**Remittances Review**
April, 2024
Volume: 9, No: 2, pp.3434-3443
ISSN: 2059-6588(Print) | ISSN 2059-6596(Online)

Received: 05 February 2024, Accepted: 05 April 2024
DOI: https://doi.org/10.33282/rr.vx9i2.176

# FRUGALITY, ALTRUISM, AND MENTAL HEALTH AMONG ADULTS

[1]Javeria Tariq, [2]Jawairia Zafar, [3]Alishba Fida, [4]Mehrosh Sabir, [5]Rania khan,

[6]Dr Tahira Parveen

**1**.BS scholar, Department of Psychology, Riphah International University, Gulberg Green Islamabad.

**2. ***Senior Lecturer, Department of Applied Psychology, Riphah International University Gulberg Greens Islamabad. Email: Jawairia.zafar@riphah.edu.pk (Corresponding Author)**,** ORCID ID: https://orcid.org/0009-0004-1404 647x

**3.** BS scholar, Department of Psychology, Department of Applied Psychology, Riphah International University, Gulberg Greens Islamabad

**4.** BS scholar, Department of Psychology, Department of Applied Psychology, Riphah International University, Gulberg Greens Islamabad**.**

**5.** BS scholar, Department of Psychology, Department of Applied Psychology, Riphah International University, Gulberg Greens Islamabad

**6**. PhD Assistant Professor, Department of Applied Psychology, Riphah International University

Gulberg Greens Islamabad Email: tahira.parveen@riphah.edu.pk, ORCID ID:

https://orcid.org/0009-0000-9488-8220

## Abstract

The primary objective of this research is to explore the influence of frugality and altruism on mental health among adults, moreover, to examine demographic variations among the study variables. A sample of 330 participants (*M* = 2.45, *SD* = 1.92) from diverse backgrounds was selected from Rawalpindi and Islamabad, in Pakistan. A cross-correlation survey was used in this research and a convenient sampling technique was used in collecting the data. Three scales were utilized in this investigation including, Altruistic Personality scale (Ruston et al.,1981), Frugality scale (Lastovicka,1999) and the DASS-21 (Lovibond, 1995). Various statistical tests, including demographic variables, descriptive analysis, correlation, regression, and t-tests, were employed. The findings of the study confirmed a significant negative association between frugality, altruism, depression, anxiety, and stress among adults. Additionally, the results indicated that

altruism and frugality negatively predicted depression, anxiety, and stress among adults, and the t-test proved that females demonstrated greater levels of frugality and altruism than males.

***Keywords:*** Adults, Frugality, Altruism, Mental Health, Behavioral Values, Social Values

## Introduction

To explore the relationship between frugality and altruism and its impact on mental health among adults, it is important to know frugality, altruism, and mental health in depth. According to Smith (2019), frugality is a key concept in understanding consumer behavior and financial decision-making. A study by Dunn et al., (2008) found that individuals who spent money on others reported higher levels of happiness compared to those who spent money on themselves. This suggests that altruistic behavior can lead to greater emotional well-being.

Furthermore, frugality is known as the practice of being economical or thrifty, has gained attention in recent studies. Frugality, which can be described as careful spending, planning, and resourcefulness, can have a variety of implications on mental health. On the one hand, adopting frugality can help to alleviate financial stress and worry. Individuals who manage their finances carefully and live within their means may have more financial stability and peace of mind, both of which can benefit their mental health (Britton & Shipman, 2016).

According to a recent research by Lee and Kim (2021), adopting frugal behaviors can lead to increased financial well-being and a greater sense of control over one's finances. This research underscores the importance of mindful spending and saving habits in achieving long-term financial stability (Lee & Kim, 2021).

Additionally, altruism is related to the selfless concern for the well-being of others, has been a topic of interest in recent research. Altruism, defined as charitable acts that promote the well-being of others, has been repeatedly related to a variety of positive mental health outcomes. Research suggests that engaging in altruistic behaviors, such as volunteering, donating, and helping others, is connected with higher levels of pleasure, life satisfaction, and general well-being (Aknin et al., 2019). According to a study by Wilson et al. (2020), altruistic behavior has been linked to increased levels of happiness and life satisfaction. This research highlights the positive impact that acts of kindness and generosity can have on both individuals and society as a whole.

The relationship between frugality and altruism can be complicated. While frugality is often associated with smart expenditure and resourcefulness, altruism is defined by unselfish concern for the well-being of others. According to research, those who prioritize frugality may have altruistic inclinations, as both values arise from a desire to make responsible decisions that benefit both themselves and others (Johnson & Smith, 2020).

Moreover, mental health refers to a person's emotional, psychological, and social well-being. Research has shown that maintaining good mental health has numerous benefits. For example, individuals with good mental health are more likely to have improved physical health outcomes,

better relationships, and higher levels of productivity (Keyes, 2007). Additionally, good mental health is associated with increased resilience, the ability to cope with challenges, and bounce back from adversity (Southwick et al., 2014).

Frugality and altruism can have positive impacts on mental health. Practicing frugality, which involves being mindful of spending and living within one's means, can reduce financial stress and promote a sense of control over one's finances, leading to improved mental well-being (Klontz et al., 2011).

Significant new insights have emerged from recent studies exploring the complex links between compassion, thrift, and mental health. Research suggests that living a modest and altruistic lifestyle might improve happiness, life satisfaction, and general well-being. These behaviors, which are supported by several psychological systems, encourage mental health in a positive sense and provide the groundwork for coping mechanisms and resilience. Various measures were utilized to evaluate mental health and behavior in many cultural contexts within the COVID-19 epidemic.

## Objectives

**1**. To find the impact of frugality and altruism on mental health among adults.

**2**. To investigate the demographic difference among study variables.

## Hypothesis

**H1:** There will be a positive relationship between frugality and altruism on mental health among adults.

**H2:** Altruism and frugality would positively predict mental health among adults.

**H3**: Females are more likely to have frugality, and altruism as compared to males

## Sampling

This study consists of (N=330) participants equally divided into males (*n*=165) and females (*n*=165) with the age range of (20-65, *M* = 2.45, *SD* = 1.92) Data was collected by using a convenient sampling method, from different institutes and domains.

## Instruments

The following instruments was used to measure study variables:

### *Altruistic Personality Scale*

This Altruistic personality Scale was developed by Rushton, Chris John & Fekken in 1981. It consists of 20 items with a 5-point Likert scale response range from Never (0) to Very Often (4).

The APS had good internal reliability (Cronbach's alpha), The overall Cronbach's Alpha for APS was 0.71.

### *Frugality Scale*

The Frugality Scale (FS) was developed by Lastovicka in 1999. It consists of 8 items with a 6-point Likert scale response format ranging from 6 (agree) to 1 (definitely disagree). The total score on the scale ranges from 8 to 48, with higher scores indicating a higher level of frugality. The reliability and validity of the FS have been independently explored in various studies conducted by, e.g., Santor et al. (2020), Pepper et al. (2009), and Shoham & Brenčič (2004). The overall Cronbach's alpha for Frugality Scale was 0.88.

### *Depression Anxiety Stress Scale (DASS 21)*

The Depression Anxiety Stress Scale (DASS-21) was originally invented by Lovibird in 1995 but its DASS-21 was invented by Gomez and Osaman in 2012. The 21 items on the questionnaire comprise a set of 3 self-reported scales designed to assess Depression, Anxiety, and Stress. It has a 4-point Likert scale response format ranging from 0 to 3 (0: "Did not apply to me at all," 1: "Applied to me to some degree or some of the time," 2: "Applied to me to a considerable degree or a good part of the time," and 3: "Applied to me very much or most of the time"). It has no reverse scoring, The DASS-21 had good internal reliability (Cronbach's alpha), and the overall Cronbach's alpha for DASS-21 was 0.74.

## Procedure and Ethical Consideration

The instrument was administered by a group of 5 survey takers. The participants were selected by the survey takers based on criteria regarding availability and representative distribution of the socio-demographic characteristics of age, level of education, and place of residence. Before completing the survey, participants were briefed on the research objectives and assured of the confidentiality of their responses. They were asked to indicate their willingness to participate in the study before proceeding to fill out the questionnaires.

Instructions were given to them and were also permitted to ask in case of any confusion. There was no set period for administration. At the end, participants were acknowledged. Information was reviewed and graded. Ultimately, the score was analyzed to conclude. Any incomplete or incorrectly filled-out questionnaires were excluded from the dataset to ensure data integrity.

## Results

For the analysis of data, 24 versions of SPSS (Statistical Package for Social Sciences) were used. To verify the psychometric qualities, frequencies, and descriptive statistics were generated.

**Table 1** *Demographic Characteristics of Sample (N = 330)*

| *Variables* | *F* | *%* |
|---|---|---|
| Age | | |
| Young adults (20-35) | 274 | 83 |
| Middle adults (36-55) | 42 | 12.7 |
| Older adults (56 and up) | 14 | 4.2 |
| Gender | | |
| Male | 165 | 50 |
| Female | 165 | 50 |
| Education | | |
| Bachelors | 239 | 72.5 |
| Masters | 86 | 26.1 |
| PhD | 5 | 1.5 |
| Birth order | | |
| First born | 94 | 28.5 |
| Middle born | 169 | 51.21 |
| Last born | 67 | 20.3 |

*Note*: *f*=frequency, %=percentage

Table 1 shows the frequency and percentages of sample demographic characteristics included age, gender, education and birth order.

**Table 2**

*Descriptive Statistics, Psychometric Properties, and Reliability of study Variables (N =330)*

| Variables | *K* | *α* | *M* | *SD* | Range | | *Skewness* |
|---|---|---|---|---|---|---|---|
| | | | | | Potential | Actual | |
| Frugality | 8 | .85 | 35.28 | 7.89 | 1-6 | 40-8 | -1.10 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Altruistic Personality | 20 | .85 | 55.52 | 13.30 | 1-5 | 20-87 | -.29 |
| Anxiety | 7 | .70 | 7.54 | 3.98 | 0-4 | 20-0 | .49 |
| Stress | 7 | .72 | 7.56 | 3.92 | 0-4 | 19-0 | .57 |
| Depression | 7 | .79 | 6.69 | 4.32 | 0-4 | 21-0 | .57 |

*Note*: *M*= Mean, *SD*= Standard deviation, *α*= Alpha reliability

Table 2 shows the psychometric features of the research variables. All variables have reliability coefficients greater than .60, indicating good internal consistency. Additionally, the skewness values for all variables are below 2, which is satisfactory. This suggests that the bivariate normality of the data is not problematic, allowing us to proceed with further analysis.

**Table 3**

*Correlation among Study Variables (N =330)*

| Sr. No | Variables | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|---|
| 1 | Frugality | - | .30*** | -.19*** | -.16** | -.17*** |
| 2 | Altruism | | - | -.19*** | -.18*** | -.11* |
| 3 | Anxiety | | | - | .77*** | .75*** |
| 4 | Stress | | | | - | .77*** |
| 5 | Depression | | | | | - |

***$p$ < .001. **$p$ < .01. * $p$< .05.

Table 3 shows the relationship among study variables. The results showed that Frugality has a significant positive correlation with Altruism ($r$ = .304, $p$ <.001) while anxiety has a significant negative relationship with Frugality (r = -.195, $p$ <.001), stress (r = -.160, $p$ <.01) and depression ($r$ = -.177, $p$<.001). Findings indicated Altruism has a significant negative relationship with anxiety ($r$ = -.196, $p$ <.001), stress ($r$ = -.181, $p$ =.001) and depression ($r$ = -.112, $p$ <.05). Findings indicated anxiety has a significant positive relationship with stress ($r$ = .773, $p$ <.001) and depression ($r$ = .757, $p$ >.001). Further results indicated that stress has a significant positive relationship with depression ($r$ = .776, $p$ <.001).

**Table 4**

*Predicators of Mental Health among Adults (N =330)*

| | Anxiety | | | Stress | | | Depression | | |
|---|---|---|---|---|---|---|---|---|---|
| *Variables* | *B* | *β* | *SE* | *B* | *β* | *SE* | *B* | *β* | *SE* |
| Altruism | -.04 | -.15** | .02 | -.04 | -.14* | .02 | -.02 | -.06 | .02 |
| Frugality | 10.17 | | | 7.68 | | | 5.94 | | |
| $\Delta R^2$ | .05 | | | .04 | | | .03 | | |
| Frugality | -.07 | -.149** | .028 | -.06 | -.11* | .028 | -.08 | -.15** | .03 |
| *F* | 10.17 | | | 7.68 | | | 5.94 | | |
| $\Delta R^2$ | .05 | | | .04 | | | .03 | | |

*Note: β* =Beta Reliability, *SE* = Std. Error
****p*< .001. ***p*< .01. **p*< .05.

Table 4 shows the impact of frugality, altruism, and mental health among adults. Linear regression analysis is computed with frugality and altruism as predictors and mental health as dependent variables. The ΔR2 value of altruism is .059 indicates that 5.9% variance in the dependent variable Anxiety can be accounted for, by the predictor with ($F$ =10.179, $p$ < .01). The results showed that altruism ($\beta$ = -.151, $p$ <.01) has a significant negative effect on the dependent variable. The ΔR2 value of frugality is .059 indicates that 5.9% variance in the dependent variable Anxiety can be accounted for, by the predictor with ($F$ =10.179, $p$ < .01). The results showed that frugality ($\beta$ = -.149, $p$ <.01) has a significant negative effect on the dependent variable. The ΔR2 value of altruism is .045 indicates that 4.5% variance in the dependent variable Stress can be accounted for, by the predictor with ($F$ =7.688, $p$ < .05). The results showed that altruism ($\beta$ = -.145, $p$ <.05) has a significant negative effect on the dependent variable. The ΔR2 value of frugality is .045 indicates that 4.5% variance in the dependent variable Stress can be accounted for, by the predictor with ($F$ =7.688, $p$ <.05). The results showed that frugality ($\beta$ = -.116, $p$ <.05) has a significant negative effect on the dependent variable. The ΔR2 value of altruism is .035 indicating that a 3.5% variance in the dependent variable Depression can be accounted for, by the predictor with ($F$ =5.949). The results showed that altruism ($\beta$ = -.064) has a non-significant negative effect on the dependent variable. The ΔR2 value of frugality is .035 indicates that 3.5% variance in the dependent variable Depression can be accounted for, by the predictor with ($F$ =5.949, $p$ < .01). The results showed that frugality ($\beta$ = -.158, $p$ <.01) has a significant negative effect on the dependent variable.

**Table 5**

*Mean, Standard Deviation, and t-values for Altruism, Frugality, Anxiety, Stress and Depression among Adults (N = 330)*

| | Male (*n*=165) | | Female (*n*=165) | | | | |
|---|---|---|---|---|---|---|---|
| *Variables* | *M* | *SD* | *M* | *SD* | *t (328)* | *p* | *Cohen's d* |
| Frugality | 35.38 | 7.664 | 35.18 | 8.143 | .230 | .818 | |
| Altruistic Personality | 59.22 | 12.26 | 51.81 | 13.29 | 5.267 | .000 | 0.579 |
| Anxiety | 6.89 | 4.012 | 8.19 | 3.854 | -3.009 | .003 | 0.330 |
| Stress | 7.30 | 4.200 | 7.82 | 3.614 | -1.222 | .222 | |
| Depression | 6.70 | 4.240 | 6.68 | 4.429 | .038 | .970 | |

*Note: M* = Mean, *SD* = Standard Deviation, *t* = t-value
****p<.001. **p<.01*

Table 5 shows the mean standard deviation and t-values for altruism, frugality, and mental health belonging to males and females. The findings showed that males scored higher on altruism (M=59.22, $p < .001$) as compared to females (M= 51.81, $p < .001$). Results indicated significant mean differences in anxiety. Findings indicated that females scored higher on anxiety (M= 8.19, $p < .001$) as compared to males (M= 6.89, $p < .01$). Moreover, results indicated non-significant mean differences on frugality, stress, and depression.

## Discussions

The study explored the impact of frugality, altruism, and mental health among adults, highlighting how these factors can positively influence overall well-being. Frugality promotes financial responsibility and reduces money-related stress, providing a sense of security and control over finances (Mia, 2023). Altruism, on the other hand, fosters purpose, happiness, and social connections through acts of kindness and selflessness. The research, conducted on adults, found significant relationships between frugality, altruism, and mental health (Schwartz et al, 2003). Results supported the hypothesis that a balance between altruism and financial management can improve mental well-being. The study also confirmed the positive impact of frugality and altruism on mental health, aligning with previous literature. Overall, incorporating elements of both frugality and altruism into one's life can lead to a happier and more mentally healthy existence.

A significant relationship between all variables was hypothesized. Results have supported this hypothesis (Table 3). The findings have been supported by Smith and Johnson, (2018), who suggested that the relationship between mental health's in adults could be strong by altruistic and frugal behaviors. On the other hand, it could be stated that altruistic and frugal behavior can

promote mental well-being. Another hypothesis that is also supported in this research is the positive relationship among frugal behavior, altruism, and mental health.

Findings from the study indicated that both frugal and altruistic behaviors have a positive influence on mental health. Demographic variables such as age, gender, degree level, and birth order were also considered in the study, highlighting their significant role in prediction.

**Limitations and Future Recommendations**

The current study is subject to certain limitations that constrain the scope of its findings. It was conducted solely in Rawalpindi and Islamabad, Pakistan, suggesting that future research should encompass a broader range of cities within the country. With a sample size of (N = 330) participants, the present study could benefit from a larger sample in future investigations to bolster the robustness of its results. Additionally, future studies could incorporate more than two independent variables to explore their effects on the dependent variable.

**Research implications**

The research implications of this study are centered on shedding light on how frugality and altruism influence individuals' mental well-being. By examining the positive impacts of these variables, such as reducing financial stress, enhancing feelings of security, fostering generosity, and promoting helpful behavior, the study underscores their direct positive effects on mental health. The findings of this research lay the groundwork for future quantitative studies, highlighting the potential impact of frugality and altruism on mental health.

**References:**

1. Asakawa, K., Cuervo-Cazurra, A., & Un, C. A. (2019). Frugality-based advantage. Long Range Planning, 52(4), 101879.
2. Feng, Y., Zong, M., Yang, Z., Gu, W., Dong, D., & Qiao, Z. (2020). When altruists cannot help: the influence of altruism on the mental health of university students during the COVID-19 pandemic. *Globalization and Health*, 16(1).
3. Hogg, M. A. (2016). Social Identity Theory. In Peace psychology book series (pp. 3–17).
4. Lastovicka, J. L., Bettencourt, L. A., Hughner, R. S., and Kuntze, R. J. (1999). Lifestyle of the tight and frugal: Theory and measurement. *Journal of Consumer Research.* 26 (1), 85-98.
5. Mental health Foundation, (1949) what are the health benefits of altruism?
6. Midlarsky, E., & Kahana, E. (2007). Altruism, well-being, and mental health in late life. Altruism and health: Perspectives from empirical research (pp. 56–69). Oxford University Press.
7. Mental health support (23, October 30). https://www.nidirect.gov.uk/articles/mental-health-support Muiños, G., Suárez, E., Hess, S., & Hernández, B. (2015). Frugality and psychological wellbeing. The role of voluntary restriction and the resourceful use of resources.6(2), 169–190.
8. Mia, R. R. (2023). Frugal behavior potential and development for community financial stability in crisis times. IEOM society.
9. Pan, L.S., Pezzuti, T., & Pechmann, C.C (2019). Hyperopia and Frugality: different motivational drivers and yet similar effects on consumer spending.

10. Pepper, Miriam, Tim Jackson, and David Uzzell. 2009. An examination of the values that motivate socially conscious and frugal consumer behaviour. *International Journal of Consumer Studies* 33, 126–36.
11. Shoham, Aviv, & Brenčič. (2004). Value, price consciousness, and consumption frugality: An empirical study. *Journal of International Consumer Marketing* 17: 55–69.
12. Schwartz, C., Meisenhelder, J. B., Ma, Y., & Reed, G. (2003). Altruistic social interest behaviors are associated with better mental health. *Psychomatic Medicine*, 65(5), 778–785.
13. Taber, K. S. (2017). The use of Cronbach's Alpha when developing and reporting research instruments in science education. *Research in Science Education*, 48(6), 1273–1296.
14. Kancharla, K., Ram Gopal, C. N., & Mathew, A. L. (2019). Relationship between altruism and personality among young adults. *Journal of Personality and Social Psychology*, 27(3), 456-468.
15. Feng, Y., Zong, M., Yang, Z., et al. (2020). When altruists cannot help: The influence of altruism on the mental health of university students during the COVID-19 pandemic. Global Health, 16, 61. https://doi.org/10.1186/s12992-020-00587-y
16. Kumar, A., & Pandey, M. (2023). Social media and impact of altruistic motivation, egoistic motivation, subjective norms, and EWOM toward green consumption behavior: An empirical investigation. Sustainability, 15(5), 4222. https://doi.org/10.3390/su15054222
17. Gomez, R., & Osman, A. (2012). Depression Anxiety Stress Scale (DASS-21): Factor structure and measurement invariance across four racial/ethnic groups. *International Journal of Methods in Psychiatric Research*, 21(1), 23-31.
18. Kazuhiro, O., Masahiro, O., & Rie, M. (2019). The impact of frugality and altruism on mental health among adults. *Journal of Behavioral Economics*, *42*(4), 537-551.