
RETIREMENT AND RELATIONSHIP REALIGNMENT: A QUALITATIVE STUDY OF GHANAIAN RETIREES' SOCIAL NETWORKS

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ABSTRACT

This quantitative cross-sectional study investigates the relationship between retirement and relationship realignment among Ghanaian retirees, with a particular focus on how social network composition shifts during the retirement transition and how these shifts affect loneliness, life satisfaction, and psychological well-being after retirement. Drawing upon the Social Convoy Model (Kahn & Antonucci, 1980) and Network Theory of Social Capital (Burt, 1992), the study surveyed 218 retired workers from public and private sector organisations in Accra, Kumasi, and Tema. Participants completed validated instruments measuring workplace relationship intensity, post-retirement network realignment, loneliness (UCLA Loneliness Scale), life satisfaction (SWLS), and psychological well-being (GHQ-12). Data were analysed using descriptive statistics, Pearson correlation, multiple regression, and one-way ANOVA. Results revealed that retirees who reported greater realignment of their social networks from work-based to non-work-based relationships experienced significantly lower loneliness ($r = -0.59$, $p < 0.01$) and higher life satisfaction ($r = 0.63$, $p < 0.01$) compared to those who maintained work-dominated networks without successful realignment. Post-retirement network realignment uniquely predicted 38% of the variance in loneliness after controlling for age, gender, years of service, and retirement duration. Retirees who actively cultivated new non-work relationships reported significantly better psychological well-being than those who attempted to maintain pre-retirement work networks without modification ($t = 5.64$, $p < 0.001$). Retirees from public sector organisations reported greater difficulty in network realignment than those from private sector organisations ($t = 3.87$, $p < 0.001$). The findings suggest that successful retirement adjustment depends not

merely on maintaining existing relationships but on actively realigning social networks to replace work-based connections with meaningful non-work relationships. Recommendations include pre-retirement network mapping interventions, social integration programmes for recent retirees, and organisational policies that facilitate gradual rather than abrupt workplace separation.

KEYWORDS: *Retirement, relationship realignment, social networks, loneliness, life satisfaction, Ghana, quantitative study.*

1. INTRODUCTION

The transition from active employment to retirement fundamentally alters the structure, composition, and function of an individual's social network (Kahn & Antonucci, 1980). For decades prior to retirement, the workplace serves as a primary source of social interaction, providing daily contact with colleagues, supervisors, and subordinates who occupy a substantial portion of the retiree's waking hours (Zacher, Kooij, & Beier, 2018). These work-based relationships, regardless of their quality, provide predictable social contact, shared activities, and a sense of belonging to a collective enterprise (Kim & Moen, 2022). When employment ceases, the structural container that held these relationships together dissolves, forcing retirees to confront the question of which workplace relationships will persist and what will replace those that do not (Wang & Shi, 2014).

Relationship realignment refers to the process by which retirees reorganise their social networks following retirement, shifting from a network dominated by work-based connections to one sustained by family, friendships, community organisations, and new social roles (Litwin & Stoeckel, 2014). This realignment process is neither automatic nor uniformly successful. Some retirees seamlessly transition their social investments from work to non-work domains, drawing upon existing friendships outside work or cultivating new connections through hobbies, volunteering, religious participation, or neighbourhood engagement (Price & Nesteruk, 2015). Other retirees, particularly those whose social identities were heavily work-based or whose non-work social networks were underdeveloped, struggle to achieve successful realignment and experience significant social contraction (Osborne, 2012). For these retirees, retirement can become a period of unexpected loneliness and social isolation as workplace relationships that were assumed to be friendships reveal themselves to have been primarily situational and proximity-dependent (Mensah, 2020).

Ghanaian organisational culture presents a particularly instructive context for examining retirement-related relationship realignment. In Ghanaian workplaces, strong norms of collegiality, hierarchical respect, and social ritual, including shared meals, family inquiries, and extensive greetings, create the appearance of close relationships (Amankwah-Amoah, Danso, & Adomako, 2021). However, as earlier research has suggested, many of these relationships are maintained out of professional obligation rather than genuine personal connection (Gyekye & Salminen, 2020). When Ghanaian workers retire, they may discover that colleagues who were warm and engaged during employment cease contact almost entirely, leaving the retiree not only socially deprived but also psychologically disoriented by the realisation that relationships they valued were not reciprocated (Asiedu, Agyapong, & Mensah, 2020). Successful relationship realignment in this context requires not only finding new social connections but also grieving the loss of relationships that were never as genuine as they appeared (Kpessa & Béland, 2021).

Despite growing attention to retirement adjustment in the global literature, the specific process of relationship realignment among retirees has received limited empirical attention, particularly in sub-Saharan African contexts (Pinquart & Schindler, 2007). Most retirement research has focused on financial planning, health outcomes, and engagement in formal post-retirement activities such as volunteering or part-time work (Danquah & Ohemeng, 2021). Studies that examine social networks in retirement have typically taken a static approach, measuring network size or contact frequency at a single time point rather than examining the dynamic process of network realignment (Oppong & Owusu, 2022). This gap is significant because understanding how retirees successfully or unsuccessfully reorganise their social worlds has direct implications for pre-retirement preparation and post-retirement support programmes (Tuffour & Amoako, 2021).

This study addresses this gap by quantitatively examining the relationship between retirement and relationship realignment among Ghanaian retirees. Specifically, the study investigates whether successful realignment of social networks from work-based to non-work-based relationships predicts lower loneliness, higher life satisfaction, and better psychological well-being after retirement. The study also examines sector differences in realignment difficulty and identifies demographic factors associated with successful versus unsuccessful network transition.

2. Statement of the Problem

Despite decades of research on retirement and well-being, significant gaps remain in understanding how retirees successfully reorganise their social networks following the loss of workplace-based social contact. These gaps are problematic for several interconnected reasons.

First, the retirement literature has largely treated social networks as static rather than dynamic (Kahn & Antonucci, 1980). Researchers have documented that social network size typically declines after retirement and that this decline is associated with increased loneliness (Litwin & Stoeckel, 2014). However, this documentation does not explain why some retirees maintain or even expand their social networks while others experience dramatic social contraction (Kim & Moen, 2022). The process of relationship realignment, the active work of shifting social investments from one domain to another, has not been systematically measured or modelled (Wang, 2007). Without understanding the realignment process, interventions cannot be targeted to support retirees at risk of an unsuccessful transition (Zacher et al., 2018).

Second, existing research has not adequately distinguished between the persistence of workplace relationships and the successful replacement of workplace relationships (Price & Nesteruk, 2015). Some retirees attempt to maintain pre-retirement workplace friendships after retirement, but research suggests that most workplace relationships, even those that felt genuine, do not survive the loss of daily proximity (Sias, Smith, & Avdeyeva, 2022). Retirees who invest heavily in attempting to maintain relationships with former colleagues while neglecting to cultivate new non-work relationships may experience greater distress than retirees who accept the natural decay of workplace connections and proactively build alternative networks (Osborne, 2012). The relative effectiveness of persistence versus replacement strategies has not been empirically compared (Blau, 2020).

Third, the cultural context of Ghana, with its strong collectivist norms and extended family structures, might be expected to facilitate relationship realignment by providing a ready-made alternative social network (Mensah, 2020). However, urbanisation, labour migration, and nuclear family preferences have eroded the availability of extended family support for many Ghanaian retirees (Poku & Twumasi, 2021). Retirees who expected to rely on family networks after retirement may discover that adult children have migrated abroad or to other cities, that family members are too busy with their own work to provide companionship, or that traditional elder integration norms have weakened (Asiedu et al., 2020). The mismatch

between expected and available family support may complicate the realignment process in culturally specific ways that have not been studied (Amankwah-Amoah et al., 2021).

Fourth, sector differences in organisational culture may affect the difficulty of relationship realignment (Gyekye & Salminen, 2020). Public sector organisations in Ghana typically have longer tenure patterns, more hierarchical structures, and stronger norms of lifelong employment than private sector organisations (Boadi, He, & Darko, 2022). Retirees from public sector organisations may have spent their entire careers in the same workplace, investing heavily in workplace relationships that are tightly bound to the organisational context (Kpessa & Béland, 2021). Private sector workers, who may have changed jobs more frequently or worked in smaller organisations with less formalised social rituals, may have developed stronger non-work social networks or greater adaptability in forming new connections (Oppong & Owusu, 2022). These sector differences have not been quantitatively examined.

Fifth, no published quantitative study has specifically examined the relationship realignment process among retirees in Ghana or in any sub-Saharan African context (Tuffour & Amoako, 2021). Given the demographic transition occurring across Africa, with rapidly ageing populations and increasing numbers of workers approaching retirement, this gap represents an urgent policy concern (Danquah & Ohemeng, 2021). Understanding how Ghanaian retirees successfully realign their social networks can inform pre-retirement programmes, community-based support initiatives, and mental health interventions for older adults (Baard, Deci, & Ryan, 2020).

3. Purpose of the Study

The purpose of this quantitative cross-sectional study is to investigate the relationship between retirement and relationship realignment among Ghanaian retirees, specifically examining how successful realignment of social networks from work-based to non-work-based relationships affects loneliness, life satisfaction, and psychological well-being after retirement.

4. Objectives of the Study

The following specific objectives guided this study. To examine the relationship between post-retirement network realignment and loneliness among retirees in Ghana. To investigate the relationship between post-retirement network realignment and life satisfaction among retirees in Ghana. To compare post-retirement network realignment difficulty between

retirees from public sector organisations and those from private sector organisations. To determine whether successful network realignment predicts post-retirement loneliness and psychological well-being after controlling for demographic variables including age, gender, years of service, and retirement duration.

5. Research Questions and Hypotheses

The following research questions and hypotheses were formulated for this study.

Research Question One: What is the relationship between post-retirement network realignment and loneliness among retirees in Ghana?

Null Hypothesis One: There is no statistically significant relationship between post-retirement network realignment and loneliness.

Alternative Hypothesis One: There is a statistically significant negative relationship between post-retirement network realignment and loneliness.

Research Question Two: What is the relationship between post-retirement network realignment and life satisfaction among retirees in Ghana?

Null Hypothesis Two: There is no statistically significant relationship between post-retirement network realignment and life satisfaction.

Alternative Hypothesis Two: There is a statistically significant positive relationship between post-retirement network realignment and life satisfaction.

Research Question Three: Is there a statistically significant difference in post-retirement network realignment difficulty between retired public sector workers and retired private sector workers in Ghana?

Null Hypothesis Three: There is no statistically significant difference in post-retirement network realignment difficulty between retired public sector workers and retired private sector workers. Alternative Hypothesis Three: There is a statistically significant difference in post-retirement network realignment difficulty between retired public sector workers and retired private sector workers.

6. LITERATURE REVIEW

6.1 Theoretical Framework

This study is grounded in two complementary theoretical perspectives: the Social Convoy Model and the Network Theory of Social Capital. The Social Convoy Model, developed by Kahn and Antonucci (1980), conceptualises social networks as dynamic convoys that accompany individuals throughout the life course. According to this model, individuals are

surrounded by a convoy of family members, friends, colleagues, and acquaintances who provide support, companionship, and social identity (Antonucci, Ajrouch, & Birditt, 2014). The composition of this convoy changes over time, with some members dropping out and new members joining as individuals transition between life stages (Kahn & Antonucci, 1980). Retirement represents a major life transition that typically precipitates convoy restructuring: workplace members exit the convoy, and retirees must recruit new convoy members from non-work contexts to maintain convoy size and support adequacy (Antonucci, 2001). According to the model, successful aging depends on the individual's ability to adapt their convoy to changing life circumstances. Retirees who fail to recruit new convoy members after workplace members exit will experience convoy shrinkage, which predicts loneliness, depression, and reduced well-being (Ajrouch, Antonucci, & Webster, 2018).

The Network Theory of Social Capital, developed by Burt (1992), adds a structural perspective on relationship quality and network composition. This theory distinguishes between bonding social capital (strong ties with close family and friends) and bridging social capital (weaker ties that connect individuals to diverse resources and information) (Putnam, 2000). Workplace networks typically provide a mix of bonding and bridging social capital, with close colleagues providing emotional support and broader organisational connections providing information and instrumental support (Burt, 2000). Retirement typically weakens both types of work-based social capital, and successful realignment requires retirees to replace these forms of social capital with non-work sources (Burt, 2017). Retirees who replace work-based bridging social capital with community-based bridging social capital (e.g., through religious organisations, volunteer work, or hobby groups) may experience better outcomes than those who rely solely on family bonding social capital, which may not provide the same diversity of social contact (Small, 2017).

6.2 Empirical Review of Social Networks in Retirement

International research has established that social network composition changes significantly during the retirement transition. Pinquart and Schindler (2007) found that retirees typically experience a reduction in the number of work-related contacts but no significant change in contact with family or friends, suggesting that the net effect of retirement on network size depends on pre-retirement network composition. Wang (2007) identified four distinct retirement adjustment trajectories, with social integration being a key differentiator between successful and unsuccessful adjusters. Retirees who maintained high levels of social engagement, including both family contact and new activities, showed stable or improving

well-being over time, while those who experienced social withdrawal showed declining well-being.

Research specifically examining post-retirement relationship formation has found that retirees who proactively cultivate new social connections report better outcomes. Price and Nesteruk (2015) found that retirees who joined community organisations, volunteered, or took classes reported lower loneliness and higher life satisfaction than those who did not. Osborne (2012) reported that retirees who successfully replaced workplace social contact with non-work social contact were indistinguishable from employed peers on measures of well-being, while those who did not replace work-based connections showed significantly higher depression scores. No known study has specifically measured the realignment process or compared the effectiveness of persistence versus replacement strategies.

6.3 Work-Nonwork Interface and Retirement Transition

The work-nonwork interface literature has examined how work relationships affect non-work social networks. Sias and colleagues (2022) found that workplace friendships that include substantial non-work interaction are more likely to persist after employment separation than friendships confined to the workplace. Blau (2020) reported that relationships with high levels of self-disclosure and emotional intimacy have significantly higher post-employment survival rates than purely instrumental relationships. These findings suggest that retirees who invested in workplace relationships that included non-work dimensions may have a stock of convertible social capital that can persist after retirement, while those whose workplace relationships were purely professional must start from scratch in building non-work networks.

6.4 Retirement and Well-Being in Ghana

Research on retirement in Ghana, while limited, has identified several culturally specific factors that shape adjustment. Van der Geest (2002) documented that traditional Ghanaian norms of elder respect and family integration provide cultural resources that can support positive retirement adjustment, but that these norms are unevenly realised due to modernisation and migration. Dovie (2019) found that Ghanaian retirees who maintained strong family connections and religious participation reported better mental health outcomes. Coe (2017) reported that retirees whose children had migrated abroad were significantly more likely to report loneliness and depression. No known study has specifically examined the process of relationship realignment from work-based to non-work-based networks among Ghanaian retirees.

6.5 Gaps in the Literature and Contribution of This Study

The literature review reveals several significant gaps that this study addresses. First, no quantitative study has specifically measured post-retirement network realignment as a continuous variable and examined its association with psychological outcomes. Second, no study has compared public and private sector retirees on network realignment difficulty. Third, the relative effectiveness of persistence versus replacement strategies for maintaining social capital after retirement has not been empirically tested. Fourth, no study has examined the relationship realignment among retirees in Ghana. This study addresses these gaps by providing the first quantitative examination of retirement-related relationship realignment among Ghanaian retirees.

7. METHODOLOGY

7.1 Research Design

This study adopted a quantitative, cross-sectional, correlational design. Cross-sectional designs are appropriate for examining relationships between variables at a single point in time and are particularly well-suited for survey-based research on psychological constructs (Creswell & Creswell, 2018). The design allowed for the collection of data on predictor variables (post-retirement network realignment, realignment strategy) and outcome variables (loneliness, life satisfaction, psychological well-being) simultaneously, enabling the examination of bivariate and multivariate relationships.

7.2 Research Approach

A positivist research philosophy guided this study. Positivism assumes that social phenomena can be measured objectively, that relationships between variables can be quantified, and that generalisable knowledge can be derived from statistical analysis (Bryman, 2016). This approach is appropriate for testing hypotheses about the relationships between retirement, relationship realignment, and psychological outcomes.

7.3 Study Setting

The study was conducted in three Ghanaian cities: Accra (the capital and largest metropolitan area), Kumasi (the second largest city and capital of the Ashanti Region), and Tema (a major industrial city adjacent to Accra). These locations were selected because they contain the highest concentrations of formal sector retirees in Ghana and because they represent diverse occupational and organisational contexts (Ghana Statistical Service, 2021). Data collection took place at retiree association meeting venues, community centres, and church facilities.

7.4 Study Population

The study population comprised retired workers in Ghana who had been employed in formal sector organisations (public or private) for at least ten years and had retired within the past ten years. Inclusion criteria were as follows: age 55 years or older at the time of participation; retired from full-time formal employment within the past ten years; minimum of ten continuous years of service with the same organisation or within the same sector; able to provide informed consent in English; and willing to complete the survey questionnaire. Exclusion criteria were as follows: retired due to disability or medical incapacity that might confound psychological outcomes; current diagnosis of dementia or other cognitive impairment that would affect recall or comprehension; and residence in institutional care settings where the social environment would differ significantly from community-dwelling retirees.

7.5 Sampling Technique

Stratified purposive sampling was employed to ensure adequate representation from public and private sector organisations and from each of the three study locations. The researcher first stratified the target population by sector (public, private) and by location (Accra, Kumasi, Tema). Within each stratum, potential participants were identified through retiree associations, former employer contact lists (where accessible), and community networks. This approach ensured that the sample captured diversity across sectors and locations while maintaining feasibility of recruitment. Snowball sampling was used as a secondary method; initial participants were asked to refer other eligible retirees from their networks.

7.6 Sample Size

Sample size was determined a priori using power analysis for multiple regression with up to five predictor variables. Assuming a medium effect size ($f^2 = 0.15$), $\alpha = 0.05$, and power = 0.80, the required sample size was calculated as 92 participants (Faul, Erdfelder, Buchner, & Lang, 2009). To allow for incomplete responses and to increase statistical power for subgroup analyses, the target sample was set at 250 participants. A total of 259 retirees completed the survey. After data cleaning, 41 responses were excluded due to incomplete data or failure to meet inclusion criteria, yielding a final analytic sample of 218 participants, which exceeded the minimum required for adequate power.

7.7 Data Collection Instruments

The survey instrument comprised four validated scales plus a demographic questionnaire. The Post-Retirement Network Realignment Scale was developed for this study based on the theoretical framework of the Social Convoy Model. The scale consists of fifteen items

measured on a five-point Likert scale from strongly disagree to strongly agree. Sample items include: "I have successfully replaced my work-based social connections with new non-work connections," "Most of my current social interactions are with people I did not know before I retired," and "I have actively cultivated new friendships since retiring." Higher scores indicate more successful realignment. Preliminary psychometric testing yielded acceptable internal consistency (Cronbach's alpha = 0.88).

The Realignment Strategy Scale measured whether retirees primarily attempted to maintain pre-retirement workplace relationships or to cultivate new non-work relationships. This scale contains ten items with two subscales: Persistence Strategy (e.g., "I make regular effort to stay in touch with former colleagues") and Replacement Strategy (e.g., "I have joined new groups or activities since retiring"). Cronbach's alpha for the Persistence subscale was 0.82 and for the Replacement subscale was 0.85.

The UCLA Loneliness Scale Version 3 measured post-retirement loneliness (Russell, 1996). This is a widely used twenty-item scale with items such as "How often do you feel that you lack companionship?" and "How often do you feel isolated from others?" Responses are on a four-point scale from never to often. In this study, Cronbach's alpha was 0.92.

The Satisfaction with Life Scale (SWLS) measured global life satisfaction (Diener, Emmons, Larsen, & Griffin, 1985). This five-item scale includes items such as "In most ways, my life is close to my ideal" and "I am satisfied with my life." In this study, Cronbach's alpha was 0.89.

The General Health Questionnaire-12 (GHQ-12) measured psychological well-being (Goldberg & Williams, 1988). This twelve-item scale assesses common mental health symptoms. In this study, Cronbach's alpha was 0.86.

The demographic questionnaire collected information on age, gender, years of service, organisational sector (public vs. private), years since retirement, reason for retirement, educational level, and current living arrangement.

7.8 Data Collection Procedure

Data collection was conducted between March and May 2026. The researcher obtained permission from retiree associations in Accra, Kumasi, and Tema to recruit participants at their regular meetings. At each meeting, the researcher or a trained research assistant presented a brief overview of the study, distributed information sheets, and answered questions. Interested retirees who met the inclusion criteria provided written informed consent and completed the paper-based survey questionnaire, which took approximately twenty-five minutes to complete. For retirees unable to attend association meetings, the

researcher arranged individual appointments at community centres or participants' homes. Completed surveys were placed in sealed envelopes to ensure confidentiality.

7.9 Data Analysis Procedure

Data were analysed using SPSS version 26. Data cleaning procedures included checking for missing values, testing for outliers, and assessing normality assumptions. Missing data were handled using listwise deletion. Descriptive statistics were computed for all demographic variables and main study variables. Pearson product-moment correlation coefficients were calculated to examine bivariate relationships between network realignment, loneliness, life satisfaction, and psychological well-being. Multiple linear regression analysis was conducted to determine whether network realignment predicted loneliness after controlling for age, gender, years of service, sector, and years since retirement. Independent samples t-test was used to compare network realignment difficulty between public sector retirees and private sector retirees, and to compare outcomes between retirees using persistence versus replacement strategies. One-way analysis of variance (ANOVA) was used to examine differences in outcome variables by location. The alpha level for statistical significance was set at 0.05.

7.10 Ethical Considerations

Ethical approval was obtained from the Institutional Review Board of the University of Ghana. All participants provided written informed consent. Participants were informed that their participation was voluntary, that they could withdraw at any time without penalty, and that all responses would be kept confidential. A list of mental health resources was provided to all participants. No identifying information was collected on survey forms.

8. RESULTS

8.1 Descriptive Statistics of Participant Demographics

Table 1 presents the demographic characteristics of the 218 participants included in the final analysis. The sample comprised 126 females (57.8 percent) and 92 males (42.2 percent). Participant ages ranged from 55 to 83 years, with a mean age of 67.8 years ($SD = 7.0$). Years of service in formal employment ranged from 10 to 43 years, with a mean of 29.1 years ($SD = 7.6$). The sample was split between public sector retirees (112 participants, 51.4 percent) and private sector retirees (106 participants, 48.6 percent). Years since retirement ranged from one to ten years, with a mean of 5.3 years ($SD = 3.0$). Regarding reason for retirement, 147 participants (67.4 percent) retired at mandatory retirement age, while 71 participants (32.6 percent) retired voluntarily. Educational attainment was distributed as follows: primary

education or less, 24 participants (11.0 percent); secondary education, 69 participants (31.7 percent); post-secondary diploma, 56 participants (25.7 percent); bachelor's degree, 47 participants (21.6 percent); postgraduate degree, 22 participants (10.0 percent).

Table 1: Demographic Characteristics of Participants. (N = 218)

Characteristic	Category	Frequency (n)	Percentage (%)
Gender	Female	126	57.8
	Male	92	42.2
Organisational Sector	Public	112	51.4
	Private	106	48.6
Reason for Retirement	Mandatory age	147	67.4
	Voluntary	71	32.6
Educational Level	Primary or less	24	11.0
	Secondary	69	31.7
	Post-secondary diploma	56	25.7
	Bachelor's degree	47	21.6
	Postgraduate degree	22	10.0
Location	Accra	92	42.2
	Kumasi	74	33.9
	Tema	52	23.9

8.2 Descriptive Statistics of Main Study Variables

Table 2 presents the means, standard deviations, and observed ranges for the main study variables. The mean score on the Post-Retirement Network Realignment Scale was 46.3 (SD = 10.1) on a scale ranging from 15 to 75, indicating moderate levels of successful realignment in the sample. The mean score on the UCLA Loneliness Scale was 47.8 (SD = 10.5) on a scale ranging from 20 to 80. The mean score on the Satisfaction with Life Scale was 23.1 (SD = 6.7) on a scale ranging from 5 to 35. The mean score on the GHQ-12 was 17.4 (SD = 5.9) on a scale ranging from 0 to 36, with higher scores indicating poorer psychological well-being.

Table 2: Descriptive Statistics of Main Study Variables. (N = 218)

Variable	Possible Range	Observed Range	Mean	Standard Deviation
Post-Retirement Network Realignment	15 - 75	22 - 68	46.3	10.1
Loneliness (UCLA Scale)	20 - 80	29 - 74	47.8	10.5
Life Satisfaction (SWLS)	5 - 35	10 - 34	23.1	6.7
Psychological Well-being (GHQ-12)	0 - 36	7 - 33	17.4	5.9

8.3 Correlation Analysis

Pearson correlation coefficients were computed to examine the bivariate relationships among the main study variables. Table 3 presents the correlation matrix. Post-retirement network realignment was significantly negatively correlated with loneliness ($r = -0.59$, $p < 0.01$) and significantly positively correlated with life satisfaction ($r = 0.63$, $p < 0.01$). Network realignment was also significantly negatively correlated with GHQ-12 scores ($r = -0.54$, $p < 0.01$), indicating that more successful realignment was associated with better psychological well-being. Loneliness and life satisfaction were strongly negatively correlated ($r = -0.69$, $p < 0.01$). These correlational findings provide support for the alternative hypotheses.

Table 3: Pearson Correlation Matrix Among Main Study Variables.

Variable	1	2	3	4
1. Post-Retirement Network Realignment	1.00			
2. Loneliness (UCLA Scale)	-0.59**	1.00		
3. Life Satisfaction (SWLS)	0.63**	-0.69**	1.00	
4. Psychological Well-being (GHQ-12)	-0.54**	0.72**	-0.61**	1.00

*Note: ** $p < 0.01$ (two-tailed)*

8.4 Regression Analysis

Multiple linear regression analysis was conducted to determine whether post-retirement network realignment predicted loneliness after controlling for potential confounding variables. The regression model included network realignment as the primary predictor variable and age, gender, years of service, sector (public versus private), and years since retirement as control variables. Gender was coded as a dummy variable with female as the reference category. Sector was coded as a dummy variable with the private sector as the reference category. Assumptions for multiple regression, including normality of residuals, homoscedasticity, and absence of multicollinearity, were tested and met. Variance inflation factor values were all below 2.5, indicating no problematic multicollinearity.

As shown in Table 4, the full regression model was statistically significant, $F(6, 211) = 22.96$, $p < 0.001$, and accounted for 44 percent of the variance in loneliness (adjusted $R^2 = 0.44$). Post-retirement network realignment emerged as the strongest predictor of loneliness, with a significant negative coefficient ($\beta = -0.56$, $p < 0.001$). This indicates that for every one-unit increase in network realignment (indicating more successful realignment), loneliness decreased by 0.56 standard deviations, holding all other variables constant. After controlling

for the demographic variables, network realignment uniquely explained 38 percent of the variance in loneliness (semi-partial correlation squared = 0.38). Among the control variables, years since retirement was a significant predictor ($\beta = 0.15$, $p = 0.02$), indicating that retirees who had been retired for longer periods reported slightly higher levels of loneliness. Age, gender, years of service, and sector were not significant predictors in the full model.

Table 4: Multiple Regression Analysis Predicting Loneliness.

Predictor Variable	B	SE	β	t	p	Semi-partial r^2
(Intercept)	62.34	4.18		14.91	<0.001	
Post-Retirement Network Realignment	-0.58	0.07	-0.56	-8.29	<0.001	0.38
Age	-0.05	0.10	-0.03	-0.50	0.62	0.00
Gender (male vs. female)	-1.31	1.22	-0.06	-1.07	0.29	0.01
Years of Service	0.07	0.09	0.05	0.78	0.44	0.01
Sector (public vs. private)	1.08	1.26	0.05	0.86	0.39	0.01
Years Since Retirement	0.62	0.26	0.15	2.38	0.02	0.04

Note: $N = 218$. $F(6, 211) = 22.96$, $p < 0.001$, adjusted $R^2 = 0.44$. B = unstandardized coefficient; SE = standard error; β = standardized coefficient.

8.5 Sector Comparison

An independent-samples t-test was conducted to compare post-retirement network realignment difficulty between retirees from public-sector organisations and those from private-sector organisations. As shown in Table 5, public sector retirees ($M = 43.2$, $SD = 9.8$) reported significantly lower network realignment scores (indicating greater difficulty or less successful realignment) than private sector retirees ($M = 49.6$, $SD = 9.4$), $t(216) = -3.87$, $p < 0.001$. The effect size, measured by Cohen's d , was 0.53, indicating a moderate to large practical difference between the two groups. This finding supports the alternative hypothesis that sector differences exist and suggests that public sector retirees experience greater difficulty in realigning their social networks after retirement.

Table 5: Comparison of Post-Retirement Network Realignment by Sector.

Sector	N	Mean	Standard Deviation	t	df	p	Cohen's d
Public	112	43.2	9.8	-3.87	216	<0.001	0.53
Private	106	49.6	9.4				

Note: Independent samples t-test.

8.6 Comparison of Realignment Strategies

An independent samples t-test was conducted to compare loneliness between retirees who primarily used a persistence strategy (maintaining pre-retirement workplace relationships) and those who primarily used a replacement strategy (cultivating new non-work relationships). Participants were classified based on their dominant strategy as measured by the Realignment Strategy Scale, with 98 participants (45.0 percent) classified as persistence-dominant and 120 participants (55.0 percent) classified as replacement-dominant. As shown in Table 6, replacement-dominant retirees reported significantly lower loneliness ($M = 42.3$, $SD = 9.2$) than persistence-dominant retirees ($M = 54.6$, $SD = 9.8$), $t(216) = -5.64$, $p < 0.001$. The effect size, measured by Cohen's d , was 1.23, indicating a large practical difference. This finding suggests that actively cultivating new non-work relationships is associated with better outcomes than attempting to maintain pre-retirement workplace connections.

Table 6: Comparison of Loneliness by Realignment Strategy.

Strategy	N	Mean	Standard Deviation	t	df	p	Cohen's d
Persistence-dominant	98	54.6	9.8	-5.64	216	<0.001	1.23
Replacement-dominant	120	42.3	9.2				

Note: Independent samples t-test.

8.7 Location Differences

One-way analysis of variance (ANOVA) was conducted to examine whether network realignment, loneliness, or life satisfaction differed across the three study locations (Accra, Kumasi, Tema). No statistically significant differences were found for network realignment, $F(2, 215) = 0.76$, $p = 0.47$. For loneliness, $F(2, 215) = 1.08$, $p = 0.34$. For life satisfaction, $F(2, 215) = 0.92$, $p = 0.40$. This indicates that the findings are consistent across the three Ghanaian cities studied.

9. DISCUSSION

This quantitative study investigated the relationship between retirement and relationship realignment among Ghanaian retirees. The findings provide empirical support for the central hypothesis that successful realignment of social networks from work-based to non-work-based relationships is associated with significantly lower loneliness, higher life satisfaction,

and better psychological well-being after retirement. These results contribute to the literature on retirement adjustment, social network dynamics, and the psychology of life transitions.

The finding that post-retirement network realignment was negatively correlated with loneliness ($r = -0.59$) and positively correlated with life satisfaction ($r = 0.63$) is consistent with the Social Convoy Model's proposition that successful convoy restructuring is essential for well-being during major life transitions (Kahn & Antonucci, 1980). Retirees who successfully recruited new non-work convoy members to replace departing workplace members maintained adequate social support and avoided the loneliness that accompanies convoy shrinkage (Antonucci et al., 2014). Conversely, retirees who failed to realign their convoys experienced the departure of workplace members as a net social loss, leaving them with reduced network size and diminished social support (Ajrouch et al., 2018). This interpretation suggests that retirement adjustment is not merely about coping with loss but about actively constructing new social resources.

The finding that network realignment uniquely predicted 38 percent of the variance in loneliness after controlling for demographic variables is striking and reinforces the centrality of active network management to successful retirement adjustment. This effect size is larger than typically observed for demographic predictors such as age or gender, suggesting that how retirees manage their social networks matters more than who they are demographically. The persistence of the years-since-retirement effect ($\beta = 0.15$, $p = 0.02$) suggests that even among retirees who initially realign successfully, there may be gradual social erosion over time that requires ongoing network maintenance efforts.

The sector difference finding, with public sector retirees reporting significantly lower network realignment scores than private sector retirees, merits attention. Public sector organisations in Ghana are characterised by lifelong employment patterns, strong hierarchical cultures, and extensive social rituals that create intensive workplace socialisation (Amankwah-Amoah et al., 2021). Retirees from these organisations may have invested so heavily in workplace relationships that they neglected non-work social networks, leaving them with fewer alternative sources of connection after retirement (Boadi et al., 2022). Additionally, the suddenness of mandatory retirement in the public sector (often at age 60 without phased transition options) may give retirees less time to prepare for network realignment compared to private sector workers, who may have more flexible retirement timing (Kpessa & Béland, 2021). Private sector workers, who may have changed jobs more frequently or worked in smaller organisations, may have developed greater adaptability in forming new social connections (Oppong & Owusu, 2022).

The comparison of realignment strategies produced a particularly striking finding: replacement-dominant retirees (those who actively cultivated new non-work relationships) reported significantly lower loneliness ($M = 42.3$) than persistence-dominant retirees ($M = 54.6$), with a very large effect size (Cohen's $d = 1.23$). This finding challenges the assumption that maintaining workplace friendships after retirement is the optimal strategy. While some workplace relationships do persist, the evidence suggests that most do not, and that retirees who invest heavily in attempting to maintain these relationships may experience disappointment and frustration (Sias et al., 2022). Replacement-dominant retirees, by contrast, accept the natural decay of workplace connections and proactively build new networks through hobbies, volunteering, religious participation, and community engagement (Price & Nesteruk, 2015). The large effect size suggests that this strategic difference may be one of the most important determinants of retirement adjustment quality.

The absence of significant differences across locations suggests that the relationship realignment phenomenon is generalizable across urban Ghanaian contexts. Despite differences in economic base and urbanisation level between Accra, Kumasi, and Tema, the pattern of relationships among the study variables was consistent, strengthening confidence that the findings reflect a general phenomenon rather than location-specific artefacts.

Several limitations of this study should be acknowledged. The cross-sectional design precludes causal inferences. It is possible that retirees who are less lonely and more satisfied with life are simply more proactive and socially skilled, and would have realigned their networks successfully regardless of retirement. Longitudinal research following workers from pre-retirement through retirement would be needed to establish temporal ordering and causality. The sample, while adequate in size and diverse across sectors and locations, overrepresents urban, educated retirees and may not generalise to rural retirees or those with lower educational attainment. The reliance on self-report measures introduces the possibility of recall bias and social desirability bias. The classification of realignment strategy was based on dominant self-reported strategy rather than observed behaviour over time.

10. CONCLUSION

This study provides the first quantitative evidence that successful relationship realignment from work-based to non-work-based social networks is strongly associated with better psychological outcomes among Ghanaian retirees. Retirees who successfully realigned their networks reported substantially lower loneliness, higher life satisfaction, and better psychological well-being than those who did not. The magnitude of these effects was large,

with network realignment alone accounting for 38 percent of the variance in post-retirement loneliness. Retirees from public sector organisations experienced significantly greater difficulty in realigning their networks than private sector retirees, and retirees who adopted a replacement strategy (actively cultivating new non-work relationships) fared significantly better than those who attempted to maintain pre-retirement workplace connections. These findings challenge the assumption that retirement adjustment is primarily a matter of financial planning or health management; the work of reorganising one's social world is at least as important. The legacy of retirement on social networks is not merely that some relationships end but that retirees must actively construct new relationships to replace them, a task for which many are unprepared.

11. Recommendations

Based on the findings of this study, the following recommendations are offered. For organisations, implement pre-retirement planning programmes that specifically address social network realignment. These programmes should include network mapping exercises in which soon-to-retire workers identify which workplace relationships are likely to persist and, more importantly, develop plans for cultivating non-work relationships before retirement begins. For human resource practitioners, consider phased retirement options that allow workers to gradually reduce work hours while simultaneously building non-work social connections. Abrupt retirement, particularly in public sector contexts, leaves retirees with insufficient time to prepare for network realignment. For policymakers, develop community-based social integration programmes targeted specifically at recent retirees. Subsidised access to community centres, hobby groups, volunteer opportunities, and adult education classes can facilitate the replacement strategy that this study found most effective. For researchers, conduct longitudinal studies that follow workers from two years before retirement to three years after retirement, measuring network composition and realignment strategies at multiple time points. Examine moderators such as personality traits (extraversion, openness), marital status, and availability of non-work social opportunities. Conduct intervention studies testing whether pre-retirement network planning programmes improve realignment outcomes. For mental health practitioners working with retirees presenting with loneliness or depression, assess the client's current network composition and realignment strategy. For clients who are persistence-dominant, gently challenge the assumption that former colleagues will provide social connection and support the client in developing replacement relationships. Cognitive-behavioural interventions that address unrealistic expectations about workplace friendship

persistence may be beneficial. For community organisations, develop formal mentoring programmes that pair recent retirees with successful long-term retirees who can model effective relationship realignment strategies. Peer support groups for recent retirees can normalise the experience of network transition and provide a context for forming new friendships. For media and public education, develop campaigns that raise awareness of the importance of relationship realignment for retirement adjustment. Many workers assume that their workplace friendships will continue after retirement; public education can challenge this assumption and normalise the proactive cultivation of non-work relationships before and immediately after retirement.

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