

WISE Scale (Well-being across Individual, Social, Economic, and Spiritual dimensions)

Please indicate the extent to which you agree or disagree with each of the following statements regarding your well-being. (1 = Strongly Disagree, 5 = Strongly Agree)

	Strongly Disagree	Disagree	Neutral	Agree	Strongly agree
Physical Well-being					
I am satisfied with my level of physical fitness since retiring.					
My physical health has been maintained or improved since retiring.					
I feel physically capable of handling my daily activities without difficulty.					
I feel confident managing any health issues that may arise.					
Mental Well-being					
I feel that my expectations for retirement have been met.					
I participate in activities that help keep my mind active and alert.					
I cope well with the challenges that come with retirement.					
Social Well-being					
I feel supported by friends and family in my retirement.					
I maintain meaningful relationships that enrich my life.					
I feel appreciated and valued by those around me.					
I have access to emotional support when I need it.					
Spiritual Well-being					
My spiritual or philosophical beliefs provide me comfort and strength.					
My spiritual or reflective life provides meaning and direction in retirement.					
I seek spiritual or personal growth that enriches my retirement.					
My spiritual well-being is an important part of my overall quality of life.					
Financial Well-being					
My pension or retirement income meets my regular financial needs.					
I have sufficient savings to handle unexpected expenses or emergencies.					
I feel confident managing my finances without needing to return to work					

WISE Scale Scoring and Interpretation Guidelines

Response Format

All items are rated on a 5-point Likert scale:

1 = Strongly Disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly Agree

Higher scores indicate greater well-being.

Subscale Structure

The WISE Scale consists of five subscales:

- Physical Well-being (4 items)
- Mental Well-being (3 items)
- Social Well-being (4 items)
- Spiritual Well-being (4 items)
- Financial Well-being (3 items)

Score Calculation

For each subscale, compute the mean (average) of all items within that domain:

$$\text{Subscale Score} = \frac{\sum \text{item scores}}{\text{number of items}}$$

Example (Physical):

$(\text{Phys1} + \text{Phys2} + \text{Phys3} + \text{Phys4}) \div 4$

- Scores range from 1 to 5
- Higher scores = higher well-being in that domain

Handling Missing Data

- If $\leq 20\%$ of items within a subscale are missing, replace missing values with the mean of completed items within that subscale.
- If $> 20\%$ missing, do not compute that subscale score.
- For total score, ensure at least 80% of items are completed.

Interpretation of Scores

Scores can be interpreted as:

- 1.00 – 2.49 → Low well-being
- 2.50 – 3.49 → Moderate well-being
- 3.50 – 5.00 → High well-being

Interpretation should be done separately for each domain, as individuals may differ across dimensions.

Recommended Reporting

Researchers are encouraged to report subscale means and standard deviations for the five WISE domains: physical, mental, social, financial, and spiritual well being. Reliability estimates, such as Cronbach's alpha or composite reliability, should be reported for each subscale when the scale is used in new samples.

Important Notes for Users

The WISE Scale is multidimensional. Because the current validation supports five correlated first order factors rather than a higher order general factor, scoring and interpretation should focus on the five subscale scores. Further validation is needed before recommending an overall score, clinical screening use, or standardized cutoff values.