

## Regrets and Well-being of Senior Citizens

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This study determined the different areas of regrets and well-being of the senior citizens in Baguio City and La Trinidad, Benguet, Philippines. This study also evaluated the correlation of the different areas of regrets with the different dimensions of well-being. Gender and civil status differences were also explored. Results show that the most regret of the senior citizens is in the intrapersonal and interpersonal areas and the least regret are in the areas of family and relationship (partnership/spousal). Senior citizens have higher well-being in the emotional and psychological areas as compared to the social area. Regrets in career have a significant negative correlation with social well-being ( $r = -.255, p < .05$ ) and psychological well-being ( $r = -.258, p < .05$ ) and regrets in the family have a significant negative correlation with psychological well-being ( $r = -.263, p < .05$ ). Single individuals experience greater regret in specific areas as compared to the other statuses. Those married, experienced the least regret in certain areas as compared to the other civil statuses. Those annulled/separated experience greater regret on the family area. Gender differences were all insignificant. This study aims to provide valuable information to the younger generation where an understanding about the regrets and well-being of senior citizens will give them greater insight about their own current life-styles and decisions that might affect their future.

**Keywords:** areas of regret, family, education, career, relationship, intrapersonal, interpersonal, spiritual, areas of well-being- social, psychological, emotional

Having regrets is a fact of life. When people make different kinds of decisions, it may result to various outcomes. Any action or inaction on their part may lead them to feel sorry and sad about something which now appears wrong or hurtful. The choices people make can lead them to two things: triumph or regret (Lambino, 2002). Regret is an emotion that arises from a comparison between the outcome one experiences as a consequence of one's decision and the outcome one could have experienced as a consequence of making a different choice. (Haviland-Jones & Barrett, 2008). The term "counterfactual inference" is used to represent regret as "a negative emotion colored by the inference that a personal action might have brought about a different and more desirable outcome" (Roese, Epstude, Fessel, Morrison, Smallman, Summerville, Galinsky, & Segerstrom, 2009). This study looked into the experience of regrets and well-being among senior citizens in a

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Philippine setting. As people get older, their chances of feeling regret are higher. They have reached a stage in their lives where they can look at their past and realize their wrong choices which may lessen their well-being.

This is supported by psychologist Erik Erikson's theory of Psychosocial Development. During late adulthood, which is the stage of integrity versus despair, people start to reminisce their past, what they have achieved, their experiences in life, and the regrets that they have in life (Erikson, 1982). In this research, the different areas of regret are relative to the senior citizens' family, education, career, interpersonal, intrapersonal, and spiritual experiences. In his doctoral research conducted in New Zealand, Towers (2009) found out while men are more likely to regret financial and occupational decisions, women's regrets are more diverse which include occupation, family, parenting and health decisions. Lack of education was one of the biggest regrets expressed by older people. Regrets of inaction were common in the studies made by Towers (2009) and a research conducted by Lambino (2002) in Baguio City, Philippines. Lambino observed that the biggest regrets of people tend to involve things they have failed to do more than things they have already done in their lives. Towers, in his study, encountered regrets of inaction such as not staying in school, not asking marriage from a particular person, not being able to stand up for the self and the like. Parker-Pope (2011) summarized the regrets found by Roese et al. (2009) where the most common regret is romance that relates to a missed love connection. The second most common regret involved family squabbles or being unkind to a sibling as a child. Other top regrets were on education, career, money issues, parenting mistakes and health (Parker-Pope, 2011).

Although regret has been defined as a negative emotion predicated on an upward, self-focused, counterfactual inference (Gilovich & Medvec, 1995; Zeelenberg, 1999), some studies on the benefits of regrets were also conducted. Two studies revealed that people "value their regrets" substantially more than they do other negative emotions (Saffrey, Summerville, & Roese, 2008). The first study demonstrated that regret was evaluated positively compared to other negative emotions. The second saw regret as beneficial on the functions of making sense of past experiences, facilitating approach behaviors, facilitating avoidance behaviors, gaining insights into the self and preserving social harmony. Martinez, Zeelenberg, & Rijnsman (2011) distinguished the consequence of regret and disappointment in their experiments where "regret increases pro-social behavior, whereas disappointment provokes the opposite effect." Their findings generalized the

behavioral implications of regret and disappointment to interdependent situations and not on individual level where interactions are not involved.

We also studied the regrets of senior citizens as a function of well-being. Well-being is important in promoting feelings of satisfaction. Having regrets may adversely affect this sense of well-being. Indeed, Roesse et al. (2009) studied the relations between regret, repetitive thought, depression, and anxiety in a nationally representative telephone survey. Both regret and repetitive thought were associated with general distress. Regret was associated with anhedonic depression and anxious arousal. Understanding the different regrets of the elderly and how these correlate with well-being could provide useful information in the development of programs that could benefit the senior citizens.

### **Well-being**

Well-being can be assessed by measuring a person's outlook in life. The more positive the outlook in life, the higher the well-being of a person according to the MacArthur Foundation's Successful Midlife (MIDUS) National Study conducted in 1995 (Ryff, 1989; Keyes, 1998). According to Gilovich & Medvec (1995), at the individual level, age, gender, education and income can each be expected to be associated with differences in well-being. Several self-regulation theories suggest that the adaptive system is highly efficient throughout adulthood and old age in helping people adapt to a variety of changes in life circumstances.

Well-being consists of two broad domains mainly, emotional well-being and positive functioning. Emotional well-being is a specific dimension of subjective well-being that consists of perceptions on happiness and satisfaction with life and the balance of positive and negative affect. Positive Functioning consists of the multidimensional constructs of psychological well-being and social well-being (Ryff, 1989; Keyes, 1998). Like emotional well-being, the focus of psychological well-being remains at the individual level, whereas relations with others and the environment are primary aims of social well-being. Ryff's (1989) model of psychological well-being and Keyes's (1998) model of social well-being are used in this research. In Ryff's psychological well-being model, the six dimensions are self-acceptance, positive relations with others, autonomy, environmental mastery, purpose in life and personal growth. The dimensions in Keyes' social well-being model include social integration, social contribution, social coherence, social acceptance and social actualization (Keyes & Magyar-Moe, 2003).

## **Psychosocial Development Theory**

The Psycho-social Development Theory of Erik Erikson proposes that people go through different stages in life. They have to fulfill the developmental task of each stage to progress smoothly to the next level. Among senior citizens in the stage of integrity versus despair, people reminisce and think if they have really achieved something as they progressed in their lives (Santrock, 2008). If they have a positive transition in the previous stages, their retrospective glances will reveal a life well spent resulting to a general sense of satisfaction. On the other hand, if they failed to resolve these earlier issues, the retrospective glances will likely yield despair.

Their reflections make them not only think about their achievements but also regret their failures in the earlier stages. They may feel it is too late to go back to that unfinished task and feel hopeless that they cannot achieve what they should have done while they were still able to do them. Failure in accomplishing the goals they have set for themselves leads to regret and feelings of inadequacy.

This study is based on the above framework. Understanding the regrets and well-being of senior citizens will hopefully give them insight on their experience and make them wiser in the choices they still have to make. Likewise, if the current young generation would know about the regrets of the elderly, it could guide them towards behaviors that may yield a future of lesser regrets.

In this study, we hypothesize the following: 1) there will be more regrets in the area of family since Filipinos are known as family-oriented people; 2) the more regrets the senior citizens have, the lower is the extent of their well-being; 3) for gender and civil status, the researchers hypothesize that males will differ from females in their specific areas of regret. Moreover, married individuals will have lesser regrets compared to any other civil status.

## **Method**

The population consists of senior citizens in a Philippine setting. Most of these are members of community organizations or church groups in Baguio City and La Trinidad, Benguet. The group is made up mostly of retired men and women, ages 60 years old and above. The questionnaires were distributed to them during their regular meetings and activities. There are 92 valid respondents with 49 males and 43 females included in the analysis. For civil status, 48 were married, 26 widowed, 7 single and 9 annulled/separated. There were 2 respondents who did not indicate their civil status.

Descriptive survey was used through a questionnaire composed of two parts. Part I consisted of regrets in the areas of a) family (ex: *not being able to talk to my children, not trusting my spouse*); b) education (ex: *not taking the course I really wanted, not finishing my studies*); c) career (ex: *having a job I did not want, not having good relationship with co-workers*); d) relationship (ex: *I did not marry, not expressing my love, no child*); e) interpersonal (*not spending time with friends, not contributing to community welfare*); f) intrapersonal (ex: *not actualizing my potential, not finding meaning in life, not forgiving self for failures*); and g) spiritual issues (ex: *not able to forgive, not establishing a deep connection with God*). These items were formulated by the researchers through content analysis and the computed alpha is 0.86. The respondents were asked to rate the extent to which the regret applies to them from 1-No Regret to 5-Very Much Regret. Part II was a measure of well-being on three global areas: a) psychological (ex: *being able to relax, not feeling anxious, confidence*); b) social (ex: *adequate support, belonging, sharing thoughts*) and; c) emotional (ex: *enjoying life, feeling happy, joy*). These have been identified by Ryff and Keyes (1995). The computed alpha coefficient is 0.46. A 5-point Likert Scale was used where respondents rated the extent of experiencing the well-being variables from 1-Almost Never/Very Low to 5-Almost Always/Very High.

For the treatment of data, the following statistics were employed as generated through SPSS software: General Linear Model Within-Subjects Effect, Bonferroni Pairwise Comparison Method, One Way ANOVA, Tukey Method and Independent Samples *t*-tests.

## **Results**

The following are the results of the treatment that would help test the hypotheses inferred in this research.

## Regrets

The range of the means indicated in Table 1 reveals that Senior citizens show little regret on the intrapersonal area while showing very little regret on family, relationship, interpersonal, education, career and spiritual areas.

General Linear Model for Repeated Measures (Test of Within-Subjects Effects) was computed to determine whether there is a significant difference in the experience of regrets across the seven areas. The obtained  $F(6/546) = 12.120$ ,  $p < 0.001$  is significant. To determine the exact location of the difference among the means, Bonferroni Pairwise Comparisons was used and three overlapping clusters were observed. There is significantly greater regret felt among senior citizens in the intrapersonal area compared to the areas education, family and relationship. There is significantly lesser regret felt in the areas family and relationship compared with career, spiritual, interpersonal and intrapersonal areas.

Table 1

### *Descriptive Means, SD and Qualitative Meanings of Areas of Regrets*

Areas of Regret	Mean	SD	Qualitative Meaning
Family	1.99	.69	Very Little Regret
Education	2.22	.92	Very Little Regret
Career	2.38	.82	Very Little Regret
Relationship	1.98	.80	Very Little Regret
Interpersonal	2.42	.79	Very Little Regret
Intrapersonal	2.67	1.48	Little Regret
Spiritual	2.41	.98	Very Little Regret

*Note.* N = 92; Based of the 5-Point Likert Scale, the qualitative meanings are derived: No regret 1.00-1.80; Very Little 1.81-2.60; Little 2.61-3.40; Much 3.41-4.20; Very Much 4.21-5.00.

## Well-being

The descriptive means in Table 2 show a moderately high well-being in the social, psychological and emotional domains. General Linear Model for Repeated Measures (Test of Within-Subjects Effects) was generated to determine whether there is a significant difference in the well-being measures. The obtained  $F(2/182) = 5.847$ ,  $p < 0.01$  is significant and through Bonferroni Pairwise Comparisons, two distinct clusters are observed. There is significantly higher well-being in the emotional and psychological areas compared to the social area.

Table 2

*Descriptive Means, SD and Qualitative Meaning of the Areas of Well-being*

Areas of Well-being	Mean	SD	Qualitative Meaning
Social	2.94	.45	Moderately High
Psychological	3.12	.53	Moderately High
Emotional	3.15	.55	Moderately High

Note.  $N = 92$ ; Based on the 5-Point Likert Scale, the qualitative meanings are derived: Very Low 1.00-1.80; Low 1.81-2.60; Moderately High 2.61-3.40; High 3.41-4.20; Very High 4.21-5.00.

***Correlation of Well-Being and Regrets***

The correlations between the areas of well-being with the areas of regret can be seen in Table 3. Regrets in career have a significant negative correlation with social well-being  $r = -0.255$  (90),  $p < 0.05$  and psychological well-being  $r = -0.258$  (90),  $p < 0.05$ . That is, the lesser regret a senior citizen has in his career, the higher his social and psychological well-being. Regrets in family have a significant negative correlation with psychological well-being  $r = -0.263$  (90),  $p < 0.05$ . That is, the less regret a senior citizen has in the area of family, the higher his psychological well-being.

Table 3

*Pearson Correlation Coefficients between Areas of Well-being and Regrets*

Well-Being	Areas of Regret						
	Family	Education	Career	Relationship	Inter-Personal	Intra-Personal	Spiritual
Social	-.097	-.108	-.255*	-.025	-.084	-.162	-.181
Psychological	-.263*	-.088	-.258*	.014	-.154	-.197	-.043
Emotional	-.038	-.047	-.041	-.079	-.015	-.016	-.028

Note.  $N = 92$ .

\* Correlation is significant at the 0.05 level (2-tailed).

\*\* Correlation is significant at the 0.01 level (2-tailed).

**Gender Differences**

All  $t$ -values are not significant as indicated in Table 4; hence, there is no difference between males and females in their regrets and well-being scores. This rejects the hypothesis made earlier that there will be differences found in this variable.

Table 4

*Gender Differences across Areas of Regrets and Well-being*

Areas	Gender	Mean	SD	t-values	Sig. (2-tailed)
Family	male	1.97	.67	-.19	.84
	female	2.00	.72		
Education	male	2.26	.97	.46	.64
	female	2.17	.87		
Career	male	2.35	.77	-.40	.68
	female	2.42	.87		
Relationship	male	2.04	.87	.72	.46
	female	1.92	.73		
Interpersonal	male	2.41	.74	-.13	.89
	female	2.44	.85		
Intrapersonal	male	2.74	1.86	.45	.65
	female	2.60	.89		
Spiritual	male	2.43	.93	.16	.86
	female	2.39	1.05		
Social	male	2.89	.47	-1.10	.27
	female	2.99	.42		
Psychological	male	3.14	.61	.46	.64
	female	3.09	.43		
Emotional	male	3.16	.57	.19	.84
	female	3.14	.54		

Note. \*  $n$  males = 49,  $n$  females = 43.

**Differences in Civil Status**

$F$ -values were computed through One-Way ANOVA to determine differences among civil statuses.  $F$ -values were not significant for regrets in the areas of a) career,  $F(3,86) = 2.45$ ,  $p > .05$ ; b) interpersonal,  $F(3,86) = 1.33$ ,  $p > .05$  and c) intrapersonal dimensions,  $F(3,86) = 2.42$ ,  $p > .05$ . Likewise, no difference was found for e) emotional,  $F(3,86) = 0.60$ ,  $p > .05$  and f) social well-being,  $F(3,86) = 2.83$ ,  $p > .05$ . Significant values were found in the following dimensions of regret: family, education, relationship, spiritual and in the area of psychological well-being (Table 5). Through the Tukey Method, the differences among the means were determined.



Those annulled/separated experience higher regret on the area of family compared to those married. Singles experience higher regret in education as compared to those married or widowed. The singles also experience higher regret on relationships compared to those married, widowed or annulled/separated. They (singles) also experience higher regret on this spiritual area compared to those widowed or married. When it comes to well-being however, the singles experience higher psychological well-being compared to those annulled/separated.

Table 5

*Areas of Regrets and Well-being with significant F-values in Function of Civil Status*

Dimensions	Civil Status	Mean	F-value	Sig.
Regrets Family	Married	1.795	4.799	0.004
	Widowed	2.064		
	Single	2.144		
	Annulled/Separated	2.663		
Regrets Education	Married	1.948	5.697	0.001
	Widowed	2.275		
	Annulled/Separated	2.574		
	Single	3.284		
Regrets Relationship	Married	1.760	15.109	0.000
	Widowed	1.826		
	Annulled/Separated	2.388		
	Single	3.464		
Regrets Spiritual	Married	2.117	6.354	0.001
	Widowed	2.539		
	Annulled/Separated	2.736		
	Single	3.618		
Well-being Psychological	Annulled/Separated	2.885	2.808	0.044
	Widowed	2.968		
	Married	3.188		
	Single	3.480		

## Discussion

### Regrets

It has to be noted that the experience of regret range from “very little” to “little” among the senior citizens in our study. There is higher regret in the intrapersonal area and not in the family area as hypothesized. Items in the intrapersonal area adhere to high ideals like self-actualization and meaning. Individuals suffer personal frustration when prevented from realizing their ambitions by some personal limitations - either real or imagined. Personal frustration frequently builds up feelings of inferiority (Ruch, 1963). The feelings of shame and guilt as a result of these regrets can only be treated through reparation and self-forgiveness. To forgive the self can prove challenging when important personal and moral standards are violated.

Interpersonal regret is also experienced to a greater extent among the senior citizens. The quality of late life friendships and its vital role among the elderly were the focus of several researchers (Stevens, Martina, & Westerhof, 2006; Thanakwang & Soonthornhada, 2011). For example, friendship had a significant effect on the health-promoting behaviors of the elderly. Likewise, among older women who were deprived of the need to belong (loss of a partner, higher levels of loneliness and negative affect, and lower positive affect), the combination of new and improved friendships contributed to a significant reduction in loneliness within a year.

There is lesser regret in the areas of family and relationships (partnership/spousal). This is in contrast with a research done in the United States (Roese et al., 2009 cited by Parker-Pope, 2011) where the most common regret are in relationships (romantic connections) and family (squabbles and being unkind to sibling or child). It is important to take note of cultural differences. The US is a western individualistic culture where autonomy is encouraged. The Philippines is basically a collectivist eastern culture. Individuals may stay with their families longer and exert more effort to maintain romantic and spousal connections.

Similar studies were also found citing differences in individualistic and collectivist thoughts. These studies highlight the collectivist's emphasis on interdependence over independence. Japanese and American undergraduates were asked to describe regrets experienced in interpersonal and self-situations (Komiya, Miyamoto, Watanabe & Kusumi, 2011). Participants were more likely to recall inaction regrets in self-situations than in interpersonal situations, and that the likelihood of recalling inaction regrets

was more pronounced for Americans than for Japanese. Moreover, Japanese students experienced regret more strongly than American students in interpersonal situations. Hur, Roese and Namkoong (2009) also found this collectivist attitude among Koreans. When an interpersonal norm was violated in order to adhere to an intrapersonal norm, regret was high and the effect of mutability (salience of an alternative course of action that would have produced a better outcome) was not significant. That is, violating the interpersonal norm overshadowed the impact of mutability in the person's experience of regret.

### **Well-Being**

Senior citizens have higher well-being in the emotional and psychological areas compared to the social area. They have reached a stage in life where they can balance the negative and positive aspects of their lives. Their rich experience makes them more confident in themselves. It can be implied that they have achieved a sense of peace, a sense of control and a general belief that life is meaningful.

However, social well-being is lower. Among older adults, even though they form social convoys that may provide support in good and bad times, these kinds of relationships rarely stay long (Santrock, 2008). Loss of immediate network of friends is not uncommon for those who are growing older. Some senior citizens lose their friends due to distance, loss of interest and death. In this case, the social convoys for senior citizens tend to decrease. This affect the senior citizens in such a way that it may lessen their sense of security when losing social networks that used to be a source of support and protection.

Rook (2000) expounds on this reality by proposing that older adults compensate for this loss by forming new ties, redefining the need for friends, or developing new alternative non-social activities. Although not always successful, these strategies reflect the need to address an important loss in people's lives. This decline in number of immediate network of friends does not merely reflect the loss of relationships to death or other means. Rather, the changes reflect a more complicated process (Carstensen, 1993, 1995). This process termed socio-emotional selectivity implies that social contact is motivated by many goals, including information seeking, self-concept and emotional regulation. Each of these goals is differentially relevant at different times and results in different social behaviors. Usually, the senior citizens prefer being with familiar people, those who share common interests

and those with whom they have had rewarding relationships in the past (Carstensen, 1993).

Being selective in choosing new friendships may be difficult because compatibility with other people's interests may differ. Added to this, friends are important for the senior citizens since they serve as confidants and source of support in ways that children, nieces and nephews typically do not (Rawlins, 1995). Failure in building new friendships affects the experience of social well-being of the senior citizens. However, socio-emotional selectivity theory also challenges the stereotype that majority of older adults are in emotional despair because of their social isolation (Santrock, 2008). Rather, older adults consciously choose to decrease the total number of their social contacts in favor of spending increasing time in emotionally rewarding relationships with friends and family.

The above finding shows that as people age, well-being comes more from internal sources (emotional and psychological) than external factors (social). It is a way of coping with the uncertainties of the lives of the older adults. The trick is to focus on areas that are within one's control such as emotional and psychological dimensions as opposed to social factors which are more transient and difficult to control.

### **Correlation of Regrets and Well-being**

There is greater social and psychological well-being when there is lesser regrets in the area of career. Levinson (Santrock, 1997) explains that the adjustment in career choices is important in the personal lives of people. Regret among senior citizens comes from the feeling that they cannot go back in time and choose the career they really wanted. Failure in career choices may affect the ability to attain a purposeful, organized mastery of personal life. It concerns not only missed opportunities for growth and personal contributions but also includes the failed network of friends in the world of work. Other regrets on career are also focused on the lack of social integration especially with workmates and superiors. Many people find actualization in their careers. Careers are opportunities to express one's sense of self. Likewise, people often find friends and colleagues as social support in their work place. As such, the experience of failure in one's career may adversely affect one's psychological and social well-being.

Jokisaari (2004) found that regrets, related to education and work, were negatively associated with life satisfaction. His findings concerning age differences in regrets were due to differences in concerns and unattained

goals. Compared to young adults who named relationship and leisure related regrets more than the middle-aged and older adults, the older age group had more regrets related to work and the family. Socially, as people grow older, they have less chance in the work setting. The lack of work for senior citizens may affect the way they think of their productivity. Rather than disengage, older adults need to maintain a moderately active life-style. The greater their options, the more able are they to withstand the demoralizing effects of exits from the roles given priority in adulthood (Schiamberg, 1982).

As stated earlier, the family continues to be a meaningful context throughout life. The psychosocial meaning of family is defined as individuals who share a common destiny, who experience a sense of emotional intimacy and who care about one another (Newman & Newman, 1999). Based on the results, there is lesser regret in the area of family which may promote higher sense of psychological well-being among the senior citizens. Among Filipinos, the younger members of the family are expected to take responsibility for the elderly. This attitude of Filipino families helps build a strong sense of belongingness especially to the senior citizens. Close family ties and a sense of belongingness in a family unit help the senior citizens have a greater sense of psychological well-being.

### **Gender Differences**

No difference between males and females was found. The findings seem to support the observation of psychologist Carol Gilligan (Guinness, 1990) that the developmental paths of men and women will eventually converge in adulthood even though they start at different points. Men initially work for individual achievement but will later value caring and mutual support. Women start valuing relationships but would later aim for self-assertion. As such males and females do not differ in this study as both groups may value similarly the different areas of regrets and well-being.

### **Differences in Civil Status**

In the area of family, those annulled/separated experience higher regret compared to those married. Annulled/separated individual may feel a sense of failure in this aspect- "not being able to make a marriage work." Those who stay married, on the other hand, feel a sense of success being able to stay married "that long". A family that stays intact helps the senior citizens experience lesser regrets. Celebrating anniversaries, reunions and other family milestones give joy and a sense of achievement among older adults.

The singles may invest more energy in education as compared to those married/widowed whose investment is more directed to their families. Hence, any regrets experienced on this area may impact singles more. In a study by Lewis & Borders (1995), they found out that job satisfaction was the best predictor of life satisfaction among single, middle-aged women. Since job satisfaction is a major component of over-all life satisfaction, education plays an important role since it is closely linked to one's advancement in work.

There is greater regret in the area of relationship among the singles compared to the rest of the civil statuses. Single adults may experience loneliness in a society that is marriage-oriented. Some adults opt not to marry because of the freedom it provides. However, as they age, they feel the pressure of settling down and marrying. If this does not happen, they may regret missed opportunities of intimate relationships.

Those married and widowed have lesser regret in the spirituality area compared to singles. This may be explained by the fact that spirituality may be enhanced in "partner companionship" which singles may lack. In some areas of regret, this study supports the hypothesis that the married will have lesser regrets than the singles.

The study, however, reveals that singles experience higher psychological well-being compared to those annulled or separated. The latter have experienced hurts, feelings of failure, abandonment and blows to their self-esteem which lowered their well-being and sense of control. Clearly, the singles have several advantages over those annulled/separated which give them higher psychological well-being. The greater freedom in scheduling goals and pursuing interests among single adults provide greater autonomy. In a study among middle-aged single women, one best predictor of life satisfaction was internal locus of control. This finding suggests that these women may believe that life satisfaction is the result of their own attitudes and efforts (Lewis & Borders, 1995).

### **Conclusions and Recommendations**

There is significantly greater regret felt among senior citizens in the intrapersonal and interpersonal areas. There is significantly lesser regret felt in the areas family and relationship compared with these several areas: career, spiritual, interpersonal and intrapersonal. Although, this does not confirm the researchers' hypothesis that the family area will be a source of greater regret, it still affirms the fact that among Filipinos, family life is

important. There is significantly higher well-being in the emotional and psychological areas compared to the social area.

The findings reiterate the need for individuals to focus more on relationships –that is, on strengthening social ties and resolving issues especially among friends and community. When issues are resolved in this area, there would be lesser regrets (Rawlins, 1995). In addition, there is also the need to confront intrapersonal issues of regret through acceptance and forgiveness of the self.

As support to the hypothesis of this study, there are areas of regrets that are correlated with well-being. Regrets in career have a significant negative correlation with social well-being and psychological well-being. An effective career development program to cater to the needs of career decision-making issues and difficulties is called for. An effective Career Guidance Program will contribute to the well-being of those who would avail of the service. Likewise, regrets in family have a significant negative correlation with psychological well-being. That is, the less regret senior citizens have in the area of family, the higher their psychological well-being. This is a reminder of the need to protect the integrity of the family as society's basic unit.

Compared to specific civil statuses, those annulled/separated experience higher regret on the family area while the singles experience higher regret on the areas of education, relationship and spirituality. Singles, however, experience higher psychological well-being compared to those annulled/separated. Obviously, each of the civil status of senior citizens has its respective concerns. Developing support groups among senior citizens with unique concerns relating to their civil status may provide for relief and enhance well-being.

Additional recommendations considering some findings and limitations of the study are also proposed: (a) to conduct further research on a more diverse population to for broader application of findings, (b) to conduct a similar study across different stages of adulthood using the same tools but improving the well-being scale to increase the measure's reliability, (c) to orient people to be cognizant of the choices they make and the effects of these in their later life which can be done through lectures, guidance programs, publication and group process and (d) to encourage families and communities to give constant care and support to senior citizens.

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