

Perceptions of health improve with pension receipt, researcher says

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After retirement, pensions provide consistent income to aging individuals. Although the details of pension eligibility and implementation vary by country, receiving pensions can represent a new life stage for individuals. Now, a University of Missouri researcher has studied how older men and women view their health before and after receiving fixed incomes. South African men and women in the study viewed their health more positively when they began receiving their pensions, but the heightened sense of well-being faded over time.

"We looked at individuals' perceptions of their own health. Did they worry less? Were they less sad and more satisfied with life now that they were receiving pensions?" said Enid Schatz, associate professor of [health science](#) in the School of Health Professions. "People perceive their lives and well-being as better after they start receiving their pensions because they're getting money that they didn't used to get, so they're able to do more for others and more for themselves. When they are first able to do that, it feels good. Ten years later, their feelings of progress are not as great."

Schatz, who also teaches [women's](#) and gender studies in the MU College of Arts and Science, analyzed data previously collected as part of the WHO-INDEPTH Study of Global Ageing (sic) and Adult [Health Survey](#) of men and women in rural South Africa. Women reported poorer well-being than men, although women reported feeling less worried and more satisfied after they started receiving their pensions. Conversely, men reported lower well-being in the years leading up to receiving their

pensions and, after receiving the pensions, men's well-being improved for five years and then declined.

"Women get a greater benefit in those first five years from having the money in their households," Schatz said. "Women are doing more of the [caregiving](#), and pensions give them the comfort that they have a resource to do so. South Africa is a society where, traditionally, men have been the wage earners while women have stayed at home. For some women, the pensions might be their first incomes or their first consistent incomes."

The pension system in South Africa differs from Social Security in the United States. In South Africa, individuals do not need to have worked to receive pensions. Men and women qualify for pensions if they earn less than a certain amount and are age 60 or older. When Schatz conducted the study, men qualified at age 65 and women qualified at age 60. Although Schatz studied individuals from rural South Africa, she said her study may give researchers and policymakers an idea of how aging adults in the U.S. might feel about receiving fixed incomes after [retirement](#), particularly in the current tough economic climate.

"Pensions and government assistance more generally are important sources of income for households and a way of making individuals feel better about themselves and their abilities to take care of themselves and their families," Schatz said. "Many people complain about social safety nets because they don't think they do what they're supposed to do. The data from my study indicate that people who do not have access to other sources of income—because they are too old or sick to work, or they have retired—are still supporting other people. Pensions affect the economic well-being of entire households."

Social Science & Medicine published the article, "The impact of pensions on [health](#) and wellbeing in rural South Africa: Does gender matter?"

Schatz's co-authors included Margaret Ralston, a doctoral student in the Department of Sociology in the MU College of Arts and Science, and researchers from the University of Colorado and the University of the Witwatersrand in Johannesburg, South Africa.

Provided by University of Missouri-Columbia

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