THE RELATIONSHIP BETWEEN RETIREMENT TRANSITION AND RETIREMENT ADJUSTMENT AMONG OLDER ADULTS: THE MODERATING ROLE OF RESILIENCE

Original Research

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ABSTRACT

Background: The transition into retirement represents a critical period in the lives of older adults, involving major shifts in social roles, routines, and identity. Successful retirement adjustment is influenced by multiple psychological and social factors. Resilience, defined as the capacity to adapt positively to adversity, may act as a protective factor in this transition. Understanding how resilience interacts with various retirement transition patterns can inform strategies to promote mental well-being and life satisfaction in older populations.

Objective: This study aimed to investigate the relationship between retirement transition and retirement adjustment in older adults, and to examine the moderating role of resilience. It also assessed the impact of demographic variables on the study constructs.

Methods: A cross-sectional, correlational study design was used, involving 200 retired older adults (both men and women) from Rawalpindi and Islamabad, Pakistan. Participants were selected through purposive sampling. Data were collected using the Transition to Retirement Questionnaire (TRQ), Retirement Adjustment Scale for Elderly, and Nicholson McBride Resilience Questionnaire. Statistical analyses included Pearson correlation, linear regression, moderation analysis via Hayes' PROCESS macro, t-tests, and ANOVA to examine demographic effects.

Results: Findings revealed a significant positive relationship between the Easy Glider typology and retirement adjustment ($r = 0.26$, $p < 0.01$), and negative relationships for both Searchers ($r = -0.06$, $p < 0.05$) and Retreaters ($r = -0.08$, $p < 0.05$). Resilience significantly moderated the relationship between Easy Gliders and retirement adjustment ($\beta = 0.01$, $p < 0.05$), enhancing their adjustment outcomes. No significant moderation was found for other typologies.

Conclusion: The study underscores the importance of resilience in supporting adaptive retirement transitions, particularly for those already inclined toward positive adjustment patterns. These findings highlight the need for targeted support programs to foster resilience among retirees.

Keywords: adjustment, aging, psychological resilience, retirement, retirement planning, social support, transition to retirement.

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INTRODUCTION

Retirement represents a pivotal life transition marked by profound changes in daily structure, social identity, and personal purpose. For many individuals, it signifies a shift from the consistent rhythm of employment to a phase characterized by increased leisure but also a potential void in routine and productivity. This change can pose psychological and emotional challenges, often leading to difficulties in retirement adjustment, particularly when individuals struggle to redefine their sense of self or maintain meaningful social engagement (1,2). The process of disengaging from work-related roles and embracing new social identities can be fraught with uncertainty and stress, affecting overall well-being and satisfaction (3,4). While retirement is traditionally associated with rest and freedom, its psychological toll—if not navigated carefully—may give rise to feelings of purposelessness, isolation, or even decline in mental health. Numerous studies have emphasized the multifactorial nature of retirement adjustment, with the psychological separation from the workforce playing a central role (5,6). The transition entails not only a change in employment status but also shifts in behavioral patterns, financial security, and social relationships. These disruptions often require individuals to adopt new coping strategies and reframe their outlook on aging and life post-career. Although misconceptions persist that retirement hastens health deterioration, emerging evidence contests such assumptions, pointing instead to variability in individual responses based on psychological traits and preparedness (7). Indeed, longitudinal research has found a significant negative association between retirement transition events and levels of retirement adjustment, underscoring the need for better transitional support and pre-retirement planning (8).

In this context, resilience has gained attention as a protective factor that facilitates smoother retirement adaptation. Defined as the capacity to recover from stress and adversity, resilience enables individuals to maintain emotional stability and psychological well-being during major life changes (9,10). The transition into retirement is often accompanied by a spectrum of emotions, ranging from excitement to distress. Resilient individuals are more likely to interpret challenges as manageable and actively seek out fulfilling activities and social roles. Their adaptive problem-solving capabilities and positive outlook contribute to a healthier adjustment process (11). Furthermore, resilience is not merely an innate trait but a dynamic, developable skill that can be nurtured over time, offering hope for intervention strategies that aim to ease retirement-related stress (12). The literature has identified different typologies of retirees—such as "easy gliders," "searchers," and "retreaters"—each of whom experiences retirement uniquely based on attitudes and coping styles. While easy gliders tend to embrace change with flexibility and optimism, searchers continuously seek purpose, sometimes experiencing frustration in the process. Retreaters may withdraw due to overwhelming transition stress, heightening their risk for adjustment difficulties (8). Understanding how these typologies interact with resilience and retirement satisfaction is critical for developing tailored interventions. In light of the psychological and social intricacies surrounding retirement, this study aims to investigate the relationship between retirement transition, retirement adjustment, and resilience. Specifically, it seeks to explore the moderating role of resilience in this relationship and to assess the influence of demographic variables on retirement outcomes.

METHODS

A quantitative, cross-sectional correlational study design was adopted to examine the relationships among retirement transition, retirement adjustment, and resilience in older adults. The research utilized a structured survey method for primary data collection. Trained researchers administered the questionnaires in person by visiting the homes of retired individuals residing in Rawalpindi and Islamabad, Pakistan. This personalized approach facilitated accurate data gathering, clarification of participant queries, and enhanced response validity. Ethical approval for the study was obtained from the relevant Institutional Review Board (IRB), and written informed consent was obtained from all participants prior to inclusion. Participants were selected through purposive sampling, focusing on retired individuals aged 65 years and above who had completely withdrawn from the workforce. This method allowed for the intentional selection of participants who met the criteria of interest and could meaningfully contribute to the research objectives. Exclusion criteria included individuals who were partially retired, engaged in part-time or volunteer work, or presented with cognitive impairments that could compromise the reliability of self-reported data (13,14). This ensured that the sample represented individuals experiencing the psychological and lifestyle transition of full retirement. Three standardized instruments were used for data collection.

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The Transition to Retirement Questionnaire (TRQ), developed by Maggiori et al. (2014), was utilized to assess the nature of participants' retirement transition. This 26-item scale evaluates five subtypes of retirees: continuers, adventurers, easy gliders, searchers, and retreaters. Responses were scored on a 6-point Likert scale ranging from "strongly agree" to "don't know." Reported internal consistency coefficients for the subscales were acceptable to strong, ranging from α = 0.71 to 0.87. Retirement adjustment was measured using the Retirement Adjustment Scale for Elderly, developed by Wells et al. (2006). This scale consists of 12 items covering three domains: retirement adjustment problems, financial problems, and general adaptation difficulties. The response format also followed a 6-point Likert scale for consistency across instruments. Resilience was assessed using the Nicholson McBride Resilience Questionnaire (NMRQ), a 13-item instrument designed to evaluate an individual's capacity to recover from stress and adversity. Items were rated on a 5-point Likert scale from "strongly agree" to "strongly disagree." The internal consistency reliability for this instrument was α = 0.83, indicating good reliability. Statistical analyses were performed using SPSS software. Descriptive statistics were used to summarize demographic and baseline characteristics, while Pearson correlation and moderation analysis were used to test the study hypotheses and explore the moderating effect of resilience on the relationship between retirement transition and adjustment.

RESULTS

Descriptive statistics and psychometric properties were analyzed for all major study variables among a sample of 200 retired individuals. The mean score for the Easy Gliders dimension was 18.88 (SD = 3.91) with a reliability coefficient (α) of .84. For Searchers, the mean was 15.7 (SD = 7.62, α = .94), and for Retreaters, the mean was 14.8 (SD = 7.98, α = .95). Retirement Adjustment had a mean score of 34.0 (SD = 10.33, α = .90), Social Support averaged 29.9 (SD = 10.46, α = .93), and Resilience showed a mean of 32.8 (SD = 11.41, α = .93). Skewness values ranged from 0.39 to 1.58, and kurtosis ranged from 0.18 to 1.91 across all variables, indicating acceptable distribution normality for parametric testing. Pearson correlation coefficients revealed that Easy Gliders showed a significant positive correlation with Retirement Adjustment (r = 0.26, p < 0.01) and Resilience (r = 0.25, p < 0.01). A non-significant relationship was found between Easy Gliders and Searchers (r = 0.13, p > 0.05), while a weak but significant correlation emerged between Easy Gliders and Retreaters (r = 0.15, p < 0.05). A strong positive correlation was found between Searchers and Retreaters (r = 0.96, p < 0.01). Both Searchers (r = -0.06, p < 0.05) and Retreaters (r = -0.08, p < 0.05) were negatively associated with Retirement Adjustment. Searchers were also negatively correlated with Resilience (r = -0.12, p < 0.05), and Retreaters showed a significant negative relationship with Social Support (r = -0.14, p < 0.05). Furthermore, Retirement Adjustment demonstrated a robust positive association with Social Support (r = 0.98, p < 0.01) and Resilience (r = 0.99, p < 0.01). Moderation analysis using Hayes' PROCESS macro further explored the interactive effects of resilience. For the model examining the moderating role of resilience between Easy Gliders and Retirement Adjustment, the interaction term (EG*R) was significant (β = 0.01, SE = 0.09, CI = 0.03 to 0.04), indicating that resilience strengthened the positive relationship. Conditional direct effects revealed that at low (24.00, p < 0.01), medium (32.85, p < 0.01), and high (44.26, p < 0.01) levels of resilience, the relationship remained statistically significant, further validating the moderation. In contrast, the moderation effect of resilience on the relationships between Searchers and Retirement Adjustment (β = -0.14, SE = 0.05, CI = 0.10 to 0.16), and Retreaters and Retirement Adjustment (β = 0.08, SE = 0.11, CI = -0.13 to -0.30), was not significant. The interaction terms (R*R and Searchers*R) failed to reach statistical significance, indicating that resilience did not meaningfully buffer or enhance these relationships.

Table 1: Psychometrics Properties of the Variables (N=200)

Variables	*M*	*SD*	α	Range		Skewness	Kurtosis
				Potential	Actual		
Easy gliders	18.88	3.91	.84	4-24	4-23	1.58	1.8
Searchers	15.7	7.62	.94	6-36	6-34	1.29	0.18
Retreaters	14.8	7.98	.95	6-36	6-33	1.37	0.32
RA	34.0	10.33	.90	14-84	25-66	1.31	1.91
Social Support	29.9	10.46	.93	12-72	22-62	1.40	1.23
Resilience	32.8	11.41	.93	12-72	24-68	0.39	1.22

Note: RA=retirement adjustment

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Table 2: Pearson Correlation among Study Variables (N=200)

Variables	EG	Searchers	Retreaters	RA	Resilience
1-Easy glider	-	.13	.15*	.26**	.25**
2-Searchers		-	.96**	-.06*	-.12*
3-Retreaters			-	-,08*	-.14*
4-Retirement Adjustment				-	.99**
6-Resilience					-

Note: EG= easy glider, RA= retirement adjustment,
*$p>.05$, **$p>.01$

Table 3: Resilience as the Moderator of Direct and Indirect effect of Easy Gliders, Retreaters and Searchers on Retirement adjustment *(N=200)*

	Variables	Retirement Transition			
		B	SE	CI 95 %	
				LL	UL
1	Constant	1.78	.14	.05	1.99
	Searchers	-.14	.05	.10	.16
	Resilience	1.01*	.17	1.02	1.12
	EG*R	1.04	.51	1.98	1.16
	R^2	.42			
	F.	22.15*			
2	Constant	3.07	1.33	.43	5.71
	Retreaters	.08	.11	-.13	-.30
	Resilience	.90	.04	.81	.99
	R*R	.04	.03	-.07	.05
	R^2	.21			
	F	7.20			
3	Constant	14.71	5.37	4.12	25.31
	Easy Glider	-.46	.25	.03	-.95
	Resilience	.50	.18	.87	.14
	EG*R	.01*	.09	.03	.04
	Conditional Direct Effect				
	Low	24.00**	.05	.12	.06
	Medium	32.85**	.04	.04	.21
	High	44.26**	.13	.06	.60
	R^2	.39**			
	F	43.20**			

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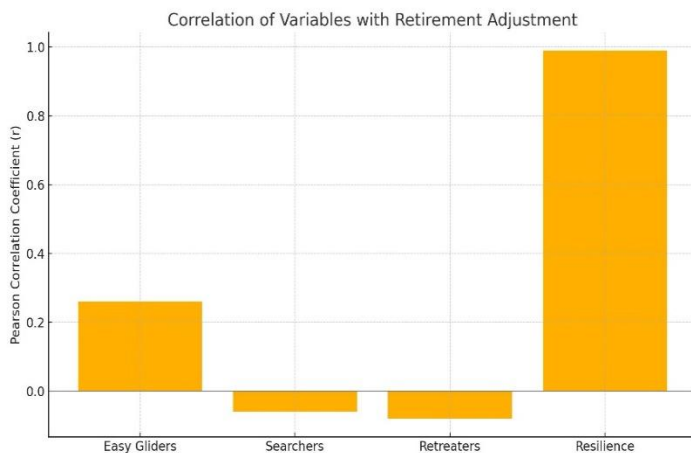INSIGHTS-JOURNAL OF HEALTH
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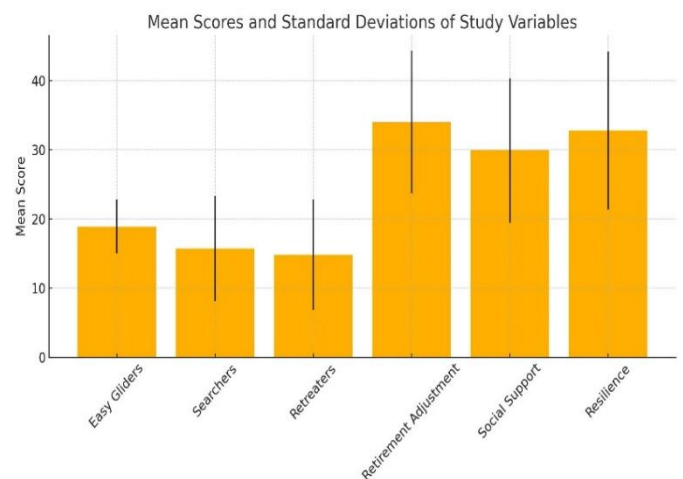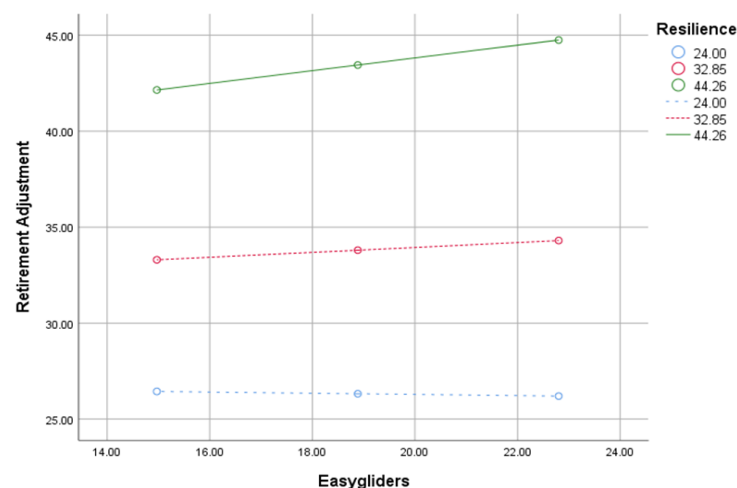*Figure 1 Correlation of Variables with Retirement Adjustment*

Figure 2 Mean Scores and Standard Deviations of Study Variable

DISCUSSION

The findings of this study offer meaningful insights into the complex interplay between retirement transition, adjustment, and the psychological resources that shape this process, particularly resilience and social support. A significant positive relationship was observed between easy gliders and retirement adjustment, indicating that individuals who smoothly adapt to change tend to experience greater well-being and satisfaction in their post-retirement life. This outcome aligns with prior research showing that retirees who approach retirement with flexibility, optimism, and openness to new roles often enjoy a more successful adjustment process due to their proactive and emotionally balanced orientation toward change (15,16). Such individuals are more likely to engage in socially and physically stimulating activities, which support both psychological and physical health during this transition. The negative association found between searchers and retirement adjustment supports the notion that uncertainty and lack of direction can hinder emotional adaptation during retirement. This outcome highlights that, retirees who remain in a prolonged exploratory state without committing to meaningful roles or routines may face greater psychological distress and dissatisfaction (17). Similarly, retreaters, who withdraw from active engagement and social involvement, were also negatively associated with retirement adjustment (18). These findings reaffirm

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that disengagement from social networks and activities in later life may lead to isolation, loss of identity, and a decreased sense of purpose, further complicating the adjustment process.

A significant positive correlation between resilience and easy gliders suggests that psychological flexibility and a strong sense of self-efficacy may reinforce one's ability to embrace retirement-related changes. Resilience appears to function not only as a personal trait but also as a buffer against the emotional strain linked with leaving structured employment (19). In contrast, negative associations between resilience and both searchers and retreaters point to the possibility that individuals lacking psychological adaptability may struggle more with the demands of post-retirement life. The present data supports the understanding that resilience is not evenly distributed across retirement transition typologies, and its presence or absence directly impacts the success of retirement adjustment (20,21). One of the study's most notable findings was the moderating role of resilience in the relationship between easy gliders and retirement adjustment. This interaction demonstrated that resilience amplified the positive effects of a flexible and adaptive retirement approach, enhancing overall adjustment. However, resilience did not significantly moderate the negative impact of being a searcher or retreater on retirement adjustment, suggesting that resilience alone may not be sufficient to counteract maladaptive coping styles in individuals who lack clarity, direction, or social engagement during retirement. This selective moderation effect points toward the need for more targeted psychological and behavioral interventions for retirees who fall into more vulnerable typological groups. The strengths of this study include the use of validated instruments with high internal consistency, a robust sample size for a psychological study in an aging population, and a methodologically sound approach that incorporated both correlational and regression analyses. These strengths contribute to the credibility and generalizability of the results within the Pakistani context. Furthermore, the exploration of typologies in relation to resilience and adjustment provides nuanced insight into how individual differences shape the retirement experience.

Nonetheless, several limitations must be acknowledged. The gender imbalance, with more male participants, reflects the sociocultural retirement patterns in Pakistan but limits the generalizability to female retirees. The exclusive reliance on self-report data introduces the possibility of response biases, including social desirability and recall inaccuracies. The geographic concentration of participants to select cities limits external validity, while the relatively small sample may constrain the detection of more subtle effects or interactions. Additionally, while social support was assessed and found to correlate with adjustment, its potential moderating role was not explored, representing a missed analytical opportunity. Future research should strive to balance gender representation, incorporate mixed-method approaches to deepen understanding, and examine the role of institutional and familial support systems in shaping retirement outcomes (22). Expanding the sample across diverse socioeconomic and regional backgrounds would also improve generalizability. Moreover, longitudinal studies could provide richer insights into how resilience and adjustment evolve over time and how early interventions might influence long-term retirement satisfaction. In conclusion, the study highlights the significance of psychological typologies and resilience in shaping retirement experiences. While easy gliders appear naturally advantaged in navigating post-retirement life, those with less adaptive profiles require targeted support. Enhancing resilience through community engagement, health education, and psychosocial interventions may contribute to improved outcomes for all retirees. Understanding these dynamics is vital for designing age-inclusive policies and programs that not only address financial security but also promote psychological well-being in aging populations.

CONCLUSION

This study concluded that the transition into retirement significantly influences how individuals adjust to post-retirement life, with distinct patterns observed across retirement typologies. Easy gliders, characterized by their adaptability and positive outlook, were more likely to experience successful retirement adjustment. In contrast, searchers and retreaters, who exhibit uncertainty or social withdrawal, faced greater challenges in adapting. Notably, resilience emerged as a key psychological resource, strengthening the positive relationship between adaptability and adjustment, particularly among easy gliders. Although resilience did not moderate the effects for all typologies, its role remains critical in supporting emotional well-being during retirement. These findings underscore the importance of personalized retirement planning and resilience-building initiatives to facilitate healthier transitions and enhance quality of life in later years.

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AUTHOR CONTRIBUTION

Author	Contribution
Natasha Bibi*	Substantial Contribution to study design, analysis, acquisition of Data Manuscript Writing Has given Final Approval of the version to be published
Sidra Akram	Substantial Contribution to study design, acquisition and interpretation of Data Critical Review and Manuscript Writing Has given Final Approval of the version to be published
Sultan Ghulam Dastgir	Substantial Contribution to acquisition and interpretation of Data Has given Final Approval of the version to be published
Ilsa Nasir	Contributed to Data Collection and Analysis Has given Final Approval of the version to be published
Humna Mansoor	Contributed to Data Collection and Analysis Has given Final Approval of the version to be published
Ramsha Saeed	Substantial Contribution to study design and Data Analysis Has given Final Approval of the version to be published
Syeda Mahnoor Sakina Bukhari	Contributed to study concept and Data collection Has given Final Approval of the version to be published
Iqra Bashir	Writing - Review & Editing, Assistance with Data Curation

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