

The psychological adjustment to relocation following  
retirement

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## Sources statement

The present thesis describes original research undertaken in the School of Applied Psychology, Griffith University. Any theories and techniques not my own have been acknowledged in the text. The theoretical contributions in this thesis are my original work and have not been submitted for any other degree.

Signed..........

## Abstract

Australia has an ageing population and the age of retirement is lowering. As a result a greater proportion of the population will be retired, and more time will be spent in retirement. Adjustment to retirement is usually not problematic. The phenomenon of retirement migration to sunbelt destinations for improved lifestyle is well documented, both in Australia and in many other Western nations, with the majority reporting satisfaction with the move. Those who relocate after retirement for lifestyle considerations usually are younger, have good health, financial resources, and control over decisions compared to those who do not relocate. The literature provides some understanding of adjustment to retirement, but far less is known of adjustment to relocation, particularly following retirement.

This study aimed to investigate the psychological adjustment processes of people who relocate following retirement and considered two main research questions. The first question was to determine whether the psychological health of those who relocate after retirement is poorer than that of those who do not relocate. The second question was to identify a model that best describes the factors that predict positive psychological health when relocation follows retirement. Models based on the literature on relocation adjustment and the coping literature were used to propose a conceptual model.

A cross-sectional research approach was adopted to investigate these research questions for groups at three time frames: before retirement, after retirement, and after retirement and relocation. The three groups were compared on self-report measures of psychological health (General Health Questionnaire, GHQ12), psychological well-being (Ryff), satisfaction, and other related variables. The well-being instrument by Ryff measured six subscales of well-being, namely, Autonomy, Environmental Mastery, Personal Growth, Positive Relations With Others, Purpose in Life, and Self-Acceptance. For the postrelocation group, coping was measured using Feifel and Strack's Life Situation Inventory to measure the strategies of Problem Solving, Avoidance and Resignation. Other variables measured various aspects of participants' relocation experience.

The study found that relocation after retirement is problematic. There is evidence that GHQ, measures of well-being, and satisfaction measures were lower for the postrelocation group than for those who had retired but not relocated. Some measures of well-being were lower for the postrelocation group than for those who were yet to retire. Although this result points to an adverse impact for relocation, these results should be accepted with some caution since the nature of the design is cross-sectional.

A structural equation model (SEM), guided by the conceptual model, was found to fit the data. Life Satisfaction, driven by Comparison of current and previous health, finances, lifestyle, and environment before retirement and relocation and also by satisfaction with lifestyle, health, and finances, had most effect on Postrelocation Psychological Health, directly and also indirectly

through Coping. Environment (based on satisfaction with the environment and locational knowledge) also had indirect effects on Postrelocation Psychological Health through coping and through life satisfaction. The effects of environment need to be thought of as separate but highly interrelated with satisfaction. Coping was defined by negative aspects of coping (Avoidance and Resignation), and poor Social Support and Education, since Problem Solving was not significant.

The research findings based on the model suggest that in terms of the well-being subscales, the sense of mastery and competence in managing the environment (Environmental Mastery) is most at risk. Those who relocate are also at risk of having lower positive evaluation of self and past life (Self-Acceptance), although they are also at risk on the other four well-being subscales.

A number of possible theoretical explanations of the processes that take place for relocation after retirement are offered. Two possibilities are that relocation following the transition of retirement, in combination, may cause too much change at the one time, or that the individual might have difficulties if the person-environment fit is too discrepant. Locational knowledge through visiting and researching the new location was found to be a proactive and preventative approach to set expectations, although often there may be considerable incongruence between what people expect and what occurs.

Most at risk are those with lower satisfaction with health, finances and lifestyle, and those who have experienced a decline in these factors, those with poorer education and less locational knowledge, those who lack support from family and friends in the new setting, and those who use avoidance and resignation as coping strategies.

It is important to acknowledge several methodological limitations of the study. The need to use a cross-sectional design, self-report data from questionnaires, and the psychometric limitations of some instruments are three restrictions on the data. The violation of multivariate normality in the data analysis also meant that the results need to be accepted with some caution.

Notwithstanding these limitations, this study provides a useful contribution to our understanding of the psychological processes involved in adjusting to the transitions of retirement and relocation. It seems clear from this study that relocating after retirement is often problematic. This is the first study to compare psychological health and psychological well-being of those who relocate following retirement and those who stay after retirement. Although further research is needed to refine the measures and extend the variables, this study provides an analysis of the impact of relocation following retirement on psychological health and on the six subscales of psychological well-being, and provides a model to explain the relative contributions of factors that predict psychological health after retirement and relocation.

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## Contents

Contents.....	vi
Chapter 1 The Problem: Stress and Coping with Relocation upon Retirement.....	1
Retirement.....	1
The construct of retirement.....	2
Adjustment to Retirement.....	4
Relocation and Elderly Migration.....	6
Adjustment to Retirement and Relocation.....	8
Emerging Issues.....	11
Combined effects of Retirement and Relocation.....	11
Psychological well-being.....	12
Risk factors.....	13
Summary.....	13
The research question.....	14
Chapter 2 Literature Review.....	15
Overview.....	15
Migration.....	15
Characteristics of movers in Australia.....	19
Sun-belt migration in Australia.....	20
Migrant characteristics.....	21
Psychological Health.....	23
Well-being.....	23
Adaptation.....	29
Coping.....	32
Coping with Retirement.....	37
Coping with Relocation.....	37
Risk Factors for Retirement and Relocation.....	39
Preparedness and expectation.....	44
Health.....	45
Finance.....	46
Satisfaction with life in general.....	47
Social support.....	47
A Synthesis and a Model.....	49
Hypotheses.....	52
Summary.....	52
Chapter 3 Method.....	53
Overview.....	53
Participants and Design.....	53
Age.....	54
Gender.....	54
Marital Status.....	55
Employment.....	55
Months since Retirement.....	56
Postrelocation Group only.....	56
Materials.....	57
Questionnaire Development.....	57

General Health Questionnaire .....	61
Psychological Well-Being Subscales .....	61
Coping Questionnaire .....	62
Procedure .....	63
Pilot Study .....	64
Preretirement Study .....	64
Financial Planning Organisations .....	64
Media Strategy .....	65
Retirement Seminar Strategy .....	65
Postretirement Group .....	66
Postrelocation Group .....	67
Workshop meetings .....	67
Data analysis .....	68
Data entry .....	68
Variable extraction and scoring .....	68
Structural Equation Modelling .....	69
Sample size .....	70
Assumptions .....	70
Goodness of fit .....	71
Indeterminacy .....	72
Summary .....	72
Chapter 4 Preliminary Analyses .....	73
Overview .....	73
Sample Characteristics .....	73
Satisfaction measures .....	73
Analyses of Satisfaction Measures .....	74
Composite Satisfaction Measurement Model .....	75
Analysis of Satisfaction Measures for the Postrelocation Group .....	76
Composite Satisfaction Measurement Model for the Postrelocation Group .....	77
General Health Questionnaire (GHQ12) .....	79
The Well-being Measure .....	82
The Six Well-being Factors: Descriptives .....	88
Life Situations Inventory .....	88
Factor Analysis of Questionnaire items .....	92
Summary .....	97
Chapter 5 Group Differences .....	98
Overview .....	98
General Health Questionnaire (GHQ) .....	98
Well-being Subscales .....	98
Analyses of Satisfaction measures .....	101
Summary .....	102
Discussion .....	103
Chapter 6 Testing the Model .....	105
Overview .....	105
Tests of a Partial Model using the Total Sample Model .....	105
Tests of the Complete Model using the Postrelocation Group .....	108
Test of the Full Model for the Relocation Group .....	110

Direct Effects .....	116
Indirect and Total Effects .....	116
Model Analysis .....	117
SEM Reversed .....	117
Discussion .....	118
Conceptual model .....	118
Chapter 7 Discussion .....	124
Overview .....	124
Background .....	124
Psychological Health following Retirement and Relocation .....	125
Risk factors for Poorer Psychological Health following Relocation after Retirement .....	128
Limitations of the Study .....	129
Contribution of this study and Recommendations for Further Research .....	130
References .....	131
Appendices .....	153

## Figures

<i>Figure 2.1.</i> A valence expectancy model of migration decision making (De Jong & Fawcett, 1979). .....	18
<i>Figure 2.2.</i> The U-Curve of Cross-Cultural Adjustment (Black & Mendenhall, 1991, p.227).....	31
<i>Figure 2.3.</i> A general conceptual framework of the coping process (from Moos & Schaefer, 1993). .....	32
<i>Figure 2.4.</i> Structural model of the factors affecting adjustment to institutional relocation (Baglioni, 1989). .....	43
<i>Figure 2.5.</i> Conceptual model for understanding adjustment to relocation after retirement.....	50
<i>Figure 3.1.</i> Conceptual model of adjustment to relocation following retirement with questions from the postrelocation questionnaire.....	60
<i>Figure 4.1.</i> Conceptual model for the Composite Satisfaction measurement model. ....	75
<i>Figure 4.2.</i> The Composite Satisfaction SEM displaying standardised output. ....	76
<i>Figure 4.3.</i> Conceptual model for the Composite Satisfaction Postrelocation Model. ....	78
<i>Figure 4.4.</i> The Composite Satisfaction Postrelocation Model displaying standardised output. ....	78
<i>Figure 4.5.</i> Conceptual Model of the GHQ.....	80
<i>Figure 4.6.</i> GHQ SEM standardised output. ....	81
<i>Figure 4.7.</i> Conceptual Model of Ryff's measure of well-being for Combined Groups. ....	84
<i>Figure 4.8.</i> Standardized Solution for the well-being variables for Combined Groups.....	86
<i>Figure 4.9.</i> Conceptual Model of the Life Situations Inventory for the relocation group.....	89
<i>Figure 4.10.</i> Standardised solution for the Life Situations Inventory variables for the relocation group. ....	90
<i>Figure 5.1.</i> Means and standard errors of well-being subscale scores for the three groups.....	99
<i>Figure 6.1.</i> Conceptual model of relationships among satisfaction, GHQ, and Well-being subscales for the total sample.....	106
<i>Figure 6.2.</i> SEM standardised solution for relationships among satisfaction, GHQ, and well-being subscales .....	107
<i>Figure 6.3.</i> Conceptual model of relationships among satisfaction, GHQ and well-being subscales for the relocation group.....	108
<i>Figure 6.4.</i> Standardised model of Postrelocation Psychological Health. ....	109
<i>Figure 6.5.</i> Conceptual model of Postrelocation Psychological Health.....	113
<i>Figure 6.6.</i> Standardised solution for conceptual SEM for postrelocation group.....	114
<i>Figure 7.1.</i> Adapted conceptual model for understanding adjustment to relocation after retirement. .....	128

## Tables

Table 2.1 Bogue's Push and Pull Factors in Migration. (Based on Bogue, 1969, 753-4).....	17
Table 3.1 Questionnaires Gathered from the Three Groups in the Study.....	53
Table 3.2 Distribution of Age for the Three Groups and the Total Sample .....	54
Table 3.3 Means, Standard Deviations, Standard Errors, and Confidence Intervals for Age for the Three Groups .....	54
Table 3.4 Gender Distribution for each Group.....	55
Table 3.5 Distribution of Marital Status for the Three Groups .....	55
Table 3.6. Distribution of Employment Status for the Three Groups .....	55
Table 3.7 Distribution of Partner's Employment for the Three Groups .....	56
Table 3.8 Reliability Coefficients and Specificity and Sensitivity Indices of the Three Forms of the GHQ (Goldberg & Williams, 1988).....	61
Table 3.9 Cronbach Alpha Coefficients for the 9-item Subscales (Ryff, 1996).....	62
Table 3.10 Internal Consistency Coefficients for Three Coping Subscales (Feifel & Strack, 1989) .....	63
Table 3.11 Preretirement Questionnaire Returns .....	66
Table 3.12 Relocation Questionnaire Descriptions .....	69
Table 4.1 Descriptive Statistics for the Measures of Satisfaction and Decision Making Variables for the Whole Group (N=629) .....	73
Table 4.2 Pearson Correlation Matrix for Satisfaction and Decision Making Variables (Ns vary from 501 to 624) .....	73
Table 4.3 Pearson Correlation Matrix of Satisfaction and Decision Making with Demographic Variables .....	74
Table 4.4 Total Variance Explained by a Principal Component Analysis of the Four Satisfaction Measures .....	74
Table 4.5 Component Matrix of Factor Analysis .....	74
Table 4.6 Normality Analysis of Variables.....	75
Table 4.7 Fit Measures for the Composite Satisfaction Variable Model.....	76
Table 4.8 Estimates of Regression Weights for Satisfaction Variables .....	76
Table 4.9 Total Variance Explained by a Principal Component Analysis .....	77
Table 4.10 Component Matrix of Factor Analysis .....	77
Table 4.11 Means, Standard Deviations and Correlation Coefficients for Satisfaction Variables for Postrelocation Group.....	77
Table 4.12 Normality Analysis of Variables of Composite Satisfaction Model .....	78
Table 4.13 Estimates of Regression Weights for Satisfaction Variables .....	79
Table 4.14 Fit Measures for the Composite Satisfaction Variable Model .....	79
Table 4.15 Assessment of Normality of Variables of GHQ12 model.....	80
Table 4.16 Goodness of Fit Measures for GHQ12 Model.....	81
Table 4.17 Estimates of item regression weights in GHQ12 model.....	82
Table 4.18 Frequency and Percentages of Total Scores on the GHQ12 .....	82
Table 4.19 Assessment of Normality of Well-being Variables.....	85
Table 4.20 Goodness of Fit Measures for the Well-Being Model.....	86
Table 4.21. Estimates of Item Regression Weights in the Well-Being Model.....	87
Table 4.22 Reliability Measures for Factors of the Well-Being Measure .....	88

Table 4.23 Well-Being Subscale Descriptive Statistics .....	88
Table 4.24 Well-Being Subscale Correlations for all Groups in the Present Study, and from Ryff (1989).....	88
Table 4.25 Assessment of Normality of Life Situations Inventory Variables.....	90
Table 4.26 Goodness of Fit Measures for the Life Situations Inventory.....	91
Table 4.27 Estimates of Item Regression Weights in the Life Situations Inventory.....	91
Table 4.28 Reliability Coefficients for Life Situations Inventory Subscales .....	92
Table 4.29 Descriptive Statistics for Life Situations Inventory Subscales.....	92
Table 4.30 Descriptive Statistics for Common Items .....	93
Table 4.31 Total Variance Explained by a Principal Component Analysis .....	94
Table 4.32 Component Matrix for Comparison Items.....	94
Table 4.33 Total Variance Explained by a Principal Component Analysis .....	94
Table 4.34 Component Matrix (PCA) for Health Items .....	95
Table 4.35 Total Variance Explained by a Principal Component Analysis .....	95
Table 4.36 Component Matrix (PCA) for Finances Items .....	95
Table 4.37 Total Variance Explained by a Principal Component Analysis .....	95
Table 4.38 Component Matrix (PCA) for Lifestyle Items .....	95
Table 4.39 Total Variance Explained by a Principal Component Analysis .....	96
Table 4.40 Component Matrix (PCA) for Living Environment Items .....	96
Table 4.41 Total Variance Explained by a Principal Component Analysis .....	96
Table 4.42 Component Matrix (PCA) for Social Support Items .....	96
Table 4.43 Total Variance Explained by a Principal Component Analysis .....	97
Table 4.44 Pattern Matrix for Quality Items .....	97
Table 4.45 Total Variance Explained by a Principal Component Analysis .....	97
Table 4.46 Component Matrix (PCA) for Location Items .....	97
Table 5.1 Means Standard Deviations and Standard Errors of GHQ Scores for the Three Groups	98
Table 5.2 Tests of Between-subjects Effects of Group .....	99
Table 5.3 Significant Differences between the Three Groups for each Subscale.....	100
Table 5.4 Means and Standard Errors of Composite Satisfaction Scores for the Three Groups...	101
Table 5.5 Pairwise Comparisons of the Three Groups with Composite Satisfaction as the Dependent Variable.....	101
Table 5.6 Kruskal-Wallis Test Ranking of Satisfaction Measures by Group.....	102
Table 5.7 Kruskal-Wallis Test Ranking of Satisfaction Measures by Group.....	102
Table 6.1 Correlation Coefficients of Composite Satisfaction with GHQ and Well-being Subscales .....	106
Table 6.2 Assessment of Normality for Variables .....	107
Table 6.3 Goodness of Fit Measures for Simple SEM.....	107
Table 6.4 Estimates of Item Regression Weights in the Simple SEM .....	108
Table 6.5 Correlation Coefficients of Composite Satisfaction with GHQ and Well-being Subscales for the Relocation Group.....	109
Table 6.6 Assessment of Normality for Simple SEM .....	109
Table 6.7 Goodness of Fit Measures for Simple SEM for Relocation Group.....	110
Table 6.8 Estimates of Item Regression Weights in the Simple SEM for Combined Group.....	110