

In This Chapter

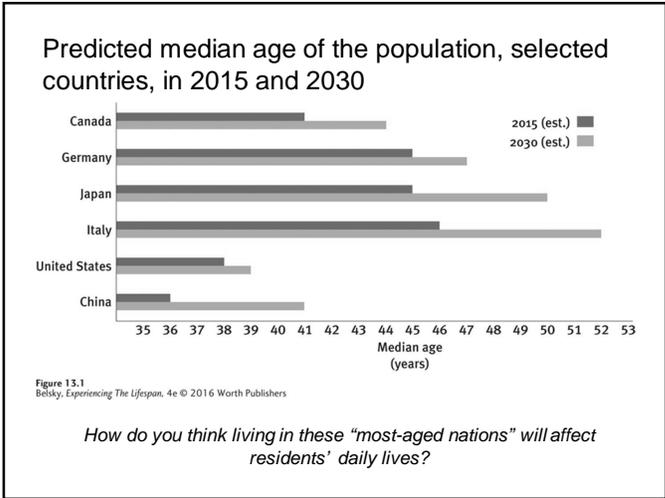
- Setting the Context
- The Evolving Self
- Later-Life Transitions

Setting the Context

- The **median age** of the population is now middle age in Europe and Asia.
- **2030**
  - In Europe, 1 in 4 people will be over 65
  - In America, 1 in 5 will be over 65
- Great variability between young-old and old-old



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### Why is the population changing?

- Baby boomers entering later life
- Longevity
- Declining fertility

### Ageism Through the Ages

- Old age viewed as rare miracle in ancient times
- Then and today distinctions made between healthy and frail older people
- These two groups help explain contradictory stereotypes about later life
  - Young-old (sixties and seventies)
  - Old-old (80 and older)

### Is It True About the Elderly?

- T/F** 1. Memory stays stable through midlife, then declines in late life.
- T/F** 2. There is little that can be done to improve memory in old age.
- T/F** 3. Old people think about life more negatively than young people.
- T/F** 4. The typical retirement age is 65.
- T/F** 5. Older workers are more rigid.
- T/F** 6. Widowhood is always a totally devastating emotional blow.
- T/F** 7. Due to scientific advances, we will soon be able to live well beyond the maximum human lifespan.
- T/F** 8. Compared to vision difficulties, hearing losses in old age are "a piece of cake."
- T/F** 9. No one who has Alzheimer's disease can live a meaningful life.
- T/F** 10. About 50 percent of people over 65 live in nursing homes.

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## LEARN THE TERMS

- Median age
- Young-old
- Old-old
- Ageism

## The Evolving Self

- **Memory**
  - People are more likely to attribute forgetfulness to memory loss in older adults.
  - Older people are hypersensitive to their memory lapses.
  - For older adults, memory loss is a top-ranking fear.

## Scanning the Facts

- **Are older people's memory abilities really worse than those of younger adults?**
  - Research indicates that memory abilities do worsen in older adults.
  - Older adults have difficulties with **divided-attention tasks** or situations in which they need to memorize material or perform an activity while monitoring something else

## An Information-processing Perspective on Memory Change

- **Working memory or process of transforming information into more permanent storage worsens with age. Why?**
  - Problems with the executive processor related to frontal lobe deterioration; erosion of myelin; synaptic loss
  - Includes difficulties with selective attention and memorizing information in noisy environments

Frontal lobe activation in young (left) and older adults (right) in a memory study.

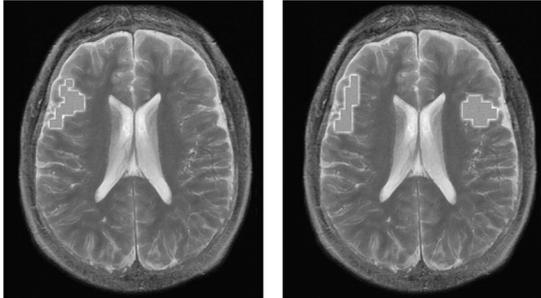


Figure 13.2ab  
Belsky, *Experiencing The Lifespan*, 4e © 2016 Worth Publishers  
Chris Gallagher/Science Source

### A Memory-Systems Perspective on Change

- **According to memory-system perspective, memory is divided into three types**
  - **Procedural** – information remembered automatically
  - **Semantic** – ability to recall facts and basic knowledge
  - **Episodic** – the ongoing events of daily life

*Can you characterize each type?*

### Interventions: Keeping Memory Fine-tuned

Use selective optimization with compensation

Use mnemonic techniques or strategies to make things emotionally vivid

Work on person's mental state



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### Focusing on Time Left to Live: Socioemotional Selectivity Theory

- **Socioemotional selectivity theory** suggests time left to live affects priorities and social relationships
  - Young people focus on the future
  - Older adults realize the future is limited, thus refocus priorities

When do we prioritize our lives in later life?

- **Socioemotional selectivity theory posits that people tend to reprioritize their lives as they age**
  - Paring down social contacts
  - Maximizing positive experiences
  - Spending more time with those closest to us

Old Age as the Best Time of Life

- **Older people prioritize emotional states**
  - Based on the positivity effect that focuses on positive experiences
- **Older people live less stressful lives**
  - Report fewer stresses (e.g., raising children, work pressures) than young people

Old Age as the Worst Time of Life

Economic cutbacks in elderly entitlements can impair the quality of life

Becoming isolated and disabled; can occur when person realizes that death is inevitable

Decoding Some Keys to Happiness in Old Age

- **Erikson's psychosocial stage in later life**
  - Integrity versus despair
    - According to Erikson, reaching integrity means reviewing one's life and making peace with it.
    - Having a sense of usefulness and meaning in present life
    - Having a sense of self-efficacy; feeling in control



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### Interventions: Using The Research to Help Older Adults

- Provide ample time and appropriate setting to learn material
- Avoid elderly bad memory stereotype
- Encourage personal passions
- Do not expect automatic willingness to make new friends
- Avoid the unhappy elderly stereotype

### LEARN THE TERMS

- Divided-attention task
- Memory-systems perspective
- Procedural memory
- Semantic memory
- Episodic memory
- Mnemonic technique
- Socioemotional selectivity theory
- Paradox of well-being
- Positivity effect
- Integrity

### Later-Life Transitions

- **Retirement**
  - Most think of the U.S. retirement age as 65. Actually, the average age for collecting full Social Security benefits is now 66. It will be 67 for people born after 1970.
  - For decades the “true” average age of retirement was 62.
  - Because, on average, people live another 20 years after retirement, it is now a full stage of life.

### Setting the Context: Differing Financial Retirement Cushions

#### Germany: Mercedes model (wonderful government support)

- First government-funded retirement program developed in nineteenth century
- System designed to keep people financially comfortable
- Government replaces  $\frac{3}{4}$  of person's working income for life
- Stipend increases to standard of living, so people get more financially comfortable with age

#### United States: Used car model (deteriorating pensions and savings; some guaranteed government support)

- Social Security – government-funded program
- Pension plans – savings accounts of employees
- Model is based on personal initiative.

## U.S. Retirement: Social Security

- **Social Security**
  - Developed by FDR in the Great Depression
  - Pay into while working; funds dispersed at retirement
  - Designed to keep people from being destitute, not to fund a comfortable life
  - One of the lowest stipends in developed nations
- **Pensions: Often employer-linked**
  - Workers contribute portion of their paychecks; often matched by employer
  - Funds placed in tax-free account
  - At retirement, person either gets regular pay-outs or one lump sum.

## U.S. Retirement – Pension Plans

- **During the Great Recession, pension plans were affected dramatically**
  - Changes in pensions plans are causing more bankruptcies among middle-aged adults.
  - Also causing many to postpone retirement
- **By 2015**
  - 2 out of every 3 people will work past age 65.
  - This is typically due either to necessity, possibly to insufficient retirement accounts, or to help cash-strapped children and grandchildren.

## U.S. Retirement Realities

- **What are the real retirement realities in the United States?**
  - Expect longer working lives due to rising income inequality and the eroding loss in real wages
  - Expect to consider working after retirement

## Exploring the Complex Push/Pull Retirement Decision

- **Age discrimination can affect retirement decisions**
  - Defined as illegally laying off workers or failing to hire or promote them on the basis of age
    - Is illegal in the United States
    - However, many corporations offer early buyouts.
    - May be used by large corporations due to high salaries of older employees

## Exploring the Complex Push/Pull Retirement Decision

- **Impact of wanting to work longer or to retire**
  - Can be a positive decision
  - Tied to loving job
  - Often healthy and highly educated

## Life as a Retiree

- **Are retirees depressed or pleased about retirement?**
  - Positive
    - Physical and mental health
    - Focus on “bucket list”; leisure activities
    - Married
    - Financial stability
    - Consider retirement as a challenge; a new phase of life
    - Volunteering
  - Negative
    - Not leaving work by choice – forced retirement
    - Financial concerns
    - Health concerns

## Summing Things Up: Social Policy Retirement Issues

Retirement is an at-risk stage of life

Older workers are an at-risk group of employees

Older people may be more at risk of being poor

Intergenerational equity – balancing the needs of the young and the old

## Widowhood

- **Death of a spouse is life's most traumatic change**
  - Exploring mourning
  - Fluctuating emotions
  - Importance of friends as support system



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### Predicting Which Widowed Adults Are Most at Risk

- Men are more at risk, especially old-old men
- Anyone with limited options for remaking a new life
- People highly dependent solely on spouse
- Predicted or sudden death
- People in male-dominated cultures

BUT

- Best to consider complex set of forces including the wider environment when evaluating risk



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### Guidelines for Helping a Family Member Survive Widowhood

- Expect different emotions
- Offer comfort but do not take over
- Encourage reaching out to friends
- Recognize special help may be needed when death is sudden
- Advise seeking help if general depression lasts over a year

### LEARN THE TERMS

- Social Security
- Private pensions
- Age discrimination
- Old-age dependency ratio
- Intergenerational equality
- Widowhood mortality effect