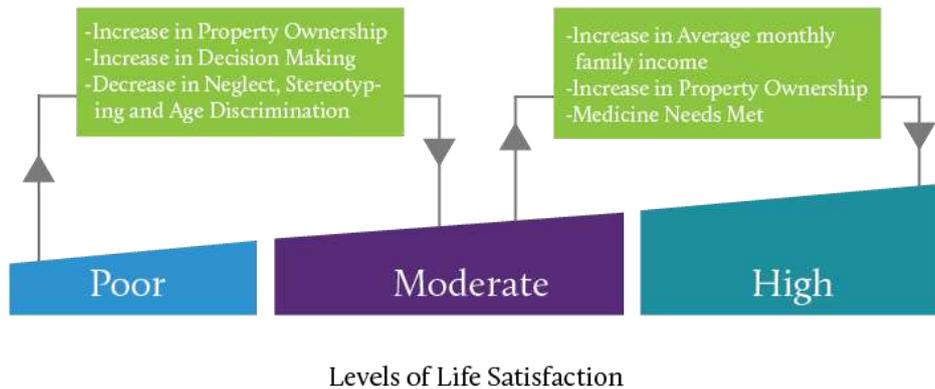
## 5. Conclusion

With old age, comes an increasing concern for sustaining good health and economic conditions. This implies old age brings a threat to overall life satisfaction. 7% of Pakistan's population is above the age of 60 years and global projections indicate the percentage of older people (i.e., above 60 years) will double to 12% by 2050. It is therefore important to identify the region, race, gender and economic status specific determinants of life satisfaction for older people. Research on determinants of life satisfaction for older people has evolved overtime from identifying the determinants to comparing them across the non – homogeneous older population. It is crucial to acknowledge that economic, regional, racial and even religious differences lead to varying determinants of life satisfaction for people in each group.

This paper attempts to identify the determinants of life satisfaction for older people in Pakistan by employing primary methods of data collection, using survey tool. 450 older people in the cities of Karachi, Lahore and Islamabad were surveyed using SPRC Old Age

Well-being Survey 2020. For analysis, econometric modelling was used, employing the generalised logistic regression model (gologit2). The results from present study add to existing research by highlighting that increased income/financial position is not the prime solution for attaining higher level of life satisfaction among the old age. A call for social change and old age property rights can be significantly effective in this regard. As to generally “feel happier”, older people require to be “treated well” in the society.

**Figure 2: Determinants of Life Satisfaction for Older People**



It can be seen the paramount variables for attaining moderate satisfaction are greater property ownership, increased participation in decision making and a decline in neglect. These three are related to the social and cultural aspects of life of an average older citizen of Pakistan. Unlike many foreign societies, the cultural norm in Pakistan is that youth lives with and often remains dependent on their parents even till adult life. Even after being financially independent, children consult their elders in household decision making. Ownership of property, in addition, gives a feeling of financial independence and takes away the feeling of being a burden on others (which effects the way older people are treated). The variables important for increasing life satisfaction from moderate to high are medicine needs being met, family income and property ownership. The economic vulnerability in old age creates a struggle for older people in meeting age-specific needs. They require increased attention in terms of health care and economic support, and in fact become less worthy of generating it. To increase life satisfaction of older people, the government can ensure provision of *well-defined property rights*<sup>2</sup>, especially for the older population.

<sup>2</sup> Well-defined property right is one exhibiting these three characteristics:

1. Exclusivity—All benefits and costs accrued as a result of owning and using the resources should accrue to the owner, and only to the owner, either directly or indirectly by sale to others.
2. Transferability—All property rights should be transferable from one owner to another in a voluntary exchange.
3. Enforceability—Property rights should be secure from involuntary seizure or encroachment by others. (Teinenberg & Lewis, 2012)

## 6. Policy Recommendations

Based on the findings of this study, the paper puts forward the following policy recommendations:

- There is a need to have updated data on older population. To ensure that older people face no neglect, stereotyping, abuse and age discrimination, police can pay regular visits to the elder asking them about general well-being and societal threats.
- The results of this paper suggest that property ownership is the most important variable in increasing life satisfaction of older population in Pakistan from poor to moderate and subsequently from moderate to high. Even those who own property, due to multiple reasons such as illiteracy, lack of awareness and lack of proper law and order situation, often have to face loss of property ownership. There is thus a need to ensure provision of well – defined property rights for the elderly and rights that provide them protection from forceful transfer of property (such as illegal holding of property). The effective implementation of such rights and their respective laws also needs to be emphasized.
- 70% of poor older population (i.e., with average monthly income less than PKR 25,000) reported that they receive no financial assistance from the government<sup>3</sup>. As average monthly income is yet another significant variable in improving life satisfaction from moderate to high, there needs to be a mechanism of monthly provision of financial support (social assistance) to the poor older population.
- Overall, 70% respondents reported that their medicine needs are being met, however, out of the respondents with monthly income less than PKR 25,000 only 40% reported that their medicine needs are being met. Poverty and old age, combined, not only increase the need of healthcare support, but also pose a threat to fulfilment of healthcare needs. This highlights the need to make efforts to ensure access to healthcare support provided by the government, especially to the poor older population.

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<sup>3</sup> Findings of SPRC Old Age Well – being Survey 2020

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## Annexure A

### Marginal Effects after Generalised Ordered Logit Model

<b>Model gologit2_mfx (Marginal effects after gologit2)</b>							
Q55	Coef.	Std err	z	P>z	[95% Conf. Interval]		
0							
Q11A	0.0296	0.0272	1.0900	0.2770	-0.0237	0.0829	
Q11B	-0.0501	0.0432	-1.1600	0.2460	-0.1346	0.0345	
Q13	0.0000	0.0000	-1.5600	0.1190	0.0000	0.0000	
property	-0.0888	0.0400	-2.2200	0.0260	-0.1672	-0.0104	
Q45	-0.1582	0.0800	-1.9800	0.0480	-0.3150	-0.0014	
neglect	0.0511	0.0297	1.7200	0.0860	-0.0072	0.1093	
autincome	-0.0485	0.0403	-1.2000	0.2280	-0.1274	0.0304	
1							
Q11A	-0.0340	0.1427	-0.2400	0.8120	-0.3138	0.2457	
Q11B	-0.1167	0.0857	-1.3600	0.1730	-0.2847	0.0513	
Q13	0.0000	0.0000	-0.5500	0.5800	0.0000	0.0000	
property	-0.0881	0.0715	-1.2300	0.2180	-0.2282	0.0521	
Q45	-0.0094	0.1084	-0.0900	0.9310	-0.2218	0.2029	
neglect	-0.1918	0.0770	-2.4900	0.0130	-0.3428	-0.0409	
autincome	-0.0204	0.0814	-0.2500	0.8020	-0.1800	0.1392	
2							
Q11A	0.0044	0.1467	0.0300	0.9760	-0.2832	0.2920	
Q11B	0.1668	0.0853	1.9600	0.0500	-0.0003	0.3339	
Q13	0.0000	0.0000	2.2600	0.0240	0.0000	0.0000	
property	0.1769	0.0664	2.6600	0.0080	0.0467	0.3071	
Q45	0.1676	0.0942	1.7800	0.0750	-0.0171	0.3523	
neglect	0.1408	0.0756	1.8600	0.0630	-0.0074	0.2889	
autincome	0.0689	0.0824	0.8400	0.4030	-0.0925	0.2303	