IV. PRACTICAL AND CLINICAL ASPECTS OF AGING

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Aging in the Sociostructural Context

In this chapter we address five sociocultural contexts essential to the older adult: retirement and how individuals adapt to this new phase of the life span; economic contexts, including public and private pensions; the health care system for older adults; living arrangements, including the continuum of care from independent living to various types of institutions; and environmental competence, or how environments can be modified to promote independence. We conclude with a section on the growth of gerontechnology and its effect on environmental competence and the quality of life of the older adult.

ADAPTATION TO RETIREMENT

The concept of retirement is fairly new and, until the latter part of the 19th century, low life expectancy and absence of retirement income meant that most people worked until they died. In the late 1880s, retirement became a reality due to increase in wealth in developed countries and the beginning of pension plans. Since then, into the mid-1980s, men began retiring at younger and younger ages. For example, in 1950, half of all men aged 70 were still working; this fell to 15.9% in 1985. In the past 3 decades, there has been a trend in the opposite direction and men have been staying in the workforce until later in life. In 1995, more than 20% of 70-year-old men were still employed and this increased to 26% by 2009 (Quinn, 2010).

Older women were not a significant part of the workforce until the middle of the 20th century; a sizeable number of women currently in their 70s and 80s have never worked outside the home—or have worked only part time. In 1963, only 16.5% of 65- to 69-year-old women were in the workforce and this declined to 13.5% in 1985. However, much like the men, in the ensuing years this changed, and, by the year 2000, 20% of 65- to 69-year-olds were working outside the home. This increased to 26% in 2008 (Administration on Aging [AOA], 2010b).

Reasons why people are now working until later in life are complex. As Quinn (2010) noted, life expectancy is longer, but there have also been economic changes. The period of financial growth in the later part of the 20th century created a demand for workers. Plus, a reversal of mandatory retirement laws and changes in Social Security (SS) benefits encouraged workers to stay on the job (this is discussed further in the text that follows). Furthermore, the economic crisis of the past few years has made staying in the workforce more attractive. Quinn, commenting on a study by the Employee Benefit Research Institute, noted that 10% of workers interviewed planned on never retiring, primarily for economic reasons.
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