

# Anticipatory Stress and Psychological Well-Being among Retirable Employees

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**Abstract** –*The focus of this study was to determine the anticipatory stress of the retirable employees in relation to their psychological well-being. It aimed to determine what kind of stress the retirable employees are experiencing, and to know the significant difference and significant relationship amidst psychological well-being and anticipatory stress when grouped according to profile variables. Mixed method of research was employed using standardized questionnaires and interview as main gathering tools involving 300 respondents. In addition, findings showed that retirable employees in Psychological well-being have high level of self-control in contrast to their relationship with others and that respondents have the ability or skill to do well in situations with very high life satisfaction. It was also revealed by the study that anticipatory stress and psychological well-being varied when grouped according to profiles. Significant relationships and correlations appeared on both variables anticipatory stress and psychological well-being*

**Keywords** –*anticipatory stress, psychological well-being, retirable*

## INTRODUCTION

Retirement is assumed to be the substantial withdrawal from the stresses constitutional in most jobs, a time to be involved in a fulfilling life derived from many satisfying and advantageous activities. Retiring employees are the people who are to disengage from their current employment. They can be serving for a varied length of time, but their age is commonly 55-60 years old. These employees have experienced burnout from the people and environment they are working with for years. Their anticipatory stress associated with retirement is unbearable. It would be realized that employees may face problems of being resocialized into their usual way of life at work. Subjective effects of it on their well-being tend to differ depending upon how employees see retirement. It may lower their sense of meaning and purpose in life, but it is undeniable that they would gain respect from society. Positive and negative experiences learned from years of working will benefit them outside their comfort zones as they anticipate their retirement.

Anticipatory stress connotes the stress experience when concerning about a definite circumstance or event like approaching presentation and paperworks to comply [1]. Moreover, this can be in general sense concerning future; it is dread about future or reasoning that something will go wrong. There is said to be a volitional effect of retirement on the employees according to Kielhofner [2]. Linking together past,

present and future is a big help in adapting to life changes. Different paths may reveal dilemmas of anticipating retirement and the close association of work experience to expectations for retirement, contingency plans and evaluating all the positive outcomes can help one get a bright idea of what may happen in the future. Adverse impacts of anticipatory stress can diminish by being confident, applying things positively and having control over events cited by Finsterbusch [3]. In overcoming anticipatory stress over events psychological well-being of an individual may be of great factor.

Psychological well-being is obtained by accomplishing equivalence stricken by both challenging and rewarding life events. It is an elemental approach that adds one's life with significance and direction and is treated to be the primary trend in the advancement of public health and quality of life. Psychological wellbeing is related with other points that specify positive frame of mind, like enjoyment, contentment and satisfaction of employees. When retirable employees are obtaining a feeling of being satisfied or happy, definitely psychological wellbeing is soaring [4]. This research examined the connection between retirable employees and psychological well-being still active in the workplace or retired. The result showed that the connection amidst psychological well-being and retirement viewed in a lifetime context [5].

Researchers conducted this study to determine stress

anticipated by retirable employees as well as their psychological well-being and deemed it necessary for them to be equipped with knowledge as to types of stress experienced by them while still working as well as their life significance and direction. Thus, result of this study will be beneficial as additional topic in teaching major subjects in psychology.

Hence, the output of this academic undertaking led to the development of an Enhancement Program intended for retirable employees that would help them develop their relationship with others.

### **OBJECTIVES OF THE STUDY**

The study measured the anticipatory stress and psychological well-being of retirable employees towards the development of programs for their anticipatory stress and psychological well-being. Specifically, it aimed to determine the types of anticipatory stress and psychological well-being experienced by employees; tested the significant difference between anticipatory stress and psychological well-being of employees when grouped according to profiles (sex, type of company, occupation, length of service, educational attainment and civil status); established significant relationship between anticipatory stress and psychological well-being; and aimed to impart an input as to enhancement of the existing Human Resources management programs of their companies intended to lessen their stress and improve their psychological well-being.

### **METHODS**

#### **Research Design**

The researchers used mixed methods in conducting this research in which as cited in study of Dr. Cameron [6] is a research method that represents an investigation which involves collecting, analyzing and interpreting data. She added that mixed method research is with profound expectations as well as the approach of a question. As a technique, it associated rational premise that guides the order of the compilation and study of input and the construct of quantitative and qualitative data in a particular review or series of it. Its primary assertion is that the use of quantitative and qualitative approaches in consolidation provides an improved understanding of research conflicts that either access alone.

The type of mixed method design that the paper adopted is concurrent triangulation design, which was identified with some variation in a study conducted by Bartholomew, T. T., & Brown, J. R. [7] on their

research about mixed methods. In this approach, qualitative and quantitative data are collected at once in one phase. Questionnaires data and data from the interview were gathered at the same time and results were associated. Also, it can also be useful in expanding quantitative data through the collection of open-ended qualitative data.

#### **Participants**

In this study, three hundred (300) retirable employees from different companies in Batangas City participated and were chosen using the snowballing technique. This is a technique where gathered respondents referred others with the same working status in the form of chain referral system. Majority of the respondents are females, mostly married, college graduates and working in a non-government firm for 16-20 years.

#### **Measures**

The **Stress Appraisal Measure (SAM)** was devised for anticipatory stress by Edward Peacock developed it and Paul T.P. Wong which is composed of 28 items. It was a development of a new stress appraisal scale that endeavors to overcome difficult-ties. Six dimensions of primary and secondary appraisal were identified: threat, challenge, centrality, and controllable-by-self, controllable-by- others, uncontrollable-by-anyone. Components developed for each of this depth, as well as for an excellent anticipated stressfulness scale. For six of the scales, the alphas were acceptable, ranging from 0.74 to 0.90. The alpha for the uncontrollable-by-anyone scales was 0.51. Respondents will respond on a five-point Likert scale on each item from (1) "Not At All," (2) "Slightly," (3) "Moderately," (4) "Considerably" and (5) "Extremely."

The Comprehensive Inventory of Thriving (CIT) was the test used to measure respondents psychological well-being with two goals: (1) to measure a full range of psychological well-being design and to produce a broad aspect of functioning, (2) to anticipate essential health result that is convenient for researchers and health practitioners. It is consisting of 54 items, has significant elements of proper operation, and are broken down into individual subscales for the comprehensive assessment to be acquired. The subscales of the CIT showed good internal consistency across all five samples with alpha coefficients ranging from .71 to .96. (Scoring and Interpretation. See Appendix H)

**Interview Guide** The researchers come up with an open-ended interview guide to thoroughly understand

the elemental responses, notions, and motivations of the retirable employees. Instances questions about perceived threat, challenge, centrality, control-self, control-others, uncontrollable and stressfulness all related to retiring will be ask to the respondent. In addition, questions about relationship with others, mastery and engagement, meaning and purpose and subjective well-being will be ask to know their feelings towards the people surrounding them and the environment they will be leaving. It will also help in understanding and developing ideas and hypothesis on the qualitative research study.

**Procedure**

Before the researchers examine and read works of literature and articles to formulate the best concept for their desired topic. After several consultation the topic was approved either conferred with the adviser the group of panelist.

During, the fact-finding proper, the researchers introduced their names to the participants and present the consent letters for the participants to agree to the terms and conditions of the study. As the respondents approved and signed the consent, researchers described the variables for the awareness and understanding of the participants. Then, a demographic profile sheet was given as well as the 82- item questionnaire for the quantitative data. After answering, an interview was conducted considering qualitative data.

After everything has been filled out by the participants, the researchers gladly thank them for participating in the said study and secure the confidentiality of the data either information that has been collected. The testers encoded the gathered data both qualitative and quantitative research afterwards the encoded data was submitted to the statistician for the statistical treatment and in qualitative, the experimenter transcribe and analyze each tables to produce theme.

**Data Analysis**

The obtained quantitative data from the 82-item questionnaire were analyzed through t-test that was used to determine significant differences between retirableemployee’s anticipatory stress and psychological well-being. Mean, and standard deviation were employed for the ranking of the subscales in comprehensive inventory of thriving. Also, Pearson r was used in finding the correlation of the variables anticipatory stress and psychological well-being.

For the qualitative analysis, thematic analysis was utilized in formulating the themes as a cluster of linked

categories conveying similar meanings and usually emerges through the inductive analytic process which characterizes the qualitative paradigm. Also, an article about the techniques to recognize themes in qualitative data by Ryan, G. and Bernard, R.[8] was considered where researchers have outlined a set of methods that can be used to uncover themes in texts and it ranges from quick word counts to difficult, comprehensive, line-by-line scrutiny.

In addition, Interpretative Phenomenological Analysis (IPA) by Smith [9] was also used to know and understand experiences retirable employees has in life, and what meanings those experiences hold. An article by Smith which is IPA: Getting at lived experiences helps guide the researchers in understanding IPA. Semi-structured interviews were used by the researchers that enabled the retirees to provide a fuller, richer account than a standard quantitative instrument which also allows the researchers to be flexible in probing interesting areas on subjects that emerge.

**Ethical Considerations**

Ethics is a fundamental part of every research study. Resnik[10], defined ethics as the criterion for conduct that differentiate between proper and improper behavior. The researchers in this study strictly followed ethical standards set by thePsychological Association of the Philippines Committee (2008-2009) particularly in citing sources for literature review and in approaching respondents. Researchers see to it that every retirable employee read and understand the consent form and accept the terms of the study before participating. Confidentiality of participants personal information, answers to the questionnaire and interview will be given absolute importance.

**RESULTS AND DISCUSSION**

**Table 1. Anticipatory Stress among Retirable Employees (N = 300)**

	Mean	Rank
<b>Anticipatory Stress</b>		
Control-oneself	3.193	1
Challenge	3.121	2.5
Control-Others	3.121	2.5
Centrality	3.084	4
Threat	2.994	5
Stressfulness	2.992	6
Uncontrollable	2.831	7

*\*Mean and Standard Deviation was used and subscales were rank from highest to lowest*

*Anticipatory Stress- stress experience concerning about future events such as retirement for employees; Control-Self- one has the ability and skills to do well in a situation; Challenge- looking at the effects of the outcome of situation; Control-Others- someone or something available to help in dealing with the situation; Centrality- focusing on the implications and consequences of situation on oneself; Threat- the feeling toward the situation commonly negative affect; Stressfulness- occur during situations creating tension; Uncontrollable- thinking of the situation as uncontrollable by anyone.*

Table 1 shows the mean result of the retirable employee’s anticipatory stress. Control- self with a mean of 3.193 was with the highest rank followed by challenge and control-others. Centrality got a mean of 3.084 fourth on the rank followed by threat with a mean of 2.994. Penultimate were the subscale stressfulness with a mean of 2.992 and lastly the uncontrollable with a mean of 2.831.

Control-self as having the greatest mean and the highest rank says that retirable employees has a great way in dealing with own emotions, thoughts and behavior in the face of their retirement. They used this self-control process for them to achieve their specific goals. In contrast, uncontrollable with the lowest rank

tend to instill that employees face situation in which they cannot do anything but to disengage and retire. They act delinquent to situations involving their family. Challenged and control-others followed the control- self, threat then penultimate is the stressfulness subscale.

Yam et al. [11] in there analysis on the workers’ self-control which is considered essential in accomplishing goals, intention or main objective of ones thought form. The outcome of the study indicates that groups of individual with great levels of self-control consume healthy foods and establish close friendships. Moreover, supervisors also produce low self-control because they are lacking positive affect. Keeping huge levels of self-control were included and discordant body to beak reconsidering direction that might influence workers and constructing an environment of positive behaviors.

In a study on the early retirement amidst Dutch employees conceded the uncontrollable and non-health connected component that can cause workers to retire. Stretch aspects referring to more conditions out of a company or organization, be entertained in life, acquiring greater time with loved ones were the conclusion that formed to finally retire [12].

**Table 2. The Emergence of the theme Mindsetting in the aspect of Anticipatory StressN = 15**

Respondent No.	Transcripts of Statements	Emerging Concept	Sub-categories	Categories	Themes
R3	No. Because we already have our savings	Financial preparedness	Economical view	Disposition in life	Mind-setting
R7	Yes, pero kakayanin naman siguro dahil simple lang naman ang pamumuhay namin	Aspiring to have a simple way of life			
R12	Ginagawa ko na lang ang trabahoko ng tama at pinipilit na matapos ito ka agad	Accomplishing work efficiently on time	Professional view		
R5	Diskarte at tamang paghahati-hati ng oras	Resourcefulness and time management			
R10	Yes, hindi ka kontento sa iyong ginagawa saka mga superior	Discontentment at work			
R3	Oo, magsisimulayansarili e pag di ka naniniwala sa sarili mo mas mahihirapan ka nang magdesisyon.	Believe in oneself	Personal view		
R8	I depend on myself	Self-reliance			
R11	Yes. Nakatagalngaako ng ganito kaya ko din lampanyun	Perseverance			
R8	Ang iniisip ko ay future kaya nacocope up ko yun	Future orientedness			

Table 2 showed that control self was the leading factor that helps retirable employees in anticipation of their retirement. Having a positive affect contributes in a good and productive behavior towards the environment employees engage with. Also, situations that are beyond the control of an employee tend to bother them in anticipation of retirement.

Anticipatory Stress is brought by mindsetting, obtaining the highest rank on the subscale control self, the reason why retirable employees are able to handle control self is because of their mind setting, under mind setting is their disposition in life which is composed of economical view, professional view and personal view. And this in turn helps them handle anticipatory stress.

Crum [13] revealed that the role of mindsets in determining the stress response stated that improving employees' response to stress may be a matter of shifting their mindset. Results revealed that participants were appropriately sensitive to the stress mindset condition, which can have a positive consequence to improve health and work performance. Eliciting the enhancing aspects of stress in part is a matter of changing one's mindset.

Positive mindset is the main reason retirable employees were able to control their self and come up in good results. They tend to deal with it optimistically as what most of the others do. Positive psychology which it falls was talking about positive thinking, positive affirmations and thought-based positivity. Retirable employees should not seek out stress and also should not need to focus single-mindedly in reducing their stress.

**Table 3. Psychological Well-being among Retirable Employees (N = 300)**

	Mean	VI
<b>Psychological Well- Being</b>		
Life Satisfaction	15.000	Very High
Positive Experience	13.000	High
Negative Experience	13.000	High
Optimism	12.000	High
Meaning and Purpose Scale	12.000	High
Mastery and Engagement Scale	74.000	Average
Relationship Scale	61.008	Low

*Relationship (Range is 18-90) ; very low- 18-54, low- 55-63, average- 64-71, high- 72-81, very high- 82-90*

*Mastery/Engagement (Range is 21 to 105) ; very low- 21-63, low- 64-73, average- 74-83, high- 84-95, very high- 96-105*

*Meaning & Purpose (Range is 3 to 15) ; very low- 3-8, low- 9-10, average- 11, high- 12-13, very high- 14-15*

*Optimism (Range is 3 to 15) ; very low- 3-8 ; low- 9-10 ; average- 11 ; high- 12-13 ; very high- 14-15*

*Life Satisfaction (Range is 3 to 15) ; very low- 3-8, low- 9-10, average- 11, high- 12-13, very high- 14-15*

*Positive Experience (Range is 3 to 15) ; very low- 3-8, low- 9-10, average- 11, high- 12-13, very high- 14-15*

*Negative Experience (Low score is high SWB) (Range is 3 to 15) ; very low- 3-8, low- 9-10, average- 11, high- 12-13, very high- 14-15*

*\* For the descriptive meaning of each subscale see (Appendix F)*

Table 3 concluded mean result and verbal interpretation of the of the retirable employee's psychological well-being. Life satisfaction has the highest computed mean of 15.000 with a verbal interpretation of very high. Meaning and purpose scale, optimism, positive experience and negative experience commonly obtained a high verbal interpretation with 13.000 and 12.000 means respectively. Mastery and engagement solely got an average interpretation with a mean of 74.000 and lastly relationship scale obtained a low verbal interpretation from a mean of 61.008.

This is supported by some recent study by Alghamdi [14] at which point the set of employees onward a vast level of job satisfaction. Life satisfactions are achievable to be inspired also to finish skilled, bearing massive level of job accomplishment. The conclusion of the investigation claim that life satisfaction is similar attitude at workplace with job satisfaction but moving workers state of mind, physical strength and also well-being.

According to Schimelpfening [15] A constant affection to be anexceptional provider for one's family, an achiever and a helpful part of society. With retirement, they may feel a sense of loss as they became actively tied up in what they do for living. Also, coping and understanding who they are and what their value is may occur after retirement. Dynamics and roles at home were changing and a greater need for joint decision-making may be occurring. Until calmness is obtained, there may be a struggle as each spouse adapts to the new situation. Certainly, retirement can be seen as an indication of the fact that the person is aging, with fears about death, sickness, and disability arising.

Resulting in a very high verbal interpretation for life satisfaction, retirable employees tend to deal with their life close to their ideal and have a life that is going well. They are close in attaining psychological well-being for they are motivated and backed up with skills. In contrasts, relationship scale tends to have a low verbal interpretation. Some Employees do not feel a sense of belonging, were lonely and has no one to depend on but themselves and the savings and property they have accumulated. They may also feel a sense of loss, finding their value after retiring.

**Table 4. The Emergence of the theme Quality of Life in the aspect of Psychological well-beingN = 15**

Respondent No.	Transcripts of Statements	Emerging Concept	Subcategories	Categories	Themes
R1	Panobayun, nasayaakolalopagnagakaka achievement	Feelings of happiness	Positive Attitude	Personal Character	Quality of Life
R12	Yes malakiangtiwalakosariliko	Belief in oneself			
R6	Oonamaniisipinlangna kaya at magagawa	Sense of optimism			
R10	Yung mareachmoyung goal mo at the same time	Goal orientedness			
R4	Somewhat lonely	Feelings of loneliness	Negative Attitude		
R9	Medyo sad at the same time happy dahilmaraminang time para sa family	Feeling of Ambivalence			
R2	Positive. It's a big adjustment but I know I can with the help of my family	Sense of Acceptance			

Table 4 indicates the emergence of the quality of life for the variable psychological well-being among retirable employees which is determined by the respondent’s personal character characterized by having positive and negative attitude. The emerging concept derived from the transcript positive attitude where feelings of happiness, belief in oneself, sense of optimism and goal orientedness while for negative attitude feelings of loneliness, ambivalence and sense of acceptance emerge.

Hasson [16] stated that the impact of retirement on well-being has been shown to differ not only between individuals but also within individuals over time. Interaction effects of transition type and individual wherewithal on changes in quality of life in the retirement transition was examined. Results revealed that from multiple group latent change score models showed that retirement transition type and individual differences in resource capability variously influenced changes in the quality of life satisfaction.

Results obtained from the qualitative analysis supported the quantitative data’s outcome the quality of life employees with regard to their retirement. Personal and external factors specifically factors greatly affected the employees’ outlook towards retirement. It falls under the psychology of dealing with change wherein many people tries to avoid it but it will inevitably happen which will show how a person will cope up. Varied positive and negative dispositions were revealed.

Table 5 shows the significant difference of the employees’ anticipatory stress according to profiles. Sex has been found to influence the subscale control-

self compared to other subscales which do not have any significant value. Type of company appeared to be significant on the uncontrollable subscale, occupation was significant on the subscale control-self and lastly, length of service was significant on the subscales threat, control-self, and control-others.

A study conducted by Johnson [17] on the gender differences in impulsivity supports that impulsivity being more common on males was due to factors including socialization and parenting and other cognitive or motor deficits early in life. It is also commonly evident that women display greater capacity to inhibit undesirable behaviors and control unwanted impulses than men [18].

Franknel, [19] noted that retirement benefits were better in the public sector wherein employees have the incentives in choosing between many alternative investment plans with no minimum number of years in service whereas it is not applicable in some private organizations.

Retirable males tend to have more vulnerable times in controlling their selves as compared to females. Males in nature are weak on temptations and impulsive in making decisions. In addition, under the type of company non- government retirable employees appeared to have a significant value at the uncontrollable subscale. Retirable employees from government organizations will be equipped during uncontrollable situations including financial matters with the many benefits as the government was prepared with the different incentives compared to non-government organizations.

**Table 5. Differences on Anticipatory Stress among Retirable Employees when grouped according to Profile Variables N = 300**

SAM SUBSCALES	Threat t/F p-value	Challenge t/F p-value	Centrality t/F p-value	Control-oneself t/F p-value	Control-others t/F p-value	Uncontrollable t/F p-value	Stressfulness t/F p-value
Sex	0.642 (0.522)	-0.891 (0.374)	-0.062 (0.951)	<b>-2.89*</b> (0.004)	-0.96 (0.338)	1.631 (0.104)	-1.469 (0.143)
Type of Company	0.724 (0.485)	0.563 (0.570)	0.751 (0.473)	0.912 (0.403)	2.024 (0.134)	<b>3.655*</b> <b>(0.027)</b>	1.777 (0.171)
Occupation	1.653 (0.071)	1.692 (0.062)	1.049 (0.405)	<b>2.76*</b> <b>(0.001)</b>	0.702 (0.761)	0.824 (0.634)	1.14 (0.325)
Length of Service	<b>2.298*</b> <b>(0.045)</b>	1.223 (0.298)	0.764 (0.576)	<b>3.942*</b> <b>(0.002)</b>	<b>2.325*</b> <b>(0.043)</b>	1.955 (0.085)	1.253 (0.285)

\*Difference is significant at 0.05 level

Mental accounting is the concept that people don't use their entire money, time, energy or other resort rather they have separate accounts for all of it which is very much related to the elements applied by the accountants. [20].

Results revealed that the length of service of over 21 years had statistically reflecting higher level of stress, and emotional exhaustion than with shorter length of service. The older and the longer the length of service the higher is the stress and burnout syndrome.

In the occupation area, the significant influence was found in the control- self. Accountants got the highest mean followed by a hospital attendant and firemen. The work of the accountants influence how they control their selves, for they go with the economical, being

practical and not going into things they don't really need, hospital attendant for in-hospital happens many stressful situations and they probably know how to cope up with it and firemen having a trait of tolerance in stressful working conditions that may affect relationship with co-workers.

Lastly, length of service was significant in the subscales threat, control self and control others. 21-25 years of service was significant at the threat subscale which implies the employees' perceived anticipatory stress as a threat at the certain length of service which can be due to varying factors. 26-30 years of service was significant at the subscale control self. Lastly, 21-25 years of service was found to be significant in the subscale control others.

**Table 6. Differences on Psychological Well Being among Retirable Employees when grouped according Profile Variables (N = 300)**

CIT SUBSCALES	REL t/F p-value	ME t/F p-value	MP t/F p-value	SW-OP t/F p-value	SW-LS t/F p-value	SW-PE t/F p-value	SW-NE t/F p-value
Sex	-0.137 (0.891)	-1.227 (0.221)	-1.528 (0.128)	<b>-2.122*</b> <b>(0.035)</b>	-1.285 (0.200)	<b>-2.423*</b> <b>(0.016)</b>	-0.265 (0.791)
Type of Company	0.248 (0.619)	0.964 (0.382)	1.593 (0.205)	<b>4.31*</b> <b>(0.014)</b>	1.887 (0.153)	0.718 (0.489)	0.09 (0.914)
Occupation	1.285 (0.236)	1.222 (0.263)	<b>2.952*</b> <b>(0.000)</b>	<b>1.781*</b> <b>(0.046)</b>	1.08 (0.376)	0.875 (0.580)	1.651 (0.071)
Length of Service	0.785 (0.562)	1.076 (0.374)	<b>3.348*</b> <b>(0.006)</b>	<b>2.624*</b> <b>(0.024)</b>	1.643 (0.149)	0.81 (0.543)	1.422 (0.216)
Educational Attainment	1.837 (0.126)	0.859 (0.489)	<b>2.773*</b> <b>(0.027)</b>	1.874 (0.115)	1.158 (0.329)	<b>2.682*</b> <b>(0.032)</b>	<b>3.617*</b> <b>(0.007)</b>

\*Difference is significant at 0.05 level

\*REL- Relationship; ME- Mastery and Engagement; MP- Meaning and Purpose; SW-OP- Subjective Well-Being Optimism; SW-LS- Subjective Well-Being Life Satisfaction; SW-PE- Subjective Well-Being Positive Experience; SW-NE- Subjective Well-Being Negative Experience

As shown in Table 6 the significant difference between the employees' psychological well-being according to profiles. Demographic profile sex resulted to have a significant value at the subscales optimism and positive experience. Type of company solely resulted in being significant at optimism subscale. Occupation and length of service influenced the subscales meaning purpose and optimism. Lastly, educational attainment appears to be significant on the subscales meaning and purpose, positive experience and negative experience.

Bjuggren[21] conferred on his research which is about gender discrepancy in optimism. It acknowledges that women are less optimistic than men as regards to the future economic situation. When reaction about the economy is copious in times of economic crises men are more optimistic than women.

According to Duque [22] government employees choose to retire at the age of 55 because they are definite that they can enjoy the assets for a longer period of their lives after retirement. They want to diversify their interests. Employees are optimistic in engaging with business or in some other profitable activities which they have not done so while still in the government service [23].

The study conducted by Kiran [24] stated that life satisfaction of employees reveals that public bank employees were experiencing life satisfaction than private bank employees. Their occupation is said to be in a dimension of well-being and determined in conditions of a state of mind either mood, satisfaction with the reconnection with others alongside accomplished goals, self-concept, and self-perceived capability to confront with everyday life.

Indelicato [25] in her research about work stress that hits minorities and less educated employees showed that workers with a lesser level of education are more

expected to handle works with more stress, such that those factors including long work hours, shift works, and continual layoffs. Occupations demanding more years of education also involves the same stressors but are unlikely to have a similar impact.

Retirable males tend to be more optimistic as compared to females and have more positive experiences. In addition, government employees are more optimistic about their life after retirement, they tend to plan where to use the benefits they would receive.

Occupation implies that accountant greatly influences employees in having a clear purpose and satisfactory meaning in life. In addition, accountants also revealed that their occupation is helpful in different ways of their lives as well as policemen/policewomen's and nurses which also shows a significant influence on retirable employees. Lastly, less educated retirable workers or those that are not given a chance to finish college were more prone to take jobs with a high workplace stress. Impact of the stressors varies on them as employees who spent more years of studying tend to handle stressful situations better.

Table 7 shows the correlation matrix of anticipatory stress and psychological well-being among retirable employees. Pearson's correlation coefficient appears significant on many subscales.

Threat correlated on the subscales relationship with .010 significant value, optimism and life satisfaction with a significant value of .014 and .001. Results indicate that there is a presence of correlation by a probability value.

Challenge correlated on the subscales ME (Mastery and Engagement), Optimism and Life Satisfaction. Significant values obtained falls into .001, .012 and .001 commonly which indicates a presence of correlation.

**Table 7. Correlation Matrix of Anticipatory Stress and Psychological Well BeingN = 300**

	REL	ME	MP	SW-OP	SW-LS	SW-PE	SW-NE
Threat	-.222*	-.096	-.113	-.141*	-.183*	-.097	.044
Challenge	.114	.183*	.092	.144*	.189*	.081	-.077
Centrality	-1.48	.010	-.097	<b>.041</b>	.009	-.010	.032
Control-Self	.103	.133*	.195*	<b>.307*</b>	.160*	.146*	-.222
Control – others	.144	.052	.067	.078	.065	.090	-.110
Uncontrollable	-.079	-.086	-.185*	.213*	-.087	-.155*	.051
Stressfulness	-.152	.003	-.035	-.002	-.029	-.025	-.007

\*Correlation is significant at 0.05 level

\*REL- Relationship; ME- Mastery and Engagement; MP- Meaning and Purpose; SW-OP- Subjective Well-Being Optimism; SW-LS- Subjective Well-Being Life Satisfaction; SW-PE- Subjective Well-Being Positive Experience; SW-NE- Subjective Well-Being Negative Experience

Control-Self correlated on copious subscales. The significant values obtained were .021 for mastery engagement, .001 for meaning and purpose, .000 for optimism, .005 for life satisfaction, and .011 for positive experience. Results revealed that presence of correlation appeared at a probability value.

Uncontrollable correlated on the subscales meaning and purpose, optimism and positive experience. Significant values obtained were .001 for meaning and purpose, .000 for optimism and .007 for positive experience. This revealed correlation at a probability value between the subscales.

Dou, K et.al [26] showed the course and connection amidst the self-control, optimism and life satisfaction among employees determined that it was positively correlated and fundamental mechanisms are not so examined. Initially study the connection of self-control and satisfaction in life and the result of job satisfaction were approved. The outcome concludes that self-control is definitely connected to twain life also job satisfaction.

Berns, B. [27] in his article regarding affirmative workers, experience showed that it encloses each thing that occurs at the workplace from company tradition to physical nature to technology everybody utilizes. The competitiveness ceases to heat and hire competent talent, selling or dealing is the protest to broaden the experience of the workers.

Carver [28] in his analysis of self-control and optimism revealed that both optimism and self-control are indicators of social divisions. The discovery outlook that twain optimism and self-control have significant self-regulatory actions, also capacity alters from one another.

From the results, retirable employees' psychological well-being aspects were greatly affected by their anticipatory stressors of retirement. It is clearly seen that the variables anticipatory stress and psychological well-being were significantly correlated with each other. In addition data gathered from the qualitative interview were supported by the result of the data from quantitative. However, educational attainment and marital status were not significant in one of the variables. Results of this study shows how retirable employees respond in the context of retirement which will eventually affect their well-being and this will be a basis for employees who might be experiencing it.

Figure 2 shows the paradigm of the combined results of the qualitative tables. Anticipatory Stress and Psychological Well-Being was brought about by mind-setting and quality of life respectively. The categories that emerge from the anticipatory stress variable was disposition in life with a subcategories of economical, professional and personal view, whilst personal character for psychological well-being with a subcategories of positive and negative attitude.

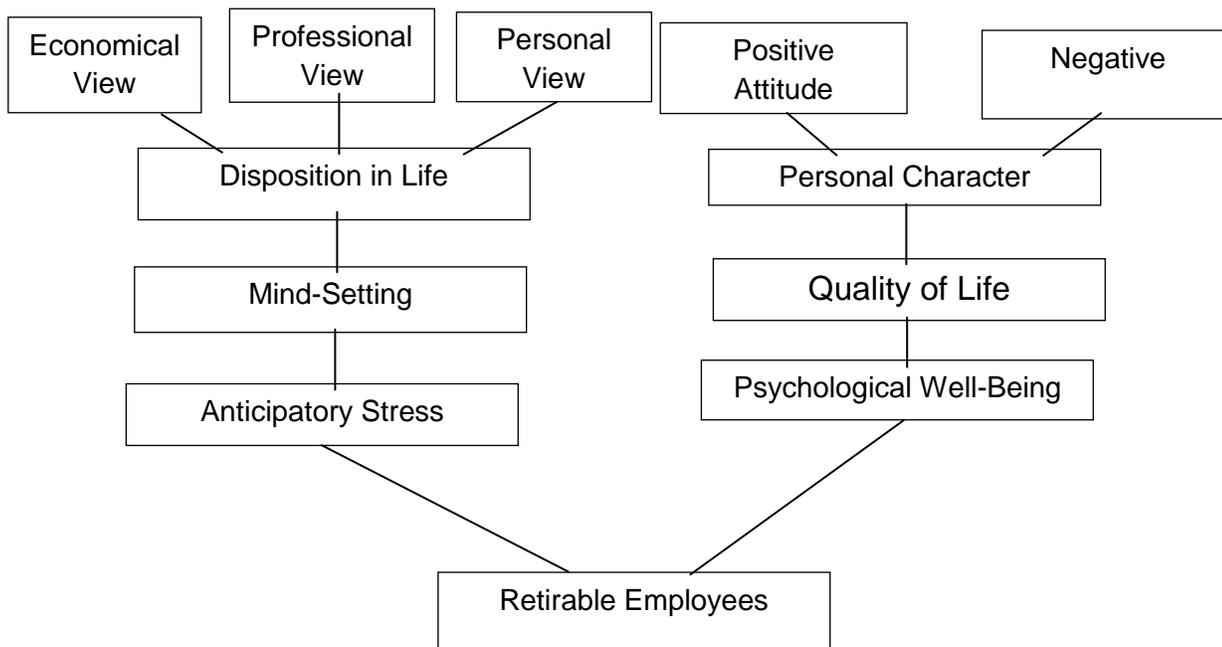


Figure 2. Framework of Anticipatory Stress and Psychological Well-Being Among Retirable Employees

**Table 8. Programs intended for Anticipatory Stress and Psychological Wellbeing**

Program	Objectives	Strategy/Activity	Persons Responsible/ Participants	Evaluation
Team building/ outing	To increase relationship and reduce stress	Seminar, group activities, do yoga together	Facilitator: HR Staffs and Psychologist	Conduct counselling to each employees and promote employee relationship tips
Work- Life Balance Programs	To maintain a positive affect and a satisfied life	Mindfulness based therapies	Facilitator: Psychologist	Several Sessions to know if it is effective or ineffective
Maintaining and exercising self-Control	To promote self- control success	Seminar mentioning some tips for self-control	Facilitator: HR Staffs and Psychologist	Open Forum atleast once a month to check if it is effective
Workshop	For them to perceive how to handle uncontrollable situations	Effective training session	Facilitator: HR Staffs and Counsellor/ Consultant	Schedule for open forum for updates and follow up with professional and retirable employees.
Business fair	It will open them to a new environment, new way of having anincome after retiring.	Trade shows and exhibitions	Facilitator: entrepreneur Participants: Retirableemployees	Monthly monitoring the employees business if it captivated the community

**CONCLUSIONS**

Majority of the respondents have abilities and skills to do well in situations with high life satisfaction. Retirable employees possess mindset in experiencing future wants with retirement readiness. Sex and occupation have significant differences with control-self, type of company with uncontrollable, whereas length of service has significant difference with threat, control-self and control-others. Occupation, length of service and educational attainment have significant difference with meaning and purpose. Sex, type of company, occupation and length of service have significant difference with optimism furthermore, sex and educational attainment to positive experience.

Lastly, educational attainment has significant difference upon subjective well-being negative experience. Subscales threat and challenge correlated with optimism and life satisfaction subscale, also, threat subscale with relationship and the latter with mastery and engagement. Control-self correlated positively on psychological well-being except on the two subscales namely relationship and negative experience. Lastly, uncontrollable subscale correlated on the subscales meaning and purpose, optimism and positive experience.

The framework obtained reveals themes of mindsetting and quality of life. Mindsetting was categorize into disposition in life while the latter was categorize into personal character and economic advantage. It shows that mindsetting affect the quality of life of the retirable employees.

Programs intended for anticipatory stress and psychological well-being were proposed for the evaluation of the human resource development and planning management.

**RECOMMENDATIONS**

Retirable employees may improve their social relationship by engaging in different interactional activities to further enhance their psychological well-being. Human Resource Management and Development officer in their planning and development may enhance their employees’ opportunities and organizational interactions for a positive employee and organization relationship. Future researchers may conduct a similar study involving other variable/s such as job satisfaction to further validate the results of the current undertaking. Results of this paper may be incorporated in discussing topics as to major subjects in the field like Industrial/Organizational, Abnormal and Clinical Psychology respectively. The proposed program for the framework obtained was enhancement program for the employees to have a more positive mindset for a good quality of life.

The proposed social enhancement program may be evaluated by the company’s Human Resource Development and Management Office before its implementation.

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