

Adjustment among Elderly Retired Working and Nonworking Persons – A Comparative Study

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ABSTRACT

Retirement tends to be perceived by society as a period characterized by passivity, social withdrawal, and physical and mental decline. The fact that people in retirement have withdrawn from economic endeavor tends to lower the esteem in which they are held by the community even though the withdrawal may be forced upon the individual by reason of compulsory retirement at a fixed age. The fact that retired people represent a largely untapped resource in local communities is generally ignored. These are the negative aspects of the overall picture. Keeping this as background an attempt made to assess the level adjustment in elderly retired working and nonworking persons. For the study purpose 309 elderly persons were included, 199 were male and remaining 110 were female. Among them retired working male were 99 and retired nonworking male were 100 and retired working female were 29 and retired nonworking female 81. Shamshad - Jasbir Old Age Inventory (SJOAI) an adjustment scale measuring 6 areas namely Health, Home, Social, Marital, Emotional and Financial adjustment was used. Two-way ANOVA was employed to find out the influence of group and gender on adjustment. Results revealed that retired working persons have better adjustment compared to retired nonworking persons. Apart from the area health adjustment, in all other areas male and female individuals did not differ significantly in their level of adjustment. The interaction effects between type of group and gender were found to be non-significant for the different areas of adjustment and overall adjustment.

Keywords: Adjustment, Retirement, Health, Home, Social, Marital, Emotional and Financial adjustment

Elderly or old age is the delicate period of life of a person. It is the period when people “move away” from previous more desirable periods or times of “usefulness” (Furlong, A., & Cartmel, F.2006). As people move away from the earlier periods of their lives, they often look back on them, usually regretfully, and tend to live in the present, ignoring the future as much as possible. Age sixty is usually considered the dividing line between middle and old age. Old age is usually discussed in connection with the different types of problems encountered by the aged and the welfare measures associated with providing them a better

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quality of life. It has been observed that physical diseases, psychological illness speak about the difficulties that they face. In elderly physical changes include wrinkling of skin, stopped posture, flabbiness of muscles, decreased vision and hearing, a decreased efficiency of cardiovascular system (Dhara, D. R., & Jogsan, Y. A. 2013). The theme of this age period is loss, which may be identified like loss of physical abilities, loss of intellectual processes, loss of work role and occupational identification (Retirement), loss of intimate ties, such as death of spouse, friends and other acquaintances. Ageing is a natural process that begins at birth, or to be more precise, at conception, a process that progresses throughout one's life and ends at death (Edward J. Stieglitz 1952). During the process of ageing, the physical functions of the body slowly deteriorate demanding greater coping skills on the part of the ageing person to adjust to the environment. In addition, there are problems caused by others in the society because of their unfavorable attitudes.

Human beings, whether young or old, have the same basic physical needs (food, shelter and clothing) and also the emotional needs to be loved and to love, for self-esteem and intellectual stimulation. Various psychological components (depressed mood, loneliness) and physical components (fatigue, pain) experienced in old age effect quality of life. Similar findings have been reported in other studies (Jensen . 1994; Lindgren 1994; Newsom & Schulz, 1996; Fassino , 2002; Steen, 2001). Life expectancy continues to increase throughout the world and this increase in life expectancy and the falling birth rate results in 'Aging of the Population' characterized by the relatively rapid increase of the aged population i.e. the population aged 60 years and above (Sivamurthy, & Wadakannavar, 2001). The size of the elderly population in India increased from 20 million in 1951 to 57 million in 1991 and is expected 198 million in 2030 and 326 million in 2050 United Nations, 1995.

Adjustment in the aged is a relatively well researched area in psycho-social gerontology. Aging brings about changes not only in physical appearance and functioning, but also in psychological functions and social roles. Old people have to adjust to several loss, loss of physical vigour, loss of job due to retirement (Desai and Naik, 1969), loss of a spouse and often, loss of social states and economic stability due to retirement. Change in roles and lowered status are found to cause distress in old age and adjustment is found to decrease with age. (Paintal, 1991; Shirolkar and Prakash, 1996) Studies show that non-working older people report more adjustment problems than those who have a job or are capable of working. (Jayashree and Rao, 1991; Singh, Singh and Dawra, 1983) Adjustment in old age is correlated with education, occupation, income and social class (Anantharaman, 1979) and health is found as a best predictor of life satisfaction of the aged. (Hosmath et al 1993; Prakash, 1992; 1995; 1997; Ramamurti, 1996)

Retirement requires gradual psychological adjustment. Proper financial, psychological and physical preparation helps one to adjust more easily to retirement life. Generally retired people are excluded from the mainstream of daily life. Retirement tends to be perceived by society as a period characterized by passivity, social withdrawal, and physical and mental decline (Townsend, P 1981). Many elderly people accept this perception partly because of ideas inherited from the past. People who retire may feel the loss of a role that is central to their identity, or they may enjoy the loss of strains that go with the role. Retirement bring other role adjustments. It not only alters house hold income but also can change the division of household work, marital quality, health, social contact, emotional stability. Unexpected illness or disability can affect the retirement experience (Sauvé, M. J. 1995).

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Elderly people are far from being a homogeneous group; consequently they have diverse views about retirement. It would be an aim in pre-retirement education to promote the concept that retirement is another stage in life with other forms of social participation, no longer valued in terms of the production of goods and services for which money is paid, but valued in terms of the contribution it can make to the community in a variety of ways. Retirement is not a single event but an on-going process. Personal resources (health, SES, and personality), economic resources, and social – recreational resources such as support from a partner and friends, can affect how well retirees weather this transition. People who had a strong sense of competence and self-esteem during their working lives are well adjusted and are more likely to have a positive feeling about retirement (Thoits, P. A., & Hewitt, L. N. 2001).

Present study attempts to find out the level of adjustment among elderly retired working and elderly retired nonworking population. There are no studies found on comparison of level of adjustment between elderly retired working and elderly retired nonworking individuals. It is hypothesized that elderly people retired working and nonworking do differ in their level of adjustment in different areas and total adjustment.

Sample:

Elderly retired male and female of 60 years and above of different socio economic status and of different sectors living in urban and rural part of Karnataka state were selected for the study. Of the total 309 elderly people included in the study, 199 were male and 110 were female. Among them retired working male were 99 and retired nonworking male were 100 and retired working female were 29 and retired nonworking female 81. Elderly working and nonworking after retirement, worked in Government sectors were taken for the study.

Tools employed:

- 1 **Personal data sheet:** Developed by the investigator regarding demographic details of the participants.
- 2 **Shamshad-Jasbir Old Age Inventory (SJOAI)** developed by Shamshad Hussain and Jasbir Kaur (1995). An adjustment scale, It measures 6 areas namely Health, Home, Social, Marital, Emotional and Financial adjustment of the participant. For the age group 50 to 65yrs. This 125 items inventory measures the adjustment of old people. It requires the subject to indicate his/her response by ticking “YES” ‘NO” OR ‘DON’T KNOW”. The responses are scored with the help of the scoring key for each area and the level of adjustment is measured and interpreted for each area and overall adjustment of the subject is measured. Higher the score in each area indicates better adjustment and low score indicates poor adjustment in that particular area. The Reliability score of the tool is, under test reliability is 0.83, and under, full test is 0.91 as per the recommendations, reliability score is more than 0.8 is reliable. The scale was validated against three different tools.

Procedure:

The selected subjects who fulfilled the inclusion criteria were briefed about the study and, personal demographic information was collected. The respondents were made to answer Shamshad - Jasbir Old Age Inventory (SJOAI). Participants read each item carefully and chose one of three possible responses (‘yes’/ ‘no’ or ‘cannot say’) to show how much each statement is true about them, how they feel or do in the described situations to all 125 items. The instructions were read out and each item in the questionnaire was explained in case of difficulty in understanding the item/s, in order to get good response. Once data were

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collected, they were scrutinized, scored with the help of the scoring key for each area and the level of adjustment is measured and interpreted for each area and overall adjustment of the subject is measured. Higher the score in each area indicates better adjustment and low score indicates poor adjustment in that particular area. The master chart was prepared for further statistical calculations and two-way ANOVA was employed.

RESULTS

Group and level of Adjustment: Out of six areas of Adjustment, retired working and nonworking differed significantly in three areas of adjustment – health adjustment ($F=7.363; p=.007$), home adjustment ($F=14.346; p=.000$) and social adjustment ($F=11.709; p=.001$), including total adjustment, where we find that retired employed group had significantly higher scores in the respected areas than retired unemployed group, indicating better adjustment. When total adjustment scores were analyzed retired working group had significantly ($F=9.828; p=.002$) higher scores than retired nonworking group. However, in the rest of the areas – marital, emotional and financial adjustment retired working and retired nonworking had statistically similar scores, as the F values failed to reach the significance level criterion of .05 level.

Gender and level of adjustment: ANOVA revealed significant difference between male and female retired working and retired nonworking group only in the health adjustment area ($F=3.998; p=.046$). The mean values clearly indicated that male subjects had better adjustment than female subjects. In rest of the adjustment areas ANOVA revealed non-significant difference between male and female groups in their mean adjustment scores in various areas as well as in total adjustment scores ($F=1.689; p=.195$). In other words, retired male and female group had statistically similar scores on various areas of adjustment and overall total adjustment scores, conforming that gender did not have significance influence over level of adjustment.

Group, gender and levels of Adjustment: The interaction effects between group and gender were found to be significant only for the area home adjustment for the rest of the areas the interaction effects between group and gender were found to be non-significant and even the total adjustment scores revealed non-significant. In other words, the pattern of adjustment level was same for male and female individuals irrespective of the group (retired working and retired nonworking) they belong. In the case of retired working, female subjects had better adjustment; where as in the case of retired non-working, male subjects had better adjustment.

Table 1: Mean Adjustment scores of male and female retired working and retired nonworking group and results of 2-way ANOVA

Group	Gender	Adjustment Inventory							
		Health		Home		Social		Marital	
		Mean	S.D	Mean	S.D	Mean	S.D	Mean	S.D
Retired work	Male	16.89	4.67	17.17	3.47	15.8	3.43	11.94	2.51
	Female	16.48	4.61	17.97	3.83	15.03	3.74	12.52	2.34
	Total	16.8	4.64	17.35	3.56	15.63	3.5	12.07	2.48
Retired Non-work	Male	16.09	4.45	16.86	3.91	13.78	3.61	12.12	2.35
	Female	14.3	3.2	14.84	2.84	14.1	2.63	11.77	2.39
	Total	15.29	4.03	15.96	3.61	13.92	3.21	11.96	2.37
Total	Male	16.49	4.57	17.02	3.69	14.78	3.66	12.03	2.43
	Female	14.87	3.73	15.66	3.41	14.35	2.98	11.96	2.39

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Group	Gender	Adjustment Inventory							
		Health		Home		Social		Marital	
		Mean	S.D	Mean	S.D	Mean	S.D	Mean	S.D
	Total	15.91	4.35	16.53	3.65	14.63	3.43	12.01	2.41
F (Group)1, 294		F=7.363; p=.007		F=14.346; p=.000		F=11.709; p=.001		F=.837; p=.361	
F (Gender) 2, 294		F=3.998; p=.046		F=1.827.; p=.178		F=.265; p=.607		F=.128; p=.721	
F (Interaction 2, 294)		F=1.591; p=.208		F=9.615.; p=.002		F=1.572; p=.211		F=2.231; p=.136	
Adjustment Inventory									
Group	Gender	Emotional		Financial		Total			
		Mean	S.D	Mean	S.D	Mean	S.D		
Retired work	Male	14.12	4.39	9.41	2.66	85.33	17.02		
	Female	14.00	3.41	9.48	2.23	85.48	15.62		
	Total	14.09	4.18	9.43	2.56	85.37	16.65		
Retired Non-work	Male	13.94	3.85	9.06	2.24	81.85	15.61		
	Female	12.54	3.1	9.01	2.54	76.56	12.28		
	Total	13.31	3.59	9.04	2.37	79.48	14.42		
Total	Male	14.03	4.12	9.24	2.46	83.58	16.38		
	Female	12.93	3.24	9.14	2.46	78.91	13.75		
	Total	13.64	3.86	9.2	2.46	81.92	15.63		
F (Group)1, 294		F=2.747; p=.098		F=1.678; p=.196		F=9.828; p=.002			
F (Gender) 2, 294		F=2.360; p=.126		F=.001; p=.974		F=1.689; p=.195			
F (Interaction 2, 294)		F=1.666; p=.198		F=.033; p=.855		F=1.891; p=.170			

DISCUSSION

Major findings of the study:

- Retired working population had higher scores in three areas health adjustment, home adjustment, social adjustment and in total overall adjustment than retired nonworking population.
- Apart from the area health adjustment, in all other areas male and female individuals did not differ significantly in their level of adjustment.
- The interaction effects between type of group and gender were found to be non-significant for the different areas of adjustment and overall adjustment. Only in the area home adjustment the interaction effects between group and gender were found to be significant.

It is clear that the elderly people retired and working had higher level of adjustment than elderly people retired and nonworking. The role of gender did not have a significant effect on the level of adjustment. Most of the studies conducted on the aged population in India are found to be sociological studies and surveys. Moreover, there are only few psychological studies carried out in our culture taking together the variables of old age adjustment and retirement.

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The retired working subjects had better adjustment, where few of the studies support our findings. Being passionate about work can thus lead to positive or negative outcomes in retirement, depending on whether the passion is harmonious or obsessive, respectively (Houliort et al, 2015). As the person is working, may lead to less financial problems leading to better health adjustment. Bhindradiya and Kamla (1997) in their study explores that the elderly believed that their status had decreased because of dependency. Changing social structure, majority of individualistic and materialistic value of generations towards the old age and compulsory retirement from economic activities contribute a great deal in emergence of old age on a social problem. Dhillon and Singh (2005) in their analysis showed health, social support, leisure activities and experienced stress as contributing significantly to their adjustment. The findings suggested that probably participation in leisure activities and social support from colleagues, friends and family enhances both physical and mental health which in turn buffers the effect of experienced stress and thereby promotes better adjustment.

A study by Punia and Punia (2002) indicated the differences in the different types of problems faced by male and female subjects in old age. The women respondents in this study faced more marital problems than the men which supports the study. Marleen Damman et.al (2013) their study aims to improve our understanding of adjustment to the loss of the work role, by conceptualizing retirement as a multidimensional process embedded in the individual life course. Result indicates that a steep upward career path is associated with fewer financial adjustment difficulties but with more difficulties adjusting to the loss of status. Compared with continuously married retirees, divorced retirees without a partner are more likely to miss the social dimensions of work and those who partnered are more likely to miss financial resources. The longer individuals are retired, the less likely they are to miss work-related social contacts. Thus changing life course experiences might have important consequences for retirement processes of future retirees. Doaa El Sayed Fadila (2016) concluded that adjustment to retirement was affected by the gender of the elderly, marital status, level of education, type of job before retirement, job condition, and place of work. In addition, adequate resources as physical, financial, social support and mental capacity are associated with better adjustment to retirement.

It is clear that there is a drastic effect and changes among elderly people after retirement where retirement affects the elderly persons, which was explored to some extent. Working after retirement buffers the overall adjustment among elderly. Our study aims at pointing out the adjustment issues in elderly retired population. A new perception of retirement is needed to replace the negative ones prevalent at the present time. There is need to create a new environment for retired, an environment in which elderly people can use their energy, skills and experience according to their abilities and their desires in a creative and fruitful way. It is necessary to disseminate accurate information about the elderly so as to overcome ignorance and prejudice. It may not be correct to assume that the elderly are beyond the point in life at which they could make any new contribution to society or take on any new responsibilities.

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Conflict of Interest

The authors carefully declare this paper to bear not a conflict of interests

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