



**Downsize now. Rejoice at leisure.**

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**Summary Report of Analyses**

**A/Prof Joanne Earl**

**Dr Mydair Hunter**

## 1. DEMOGRAPHICS and SOCIOMETRICS

The following section presents participant characteristics, socio-metric and demographic results from study. Single items were used to assess a person's age, gender, education, relationship and employment status, household demographics and level of financial strain.

**Participant age and gender.** The Downsizing survey was completed by 353 participants aged between 55 and 90 years ( $M = 67.77$ ,  $SD = 6.70$ ), comprised of 49.7 percent female and 50.3% male respondents.

**Relationship status and household composition.** Just over half of participants reported being married or in a de facto relationship (57.9%) with 12.5 percent widowed, 23.9 percent single (divorced or separated) and a further 5.7 percent identifying as single. There was no significant difference between genders for relationship status.

Participants living alone represented 18.8 percent of the sample, with two people in almost half of the households (46.3%). There were three people in 27 percent of households and 4 or more in 8 percent of homes.

Households without dependents represented the overwhelming percentage of participants (94.9%), with 3.9 percent having one or two dependents and 1.2 percent having 3 or more.

**Education and Employment.** The highest level of education reported by participants was distributed across the sample such that 12.2 percent had postgraduate degree or diploma level qualifications, 15.6 percent had bachelor level, and 35 percent had advanced diploma/diploma/certificate level education. A further 15.1 percent reported completing secondary school (Year12), with one-fifth (20.5%) or those completing the survey reporting having Year 10 as their highest level of education. Six participants (1.7%) had completed Primary level only.

With respect to employment status, sixty-seven percent of respondents were fully-retired from the workforce with a further 11.4 per cent identifying as retired but working part-time. There were equal numbers of participants in full-time employment and in part-time employment (7.7 % respectively) and 6.3 percent indicating "other".

**Index of Financial Strain.** The majority of participants reported having ‘just enough’ total monthly income to make ends meet, with 23.6 percent having ‘more than sufficient’ income. However, 15.6 percent of participants indicated financial strain having ‘insufficient’ income to make ends meet.

**Mental Health (K-10: Kessler Psychological Distress Scale)** Results indicated that the sample showed good levels of psychological health with low scores on the mental distress scale ( $M = 16.97$ ,  $SD = 7.49$ ) with a possible range of 10 to 50). There were no significant differences between genders with respect to mental distress scores.

## 2. DOWNSIZING

### 2.1 CHARACTERISTICS OF FORMER AND CURRENT DWELLINGS

See Table 1 for a comparison of key characteristics.

**Satisfaction with dwelling.** Participant satisfaction with their dwelling remained reasonably stable between the former dwelling ( $M = 4.39$ ,  $SD = .87$ ) and the current downsized dwelling ( $M = 4.34$ ,  $SD = .89$ ). This suggests other factors are involved in the decision to downsize rather than simply being dissatisfied with one’s place of residence.

Table 1. *Comparison of characteristics of former and current dwellings.*

|                         |                          | FORMER DWELLING | CURRENT DWELLING |
|-------------------------|--------------------------|-----------------|------------------|
|                         |                          | % (n = 352)     | % (n = 352)      |
| <b>Type of Dwelling</b> | House                    | 76.7            | 39.5             |
|                         | Apartment or unit        | 10.5            | 37.2             |
|                         | Townhouse                | 5.1             | 8.5              |
|                         | Villa                    | 1.1             | 12.5             |
|                         | Acreage/Rural            | 6.5             | 2.3              |
|                         | <b>Number of Storeys</b> | Single          | 73.6             |
| 2 storeys               |                          | 23.6            | 11.9             |
| 3 storeys               |                          | 1.4             | 2.8              |
| Multi-storey            |                          | 1.4             | 3.4              |
| <b>Bedrooms</b>         |                          | Bed-sit         | 0.0              |

|                                 |                               |      |      |
|---------------------------------|-------------------------------|------|------|
|                                 | 1 bedroom                     | 2.6  | 11.9 |
|                                 | 2 bedrooms                    | 10.5 | 37.5 |
|                                 | 3 bedrooms                    | 42.6 | 42.3 |
|                                 | 4 or more bedrooms            | 44.3 | 7.7  |
| <b>Bathrooms</b>                | 1 bathroom                    | 37.2 | 54.8 |
|                                 | 2 bathrooms                   | 52.3 | 41.8 |
|                                 | 3 or more bathrooms           | 10.5 | 3.4  |
| <b>Car parking spaces</b>       | None                          | 2.0  | 6.3  |
|                                 | 1 car park                    | 20.7 | 55.7 |
|                                 | 2 car parks                   | 48.6 | 36.3 |
|                                 | 3 car parks                   | 10.8 | 3.7  |
|                                 | 4 or more car parks           | 17.9 | 4.0  |
| <b>Wheelchair/easier access</b> | Yes                           | 29.8 | 51.1 |
|                                 | No                            | 70.2 | 48.9 |
| <b>Tenure</b>                   | Home with no mortgage         | 48.9 | 50.9 |
|                                 | Home with mortgage            | 24.7 | 12.5 |
|                                 | Renting (Private sector)      | 20.7 | 20.5 |
|                                 | Renting (Public sector)       | 2.6  | 4.8  |
|                                 | Lease (eg retirement village) | 1.1  | 7.1  |
|                                 | Live rent free                | 0.9  | 1.7  |
|                                 | Other                         | 1.1  | 2.6  |

**Land size and floor area.** Participants were asked to estimate the approximate land size and floor area (if known) of their former and current dwellings. A high proportion of respondents (between 40 and 60 %) were unable to estimate the size and areas of their properties.

**Location.** Participants were asked to indicate the location (State and postcode) of their former and current dwelling. As shown in Table 2, almost three-quarters of respondents lived in NSW, Victoria, and Queensland.

A preliminary overview of results indicated that only 35 participants (9.94%) relocated interstate with 317 (90.06%) relocating within the same State. Sixty-four participants (17.90%) relocated within the same Postcode area with the remainder (n = 288; 81.81%) relocating to a different Postcode area.

Table 2. Comparison of location (State) between former and current dwellings.

|     | <b>FORMER DWELLING</b> | <b>CURRENT DWELLING</b> |
|-----|------------------------|-------------------------|
|     | <b>% (n = 352)</b>     | <b>% (n = 352)</b>      |
| ACT | 1.4                    | 0.8                     |

|     |      |      |
|-----|------|------|
| NSW | 27.9 | 25.9 |
| NT  | 0.9  | 0.3  |
| QLD | 27.1 | 30.4 |
| SA  | 9.4  | 8.5  |
| TAS | 2.3  | 3.4  |
| VIC | 20.2 | 20.2 |
| WA  | 10.8 | 105  |

## 2.2 MOTIVATION FOR DOWNSIZING

**Main reason for downsizing.** The main reasons for downsizing are presented in Table 3.

Almost one-fifth of participants (18.5%) indicated their main reason for downsizing was due to their dwelling being too big for current needs. This was followed by a wish to be closer to family (14.5%) and choosing a lifestyle preference (10.2%) through relocation. Having a yard too difficult to maintain (9.4%) and maintenance costs (6%) were also indicative reasons to downsize for participants. Concerns about transport and access to shops and amenities, was reported by only 0.3% respectively, as was moving to find work. Concern for future health and to be closer to medical facilities was reason to move for 7.1% of participants. Financial considerations such as release of equity (3.1%), financial gain (7.4%), reduction of financial strain (8%) were other factors inducing the decision to downsize.

Table 3. *Main reasons for downsizing.*

| Main reason for Downsizing                              | % (n = 352) |
|---|-------------|
| To be closer to family                                  | 14.5        |
| Cost of repairs/home maintenance of my former dwelling  | 6.0         |
| House was too big                                       | 18.5        |
| Yard was difficult to maintain                          | 9.4         |
| Concerned about stairs, poor access or tripping hazards | 2.8         |
| Poor access to transport options                        | .3          |
| Concerns about future health                            | 4.8         |
| To be closer to medical services                        | 2.3         |
| Loss of spouse/partner                                  | 7.4         |
| To release equity                                       | 3.1         |
| Financial gain from downsizing to current dwelling      | 7.4         |
| Changes in the neighbourhood                            | 4.0         |
| Safety concerns   | .9          |
| Poor access to local shops and amenities                | .3          |

|  |       |
|--|-------|
| Lifestyle preference                               | 10.2  |
| Financial strain from remaining in former dwelling | 8.0   |
| To find work                                       | .3    |
| Total  | 100.0 |

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**Expectations and stress associated with moving and downsizing.** Half of the participants in our sample indicated that the move either met their expectations or was better than expected (40.1%). Only 9.1 percent found the move to worse than what they expected. Participants were asked to rate how stressful they found the move and downsizing on a continuous scale from (0) not at all stressful to (10) extremely stressful. The mean stress level was 5.63 (SD= 2.92). Twenty-eight percent reported low stress levels (between 0 to 3), with 39.8 percent reporting medium level stress (4 to 7), and 32.1% experiencing very high to extreme stress associated with the move and downsizing.

### 2.3 DECISION MAKING AND DOWNSIZING

**Responsibility for decision and difficulty with decision.** The majority of participants in our survey largely reported they were responsible for making the decision to downsize (85.5%) with only 14.5 percent indicating the decision was made for them. The decision to downsize was difficult or very difficult to make for 31 percent of respondents. A quarter (25.3%) indicated the decision was neither difficult nor easy for them to make. The decision was easy or very easy for the majority of participants (43.7%).

**Insight: How did they know it was time to move.** Participants were asked how they knew it was time to downsize their place of residence. There were 352 open text replies. Responses were coded to align with the six categories of the Retirement Resources Inventory with three additional categories from recurring themes, namely Neighbourhood safety and cohesion, house/yard being too big for people's needs, and having no choice in the decision to move (i.e., sale/re-development of rental property, non-renewal of lease). Descriptive statistics for the coded responses asking people how they knew it was time to move are presented in Table 4.

[Please note: Although the house or yard being too big for current needs could be coded as either a motivational reason (adjustment of goals) or cognitive (control/mastery) for example, there were sufficient responses for an independent category. The responses categorised as such were of a practical nature with no indication of alternate reasoning i.e., too big therefore expense of upkeep, or too big due to loss of spouse or empty nesting as examples.]

Table 4. *Descriptive results of coded responses to how people knew it was time to move.*

| How did you know it was time to move?      | Number<br>(N = 352) | %    |
|--|---------------------|------|
| Don't know                                 | 7                   | 2.0  |
| Physical health and age                    | 74                  | 21.0 |
| Financial reasons                          | 73                  | 20.7 |
| Social reasons                             | 46                  | 13.1 |
| Emotional reasons                          | 12                  | 3.4  |
| Cognitive reasons                          | 29                  | 8.2  |
| Motivational reasons                       | 35                  | 9.9  |
| No choice                                  | 22                  | 6.3  |
| Neighbourhood safety and cohesion concerns | 4                   | 1.1  |
| House/yard too big                         | 50                  | 14.2 |

**Timing of decision and move.** Participants indicated the average time to make the decision to move was 12 months (SD = 18.68), although this time period ranged from weeks (0 months) to 12 years.

The average time taken between making the decision to move and the actual move was 10 months (M= 9.93, SD = 16.26), again with a large range from weeks to just over 12 years for one participant.

The majority of those in our sample indicated the time between their making the decision to downsize and their actual move was about right for them (78.1%). However 9.1 percent found the time-frame between decision-making and moving was too fast, and another 12.8% found the move to be too slow.

**What prompted the decision to downsize.** Half of the sample (49.1%) indicated that something occurred to prompt their decision.

**Others involved in decision.** When asked to consider the decision-making process to downsize, 45.5% indicated that no-one else played a role in their decision to move. Over half (54.5%) reported that others were involved in the decision process. Not surprisingly, partners were the most likely to be involved in the decision ( $n = 222$ ), with 73 participants indicating their children were involved and 12 participants indicating the involvement of friends. Participants were able to specify others involved in the process, outlined in Table 5.

Table 5. *Others involved in decision to move.*

| Who was involved in the decision to move              | Number |
|---|--------|
| Bank or finance company                               | 2      |
| Other proximal family (brother, sister, parents)      | 9      |
| Other distal family (in-laws, ex-partners)            | 6      |
| Professional (GP, Chiropractor, Social worker, carer) | 4      |
| Government (e.g., Dept of housing)                    | 1      |
| Real estate agents                                    | 3      |
| Landlords, Property owners, Developers                | 10     |
| Neighbours (noise, safety concerns)                   | 2      |

**Relocation of significant others.** In our sample, 16.5% ( $n = 58$ ) of participants indicated they had friends and/or family who moved within 12 months of their own move, 37.9 percent ( $n = 22$ ) of whom relocated to the same location as the participant. When asked if this was a factor their own move, almost half (45.5%,  $n = 10$ ) indicated that it did influence their decision. Thus, moving to the same location as recently moved friends and/or family influenced the decision to downsize and the location of downsizing for a very small percentage of our participants.

**Regrets about moving.** Participants were asked if they had any regrets about downsizing and moving, and if so, what did they regret. Overwhelmingly, most of the participants in our study (81.3%) did not report having any regrets about their move. However, 18.8 percent

shared their regrets with us. Responses (n = 352) were coded to align with the Retirement Resources Inventory and resources theory, namely as regrets concerning:

- *Physical resources*: perceived health; perceived level of disability; age constraints; energy levels in relation to self and significant others (e.g., partners, children, other family)
- *Financial resources*: adequacy of income from personal savings, investments, superannuation, government pensions; debt; gains or losses from moving; employment (e.g., retrenchment/redundancy, relocation to find work)
- *Social resources*: social networks (sources of social support such as partner, friends, family); social engagement (activities, group/organisation membership); social capital; quality of social interactions; type of social support (tangible, informational, emotional)
- *Emotional resources*: emotional regrets about former dwelling, lifestyle, attachments (e.g., pets); emotional intelligence
- *Cognitive resources*: adaptive cognitions to support self-esteem, mastery (self-efficacy and Locus of Control) and optimism; normal cognitive functioning
- *Motivational resources*: resources supporting goal setting and goal pursuit (TGP: Tenacious goal pursuit and FGA: Flexible goal adjustment)

Additional themes identified during coding supported the inclusion of two other categories of regrets:

- *Garden and environment*: for instance regrets leaving garden, plants, views, land, surrounding wildlife
- *Neighbourhood safety and cohesion*: changes in neighbourhood, feeling un safe in neighbourhood

The majority of participants in our study (n = 290, 82.4%) reported having no regrets about their decision to downsize. Social support based regrets were reported by 4.3% of participants (n = 15), emotional regrets by 3.7% (n = 13), financial regrets by 2.8% (n = 10), and cognitive regrets by 2% (n = 7). Only five (1.4%) and one (0.3%) listed motivational and physical regrets respectively.

Leaving behind a garden, plants, or environment was regretted by 2% (n = 7) people, with 1.1% (n = 4) having regrets concerning neighbourhood safety and cohesion.

**Regrets about divested and retained items.** Participants shared regrets about items they took with them when downsizing they wished they had left behind and similarly about items they regretted taking them. Responses were coded to align with the Retirement Resources Inventory (RRI) and to incorporate other recurring themes. Following analysis of the qualitative data, regret categories about items were as for regrets about moving. In addition regrets concerning furniture/non-sentimental items, and regrets about the area/size of dwelling (for regrets about items left behind) were added.

Half of the participants (n = 187, 53.1%) in the study had no regrets about items they left behind during downsizing. As shown in Table 6, having social-based regrets (11.4%) and leaving behind a garden/plants/environment (12.5%) were the most frequently cited category of regrets, followed by emotional regrets (7.1%), and motivational regrets (6%).

Over three-quarters of participants (78.7%) had no regrets about any items they took with them they later wished they had left behind when downsizing. Emotional regrets were reported by 8.2% and included responses such as “I took bad memories with me that I wish I had left behind”.

Table 6. *Descriptive statistics of regrets about items left and taken during downsizing.*

|                | What did you leave behind you wish you had taken |      |  | What did you take you wish you had left behind |      |
|----------------|--|------|--|--|------|
|                | N = 352  |      |  | N = 352  |      |
| Type of regret | n  | %    |  | n  | %    |
| No regrets     | 187  | 53.1 |  | 277  | 78.7 |
| Physical       | -  | -    |  | -  | -    |
| Financial      | 5  | 1.4  |  | -  | -    |
| Social         | 40   | 11.4 |  | -  | -    |
| Emotional      | 25   | 7.1  |  | 29   | 8.2  |

|                                   |    |      |  |    |     |
|-----------------------------------|----|------|--|----|-----|
| Cognitive                         | 6  | 1.7  |  | 5  | 1.4 |
| Motivational                      | 21 | 6.0  |  | 17 | 4.8 |
| Neighbourhood safety & cohesion   | 1  | 0.3  |  | -  | -   |
| Garden and environment            | 44 | 12.5 |  | 6  | 1.7 |
| Furniture & non-sentimental items | 17 | 4.8  |  | 18 | 5.1 |
| Area/size of dwelling             | 6  | 1.7  |  | -  | -   |

### 3. REGRETS ABOUT MOVING AND DOWNSIZING

The number of participants in the study who reported having regrets about moving was lower (n = 66, 18.75%) than those who reported having no regrets (n=286, 81.25%).

A series of one-way between groups Multivariate analyses of variance (Manova) were conducted to investigate whether people with or without regrets associated with downsizing differed in terms of their time perspective, retirement resource accumulation and psychological well-being (K-10, SWL, RAS).

In summary, those with regrets about moving and downsizing had a more focused Past Negative and less balanced overall perspective of time compared to those without regrets. Regrets about downsizing were also associated with having fewer available resources, in particular physical/financial resources. Lower levels of satisfaction with one's life and higher levels of mental distress were similarly associated with regrets.

Results indicated that people with or without regrets about divestment of items during downsizing or regretting taking items to the downsized dwelling did not differ in terms of their resources, psychological well-being, retirement adjustment, or satisfaction with life. This was the case with respect to people's time perspectives with one exception. Those with a Past Positive time orientation had fewer regrets about items taken during downsizing they consequently wished they had left behind.

#### **Regrets about moving and expectations of downsizing.**

A series of Chi-Square and correlation analyses were undertaken to further examine the relationship between regrets associated with downsizing and people's expectations of the move, downsizing decision-making and stress experienced in the moving process.

There was a significant association between whether the move met with people's expectations and having regrets about the move (see Table 7). Significantly more people reporting regrets about moving found the move to be worse than they expected. This was reflected in a higher percentage finding the move to be better than they expected having no regrets.

Regrets about things left behind was associated with expectations about the move with a higher percentage of those having regrets about left behind items finding the move to worse than they expected compared to those who found it better or about what they expected.

There was no significant difference between having regrets about things taken and expectations about the move.

Table 7.

|   |               | Did the move meet your expectations |                               |                               |
|---|---------------|-------------------------------------|-------------------------------|-------------------------------|
|   |               | Better than I<br>expected<br>%      | Worse than I<br>expected<br>% | About what I<br>expected<br>% |
| <b>Regrets about moving</b>                                 | No (n = 286)  | 46.9                                | 3.8                           | 49.3                          |
|   | Yes (n = 66)  | 10.6                                | 31.8                          | 57.6                          |
| $\chi^2(2, n = 352) = 64.47, \rho = .000, \text{phi} = .43$ |               |                                     |                               |                               |
| <b>Regrets about things left behind</b>                     | No (n= 182)   | 44.0                                | 4.9                           | 50.6                          |
|   | Yes (n = 170) | 35.9                                | 13.5                          | 50.6                          |
| $\chi^2(2, n = 352) = 8.56, \rho = .014, \text{phi} = .156$ |               |                                     |                               |                               |
| <b>Regrets about things taken</b>                           | No (n= 275)   | 39.6                                | 9.1                           | 51.3                          |
|   | Yes (n = 77)  | 41.6                                | 9.1                           | 49.4                          |
| $\chi^2(2, n = 352) = .10, \rho = .952, \text{phi} = .017$  |               |                                     |                               |                               |

### Regrets about moving, responsibility for decision, and difficulty of decision.

There was a significant association between whether the decision to move was made by the person themselves or by others and having regrets about the move (see Table 8. People were more likely to report regrets about the move if the decision to move was made for them; this included having no choice in the move (i.e., re-development, lease non-renewal, sale of rental property).

Responsibility for decision-making was not associated with regrets about items either taken or left behind.

Table 8.

|   |               | Who made the decision to move                       |                                  |
|---|---------------|---|----------------------------------|
|   |               | Made the decision myself<br>%                       | Decision was made for<br>me<br>% |
| <b>Regrets about moving</b>             | No (n = 286)  | 88.8  | 11.2                             |
|   | Yes (n = 66)  | 71.2  | 28.8                             |
|   |               | $\chi^2(1, n = 352) = 13.41, p = .001, \phi = .195$ |                                  |
| <b>Regrets about things left behind</b> | No (n = 182)  | 84.1  | 15.9                             |
|   | Yes (n = 170) | 87.1  | 12.9                             |
|   |               | $\chi^2(1, n = 352) = .42, p = .518, \phi = .42$    |                                  |
| <b>Regrets about things taken</b>       | No (n = 275)  | 86.2  | 13.8                             |
|   | Yes (n = 77)  | 83.1  | 16.9                             |
|   |               | $\chi^2(1, n = 352) = .04, p = .623, \phi = .24$    |                                  |

There was a significant association between how difficult people found making the decision to move and having regrets concerning the move (see Table 9). People were more likely to report regrets about the move and about leaving items behind if they found the decision to downsize difficult or very difficult to make.

Table 9.

|  | How difficult was it for you to make the decision to move |                |              |           |                |
|--|---|----------------|--------------|-----------|----------------|
|  | Very difficult<br>%                                       | Difficult<br>% | Neutral<br>% | Easy<br>% | Very easy<br>% |
|  |   |                |              |           |                |

|   |               |      |      |      |      |      |
|---|---------------|------|------|------|------|------|
| <b>Regrets about moving</b>                         | No (n = 286)  | 3.8  | 19.9 | 25.9 | 36.0 | 14.3 |
|   | Yes (n = 66)  | 25.8 | 36.4 | 22.7 | 12.1 | 3.0  |
| $\chi^2(4, n = 352) = 54.19, p = .000, \phi = .39$  |               |      |      |      |      |      |
| <b>Regrets about things left behind</b>             | No (n = 182)  | 4.9  | 13.7 | 29.1 | 37.9 | 14.3 |
|   | Yes (n = 170) | 11.2 | 32.9 | 21.2 | 24.7 | 10.0 |
| $\chi^2(4, n = 352) = 26.76, p = .000, \phi = .28$  |               |      |      |      |      |      |
| <b>Regrets about things taken</b>                   | No (n = 275)  | 6.5  | 20.7 | 27.3 | 31.6 | 13.8 |
|   | Yes (n = 77)  | 13.0 | 31.2 | 18.2 | 31.2 | 6.5  |
| $\chi^2(4, n = 352) = 10.61, p = .031, \phi = .174$ |               |      |      |      |      |      |

### Regrets and stress associated with moving and downsizing.

A series of independent samples t-tests were performed to examine the association between how stressful people found downsizing with their regrets about moving.

People with regrets about the move reported significantly higher stress levels associated with the move ( $M = 7.83, SD = 1.90$ ) compared to those with no regrets ( $M = 5.13, SD = 2.88$ ),  $F(1,350) = 30.80, p = .000$ .

Regretting leaving behind items was also associated with higher moving stress, those with regrets having a mean stress level of 6.12 ( $SD = 2.69$ ) compared to mean stress of 5.18 ( $SD = 3.06$ ) for those with no regrets  $F(1,350) = 7.16, p = .008$ . However there was no significant difference in stress associated with moving and regrets concerning items taken during downsizing.

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