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Original Article

WISDOM, PERCEIVED STRESS, AND PERCEIVED SOCIAL SUPPORT AS PREDICTORS OF PSYCHOLOGICAL WELL-BEING AMONG PENSIONERS

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ABSTRACT

The psychological well-being of older adults has become an important public health concern, particularly in developing countries where retirement is often accompanied by financial, social, and health-related challenges. This study examined the relationships among Wisdom, Perceived Stress, Perceived Social Support, and Psychological Well-Being among Pakistani pensioners and investigated their predictive contributions to psychological well-being. A cross-sectional correlational research design was employed. Data were collected from 132 pensioners (92 males and 40 females) residing in Islamabad and Rawalpindi using the Self-Assessed Wisdom Scale, Perceived Stress Scale, Multidimensional Scale of Perceived Social Support, and WHO-5 Well-Being Index. Pearson correlation, multiple linear regression, and independent sample t-test were performed. The findings revealed psychological well-being was positively associated with wisdom and negatively associated with perceived stress, whereas perceived social support was not significantly related to psychological well-being. Multiple regression analysis indicated that perceived stress was the only significant independent predictor of psychological well-being after controlling for wisdom and perceived social support. No significant gender differences were observed across the study variables. The findings highlight the central role of perceived stress in shaping psychological well-being among pensioners and underscore the importance of stress management interventions and mental health services in promoting healthy ageing and improving the quality of life of older adults in Pakistan.

I. INTRODUCTION

Population ageing is one of the most significant demographic transformations of the twenty-first century, presenting substantial challenges and opportunities for healthcare systems, social policy, and psychological research. As life expectancy continues to increase worldwide, promoting healthy ageing has become a global public health priority. The World Health Organization defines healthy ageing as the process of developing and maintaining the functional ability that enables well-being of older age, emphasizing not only the absence of disease but also the preservation of physical, cognitive, emotional, and social functioning (World Health Organization, 2015). Within this context, psychological well-being has emerged as a fundamental component of successful ageing because it contributes to resilience, life satisfaction, functional independence, and overall quality of life among older adults (Steptoe et al., 2015; World Health Organization, 2020). Retirement represents a major developmental transition that requires individuals to adapt to changes in financial security, occupational identity, daily routines, and interpersonal relationships. Although retirement may provide opportunities for increased leisure, autonomy, and personal growth, it can also increase vulnerability to loneliness, uncertainty, reduced self-worth, and emotional distress, particularly when adequate psychological and social resources are lacking (Bonsang & Klein, 2023; Wettstein et al., 2022).

Consequently, identifying the psychological factors that protect and promote well-being during retirement has become increasingly important.

The retirement transition presents unique challenges in developing countries, where population ageing often coincides with limited social protection systems, constrained healthcare resources, and rapid socioeconomic change. Pakistan is undergoing a demographic transition characterized by a steadily increasing older adult population alongside accelerated urbanization, migration, and changing family structures (United Nations, 2023). Traditionally, the extended family system has served as the primary sources of emotional, financial, and instrumental support for older adults. However, increasing urban migration, declining household size, and shifts toward nuclear family arrangement have weakened these traditional support networks, leaving many retirees at greater risk of loneliness, psychological distress, and social isolation (United Nations Population Fund [UNFPA], 2023). These challenges are further compounded by limited access to age-friendly healthcare services, inadequate mental health infrastructure, and persistent stigma surrounding psychological disorders, all of which reduce the likelihood of older adults seeking professional support (World Health Organization, 2022). Consequently, understanding the psychological resources that promote resilience and well-being among Pakistani pensioners is both timely and necessary. Examining these protective factors within Pakistan's distinct sociocultural context may facilitate the development of culturally appropriate interventions, strengthen community-based support systems, and inform policies aimed at promoting healthy and successful ageing.

Psychological well-being is a multidimensional construct encompassing positive emotional functioning, life satisfaction, autonomy, environment mastery, personal growth, purpose in life, and positive interpersonal relationships (Ryff, 1989; Ryff & Keyes, 1995). Within the context of ageing, psychological well-being extends beyond the absence of mental illness and reflects an individual's capacity to adapt successfully to age-related changes while maintaining meaningful engagement with life. Higher levels of psychological well-being have consistently been associated with better physical health, greater cognitive functioning, lower risks of depression, enhanced resilience, and increased longevity among older adults (Steptoe et al., 2015; World Health Organization, 2020). Conversely, retirement may introduce numerous psychosocial stressors, including declining physical health, financial insecurity, bereavement, reduced social participation, and loss of occupational identity, all of which may compromise psychological well-being. Empirical evidence indicates that prolonged exposure to psychological stress adversely affects emotional functioning, life satisfaction, and overall quality of life in later adulthood (Cohen et al., 1983; Steptoe et al., 2015). Consequently, identifying the psychological and social resources that protect and enhance well-being during retirement has become a central focus of contemporary gerontological and positive ageing research (Steptoe et al., 2015).

Among the psychological resources that contribute to successful ageing, wisdom has emerged as an important determinant of psychological adjustment and well-being in later life. Wisdom is widely conceptualized as multidimensional psychological construct encompassing reflective thinking, emotional regulation, openness to experience, humour, and the capacity to integrate life experiences into sound judgment and adaptive decision-making (Webster, 2003). The Berlin Wisdom Paradigm conceptualizes wisdom as expert knowledge concerning the fundamental pragmatics of life facilitates effective judgment when confronting uncertain and complex situations (Baltes & Staudinger, 2000). Likewise, Sternberg's Balance Theory of Wisdom proposes that wise individuals achieve balanced judgments by integrating personal, interpersonal, and societal interests while adapting to changing environmental demands (Sternberg, 1998). These theoretical perspectives are supported by recent empirical evidence demonstrating that higher levels of wisdom are associated with greater psychological well-being, resilience, life-satisfaction, and successful adaptation to the physical, emotional, and social challenges of ageing (Ardelt & Ferrari ,2019; Zadworna, 2023).

Perceived stress is another critical psychological determinant of well-being in later life. Cohen et al. (1983) defined perceived stress as the extent to which individuals appraise situations in their lives as unpredictable, uncontrollable, and overwhelming. Unlike objective stressors, perceived stress reflects an individual's subjective evaluation of environmental demands relative to their coping resources, making it a particularly important predictor of psychological adjustment. Retirement is frequently accompanied by multiple stressors, including financial insecurity, declining physical health, loss of occupational identity, bereavement, and changing family roles, all of which may

heighten perceptions of stress among older adults. Persistent exposure to these stressors has been associated with impaired emotional regulation, reduced resilience, poorer psychological functioning, and diminished quality of life (Lazarus & Folkman, 1984; World Health Organization, 2022). Recent evidence further indicates that higher levels of perceived stress are consistently associated with increased symptoms of anxiety and depression, lower life satisfaction, and poorer psychological well-being among older adults (Dehghankar et al., 2024; Kwag et al., 2011).

Perceived social support refers to an individual's perception that emotional, informational, and instrumental assistance is available from family members, friends, and significant others when needed (Zimet et al., 1988). According to the Stress-Buffering Theory, supportive social relationships mitigate the adverse psychological effects of stressful life events by enhancing coping capacity, fostering emotional regulation, and reducing the perceived impact of stressor (Cassel, 1979; Cobb, 1976). Recent empirical evidence indicates that older adults who perceive higher levels of social support consistently report lower levels of loneliness, depression, and perceived stress, alongside greater resilience, life satisfaction, and psychological well-being (Dehghankar et al.,2024; Tariq et. al., 2020). Conversely, inadequate social support has been associated with increased psychological distress, poorer mental health, functional decline, and reduced quality of life among older adults (Khuzaimah et al., 2023; Dehghankar et al., 2024). In collectivistic societies family relationships traditionally constitute the primary source of emotional and instrumental support for older adults. However, rapid urbanization, migration, and changing family structures have gradually weakened these traditional support systems, potentially diminishing their protective influence on psychological well-being.

The relationships between wisdom, perceived stress, and perceived social support are increasingly recognized as dynamic and interdependent rather than independent determinant of psychological well-being in later life. Empirical evidence suggests that individuals with higher levels of wisdom exhibit greater emotional regulation, adaptive coping, and cognitive flexibility, which enable them to appraise stressful situations more constructively and experience lower levels of perceived stress (Grossmann et al., 2020; Zadworna, 2023). Similarly, perceived social support enhances psychological adjustment by providing emotional reassurance, practical assistance, and coping resources that buffer the detrimental effects of stress on mental health (Cassel, 1976; Cobb, 1976; Dehghankar et al., 2024). Although these relationships have been examined individually across diverse populations, relatively few studies have investigated their combined contribution to psychological well-being within a single conceptual framework, particularly among pensioners in low- and middle-income countries. Moreover, evidence from Pakistan remains limited despite the country's rapidly ageing population, evolving family structures, and unique sociocultural context. Addressing this gap is important for advancing theoretical understanding of successful ageing and for generating contextually relevant evidence that can inform psychological interventions, retirement support programmes, and public policies aimed at enhancing the well-being of older adults.

The present study addresses these gaps by examining the individual and combined contributions of wisdom, perceived stress, and perceived social support to psychological well-being among pensioners residing in Islamabad and Rawalpindi, Pakistan. By simultaneously examining these interrelated constructs within the Pakistani context, the study extends the existing literature on psychological well-being in later life and addresses the limited evidence available from low-and middle-income countries. Accordingly, the present study examined the relationships among wisdom, perceived stress, perceived social support, and psychological well-being among Pakistani pensioners and evaluated the extent to which these variables independently and collectively predict psychological well-being.

II. METHOD

The present study employed a quantitative cross-sectional research design to examine the relationship between wisdom, perceived stress, perceived social support, and psychological well-being among pensioners. Data was collected at a single point in time using a combination of purposive and convenience sampling. Initially, participants who met the predefined eligibility criteria were identified through purposive sampling, after which convenience sampling was used to recruit eligible volunteers from pension offices, government departments, and community settings, including mosques and public parks in Islamabad and Rawalpindi. The target population comprised retired

individuals aged 60 years and above who were receiving a government or private pension. A total of N = 132 pensioners participated in the study.

Participants

Participants were eligible to participate if they were 60 years of age or older, fully or partially retired from employment, and currently receiving a pension. Individuals were also required to possess sufficient cognitive ability to understand and complete the study questionnaires independently and to be able to read and comprehend the Urdu language. Pensioners residing independently or with family members were eligible for inclusion. Participants were excluded if they reported a diagnosis of dementia, Alzheimer's disease, severe psychiatric illness, or physical disabilities that substantially interfered with their ability to complete the assessment. Individuals who remained actively employed or were not receiving a pension were also excluded. To minimize the influence of acute psychological distress, pensioners who have experienced a major adverse life event (e.g., bereavement or severe illness) within the preceding six months were not included in the study.

Measures

Four standardized self-report instruments were administered to assess psychological well-being, wisdom, perceived stress, and perceived social support. All measures have demonstrated satisfactory psychometric properties and have previously been translated and validated for use in Pakistani populations. **[1]** World Health Organization- 5 Wellbeing Index (WHO-5). Psychological well-being was assessed using the Urdu version of the WHO-5 translated by Shahzad et al. (2023). WHO-5 is a brief self-report measure consisting of five positively worded items assessing subjective well-being during the previous two weeks (World Health Organization, 1998). Responses are rated on six-point Likert. The scale demonstrated acceptable reliability (Cronbach's α = .77). **[2]** Multidimensional Scale of Perceived Social Support (MSPSS). Perceived social support was measured using the Urdu version of the Multidimensional Scale of Perceived Social Support (MSPSS) translated by Akhtar et al. (2010). Originally developed by Zimet et al. (1988), the MSPSS comprises of 12 items assessing perceived support from three sources: family, friends, and significant others. The Urdu version demonstrated satisfactory internal consistency (Cronbach's α = .76). **[3]** Perceived Stress Scale (PSS-10). Perceived stress was assessed using the Urdu version of the Perceived Stress Scale (PSS-10) translated by Tahira and Kausar (2013). The instrument consists of ten items rated on a five-point Likert scale ranging from 0 (Never) to 4 (Very Often). Four positively worded items are reverse scored before calculating the total score. Total scores range from 0 to 40, with higher scores indicating greater perceived stress. The scale demonstrated acceptable internal consistency (Cronbach's α = .79). **[4]** Self-Assessed Wisdom Scale (SAWS) Wisdom was assessed using the Urdu version of the Self-Assessed Wisdom Scale (SAWS) translated and culturally adapted by Hayat et al. (2016). The original instrument was developed by Webster (2003) and consists of 40 items representing five dimensions of wisdom: Critical Life Experience, Emotional Regulation, Reminiscence and Reflectiveness, Openness to Experience, and Humour. Responses are recorded on a six-point Likert scale ranging from 1 (Strongly disagree) to 6 (Strongly agree), with higher scores indicating greater wisdom. The Urdu version demonstrated acceptable internal consistency (Cronbach's α = .76).

Procedure

Ethical approval for the study was obtained from the Ethical Review Committee of Bahria University before data collection commenced. Eligible participants were approached at pension offices, government departments, community centers, mosques, and public parks in Islamabad and Rawalpindi. Individuals who met the inclusion criteria received a detailed explanation of the study objectives and procedures. Written informed consent was obtained from all participants prior to data collection. Participants completed the questionnaires individually in the presence of trained researchers, who remained available to clarify procedural questions while avoiding any influence on participants' responses. Participation was entirely voluntary, and respondents were informed that they could withdraw from the study at any stage without penalty. To protect participants' privacy, no personally identifiable information was recorded, and all responses were anonymized and securely stored. The study was conducted in accordance with internationally accepted ethical principles for research involving human participants.

Data was analysed using IBM SPSS Statistics Version 27. Descriptive statistics, including frequencies, percentages, means and standard deviations, were computed to summarize participant's demographic characteristics and study variables. The normality of data distributions was assessed using skewness and kurtosis statistics. Pearson's product

moment correlation coefficient was calculated to examine the relationships between wisdom, perceived stress, perceived social support, and psychological well-being. Multiple linear regression analysis was performed to determine the individual and combined contributions of wisdom, perceived stress, and perceived social support in predicting psychological well-being. Independent samples t-test were conducted to examine gender differences in the study variables. Prior to regression analysis, assumptions of linearity, homoscedasticity, multicollinearity, and normality of residuals were evaluated to ensure the appropriateness of the statistical models. Statistical significance was established at $p < .05$ for all analyses.

III. RESULTS

The study included 132 pensioners residing in Islamabad and Rawalpindi. The sample comprised 92 males (69.7%) and 40 females (30.3%), with the majority participants aged 60-70 years (75.8 %), followed by 71-80 years (20.5 %) and 81-90 years (3.8%). Most participants were married (91.7 %) and possessed post-graduate qualifications (59.1%), while smaller proportions are undergraduate (17.4%), college (12.9%), secondary (7.6%), or primary education (3.0%). Regarding retirement characteristics, participants represented a range of government employment grades, with 25.0% retiring to be below Grade 16, 21.2% from Grade 17, 19.7% from Grade 18, 12.9% from Grade 19, and 21.2% from Grade 20 or above. Most participants lived with their spouses (68.2%), whereas 22.7% resided with their children, 4.5% lived alone, and the remained lived with other relatives or under different arrangements. The majority (84.1%) reported daily contact with their children, and over half (57.6%) indicated regular religious or spiritual practice, while 40.2% described themselves as moderately practicing. Most participants had between two and four children, reflecting the typical family structure of the study population. Following the descriptive analysis, Pearson product moment correlation analysis was conducted to examine the relationship between wisdom, perceived stress, perceived social support, and psychological well-being. Subsequently, multiple linear regression analysis was performed to determine the individual and combined contributions of the predictor variables to psychological well-being, followed by independent samples t-test to examine gender differences in the study variables.

Table I: Correlation between Psychological Well-being (WHO-5), Perceived Stress (PSS), Perceived Social Support (MSPSS) and Wisdom (SAWS) of Pensioners

	Variables	α	*M*	*SD*	1	2	3	4	5	6	7	8	9	10	11	12
1	Psychological Well Being	.77	15.61	5.26		-.32**	.13	.06	.08	.19*	.21*	.07	.18*	.27**	.05	.27**
2	Perceived Stress	.79	25.38	5.78		-	-.12	-.10	-.04	-.17	-.12	-.20*	-.22*	-.09	.18*	-.15
3	Perceived Social Support	.76	62.4	9.09			-	.78**	.76**	.79**	.49**	.32**	.46**	.39**	.32**	.44**
4	Spouse	.76	20.92	3.69				-	.26**	.68**	.43**	.21*	.39**	.42**	.24**	.41**
5	Friends	.76	19.67	4.99					-	.32**	.32**	.18*	.26**	.25**	.22*	.32**
6	Family	.76	22.14	3.06						-	.32**	.19*	.26**	.25**	.22*	.32**
7	Wisdom	.76	174.3	26.7							-	.75**	.82**	.76**	.72**	.80**
8	Experience	.73	37.55	7.27								-	.69**	.34**	.49**	.37**
9	Emotional Regulation	.72	37.66	6.5									-	.47**	.47**	.57**
10	Humor	.72	31.8	7.4										-	.38**	.78**
11	Reflection	.73	35.95	7.13											-	.43**
12	Openness	.73	31.33	6.34												-

*$p < .05$, **$p < .01$

Table 1 presents the descriptive statistics, internal consistency estimates, and Pearson product-moment correlations among the study variables. All study measures demonstrated acceptable to excellent internal consistency, with Cronbach's alpha coefficients ranging from .72 to .91. Psychological well-being was negatively correlated with perceived correlated with perceived stress ($r = -.32$, $p < .01$) and positively correlated with overall wisdom ($r = .27$, $p < .01$). Among the wisdom dimensions, emotional regulation ($r = .18$, $p < .05$), humour ($r = .27$, $p < .01$), and openness to experience ($r = .27$, $p < .01$) were significantly associated with psychological well-being, whereas critical life experience and reflection were not significantly related ($p > .05$). Overall perceived social support was not significantly associated with psychological well-being ($r = .13$, $p > .05$). However, among the social support dimensions, family support demonstrated a weak but significant positive correlation with psychological well-being

(r = .19, p < .05), whereas support from spouses and friends was not significantly related to psychological well-being. Perceived stress showed a significant negative correlation with overall wisdom (r = -.22, p < .01), particularly with the dimensions of critical life experiences (r = -.20, p < .05) and emotional regulation (r = -.22, p < .01). reflection was positively associated with perceived stress (r = .18, p < .05), whereas the remaining wisdom dimensions were not significantly correlated with stress. A strong positive relationship was observed between overall wisdom and perceived social support (r = .78, p < .01). Likewise, all dimensions of wisdom demonstrated significant positive correlations with perceived social support, including critical life experience (r = .49, p < .01), and openness to experience (r = .44, p < .01).

Table II: Multiple Linear Regression Analysis Predicting Psychological Well-being among Pensioners

Predictors	*B*	*SE*	*β*	*t*	*p*	95% CI
Constant	16.19	4.15	—	3.90	<.001	[7.98, 24.40]
Wisdom	0.03	0.02	.17	1.80	.074	[-0.003, 0.071]
Perceived Stress	-0.27	0.08	-.30	-3.55	<.001	[-0.418, -0.120]
Perceived Social Support	0.01	0.06	.01	0.11	.917	[-0.103, 0.115]

Note. R = .362, R^2 = .131, Adjusted R^2 = .111, F (3, 128) = 6.45, p < .001, Durbin – Watson = 1.60. B = unstandardized regression coefficient; β = standardized regression coefficient; CI = confidence interval.

A multiple linear regression analysis was conducted to examine whether wisdom, perceived stress, and perceived social support significantly predicted psychological well-being among pensioners. As shown in Table 2, the overall regression model was statistically significant, F (3, 128) = 6.45, p < .001, explaining 13.1 % of the variance in psychological well-being (R^2 = .131, Adjusted R^2 = .111). The Durbin-Watson statistic (1.60) indicated that the assumption of independence of residuals was met, while collinearity diagnostics suggested that multicollinearity was not a concern (Tolerance = .75 - .98; VIF = 1.02 – 1.33). Among the predictor variables, perceived stress emerged as the only significant independent predictor of psychological well-being (β = -.30, t = -3.55, p < .001), indicating that higher levels of perceived stress were associated with lower levels of psychological well-being. Although wisdom demonstrated a positive association with psychological well-being (β = .17), this relationship did not reach statistical significance (p = .074). Similarly, perceived social support was not a significant predictor of psychological well-being (β = .01, p = .917).

Table III: Gender differences in Wisdom, Perceived Stress, Perceived Social Support, and Psychological Well-Being Among Pensioners

Variable	Female	(n = 40)	Male	(n = 92)	t	p	95% CI	Cohen's d
	M	SD	M	SD	(130)		LL, UL	
Wisdom	176.08	27.85	173.52	26.30	0.50	.620	[-7.48, 12.59]	0.10
Perceived Stress	26.58	5.21	24.86	5.96	1.58	.120	[-0.44, 3.87]	0.30
Psychological Well-Being	14.85	4.58	15.95	5.52	-1.10	.270	[-3.06, 0.87]	0.21
Perceived Social Support	64.55	8.52	61.96	9.27	1.51	.133	[-0.80, 5.98]	0.29

Note. M = mean; SD = standard deviation; Cl = confidence interval; Cohen's d = standardized mean difference.

Independent samples t-tests were conducted to examine gender differences in wisdom, perceived stress, perceived social support, and psychological well-being among pensioners (Table 3). The results indicated no statistically significant gender differences in wisdom, t (130 = 0.50, p = .620, perceived stress, t (130) = 1.58, p = .120, psychological well-being, t (130) = -1.10, p = .270., perceived social support, t (130) = 1.51, p = .133. Furthermore, the effect sizes were small across all comparisons (Cohen's d = 0.10 – 0.30), indicating minimal practical differences between male and female pensioners on the study variables.

IV. DISCUSSION

The present study examined the relationships among wisdom, perceived stress, perceived social support, and psychological well-being among Pakistani pensioners, while also investigating the extent to which these variables predicted psychological well-being. Consistent with the proposed hypotheses, psychological well-being was positively associated with wisdom and negatively associated with perceived stress. However, perceived social support was not significantly associated with psychological well-being. Multiple linear regression analysis further demonstrated that, although the overall model significantly predicted psychological well-being, perceived stress emerged as the only significant independent predictor of psychological well-being after controlling for wisdom and perceived social support. In contrast, wisdom and perceived social support did not make significant independent contributions to the regression model. Finally, no significant gender differences were observed in wisdom, perceived stress, perceived social support, or psychological well-being. Collectively, these findings underscore the central role of perceived stress in the psychological well-being of pensioners while suggesting that the influence of wisdom and perceived social support may operate through more complex pathways that warrant further investigation by highlighting the need for further research to better understand the mechanisms linking these constructs in later life.

Wisdom was positively associated with psychological well-being among pensioners, supporting the view that wisdom is an important psychological resource in later life. This finding is consistent with previous research demonstrating that individuals with higher levels of wisdom generally report greater life satisfaction, psychological well-being, emotional stability, and successful adaptation to age-related challenges (Ardelt & Ferrari, 2019; Zadworna, 2023). The finding also aligned with the Berlin Wisdom Paradigm (Baltes & Staudinger, 2000), which conceptualizes wisdom as expert knowledge for managing complex life situations, and Sternberg's Balance Theory of Wisdom (Sternberg, 1998), which proposes that wise individuals make balanced decisions by integrating personal, interpersonal, and contextual considerations. However, although wisdom demonstrated a significant positive bivariate relationship with psychological well-being, it did not remain a significant independent predictor after controlling perceived stress and perceived social support in the regression analysis. This finding suggests that the beneficial influence of wisdom on psychological well-being may overlap with other psychosocial resources rather than exerting a unique independent effect. One possible explanation is that wisdom enhances emotional regulation, reflective thinking, and adaptive coping, which may reduce the subjective impact of stressful life experiences rather than directly improving psychological well-being. Consequently, when perceived stress was entered into the regression model, much of the variance previously associated with wisdom may have been accounted for by stress-related processes. Although the unique predictive contribution of wisdom was not statistically significant, its positive association with psychological well-being indicates that wisdom remains an important psychological characteristic associated with successful ageing. Future longitudinal research is needed to clarify the mechanisms through which wisdom contributions to psychological well-being in later life.

Likewise, perceived stress emerged as the strongest and only significant independent predictor of psychological well-being among pensioners, indicating that higher levels of perceived stress were associated with poorer psychological well-being. This finding is consistent with previous research demonstrating that perceived stress is a key determinant of mental health in later life and is associated with increased psychological distress, reduced life satisfaction, and poorer quality of life among older adults (Cohen et al., 1983; Dehghankar et al., 2024). The findings also support the transactional model of stress, which proposes that individuals' subjective appraisal of stressful situations plays a more influential role in psychological adjustment than the objective presence of stressors (Lazarus & Folkman, 1984). Contrary to proposed hypothesis, perceived social support was not significantly associated with psychological well-being and did not independently predict psychological well-being among pensioners. This finding differs from many previous studies that have reported a positive relationship between perceived social support and psychological well-being among older adults (Thompson et al., 2022; Dehghankar et al., 2024). Furthermore, the beneficial effects of social support may depend more on its quality and adequacy than on its perceived availability alone. These findings suggest that, within this sample, psychological well-being was more strongly influenced by individual psychological factors, particularly perceived stress, than by perceived social support.

The present study found no significant gender differences in wisdom, perceived stress, perceived social support, or psychological well-being among pensioners. These findings suggest that male and female retirees may experience

comparable levels of psychological adjustment following retirement. Similar findings have been reported in previous research indicating that gender differences in psychological well-being tend to diminish in later life as older adults encounter similar age-related challenges, including retirement, health decline, and changing social roles (Pinquart & Sorensen, 2001; Steptoe et al., 2015). It is also possible that shared cultural values, family structures, and retirement experiences within the Pakistani context contribute to comparable levels of psychological well-being and psychosocial resources across genders. The findings of the present study provide partial support for the theoretical framework underpinning the research. Consistent with the Berlin Wisdom Paradigm (Baltes & Staudinger, 2000) and Sternberg's Balance Theory of Wisdom (Sternberg, 1998), wisdom was positively associated with psychological well-being, suggesting that wisdom remains an important psychological resource in later life. However, its unique predictive contribution was no longer significant after controlling perceived stress and perceived social support, indicating that psychological well-being among pensioners may be influenced more strongly by immediate psychological processes than by wisdom alone. Furthermore, although the Stress-Buffering Theory (Cassel, 1976; Cobb, 1976) highlights the protective role of social support in mitigating the adverse effects of stress, perceived social support did not independently predict psychological well-being in the present study.

Limitations and Implications

Despite its contributions, the present study has several limitations that should be considered when interpreting the findings. First, cross-sectional design precludes conclusions regarding causal relationships among wisdom, perceived stress, perceived social support, and psychological well-being. Second, participants were recruited through purposive and convenience sampling from Islamabad and Rawalpindi, which may limit the generalizability of the findings to older adults in other regions of Pakistan. Third, all variables were assessed using self-report measures, which may be influenced by response bias and social desirability. Finally, although the study examined important psychological predictors of well-being, other factors such as physical health status, personality traits, socioeconomic conditions, and cognitive functioning were not included and may also contribute to psychological well-being in later life. Regarding implications, future research should employ longitudinal and prospective study designs to better understand the temporal relationships among wisdom, perceived stress, perceived social support, and psychological well-being in later life. Studies involving larger and more geographically diverse sample from different regions of Pakistan would improve the generalizability of the findings and provide a broader understanding of the psychological experiences of older adults. Future investigations may also incorporate additional variables, such as resilience, coping strategies, personality traits, physical health, and cognitive functioning, to develop more comprehensive models of psychological well-being. Furthermore, intervention-based studies evaluating the effectiveness of stress management and psychological well-being programmes for pensioners would provide valuable evidence for promoting healthy and successful ageing.

V. CONCLUSION

The present study contributes to the growing body of literature on psychological well-being in later life by examining the roles of wisdom, perceived stress, and perceived social support among elderly pensioners. The findings indicate that wisdom was positively associated with psychological well-being, whereas perceived stress emerged as the strongest independent predictor. In contrast, perceived social support did not independently predict psychological well-being after controlling for the other study variables. These findings underscore the importance of addressing perceived stress as a key component of healthy ageing and highlight the need for psychological interventions that promote emotional well-being during retirement. Overall, this study provides context-specific evidence that may inform future research, mental health services, and policies aimed at improving the quality of life of older adults in Pakistan.

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