

Trends and the Experience of Aging

Defining Generic Key Terms and Concepts

- **Population aging:** is a global phenomenon. According to the United Nations Population Division, in 2000 there were about 606 million people ages 60 or older in the world, the equivalent of the entire current populations of the United States, the United Kingdom, and the Netherlands combined (United Nations Population Division, 2001). Globally, the number of 60-year-olds is expected to triple by 2050 to 2 billion.
- **Oldest-Old:** a major achievement of medical advances and health services in this century is the increase in the population of people ages 85 and older, termed the oldest-old. The fastest growth in the senior population in North America is the ‘oldest-old’.
- **Baby Boomers:** one of the biggest factors driving population aging is the aging of the baby boomers. As the baby boomers age, the seniors population in North America will grow significantly.

List the 5 Myths of Aging:

Myth 1: *To be old is to be sick.*

As with other stereotypes, the link between illness and aging is based on a grain of truth. While recent decades have seen great improvement in rates of chronic illness and disability, the risk for developing both conditions does increase with age. Even if they develop functional deficits, most older people are still able to live independently in their own homes until they reach very advanced age. Despite limitations in activity, seniors adapt – for instance, by relying on a cane or walker or by using a hearing aid.

Myth 2: *You can't teach an old dog new tricks.*

Most of us have heard the claim that as years go by people “lose a million neurons every day”. It is not true. Neurobiology has shown that the human brain actually retains a high degree of neuroplasticity, the ability to learn new things, even into advanced age (Diamond, 1988). One practical implication is that older people can make changes to improve their lives. For instance, large numbers of adults have quit smoking, even beyond middle age. Epidemiologists now point to data showing how changes in health behaviour have delayed disability and diminished the need for long-term care (Manton & Gu, 2001). For you, as a PROFESSIONAL, the facts about neuroplasticity and lifelong learning are good news. For example, the old stereotype that older people will never change to new brands is not true.

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Myth 3: *The secret to successful aging is to choose your parents wisely.*

There is growing awareness of the role of genetics as an influence on our health. But Rowe and Kahn (1999) point out that genetics are not the only factors determining how we age. The good news is that social and behavioural factors within our control also play an important role in shaping health and well being. As your clients learn more about these facts, lifelong learning and healthy behaviour are within their reach.

Myth 4: *The horse is out of the barn.*

It is natural to be pessimistic about changing behaviour if people believe “it’s just too late” to do any good. Yet we now understand that adopting healthy lifestyle behaviours can provide a payoff at any age. For example, after a person quits smoking, human lung function begins to approach normal after only a few years, even for those who quit after middle age. But opportunities for change are not limited to health behaviour. It is also entirely possible to make positive changes in saving and spending patterns later in life.

Myth 5: *The elderly don’t pull their own weight.*

A stereotypical image of aging is Whistler’s mother, sitting on a rocking chair. The reality is quite different. More and more older people are attracted by what is called “*productive aging*”, whether by extending years or paid employment or by engaging in productive roles in their families and communities (Bass, 1995; Morrow-Howell, Hinterlong & Sherraden, 2001). If older people believe they have little to contribute, then they may overlook ways in which their expertise and life experience can be useful to others. As education levels rise and guaranteed pension income becomes more uncertain, we are likely to see more and more older people attracted to productive aging and continuing to work beyond what was previously the “normal” age of retirement.

- **List the Key Developmental Tasks Common in Later Life:**

Leaving traditional work:

In later life, new developmental tasks typically include leaving traditional work roles, perhaps for leisure or perhaps for new productive roles, such as volunteerism. The transition to retirement, whatever form it takes, requires complex decisions – for instance, when to start drawing on pension income or whether to move to a new part of the country.

Using leisure time as a source of meaning:

Old age is typically a time when the work role becomes less important and leisure take on more significance in life (Leitner & Leitner, 1996). We sometimes think of leisure as free time, which obviously becomes more available after retirement. But leisure can be defined as any activity enjoyed for its own sake, pursued as an end in itself. Some older people are unaccustomed to leisure, so when they leave the role of work, they may try to replace it with lots of activity. “I’m busier than ever”, is a

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statement sometimes heard from people who are retired (Ekerdt, 1986). Leisure may be an end in itself, but moments of leisure also have a developmental pattern that is rich with purpose. Leisure, in short, can be serious business.

Taking on caregiving:

Care giving of spouses and aging parents is often a task of later life. For example, clients might ask you, “Should I put my husband in a nursing home where he can receive better care for his Alzheimer’s? We promised each other we would never go to a nursing home.” Or, “How can I find reliable professionals to take care of my mother while I go to work?” Such questions don’t have easy answers, but professional guidance can be vital in such situations.

Care giving decisions today also present complexities unknown to previous generations. It is no longer unusual to find a 60 or 70 year old client who has one or more living parents. Care giving presents enormous challenges for persons of any age, but especially for multigenerational families, with four or even five generations alive at the same time. As people today marry and have children at later ages, in the future it will no longer be unusual to see people who are approaching retirement while at the same time paying for college tuition or helping out adult children who face their own stresses as they enter their 20’s.

Facing chronic illness, disability, and death:

As people move into more advanced ages, the likelihood of chronic illness, disability, and death increases. Your clients may be faced with decisions about paying for expensive health care costs, including long-term care. They may be concerned with framing or reframing their wills. These decisions become increasingly intertwined with concerns about protecting assets and estate planning. For these reasons, retirement planning can never be approached in purely financial terms. Much more is at stake emotionally in such decisions.

Leaving a legacy:

A large developmental task of later life is what Erik Erikson called *generativity* – giving attention to one’s legacy for future generations (Erikson & Erikson, 1998; Kotre, 1999). Leaving a legacy is much more complex than financial planning alone. For example, along with a property will (for assets) and a living will (for health care decisions), some seniors are now drawing *ethical wills*, the systematic writing down or communicating one’s intangible legacy of values to children and family members (Baines, 2001). This process of life review, whether expressed verbally or in a written statement, can be an important and healing part of later life.

- **List the 4 Strategies toward Aging:**

Age Denial:

Prejudice and rejection of aging in our society is so widespread that it has been given a name of its’ own: ageism (Nelson, 2002). In light of that prejudice it is not surprising

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that there are many products on the market that make a promise to overcome aging, for example, so-called anti-aging medicine and cosmetic surgery. Because of the power of age denial, there will be clients who reject any kind of professional service or transaction if it means they have to identify themselves as old. This attitude can be a big problem. Fear and denial of aging can be paralyzing and lead to procrastination: “No, I’ve never written a will, but I’m planning to get to it one of these days.” Another big area of procrastination is any move to assisted living or a care facility. While people are even remotely capable of coping in their own home many will not even consider looking at assisted living or care facilities. As a PROFESSIONAL this can impact how receptive your clients are to your help in this area.

Age Adaptation:

While some people deny age, others approach it with acceptance. With advancing age, there are changes in the body, social life, and financial conditions that call for changes in behaviour. In other words, acceptance doesn’t necessarily mean being passive to whatever happens to come along. Adapting to new circumstances is a key strategy for successful aging (Dall, Ermini, Herrling, Meier-Ruge, & Stahelin, 1995).

But age adaptation is not easy. For instance, there are certain financial products – such as long term care insurance – that may be helpful but appear threatening and unfamiliar to clients. While most people have experience with car insurance or home owners insurance, very few know much about long term care insurance. Understanding a client’s motivation is a key to working with older clients. In the case of long term care insurance, the incentive for buying might be to avoid placing a burden on one’s children or to preserve estate assets. Still another more positive motive might be to maximize autonomy and choice in the future. A similar mix of motives appears in housing decisions. After children have left home or work obligations recede, people commonly begin to think about moving to a smaller house or renegotiating finances to draw down home equity. But they find themselves pulled in different directions: aging in place versus making an adaptive change. An age-adaptive product – such as a reverse mortgage – may arouse ambivalence for someone who has long had a goal of paying off the mortgage. An important role for a PROFESSIONAL is to help clients work through mixed motives as they adapt to age-related life changes. Some of the adaptations that can help a person age in place would be walk in tubs, grab bars in the bathroom, having paid help for assistance with activities of daily living and emergency alert devices.

Age Irrelevance:

In view of the power of ageism, we sometimes find that it’s best to downplay aging altogether. For example, there are dimensions of financial behaviour such as saving for the future that can be promoted in an age-irrelevant manner. David Wolfe has argued that marketers generally do better by positioning their products as “ageless” (Wolfe & Snyder, 2003). We know from studies of age identification that as wealth and socioeconomic levels rise, people are less and less inclined to relate to life options according to age. This fact has important implications for you as you help clients plan

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for the future. Even if a product is age-adaptive, we may do better by approaching the decision in terms of age irrelevance or ageless marketing. By ignoring any explicit link to chronological age we can sometimes bypass fear and avoidance in order to deal with a client's needs in a way that is approached independent of chronological age. For instance, if a recently retired 65 year old is looking for advice and overview of his pension and investment portfolio make it a project about creating a long term plan for providing income and not about retirement.

Age Affirmation:

We shouldn't overemphasize the negative aspects of age avoidance. After all, there are, in fact, many hopes for later life – such as travel in retirement or pension eligibility – that are both positive and explicitly linked to chronological age. Taken together all these hopes make up our dream for a good old age. The smart marketer understands the power of hopes and dreams, and they try to tap into that positive motivation. For example, the marketing appeals of Assisted Living or retirement communities often use terms like “The Cruise Ship That Never Sets Sail” or similar descriptions to emphasize the benefits of retirement living such as leisure time and the opportunity to fulfill long-cherished fantasies for the good life. You need to help clients identify goals that are age affirmative in order to motivate them to take steps now to plan for the future.

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Think about the following inter-related questions (look for and note these answers as the course progresses):

1. What population age group is currently the fastest growing segment in North America's population?

Seniors (age 65 and over) are the fastest growing segment in North America and the oldest Old (85+) is the fastest growing segment of the North American Senior Population.

2. What are some of the population trends for seniors in North America?

- In 2010 – 60% of boomers had a surviving parent
- In 2026 – 1 out of 5 Canadians will be a senior (65+)
- In 2051 – almost 2 million Canadians will be 85 or older – almost five times today's number

3. Why do you think these trends are significant and important in North America and what are the potential implications?

Additional Thought-Provoking Questions

1. Which of the following is not a common fear of seniors?

- A. Dependency
- B. Death – Survey research suggests that older people are actually less afraid of death than younger people
- C. Loss of Control
- D. Impoverishment

2. What are some of the population trends for seniors in North America?

- A. In twenty-two years (in 2036), it is projected that the regions with the highest proportion of seniors will be Newfoundland and Labrador*
- B. Those 85 and above comprise the fastest-growing age group in the United States.**
- C. The demographics will change in 50 years when twenty-five percent of Canadians will be over 65 years old.***
- D. Worldwide, Seniors are the fastest growing segment of the population.****
- E. All of the above.

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3. Why do you think these trends are significant and important, and what are the potential implications?
 - A. The need to increase services to accommodate seniors will be crucial in all provinces/states, especially those that face the largest growth.
 - B. With the increase in seniors, the workforce will decline.
 - C. Due to a shift in the market force, a shortage of labour is anticipated.
 - D. “This phenomenon is creating challenges for North Americans of all ages as they cope with Social Security, health care, housing, employment, and other national issues that are important to an aging population.”
(<http://seniorliving.about.com/od/lifetransitionsaging/a/seniorpop.htm>)



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Answer Guide to Review Questions:

Trends and Experience of Aging:

1. b
2. all of the above
3. all of the above