

Resiliency prognostication based on Psychological well-being in the retired members of country's civil service pension fund

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Abstract

In every person's career there is a phase called retirement, an era which is associated with an end put on all the tensions, and worries and achieving the utopia of peace and redemption along with enjoying the fruits of all those honest servicing years to the country, but indeed it is only another phase of new routine problems, anxieties and tensions that affects the person emotionally and psychologically. The inevitable importance of retirement era has caused us to embark on this study which is about resiliency prognostication based on psychological well-being in retired members of country's civil service pension fund, Tehran. The statistical population is 150 persons which were selected via random sampling method. To collect data we used Davidson's resilience questionnaire (2003), and Ryff's psychological well-being. Data analysis was done by SPSS software for descriptive and analytic statistics. The results showed: Resiliency is related to psychological well-being and its sub-scales and Psychological well-being anticipated 56% of resiliency variance.

Keywords: Psychological well-being, resiliency, retirement

Introduction:

Nowadays, in our society retirement can be associated with stepping into a new phase of life. Imposing this new phase to already existing conditions of one's life would indicate new difficulties that may affect this part of the society i.e. pensioners. This era demands a special caring. First of all we may need sufficient rumination on this matter to be better recognized and elaborated on. Thus it would be a great help to this group of our society if retirement would be recognized and scrutinized from different aspect

such as biological, economical, cultural, and psychological to come up with an objective-oriented program and a suitable transition through this phase.

Retirement changes all the routine one might have had, and after years of working the person gets affected emotionally and psychologically. Passing this phase, extra free time, and being idle is tough and even unbearable for some individuals. Even in the best conditions and with the most precise plans, retirement still faces with emotional challenges, since it brings the person to a deep stand still. He is cut off from his past and compelled to adapt to his current new reality. The degrees to which we can attribute these effects are bound to the quality of one's life and the way of making a living after a retiree settles down at home. Retirement is one of the biggest events in one's life and has a considerable influence on the quality of old age and psychological-social life (Yamchlou, 2012).

A survey named "examining emotional and psychological conditions of retirees" conducted by higher research institute of social security organization, showed that 60% of pensioners are under emotional, psychological and mental loads since most of them evaluate their characters based on their career and social position and indeed they are imprisoned with their jobs. Having this wrong view in mind, the pensioner would face with mental crises and disorders in family. The fear of being left alone, leaving the position which reflects the days of yore, along with preoccupations about economical problems of him and his family and plenty of these thoughts and tensions, have a sickening impression for their life or to put it better for the remaining days of pensioner's life in the society (Aghajannoori and Khorasani, 1999)

When a person reaches to retirement phase of his life he keeps into himself, isolates him from work and life and would be exposed to the attack of ailments. A number of individuals while encountering with retirement show feedbacks of depression and stress. Retirees are in a phase which makes them reflective on their past and they find themselves unable to retaliate for the future and this may create a psychological turmoil in them. One of the psychological structures that being assumed to allow retirees face with this phase positively is resiliency. Resiliency is a personal, familial, and social ability to confront life's difficulties or stressful situations that is not immediately effective but enhances one's capabilities to encounter future miseries and hardships (Christele et al, 2007).

In Zaoatra, Hal and Morai idea (2010), personal and positional characteristics may determine resiliency processes, if and only if these characteristics happen to deliver positive and healthy feedback after a stressful condition. This question crosses the mind that while examining resiliency how people can maintain their psychological well-being in a challenging and active environment?

According to plenty of researches (Donaldson, 2010, Icebergref, 2010, CHaiks, 2007, Toupa, 2006) there are a variety of factors impressing a person confrontation with retirement, but the most prominent factor is psychological well-being (Shaif' abadi, 2011).

During many years, behavioral sciences researchers had adopted a negative pathological approach towards mental health i.e. the lack of mental disorders and problems had been considered as mental health. But in the late twentieth century, these definitions instead of curing mental disorders insisted on their prevention. According to this approach psychological well-being would make sense and would focus on positive mental aspects such as humans' abilities, personal development, self-esteem, extensive social connections, sense of self-efficacy, and promotion. In fact, presentation of psychological well-being has shifted the approaches towards mental health from medical or pathological approaches to optimistic models, and along with it we can introduce a six factor model of psychological well-being (Saemi, 2013).

Theoretical basis of research:

Resiliency

Wedginlad (2009) defines resiliency as the ability of a person to be competent, optimistic, flexible and resourceful to effectively adjudicate irrespective of life's difficulties. Resiliency is compatible with mental and physical health as well (Kordmirza and Nikouzadeh, 2014).

The recent theories, have defined resiliency as a multi-dimensional structure including natural variables like temperament and character along with specific aptitudes such as problem-solving skills (Kampbell-Syless et al, 2006).

Psychological well-being

Psychological well-being is the sheer definition of the positive feelings and general satisfaction from self and other's lives in familial, academic, professional ... aspects and it has emotional and cognitive components. Cognitive component is composed of individual's sense of satisfaction from life and his evaluation from life's different aspects and emotional component is expresses ones rather positive feelings and evaluation of his surroundings. Persons with low levels of well-beings interpret their lives' events unfavorable and they experience negative emotions such as stress, rage and depression (Ezei, Lucas, Diner, 2003 quoted from Saemian, 2013).

Research Background

Various studied have been done on each and every mentioned factor for instance, Tafriji Gilavandani (2014), Poursarda, Abbaspour, Abdi and Sangari (2013), souri, Hejazi and edjei (2013) have proved that there is a positive and significant relation between resiliency and psychological well-being so that enhancing levels of mental well-being increases resiliency.

Maddah karani, Allahi and Fathi Ashtiyani (2014), Mo'meni, Hosseini, Akabri and Karami (2014), Shahbazi Rad (2012) in their surveys have found that resiliency can predict psychological well-being significantly.

Mak and voonk (2011) in their survey proved that resiliency is related to psychological well-being significantly. Resiliency with enhancing the levels of positive feelings would reinforce self-esteem and the ability to successful encounter with the negative experiences. Springer et al (2011) in their study about the effect of age on psychological well-being (according to Ryff model) described that with the aging, personal development and being target-oriented would decrease in life.

Karl and Chason (2004) in a research showed that the high levels of resiliency would help the person to use the positive emotions and experiences to overcome the unfavorable experiences and return to the favorable condition. Masten (2011) also considers resiliency as a strengthening factor to change the unpleasant conditions. In other word as a person gains more power in resiliency, and encountering with life's stresses and problems he would be less exposed to psychological turmoil and enjoys higher levels of psychological well-being. Cohen et al (2009) in their research concluded that teaching resiliency components would increase life satisfaction and happiness. In other research Joub (2006) has examined the effect of resiliency on satisfaction and happiness in the elderly and teaching these components would cause to make a high level of psychological well-being. Wood and Joseph (2009) and Freeberg et al (2006) in the separate researches found that the persons with higher levels of resiliency would maintain

their psychological well-being and mental health in stressful conditions and have a psychological adaptation. Bonano (2004) concluded that the decreasing levels of resiliency in the face of life's events would create a kind of psychological pressure, stress and depression.

Research methodology

The population, sample and sampling

The current study is non-experimental and of correlation type. The statistics population is the retired members of country's civil service pension fund in Tehran. Considering the sporadic density of the mentioned society in Tehran for the sampling, an accessible sample including 150 participants was chosen to be calculated by Quackeran formula.

Research tools

In this study to assess the degree of psychological well-being of participants, we applied Ryff's psychological well-being questionnaire. The questionnaire used is the short version containing 18 questions and assessing 6 psychological well-being main factors and thus it has 6 subscales (each subscale is including 3 statements) such as environmental mastery, self-acceptance, and positive relationships with others, being target-oriented in life, personal development and independence. Each question's answer is scaled based on a 6-option range of answers (from completely in opposition to completely in favor). The correlation of the eighteen-answer scale with that of main scale has been fluctuated from 0.7 to 0.89. The internal consistency of 3-question scale is reported 0.56 that is accepted from the psychological point of view. It should be kept in notice that due to low levels of appropriate load factor (less than 0.3), three option omitted. To examine the extent of resiliency, Connor and Davidson questionnaire was used. This scale consists of 25 questions that are designed by Connor and Davidson (2003) to evaluate the power to confront tension and threat. To each question a five-degree answer range has been set (fully wrong to fully right) that is scored from 0 (fully wrong) to 5 (fully right). Though this scale evaluates all the aspects of resiliency, a total score is also considered that ranges 0 to 100. The higher the scores received, the better the resiliency of the participant. This scale in Iran was normalized by Mohammadi (2006). To determine the reliability of Connor and Davidson resiliency scale, alpha of cronbach method was used and the reliability coefficient was reported 0.89.

The Analysis of Data

After collecting questionnaires and ensuring their completeness, it was started to codify individual characteristics and gathered information and then the mentioned codes according to determined patterns were entered in the computer and with the use of SPSS software, statistical analyses with the use of descriptive statistics such as mean calculation, variance, frequency percentage, maximum and minimum scores, were estimated and to examine the research hypotheses we applied Pierson correlation coefficient and regression and also to predict the changes in the dependent variable based on the changes of the independent variable and to determine the share of the independent variable in explaining the nature of the dependent variable.

Research Findings

As it can be seen in table-1 the average of resiliency is 53.48 and the average of psychological well-being is 60.48.

Table1- descriptive scales of variables

Scale variable	mean	Standard variance	maximum	Minimum
Psychological well-being	61	9	18	41
Environmental mastery	13	3	18	5
Personal development	13	3	18	2
Self-acceptance	12	3	18	4
Being target-oriented in life	10	3	18	2
Positive relation with others	10	2	17	3
Independence	3	2	6	0
resiliency	61	9	84	43

According to table-1 the statistical population of retirees has acquired maximum scores in environmental mastery and personal development and minimum scores in independence and the scales such as self-acceptance, being target-oriented in life and positive relations with others are set in between (it should be mentioned that the higher scores indicate the better psychological well-being). The mean acquired for psychological well-being scales in the statistical population of current research is 61 and according to the domain of ranges in the questionnaire that was 41-79 we can conclude that the psychological well-being of retirees in Iran is favorable.

Table 2- correlation of the variables

Variable	Statistical scale	Psychological well-being	Environmental mastery	Self-acceptance	Positive relations hip with others	Target-orientation	Personal development	Independence
Resiliency	Correlation	0.73''	0.57''	0.56''	0.13	0.34''	0.55''	0.13
	Significance level	0.000	0.000	0.000	0.102	0.000	0.000	0.103

Correlation in significance level is 0.01.

As table-2 is showing between resiliency and psychological well-being the correlation is 0.73 and also correlation of resiliency with subscales of psychological well-being such as environmental mastery, self-acceptance, being target-oriented in life, personal development are respectively as follows: 0.57, 0.56, 0.34, 0.55 and are valid in significance level of 0.01.

According to the value of acquired correlation coefficient (0.73) and comparing it with Pierson table with the respect to this fact that the calculated correlation value with the degree of liberty (N=2=148) and significance level of 0.01 is greater than the correlation coefficient in Pierson table (0.208), we can conclude that the estimated values are valid statistically i.e. between psychological well-being and resiliency in retirees there is a 99% valid relationship.

Table-3 summary of regression analysis for resiliency prognostication

Modification source	Squares collection	df	R	R2	F	Significance level
Regression	7040.876973	6				
Remaining	5411.716361	143	0.75	0.56	31.01	0.000
Total numbers	12452.59333	149				

According to what we can observe in table number 3 about the summary of regression analysis to predict resiliency, the value of adjusted coefficient of determination R^2 is equal to 0.56 and it indicates that 56 % of all resiliency variable are connected to psychological well-being (independent variable) in pensioner groups participated in the research. In other words psychological well-being would predict 56% of the variance of resiliency variable of the pensioners. Considering the significance level of the value of F examination (31.01) with percentage error less than 0.01, we can conclude that the model of research regression is of use and the independent variable is able to prognosticate the changes in resiliency variable.

Table4- summary of variance analysis regarding significance level of regression model

model	Standardized values		Beta value	t	Significance level
	B value	Standard error			
Constant value	17.257	3.914		4.4	0.000
Psychological well-being	1.069	0.19	1.058	5.622	0.000

The results of table-4 titled as the summary of variance analysis regarding the significance level of regression model indicates that the variable psychological well-being and its subscales have entered the regression model. With Beta coefficient equal to 1.058 we can show that the modification of a standard variance in psychological well-being variable would cause a 1.058 standard variance in resiliency variable. The calculated t value for psychological well-being ($t=5.622$, $p=0.000$) has a significance level of 0.01. Thus with 99% assurance we could say that the independent variable and the dependent one are related to each other.

Conclusion:

Socialists, psychologists and social researchers have a unanimous consensus on the majority of their writings that “retirement” is a phase of laborer or employee’s life that begins with the end of their service or employment in the government of private sectors. In addition to that, disability due to ailments, exhaustion due to overworking and aging are the significant factors of realizing retirement (Aghajan noor and Khorasani, 1999). Our study is examining the relationship between psychological well-being and resiliency in pensioners to determine whether this group of society after years of work experience, in their spare time and aging days, are able to resolve their long hesitations and vacillations and adapt to their surroundings. The findings revealed that resiliency has a significant and positive relationship with all the psychological well-being subscales. It means that along with an increase in resiliency of retirees, psychological well-being subscales also showed a rise and vice versa. People with low levels of resiliency have less psychological well-being.

Findings of this part of study with the results of these researchers surveys are converged in one direction, the researchers are as follows: Tafriji Gilanvandan (2014), Maddah Karani, Allahi and Fathi Ashtiyani (2014), Poursardar, Abbaspor, Abdi Zarrin, Sangari (2013), Souri, Hejazi and Ejei (2013), Momeni, Hosseini, Akbari and Karami (2013), Shahbazi Rad (2012), Mak and Woonk (2011), Cohen et al (2009), Wood and Joseph (2009), Freeberg et al (2006), Joub (2006), Bonano (2004), Karl and Chason (2004) and Masten (2001). These researchers showed in their surveys that resiliency has a significant relationship with psychological well-being scales and believe that the lower levels of resiliency in one's life would lead to stress, anxiety and depression.

Resiliency with increasing positive feelings' levels would case to reinforcing self-esteem and the strength of facing with life's difficulties. Thus persons who are equipped with higher levels of psychological well-being are prone to better adaptation with difficulties. It is obvious that resilient persons are tending to regard problems more flexibly and creatively. They increase their level of psychological well being and mental health with the help of planning and programming, requesting to others for help if needed and utilizing the whole resources to solve their problems.

It seems that psychological well-being is mostly associated with the positive mental aspects and thus they reflect concepts such as self-development, happiness, vigor, and self-acceptance, and vitality, purpose in life, optimal performance and life satisfaction. Thus in positive thinking psychology scope, we can regard well-being for different levels: mental level in which precious mental experience is discussed such as well-being, happiness, satisfaction (in the past), optimism and hopefulness (in the future), fluent happiness (at the moment) and also in personal level the positive personal characteristics are are discussed including talent, affection, bravery, inter personal skill, aesthetic feelings, perseverance, forgiveness, originality, futuristic tendencies...

To summarize what we have studied, it is obvious that psychological well-being has a positive affect thus these characteristics would help the pensioners to experience crises less demolishing and apply more optimistic encounter strategies to remove anxiety and stress. These persons would accept new opportunities with an open embrace. So one of the most important factors to increase resiliency in retirees is emphasizing and stressing on psychological well-being factors. So we can define positive wellbeing as cognitive and emotional reactions to characteristics' recognition, successes and personal efficiency abilities, sufficient feedbacks and interactions with surrounding, integration and unifying with the world and positive success as time goes by.

According to the results of this research and similar researches based on the relationship between resiliency and psychological well-being, in case the level of psychological well-being would be increased, it can result in the enhancing levels of resiliency. Therefore, the findings of this survey can be applied to increase pensioners' psychological well-being and resiliency to help them enhance their living standards, and put up with the difficulties in a better manner. This is also suggested that with establishing training courses to enhance psychological well-being and resiliency for the retired-to-be increase their preparation to face with retirement phenomena.

Practical suggestions:

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