



Adjustment, Financial Well Being and Life Satisfaction Among Retired Indian Air Force Officers and Retired Civilian Officers

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ABSTRACT: An Indian Air Force Officer's retirement life is very different as compared to a civilian's retirement. An attempt was made to compare the adjustment, financial well-being, and life satisfaction of retired Indian Air Force Officers and retired civilians. A sample of 206 retired Indian Air Force Officer's (rank, Wing Commander, Group Captain, and Air Commodore) and retired civilians was collected via Google Form which included the Brief Adjustment Scale-6 (Rick...et al,2020), Financial Well-Being by the Consumer Financial Protection Bureau (CFPB, 2011) and The Satisfaction with Life Scale (SWLS) (Diener...et al 1985). T-test was employed to analyse data. The result shows that adjustment is higher on retired civilian officers, financial well-being is higher on retired Indian Air Force Officer and life satisfaction is higher on retired civilian officer. This research helps in understanding what measures can be taken to help them in this process.

KEYWORDS: Adjustment, financial wellbeing, life satisfaction

I. INTRODUCTION

In addition to the primary role of The Indian Air Force (IAF) which is to defend the nation and its airspace against any threats, IAF is normally the first respondent when it comes to assisting the government and the civil authorities during national calamities and internal disturbances. As part of India's growing standing as a leading power, Indian Air Force is actively involved in preventing or mitigating regional and international crises in terms of providing humanitarian aid and evacuating people in foreign countries whenever called upon.

Civilian in its literal meaning is those who are not on active duty with military, para military, police etc. Civilian for the purpose of this study is considered as people who have been working in banking sector, Public Sector Undertakings, and other semi-Government organisations.

Retirement is a universal phenomenon that every individual has to go through one day or another, and hence it is not an exception for IAF personnel. The only difference is that they retire at an early age compared to their civilian counterparts. Only officers who have superannuated have been considered for this study. The bulk of the personnel who retire from this service are relatively young (between 55- 57 years) considering the present age lifecycle and still have an effective life and livelihood left. Hence, retirement or superannuation is an important landmark of Indian Air Force. Early retirement is definitely one cause of the many problems faced by this category of ex-servicemen.

Re-establishment from military life to civilian life has great challenges, which the majority of these personnel face. It leads to social, psychological, and emotional changes in the individual, requiring them to adapt to these changes in a very short period. These challenges can persist in many ways over the life course. (Wright, 2009, 2009; Ardel & Landes, 2010). Though this transition from military to civilian life has an impact on the life course of a military veteran, this aspect is neither given much importance nor adequately researched. Whereas for the civilians it's not that hard to adjust because they would continue in the same social environment even post-retirement. There are no standard criteria or yardsticks for measuring how successful the transition is; however, mental, physical, social, and financial well-being can be considered as a few of the core attributes in the life course of the officer as well as his family during this transition. To understand this transition, adjustment, financial well-being and life satisfaction will be considered to see how it effects post-retirement on retired Indian Air Force Officer and retired Civilian.

It aims to compare the Adjustment, Financial Well-being and Life Satisfaction among retired Indian Air Force Officers and retired Civilian Officers. Retirement in general leads to social,



psychological, and emotional changes in the individual, requiring them to adapt to the changes. Very less studies have been done on how these affects the civilians and military personnel post their retirement. Hence, this study is conducted to understand the importance of Adjustment, Financial Well-being and Life Satisfaction and how they differ for Indian Air Force Officers and civilian post-retirement.

II. LITERATURE REVIEW

Komal Sharma (2021) examined the various facets of military wives' lives and work. The sample was collected from 32 military spouses, ages 35 to 50, whose husbands were deployed, provided data for this study. The Multidimensional Scale of Perceived Social Support (MSPSS), Life Satisfaction Scale, and Ryffs Psychological Well-Being Scale were used to design a questionnaire. The result indicated a positive relationship between life satisfaction and psychological health as well as a favourable relationship between life satisfaction and social support.

A study by Dr. Pooja Varma (2020) examined the connection between armed force members' mental health and life satisfaction. The data was taken from JCO's and NCO's (Center and Higher position) rank work force of ASC Center and school, Bangalore, at their pre-retirement stage (within the next 12 months of retirement). The results indicate that mental health would positively influence life satisfaction in the armed forces prior to retirement in a significant way.

Brian D. Turner (2015) examined which financial factors impact significantly a subjective well-being. They used data from 1,000 soldiers, including 51 questions. The result showed that variables such as net worth for retirement, emergency savings, and financial knowledge were significantly related to well-being at the 0.05% level.

Peter E. Spiegel, Kenneth S. Shultz (2009) conducted a study to understand the impact of preretirement planning and the transferability of knowledge, skills, and abilities (KSAs) on the retirement satisfaction and adjustment of retired naval officers. The study used a longitudinal sample of 672 naval officers. The result showed that both preretirement planning and the transferability of KSAs significantly affected retirement satisfaction and adjustment.

III METHODOLOGY

Hypothesis

1. Adjustment is lower for retired Indian Air Force officer than retired civilian officers.
2. Financial well-being is higher for retired Indian Air Force Officer than retired civilian.
3. Life Satisfaction is higher for retired Indian Air Force Officer than retired civilian officers.

Objectives

1. To compare Adjustment of retired Indian Air Force Officers and retired civilian Officers.
2. To compare the Financial Well- being of retired Indian Air Force Officers and retired civilian Officers.
3. To compare Life Satisfaction of retired Indian Air Force Officers and retired civilian Officers.

Research Design

A quantitative research design was used to study the comparison between retired Indian Air Force Officer and retired Civilian Officer.

Sample

The study was conducted on retired/ Superannuated male Indian Air Force Officers {rank of Wing Commander (Wg Cdr), Group Captain (Gp Capt) and Air Commodore (Air Cdr)} and retired male civilian officers of age 54-60 years. The data was collected from 204 participants, consisting of 102 retired Indian Air Force Officers (50%) and 102 retired Civilian officers (50%). Purposive sampling and snowball sampling method was used to collect data.

Procedure

The questionnaire was created via google form which was circulated through online platform like WhatsApp, Facebook and Instagram. The questionnaire consisted of instruction on how to fill it and the participants were assured of their confidentiality and that the data will not be misused.

Tools Used for Data Collection

Brief Adjustment Scale-6 (BASE-6): Adjustment was measured by using Brief Adjustment Scale-6. It was developed by Rick A Cruz, A. Paige Peterson, Corey Fagan and Whitney Blackr. It is a six-item self-reported measure of general psychological adjustment.

Consumer Financial Protection Bureau (CFPB): Financial Well-Being was measured by using Consumer Financial Protection Bureau (CFPB). It is



a 10-item scale to measure financial well-being of an individual.

The Satisfaction with Life Scale (SWLS): Life satisfaction was measured by using The Satisfaction with Life Scale (SWLS). It was developed by Diener, Emmons, Larsen, and Griffin. It assesses the satisfaction with the respondent's life as a whole.

Theoretical Framework:

Shaffer (1956) stated, "Adjustment is the process by which a living organism maintains a balance between needs and the circumstances that influence the satisfaction of these need". It is the behavioural process of humans balancing conflicting needs against obstacles in the environment.

Consumer Financial Protection Bureau, Financial Well Being in America (2020), stated "Financial well-being is a state of being wherein a person can fully meet current and ongoing financial obligations, in which one can feel secure in their financial future, and is able to make choices that allow them to enjoy life."

Diener, Emmons, Larsen, & Griffin (1985) define Life satisfaction as "the level of enjoyment, well-being, and satisfaction with one's life and activities. It is in terms of a high score achieved on the satisfaction with life scale. It is a global assessment of a person's quality of life according to his chosen criteria."

Statistical tools:

Data from the verified subjects was analysed from the sample collected statistically using t test

IV RESULT AND DISCUSSION

Here, the data collected on the inputs received from both IAF and Civilian subjects based on the questionnaire for all three variables were analysed using descriptive statistics.

Table 1: Descriptive Statistics of all variable

Variable	Group	Mean	Median	Mode	Std Deviation	Range	Min	Max
Adjustment	IAF	14.53	13	12	6.579	34	6	40
	Civilian	12.22	11	9	4.601	20	6	26
Financial WellBeing	IAF	27.13	28	30	5.236	27	10	37
	Civilian	25.01	25	30	5.68	25	15	40
Life Satisfaction	IAF	28.21	30	31	4.884	20	15	35
	Civilian	28.2	31	32	5.946	24	11	35

Table 1 shows the descriptive statistics of the variables. This table shows the mean, medium,

mode as well as standard deviation score each variable has got.

1 Comparison of Adjustment between Retired Indian Air Force Officer and Civilian

Table 2 t-score of Adjustment among Retired Indian Air Force and Civilian Officers

	M	SD	t	df	p	
Retired	2.421	6.579				
IAF Officer			2.898	181	0.002	0.05 Significant
Retired	2.037	4.601				
Civilian						

As seen in Table 2, The p value of the t-test analysis for overall Adjustment which was done between retired Indian Air Force and retired Civilian officers, is proved to be significant. This means there is a significant difference between both the groups, where in the data showed that Indian Air Force officers have more adjustment issues post-retirement than civilian's counterparts. Hence the hypothesis is accepted.

2 Comparison of Financial Well Being between Retired Indian Air Force Officer and Civilian

Table 3 t-score of Financial Well-being among Retired Indian Air Force Officer and Civilian

	M	SD	t	df	p	
Retired	2.713	5.236				
IAF Officer			2.768	201	0.003	0.05 Significant
Retired	2.501	5.680				
Civilian						

Table 3 shows the p value of the t-test analysis for overall Financial Well-being which was done between retired Indian Air Force and retired Civilian officers, is proved to be significant. This means there is a significant difference between both the groups, where in the data showed that Indian Air Force officers have more Financial Well-being post-retirement than civilian counterparts. Hence the hypothesis is accepted.



3 Comparison of Life Satisfaction between Retired Indian Air Force Officer and Civilian

Table 4 t-score of life satisfaction among Retired Indian Air Force and Civilian Officers

	M	SD	t	df	p	
Retired IAF Officer	5.643	4.884	0.0129	195	0.495	0.05 Not Significant
Retired Civilian	5.641	5.946				

Table 4 shows the p value of the t-test analysis for overall Life Satisfaction which was carried out between retired Indian Air Force and retired Civilian officers, is proved to be non-significant. Hence, it rejects the hypothesis that life satisfaction is higher for a retired Indian Air Force Officer than retired Civilian.

Discussion

The purpose of this study was to compare adjustment, financial well-being and life satisfaction among the retired Indian Air Force Officer and retired Civilian through t-test.

The results indicated that IAF officers face greater challenges in adjusting to civilian life post-retirement as compared to their civilian counterparts. This difficulty arises from the abrupt transition from a protected military environment to an alienated civilian societal environment. In contrast, retired civilians experience fewer adjustment difficulties, as they continue to be with the same societal environment even after retirement.

Retired IAF officers showed a higher level of financial stability as compared to civilian post retirement. This could be due to the monthly financial assistance they get in the form of pension. Further, discussions with few Air Force Officers also revealed that the service also prepare them towards ensuring financial stability post the inevitable early retirement in military services. Regular lectures and workshop are also conducted even at unit levels in IAF on this aspect. Civilians, on the other hand, lack these financial resources and education, which could contribute to their lower financial well-being.

It is generally believed that people join Indian Air Force due to their passion towards flying and to serve the Nation. Hence it was perceived that Life Satisfaction among this group should be more compared to their civilian counter parts.

However, the results showed the opposite. This could mainly because life satisfaction in itself is a very subjective term, as every individual will have different perspectives, feelings and expectations about their life as they go forward in their life. Some factors which could explain this outcome can be that, nowadays military service is also seen as merely a "job" rather than a passion, which could lead to feelings of dissatisfaction.

Additionally, frequent postings to war/active zones, and non-family stations leads to prolonged separations from their spouses, children, and parents. This has a negative impact on their life satisfaction, when discussed with few IAF officers. Even though these challenges are part of their service, it can also affect their overall life satisfaction.

V CONCLUSION

The study revealed that retired Indian Air Force officers experience greater difficulty adjusting to civilian environment, whereas retired civilians face more challenges in financial well-being. Though it is generally believed that Life Satisfaction among Indian Air Force Officers should be more due to reasons discussed earlier compared to their civilian counter parts, the study indicated the opposite. Further study needs to be undertaken towards analysing the reasons for the same. To reduce post-retirement challenges, it is recommended that support groups or counselling sessions be implemented for both groups' family, both prior to and following retirement. Such interventions can help them prepare to navigate the transition phase, addressing potential mental and emotional difficulties.

Limitations Of the Study

1. The research focuses only on the adjustment, financial well-being and life satisfaction of retired officers and doesn't take into account other factors that can also affect their life course for example, individual / family health, re-employment etc
2. The retired officers of IAF falls under one umbrella of similarity with respect to their culture, social and financial working environment. However, group size of civilian spread across various organisations (private/ bank. PSUs etc), which have varied social and financial working environments leading to differences in their respective life satisfaction post- retirement.
3. The focus is only on Indian Air Force Officers who have superannuated in the rank of Wing Commander, Group Captain, and Air Commodore. This was taken has majority of those superannuating



would be in these ranks, due to the highly pyramidal promotion structure in services. The pension of other Senior rank officers being different, will affect their overall life satisfaction.

4. The adjustment to life post-retirement may also differ because of many other factors, a few being their rank/ appointment, branch/ division, status and role in their respective organization/ service.

Suggestions Of the Study

1. Separate research or questionnaires should be designed to specifically address civilian retirement, providing deeper insights into their unique challenges.

2. Further detailed research on life satisfaction among Indian Armed Forces personnel is recommended to evaluate their work satisfaction and identify areas for improvement.

3. Financial management workshops should be conducted during their mid carrier, particularly for civilians, to educate them on effective financial management as well as savings strategies for the future.

Implications Of the Study

1. The findings suggest a need for targeted resettlement programs for Indian Air Force personnel transitioning to civilian life. These programs should include workshops and support group session to help the officers and their family to reduce the feelings of alienation and promote smoother adjustment to civilian life.

2. The study underscores the importance of proactive financial education for civilian officers, beginning in mid-career. By focusing on financial management, these programs could alleviate concerns about financial stability and enhance life satisfaction in the post-retirement phase.

3. A counselling session should be conducted for both group of retired officers and their family as part of medicals to see how they are able to cope up with this transition.

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