
Late Adulthood: Retirement and Options For Living

Overview

In terms of one's career path, late adulthood is the time when most people look forward to retirement. The optimal situation is the one where the individual has control over when and how one retires.

There are a wide variety of patterns which retirement can take. These patterns will differ according to one's gender, race, ethnicity and occupational level. How one spends one's retirement also varies and is affected by one's health, financial status, interests, lifestyle and family situation.

There are a number of predictors of how satisfied people are in their retirement. Also there are social adjustments that have to be made as one loses the social contacts from one's job. The husband-wife relationship also has to adjust to meet the new occupational status of one or both of the partners.

The number of options in terms of living arrangements available to retired people is greater today than ever, and they continue to increase. They run the gamut from living independently in one's home of many years to institutional or nursing home living. These and the options in between are examined.

Nursing home care and the adjustment to it are major issues for seniors who are faced with this situation. The loss in independence and a sense of personal control over one's life are major losses that must be dealt with for optimum adjustment to occur. Also there are numerous ways that nursing homes can be designed, staffed, and run that can help or exacerbate with these issues.

Questions to Consider

1. How does our culture view the retired adult? Has this view changed over time?
2. What do you expect to be doing in your retirement?
3. What options are available for things that retired people can do?
4. How is our society going to change as the number of retired people continues to increase as the baby boom generation ages?
5. Where and in what kind of setting do you want to live when you are retired?
6. Given that it's a fact that some people have to be in nursing homes, what in your mind would the ideal nursing home be like?

Vocabulary

Read these terms with their definitions before viewing the program.

NORC Literally, a naturally occurring retirement community where a building or neighborhood attract residents aged 60 or older.

Aging in Place Living in the place where one lived before old age occurred.

Home-Sharing Semi-independent living, in which non-relatives share a single-family dwelling that one of the parties owns.

Life-Care Communities A community for seniors which offers multiple levels of care from completely independent living to full-time nursing care.

ECHO Literally, elder cottage housing opportunity in which an independent-unit is added to a single-family home; also referred to as "mother-in-law apartment."

Congregate Living Private or government-subsidized rental apartment complexes or mobile home parks designed especially for older adults.

Instructional Objectives

When you have successfully completed this module, you will be able to:

1. Describe the various patterns that retirement can take.
2. Identify the factors related to life satisfaction and well-being during retirement.
3. Discuss the social adjustments that have to be made once one retires.
4. Describe how the husband-wife relationship can change once one or both partners retires.
5. Describe 12 options that seniors have for living arrangements.
6. Define locus of control and discuss how it relates to adjustment to a nursing home environment.
7. Describe what nursing homes can do to maximize the experience for seniors.

Self-Test

After studying the objectives and watching the video, take the self-test to check your progress.

Multiple Choice: Select the phrase which best completes each statement.

1. The majority of retirees leave the work force because of
 a. failing health.
 b. job loss due to company downsizing.
 c. age discrimination.
 d. personal choice.
2. Most older adults, if given the choice, would choose to retire
 a. due to a mandatory retirement policy.
 b. gradually.
 c. early.
 d. due to a downsizing.
3. Much of the volunteer work undertaken by the elderly is
 a. highly prestigious.
 b. focused on the problem of young adults.
 c. informal.
 d. unsatisfying.

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4. One of the most important factors contributing to life satisfaction for older adults appears to be
- a. contact with friends.
 - b. contact with younger family members.
 - c. the number of new experiences to which they are exposed.
 - d. continuity in the daily routine.
5. Lower-income, lower-status workers are more likely to
- a. retire as soon as they can afford it.
 - b. report less satisfaction in retirement.
 - c. have more health and financial difficulties than their white-collar counterparts.
 - d. all of the above are true.
6. During retirement, the husband-wife relationship
- a. becomes strained due to the increased time spent together.
 - b. always improves due to the increase in companionship.
 - c. necessitates a re-adjustment of their roles and responsibilities due to the changes in their daily routines.
 - d. None of the above is true.
7. According to gerontologists, the most ideal housing option for seniors is
- a. living in a NORC.
 - b. aging in place.
 - c. home-sharing.
 - d. assisted living.
8. A community that offers an environment in which all the residents are of retirement age or older and need various levels of care is called a(n)
- a. NORC.
 - b. adult day-care facility.
 - c. ECHO.
 - d. life-care community.
9. A facility in which elderly individuals receive care only during the day but spend nights and weekends in their own homes is called a(n)
- a. skilled-nursing facility.
 - b. elderly foster home.
 - c. adult day-care facility.
 - d. life-care community.
10. Residents of a nursing home are most likely to remain mentally alert and physically healthy if they
- a. are freed from all responsibility for their own care.
 - b. are encouraged to be independent.
 - c. can be isolated from the problems of others.
 - d. can avoid stress.
11. A problem that is typical in many nursing homes, even those that may be well-intentioned, is that the staff gives insufficient attention to
- a. the psychological needs of the residents.
 - b. following doctors' orders.
 - c. the physical maintenance of the facilities.
 - d. maintaining the health of the residents.
12. After Marge broke her hip, she needed full-time nursing care. She believes that she no longer has control over her environment and develops an indifference to daily living.
- a. selective optimization.
 - b. institutionalism.
 - c. life review.
 - d. dementia.