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ABSTRACT

This study sought to identify differences according to demographic factors (gender, age, economic level, social status, educational level, current workplace) to reveal the relationship between these variables and ascertain the impact of their interaction among those who are about to retire. Moreover, it sought to determine the level of psychological and social needs perceived for those who are about to retire and their relationship with anxiety and psychological well-being.

The study's findings suggested that if the arithmetic mean for psychological needs is reached (66.20) with a very high degree, as well as a standard deviation of 6.93, the most important needs of retirees are psychological in nature, while the arithmetic mean for social needs requires a high degree (54.81), and it was discovered that the highest dimension of the anxiety scale for those about to retire after feeling nervous had an arithmetic mean of 25.43 and a standard deviation of 1.43. Their highest levels of self-well-being (mastery of the environment) were 55.59 with a standard deviation of 5.09, with self-acceptance coming in last with an arithmetic mean of 34.29 and a standard deviation of 8.02.

The findings revealed a statistically significant negative relationship between all dimensions of the perceived psychological and social needs scale and all dimensions of the retirement anxiety scale in the target group at the level of 0.05, as well as a statistically significant positive relationship between the total score and all dimensions of the psychological well-being scale in the target group (total score and dimensions), and the findings showed that while there were no statistically significant differences for the influence of sex on social needs, there were significant variations for the impact of a particular variable (age, workplace, marital status, educational level) on the scale of degrees. The perceived psychological and social needs of retirees were more favourable for those between the ages of 55 and 59 than for the other category, governmental employees, the widower category, those with a secondary degree than for the other groups, and those with a university degree than for the other categories. However, there were no statistically significant differences for the effect of a variable (age, sex, marital status, educational level) according to the retirement anxiety survey. Additionally, there were statistically significant variations in the retirement anxiety scale depending on the variable (age, workplace, income level).

Furthermore, there were differences in the variables (gender, income level, marital status) according to the subjective well-being variable in all dimensions and the overall degree of the instrument, but there were no differences for the effect of age and workplace on the subjective well-being of those who are about to retire in all dimensions and the overall degree of the instrument, nor was there a statistically significant effect at the level of significance ($\alpha=0.05$) for the interaction between these variables and the variables.

Keywords: Perceived psychosocial needs of retirees and their relationship to anxiety and psychological well-being.

INTRODUCTION

Many psychological issues, including anxiety and worries about the future after retirement, as well as some social and economic issues, challenges at work, and pressures from family and colleagues, affect the psychological well-being of those who are approaching retirement. Moreover, these issues increase the risk of mental illnesses and disorders, as well as the ability to control certain beliefs and ideas that are uncertain and cause concern in general, particularly retirement anxiety. The changes that accompany those who retire during that stage lead to weak social relations, especially when the loss of work partners and friends and the lack of friendly meetings, social interaction during work, or distance disturb the state of selfishness and criticism of

others (Khalifa, 1997). In addition, retirement from work may cause a move away from social relations when one loses friends and there is a sense of loneliness and isolation as well as a gradual withdrawal from society. The availability of social programmes and activities that are appropriate for their age, involve them in family decisions, and assist them in solving their problems are among the social needs of those who are about to retire at this stage. What is more, they need training to deal with social problems, as well as good planning to deal with psychological issues and economic crises (Wang & Shultz, 2011). Since only a small percentage of people reached retirement age at the start of the Industrial Revolution in the nineteenth century, the worker continued working until he or she passed away. This was the prevailing tradition during earlier eras: prior to the era of industrialisation, there was no such thing as retirement in the sense that is now recognised — the worker continues to undertake his or her job until passing away. This occurs throughout one's life, unless they stop on their own, because the duties are simple and unofficial, and those in specialised fields like agriculture and herding do not typically retire unless they can no longer perform the necessary tasks of work (Abu Hatab, 2002). The term "retirement" is one of the more modern ones as a result of the development of industry and the transformation of industrial society, and as a means of combatting cruelty and injustice towards employees and workers who have toiled all day and even all night without any protection or rights, been fired from their jobs, and had their services dispensed with, simply because of a decline in their ability to produce due to the deterioration of their health (Samarina, Skufina, & Samarin, 2020). A consensus has been reached among the personnel laws of different jurisdictions as to the age at which an employee's service ends and they are referred to retirement, but they differ in determining the age at which the person is entitled to a pension — some have adopted 60–66 years. Because an individual's productivity and capabilities start to decline at this age, retirement is only a social process that includes voluntary and forced abandonment of the individual. In the phases of a person's life cycle, the stage of retirement from a job is one of the crucial age stages, since each of these stages has its own social, economic and psychological issues. As a result, research on those age stages has received much attention. A great deal of research and studies have been conducted regarding the issues that these stages impose on society, and the category of retirees who have provided numerous services throughout their years of service is part of Whatever from society, the retiree is entitled to retirement benefits as legal rights that are no less significant than the benefits that they have received during their actual service, and the pension has the same legal protection guaranteed for salaries and wages, with the aim of providing ethical living standards (Fattal, 2020).

Psychological anxiety has drawn the attention of psychological researchers due to the rapidity of social change, the difficulty of adjusting to rapid development, and the numerous demands and pressures of daily life. Anxiety is a fundamental idea and a common disease among mental disorders, and has a significant impact on both the mental and the physical health of the individual, which is a normal part of life. The fifth Diagnostic and Statistical Manual of Mental Disorders (DSM-5) offers a definition of anxiety in the form of a number of symptoms, such as: intense discomfort and an anticipation of something happening; feeling frightened and exhausted even from light exertion; finding it difficult to concentrate; feeling tense; erratic emotion; and some physical symptoms including muscle tension and sleep issues. According to Okasha's definition of anxiety (Abu Al-Nour & Khattaba, and Farah, 2018), most definitions in the book concur that anxiety is a sensation of irrational fear without a clear cause. Furthermore, it includes an excessive reaction to circumstances that do not actually pose a threat (2015). Anxiety affects 15% of people in society and is one of the most prevalent categories of mental disorders, accounting for between 30% and 40% of all mental disorders. It is a general, vague and unpleasant feeling of dread, fear, stimulation and tension that is typically accompanied by some physical sensations, especially increased autonomic nervous system activity (Hussein, 2009). Three point one per cent of people in the community in Britain suffer from anxiety disorders (Yassin, 2015).

People who are about to retire often experience anxiety symptoms, which manifest in a variety of ways, including: mood symptoms like stress, fear of the unknown or impending danger, and rapid arousal; cognitive symptoms like distraction, difficulty in making decisions, and intrusive thoughts; and physical symptoms like sweating, dry mouth, rapid breathing, heartbeat, headache, muscle tension, headache, indigestion, and tremors.

The main symptoms listed by the DSM-5 include excessive tension, fear and anticipation for a period of up to six months, trouble controlling fear and anxiety, and restlessness (Yasser, 2016). Motor symptoms include instability and restlessness (difficulty in concentrating, arousal, and sleep problems) (Yasser, 2016). These symptoms are not brought on by a psychiatric, medical or psychotic disease; rather, anxiety leads to considerable suffering and social dysfunction. They are the outcome of the trials and tribulations that the person faces on a daily basis, and of his or her internal conflicts and the consequences that result from them (Tamimi, 2013).

In this study, a number of fundamental elements and components, like social and psychological needs, where he views YR, may be used to show that the target group is worried. The most significant psychological issues are their suffering from depression, anxiety, alienation, loneliness, and social introversion, and this group needs to address these issues to fill their free time in order to lessen their sense of loneliness, according to Ahmed (1998).

Emotional disorders are common among retirees, and their incidence rates increase as they age. Neurotic and psychotic diseases are among the most important ageing-related diseases at present.

The World Health Organization (WHO, 1997) defines psychological well-being as "a person's view of his or her or their position in life in respect to the cultural and value system in which he or she lives, and his or her relationship to his or her objectives, norms, expectations and interests". A person's personal views, social connections, physical and mental health, as well as their relationship with the environment that gives them their unique characteristics all have a significant impact on their overall sense of well-being. According to Dodge, Daly, Huyton, and Sanders (2012), psychological well-being is defined as having a high level of life satisfaction. Well-being is one of the relatively new ideas in positive psychology and has been the focus of attention for experts in the field during the past few decades, which can have a beneficial impact on life, while its decline has a negative impact. Life satisfaction is the cognitive aspect of happiness in people, and indicates a difference in how psychological well-being is translated, since some people equate it to happiness or existence. Some people view better or good living as being synonymous with mental health or psychological well-being, or with personal development, well-being, self-enjoyment, good living, psychological well-being, and other similar notions (Maamaria, 2011). The idea of psychological well-being has been criticised for placing a strong emphasis on experiencing pleasure and on good impacts in people's lives. Due to the function of the pleasure centre in the brain, they seek pleasure and attempt to avoid discomfort. However, they differ in that some have sufficient experience to understand the variables and positive consequences that make them happy, while some are unaware of the experience and perform tasks (believing that they will bring them pleasure) and suffer as a result. Pleasure alone cannot bring happiness to humans, and individuals who have the chance to experience pleasure will feel its presence in the real world, with the potential to experience both pleasure and pain in a world that offers pleasure and stimulating activities (Hefferon & Boniwell, 2011). Efficiency, self-worth, optimism, and hopefulness are all components of psychological well-being, according to Diener et al. Making a positive difference in other people's lives and maintaining one's own mental health are correlated with personality traits like extraversion, internal sources of control, a lack of internal conflicts, positive social relationships, immersion or knowing how to use leisure time productively, and the capacity to plan ahead of time. Rife (1995) proposed a model of psychological well-being based on the idea that mental health is not merely the absence of disease, but also comprises positive characteristics consisting of six categories (independence, control and control, social relations, personal growth, self-acceptance, life goals).

Because of its effects on an individual's life, some people view the stage of retirement or the demand for retirement as the second most significant crisis, after adolescence, that an individual experiences. This is because retirement is an inevitable phenomenon with which all working people must deal (regardless of their mental or physical abilities, skills, scientific levels, and applied experience). Additionally, due to the significance of labour in a person's life, which goes beyond its economic value, given that work is the status, social status, and first value in an employee's life that he loses in retirement, as well as the significance of this stage and the social and psychological issues that it causes, the individual feels concerned about the present and the future, particularly after starting a new life after retirement. Their intervention is part of the feeling of isolation and social exclusion, with withdrawal bringing about a great deal of psychological and social pressure, an increase in family and household responsibilities, requirements of daily life, the appearance of signs of disability and weakness, and a great deal of complaints and diseases. The negative effects of this stage that are reflected in the nature of the individual and controlled by a sense of anxiety and fears, a decline in the level of psychological well-being, and the individual's tendency to become depressed are merely a few of the factors that contribute to this stage within this group with regard to many angles and variables (Al-Tamimi, 2022; Abu Jarad, 2015; Al-Khattabi Al-Karbi, 2015). The current study's problem arose from the researcher's observations of the nature of her work as a psychologist and family counsellor in providing psychological and therapeutic services and counselling for those who are about to retire, where she noticed that retirees experience psychological and social problems. Additionally, since the study's current topic is significant because it examines a significant segment of society who experience social and psychological problems, and because of its importance, the researcher decided to address this issue stage, and its significance in getting the families of retirees to care for them and support them by this stage, by drawing attention to the appropriate authorities in a way that contributes to developing solutions to the problems from which they suffer, as well as developing preparation and retirement awareness programmes that will have a significant impact on the psychological preparation of retirees as they enter a new stage of their lives, helping to manage the challenges and issues that, if not addressed appropriately, have unsettling psychological and physiological repercussions.

In order to pinpoint the most significant social, economic and health issues facing retirees, Al-Tamimi (2022) performed a study on the social challenges that they face. The study's findings revealed that the majority of the sample's male participants were below the age of 50 and had completed no higher education than the secondary level. The study's sample of (151) retirees' reasons for retiring were arranged as follows: reaching the retirement stage, health, and early retirement due to personal preference. According to the study's findings, retirees have a wide range of issues, including: firstly, social issues: family fights worsened after retirement, leisure time

increased after retirement, and people stopped joining organisations that they would have otherwise a social or sports club. Secondly, there were economic issues, as shown by the fact that retirees' retirement income was insufficient to cover their needs and those of their family, and that the sons of the workers did not help to support the family. Thirdly, there were health issues, as shown by the fact that their health deteriorated after retirement and that they had a chronic illness.

In order to understand retirement and retirees, identify the social issues that they face, and offer some suggestions to help them, Hamed's study from 2022 used a sample of (90) retirees. The study's findings showed that there were statistically significant differences between the level of income and the level of education. Retirement's social issues are a result of a number of factors, including the fact that "I have issues with my family now that I'm retired", that "I haven't adapted to this stage of life", and others ("withdrawal from society is the best method for me after I reach retirement"). Moreover, given the factors "after retiring, I became more socially active", "I have my position and social role in the family", and "there are no statistically significant variations between the level of income and the social issues of retirement", "my lifestyle is monotonous and boring after reaching retirement age". Due to these factors, there were statistically significant disparities between social status and social issues associated with retirement ("there are problems between me and my family members after retirement", "I struggled to adjust to my newfound freedom after retirement", and "I tend to withdraw from society after retirement"). Due to the factors "after retirement, my social participation in society increased", "I enjoy the status and social role within the family", and "I enjoy the social problems associated with retirement", there were no statistically significant differences between social status and social problems ("my life became monotonous and boring after retirement"). From the perspective of the Association of Retired Employees' visitors, the survey also sought to determine the reality of retirement concerns. The study sample consisted of 33 retirees, and the findings showed that there were no overt economic issues among the sample, as 45.5% of them were in good financial shape, 39.4% were in an acceptable financial situation, and 3% were in good health, while 42.4% were afflicted with diseases, which in turn affected their social performance and left 93.3% of the sample without any issues. Forty-five per cent of the sample's members reported feeling at ease and adaptable after quitting their jobs, but 30.3% of members did not, suggesting that this group is still suffering to some extent. Moreover, 50% of the sample were impacted by their friendships, and 36.4% had trouble forming friendships after retiring. Additionally, 15% of the sample reported that they did not visit coworkers. Since 75.7% of the sample reported feeling happy after joining the Association of Retired Employees, it is clear that the organisation plays a significant role in helping retirees. This emphasises the importance of open social organisations and clubs in providing retirees with a variety of care options. Additionally, a study conducted by Musila et al. described the idea of retirement as a change from a paid job to other life endeavours. Retirees experience a variety of difficulties, including examining the difficulties faced by retired teachers. These difficulties might be medical, psychological, social or economic. The study sample included 249 respondents, including 76 women and 173 men. The study's findings demonstrated that retirement pain is caused by a lack of ability to plan, save and invest for the future. Furthermore, retirees suffer from financial, health and social issues. Abu Jarad (2015) also investigated the issues that affect retirees' ability to meet their requirements, including social, psychological, physical and economic issues as well as challenges with employment and leisure. The study concentrated on societal issues. Psychological problems will have dimensions related to mental disorders, like fear, anxiety, tension, frustration, and low self-confidence, during the dimensions of the disorder of family relations with wives, husbands, children, parents and relatives, as well as the disorder of social relations with neighbours, the surroundings and coworkers. In terms of health issues, there are a number of dimensions, such as the issue of treatment facilities, the issue of those in charge of the treatment, the issue of obtaining medication, as well as issues relating to medical devices, equipment, and furniture. In terms of economic issues, there are a number of dimensions, such as the issue of household expenses after retirement, the issue of paying rent, and the issues of medical equipment, devices, and furniture. Payments, educational costs, and medical expenses are all costs that arise as a result of post-retirement income insufficiency. In order to understand the demographics of retirees, the services that they require, and the issues that they encounter, Al-Khattabi and Al-Karbi (2015) investigated the requirements and difficulties of seniors. According to the study's findings, personal desire, full-time family responsibilities and their concerns, and boredom with work are the three main causes of retirement. The study's findings demonstrated that seniors require a unique reduction system, as well as the creation of a governmental organisation that looks out for their interests. Additionally, the study's findings showed that pensioners have a variety of issues, including: social problems, which include an increase in free time, as well as a decline in the researcher's relationship with their social environment after retirement; economic issues like high rent and a meagre pension; health issues like chronic illness and low public activity; and psychological issues like missing work events and failing to meet objectives. The study's final goal was to determine the nature of the connection between retirees' quality of life and health levels (Rakhshani and colleagues, 2014). The study sample included 500 retirees, with a majority of males (53%) and a majority of women (45%) (46.4%). When retirees receive healthcare interventions, their quality of life is improved. This keeps them active, boosts their activity, protects them from pressure, helps them

to deal with stress better, and boosts their morale. There are clear indications that retirees' quality of life varies depending on their gender, age, and social status.

METHODOLOGY

Both the study population and sample are composed of individuals who are about to retire in the city of Riyadh. The study sample, which consists of 367 individuals who are about to retire in Riyadh, was chosen in a straightforward, random manner from employees of the Ministry of Education, as well as some private sectors, as well as employees from the health sector (1).

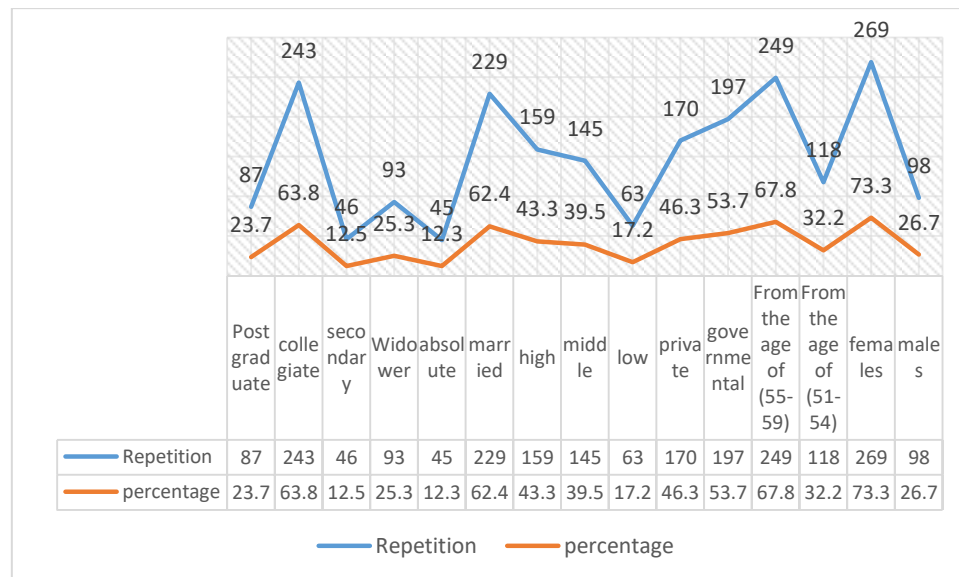


Figure 1: Distribution of study subjects according to demographic variables (n=367)

Figure 1 shows that more women than men were among the respondents close to retiring, with their number reaching 269 by 73.3, and that respondents aged 55 to 59 constituted the highest number of respondents (249) by 67.8 in comparison to respondents of other ages, with 197 by 53.7 being the number of respondents working in the governmental sector, and with respondents overall being distributed across all age groups in the study (43.3). The majority of replies came from survey participants who reported being married, with those with an average level (145) and an average of 39.5 following them.

Measurements

The following tools were employed to achieve the study's goals: 1. Identify the fundamental data that comprised the demographic variables; 2. Calculate the perceived social and psychological needs of retirees; 3. Anxiety level before retiring; and 4. The retirees' psychological well-being scale. An explanation of these tools is provided below.

The degree to which retirees' perceived social and psychological requirements are met

The scale was developed by the researcher with the help of several pertinent theoretical tools and frameworks, such as several studies (Al-Karbi Khattabi, 2015; Al-Shatri, 2011; Ghanem, 2016), where (33) phrases are distributed in the dimensions "psychological" and represented by paragraphs 1–13 and 29–33 and "social" and represented by paragraphs 14–28. Using a five-point graded scale, the person indicates how much of the vocabulary pertains to them (including strongly agree and given one quarter of a degree, agree and given three degrees, disagree and given two degrees, and strongly disagree and given one degree). The validity of the study's tool was confirmed through the genuineness of the information. The tool was presented to a group of professors with expertise in the Arabic language, measurement, and psychological evaluation in order to confirm the validity of the tool in its current form after translation and linguistic wording modifications were made to the paragraphs to better fit the local context. 2. The correlation coefficients (Pearson) of the current tool for the link between the paragraph and the dimension were calculated by applying them to an exploratory sample of (52) members from outside of the study who were about to retire, where the values of the correlation coefficients for the dimensions of the scale ranged from $t=.242-.628^{**}$ for the link between the paragraph and the first dimension, i.e. need for psychology, and for the link between the paragraph and the second dimension, i.e. social requirements, $t=.228-.857^{**}$, and $t=.221-.717^{**}$ for the link between the paragraph and the tool as a whole. The scale is appropriate for the objectives of the current study because all of them are statistically

significant at the significance level (** $p=.01$). The internal consistency stability (Cronbach's alpha) was calculated for the dimensions and the total degree, and stability of the Spearman coefficient was also reached ($\alpha=0.87, 0.82, 0.86$).

The Olufemi Emily Oluseyi & Olatomide Onijuni scale

which has 24 statements spread over six categories, was used to measure retirement anxiety: 1. Being uneasy (4, 8, 11, 12, 13, 14, 21), 2. Following uncertainty (9, 15, 17, 18, 19, 22), 3. Following ease (1, 2, 3, 7), 4. Following energising (5–6), 5. After assurance (20, 23, 24), and 6. Following excitement with mistrust (10, 16). The individual responds to the question about how much the person applies to him using the five-graded Likert scale (strongly agree, given one quarter of the points; OK, given three points; disagree, given two points; and strongly disagree, given one point), negative expressions, and the following numbers: 1, 2, 3, 4, 5, 6, 7, 8, 10, 11, 21 and 24. The tool's authors confirmed the psychometric properties of the scale, which are represented by the numbers 9, 12, 13, 14, 15, 16, 17, 18, 19, 20, 22 and 23, and the validity of the tool for this study was established through the following: 1. Correlation coefficients ranged for the stability of Cronbach's alpha for the paragraphs from 0.71–0.87. The authenticity of the translation was evaluated, where the scale was converted from a foreign language into Arabic by presenting it to a panel of professors with expertise in Arabic and foreign languages, measurement, psychological evaluation, and some linguistics and translation expertise. The paragraphs have been translated and the language has been changed to suit the environment in which the tool is being used in order to confirm the accuracy of the instrument in its present form. 2. The correlation coefficients (Pearson) of the current tool were calculated for the paragraph link to the dimension by means of an exploratory sample of (52) people who were about to retire. The values of the correlation coefficients of the paragraphs of the scale with the total degree of the tool ranged from $t=.230-.541^{**}$ for the paragraph link to the first dimension and $t=.202^{*}-.558^{**}$ for the second dimension. For the paragraph to be associated with the second dimension, $t=.593-.792^{**}$, and for the paragraph link for the tool as a whole, $t=.268-.574^{**}$. For the paragraph's link to the third dimension, $t=.243^{*}-.383^{**}$ for the paragraph's link to the tool as a whole, and for the paragraph's link to the fourth dimension, $t=.698^{**}-.723^{**}$ for the dimension, and $t=.319^{**}-.529^{**}$ for the paragraph's link to the tool as a whole. Moreover, $t=.467^{**}-.82$ for the paragraph link to the fifth dimension, and $t=.297^{*}-.621^{**}$ for the paragraph link to the tool as a whole, and for the paragraph link to the sixth dimension, $t=.677^{**}-.714^{**}$, and the consistency stability ($\alpha=0.66$) was calculated for the dimensions and total degree and also reached the stability of the Spearman coefficient ($\alpha=0.77; 0.93; 0.99.91; 0.82; 99; 0.76$).

Scale of Psychological Well-Being for Retirees

Shend Wahiba's (2013) idea of psychological well-being was used to represent the elements of a positive function as defined by Reef, starting with self-acceptance, independence, meaning or purpose in life, personal maturity, environmental mastery, and, ultimately, meaningful interactions with others. The tool is composed of (69) paragraphs spread across six dimensions, as follows: the first dimension, "the goal in life", refers to the individual's perception of the existence of goals and hopes for themselves in life, giving themselves a sense of meaning and value, as well as their pursuit of them and a sense of despair and frustration at not having achieved them. Phrases indicating this dimension also refer to the individual's perception of the following elements: 49, 46, 39, 35, 33, 29, 27, 26, 20 acceptance of oneself, with all of its advantages and disadvantages; acceptance of one's past, with all of its good and bad; contentment with it; and the comments showing this dimension (50, 44, 42, 36, 34, 30, 28, 21, 15, 2). The third dimension is independence, which is defined as the person's capacity for self-direction in life planning, subjecting them to objective criteria of their personal conviction, self-confidence, and dependence on them. The statements that indicate this dimension are as follows: 51, 48, O4 + No43, 41, 38, 32, 9, 16, 12, 8, 3, constituting one of the dimensions. Positive relationships with others compose the fourth dimension. This refers to one's capacity to establish lasting bonds with others that are characterised by love and friendship and are built on a foundation of reciprocal giving and taking. Phrases that express this dimension include: 62, 56, 52, 47, 45, 40, 37, 31, 23, 17, 10, 4. The ability of the individual to progress, grow and change continuously in light of their acquisition of more knowledge, skills and experience in order to achieve efficiency is referred to as personal maturity, and is demonstrated by the person's confrontation with their problems as well as the execution of their life plans, and the expressions indicating this dimension include: 68, 65, 63, 61, 59, 57, 53, 24, 18, 11, 5. The sixth dimension is mastery of the environment, which refers to a person's capacity to select and create the ideal environment for their circumstances and needs, as well as their capacity to manage a complex environment that includes many activities. Therefore, it is necessary to develop more specialised skills that enable them to manage the most amount of external activities, as well as their sense of efficiency and merit in managing their personal affairs, and the expressions indicating this dimension include: 69, 67, 64, 66, 60, 58, 55, 54, 25, 19, 13, 6. A graded scale of very OK (five degrees), OK (four degrees), hesitant (three degrees), objector (two degrees), and disagree strongly (one degree), taking into account the opposite of the degrees in the case of a negative paragraph, is used to determine the extent to which the vocabulary applies to the individual. The psychometric qualities of the scale were confirmed by the tool's creators, and the validity of the tool for this

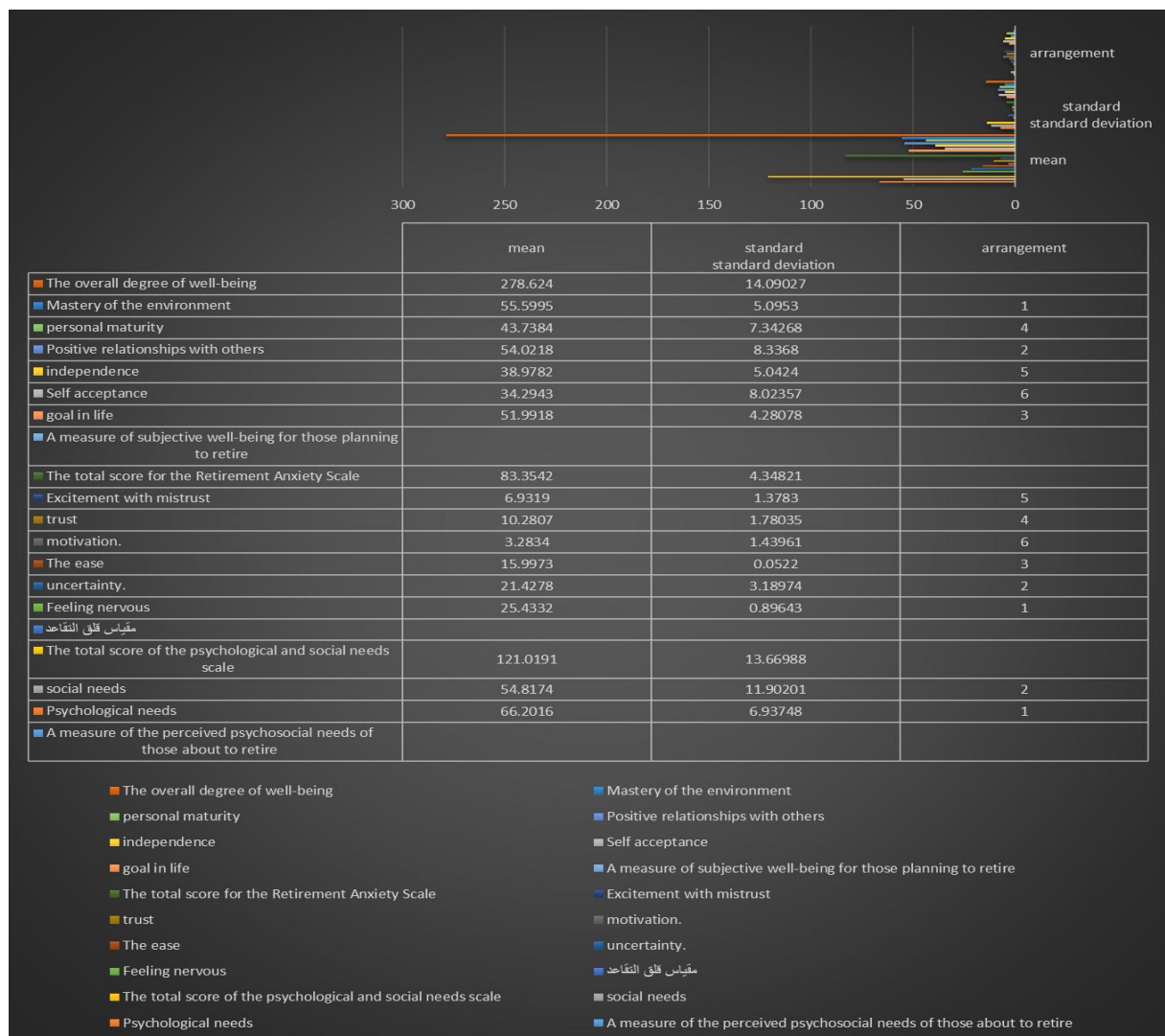
study was confirmed by correlation coefficients that varied for the stability of a Cronbach alpha for the paragraphs from 0.71–0.87. 1. The tool's validity in its current form in terms of language formulation has been verified by a panel of professors with expertise in measurement and psychological evaluation. The tool's linguistic formulation has been changed to fit the local environment. 2. The correlation coefficients (Pearson) of the current tool for the paragraph link to the dimension were calculated using an exploratory sample of (52) people who were about to retire. The values of the correlation coefficients of the paragraphs of the scale with the total degree of the tool ranged from $t=.231-.619^{**}$ for the paragraph link to the first dimension and $t=.231-.619^{**}$ for the paragraph link to the second dimension. 1. The tool's authenticity was measured because it was shown to a group of professors with expertise in measurement and psychological evaluation to confirm the tool's validity in its current form in terms of linguistic formulation, which has been altered to fit the local setting. 2. Using an exploratory sample of (52) people who were about to retire, the correlation coefficients (Pearson) of the current tool for the paragraph link to the dimension were calculated. The values of the correlation coefficients of the paragraphs of the scale with the total degree of the tool ranged from $t=.231-.619^{**}$ for the paragraph link to the first dimension and $t=.231-.619^{**}$ for the paragraph link to the tool as a whole, and from $t=.237^{**}-.578^{**}$ for the paragraph link to the fifth dimension, $t=.242^{**}-.510^{**}$ for the paragraph link to the dimension, $t=.250-.564^{**}$ for the paragraph link to the tool as a whole, and $t=.222-.511^{**}$ for the paragraph link for the tool as a whole, and the consistency stability ($=0.62$) was calculated.

RESULTS

The results of the study were as follows:

Perceived psychological needs, anxiety, and psychological well-being of retirees

Arithmetic averages and standard deviations of perceived psychological needs, anxiety, and psychological well-being of retirees (n=367)



- It is evident from Table 1 that there are differences in the arithmetic means and standard deviations of the scales of the perceived psychological and social needs of those who retire. It was discovered that the psychological aspect of those who retire is where most needs are represented to a very high degree if the value of the arithmetic mean reaches 66.20 and the standard deviation is 6.93, while the arithmetic mean reaches a high degree in social needs (54.81), and standard retirement anxiety in the target group has an arithmetic mean of 121.019 and a standard deviation of 13.66 for individuals who are about to retire.
 - It is evident from Table 1 that there are differences in the arithmetic means and standard deviations of the scales of the perceived psychological and social needs of those who retire. It was discovered that those who retire have the greatest need in terms of psychological needs, with the arithmetic mean reaching 66.20 and a standard deviation of 6.93, while those who retire have the greatest need in terms of social needs, with the arithmetic mean reaching 54.81, and anxiety regarding retirement in the target group has an arithmetic mean of 121.019 and a standard deviation of 13.66.
2. The relationship between all perceived psychological needs, anxiety, and psychological well-being of those who are about to retire (total score and dimensions)

Table 1: Correlation coefficients (person) between the sub-dimensions of the perceived psychological needs scale and retirement anxiety, and psychological well-being among those about to retire (n=367)

First: The relationship between perceived psychosocial needs and retirement anxiety (total score and dimensions)							
Dimensions of the perceived psychosocial needs scale	Dimensions of the retirement anxiety scale						
	Feeling nervous	Uncertainty	Ease	Motivation	Trust	Thrills with counting	Total grade
Psychological needs	.154**	.180**	.177**	.191**	.293**	.128*	.252**
	.003	.001	.001	.000	.000	.014	.000
Social needs	.149**	.091	.157**	.126*	.203**	.070	.168**
	.004	.080	.003	.016	.000	.179	.001
The total role of the scale of psychological and social needs	.162**	.151**	.179**	.174**	.271**	.109*	.230**
	.002	.004	.001	.001	.000	.036	.000
Second: The relationship between perceived psychological and social needs and psychological well-being (total score and dimensions)							
Dimensions of the perceived psychosocial needs scale	Dimensions of the psychological well-being scale						
	Purpose in life	Self-acceptance	Independence	Positive relationships with others	Personal maturity	Mastery of the environment	Overall score of the subjective well-being scale
Psychological needs	.180**	.331**	.239**	.200**	.136**	.142**	.259**
	.001	.000	.000	.000	.009	.007	.000
Social needs	.162**	.265**	.206**	.179**	.098	.122*	.219**
	.002	.000	.000	.001	.061	.019	.000
Al-Durra College for the Psychological and Social Needs Scale	.179**	.315**	.234**	.199**	.125*	.139**	.251**
	.001	.000	.000	.000	.017	.008	.000

Illustrated by Table 1

- In the target group, there was a statistically significant negative relationship between all of the perceived psychological and social need dimensions and all of the retirement anxiety scale dimensions. In particular, it is evident that the relationship between the needs dimension and all of the retirement anxiety scale dimensions was negative. There was also a statistically significant relationship between all of the retirement anxiety scale dimensions and after-retirement anxiety.
- There was the presence of a statistically significant positive association between the target group's overall score and each component of the scale measuring psychological and social requirements, as well as between these three variables (total score and dimensions).

3. Differences in perceived psychological needs, anxiety, and psychological well-being among those about to retire according to demographic variables (gender, age, economic level, marital status, educational level, current place of work)

Table 2: Significance of the differences between the average scores of the study subjects on the perceived psychological needs of those who are about to retire using covariance analysis (non-interaction) according to independent variables (sex, age, economic level, marital status, educational level, current place of work) (n=367)

Source	Dependent variable	Type III sum of squares	df.	Mean square	F	Itself
Gender	Psychological needs	2093.773	1	2093.773	5.869	.016
	Social needs	574.132	1	574.132	2.200	.139
	Total score of perceived psychosocial needs	4860.713	1	4860.713	4.474	.035
Lifetime	Psychological needs	2991.672	1	2991.672	8.386	.004
	Social needs	1392.758	1	1392.758	5.336	.021
	Total score of perceived psychosocial needs	8466.918	1	8466.918	7.793	.006
Workplace	Psychological needs	4437.636	1	4437.636	12.440	.000
	Social needs	5661.371	1	5661.371	21.691	.000
	Total score of perceived psychosocial needs	20123.596	1	20123.596	18.523	.000
Income level	Psychological needs	75.492	2	37.746	.106	.900
	Social needs	38.530	2	19.265	.074	.929
	Total score of perceived psychosocial needs	70.472	2	35.236	.032	.968
Marital status	Psychological needs	3883.000	2	1941.500	5.442	.005
	Social needs	3093.525	2	1546.763	5.926	.003
	Total score of perceived psychosocial needs	13906.107	2	6953.054	6.400	.002
Level of education	Psychological needs	3244.085	2	1622.042	4.547	.011
	Social needs	2244.814	2	1122.407	4.300	.014
	Total score of perceived psychosocial needs	10549.122	2	5274.561	4.855	.008
Error	Psychological needs	127354.602	357	356.736		
	Social needs	93177.744	357	261.002		
	Total score of perceived psychosocial needs	387849.371	357	1086.413		
Total	Psychological needs	1060444.000	367			
	Social needs	893486.000	367			
	Total score of perceived psychosocial needs	3847318.000	367			

Illustrated by Table 2

- Gender: Although there were differences for the independent sex variable's impact on psychological needs and the overall degree of the tool, there were no statistically significant differences for the impact of sex on social needs. The differences, however, were in favour of the female category as opposed to the male category.
- Age, place of employment, marital status, and educational level: All categories of the scale of the perceived psychological and social demands of retirees show statistically significant differences in how the age variable affects them. The pattern of disparities was in favour of individuals between the ages of 55 and 59 in comparison to the other category, as well as those who were employed in the private sector in comparison to those who were employed in the public sector and their socioeconomic position. Widowers in comparison to other groups, people with a secondary degree in comparison to other categories in the first and second dimensions, and differences in the total degree due to the impact of the level of education variable were in favour of people with a university degree in comparison to other categories.
- Income level: There were no statistically significant changes in how the age variable affected the scoring scale's many components or how the perceived social and psychological requirements of retirees were regarded.

Table 3: Significance of the differences between the average scores of the study subjects on the retirement anxiety scale of those about to retire using a covariance analysis (no interaction) according to the independent variables (sex, age, economic level, marital status, educational level, current place of work) (n=367)

Contrast source	Dependent variable	Sum squares	of Degree of freedom	Average sum of squares	Value (P)	Level of statistical significance
Gender	Feeling nervous	1.094	1	1.094	1.427	.233
	Uncertainty	50.231	1	50.231	5.178	.023
	Ease	.009	1	.009	3.245	.072
	Motivation	4.272	1	4.272	2.292	.131
	Trust	.092	1	.092	.030	.862
	Excitement with distrust	4.152	1	4.152	2.306	.130
	Overall score of the retirement anxiety scale	70.088	1	70.088	3.927	.048
Lifetime	Feeling nervous	7.153	1	7.153	9.329	.002
	Uncertainty	74.238	1	74.238	7.653	.006
	Ease	.009	1	.009	3.398	.066
	Motivation	14.328	1	14.328	7.689	.006
	Trust	17.250	1	17.250	5.732	.017
	Excitement with distrust	6.173	1	6.173	3.428	.065
	Overall score of the retirement anxiety scale	72.825	1	72.825	4.080	.044
Workplace	Feeling nervous	.009	1	.009	.011	.916
	Uncertainty	23.036	1	23.036	2.375	.124
	Ease	.007	1	.007	2.450	.118
	Motivation	7.470	1	7.470	4.009	.046
	Trust	18.390	1	18.390	6.111	.014
	Excitement with distrust	1.226	1	1.226	.681	.410
	Overall score of the retirement anxiety scale	29.395	1	29.395	1.647	.200
Income level	Feeling nervous	9.120	2	4.560	5.947	.003
	Uncertainty	21.105	2	10.552	1.088	.338
	Ease	.007	2	.003	1.243	.290
	Motivation	36.756	2	18.378	9.863	.000
	Trust	14.204	2	7.102	2.360	.096
	Excitement with distrust	8.013	2	4.007	2.225	.110
	Overall score of the retirement anxiety scale	69.267	2	34.633	1.940	.145
Marital status	Feeling nervous	.564	2	.282	.368	.692
	Uncertainty	38.767	2	19.383	1.998	.137
	Ease	.001	2	.000	.177	.838
	Motivation	19.634	2	9.817	5.268	.006
	Trust	61.709	2	30.854	10.253	.000
	Excitement with distrust	13.813	2	6.907	3.836	.022
	Overall score of the retirement anxiety scale	163.242	2	81.621	4.573	.011
Level of	Feeling nervous	3.325	2	1.662	2.168	.116

education	Uncertainty	18.194	2	9.097	.938	.392
	Ease	.015	2	.007	2.733	.066
	Motivation	15.201	2	7.600	4.079	.018
	Trust	14.818	2	7.409	2.462	.087
	Excitement with distrust	1.262	2	.631	.351	.705
	Overall score of the retirement anxiety scale	9.368	2	4.684	.262	.769
Error	Feeling nervous	273.720	357	.767		
	Uncertainty	3463.096	357	9.701		
	Ease	.961	357	.003		
	Motivation	665.240	357	1.863		
	Trust	1074.315	357	3.009		
	Excitement with distrust	642.815	357	1.801		
	Overall score of the retirement anxiety scale	6372.342	357	17.850		
Total	Feeling nervous	237688.000	367			
	Uncertainty	172232.000	367			
	Ease	93921.000	367			
	Motivation	4715.000	367			
	Trust	39949.000	367			
	Excitement with distrust	18330.000	367			
	Overall score of the retirement anxiety scale	2556809.000	367			

- The results for sex are shown in Table 3. While there were no statistically significant differences due to the effect of sex on retirement anxiety in the overall degree of the instrument and the second dimension, it was discovered that there were statistically significant differences due to the effect of sex on retirement anxiety in the first dimension (feeling nervous) and the fourth dimension (motivation), in favour of males, after ease and confidence, and in favour of females, after arousal with distrust (uncertainty).
- Age: It is clear that there were statistically significant variations in all of the retirement anxiety scale dimensions and the instrument's overall degree, favouring the 51–54 age group in comparison to the other group. On the arousal scale, there were no differences.
- Workplace: It is evident that there were differences in how the workplace affects retirement anxiety in the fourth and fifth dimensions (motivation), favouring employees in the private sector, and after (trust), favouring employees in the public sector. However, there were no differences in the other dimensions or the overall strength of the impact of the workplace on retirement anxiety.
- Income: It is evident that there were differences in the impact of income level on retirement anxiety in the first dimension (feeling nervous), the fourth and fifth dimensions (motivation, confidence), and in favour of those with the middle income level in comparison to the other groups. However, there were no differences in the other dimensions or the overall degree of the impact of income level on retirement anxiety.
- Marital status: It is obvious that there were statistically significant differences in the fourth, fifth and sixth dimensions (motivation, confidence, excitement with distrust), as well as the overall tool's degree, favouring the married category in comparison to the other categories. However, there were no statistically significant differences in the remaining dimensions regarding the impact of social status on retirement anxiety.
- Level of education: It is evident that no differences existed in any of the retirement anxiety scale dimensions due to the influence of educational level on those variables, with the exception of the fourth dimension (motivation), which favours individuals with a high level of education (postgraduate studies) in comparison to the other groups.

Table 4: Significance of the differences between the average scores of the study subjects on the measure of self-well-being of those about to retire using the analysis of covariance (non-interaction) according to the independent variables (sex, age, economic level, marital status, educational level, current place of work) (n=367)

Source	Dependent variable	Type III sum of squares	df.	Mean square	F	Itself
Gender	The first dimension: purpose in life	1494.026	1	1494.026	5.565	.019
	The second dimension: self-acceptance	510.671	1	510.671	5.114	.024
	The third dimension: autonomy	1133.001	1	1133.001	9.105	.003
	The fourth dimension: positive relationships with others	1221.877	1	1221.877	3.449	.064
	The fifth dimension: personal maturity	492.215	1	492.215	2.506	.114
	The sixth dimension: mastery of the environment	1651.884	1	1651.884	5.293	.022
	Overall score of the well-being scale	37131.515	1	37131.515	5.992	.015
Age	The first dimension: purpose in life	61.313	1	61.313	.228	.633
	The second dimension: self-acceptance	76.042	1	76.042	.762	.383
	The third dimension: autonomy	8.089	1	8.089	.065	.799
	The fourth dimension: positive relationships with others	81.027	1	81.027	.229	.633
	The fifth dimension: personal maturity	3.177	1	3.177	.016	.899
	The sixth dimension: mastery of the environment	9.217	1	9.217	.030	.864
	Overall score of the well-being scale	83.530	1	83.530	.013	.908
Workplace	The first dimension: purpose in life	413.426	1	413.426	1.540	.215
	The second dimension: self-acceptance	21.956	1	21.956	.220	.639
	The third dimension: autonomy	37.788	1	37.788	.304	.582
	The fourth dimension: positive relationships with others	277.612	1	277.612	.784	.377
	The fifth dimension: personal maturity	187.415	1	187.415	.954	.329
	The sixth dimension: mastery of the environment	214.890	1	214.890	.688	.407
	Overall score of the well-being scale	5802.864	1	5802.864	.936	.334
Income level	The first dimension: purpose in life	3509.762	2	1754.881	6.537	.002
	The second dimension: self-acceptance	1118.800	2	559.400	5.602	.004

	The third dimension: autonomy	1111.628	2	555.814	4.466	.012
	The fourth dimension: positive relationships with others	1427.279	2	713.640	2.014	.135
	The fifth dimension: personal maturity	1320.494	2	660.247	3.362	.036
	The sixth dimension: mastery of the environment	815.256	2	407.628	1.306	.272
	Overall score of the well-being scale	45581.258	2	22790.629	3.678	.026
Educational level	The first dimension: purpose in life	606.841	2	303.421	1.130	.324
	The second dimension: self-acceptance	122.570	2	61.285	.614	.542
	The third dimension: autonomy	161.692	2	80.846	.650	.523
	The fourth dimension: positive relationships with others	545.967	2	272.983	.771	.464
	The fifth dimension: personal maturity	175.346	2	87.673	.446	.640
	The sixth dimension: mastery of the environment	300.999	2	150.500	.482	.618
	Overall score of the well-being scale	9150.141	2	4575.070	.738	.479
Marital status	The first dimension: purpose in life	3783.385	2	1891.692	7.046	.001
	The second dimension: self-acceptance	827.107	2	413.553	4.141	.017
	The third dimension: autonomy	1637.218	2	818.609	6.578	.002
	The fourth dimension: positive relationships with others	2193.542	2	1096.771	3.096	.046
	The fifth dimension: personal maturity	2087.422	2	1043.711	5.314	.005
	The sixth dimension: mastery of the environment	2588.561	2	1294.280	4.147	.017
	Overall score of the well-being scale	72547.416	2	36273.708	5.854	.003
Error	The first dimension: purpose in life	95840.937	357	268.462		
	The second dimension: self-acceptance	35649.139	357	99.858		
	The third dimension: autonomy	44425.716	357	124.442		
	The fourth dimension: positive relationships with others	126479.590	357	354.285		
	The fifth dimension: personal maturity	70112.094	357	196.392		
	The sixth dimension: mastery of the environment	111425.843	357	312.117		

	Overall score of the well-being scale	2212142.584	357	6196.478		
Total	The first dimension: purpose in life	630406.000	367			
	The second dimension: self-acceptance	329107.000	367			
	The third dimension: autonomy	426722.000	367			
	The fourth dimension: positive relationships with others	819108.000	367			
	The fifth dimension: personal maturity	542433.000	367			
	The sixth dimension: mastery of the environment	894002.000	367			
	Overall score of the well-being scale	20635700.000	367			

Illustrated by Table (4)

- Gender: With the exception of the fourth and fifth dimensions (good relationships with others and personal maturity), where the results showed that there were no differences, the gender variable varied depending on the subjective well-being variable in all dimensions and to a whole degree. Males, in comparison to females, benefitted more from the disparities.
- Age, occupation, and educational level: In all of the instrument's dimensions and overall levels, the effect of workplace age on retirees' subjective well-being was the same.
- Income level: It is evident that there were statistically significant differences in all of the self-well-being scale dimensions for the impact of income level, with the exception of the fourth dimension, "positive relations with others", and the sixth dimension, "mastery of the environment", where the results showed that there were no differences based on the social status variable and that the differences favoured low-income individuals in comparison to other groups.
- Marital status: It is obvious that there were statistically significant variations in all areas of the self-well-being scale that reflect the influence of social status, and that these disparities benefitted the married category in comparison to other groups.

An effect of the interaction between perceived psychological needs, anxiety, and psychological well-being in those who are about to retire.

Table 5: The effect of the interaction between perceived psychological needs, retirement anxiety and psychological well-being of converts on retirement (n=367)

Source	Dependent variable	Type III sum of squares	df.	Mean square	F	Itself	Partial eta squared
Psychological needs	Overall score of the retirement anxiety scale	2653.024	38	69.816	.889	.659	.106
	Overall score of the subjective well-being scale	112025.199	38	2948.032	1.898	.002	.202
Social needs	Overall score of the retirement anxiety scale	328.942	4	82.236	1.048	.383	.014
	Overall score of the subjective well-being scale	14932.296	4	3733.074	2.403	.050	.033
The total role of the psychological and social needs scale	Overall score of the retirement anxiety scale	2355.216	35	67.292	.857	.701	.095
	Overall score of the subjective well-being scale	83833.571	35	2395.245	1.542	.031	.159

Error	Overall score of the retirement anxiety scale	22371.186	285	78.495			
	Overall score of the subjective well-being scale	442713.173	285	1553.380			
Total	Overall score of the retirement anxiety scale	1343965.000	367				
	Overall score of the subjective well-being scale	14541707.000	367				

Table 5 shows that among those about to retire, there was a statistically significant interaction between perceived psychological needs (dimensions and total degree), psychological well-being, and social needs at the level of significance ($\alpha=0.05$). The value of the statistical significance of psychological needs for psychological well-being was $\alpha=.002$, the eta effect factor was .202, and the statistical significance of social needs was $\alpha=.002$. The value of statistical significance of the total score of psychosocial needs was $\alpha=.031$, the effect of eta was .033, the effect of eta was .159, and there was a lack of an interaction effect between psychosocial requirements and retirement anxiety in all categories and the instrument's overall score.

DISCUSSION

The study's findings showed that the psychological needs of those approaching retirement were the most pressing, with an arithmetic mean value of 66.20, a very high degree, and a standard deviation of 6.93, while the arithmetic mean reached a high degree in social needs (54.81). This finding is consistent with Al-study Tamimi (2022), whose findings showed the most significant social, economic and health problems among retirees. Additionally, it supports the findings of Hamed's study from 2022, which sought to determine the social issues that retirees face, and found that there were statistically significant disparities between the levels of income. Regarding the results of the factors "there are issues between me and my family after retirement", "I did not adjust to the retirement stage", and "withdrawal from society is the best course of action for me once I reach retirement", they are also consistent with the findings of Hussein's study (2021), which showed that because there were no overt economic issues in the sample — 45.5% of them were in good financial shape, 39.4% were in an acceptable financial situation, 3% were in good health, and 42.4% were afflicted with illnesses — their social functioning was unaffected, and 93.3% of the sample had no place to call home in the Association of Retired Employees in their free time after retirement, with 6.1% undertaking straightforward voluntary work. Forty-five per cent of the sample experienced comfort and adaptability after quitting their jobs, while 30.3% did not, which suggests that this group is still suffering to some extent as a result of quitting. In the sample, 50% of people had relationships with friends, 36% of people had difficulty in forming new friendships after retirement, and 15.1% stated that they had never visited coworkers. Given that 75.7% of the sample reported feeling something, the Retired Employees Association plays a significant role in resolving these issues. This partially agrees with Abu Jarad's findings (2015). The outcomes shown above are consistent with those of rebirth, as it sends the person through several stages and adds to their psychological and social difficulties, particularly those related to family obligations, child marriage, the loss of employment due to retirement, and the mounting financial and economic constraints on retirees.

The highest dimensions of the anxiety scale were found to be feeling worried, which had an arithmetic mean of 25.43 and a standard deviation of 896, and motivation, which had an arithmetic mean of 3.28 and a standard deviation of 906. (1.43). This outcome is somewhat compatible with that of the study conducted by Al-Khattabi and Al-Karbi in 2015, which found that the primary motivation for retiring is personal desire. Moreover, it is somewhat consistent with that of the study conducted by Rakhshani and the degree of health and standard of living for already retired people. It can be stated that the anxiety that comes with those who are about to retire is confiscated multiple, including family and social pressures, financial burdens, pressures related to the nature of work, health and economic status, social level, social status, nature of the profession, educational level, and income level as factors of concern for individuals about to retire, which in turn is reflected in the nature of their lives. What is more, it can be stated that the propensity for anxiety is confiscated multiple, including pressures related to the nature. Moreover, I am more terrified about retirement and the future in general.

- They achieved the highest levels of self-well-being (mastery over the environment), with an arithmetic mean of 55.59% and a standard deviation of 5.09%, and self-acceptance, which came in last with an arithmetic mean of 34.29% and a standard deviation of 5.09% (8.02). And perhaps the previous finding explains why the study participants' nature and the sensitive nature of the community in which the study was conducted, which is distinguished by a high degree of social compatibility, cohesion, positive and

good social relations, interdependence in social habits, and maintaining a high degree of social values, arrived at a higher degree of mastery of the environment. The finding also explains why self-acceptance ranked low in psychological well-being, as research participants exhibit some form of reservation. Some people may see reliance on personal resources and self-interest in fulfilling one's individual needs and satisfying a claim that one's constantly pursues, and others may see retirement planning as a new stage in their lives due to professional and psychological pressures that they experience at work or in the nature of prioritising it.

- According to the study's findings, there was a statistically significant negative relationship between all dimensions of the perceived psychological and social needs scale and all dimensions of the retirement anxiety scale in the study's target group, as well as a statistically significant positive relationship between the total score and all dimensions of the psychological well-being scale.
- The findings showed that there were no statistically significant differences in the impact of sex on social needs, but there were statistically significant differences in the impact of a variable (age, workplace, marital status, and educational level) on the degree scale of the perceived psychological and social needs of those who turned on retirement in favour of those aged 55–59 years in comparison to the other category, workers in the governmental sector, the category (w), and those aged (w) between those who turned on retirement and those aged (55-). The outcome explains wives and live. It can also be stated that individuals who are older have greater social and psychological needs, while individuals who are more educated and more experienced have lower psychological and social needs than do individuals who are younger. This is because of a variety of factors (such as the nature of the family's cohesion, health status, and life experience).
- Older people are more anxious and this also depends on the individual differences and the nature of each individual in comparison to other people, as well as the place of work and its nature. There is the presence of statistically significant differences in the scale of retirement anxiety according to the variable (age, place of work, and income level), and this result is explained by the differences in retirement anxiety as a logical result to different circumstances This fits with a lot of
- A statistically significant effect was found at the level of significance ($\alpha=0.05$) for the interaction between the perceived self-well-being of those who are about to retire and several variables (sex, income level, marital status), and there were differences in the variable (age, workplace) regarding the subjective well-being of those who are about to retire in all dimensions and the total degree of the tool (202). The relationship between psychosocial demands and retirement anxiety has no bearing on the instrument's overall degree or any of its individual characteristics. This outcome

LIMITATIONS

The current study was restricted to the perceived psychological and social requirements of retirees and their link to anxiety and psychological well-being. The geographical and human dimension was determined by all of those who were due to retire in the city of Riyadh.

RECOMMENDATIONS

1. The following suggestions can be made in light of the study's findings:
2. enlisting experts to help families become more aware of the psychological and social requirements of people who are preparing to retire
3. By holding preventive and counseling programs to boost the confidence of persons who are about to retire in themselves, the role of vocational advice and psychological services given in work environments is being enhanced.
4. Aiming to improve positive planning to enter this stage and concentrating on the social and psychological components of this category, professional awareness courses and workshops are held to educate persons who are about to retire.
5. attracting the interest of decision-makers and other key players to assist the target group

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