The current study examined the predictive value depression, anxiety, and attitude toward retirement have on wellness for workers nearing the time of retirement. Participants \((N = 168)\) were sampled from the community through local businesses, churches, mailing lists, and schools. Participants had to still be working within their primary career and had to be planning to retire within the next five years to qualify for this study. Hierarchical multiple regression analysis was used to determine the predictive relationships between the above variables and wellness. Specifically, the Beck Depression Inventory-II, Beck Anxiety Inventory, Attitude Toward Retirement Scale, and Perceived Wellness Survey were used to measure these variables. Results indicated that depression, anxiety, attitude toward retirement, and wellness were all significantly related. Results also showed that depression was the largest predictor of wellness, with attitude toward retirement being the second largest predictor. Overall, depression and attitude accounted for 38% of the variance of wellness scores. Additionally, income level was found to be related to the predictor and criterion variables; however, income only accounted for 1% of the variance.

Factor analysis was conducted on the Perceived Wellness Survey to determine the discreteness of the subscales. Results indicated that only two subscales loaded perfectly
on specific factors, whereas the remaining four subscales did not load on any specific factor.