

# POST RETIREMENT JOBS: A MYNTRA FOR BETTER ADJUSTMENT AND OPTIMISTIC OUTLOOK IN OLDER ADULTS

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**Abstract :** The purpose of the present paper is to study the level of optimism and adjustment in retired and working older adults. Optimism is reaction of a person towards a problem with a sense of confidence and high personal ability. Adjustment is a behavioural process by which humans sustain equilibrium among their various needs and barriers of their surroundings. Optimism stands as an important aspect in the lives of the elderly as it leads to better adjustment and is associated with a good quality of life. On the other hand, adjustment too adds an essence in the phase of retirement when a retiree has a positive reframing of challenges which are present in elderly. The study is about how optimism and adjustment, both being substantial aspects for the retired and working older adult, are related. There was non-significant correlation between optimism and adjustment of adults working post retirement and non-working. In optimism, working and non-working showed significant difference hence, the hypothesis stands accepted. Therefore, it can be concluded that these two are two different paradigms. Adults working post retirement and non-working did not show any significant difference on adjustment, hence the hypothesis stands rejected.

## **IndexTerms - Optimism and Adjustment**

### **I. INTRODUCTION**

Optimists' possess a propensity to make lemonade out of lemons, to see glass as half-full rather than half-empty. It's a commendable quality that can positively facilitate mental and physical health. Optimists constantly assign benevolent motives to others and understand situations in the best possible light. Optimism is taken from the Latin word *optimum* which was used by Gottfried Leibniz in 1710. He understood it as the "greatest good". Optimism is defined as a mental attitude which reflects a hope or belief that the result of some particular endeavour will be positive, desirable and favourable. According to Martin Seligman "Optimism is reaction of a person towards a problem with a sense of confidence and high personal ability". People with an optimistic attitude believe that negative events are temporary and manageable and can change their optimism levels depending upon the situation they are in (Seligman, 1990).

#### **Optimistic Explanatory Style**

Explanatory Style creates three attributions which a person forms about the recent occurrence. Firstly, whether the incident took place because of the individual itself (internal) or due to something else (external). Secondly, does this always happen to the individual (stable) or can the individual change it (unstable). Thirdly, whether an incident affects all the aspects of an individual's life (pervasive) or was it a solitary episode (limited). Individuals with a pessimistic approach are inclined to view problem as internal, inflexible and persistent, while optimists are contrary, their hopeful anticipation serve as a defending feature against serious medical problems. (Seligman, 1987)

Majority of the researches conducted, support the same conclusion that optimism is healthy, they live longer, have better immune functioning, cope better with complex situations. Optimists have a tendency to view a horrific situation as a catalyst and to see the silver lining in order to believe that things will turn out well. Optimists believe that they are responsible for their own actions and expect more good things to happen in future, they don't blame themselves when situations turn out to be dreadful and have a propensity to view as something outside of them. Contrarily, pessimists charge themselves for terrible happenings in their lives and suppose that one inaccuracy means more will inevitably approach (Hukin, 1987).

#### **Dimensions-**

##### **Personal optimism**

It refers to hopefulness and confidence about the future or the success of something. Personal optimism is an attitude which is possessed by the person which reflects that outcome of some specific endeavour will be positive and desirable. It is basically internal side of optimism in which individual has faith in one's ability and believes that he has adequate self-confidence to bring positive changes and overcome with their own problems successfully. (Narvaez, 2006)

##### **External security**

External security is both a reality and a feeling. The reality of external security is based on the probability of different risks and the effectiveness of them on an individual's life. External security in terms of convenience, liberties and resources makes a sense of worthiness in an individual. External security gives a provision to an individual to make hopeful anticipation of the world. (Narvaez, 2006)

### Characteristics of Optimists

- Optimists think about, reflect on and emphasize the good things in life.
- Obligated and gratified for their blessings.
- Don't complain.
- Nothing can hold them back from attaining success.
- Believe in abundance.
- Confident enough that world offers plenty of chances for each one to succeed (Bradley, 2000).

### Optimism and psychological health

It has been verified from several studies that optimism plays an important role in coping with adversities. It plays a protective role by supporting people in order to cope with atrocities. Furthermore, optimism also correlates well with life satisfaction and self-esteem. People with a positive approach were associated with increased positive affect, hence optimists are usually happier in their lives. Optimists recover at a rapid pace from disappointments by attending to positive outcomes to a larger extent. Optimists engage in problem solving behaviour when confronted with difficulties which on the other hand is itself linked with increased psychological well-being. Optimism makes a person confident enough so as to avoid self-blame and escapism. Positivity makes a person brave enough in order to accept the reality of difficult situations while also casing them in the best probable light. A positive attitude makes the person to rely on acceptance and use of humour. Optimism plays a considerable role in the well being of caregivers for people with illnesses. Optimism acts as a shield against the worst of the negative situations (Aspinwall and Taylor, 2004).

### Optimism and retirement

Life expectancy has improved significantly and an escalating amount of people are appearing to twenty or more years of life after retirement. But the emerging proportion of the retired to the younger inhabitants provides both opportunities and challenges for society. With this authenticity, it is essential to discover our attitude towards aging, obtain an understanding of how this societal swing impact the future and make the required plans catering for persons inflowing into this new phase of development. A number of studies have shown that retirees become less optimistic about their future and start considering their life as gradual declining. With each additional year lived, retirees made less plans for future and possess low level of optimism. It has been figured out as to why growing old particularly above 65 years of age lowers the individual's optimism. There are three reasons- First, realizing that limited time is left on earth and this creates a dark cloud about what to anticipate about future. Second, each hard rock, like a divorce or bereavement of partner, reduced social networks, decline in cognitive function or physical suffering takes its toll. Third, most importantly, every occurrence of a forgotten fact or a memory lapse, the future seem additionally threatening. Hence, it can be concluded that retirees after experiencing negative events in life have radically lower optimism. (Merriam, 2014)

### Optimism at workplace

Workplace optimism accelerates stronger relationships inside the context of a hopeful work environment that is examined positively by employees and management. Oscar Wild believed that the disparity between an optimist and a pessimist is that the optimist perceives the donut and the pessimist perceives the hole. Critically there is a huge difference in these two perspectives, one that can have a massive impact on health, work and life. Research demonstrates that optimism in working older adults can avert depression, increase social connection, boost up performance on the job, amplify success and make an individual more resilient in the facade of setbacks. (Robinson, 2010)

Optimism at workplace equips the older working adults with a perspective that fosters personal accountability, appropriate risk-taking and innovative thinking. Evidence exists that positive emotions essentially fuel creativity and polishes reasoning skills in post retirement working adults hereby creating successful results. Older working adults tend to use their full potential and unleash their capacity for achievement. These older employees are the ones who once have been highly engaged in their work and their innate experience enables them to work with a sense of purpose that stimulates superior customer service, cultivate more effective collaboration and ignites innovation. These elderly through their elevated phenomenal field can endorse the organisation with more genuine passion and profound commitment. These highly experienced working adults through consulting engagements and training, can integrate and enrich the employees, strengthen their teams and boost employee management. By doing all this, their emotional energy is shared among people; they form a strong bond and their urge to interact increases. Older employees deliberately take responsibilities and strategically focus on authentic effort which deepens their personal interest and keeps them motivated respectively. Hence, they believe that working post retirement fetches brighter spot in life. (Murphy, 2012)

There is value to experience joy at work as joy makes older employees to contribute their best at workplace. Rejoicing each project milestone occasions the life of an elderly, workplace offers elderly to pursue their personal interests that make them more productive and contented at work. Similarly, occupation also progresses to build professional relationships which are central to collaboration, cooperation and successful outcomes additionally improves the adjustment of older working adults. In the current scenario, it has been observed that bridge employment during retirement has accelerated its pace and hence investigations have explored that elderly after getting formally retired from their job in early 50's or 60's are continuing to work in some form or the other after retirement. There was an article which illustrates that elderly are engaging in bridge employment which is facilitating their optimism and enlarging their overall life satisfaction. (Daniel, 2010)

### ADJUSTMENT

Adjustment as defined by H.M. Bell (1962) is a behavioural process by which humans sustain equilibrium among their various needs and barriers of their surroundings. Bell prepared an inventory in order to assess the different level of adjustment functions

that might be obtained from the relationship with others. Adjustment serve as a means of inferring whether the individual is free from worry, any conflict and anxiety in their regular dealing with the environment. Adjustment basically provides a state of equilibrium i.e. the degree to which individual's dealings with the environment as well as with oneself is satisfactory. A series of adjustment commences when a need is felt and ends when it is fulfilled. Individual strive to be comfortable in their settings and to have their psychological needs met through social connections. (Bell, 1939)

#### **Adjustment as a Process**

The moment individuals are born, they are in a constant state of adjustment. It's a process wherein one builds variation in the behaviour to accomplish harmony with oneself, others and environment. It provides with an aim to maintain the balance between individual and surrounding (Carlson and Bell, 2004).

#### **Dimensions**

**Emotional Adjustment-**Emotional incorporation of an individual freedom from worries, anxiety, feeling of guilt and possessing a general feeling of satisfaction, a calm and undisturbed temperament. (Bell, 1939)

**Health Adjustment-**Contentment with present health, vigorous confident attitude and absence of complaints of illness. (Bell, 1939)

**Family Adjustment-** Cohesion of family in affection and love among members, lack of conflicts, disagreements and existence of integration. (Bell, 1939)

**Social Adjustment-** Ability to socially interact with others and even indulge in social activities, comprising social sensitivities and harmonious associations with others play key role in being liked by others. (Bell, 1939)

#### **Adjustment to retirement**

Retirement necessitates gradual psychological adjustment; accurate financial, physical and psychological preparation helps one to adjust more simply to retirement life. Studies have demonstrated that unplanned retirement would make a retiree lead a boring life and inculcate in them a feeling of useless and worthless person. Simultaneously, studies have also concluded that those who expect to have a contented life after retirement have a healthier quality of lives than those without such expectations.

Retirees who continue to be active in community activities discover their life more satisfactory and easily adjust to their environment. It is significant to maintain a healthy lifestyle after retirement as unhealthy standard of living can be a risk factor for health deterioration. Evidence has demonstrated that retirement comprises of various benefits from which a retiree can be benefitted. Adjustment to retirement stage is made easier as the retirees get freedom from work stress, flexible use of time, offers them more choices in daily living without any restriction. Retirees get many advantages from the stage of retirement as they spend more time with family, obtain greater chances to be with old friends, more leisure time and can even move beyond that.

Hence it can be concluded that retirement causes a remarkable change in one's life, therefore it requires planning well ahead and suitable adjustment. Elders must perceive retirement as a new stage in life and then only it can be recognised as meaningful and constructive. (Gibson, 2009)

Various studies have shown significant results that adjustment to retirement is influenced by the retirees' level of education, marital status, gender, type of job before retirement, job condition and place of work.

#### **Adjustment at Workplace**

Working post retirement enables more opportunities to socialize with co-workers. Instead of sitting idle at home, working post retirement permits the retirees to continue their daily routine and carry on their career identity, personal workspace, direct involvement in societal changes, acquiring knowledge as well as working skills. Similarly, it facilitates to improve their self worth instead of decreasing while sitting alienated at home. Retirement makes an individual feel empty and isolated and can even become a risk factor in indulging in maladaptive behaviours. It can make a person feel worthless, low self esteem and low self efficacy. Hence, the retiree ends up in developing death anxiety. (Davis, 1994)

Appropriate adjustment is required in retirement because it changes the holistic scenario of an individual which he was following pre-retirement. Therefore, it can be concluded that working post retirement brings a sense of hope in the life of elderly. Performing a task makes them busy and reduces the chance of psychological distress. Findings on retirement as a life transition have usually explained that reduction of anxiety and high well being exists after post retirement working. (Evans and Howard, 2012)

## **II. REVIEW OF LITERATURE**

Research conducted on retirement context and Psychological factors as predictors of optimism among retired teachers. This study investigated the relationship of retirement context and psychological factors with optimism; the sample taken was 284 retired teachers. It was found from the result that retirement status, job challenges, financial situation, physical activity and social support predicted higher levels of optimism in retired. (Salami, 2010)

Research conducted on health perception, leisure, life satisfaction and optimism among retired. Sample taken was 193 retired; results of the study showed that one of the indicators of life satisfaction, leisure and health perception was higher levels of optimism present in the retired people. Regression analysis was also used to identify which variables contribute to predicting optimism. (Heo and Lee, 2010).

Research conducted on purpose in life and reduced incidence of stroke leads to optimism of retired. The objective of the study is to determine that whether purpose in life is associated to reduced stroke and optimism among retired people. The results showed that retired people who had a purpose in life; they were associated with a reduced occurrence of stroke and hence had higher level of optimism. (Peterson,2013)

Research conducted on significance of psychological well being and impact of optimism of spouse on the optimism of the working older adults. The study investigates how psychological well being leads to optimism in working older adults and how

spouse's optimism has the potential impact on the optimism of the working individual, 3940 participants and were tracked for four years and the results showed that after controlling several psychological and demographic factors, the optimism of spouse and individual's psychological well being predicted higher levels of optimism in older working adults. (Kim and Smith, 2014)

Research was conducted on retirement satisfaction and positive psychological attributes on a sample of 5146 retired individuals. The study investigated the association between positive psychological attributes and retired satisfaction. Positive psychological attributes as represented by the acronym PERMA (Positive Emotion, Engagement, Relationships, Meaning and Accomplishments) were measured by reading the newspaper, purpose in life, family support, having a hobby and religiosity. It was concluded from the result that significant evidence exist which is supporting the association between positive psychological attributes and retirement satisfaction. Exclusively, results reveal that family support, purpose in life and perceived mastery in retirement leads to higher level of optimism. (Asebedo and Seay 2008)

An investigation on self-efficacy and organisational commitment to be the predictors of optimism among employees was done on 150 employees and it was concluded from the results the professionally qualified employees who had a higher level of self efficacy and organisational commitment, revealed higher levels of optimism. (Akhtar, Ghayas and Adil 2012)

A research was conducted on creative self efficacy and innovative behaviour in an organisation and optimism was considered as a moderator. This study examines the relationship between creative self efficacy and innovative behaviour and how it effects the optimism of employees. Longitudinal study was done and data was collected from 120 employees. After controlling the effects of job tenure, this study found that employees with a high level of creative self efficacy and innovative behaviour demonstrate greater optimism at work. (Michael, Liang 2011)

A study attempted to investigate the impact of positive psychological capital on older employee's optimism over time. The recently recognized construct of psychological capital or PsyCap has been established to relate to various employee behavioural, attitudinal and performance outcomes. The data was collected from 280 employees and it was concluded from the results that employee's PsyCap is related to enhance the levels of optimism. (Luthans, Avey and Palmer 2010)

A research article "Half full or half empty" was published in which it tried to express the dysfunctional consequences of high levels of role stressors in boundary spanning positions. These harsh consequences comprised of greater levels of burnout and low level of satisfaction and performance in older employee. So the marketing researchers examined optimism as the only internal characteristics which will make the path easier for coping with stress. The finding also exhibit that optimism is able to make people anticipate and respond proactively to stressors. (Jody, Crosno and Black, 2009)

A study was conducted on optimism and locus of control for health and affiliation among retired. Data was collected from 92 retired people. The study tried to explore that optimism positively correlated with internal locus of control in the areas of affiliation and health. Particularly it was revealed that healthy relationships yielded to high level of optimism in retired. (William, 2009)

A study was conducted on psychosocial profiles of early retirees. The study tried to investigate on the basis of experiences that how post working life affects the adjustment of retirees. The data was collected from 638 retirees. The early retirees stated that due to pressure from the employers they had to retire early and hence they are facing adjustment problems after retirement. (Sharon, 2013)

Research was conducted on retirement and a healthy lifestyle: opportunity or pitfall. This study investigated those retirees who considered retirement as an opportunity or pitfall and to study this perception of them on adjustment. Data was collected from 20 retirees and it was concluded from the results that retirees who perceived retirement as an opportunity they showed high levels adjustment while, retirees who perceived retirement as pitfall they reported increase in alcohol consumption after retirement and faced problems in adjustment. (Susan and Berg , 2014)

A paper published on social group membership in retirement investigates that to what extent the membership in such groups effect the quality of life, morality and adjustment of the retirees. The longitudinal study was done and on a sample of 424, the research design involved control and experimental group. Results showed that retirees who had memberships they experienced better quality of life, morality and high levels of adjustment. (Steffens and Alexander, 2015)

A study investigated the effect of retirement on fatigue and adjustment. This study was to determine that if Retirement is followed by change in fatigue levels, risk of chronic disease and depressive symptoms and how the adjustment is influenced. Data was collected from 850 retirees and it was concluded from the results that retirement is associated with mental fatigue, prevalence of disease and lower levels of adjustment. (Gazel, 2010)

A study investigated on change and persistence of personal identities after the transition to retirement. The study basically addresses the question of how the self-image of retired people differs from that of working people and what aspects predict people's adjustment. Data was collected from 700 people. Results signify that profession remains important for personal identity and for self-description even after retirement and retirement status predicts the adjustment, it holds great importance as it predicts a positive attitude towards ageing. (Teuscher, 2010)

A paper published on stressors, anxiety, acculturation and adjustment on international older employees, explores that acculturation generally adds to stress and anxiety level among international employees. The objective of the study is to see whether they experience more anxiety, irritability, adjustment problems and stress from being apart from their friends and family. Data was collected from 246 employees and results show that employees face difficulty of not being able to work and other social problems. Employees complained and even it is exhibited from the results that older employees faced great difficulties in fulfilling their social needs and due to belonging to a different cultural background, they faced adjustment problems. (Rohm and Clemens, 2008)

Research conducted on the effects of individual motivation and social capital on older employee's adjustment. This study develops an integrated model to understand the key factors of older employee's motivation and receiving social capital. This study classifies the older employee's attitudes which determine the level of motivation and social capital. Data was collected from

2010 older working adults from multiple industries and findings indicate that social capital, enjoyment, reciprocity, contribute significantly towards enhancing employee's motivation and adjustment. (Holman and Hukin, 2013)

Another research conducted on demand, control and social climate as predictors of emotional exhaustion and adjustment problems in old Swedish workers. The study focused on investigating the association between demand, control, support, conflicts, emotional exhaustion as well as adjustment problems in older employees. Data was collected from 1493 older employees and results show that due to physical exhaustion, high demands, and lack of support from superiors, low decision authority and downsizing predicted emotional exhaustion and adjustment problems in older employees. (Linda and Hanson, 2008)

### Optimism and Adjustment: Interlink

Relationship between optimism and adjustment needs to be studied and analysed before drawing conclusions based on it. Constructive thinking predicted both psychological and behavioural adjustment, independent of age and desirability. However, acceptance and use of humour prospectively predicted lower distress, denial and disengagement and leads to higher levels of optimism. Optimism is inversely related to distress at each point even controlling for prior distress. Positive reframing and use of religion were the most common coping reactions. Social support and coping accounts for the association between greater optimism and better adjustment to stressful life events.

Findings indicate that the relationship between intrinsic religiousness, life satisfaction and prayer fulfilment leads to optimism and better adjustment. Similarly, individual differences in people's abilities to adjust to unattainable goals are associated with a good quality of life. Authoritative parenting has been associated with positive outcomes and predicted higher self-esteem, optimism and better adjustment. A study conducted on meditational effect of meaning in life on the relationship between optimism, well-being and adjustment in community elderly. Results indicated that optimism was positively associated with meaning in life, subjective well being and adjustment.

### III. RATIONALE

The optimism and adjustment of retired and adults working post retired in the Indian context have not being studied thus making it an important area for discovery. Adjustment becomes an important dimension during old age as the family structures change and most of the older adults are living alone as the children leave for an independent life. In the current scenario many old age adults are successfully working post retirement. The increasing population of working older adults has made it possible for psychologists to explore that whether remaining in the main stream during this age affects the psychological functioning for better or worse. Globalisation has brought a change in the family structure and it has converted joint families to nuclear families thus studying adjustment has a great significance. Optimism is an important psychological construct and plays a vital role in healthy psychological functioning. This research aims to explore the benefits of post retirement jobs on psychological functioning of older adults.

### IV. Research Methodology

#### 4.1 Population and Sample

The sample comprised of 50 individuals, of age 60-70 years, out of which 25 retired and 25 adults working post retirement were included. The purposive or judgemental sampling technique has been used in the study. An inclusion criterion was set for all the participants who were asked. The criteria was-

For adults working post retirement

- The adults working post retirement who participated in the study were working post retirement.
- Age of participants was between 60-70 years.

For retired

- The retired who participated in the study were those who are staying at home after retirement.
- Age of participants was 60-70 years

#### 4.2 Data and Sources of Data

**Positivity Scale-** The scale by Darcia Narvaez (2006) measures the optimism level individuals. The scale consists of 8 items. It has a 5 point rating scale for each statement (1= Strongly Disagree to 5= Strongly Agree). Only item 6 is reversed and added together to determine the score. The revised version of this scale has higher reliability and validity than its predecessor and also an increased cross-cultural validity (Narvaez 2006). The revised positivity scale measures satisfaction with life, individual's positive view, confidence in other people and positive attitude with future. It measures two domains- personal optimism and external security.

**Bell's Adjustment Inventory-** Developed by H.M. Bell (1961) it is a 140 item inventory. In its Indian adaptation by R.K. Ojha (2006), it encompasses of four categories-homes, health, social and emotional with 35 items each requiring response in 'yes' or 'no'. The total score of each domain was summated for the raw score to be interpreted further. This inventory is used to assess the different level of adjustment functions that may be obtained from the relationship with others. This inventory has a test-retest and split half reliability of 0.78 and 0.82 respectively and validity of 0.54.

#### 4.3 Theoretical framework

The study has been designed based on the pervious literature that depicts that the optimism and adjustment of adults working post retirement is better than non-working retirees. The data has been collected from a defined population of 25 retired and 25 adults working post retirement in person. A healthy rapport was formed with the participants before the collection of data in person. Bell's Inventory and Positivity Scale were administered on all the participants. Each participant was asked for his/her consent before questionnaires were given. They were debriefed about the topic and were given instructions regarding how they are

supposed to provide their responses. A token of thanks was given after the data was collected from each participant. Analysis of the data was done using the SPSS (Statistical Package for the Social Sciences) software. The results were interpreted and discussion was done. The implications and scope for future research has been discussed.

**V. RESULTS AND DISCUSSION**

The analysis of the study has been done with the help of Mean, SD, t-test and correlation.

**Table 1.** To test for significant difference between adults working post retirement non-working on optimism, t-test was done. The mean of adults working post retirement is 32.2400 and mean of non-working is 28.3600. The standard deviation of adults working post retirement is 3.71124 and non-working is 3.36502. The t-value calculated came out to be 3.8 which were significant at 0.05 and 0.01 level. Table 1 shows the calculated value for t-test.

Optimism	N	Mean	Standard Deviation	t-value.	At 0.05 level	At 0.01 level
Adults working post retirement	25	32.2400	3.71124	3.8	Significant	Significant
Non-Working	25	28.3600	3.36502		Significant	Significant

Table 1: Calculated values for t-test.

**Table 2.** To test for significant difference between adults working post retirement and non-working on Adjustment, t-test was done. The mean of adults working post retirement is 74.88 and mean of non-working is 71.44. The standard deviation of adults working post retirement is 12.42 and non-working is 15.41. The t-value calculated came out to be 0.86 which were significant at 0.05 and 0.01 level. Table 1 shows the calculated value for t-test.

Adjustment	N	Mean	Standard Deviation	t-value	At 0.05 level	At 0.01 level
Adults working post retirement	25	74.88	12.42	0.86	Not significant	Not significant
Non-Working	25	71.44	15.41		Not significant	Not significant

Table 2: Calculated values for t-test.

**Table 3.** To establish the relationship between optimism and adjustment in adults working post retirement and non-working, Pearson correlation was calculated. The value of r is -.007 which is not significant at 0.05 and 0.01 level, hence a negative non-significant correlation exists between optimism and adjustment in adults working post retirement and non-working elderly.

		Optimism	Adjustment	Significance at (0.01) and (0.05) level
Optimism	Pearson correlation	1	-.007	Not significant
N	50			
Adjustment	Pearson correlation	-.007	1	Not significant
N	50			

Table 3: Value of Pearson r coefficient

The purpose of the study was to ascertain the relationship between optimism and adjustment in adults working post retirement and non-working elderly. For the purpose questionnaires to measure the variables were administered on a sample of 50 retirees. Data collected was tabulated and statistics was applied. The statistics consisted of Pearson r correlation and t-test.

The first hypothesis which stated of finding a significant difference in the level of optimism in retired and adults post retirement was retained. To test for this hypothesis, t-testing was done. The t-value came out to be 3.8 which was significant at 0.05 and 0.01 level, the mean of adults working post retirement is 32.2400 and that of non-working is 28.3600. Hence, the differences in the means reflect that the mean of adults working post retirement is greater than the non-working elderly, therefore, the hypothesis stands accepted. It has been found that the elderly pursuing their profession have high level of optimism than non-working elderly. In support of the findings of this research, a study found that retirement status, job challenges, financial situation, physical activity and social support predicted higher levels of optimism (Salami, 2010). Similarly, a research found that professionally qualified employees who had a higher level of self efficacy and organisational commitment, revealed higher level of optimism. (Akhtar, Ghayas and Adil , 2012). Even a research done says that in a longitudinal study after controlling the effects of job tenure, this study found that employees with a high level of creative self-efficacy and innovative behaviour demonstrate greater optimism

at work (Michael and Liang, 2011). Hence, from the research findings and the other supporting research it can be said that bridge retirement is one of the best ways of improving the optimism level of elderly. Therefore, it is established that adults working post retirement and non-working show significant difference in their optimism level with working elderly being more optimistic than non-working elderly. (Refer Table 1).

The second hypothesis formed said that there will be a significant difference between the adjustment of adults working post retirement and non-working elderly stands rejected. To test for the second hypothesis, t-testing was done. The t-value came out to be 0.86 which is not significant at 0.01 and 0.05 level, the mean of adults working post retirement 74.88 and those of non-working is 71.44, the differences in the means reflect that the mean of adults working post retirement is greater than that of non-working. Though the t value obtained is not significant at 0.05 and 0.01 level, the hypothesis is not retained but the differences in their means portray that the adjustment of adults working post retirement is greater than adjustment of non-working. In support of the findings of the research a study found that profession remains important for personal identity and for self-description even after retirement and status of retirement predicts the adjustment, it holds great importance as it fortells a positive attitude towards aging (Teuscher, 2010). Similarly, a research found that social capital, enjoyment and reciprocity contribute significantly towards enhancing employees motivation and adjustment (Holman and Hukin, 2013). (Refer table 2).

The third and last hypothesis which stated of finding a positive correlation between optimism and adjustment of adult working post retirement and non-working elderly stands rejected. In order to test the third hypothesis, the Pearson r value was calculated to be  $-0.007$ , there was found to be non-significant negative correlation between the two at 0.01 and 0.05 level. So, the Pearson r value calculated denotes that there hardly exist any correlation between the two variables, let's say if there is an increase in the level of optimism in adults working post retirement and non-working adults, then there will be a decrease in the level of adjustment in adults working post retirement and non-working adults. (Refer table 3).

The findings of the study demonstrate that adults working post retirement exhibits higher level of optimism, that is; workplace optimism accelerates stronger relationships inside the context of a hopeful work environment that is examined positively by employees and management. Research demonstrates that optimism in adult working positive retirement can avert depression, increase connection, boost up performance on the job, amplify success and make an individual more resilient in the facade of setbacks (Robinson, 2016). For future intervention purposes, many additional positive variables like spirituality, happiness, wisdom, hope and experience of flow can be linked and studied with optimism and adjustment. Including spirituality would allow an investigation of whether the relation between these two variables is similar across people with different spiritual orientation. Including an additional variable-family relations and its combination with such variables as emotional intelligence, assertiveness and conflict management, it can be investigated that an elderly with high level of optimism would be high on adjustment. Small sample size is one of the major limitations of the study. Finding of the study will contribute to the understanding of optimism and adjustment in adults working post retirement and non-working in a new perspective and also encourage working on various aspects and factors which influence it. The findings clearly show a significant difference on optimism of adults working post retirement and non-working. The findings also show that significant difference does not exist between adults working post retirement and non-working on adjustment. On the other hand, the findings also show that a negative non-significant correlation exist between optimism and adjustment of adults working post retirement and non-working.

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