- Society's ingrained stereotypes of older individuals contribute to the prevalence of ageism.
- Historical figures like Aristotle perpetuated ageist views, influencing societal perceptions over time.

Impact of Early Exposure on Ageism

- Psychological learning theory suggests that early exposure to age-related stereotypes influences perceptions of aging.
- Hollis-Sawyer and Cuevas (2013) found negative portrayals of older women in children's books, perpetuating stereotypes.
- Realistic understanding of aging from a young age can lead to more informed decisions throughout life.
- Thompson et al. (2014) discovered implicit negative attitudes towards sexuality in older adults among young students.
- Negative views of older adults' sexuality were more pronounced in young adults compared to other age groups.

Media Representation of Ageism

- Historical literature and media often depict older individuals in negative or stereotypical roles.
- Examples include Machiavelli's portrayal of an old man as a lecher and Shakespeare's depiction of an aging king as a fool.
- The media, including shows like 'The Simpsons,' frequently perpetuates ageist stereotypes through characters like Grandpa Simpson.
- Television and commercials tend to underrepresent older people and often portray them in stereotyped roles.
- Screen Actors Guild (SAG) reports highlight the limited and often negative roles available for older actors in the entertainment industry.

Programs and Policies

Historical Context

- Initiatives like Medicare, the Older Americans Act, and Social Security were established to support older individuals.

Preview from Notesale.co.uk
Page 6 of 180

- These programs aimed to improve the lives of older people but also inadvertently led to scapegoating and questioning of their entitlements.
- Stereotyping, whether negative or compassionate, can diminish public support for older individuals in need.

Key Terms

- **Social Institution**: Stable social organizations like family, government, or education systems.
- **New Ageism**: Focuses on providing special treatment for older individuals with health issues, poverty, or lack of social support.
- **Compassionate Stereotype**: Aims to evoke sympathy for older people but may not present a true picture of aging.

Perceptions of Aging

Negative Stereotypes and Perceptions

- Older people often face negative stereotypes regarding health, safety, income, and relationships.
- A national study in the United States revealed that older individuals perceive serious issues among their peers, despite not experiencing the same problems themselves.

Preview from Notesale.co.uk
Page 7 of 180

- Palmore (2015) highlighted that even older individuals hold negative stereotypes about aging, viewing most seniors as weak, sick, or senile.

"Even older people continue to believe the negative stereotype that most old people are weak, sick, or senile" - Palmore (2015)

- Some older individuals resist using senior discounts, preferring to pay full price to avoid acknowledging their age.
- Many individuals perceive 'old age' as being just slightly older than their current age.

New Ageism and Compassionate Stereotypes

- Kalish (1979) and Estes (1979) introduced the concept of 'new ageism,' which involves providing special treatment to older individuals due to health issues, poverty, or lack of social support.

- Bowd (2003) identified eight categories of negative stereotypes related to age, including the impotent male and the forgetful older person.
- Thornton and Light (2006) described 'elderspeak,' a form of speech resembling baby talk used with older adults.

Impact of Elderspeak

- **Definition**: Elderspeak is a specialized speech resembling baby talk, affecting older people's self-esteem and communication abilities.
- **Effects**: It reduces quality of interaction, diminishes self-esteem, and decreases the older person's sense of control.
- **Examples**: The use of terms like 'dearie' and 'cutie' contribute to elderspeak, reinforcing stereotypes of low mental ability in older individuals.
- **Research**: Ouchida & Lachs (2015) highlighted the negative impact of elderspeak on older individuals.
- **Case Study**: Ruth Reichl's experience at a restaurant revealed how elderspeak influenced service quality based on perceived age.

Preview from Notesale.co.uk
Page 11 of 180

Disguised Experiments

- **Patricia Moore's Experiment**: A 26-year-old designer disguised herself as an 85-year-old woman to understand ageism, experiencing varied treatment.
- **Impact**: The experiment shed light on societal perceptions and treatment of older individuals.
- **Lessons Learned**: Moore's experiment highlighted the importance of empathy and understanding in addressing ageism.
- **Case Study**: Ruth Reichl's disguised experiment at a restaurant exposed biases and stereotypes faced by older individuals.

Lack of Knowledge and Ageism

- **Ignorance as a Source**: Ageism often stems from limited knowledge about aging, influenced by media portrayals.
- **Facts on Aging Quiz**: Palmore's quiz aimed to challenge misconceptions and test knowledge about aging.
- **Impact**: Negative stereotypes and ignorance contribute to ageism, affecting older individuals' self-image and societal status.

- Quetelet introduced the concept of 'social physics' to study human phenomena quantitatively in the mid-19th century.
- Elie Metchnikoff coined the term 'gerontology' in 1905, marking the formalization of aging studies as a distinct field.
- G. Stanley Hall's work in the early 20th century laid the foundation for scientific research on aging in the United States.

Gerontology Research Today

- Contemporary gerontology research encompasses diverse methodologies and interdisciplinary approaches.
- Researchers employ various methods such as surveys, controlled studies, historical analysis, and field research to investigate aging.
- Theoretical frameworks guide gerontologists in formulating hypotheses and interpreting research findings.
- Ongoing research in gerontology focuses on addressing the challenges and opportunities associated with an aging population.
- Future trends in aging research aim to enhance the quality of life and well-being of older individuals.

Preview from Notesale.co.uk
Page 17 of 180

Historical Development of Gerontology

Early Studies on Aging

- **Stanley Hall's Contribution**: Published 'Senescence, the Last Half of Life' in 1922, pioneering scientific studies on aging in the US.
- **Historical Roots**: Ancient scriptures, the Bible, and works of Greek philosophers like Plato and Aristotle laid the foundation for the study of aging.
- **Pre-17th Century**: Authors relied on personal experiences, reflecting fears and biases of the time.
- **17th Century Onwards**: Shift towards scientific methods and systematic observations in studying aging.
- **Mathematical Techniques**: By the 18th century, researchers in natural sciences and medicine began using mathematical tools.

Post-World War II Research

- **Expansion of Research**: Post-WWII saw a surge in aging research, moving beyond problems to include studies on normal aging and positive developments.
- **Growth of Journals**: Major US journals like Journal of Gerontology emerged after 1946, with numerous global academic journals focusing on aging.
- **Handbooks and Synthesis**: Handbooks in biology, psychology, and social sciences synthesized key knowledge on aging topics.
- **Bibliographic Expansion**: A bibliography from 1954-1974 listed 50,000 sources, surpassing all previous writings on aging.
- **Computerized Databases**: Tools like AGELINE and CINAHL track thousands of aging-related sources annually.

Gerontology as a Discipline

Defining Gerontology

- **Discipline or Subfield?**: Debate on whether gerontology is a distinct discipline or a subfield within existing disciplines like sociology or biology.
- **Foundations Project (1980)**: Gerontological Society of America explored gerontology's status as a discipline, emphasizing a distinct body of knowledge.
- **Academic Units**: Proposals for gerontology departments with dedicated faculty and administrative status.
- **Current Landscape**: Gerontologists mostly align with traditional disciplines, with few standalone gerontology departments.

Preview from Notesale.co.uk
Page 18 of 180

Core Areas of Aging Studies

- **Biomedical Studies**: Focus on bodily changes with age, including DNA, cells, systems, stress, and dementia.
- **Psychosocial Studies**: Explore individual and interpersonal changes, covering memory, creativity, relationships, and death.
- **Socioeconomic-Environmental Studies**: Examine aging's impact on social institutions like the economy, family, and healthcare system.

Population Aging

Measures of Population Aging

- **Absolute Number of Older People**: Reports the number of older people in a society.
- **Median Age**: Divides a population into two equal parts, with half younger and half older than the median age.
- **Proportion of Older People**: Reports the percentage of older people in a population.
- Societies can have many older people but a small proportion of the population in old age, as seen in less developed nations.
- More developed nations tend to have a low birth rate and a high proportion of older people.

Demographic Transition

Preview from Notesale.co.uk
Page 30 of 180

- Describes the population change pattern in Western nations over the past 250 years.
- It begins with a high proportion of children and a low proportion of older people, transitioning to the opposite.
- Developing nations are expected to go through this transition, with some already in progress.
- Involves a decrease in infant and child mortality leading to an increase in the number of children.
- The middle of the transition sees an increase in the working-age population, leading to a demographic dividend.

Demographic Dividend

- The economy benefit from a low birth rate, a large working population, and a small older population.
- Results in high economic productivity and relatively low costs for dependents.
- China has benefited from the demographic dividend, contributing to its economic growth.
- Low birth rates eventually lead to a decrease in the working-age population and societal aging.

- Family breakdowns may occur in rural areas as younger individuals move to cities for work, reducing support for older relatives.

Aging Population in China

Impact of One-Child Policy

- China's one-child policy has led to the 4-2-1 problem, where one child is responsible for caring for two parents and potentially four grandparents.
- If the only child dies before their parents, there may be no one left to support the older family members, resulting in fewer workers to support the growing older population.
- Green (2014) highlighted the increasing pressure on offspring to care for the elderly as the number of elderly individuals in China rises.
- The traditional model of co-residence with grown children has been disrupted by factors like strict family planning policies, shrinking family sizes, increased mobility, and changing perceptions of filial piety.
- The Chinese government responded by adjusting the one-child policy in 2016 to allow parents to have two children, aiming to address the challenges posed by the aging population.

Preview from Notesale.co.uk
Page 36 of 180

Legal and Social Responses

- Chinese law updated in 2012 reinforces adult children's obligations to meet their older parents' financial and emotional needs.
- The law allows time off from work for home visits to older parents, acknowledging the changing economic and family dynamics in China.
- The ruling Communist Party emphasized the implementation of the 'one couple, two children' policy to address the issue of an aging population.
- Despite the policy change, concerns remain about the effectiveness of the two-child policy in mitigating the challenges posed by the aging population.

Societal Implications

- Gustafson and Baofeng (2014) noted that the growing elderly population in China has impacted the traditional model of co-residence with grown children.
- The changing demographics have strained family structures and raised concerns about the care and support available for older generations.

- Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs) are essential for daily functioning.
- Activity limitations increase with age, leading to the need for health care support.
- Spouses often provide practical and social support for individuals with activity limitations.
- Chronic conditions can lead to functional loss, disability, and activity limitations in older adults.

Chronic Diseases and Gender Disparities

Detailed Key Concepts 1

Detailed Key Descriptions

- Alzheimer's disease ranks fourth among people aged 85 and over.
- Chronic lower respiratory diseases rank fifth after Alzheimer's disease in this age group.
- Death rates for leading causes of death increase significantly with age.
- Rates of chronic illnesses vary by race and gender.
- African Americans aged 65 and over have different rates of certain illnesses compared to whites.
- Older women have higher rates of hypertension and arthritis compared to older men.

Preview from Notesale.co.uk
Page 48 of 180

Detailed Key Examples

Gender Disparities in Chronic Illness

- Older women have higher rates of hypertension, arthritis, and osteoporosis.
- Older men have higher rates of diabetes, cancer, and heart disease.
- Differences in illness rates are influenced by income, work-related stress, and lifestyle habits.
- Exercise, diet, and lifestyle modifications can reduce the severity of chronic diseases.
- Women have higher rates for most chronic illnesses compared to men.
- Men have higher rates of heart disease, stroke, cancer, and diabetes.

Preview from Notesale.co.uk
Page 51 of 180

CHAPTER 5.

Memory and Mental Function in Later Life.

Traditional Approaches to Memory Study

Psychologists' Traditional Approach to Memory Study

- Psychologists have extensively studied memory in the context of aging.
- Research has focused on understanding memory changes and cognitive abilities in older individuals.
- Studies have explored the impact of aging on memory retention and recall.
- The traditional approach has laid the foundation for further research on memory and aging.

Self-Development and Life Course Perspective

- Exploring self-development opportunities in later stages of life is crucial for personal growth.
- Challenges to self-identity and personal growth emerge as individuals age.
- The life course perspective offers insights into the significance of aging experiences.
- Understanding the key concepts of the life course perspective is essential for comprehending aging processes.
- Case studies and research outcomes provide valuable insights into self-development and aging challenges.

Memory and Intelligence

Memory Changes with Age

- Memory abilities undergo varied changes as individuals age.
- Research indicates both declines and improvements in memory functions with aging.
- Older individuals often adapt well to changes in mental abilities.
- Case studies like Ruth and Ray's ballroom dance lessons illustrate memory concerns in older age.
- Understanding benign forgetfulness and memory lapses is essential in the context of aging.

Preview from Notesale.co.uk
Page 53 of 180

Research on Memory Stability

- Recent research challenges the notion of drastic memory decline with age.
- The adaptability of the brain allows for continuity and growth in mental potential throughout life.
- Studies suggest that memory problems in older age may not be as severe as perceived.
- Psychologists have developed theories on memory changes and aging.
- The study of memory in aging individuals is a significant area of research in psychology.

Neuroplasticity and Neuronal Longevity

- The nervous system exhibits remarkable adaptability to change.

- Older individuals generally perform less well on memory tests, indicating a decline with age.
- Different parts of the memory model may show varying results with age.

Types of Memory Decline with Age

Decline in Different Memory Types

- **Non-episodic memory**: Decreases in information without reference to acquisition time.
- **Episodic memory**: Declines in memory acquired at specific times and places.
- **Working memory**: Decline in selecting, manipulating, and storing recent information.

Episodic Memory Decline

- Psychologists debate the onset of episodic memory decline, with some suggesting it starts in the twenties or thirties.
- Episodic memory shows a greater decline with age compared to other memory types.
- Working memory decline in older individuals is influenced by the interference of irrelevant information.

Preview from Notesale.co.uk
Page 55 of 180

Working Memory and Age

- Working memory processes new information while temporarily storing other information.
- Older individuals may struggle with working memory when irrelevant information interferes.
- Studies show declines in working memory with age, affecting task-switching abilities.

Neural Activity and Memory Performance

Effect of Age on Neural Activity

- Older individuals may show less activation in certain brain regions during memory tasks.

Memory Studies and Ecological Validity

Everyday Problems and Memory Performance

- Memory studies often lack ecological validity, struggling to translate from laboratory settings to real-life situations.
- Phillips et al. (2006) conducted a study comparing the performance of two age groups on different tasks, highlighting age-related differences in abstract planning versus real-life errand planning.
- Older subjects showed a decline in performance on abstract tasks due to decreased information processing speed, while task-related knowledge and experience helped them compensate in real-life scenarios.
- Studies by Craik (2000) and Hoyer & Verhaeghen (2006) suggest that semantic memory and vocabulary tasks show little decline with age, with older adults potentially having an advantage due to accumulated knowledge.
- Research by Allen, Bucur, and Murphy (2006) indicates that while some mental processes decline with age, others remain stable or even improve, emphasizing the complexity of cognitive aging.
- Ackerman (2008) reported that older adults with a bachelor's degree performed better in humanities and civics knowledge tests, showcasing the retention of accumulated knowledge in later life.

Preview from Notesale.co.uk
Page 61 of 180

Impact of Memory Aids and Environmental Supports

- The use of memory aids like notebooks or calendars can significantly enhance memory performance in older adults.
- Environmental supports, such as multiple-choice tests with displayed answers, reduce mental processing and improve recall in older individuals.
- Lustig and Lin (2016) highlighted how environmental support, and everyday strategies enable older adults to perform as well as or better than young adults in real-world situations.
- Research suggests that older individuals consistently outperform young adults when provided with aids like notes, indicating the importance of external support in memory tasks.
- Environmental support and engaging activities can help older adults modify and improve their mental performance in everyday life, showcasing resilience and flexibility in cognitive abilities.

- Study of minority aging enhances understanding of aging and suggests ways to improve the lives of older minority members.

Challenges and Responses to Minority Aging

- Examines the size, composition, and socioeconomic status of minority groups.
- Explores the aging experience as a minority group member.
- Discusses creative responses to the challenges faced by minority aging.

Minority Elderly in the United States

Dominant Group vs. Minority Group

- The dominant group in the U.S. refers to the white population, which holds the most power and controls most social and economic resources.
- Minority groups are culturally, ethnically, or racially distinct groups within the larger society, often facing prejudice and discrimination.
- Includes African Americans, Hispanic Americans, Asian American/Pacific Islanders, and American Indians/Alaskan Natives.

Preview from Notesale.co.uk
Page 64 of 180

Melting Pot Concept

- The U.S. is often viewed as a melting pot, assimilating people from diverse backgrounds into American culture.
- Encouraged assimilation in the early 20th century, leading to entry into middle-class American life.
- Recent immigrants maintain strong ties to their original language and culture.

Population Distribution by Racial and Ethnic Group

- Non-Hispanic whites constitute the majority (62.4%) of the U.S. population.
- Asian Americans and American Indians form smaller proportions, while Hispanic Americans and African Americans represent larger segments.
- Minority groups are projected to grow and proportion, necessitating new policies and programs to address their needs.

Structure and Components of the Medicare Program

Overview of Medicare Coverage

- Medicare initially covered 19 million people in 1966, growing to 55.3 million by 2015.
- The program consists of hospital insurance (Part A) and supplementary medical insurance (Part B and Part D).

"In 2015, Medicare paid out $638.7 billion in benefits, with an average benefit per enrollee of $12,559."

Medicare Part D and Prescription Drug Coverage

- Medicare Part D, introduced in 2006, covers prescription drugs for enrollees.
- The program reduced out-of-pocket costs for beneficiaries, with significant cost savings observed in the first year of coverage.

"Critics highlight complexities, high administrative costs, and limited coverage of Part D."

Medicare Part C: Medicare Advantage Program

- Medicare Part C offers managed care plans and private fee-for-service plans through private insurers.
- Enrollees can choose from various plans that coordinate care and may include prescription drug benefits.

Preview from Notesale.co.uk
Page 80 of 180

"In 2015, around 17.5 million people enrolled in Part C plans, enhancing coverage options for beneficiaries."

Medicare Costs, Funding, and Services

Funding and Coverage of Medicare

- Medicare is funded through a payroll tax, with employees contributing 1.45% of their income.
- Part A insurance is provided at no cost to individuals eligible for Social Security upon turning 65.

"The Federal Hospital Insurance Trust Fund supports all hospital insurance expenses."

Medicaid Demographics and Expenditure

- In 2013, one in five Hispanic seniors and 17.8% of African American seniors received Medicaid payments, highlighting income disparities.
- Medicaid costs have been increasing, with a significant share of the Gross Domestic Product (GDP) being allocated to Medicaid services.
- The graph illustrating Medicare costs as a percentage of GDP demonstrates a rising trend in costs over the years.
- Medicaid plays a crucial role in providing healthcare access to low-income individuals, contributing to the overall healthcare landscape.
- Medicaid expenditure reflects the diverse healthcare needs of the population, with variations in service utilization among different demographic groups.

Medicaid Services and Costs

Medicaid Recipients and Costs

Preview from Notesale.co.uk
Page 83 of 180

- In 2014, total Medicaid services cost $476 billion.
- 1 in 5 Hispanic seniors and 17.8% of African American seniors received Medicaid payments in 2013, compared to 4.9% of white seniors.
- Widowed, divorced, and never-married seniors, especially women, have the highest rates of Medicaid use.
- Moon (2006) highlights that federal deficits and the wider economy will impact future Medicare support.
- Medicaid costs are expected to double between 2015 and 2025.
- Policy makers are concerned about the rising cost of Medicaid in relation to GDP.

Medicaid Eligibility and Services

- Medicaid serves older people eligible for state public assistance, Supplemental Security Income recipients, and individuals with incomes below a certain threshold.
- Individuals aged 85 and above, as well as those in poor mental and physical health, form a significant portion of Medicaid users.
- Medicaid finances long-term care, including nursing facility inpatient hospital services and community-based long-term care services.
- Compared to private insurance holders, Medicaid recipients exhibit higher rates of various chronic diseases.

Criticisms and Reforms in Pension Systems

- Critics question the sustainability and fairness of public pension plans, labeling affluent seniors as 'greedy geezers.'
- Debates arise regarding the balance between supporting older populations and addressing the needs of children living in poverty.
- Reforms in pension systems are essential to ensure equitable distribution of resources and address income disparities among different age groups.
- Example: Schulz's analysis on saving for retirement emphasizes the challenges individuals face in achieving financial security without public pension support.
- Historical perspective: Government programs have played a vital role in shaping the financial well-being of older populations, necessitating ongoing reforms for sustainability.

Social Security and Poverty

Importance of Social Security

Preview from Notesale.co.uk
Page 89 of 180

- Social Security plays a crucial role in keeping older people out of poverty.
- 41.5% of older people are above the poverty line due to Social Security.
- Without Social Security, 59.5% of older people would be below the poverty line.
- Data from the Kaiser Family Foundation (2016b) highlights the impact of Social Security on poverty levels.
- Social Security provides a safety net for the majority of older individuals.

Vulnerable Groups

- Very old individuals, minorities, and disabled older people face a higher risk of poverty.
- Women aged 75 and over had a poverty rate of 12.1% in 2010.
- Nearly 1 in 5 very old women lived near the poverty line (West et al., 2014).
- Income inequality among older individuals reflects a history of discrimination and limited opportunities in the workforce.
- Addressing poverty among these groups requires better pension funding rather than cutbacks.

- Income from work, assets, and other sources complement Social Security benefits, forming a comprehensive retirement income strategy.
- The three-legged stool concept, comprising public pensions, work and assets, and private pensions, underscores the importance of diversified income sources for retirees.
- Social Security benefits have been instrumental in reducing poverty among older Americans and ensuring financial security in retirement.

Program Impact and Beneficiaries

- Social Security benefits have been vital in supporting retirees, disabled workers, and surviving spouses who have contributed to the program.
- In 2015, over 59 million individuals received Social Security benefits, totaling $870 billion in payments.
- The program caters to retired workers, survivors of deceased workers, disabled workers, and their dependents, making it the largest income maintenance program in the U.S.
- Social Security has been lauded as a popular and essential social program, providing stability and financial support to millions of Americans.
- Beneficiaries span various age groups, with a significant percentage of older individuals relying on Social Security as their primary income source.

Preview from Notesale.co.uk
Page 93 of 180

Overview of the Social Security Program

Social Security Program Components

- The Social Security program is the largest children's program, providing monthly wage-related benefits to dependent children of deceased, disabled, or retired workers until their late teens.
- It consists of two main parts: the Old-Age Security Income (OASI) program for retirees and the Disability Insurance (DI) program for disabled workers and their dependents.
- Social Security benefits individuals of all ages, with one-third of all beneficiaries being under the age of 65.
- The program is crucial for providing a guaranteed base income in retirement and disability benefits as a matter of right.
- Social Security is funded through payroll taxes and serves as a safety net for workers and their families.

Future Sustainability and Recommendations

- Lawmakers are urged to address the growing shortfalls to allow for phased changes and public preparation.
- Diamond and Orszag (2007) attribute the shortfall to increasing life expectancy, earnings inequality, and benefits exceeding contributions.
- Workers can begin receiving benefits as early as age 62, with reduced benefits for early retirement and increased payments for delayed retirement.
- The program ensures pension payments regardless of economic conditions, providing stability for beneficiaries.
- Social Security coverage extends to nearly all-American workers, offering security for individuals and families.

Social Security Benefits and Program

Delayed Retirement Benefits

- Delaying retirement past full benefit age results in higher payments, increasing by about 8 percent for each year of delay.
- Example: A person born after 1929 needs at least 40 quarters of earnings to qualify for benefits.
- Social Security bases benefits on a person's highest earnings after 1950, indexing earnings and giving more weight to those with lower incomes.
- This system provides proportionately higher benefits to the poorest individuals.
- Historical Context: Social Security program established to provide financial security for retirees.

Preview from Notesale.co.uk
Page 95 of 180

Spousal Benefits and Medicare

- Homemakers or individuals with no Social Security payments can receive 50% of their spouse's benefits.
- This allows the couple to receive 150% of the husband's pension.
- Individuals entitled to Social Security benefits also receive Medicare (Part A) hospital insurance and can opt for Medicare (Part B) medical insurance.
- Example: A married woman who has not worked outside the home receives the same Medicare benefits as her husband.
- Context: Social Security extends benefits to spouses and provides healthcare coverage.

- Poverty is determined by comparing a person's monetary income to the official poverty threshold set by the government.
- Social Security benefits account for 39 percent of all older persons' aggregate income in the United States.
- Social Security keeps more than two in five older people above the poverty line.
- Social Security and Medicare accounted for 41 percent of federal program expenditures in 2015.

Reference Information

- Social Security Administration (2010a) reported that the average benefit from state welfare programs during the Depression was about 65 cents a day.
- Social Security benefits account for the sharp decrease in poverty rates for older people since the 1950s.
- The Social Security program has removed the threat of poverty from millions of older Americans.
- Social Security provides a variety of benefits including life insurance, disability insurance, and survivor benefits for spouses and children.

Preview from Notesale.co.uk
Page 98 of 180

Concept Comparisons

Defined Benefit (DB) Pension Plans	Defined Contribution (DC) Pension Plans
Guarantees a specific benefit upon retirement based on a formula.	Contributions are made into an individual account, and the retirement benefit depends on the contributions and investment performance.
Employers bear the investment risk.	Employees bear the investment risk.
Common in traditional pension plans.	Common in 401(k) plans.
Benefits are usually fixed and known in advance.	Benefits are not fixed and depend on contributions and market performance.

Key Terms/Concepts

- **Social Security**: A federal government pension program that provides older people with a financial safety net. Contributions during working years determine the pension amount.
- **Poverty**: The government sets the poverty line based on subsistence food budgets and adjusts it annually for inflation.

- Challenges faced by older boomers include declining home equity and lower stock market returns.
- Case study: Steve Stanislowsky, a 61-year-old computer service employee, expressed concerns about running out of money upon retirement.
- Case study: Jan Gissel, a 63-year-old small business owner, faced financial struggles and had to retire early due to the recession.

Long-Term Financial Implications

- Early Social Security benefits can reduce lifetime income, impacting financial security in the long run.
- Taking a reverse mortgage at an early age poses a risk of financial instability later in life.
- Economic challenges may force individuals into retirement, leading to adjustments in lifestyle and financial planning.
- Expert insight: Nyce emphasizes the importance of working longer for retirement security.
- Changing economic landscapes require older workers to adapt to new circumstances for financial stability.
- Average retirement age may continue to rise as Baby Boomers age.

Preview from Notesale.co.uk
Page 104 of 180

Trends in Retirement Age

- Average retirement age for both men and women has increased over the past decade.
- Factors influencing retirement age include changes in Social Security policies and pension plans.
- Economic factors such as the 2008 recession have led some workers to delay retirement.
- Various reasons for delayed retirement include financial insecurity, changes in employment, and stock market losses.
- Social factors like maintaining social contacts and enjoying work contribute to longer work tenures.
- Workforce participation among older individuals has shown significant increases over the years.

- Studies should analyze women's retirement decisions, work options in later life, and the impact of family life.
- McDonald (2006) advocates for a life course perspective in retirement definitions to reflect gender, family, and work dynamics.

Minority Perspectives on Retirement

Income Disparities within Minority Groups

- Savings for retirement increase with higher household incomes within minority communities.
- Higher-income minority workers are more likely to have workplace pension plans.
- African Americans exhibit diverse retirement patterns due to varied socioeconomic backgrounds.
- Social surveys like Prudential Research (2015-16) provide insights into retirement trends among African Americans.

Retirement Challenges for Minorities

Preview from Notesale.co.uk
Page 108 of 180

- Hispanic workers exhibit the lowest participation in retirement plans among racial and ethnic groups.
- Economic Policy Institute data shows disparities in retirement plan access among different racial groups.
- Minority workers, on average, have fewer savings and poorer retirement preparation compared to other groups.
- Urban Institute studies highlight the widening retirement savings gap between whites and minorities.

Coping Strategies and Work Patterns

- Cook and Welch (1994) studied coping strategies of low-income middle-aged and older women, revealing diverse work approaches.
- African American women often engage in part-time work to supplement income for basic expenses.
- African American men in secondary labor market jobs face higher disability rates and health challenges.
- Limited pensions and disability issues restrict retirement options for African Americans.

Environmental Press and Adaptation

Lawton's 'environmental docility' hypothesis suggests that individuals with low competence benefit from decreased environmental demand.
Improvement in person-environmental fit can occur by living in a less demanding environment, enhancing competence, or both.
Professionals should consider both sides of the model to promote better adaptation and increased competence.
Even small changes in the environment, like better lighting, can enhance a person's competence and reduce environmental demand.
The model highlights that individuals will lose the ability to adapt at a certain level of demand, regardless of competence.

Housing Options for Older Adults

Housing Continuum

A continuum of housing options exists for older adults, allowing them to match their abilities with environments that maximize autonomy.
Different housing options range from least to most demanding, requiring various levels of adaptation.
The majority of older adults in the U.S. live in homes they own, with a smaller proportion residing in group quarters.

Preview from Notesale.co.uk
Page 114 of 180

Seniors' Housing Statistics

The U.S. Census Bureau reported that a significant percentage of older adults live in homes they own.
A Harvard study indicated that older homeowners often live mortgage-free and use home equity as a financial buffer.
Older homeowners in non-metropolitan areas tend to live in older homes with lower market value, facing maintenance issues.
Many older adults prefer aging in place due to comfort, tax implications, and ineligibility for certain supports.
Frail older adults may face challenges in maintaining single-family homes requiring assistance with repairs and modifications.

Housing Preferences and Challenges

- Many older households require modifications like grab bars and ramps
- Concerns about loss of independence and nursing home entry
- Preferences for one-story homes and suburban living
- Lack of concern for universal design raises questions about future housing needs
- Education needed for Boomers on housing and aging process

Top Home Modifications for Seniors

- Chair lifts and stair glides
- Roll-in showers
- Widened doorways and bathroom on the first floor
- Minor modifications like grab bars vs. major renovations
- Flexibility in adding modifications as needed

Importance of Home Modifications

Federal Requirements vs. Universal Design

- Federally subsidized housing mandates accessibility features for buildings with four or more units.
- New multiple-unit housing for seniors often includes design support.
- No requirements exist for universal design in single-family homes.
- Example: Levered doorknobs, grab bars, levered faucets, handrails, widened doors, ramps.
- Source: Independent Living Design (2011) and AARP Public Policy Institute.

Impact of Home Modifications on Aging in Place

- People often rearrange homes to cope with disabilities.
- Small changes like rearranging furniture can make a significant difference.
- The AARP survey shows 86% of respondents made small changes like adding nightlights and nonskid strips.
- Major modifications include adding lighting, living on a single floor, and using levers instead of knobs.
- Health problems increase the likelihood of home modifications.

Preview from Notesale.co.uk
Page 116 of 180

- Older individuals tend to engage more in sedentary leisure activities as they age.
- Television watching constitutes a significant portion of leisure time for older individuals.
- Nursing homes provide more opportunities for recreation compared to assisted living facilities or living independently.
- Maintenance activities like housework and shopping increase for those in assisted living or living independently.

Gender Disparities in Leisure Activities

- Women generally have less leisure time in later life compared to men.
- Women spend significantly more time on household tasks like cleaning, laundry, and cooking.
- Men tend to engage more in yard work, repairs, and gardening, while spending less time on laundry and childcare.
- Gender roles influence leisure activities in retirement, with men preferring sports and competition, and women favoring dance and aerobics.
- Socialization patterns established earlier in life continue to influence leisure activities in old age.

Preview from Notesale.co.uk
Page 124 of 180

Physical Activity and Leisure Engagement

Physical Activity Trends

- Data from the American Time Use Survey shows variations in housework engagement between men and women.
- Women spend more time on interior house cleaning and laundry compared to men.
- Gender roles extend to retirement activities, with men preferring sports and competition, and women opting for dance and aerobics.
- Physical inactivity outside of work increases with age, with women showing a higher rate of inactivity compared to men.
- Reasons for limiting physical activity include medical and nonmedical factors, with interventions focusing on nonmedical barriers.

Strategies to Promote Physical Activity

- Interventions like exercise teams or buddy systems can increase participation in physical activity programs.

- Plonczynski includes volunteer work and religious activities as forms of physical activity, particularly significant for older and minority adults.
- Leisure service providers should offer diverse options to cater to the physical activity preferences of older individuals from minority backgrounds.

Importance of Physical Activity in Older Adults

Definition of Physical Activity

- Plonczynski (2003) includes volunteer work and religious activities in the definition of physical activity for older adults.
- Emphasizes the importance of these activities for older adults and minority groups within the community.
- Other studies highlight the need to consider minority differences when studying physical activity and leisure choices in older individuals.

Leisure Education and New Activities in Old Age

Preview from Notesale.co.uk
Page 129 of 180

- Older individuals often form their leisure attitudes in childhood, with many perceiving play in adulthood as wasteful.
- Some older adults explore new leisure activities, serving as role models for middle-aged individuals and creating opportunities for future generations.
- Leisure education programs can help individuals expand their leisure activities, with contractors learning to add new activities and expanders developing skills in new pursuits.

Outdoor Recreation for Older Adults

- The federal government promotes outdoor recreation for older individuals through initiatives like the 'America the Beautiful—National Parks and Federal Recreational Lands Pass—Senior Pass.'
- Many older adults combine outdoor activities with travel, with a significant percentage planning domestic and international trips.
- Studies show that older adults, particularly Baby Boomers, have a strong interest in outdoor programs, sports, and aquatics.

- Research shows economic support typically flows from older to younger generations.
- Grandparents frequently provide financial assistance and childcare to grandchildren.

'Economic support often flows from older to younger generations.' - Leopold and Raab, 2013

Evolution of Family Support

- Family structures have evolved over the past century in the United States.
- Despite changes, families continue to be the primary source of support for older individuals.
- Families assist older members during illness, provide services, and maintain regular visits.

Contrary to assumptions, families still play a significant role in supporting older members.

Family Dynamics and Support for Older Adults

Preview from Notesale.co.uk
Page 135 of 180

Changing Family Structures

- Families have become smaller with parents having fewer children, leading to children moving long distances for job opportunities.
- Despite physical distance, families in the United States still provide significant support for older members.
- Support includes help during illness, service exchanges, regular visits, and communication through various means like letters, phone calls, and the Internet.

Models of Support for Older Adults

- **Hierarchical Compensatory Model**: Older individuals seek support starting from their inner family circle and gradually move outward to less intimate connections as needed.
- **Convoy Model of Support**: Describes a dynamic network of close ties with family and friends, with the strongest relationships in the inner circle.
- **Task Specificity Model**: Different groups (spouse, child, neighbor) offer varying abilities and resources to support older individuals.

Challenges and Complexities in Caregiving

- Few studies support a pure hierarchical compensatory network, indicating a need for more nuanced models.
- Different socioeconomic conditions impact the dynamics of informal support networks.
- The interplay between multiple care providers assisting one another is complex and requires sophisticated models.
- More research on rural, minority, and low-income older people is essential for accurate models of social support.
- The issue of who provides assistance, the type of assistance, and under what conditions is multifaceted and requires detailed examination.

Role of Formal Supports

- Older individuals often use formal supports in conjunction with informal supports for various reasons, such as specific needs or high healthcare requirements.
- Sinha and Bleakney (2014) found that a significant proportion of individuals receiving care at home relied on both family and friends as well as professionals.
- Formal supports focus on medical care, household tasks, and personal care, complementing the assistance provided by informal caregivers.
- Collaboration between formal and informal systems is crucial to share the caregiving load effectively.
- Ward-Griffin (2002) highlighted the professional knowledge and skills of formal care providers, emphasizing the blurring boundary between professional and family caregivers.

Preview from Notesale.co.uk
Page 138 of 180

Ethnicity, Caregiving, and Community Care

Influence of Ethnicity on Caregiving

- African American and Hispanic caregivers tend to provide higher levels of care due to greater physical and cognitive impairment in care receivers.
- Black care receivers often have higher functional disabilities, leading to unmet needs for home- and community-based services.
- Minority caregivers, such as Hispanic and Asian Americans, provide more complex care and receive support from a wider network of relatives, friends, and neighbors.

Institutional Experience of Death

- Critique of the institutional experience of death highlights the need for improvements in end-of-life care.
- Hospice care plays a significant role in providing comfort and support to dying patients.
- Palliative care philosophy focuses on enhancing the quality of life for individuals facing terminal illnesses.
- Advance directives are crucial in ensuring that individuals receive the desired end-of-life treatment.
- Physician-assisted suicide remains a controversial topic, with varying perspectives on its ethical implications.

Attitudes Towards Death and Dying

Social Attitudes Towards Death

- Social attitudes towards death exist on a continuum, ranging from viewing death as an enemy to seeing it as a transition.
- Historical perspectives on death, such as Greek mythology and religious beliefs, reflect human contemplation of mortality.
- Different societies have diverse views on death, with some perceiving it as a mystery or a gateway to an afterlife.
- Modern advancements in science and technology have reshaped perceptions of death and dying.
- The portrayal of death in media often desensitizes individuals to the reality of death, creating a disconnect from the experience.

Preview from Notesale.co.uk
Page 157 of 180

Ethical and Moral Considerations

- Contemporary society grapples with ethical dilemmas related to death, such as physician-assisted suicide.
- Legal systems address complex issues surrounding end-of-life decisions and care.
- Health care systems navigate the challenges of providing long-term care for individuals approaching death.
- Families are faced with decisions regarding the location and manner of death, including choices between burial, cremation, or other alternatives.

- Examples include rapid death from a fatal accident or a prolonged death from diseases like cancer.

Lynn's Death Trajectories

- Lynn (2005) identified three common death trajectories in later life: rapid decline from a fatal illness, slow decline with crises, and long-term decline requiring personal care.
- Each trajectory necessitates specific healthcare, service, and social support.

Attitudes Toward Death Questionnaire

Scenario 4: Antibiotics Versus Extending the Dying Process
Sometimes antibiotics are given to patients to fight infection. Would you want to take antibiotics to extend your life knowing that it would prolong the dying process?
Scenario 5: Intensive Care Even if No Hope of Recovery
Duffy and colleagues (2006) created a questionnaire to understand attitudes toward death and dying, exploring responses to hypothetical situations.
Responses to these scenarios can reveal personal, religious, and cultural perspectives on death and dying.

Preview from Notesale.co.uk
Page 161 of 180

End-of-Life Trade-Off Scenarios

Intensive Care vs. Spending Time with Family

- Dilemma: Choose between staying in intensive care for life prolongation or going home to spend time with family.
- Example Scenario: CPR Versus No Chance of Recovery - Decision on resuscitation with only six months left to live.
- Reflection: Consideration of difficult choices when facing a terminal illness and the impact on care decisions.
- Source: Adapted from Duffy et al. (2006) in Nursing Older People.
- Personal Preferences: Individual choices on end-of-life care based on personal values and family dynamics.

Respirator and Feeding Tube Scenarios

- Respirator Choice: Decision between using a respirator or opting for a natural death.

- Age alone does not predict party affiliation; economic conditions, world events, and candidates also influence voting tendencies.
- Speculation on whether younger generations will lean towards the Republican party as they age.

Party Identification by Generation

- Table displaying party identification with leaners by generation in 2013.
- Comparison of Democratic and Republican leanings across different age groups.
- Factors influencing each generation's party identification.
- Shifts in party leanings over time among Baby Boomers.
- Influence of economic and social conditions on party affiliations.

Impact of Older Voters on Politics

Older Voters' Influence

- Older people's increasing impact on election results and the proportion of votes cast.
- Speculation on the creation of a power bloc by older voters.
- Critiques of the gray peril hypothesis suggesting older people gaining control of politics.
- Binstock's questioning of the assumption of 'gray power' and its implications.
- Varied political beliefs among people aged 65 and over.
- Influence of social class, race, and gender on older voters' concerns and voting patterns.

Preview from Notesale.co.uk
Page 176 of 180

Age-Related Voting Patterns

- Older people's diverse views on age-related issues and candidate preferences.
- Influence of social class on voting behavior among older individuals.
- Dependence on Social Security influencing voting decisions.
- Power of self-interest in shaping voting preferences among older voters.
- Consideration of multiple factors, not just age-related policies, in voting choices.
- Wealth disparity and its impact on voting behavior among older demographics.