

Emotional Perception, Cognitive Bias, and Retirement Relocation: A Behavioral Analysis

Yuze Bi*

Hong Kong Baptist University, Hong Kong 999077, China

**Author to whom correspondence should be addressed.*

Copyright: © 2026 Author(s). This is an open-access article distributed under the terms of the Creative Commons Attribution License (CC BY 4.0), permitting distribution and reproduction in any medium, provided the original work is cited.

Abstract: With the ongoing advancement of population aging, the relocation of retired individuals after retirement has become a significant issue in social life research. During retirement, individuals depart from their established work-related lifestyles, experiencing fundamental changes in both living conditions and psychological states. Their emotional perception and cognitive reasoning patterns also undergo adaptive adjustments, which subsequently influence their housing selection and relocation decisions. To elucidate the underlying psychological motivations behind elderly relocation behaviors, this study examines emotional perception and cognitive biases as key variables, comprehensively analyzes their distinctive characteristics, and investigates how they affect retirees' relocation choices, timing, and preferences. This research aims to enrich the field of geriatric behavioral psychology and provide theoretical insights for designing age-friendly living environments.

Keywords: Emotional perception; Cognitive bias; Retirement relocation behavior; Influencing factors

Online publication: August 14, 2026

1. Introduction

According to the “Interim Measures of the State Council on Workers’ Retirement and Resignation” and the “Interim Measures of the State Council on the Placement of Elderly, Weak, Sick, and Disabled Cadres” (State Council Document [1978] No.104), individuals may complete retirement procedures upon reaching the prescribed age. Retirement represents a significant life transition that alters long-established daily routines and social networks, often leading to psychological changes in some individuals. Studying the relationship between the psychological characteristics of retirees and their relocation behaviors can reveal the underlying psychological mechanisms behind elderly housing choices, addressing the current research gap that emphasizes objective factors while neglecting subjective psychological drivers, and providing new perspectives for understanding the diversity of elderly relocation behaviors.

2. Concept definition

2.1. Emotional perception

Emotional perception is the psychological process by which individuals become aware of, identify, and interpret their own emotional experiences; it represents a direct manifestation of the interaction between subjective mental states and the external environment. For retirees, emotional perception primarily concerns the emotional fluctuations arising from changes in life circumstances following the disappearance of their professional roles, encompassing subjective feelings such as leisure satisfaction, sense of emptiness, and sense of belonging, and serves as the psychological foundation for subsequent cognitive judgments and behavioral decisions.

2.2. Cognitive bias

Cognitive bias refers to the cognitive tendencies exhibited by individuals during information processing and decision-making, stemming from inherent thought patterns and accumulated prior experiences. Among retirees, this bias arises from decades of established cognitive schemas, manifesting as characteristics such as experience anchoring and selective information processing, and constitutes a primary psychological factor contributing to decision-making deviations from complete rationality.

2.3. Retirement and relocation procedures

Retirement relocation refers to the adjustment of long-term living spaces by individuals after completing their career transition and entering retirement age, driven by pension needs, lifestyle preferences, and psychological requirements. This encompasses various scenarios such as moving within the same city or relocating across regions, representing a concrete manifestation of lifestyle transformation and quality-of-life improvement in terms of housing arrangements post-retirement.

3. Theoretical basis

This paper primarily draws upon three theoretical frameworks: emotional heuristic theory, cognitive miser theory, and the human-environment interaction theory of environmental psychology. Emotional heuristic theory elucidates how emotional experiences serve as rapid decision-making cues, providing a logical foundation for understanding how emotional perception shapes migration decision tendencies. Cognitive miser theory reveals how individuals rely on inherent cognitive schemas to simplify information processing, explaining how cognitive rigidity constrains spatial selection decisions during relocation. The human-environment interaction theory establishes an analytical framework that examines the bidirectional influence between psychological states and living environments. Together, these three theories form the research's theoretical basis, offering a comprehensive perspective and analytical approach for systematically examining the underlying psychological motivations behind retirement migration behaviors.

4. Characteristics of emotional perception and cognitive bias

4.1. Emotional perception exhibits situational dependence

The emotional perception of retirees is not expressed in isolation but is closely intertwined with their living

context, social environment, and life experiences, demonstrating strong contextual dependence. Behavioral patterns and psychological states developed over long careers lose their established foundations after retirement—the emotional support systems derived from previous work environments gradually diminish, while new living contexts have yet to fully take shape. Individuals’ emotional perception primarily relies on various details of their current living environment: familiarity with residential surroundings, harmony among neighbors, and suitability of daily activity settings all influence how elderly individuals perceive and experience emotions. Those separated from familiar social circles often experience negative emotions like confusion and emptiness, whereas stable living environments aligned with personal needs foster calm and positive emotional experiences. Emotional perception characteristics are not transient psychological responses but evolve continuously with changing life circumstances; even minor shifts in environmental factors can alter emotional states, fully illustrating the profound reliance of elderly emotional perception on external environments.

4.2. Cognitive biases exhibit a tendency toward becoming entrenched due to accumulated experience

Individuals entering retirement age have developed relatively fixed cognitive patterns through decades of life and work experiences, resulting in cognitive biases characterized by strong experiential rigidity. The life experiences, site selection perceptions, and environmental evaluation criteria formed during long-term life practices become primary references for information processing and behavioral decision-making. These ingrained experiences unconsciously filter and modify external information received by individuals. When faced with new decision-making scenarios such as relocation or environmental adaptation, elderly individuals typically do not actively challenge established cognitive frameworks but rely on past residential experiences and life perceptions to make judgments. Even when external living environments or daily needs undergo changes, these entrenched cognitive patterns continue to dominate decision-making logic, making it difficult for individuals to objectively assess new environmental advantages and limitations ^[1]. Such cognitive biases do not dissipate rapidly with changing circumstances but persist throughout the decision-making processes of older adults, becoming a stable psychological trait that influences their behavioral choices.

5. The impact of emotional perception and cognitive bias on retirement relocation behavior

The three theories do not operate in isolation but form a progressive, interconnected framework. The Cognitive Laziness Theory establishes the fundamental cognitive basis for individual decision-making; the Emotional Heuristic Theory provides immediate emotional guidance for decisions; and the Person-Environment Interaction Theory creates a framework for bidirectional transmission between psychological traits and residential behavior—collectively forming the complete chain through which psychological factors influence relocation behavior.

5.1. Emotional fluctuations reshape the subjective tendencies influencing relocation decisions

The emotional changes associated with retirement subjectively alter individuals’ acceptance of relocation and their decision-making preferences, serving as the primary internal driver for altering living spaces. From

the perspective of emotional heuristic theory, cognitive functions decline physiologically with age during retirement; rational analytical capacity weakens, while emotional experiences play an increasingly significant role in decision-making. Relocation decisions are no longer based solely on cost-benefit calculations but are more often guided by emotional responses as a rapid decision criterion. These characteristics align with key tenets of emotional heuristic theory: retirees rely on immediate emotional perceptions rather than thorough rational analysis to make relocation decisions. This explains why many retirees prioritize environments that promote physical and mental well-being over purely utilitarian factors such as location or infrastructure amenities when choosing a new residence.

The disappearance of professional identity can lead some elderly individuals to experience negative emotions such as a sense of value loss and social isolation. Those persistently immersed in these negative emotions tend to develop negative psychological associations with their current living environment, linking familiar surroundings to the monotony of retirement life and thereby fostering a subjective desire to leave their current residence. Under such negative emotional states, existing workplace memories and social voids are amplified, forming negative cognitive anchors toward the current living space that significantly increase relocation intentions ^[2]. Conversely, some retirees experience positive emotions of relaxation and comfort, placing greater emphasis on maintaining stability and resisting environmental changes associated with relocation, thus choosing to remain in their original homes. In this positive emotional state, the sense of security and comfort derived from familiar environments is reinforced, creating a risk-averse tendency that substantially elevates the threshold for relocation decisions. Persistent emotional fluctuations gradually solidify one's relocation attitude: short-term mood swings may trigger temporary relocation thoughts, while long-term stable emotional states determine final relocation decisions. The duration and intensity of emotional states also influence the stability of relocation decisions—random emotional impulses often result in fleeting ideas, whereas sustained emotional states evolve into concrete preparatory actions for relocation.

5.2. Cognitive rigidity limits the range of options available for relocation decisions

Cognitive rigidity in group differences is mediated by three factors: life experience, duration of residence, and learning adaptability, leading to divergent location preferences among older adults. Elderly individuals with limited life experience and long-term residency exhibit high cognitive rigidity and low acceptance toward unfamiliar living environments; in contrast, retirees with extensive experience and frequent exposure to new environments demonstrate greater cognitive flexibility, enabling them to transcend conventional constraints and more readily embrace diverse relocation options.

Long-term cognitive rigidity biases significantly constrain retirees' spatial relocation decisions, substantially narrowing their range of potential housing options. According to the core principles of cognitive miser theory, elderly individuals tend to rely more on existing cognitive schemas for environmental assessments rather than investing cognitive resources in constructing new mental frameworks, thereby reinforcing cognitive rigidity ^[3]. The spatial cognitive map developed through prolonged residence encompasses daily travel routes, service facility locations, and social network distributions—all internalized as automated behavioral patterns. Relocation essentially constitutes a reconstruction of this spatial cognition system. Cognitive miser theory explains that retirees actively avoid unfamiliar environments to minimize cognitive restructuring costs, consequently favoring only familiar living spaces aligned with their lifestyle preferences—a phenomenon that severely limits their relocation options.

The elderly population develops entrenched residential perceptions based on accumulated life experiences, forming rigid criteria for evaluating livable environments. These subjective standards significantly influence spatial selection decisions during relocation. For instance, individuals long residing in urban cores tend to judge city infrastructure adequacy through their own perspectives, completely dismissing the suitability of suburban or rural living spaces and actively avoiding such moves. Those accustomed to low-density environments maintain a preference for tranquil living conditions, rejecting both the noise of city centers and high-density urban areas. Due to cognitive bias from established perceptions, people often overestimate the psychological costs and adaptation challenges associated with spatial reconfiguration, while negatively anticipating potential risks in unfamiliar environments—thereby excluding options beyond their experiential framework. This cognitive bias prevents objective assessment of different living spaces, leading retirees to make location choices solely based on preconceived notions. Consequently, their relocation decisions exhibit hierarchical characteristics, making it difficult to achieve diversified matching of living scenarios.

5.3. Enhancing proactive behavior in relocation through positive psychology

Steady positive emotional states and rational cognitive judgments can enhance the initiative of retirees in relocation decisions, encouraging individuals to autonomously improve their living environments. From the perspectives of self-determination theory and human-environment interaction theory, a combination of positive emotions and rational cognition strengthens individuals' sense of autonomy and control, prompting retirees to view relocation as an active shaping of their lifestyle rather than passive environmental adaptation. Individuals with positive psychological states exhibit higher levels of self-efficacy, maintain more optimistic attitudes toward post-relocation adaptation and social reintegration, and are less likely to abandon relocation plans due to potential adaptation challenges.

Retirees with a positive emotional outlook can quickly adapt to life changes following the loss of their working status, accepting retirement-related transformations with a calm mindset without excessive dependence on or resistance toward their current living environment ^[4]. Meanwhile, individuals who minimize cognitive biases can objectively assess how well their elderly needs align with their current living conditions, clearly recognizing the unique advantages and lifestyle value of different residential settings. These individuals proactively select suitable housing locations based on their retirement requirements and personal preferences, independently planning relocation timelines and methods—actions driven by conscious personal choice. Their relocation decisions demonstrate strong foresight, not being passive responses to irreconcilable conflicts in existing environments but rather deliberate choices made for long-term post-retirement arrangements. By considering enduring factors such as age, health status, and evolving interests, individuals comprehensively evaluate the suitability of various living spaces, gradually conducting information gathering, option comparisons, and site visits—all part of a structured decision-making process with clear objectives and actionable steps.

5.4. Differences in psychological interactions lead to variations in relocation behaviors

The bidirectional interaction between emotional perception and cognitive bias leads to significant differentiation in relocation behaviors among retirees, giving rise to diverse elderly housing patterns. The relationship between emotional perception and cognitive bias is not merely a simple linear combination

but involves complex nonlinear interactions; different combinations of psychological factors at varying intensities result in distinct decision-making approaches and behavioral patterns, thereby contributing to the diversification of retirement relocation behaviors. This interaction exhibits a clear threshold effect: when the intensity of emotional fluctuations does not reach the defensive threshold associated with cognitive fixation, cognitive bias dominates the decision-making process, and relocation behavior remains stable ^[5].

Individuals with stable emotions and rational cognition integrate environmental advantages with personal needs, combining both rationality and adaptability in relocation decisions. They typically adopt a gradual, adaptive approach to moving, making minor spatial adjustments to enhance their retirement living experience. Those with negative emotions and rigid cognitive patterns often fall into extreme decision-making traps—either excessively rejecting their current living environment, leading to long-distance moves, or becoming overly dependent on existing routines while completely rejecting environmental changes. Individuals experiencing frequent emotional fluctuations yet maintaining rational thinking exhibit uncertain relocation behaviors, frequently shifting their intentions through temporary moves, delayed decisions, or destination changes. Those with significant cognitive biases but stable emotions tend to preserve residential stability, rarely pursuing relocation even when considering it. These distinct psychological patterns give rise to varied decision-making logics: the rational-dominated model features rigorous stability, the emotion-driven model shows instability, while the balanced model combines flexibility with consistency, resulting in personalized and diversified housing choices among retirees.

6. Conclusion

This study primarily examines the subjective psychological dimensions of elderly relocation behavior, revealing that both situational dependence in emotional perception and the experiential solidification of cognitive biases exert distinct influences on retirement relocation decisions. It elucidates the nonlinear threshold effects of these two psychological variables, addressing the current research limitation of overemphasizing objective factors while neglecting psychological interaction mechanisms. The study transcends single-factor analysis by establishing an analytical framework encompassing “theoretical foundations, psychological traits, and behavioral differentiation,” thereby explaining the rationale behind variations in relocation behaviors across different psychological configurations. Future research could utilize empirical data to quantitatively determine the weights and threshold ranges of psychological variable impacts, enabling a more refined understanding of psychological differences among retirees across age groups, occupations, and regions, and providing robust empirical support for designing age-friendly living environments and enhancing elderly care housing service systems.

Disclosure statement

The author declares no conflict of interest.

References

- [1] Liu YL, Hu MY, Feng MJ, et al., 2023, Exploration of Care Volunteer Services for Elderly Retirees Receiving Home-based Nursing Care. *Journal of Nursing Science*, 38(5): 92–94.

- [2] Zhang DM, 2023, Implementing “Four Modernizations Management” to Strengthen Ideological and Political Work for Retired Employees of State-Owned Enterprises. *Journal of Shengli Oilfield Party School*, 36(2): 39–42.
- [3] Shao H, 2022, Three Pathways for Retired Personnel to Contribute under Socialized Management. *Enterprise Civilization*, 2022(11): 122.
- [4] Liu L, Guo T, Xu R, 2024, Study on Farmers’ Relocation Behavior and Its Influencing Factors from a Distributed Cognitive Perspective: A Case Study of Township S in Hunan Province. *Journal of Shandong Agricultural University (Social Sciences Edition)*, 26(3): 142–151.
- [5] Niu XY, Zhu Y, 2024, The Spatial Pattern of China’s Population Urbanization from the Perspective of Population Migration—A Study Based on Baidu Migration Data. *Urban Planning*, 48(12): 71–80.

Publisher’s note

Bio-Byword Scientific Publishing remains neutral with regard to jurisdictional claims in published maps and institutional affiliations.