

APPENDIX D

Structural Model

	Naïve LM benchmark Model	PLS-SEM Model
Retirement Difficulties Identity		
RD1	1.906	1.205
RD4	1.822	1.395
RD5	1.735	1.325
RD6	1.554	1.346
Retirement Difficulties Life Pressures		
RD2	1.347	1.164
RD8	1.427	1.022
RD9	2.205	1.448
Positive Retirement Experiences		
PRE2	0.864	0.636
PRE3	0.921	0.658
PRE4	1.098	0.649
Negative Retirement Experiences		
NRE1	0.752	0.698
NRE2	1.006	0.635
NRE4	1.070	0.844
Psychological Wellbeing		
PWB1	1.092	0.872
PWB2	1.377	1.139
PWB3	0.981	0.900
PWB4	1.132	0.860
PWB5	0.834	0.607
PWB6	0.874	0.819
PWB7	1.020	0.916
PWB8	0.893	0.671
Psychological Distress		
K1	0.974	0.724
K2	0.675	0.650
K3	0.645	0.473
K4	0.673	0.563
K5	1.314	0.879
K6	0.891	0.737
K7	0.641	0.618
K8	0.643	0.536
K9	0.986	0.693
K10	0.777	0.598

Lower RMSE value bolded