Growing Old in a New Age

Work, Retirement, and Economic Status

1 01:00:04:19  Annenberg Media

2 01:00:08:03  §

3 01:00:22:07  I THINK PEOPLE RETIRE TOO EARLY.

4 01:00:24:22  IT’S RIDICULOUS TO HAVE RETIRED WHEN I DID.

5 01:00:27:23  WE STILL HAVE A LOT TO CONTRIBUTE.

6 01:00:30:18  IF WE DO NOT PREPARE NOW FINANCIALLY, EMOTIONALLY, ECONOMICALLY, AND SOCALLY FOR THE AGING OF AMERICA, IT WILL BE THE SINGLE GREATEST FACTOR IN BRINGING US TO ECONOMIC AND SOCIAL RUIN.

7 01:00:45:10  THERE’S SOME SENIOR CITIZENS THAT SURVIVE ONLY ON SOCIAL SECURITY.

8 01:00:49:25  I FEEL SORRY FOR THEM.

9 01:00:51:27  IT’S REALLY ROUGH ON THEM, YOU KNOW.

10 01:00:54:26  IT’S REALLY ROUGH.

11 01:00:57:03  GROWING LIFE EXPECTANCY EQUALS MORE YEARS IN RETIREMENT FOR MOST PEOPLE, A TIME WHEN ADEQUATE INCOME, ENJOYABLE LEISURE ACTIVITIES, AND FOR SOME, EMPLOYMENT OPPORTUNITIES ARE DESIRED. WORK, RETIREMENT, AND ECONOMIC STATUS NOW AND IN THE 21st CENTURY, NEXT ON... WORK AND PRODUCTIVITY DO NOT CEASE AS WE GET OLDER. MOST OLDER ADULTS WANT TO CONTINUE CONTRIBUTING PRODUCTIVELY TO THE WORLD AROUND THEM. WHETHER IT’S THROUGH UNPAID VOLUNTEER WORK, SERVICE TO FAMILY MEMBERS, SERIOUS CREATIVE ENDEAVORS, OR PAID EMPLOYMENT, THE WORK OF OLDER PEOPLE CONtributes SIGNIFICANTLY TO SOCIETY. IN DOLLAR AMOUNTS, IT’S ESTIMATED CONSERVATIVELY THAT OVER $4 BILLION IN SERVICES ARE
CONTRIBUTED TO SOCIETY BY THE VOLUNTEER EFFORTS OF ABOUT 5 MILLION OLDER ADULTS EVERY YEAR. FAYE CRUSE HAS FILLED A NUMBER OF VOLUNTEER ROLES. I AM NOT REALLY A GOOD CLUB WOMAN.

12 01:01:56:02 I BELONG TO A COUPLE OF CLUBS, BUT, UH... I STILL FIND THAT...

13 01:02:03:15 MY THING IS PRODUCTION.

14 01:02:06:02 I LIKE TO SEE WHAT I'VE DONE.

15 01:02:09:06 I LIKE TO KNOW I'VE BEEN HELPING SOMEONE ELSE.

16 01:02:13:03 I THINK PROBABLY THAT COMES FROM THE OLD NURSE’S ATTITUDE.

17 01:02:18:01 I BLAME THAT ON A LOT OF THINGS I DO.

18 01:02:23:07 SERVICE TO FAMILY MEMBERS ALSO PROVIDES WORK FOR OLDER ADULTS. WE CAME BACK TO HAWAII BECAUSE MY SON-IN-LAW WANTED US.

19 01:02:34:01 HE STARTED A BONSAI NURSERY.

20 01:02:36:02 SO THAT'S THE REASON WHY HE WANTED HELP.

21 01:02:39:01 WE MOVED BACK TO HAWAII.

22 01:02:41:08 WE HELPED HIM BUILD UP THIS PLACE, AND I USED TO WORK WITH MY DAUGHTER.

23 01:02:47:17 AND MY HUSBAND, HE'S A PIPE FITTER, SO HE HELPED THEM PUT IN THE PIPES IN THE NURSERY.

24 01:02:57:18 AND I WORKED TO THE AGE -- I WAS AGE 62, AND THAT'S WHEN I RETIRED.

25 01:03:05:29 BUT EVEN THOUGH I'M RETIRED, EVERY NOW AND THEN WHEN THEY NEED HELP, I GO HELP THEM.

26 01:03:13:02 SOME PEOPLE PREFER PAID EMPLOYMENT, PART- OR FULL-TIME, AS THEY GROW OLDER. THE TREND FOR PART-TIME WORK IS GROWING, ESPECIALLY AMONG WOMEN WHO JOINED THE WORK FORCE IN INCREASING NUMBERS DURING THE LAST 20 YEARS. I CALL MYSELF SEMIRETIRED, AND I'M HAVING A GREAT
TIME.

27 01:03:33:01 I'M WORKING PART-TIME.

28 01:03:34:18 IT GIVES ME THE FLEXIBILITY TO DO THINGS THAT I ENJOY DOING.

29 01:03:40:17 I DON'T WANT TO BE TIED DOWN TO A 9-TO-5 JOB AT THIS TIME IN MY LIFE.

30 01:03:48:03 I HAVE MANY INTERESTS AND MANY HOBBIES, AND I'M JUST ENJOYING MYSELF JUST DOING THE THINGS THAT I ENJOY.


32 01:04:06:17 I REALLY GET A KICK OUT OF HIM BECAUSE I THINK THAT'S ONE OF THE REASONS THAT HE DOESN'T WANT TO RETIRE.

33 01:04:15:17 I SAY, "WHAT WOULD YOU DO IF YOU DIDN'T HAVE THIS MONEY?" EVERY NIGHT WHEN HE COMES HOME, HE HAS TO MAKE HIS DEPOSIT.

34 01:04:26:03 HE JUST ENJOYS STACKING UP ALL THE DIMES AND THE NICKELS AND THE BILLS.

35 01:04:31:18 I SAID, "WHAT WILL YOU DO WHEN YOU RETIRE?" "I'LL PROBABLY GET A JOB IN A BANK." EMPLOYMENT TRENDS FOR OLDER ADULTS HAVE CHANGED DRAMATICALLY IN THE 20th CENTURY, WITH EARLIER AND EARLIER RETIREMENT PATTERNS REDUCING THE PERCENTAGE OF OLDER ADULTS IN THE WORK FORCE. FACTORS CREATING THIS CHANGE INCLUDED THE ESTABLISHMENT OF SOCIAL SECURITY BENEFITS AND THE PROSPEROUS POST-WORLD-WAR-II ECONOMY WITH ITS GENEROUS PENSION PROGRAMS AND POSTRETIREMENT HEALTH COVERAGE. ELDER WORK FORCE PARTICIPATION VARIES AROUND THE WORLD. IN EUROPE, WHERE SOCIAL INSURANCE BENEFITS ARE GENEROUS, LESS THAN 5% OF MEN ARE EMPLOYED. HOWEVER, 40% WORK IN JAPAN, WHERE HIRING OF OLDER WORKERS IS SUBSIDIZED BY THE GOVERNMENT. IN DEVELOPING COUNTRIES, WHERE OLDER PEOPLE MUST WORK FOR ECONOMIC NECESSITY, RATES ARE HIGHER FOR MEN -- 60%.
RATES FOR WOMEN ARE LOWER THAN MEN IN ALL COUNTRIES. TODAY IN THE UNITED STATES, ABOUT 70% OF MEN AND 50% OF WOMEN AGE 55-64 ARE IN THE WORK FORCE. OVER AGE 65, THE NUMBERS ARE REDUCED TO ABOUT 17% OF MEN AND 8% OF WOMEN. THESE NUMBERS HIDE THE FACT THAT OVER HALF OF RETIRED PEOPLE REJOIN THE WORK FORCE WITHIN FOUR YEARS, MOVING BETWEEN FULL, PARTIAL, AND NONRETIREMENT. OLDER WORKERS TEND TO BE IN GOOD HEALTH, AND MANY ARE ENGAGED IN PROFESSIONAL WORK OR ARE SELF-EMPLOYED. NANCY RICE ENJOYS HER BUSINESS -- A BED AND BREAKFAST. IN THIS BUSINESS, YOU HAVE TO LIKE THREE THINGS -- HOME, FOOD, AND PEOPLE.

36  01:06:14:26   I LIKE THEM ALL.

37  01:06:16:11   PUT THEM ALL TOGETHER, AND, UH...AND THAT'S WHAT I ENJOY.

38  01:06:21:17   NANCY IS ALSO IN CONTROL OF HER WORK SCHEDULE. HOW DO YOU GET AWAY?

39  01:06:28:28   NOT TAKE ANY RESERVATIONS AND CLOSE THE DOOR.

40  01:06:31:27   SEE, THAT'S THE BEAUTY OF WORKING FOR YOURSELF.

41  01:06:34:19   OLDER ADULTS ENJOY THE SOCIAL AND INTELLECTUAL STIMULATION AND THE SATISFACTION OF CONTINUED PRODUCTIVITY IN WORKING. SOMETIMES THEY FIND UNEXPECTED BENEFITS AS WELL. JANE POTTER'S EMPLOYMENT IN MENTAL HEALTH OUTREACH WORK WITH THE ELDERLY HAD SURPRISING BENEFITS FOR HER AFTER THE SUDDEN LOSS OF HER HUSBAND CAL. THE TIME COMES WHEN YOU'RE ALONE AND THERE'S NOBODY THERE, AND I FOUND MYSELF CRYING A LOT, AND ONE OF OUR DAUGHTERS CAME IN AND SAID, "YOU SAY ABOUT HOW WONDERFUL "THE PEOPLE ARE THAT YOU WORK WITH."

42  01:07:10:17   WHY DON'T YOU GO BACK TO WORK?" AND SO I DID.

43  01:07:15:04   I CAN'T TELL YOU HOW SUPPORTIVE THE PEOPLE IN THIS AGENCY ARE, AND PARTICULARLY THE PEOPLE IN THE ELDERLY SERVICES UNIT.
44 01:07:24:09 THEY'RE SO UNDERSTANDING AND SO CARING.

45 01:07:26:24 AND I BET IT WAS ABOUT SIX MONTHS BEFORE I DID ANY REAL ORIGINAL WORK AGAIN.

46 01:07:32:24 I JUST DID THE WORK THAT HAD TO BE DONE BY ROTE.

47 01:07:37:25 PEOPLE WERE JUST WONDERFUL.

48 01:07:40:19 MANY OLDER ADULTS WORK FOR ANOTHER REASON - ECONOMIC NECESSITY. LONG LIVES ON A LIMITED INCOME, NEW CORPORATE LIMITS ON PENSION AND HEALTH BENEFITS, AND RISING COSTS OF HOUSING, FOOD, AND MEDICAL CARE FORCE MANY ELDERS TO CONTINUE WORKING. JIM TATE IS A TOUR GUIDE. I DO NOT RECEIVE A PENSION FROM ANY COMPANY I WORKED FOR.

49 01:08:03:16 THE LAST ONE I THOUGHT I WOULD, BUT THEY GOT INTO FINANCIAL TROUBLE, SO THAT DISAPPEARED.

50 01:08:10:01 IT SEEMS THAT MOST RETIRED PEOPLE HAVE SOME -- SOME OTHER SOURCE OF ADDED INCOME.

51 01:08:15:18 WE WOULDN'T STARVE WITHOUT IT, BUT IT WOULD CHANGE OUR LIFE STYLE.

52 01:08:21:02 FOR MANY WHO CONTINUE WORKING AS THEY AGE, LEAVING THE WORK FORCE HAS NEVER BEEN A CHOICE. WHEN WE LOOK AT SOME OF THE DIFFERENT GROUPS, CROSS-CULTURAL AND ETHNIC GROUPS, RETIREMENT HAS NEVER BEEN AN OPTION.

53 01:08:35:17 MOST OF THE PEOPLE, FOR EXAMPLE, FROM THE HISPANIC COMMUNITY OR FROM THE BLACK COMMUNITY, HAVE WORKED UNTIL THEY JUST CANNOT WORK ANY LONGER.

54 01:08:47:22 THERE ARE APPROXIMATELY 3 MILLION BLACK PEOPLE IN THIS COUNTRY WHO ARE 65 YEARS OF AGE AND OVER.

55 01:08:56:02 30, ABOUT 31% ARE IN AT THE POVERTY LEVEL.

56 01:09:01:17 THAT'S OVERALL.

57 01:09:02:28 WHEN YOU APPLY A TEST OF 125% OF POVERTY, YOU
GET THE OVERWHELMING MAJORITY OF THE BLACK OLDER PEOPLE IN THIS COUNTRY.

58 01:09:13:11 SO YOU'RE TALKING ABOUT A GROUP THAT IS PRIMARILY ECONOMICALLY DISADVANTAGED, ECONOMICALLY DEPRIVED.

59 01:09:20:01 AND THIS IS A RESULT OF, IN MANY CASES, A LACK OF GOOD EDUCATION, A LACK OF PREVIOUS TRAINING, AND THINGS OF THAT SORT.

60 01:09:30:16 AND SO THIS IS WHY EMPLOYMENT IS SO IMPORTANT FOR THIS DEPRIVED GROUP.

61 01:09:36:27 SOME PEOPLE EMPLOYED AS MAIDS, GARDENERS, OR PERSONAL AIDES NEVER LEARNED ABOUT SOCIAL SECURITY, AND THEIR EMPLOYERS NEVER CONTRIBUTED FOR THEM. FLORENCE AUSTIN SUPPORTED HERSELF WITH JOBS AS A CAREGIVER DURING HER ADULT LIFE. AT AGE 65, SHE LEARNED ABOUT SOCIAL SECURITY AND BEGAN CONTRIBUTING FOR THE FIRST TIME IN HER LIFE TO ENSURE A RETIREMENT INCOME. I DIDN'T KNOW ENOUGH TO JOIN IT.

62 01:10:02:17 HAD I BEEN PAYING EVERYTHING I MADE -- IF I'D BEEN PAYING INTO SOCIAL SECURITY, IT WOULD HAVE BEEN BEAUTIFUL.

63 01:10:10:18 BUT I DIDN'T.

64 01:10:12:17 I WENT TO FIND OUT WHAT I HAD TO DO AND HOW MANY QUARTERS I HAD TO WORK.

65 01:10:19:16 THAT'S WHAT I DID.

66 01:10:21:02 I THINK ABOUT 15 YEARS I WOULD SAY I WORKED.

67 01:10:25:02 I DIDN'T KEEP TRACK, BUT I THINK SO MANY QUARTERS I HAD TO WORK.

68 01:10:30:17 I WORKED UP TO 79.

69 01:10:32:16 SOME ELDERS WHO KEEP WORKING FOR ECONOMIC NECESSITY ARE NOT ABLE TO DO SO BECAUSE THEIR JOBS REQUIRE PHYSICALLY DEMANDING LABOR DIFFICULT FOR OLDER PEOPLE. THE RESULT OF INABILITY TO WORK IS OFTEN POVERTY. MARTA
SOTOMAYOR SEES THIS IN THE HISPANIC ELDERLY COMMUNITY. WE CONCENTRATE PRIMARILY ON THE VERY POOR ELDERLY, LATINO ELDERLY, THAT HAVE A VERY UNIQUE KIND OF AN EXPERIENCE.

70 01:10:59:13 ILLITERACY RATES ARE VERY HIGH.

71 01:11:02:18 WE ALREADY SAID EDUCATIONAL LEVELS ARE VERY, VERY LOW, WHICH MEANS THAT THEY HAVE ACCESS TO THE VERY MENIAL KINDS OF EMPLOYMENT, WHERE THERE IS HARDLY ANY PENSIONS, RETIREMENT PENSIONS.

72 01:11:14:28 THERE IS NO HEALTH COVERAGE.

73 01:11:16:29 PRACTICALLY MANY OF THEM ARE NOT COVERED BY SOCIAL SECURITY.

74 01:11:21:11 SO WHEN THEY GET TO BE 55 AND 65, NOT ONLY ARE THEY QUITE BATTERED BECAUSE OF THE EMPLOYMENT THAT THEY'VE BEEN DOING, BUT ALSO THEY HAVE LIMITED RESOURCES TO SURVIVE.

75 01:11:33:15 WHEN YOU'RE TALKING ABOUT ACCESS TO EMPLOYMENT, YOU'RE TALKING ABOUT LIFE CHANCES IN OUR SOCIETY BECAUSE WE DON'T HAVE MEDICAL CARE FOR EVERYBODY OR ADEQUATE STANDARD OF LIVING FOR EVERYBODY.

76 01:11:45:15 WE ONLY HAVE IT FOR PEOPLE WHO ARE EMPLOYED.

77 01:11:49:00 BECAUSE EMPLOYMENT IS SLANTED IN THE DIRECTION OF WHITE MALES AND IS DENIED TO A LOT OF PEOPLE WHO ARE FEMALE AND MINORITIES, THEN YOU HAVE THE SITUATION OF AGING AFFECTING THESE DIFFERENT CATEGORIES OF PEOPLE IN VERY DIFFERENT WAYS.

78 01:12:04:22 THE NATIONAL CAUCUS ON BLACK AGING, OR NCBA, HAS DEVELOPED PROGRAMS TO TRAIN AND PLACE LOW-INCOME ELDERS IN JOBS. WE IMPLEMENT THE SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM UNDER TITLE 5 OF THE OLDER AMERICANS ACT, WHICH IS FOR LOW-INCOME INDIVIDUALS WHO DO PUBLIC SERVICE WORK AT NOT-FOR-PROFITS.

79 01:12:27:19 WE ALSO OPERATE PROGRAMS THAT ARE FUNDED BY THE ENVIRONMENTAL PROTECTION AGENCY, OF
WHERE WE HAVE SENIORS RANGING FROM LOW-INCOME INDIVIDUALS TO SCIENTISTS WHO ARE CONTINUING TO DO WORK.

80 01:12:42:03 THE THIRD EMPLOYMENT ACTIVITY THAT WE HAVE IS WHERE WE TRAIN LOW-INCOME SENIORS TO BE MANAGERS AND MAINTENANCE PEOPLE IN HOUSING PROJECTS FOR THE ELDERLY.

81 01:12:53:27 A CORPORATE LEADER IN EMPLOYING OLDER WORKERS IS THE MCDONALD’S CORPORATION, WHICH DESIGNED A SPECIAL PROGRAM CALLED McMASTERS. THIS PARTNERSHIP BETWEEN MCDONALD’S AND A CONTRACTING GOVERNMENTAL AGENCY, SUCH AS A STATE DEPARTMENT OF AGING, PROVIDES TRAINING AND PLACEMENT FOR PEOPLE 55 AND OLDER. THEY BRING WITH THEM LOYALTY, DEDICATION, A SENSE OF HUMOR, THAT SENSE OF MATURITY.

82 01:13:18:03 AND BY ROUNDING OUT THE MANAGEMENT -- THE MCDONALD’S TEAM WITH TEEN-AGERS, WORKING MOMS, AND THE MATURE WORKER, WE FOUND THAT IT HELPS RUN OUR STORES BETTER.

83 01:13:28:26 THE FUTURE OF LATER-LIFE EMPLOYMENT MAY BE DIFFERENT FROM THE PAST. THE CHANGING ECONOMY MAY BE A FACTOR. WITH THE PROBLEM OF THE RECESSION AND THE INCREASED DEFICIT IN THE UNITED STATES, I THINK THERE WILL BE A SIGNIFICANT TREND TOWARD REDUCTION IN PENSION BENEFITS, AND AS A RESULT, MORE OLDER PEOPLE HAVING TO EITHER GO BACK TO WORK, NOT BY CHOICE, BUT BY NECESSITY, FINANCIAL NECESSITY, OR PEOPLE WHO HAD PLANNED TO RETIRE AT 60 OR 65 WILL HAVE TO STEP BACK FROM THAT DECISION AND CONTINUE TO WORK WELL INTO THEIR 70s.

84 01:14:05:15 POPULATION CHANGES MAY ALSO AFFECT EMPLOYMENT PRACTICES. DUE TO DECREASING BIRTH RATES AFTER THE POSTWAR BABY BOOM, FEWER YOUNGER WORKERS ARE AVAILABLE TO FILL JOBS. AS THE SUPPLY DIMINISHES, EMPLOYERS MUST PAY HIGHER SALARIES TO ATTRACT YOUNGER WORKERS. AS SALARIES OF YOUNGER WORKERS APPROACH THOSE OF OLDER WORKERS, THE
RETENTION AND HIRING OF ELDERS MAY BE MORE ATTRACTIVE TO EMPLOYERS. GOVERNMENT INCENTIVES TO CONTINUE WORKING RELATE TO CONCERNS THAT THE SHRINKING LABOR FORCE OF YOUNG PEOPLE WILL NOT BE ABLE TO SUPPORT THE GROWING NUMBERS OF OLDER PEOPLE IN RETIREMENT. THE RAISING OF THE ELIGIBLE AGE FOR SOCIAL SECURITY BENEFITS TO 67 BY THE YEAR 2022, THE REDUCING OF BENEFITS FOR EARLY RETIREMENT, AND THE SUCCESSIVE LIFTING OF LIMITS ON ALLOWABLE EARNINGS BY OLDER WORKERS MAY AFFECT DECISIONS TO WORK. OTHER CHANGES AFFECTING THE WORK FORCE OF ELDERS IN THE FUTURE INCLUDE LONGER LIFE, BETTER HEALTH, AND THE INCREASING DESIRE OF PEOPLE TO REMAIN ACTIVE LONGER. WELL, THE MAJOR THING THAT I SEE OCCURRING IS THAT PEOPLE LIVE LONGER.

AND, YOU KNOW, IT'S LIKE, WE GOT SOME PEOPLE IN OUR SENIOR EMPLOYMENT PROGRAM TODAY THAT ARE IN THEIR 90s.

I WOULD PREDICT, 25 YEARS FROM NOW, YOU'RE GOING TO SEE SOMEBODY 125 YEARS OF AGE STILL WORKING IN THE SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM AT SOME SENIOR CENTER.

WE'RE GOING TO HAVE TO FIND WAYS TO COMPLEMENT AND SUPPORT PEOPLE FOR LONGER PERIODS THAN WE HAVE IN THE PAST.

THE WORST THING THAT WE WANT IS SOMEONE DEPENDENT FROM THE TIME THEY WERE 65 UNTIL THEY'RE 125.

BUT TO RETAIN ELDERS OR ATTRACT THEM BACK INTO THE WORK FORCE, JOBS MAY NEED TO CHANGE. AS PEOPLE PASS MIDDLE AGE, THERE'S A GROWING INCOMPATIBILITY BETWEEN THE DEVELOPMENT OF THE PERSON, THE HUMAN DEVELOPMENT OF THE PERSON, AND THE BUREAUCRATIC JOB DESCRIPTION.

AND PEOPLE THEN WONDER WHY PEOPLE ARE RETIRING IN DROVES FROM BUREAUCRATIC JOBS.
BIG MYSTERY.

I DON'T UNDERSTAND WHY IT'S SUCH A BIG MYSTERY.

I THINK IT'S OBVIOUS.

BUREAUCRATIC JOBS DON'T ALLOW FOR PERSONALIZATION, AND HUMAN BEINGS CANNOT TOLERATE DEPERSONALIZED LIFE.

IF YOU ASK RETIRED PEOPLE WHAT CONDITIONS YOU WOULD NEED TO LURE THEM BACK INTO THE WORK FORCE, YOU FIND OUT THAT IT HAS TO BE AN IDYLLIC JOB.

IT HAS TO BE PART-TIME WITH REAL RESPONSIBILITY.

IT HAS TO BE A PROJECT JOB WITH A BEGINNING, MIDDLE, AND END.

"NONE OF THIS REPETITIOUS STUFF FOR ME."

THE ENVIRONMENTAL PROTECTION AGENCY HAS BEEN A LEADER IN CREATING A RANGE OF EMPLOYMENT OPPORTUNITIES FOR OLDER WORKERS. ONE OF THE MAJOR THINGS THAT THEY'RE DOING IS IN TERMS OF THE WHOLE SUPER FUND PROGRAM WHERE SENIORS GO OUT TO COMMUNITIES TO HELP EDUCATE COMMUNITY GROUPS AS TO WHAT THEY CAN DO TO BE CERTAIN THAT TOXIC WASTE SITES ARE IDENTIFIED AND CLEANED UP, AND THINGS OF THAT SORT.

ANOTHER KIND OF ACTIVITY IS GOING OUT TO SCHOOLS IN TERMS OF EDUCATING YOUNGER PEOPLE ABOUT THINGS THEY CAN DO TO IMPROVE OUR ENVIRONMENT.

ORDINARILY, THIS KIND OF SKILL WOULD BE LOST TO SOCIETY.

HERE WAS AN EFFORT ON THE EPA's PART TO TRY TO FIND PART-TIME EMPLOYMENT TO KEEP THAT INDIVIDUAL SHARING THAT KNOW-HOW AND THAT KNOWLEDGE WITH SOCIETY.

OLDER WORKERS SEEKING JOBS ARE LESS
SUCCESSFUL THAN YOUNGER UNEMPLOYED PEOPLE. THEY REMAIN UNEMPLOYED LONGER WHILE LOOKING FOR A JOB, FIND ONLY LOW-PAYING JOBS, AND OFTEN BECOME DISCOURAGED AND ABANDON THE JOB SEARCH. ALTHOUGH THEIR JOB-SEARCH SKILLS MAY BE RUSTY AND THEIR SKILLS LESS TECHNICAL THAN NEEDED TODAY, AGE DISCRIMINATION IN THE WORKPLACE IS A FACTOR KEEPING OLDER ADULTS OUT OF THE WORK FORCE. AGE DISCRIMINATION CONTINUES, EVEN THOUGH LEGISLATION TO PROTECT OLDER WORKERS WAS ENACTED IN 1967 WITH THE AGE DISCRIMINATION IN EMPLOYMENT ACT AND IN 1986 WITH THE ELIMINATION OF MANDATORY RETIREMENT IN MOST WORK SETTINGS. AGEISM IS A NEGATIVE ATTITUDE TOWARD AGING OR OLDER PEOPLE, AND LIKE ALL PREJUDICES, AGEISM IS NOT NECESSARILY RATIONAL.

104 01:18:52:16 IT'S A PRESUMPTION THAT AGING CAUSES PEOPLE TO BE LESS CAPABLE, THAT IT CAUSES PEOPLE TO HAVE LESS TO CONTRIBUTE, TO BE LESS ATTRACTIVE IN ONE WAY OR ANOTHER.

105 01:19:05:02 HOW THAT PLAYS OUT IN THE WORKPLACE IS THAT OLDER PEOPLE ARE PRESUMED TO BE LESS PRODUCTIVE, LESS CREATIVE, LESS MOTIVATED COMPARED TO OTHER KINDS OF WORKERS.

106 01:19:16:07 NOW, THAT ISN'T CORRECT, BUT THAT'S WHAT PEOPLE ASSUME.

107 01:19:19:15 HOW COULD YOU HAVE A SITUATION WHERE THE ACTUAL OBJECTIVE OUTPUT INDICATES AN INCREASE WITH AGE IN PRODUCTIVE DELIVERY, AND THE MANAGERS SEE IT COMPLETELY 180 DEGREES OPPOSITE?

108 01:19:32:07 THE ONLY EXPLANATION THAT YOU COULD COME UP WITH FOR THAT IS THAT MANAGERS ARE MAKING UP THEIR MIND IN THE ABSENCE OF INFORMATION.

109 01:19:41:18 THEY HAVE A PREJUDICE ABOUT THAT PARTICULAR ISSUE.

110 01:19:44:21 THE MOST COMMON THING THAT MANAGERS DO THAT MAKE LIFE REALLY TOUGH FOR OLDER WORKERS IS THEY DON'T GIVE THEM ANY
PERFORMANCE FEEDBACK.

111 01:19:55:02 THEY ASSUME YOUNGER PEOPLE ARE INTERESTED IN THEIR PERFORMANCE, THEY WANT TO IMPROVE THEIR PERFORMANCE.

112 01:20:01:02 THEY GIVE THEM FEEDBACK SO THAT THEY CAN IMPROVE PERFORMANCE.

113 01:20:05:02 MANAGERS TEND TO ASSUME THAT OLDER WORKERS ARE RIGID, NOT VERY LIKELY TO CHANGE.

114 01:20:10:17 THEY'RE NOT INTERESTED IN LEARNING.

115 01:20:12:18 THEY'RE NOT MOTIVATED TO DO A GOOD JOB, SO THEY DON'T BOTHER TO GIVE THEM FEEDBACK THAT WOULD BE NECESSARY TO IMPROVE THEIR PERFORMANCE.

116 01:20:21:01 THEN THEIR PERFORMANCE DOESN'T IMPROVE, AND THE MANAGER THEN ATTRIBUTES THAT TO AGE.

117 01:20:26:03 IT'S A VERY INTERESTING SELF-FULFILLING PROPHECY GOING ON.

118 01:20:29:19 THE FALSE BELIEFS ABOUT OLDER WORKERS IMPED THE JOB SEARCH. ROBERT OKURA RELATES HIS EXPERIENCE IN LOOKING FOR A JOB. IT STARTED GETTING TO ME. I'D NEVER GET CALLS, AND IF I RETURNED CALL AND SAY I HAD APPLIED, HAVE YOU FILLED THE POSITION?

119 01:20:47:17 WELL, FIRST OF ALL, "YOU'RE OVERQUALIFIED," WHICH TO ME -- IT'S GOTTEN TO THE POINT I CAN'T STAND THAT WORD WHEN PEOPLE SAY, "YOU'RE OVERQUALIFIED." BUT THEN I KEPT LOOKING AND LOOKING.

120 01:21:01:13 IT'S GETTING VERY DISCOURAGING.

121 01:21:03:18 WHEN I FIRST STARTED, I DIDN'T THINK ABOUT IT, BUT AS TIME PASSED, I'M GOING "UH-OH." SO IN A WAY, WHEN I SEE OTHER PEOPLE, AND THEY THINK, "UH-OH, THIS GUY IS TOO OLD." YOU KNOW, AND IT KIND OF MAKES YOUR EGO JUST WHOO!

122 01:21:27:17 BUT THEN... YOU GOT TO FACE IT.
AT TIMES, OLDER WOMEN SUFFER STRONGER AGE DISCRIMINATION THAN MEN. MILDRED TUTTLE EXPERIENCED BOTH AGE AND SEX DISCRIMINATION AS SHE PREPARED TO ENTER THE JOB MARKET. I WENT TO COLLEGE WHEN MY DAUGHTERS DID, AND, UH...I HAD FOUR YEARS OF PSYCHOLOGY, AND THEN I WANTED TO GO INTO CLINICAL PSYCHOLOGY.

I WAS GRADUATED WITH HONORS, BUT THEY SAID TO ME, "MRS. TUTTLE, DON'T EVEN APPLY "BECAUSE YOU'RE MARRIED, YOU'RE A WOMAN, AND WE HAVE ONLY SO MANY SPOTS, AND YOU WILL NOT BE ACCEPTED." SO THAT WAS ANOTHER THING THAT CONTRIBUTED TO MY FEMINISM BECAUSE I FELT THAT THAT WAS REAL DISCRIMINATION.

AGE DISCRIMINATION CAN START EARLY. OWL, THE OLDER WOMEN'S LEAGUE, CONDUCTED A STUDY WHICH INVESTIGATED THIS IN CALIFORNIA. THEY DISCOVERED IN THE COURSE OF DOING THIS PROJECT THAT THEY HAD TO LOWER THE AGE TO 35 BECAUSE THIS WAS SILICON VALLEY, WHERE WE HAVE SO MANY OF OUR COMPUTER INDUSTRY.

UNFORTUNATELY, AT THAT AGE, WOMEN WERE BEING PERCEIVED AS BEING OVER THE HILL.

CHANGES IN THE ECONOMY ALSO AFFECT HIRING PRACTICES. THERE TENDS TO BE A DIFFERENCE IN THE WAY PEOPLE REACT TO ELDERS, DEPENDING ON WHAT THE SOCIAL AND ECONOMIC CONTEXT OF THE TIMES MIGHT BE.

WHEN TIMES ARE HARD, WHEN, IN FACT, THERE'S A HIGH UNEMPLOYMENT RATE, THEN DON'T COME TO ME ABOUT OLDER-ADULT EMPLOYMENT.

WHEN TIMES ARE FLOURISHING AND THERE'S A LOT OF MONEY, WE WANT THE ELDERLY IN THE WORK FORCE.

THAT'S THE MESSAGE WE'RE GIVEN, WHETHER THEY'RE ACTUALLY HIRED OR NOT.

AS A SOCIETY, WE REALLY NEED TO LOOK AT HOW OUR PERCEPTIONS OF ELDERS AND YOUNG PEOPLE ARE SHAPED BY THOSE SOCIOECONOMIC KINDS OF QUESTIONS, DIMENSIONS, IF YOU WILL.
THE DEMAND FOR FULL-TIME WORKERS HAS ALSO KEPT OLDER PEOPLE OUT OF JOBS. A LOT OF SENIORS WHO DON'T WANT OR DON'T NEED FULL-TIME EMPLOYMENT.

THEY ONLY NEED HALF-TIME EMPLOYMENT, OR THEY ONLY NEED 1/4-TIME EMPLOYMENT.

WE'RE STRONG BELIEVERS THAT THERE SHOULD NOT -- PEOPLE SHOULD NOT BE PUSHED OUT WHEN THEY'RE 65 YEARS OF AGE, THAT THEY SHOULD BE ABLE TO CONTINUE WORKING IN TERMS OF SOME KIND OF CAPACITY.

THE OUTLOOK FOR OLDER ADULTS AS WE APPROACH THE 21st CENTURY IS CHANGING. AWARENESS OF AGE DISCRIMINATION IS GROWING. TO A CERTAIN EXTENT, THIS SOCIETY WILLY-NILLY HAS SAID THAT ONCE YOU HIT, LET'S SAY 65, THEN IT'S TIME FOR YOU TO GET OUT OF THE WORK FORCE.

YOU'VE CONTRIBUTED WHAT YOU HAD TO DO, AND, YOU KNOW, GET LOST.

WE'RE BEGINNING TO REALIZE THERE'S EXPERIENCE AND WISDOM IN THE 65 YEARS AND OLDER.

SOME CORPORATIONS HAVE TAKEN THE LEAD IN TRAINING, RETAINING, AND HIRING OLDER WORKERS. DAYS INNS OF AMERICA TRAINED OLDER PEOPLE TO USE A COMPLICATED COMPUTER SOFTWARE PACKAGE IN BOOKING RESERVATIONS IN THEIR HOTEL ROOMS. THEY FOUND THAT... SO THAT THAT EXTRA TIME THAT THE OLDER PEOPLE WERE TAKING TO PROCESS EACH CALL WAS ACTUALLY PRODUCTIVE IN THE SENSE THAT THEY WERE ASKING QUESTIONS OF THE CLIENT TO SEE IF DAYS INN COULD MEET THEIR NEED.

THEY FOUND THAT OLDER EMPLOYEES STAYED WITH DAYS INN LONGER THAN YOUNGER EMPLOYEES.

THEY GOT A LONGER RETURN ON THE TRAINING INVESTMENT OF THOSE OLDER EMPLOYEES THAN THEY DID OF YOUNGER EMPLOYEES.

TRAVELERS INSURANCE DEVELOPED A POOL OF RETIREES WHO COULD BE CALLED UPON FOR
TEMPORARY EMPLOYMENT. The bottom line there was that in one year, Travelers Insurance saved nearly a million dollars in just the agency fees and taxes that they had to pay for temporary employment.

142 01:25:41:17 The other thing that was interesting was that they tended to get more out of temporary employees from the retirement pool than they were able to get from employees coming from agency pools.

143 01:25:55:03 The Travelers temporary employees already knew the organization.

144 01:25:58:02 They knew where things were, who the people were.

145 01:26:01:17 They didn't have to go through that extensive period of being unfamiliar with the organization.

146 01:26:07:14 Because the U.S. economy is shifting from agriculture and heavy industry to information and service industries, training may become more widely available for older adults. Midlife and older workers are projected to become a larger part of the work force over the next decade. We believe that seniors can be trained for new careers.

147 01:26:30:12 We run what we call a New Careers Training Program.

148 01:26:34:26 And the interesting part about that -- one of our prize students that went through the program was an 87-year-old man who had been in real estate but was trained to be a housing manager.

149 01:26:49:12 He got his first job as a housing manager, and later on, he got a promotion at 87.

150 01:26:56:13 We strongly believe that you're never too old to learn or to participate.

151 01:27:01:21 Remaining in the work force is not for everybody. In fact, with the availability of
PENSIONS, HEALTH CARE, AND SOCIAL SECURITY, RETIREMENT HAS BECOME AN INSTITUTION DURING THE 20th CENTURY IN ALL MAJOR INDUSTRIALIZED COUNTRIES OF THE WORLD. BUT THINGS MAY BE CHANGING. THE TRENDS IN RETIREMENT SINCE 1960 ARE VERY INTERESTING, BUT YOU HAVE TO LOOK AT THEM SEPARATELY FOR MEN AND FOR WOMEN.

FOR MEN, THERE’S BEEN A DRAMATIC, I WOULD SAY, DECLINE IN WORKING AT OLDER AGES.

ONE COULD ALMOST CALL IT AN EPIDEMIC OF EARLY RETIREMENT, WHEREAS FOR WOMEN, THEY HAVE RELATIVELY LOW RATES OF LABOR FORCE PARTICIPATION AT OLDER AGES IN THE 1960s.

BUT THE RATES FOR WOMEN HAVE BEEN STEADILY INCREASING.

THERE ARE SOME WHO NOW THINK THAT THE -- THIS TREND TOWARD EARLY RETIREMENT HAS REACHED BOTTOM, IS GOING TO EDGE UP WITH THE RETIREMENT AGE INCREASING.

ALTHOUGH EARLY RETIREMENT MAY BE SLOWING, MOST MEN AND WOMEN RETIRE BY AGE 65. ATTITUDES TOWARD RETIREMENT VARY. I FOUND IT VERY HARD TO CONTEMPLATE RETIREMENT BECAUSE I WAS ENJOYING MY JOB SO MUCH.

I WAS WITH THE FOREIGN AIDE PROGRAM, WORKING BOTH ABROAD AND IN WASHINGTON AND DEALING WITH ECONOMIC POLICY ISSUES IN DIFFERENT CONTEXTS, AND I -- IT WAS A WONDERFUL JOB.

I ENJOYED IT, AND I COULDN'T IMAGINE WHAT I WOULD DO TO ENTERTAIN MYSELF AND KEEP BUSY ONCE I RETIRED.

I WAS GLAD TO RETIRE.

I ENJOYED BEING FREER TO TRAVEL, WHICH IS VERY IMPORTANT, AND, UM, IT ALSO MEANT THAT I HAD MORE TIME TO PAY TO PAINTING, WHICH IS ONE OF MY HOBBIES AND, UH, TO TAKE CARE OF PERSONAL MATTERS THAT WHEN I WAS WORKING I DIDN'T HAVE TIME TO TAKE CARE OF.
I don't really feel that I retired, because I've been busier than ever.

That's the way it happens with a lot of older adults, but I've become more heavily involved in the community.

I retired when I was 64, and my life really changed because I was in quite a demanding job.

The rhythm of your life changes.

At first, it was a shock, but I found I could relax.

If I started a book, I could sit down and finish it.

That was really amazing.

I think people are retiring too early.

It's ridiculous that I retired when I did.

We have lots to contribute.

I resent people coming up and saying to me, "How do you like being retired?" It's very condescending, in a way, and I immediately say, "I'm not retired." "Well, I thought you retired from the university." "I did, but I didn't retire." And one of the things we have to look at now is that when we do leave a career like being a professor in a university -- and this was mandatory.

I'm 70, and this was mandatory.

6 months after you're 70 in Georgia, you have to retire if you are a tenured professor.

If I'd been a clerk, I could have stayed, but I had to retire, and I'm glad now.

At the time, I resented this.

Let's see. I retired from teaching early, but I
THINK FOR A WOMAN, RETIREMENT IS KIND OF A MOOT THING.

PHYSICALLY, YOU KNOW, THE TASKS ARE THERE, AND YOU DO THE TASKS, AND YOU AND YOUR HUSBAND'S RETIREMENT ARE NOT THE SAME.

STUDIES SHOW THE ATTITUDES OF MINORITIES ABOUT RETIREMENT MAY DIFFER. WHEN WE ASKED, "WHAT'S THE BEST THING ABOUT GROWING OLD?"

WHAT DO YOU LIKE MOST ABOUT BEING RETIRED?" THERE WE FOUND SOME INTERESTING DIFFERENCES.

THE NUMBER ONE THING THAT THE WHITES MENTIONED WAS OPPORTUNITY TO TRAVEL, IN OTHER WORDS, ENGAGE IN LEISURE PURSUITS.

THE NUMBER ONE RESPONSE OF OUR BLACK POPULATION -- "WHAT DO YOU LIKE MOST ABOUT BEING THE AGE YOU ARE?" NUMBER ONE WAS HAVING SURVIVED TO THIS AGE.

THEY WERE VERY PROUD OF BEING SURVIVORS.

AFTER A LIFETIME, MANY OF THEM, OF DISCRIMINATION, PREJUDICE, LOW-PAYING JOBS, DIFFICULTY WITH HEALTH, THEY WERE THE SURVIVORS.

THEY WERE PROUD.

MOST PEOPLE RETIRE FULLY, GIVEN ADEQUATE FINANCIAL RESOURCES. HOWEVER, SOME RETIRE IN STAGES THROUGH PART-TIME OR FLEXTIME WORK. THERE REALLY WASN'T A GREAT TRANSITION, EXCEPT THE TRANSITION WOULD BE WHEN YOU LEAVE A JOB THAT'S EIGHT HOURS A DAY.

DOING THIS, I WORK EIGHT HOURS A DAY, MAYBE SIX.

I DON'T HAVE TO WORK IF I DON'T WANT TO.

IF I WANT TO WORK THREE DAYS A WEEK, I CAN.

THERE ARE TIMES I TAKE OFF THREE OR FOUR DAYS.

SERIAL RETIREMENT MAY OCCUR WHEN OLDER
ADULTS STRIKE OUT FOR SECOND AND THIRD CAREERS DURING THEIR LIFETIME. BARBARA PAYNE STARTED A CONSULTING BUSINESS. AND I DON'T INTEND TO DIE OF BOREDOM OR BORE OTHER PEOPLE TO DEATH.

I WANT TO BE INVOLVED AND KEEP MY MIND ACTIVE AND MY SOCIAL SKILLS HONED.

ASIDE FROM AGE, THE TIMING OF RETIREMENT IS DETERMINED BY HEALTH FACTORS, FINANCIAL CONSIDERATIONS, SATISFACTION WITH THE JOB, AND FAMILY PLANS. A SUCCESSFUL RETIREMENT REQUIRES PLANNING, YET FEW PLANNING PROGRAMS ARE AVAILABLE. PROGRAMS IN GOVERNMENT AND LARGER FIRMS ARE ESTIMATED TO INCLUDE ONLY 10% OF THE WORK FORCE, LARGELY WHITE MALES. THESE PROGRAMS FOCUS ON FINANCIAL AND HEALTH CARE ISSUES, IGNORING IMPORTANT LEISURE, SPIRITUAL, AND EMOTIONAL FACTORS. EVEN THOSE WHO KNOW BETTER ARE SOMETIMES CAUGHT OFF GUARD. I DIDN'T MAKE A LOT OF PLANS, WHICH IS TERRIBLE FOR A GERONTOLOGIST.

I MADE FINANCIAL AND SOCIAL PLANS, IN THAT I HAVE A LOT OF SUPPORT IN THOSE TWO AREAS.

I HAD A BUCKETFUL OF SKILLS AND EXPERIENCES, BUT I DIDN'T KNOW HOW I WANTED TO REARRANGE THOSE YET.

WE HAVE TOLD MEN, PARTICULARLY IN THEIR EMPLOYMENT SETTINGS, THAT IT'S IMPORTANT FOR THEM TO THINK ABOUT WHAT THEIR RETIREMENT BENEFITS WILL BE.

WOMEN ARE ONLY NOW BEGINNING TO REALIZE THAT THEY, TOO, NEED TO PLAN FOR THEIR FUTURES.

IT'S EXTREMELY IMPORTANT TO LOOK AT THE MULTIDIMENSIONAL NATURE OF PLANNING FOR ONE'S FUTURE.

THE SIMPLEST THING THAT ONE COULD DO IS PLAN ONE'S FINANCIAL FUTURE.

THAT'S CONCRETE.
WHAT WE TEND TO OVERLOOK ARE SOME OF THE OTHER THINGS THAT FIGURE INTO THE QUALITY OF OUR LIVES.

ONE NEEDS TO PLAN ONE'S SOCIAL FUTURE.

I TELL PEOPLE THEY REALLY NEED TO MAKE FRIENDS WITH YOUNGER PEOPLE.

IF YOU PLAN TO GO THROUGH LIFE WITH OLD FRIENDS, YOU MAY NOT HAVE A LOT AROUND YOU.

PEOPLE NEED TO PLAN WHO THEY WILL LIVE WITH.

CAN THEY AFFORD THEIR ACCOMMODATIONS?

THEY NEED TO PLAN PHYSICAL HEALTH, THEIR MENTAL HEALTH, THE QUALITY OF THEIR LIFE.

I THINK SPIRITUALITY IS EXTREMELY IMPORTANT.

RETIREMENT IS A PROCESS OF GRADUAL ADJUSTMENT OVER TIME. THE IDEA THAT RETIREMENT CAUSES ILL HEALTH AND DEATH IS A MYTH. THOSE WHO DIE AFTER RETIREMENT WERE PROBABLY ILL WHEN THE DECISION TO LEAVE WORK WAS MADE. HEALTH MAY IMPROVE IF WORKERS HAVE LEFT STRESSFUL, PHYSICALLY DEMANDING, OR UNSAFE WORK ENVIRONMENTS. MOST RETIREES ADJUST WELL. I ADJUSTED TO RETIREMENT QUITE EASILY.

I DO A LOT MORE THINGS IN THE COMMUNITY THAN I COULD DO WHILE I WAS WORKING.

I TAKE A SLOWER PACE, BUT I FILL MY DAYS WITH THINGS I ALWAYS LIKED DOING.

PEOPLE WHO HAVE POOR HEALTH, NEGATIVE ATTITUDES TOWARD RETIREMENT, DIFFICULTY WITH CHANGE, FEW INTERESTS, OR ARE WORKAHOLICS TEND TO ADJUST POORLY TO RETIREMENT. RETIREMENT MAY ALSO AFFECT MARITAL RELATIONSHIPS. ONE OF THE BIG ADJUSTMENTS I HAD TO RETIREMENT -- I LOOKED FORWARD TO IT AND LOVED HAVING ROGER AROUND, BUT I HAD ENJOYED HAVING TIME TO MYSELF.
MY MOTHER-IN-LAW USED TO REFER TO IT AS INVITING MY SOUL, AND I LIKED THAT TIME.

WHEN HE FIRST RETIRED, I SEEMED TO HAVE NO TIME THAT I CALLED MY TIME.

THEN IT JUST WORKED OUT AND FELL INTO A WONDERFUL PATTERN.

I LIKE TO GET UP AT 5:00 EVERY DAY TO EITHER WRITE OR READ OR SEW OR ANYTHING CREATIVE THAT I'D LIKE TO DO.

HE SLEEPS UNTIL 7:30 OR 8:00, SO THAT WAS WHEN I HAD TIME TO INVITE MY SOUL.

OF COURSE, MY DOMAIN IS DOWN IN THE BASEMENT.

THE MUSIC ROOM IS THERE AND THE DARKROOM AND WOOD SHOP.

I ESCAPE DOWN THERE, AND, UH, WE ENCOURAGE THAT, BOTH OF US, I THINK.

WE'RE COMPLETELY INDEPENDENT, YET WE LOVE TO DO THINGS TOGETHER.

WE DON'T FEEL WE HAVE TO.

AS MEN AND WOMEN GROW OLDER, THEIR STRICT ADHERENCE TO WHAT A WOMAN SHOULD DO AND WHAT A MAN SHOULD DO -- WHAT WE REFER TO AS GENDER EXPECTATIONS -- BEGINS TO LOOSEN UP.

THAT'S POSITIVE IN SOME REGARDS.

THE OTHER SIDE, AND THERE'S ALWAYS ANOTHER SIDE, IS THAT THE MORE EGALITARIAN A RELATIONSHIP IS, THE MORE NEGOTIATION IS REQUIRED TO WORKING OUT CONFLICT.

IF MY HUSBAND ALWAYS KNOWS I COOK MEALS AND I KNOW HE'S THE BREADWINNER, WE DON'T REALLY HAVE TO NEGOTIATE THAT.

IF WE SWITCH ROLES, EVERYTHING HAS TO BE NEGOTIATED.
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227 01:37:44:16 THAT CAN BE STRESSFUL.

228 01:37:46:02 PERHAPS WHAT WOULD BE HELPFUL TO OLDER ADULTS, AND WE RECOMMEND THIS CERTAINLY, IS TO LEARN MORE ABOUT YOUR OWN AGING PROCESS.

229 01:37:55:03 IF THIS IS A NORMAL DEVELOPMENTAL STAGE, THEN PREPARE FOR IT AND REALIZE THERE WILL BE A SHIFT, AND LET'S TALK ABOUT IT.

230 01:38:04:15 LEISURE ROLES ARE ALSO AN IMPORTANT PART OF RETIREMENT YEARS. ARISTOTLE SPOKE OF THE NECESSITY OF SLEEP, AND EAT, AND WORKING, PLAYING, AND LEISURE, AND HE DISTINGUISHED PLAYING AND LEISURE.

231 01:38:20:17 WE OFTEN THINK LEISURE IS GOING DOWN TO PLAY GOLF SOMEPLACE.

232 01:38:25:16 I LOVE TO PLAY GOLF.

233 01:38:27:14 LEISURE REALLY IS MORE THAN THAT.

234 01:38:30:03 LEISURE IS THE OPPORTUNITY TO BE QUIET AND TO LET THOUGHTS HAPPEN AND LET CONVERSATION HAPPEN AND LET SOMETHING BE CREATED OUT OF THIS THAT I NEVER KNEW WOULD BE THERE OFTEN IN CONJUNCTION WITH ANOTHER PERSON.

235 01:38:45:03 THE WONSONS FIND SPECIAL PLEASURE IN GETTING AWAY IN THEIR RV. WE ALWAYS TAKE THINGS THAT WE LIKE TO DO.

236 01:38:53:02 WE HAVE CRIBBAGE.

237 01:38:54:17 WE LIKE TO PLAY CRIBBAGE, AND WE ALWAYS TAKE A BOOK THAT WE'RE READING.

238 01:39:00:05 WE DON'T READ ALOUD AS A GENERAL RULE, BUT WE HAVE BOOKS.

239 01:39:04:18 I LIKE TO WRITE AND SEW.

240 01:39:07:03 I ALWAYS TAKE SEWING.

241 01:39:08:18 SO, IT'S JUST SO RESTFUL FOR ME.

242 01:39:11:17 MY FRIENDS WONDER, "WHY DON'T YOU JUST SIT?"
TO ME, RELAXING IS DOING ALL THOSE THINGS.

THEY DON'T UNDERSTAND.

OF COURSE, I HAVE TO FIND A NOOK FOR MY HORN, AND INVARiABLY I'LL FIND SOMEbody IN THE CAMPGROUND THAT'LL PLAY A PIANO IN THE REC HALL OR SOMETHING LIKE THAT.

ONE TIME IN PENNSYLVANIA, WE WALKED IN THE WOODS, AND WE SAW A WATERFALL, AND ROG SAT ON A BENCH AND PLAYED.

WELL, IT WAS A GLEN, THE WATERFALL COMING DOWN.

I SAID, "THE SOUND EFFECTS OUGHT TO BE GREAT." I GOT MY HORN.

EVERYBODY THOUGHT, "WHO'S THIS CRAZY GUY WITH THE SAXOPHONE?" WE SOON HAD A CROWD.

IT WAS THE SOUND, AND IT WAS MORE FUN.

I WRITE POETRY AFTER A FASHION, AND I PLAY ORGAN AFTER A FASHION.

IT'S FOR THE AMAZEMENT OF MY FRIENDS AND MAYBE THEIR AMUSEMENT, I'M NOT SURE.

BUT, UH, IT IS A GOOD WAY TO RELAX.

ALTHOUGH THE RANGE OF LEISURE PURSUITS IS ENORMOUS, TIME WITH FAMILY BRINGS SPECIAL JOY TO RETIREMENT YEARS. THE OTHER THING IS THAT I HAVE TIME FOR MY GRANDCHILDREN, WHICH I HAVE THREE THAT LIVE IN BALTIMORE.

I'M GLAD THAT I DON'T HAVE THE RESTRICTIONS LIKE A FULL-TIME JOB SO I CAN TAKE THEM AND HAVE THEM OVER.

I'VE JOINED THE AQUARIUM, AND I'VE JOINED THE ZOO, AND I'VE JOINED THE SCIENCE CENTER.

I GO OUT WHEN THEY BICYCLE IN THE PARK.

I'LL WALK, AND THEY'LL BICYCLE, AND IT'S JUST
GREAT.

258 01:40:55:03 I ENJOY THAT PART OF BEING OLDER.

259 01:40:57:27 THEY'RE THE AGE WHERE THEY STILL LOOK UP TO ME.

260 01:41:01:27 THEY WON'T WHEN THEY'RE TEEN-AGERS.

261 01:41:04:12 IT'S MUCH NICER THAN BEING A MOTHER, I THINK.

262 01:41:07:27 AS THE POPULATION OF OLDER ADULTS INCREASES, THE ECONOMIC STATUS OF OLDER CITIZENS IS OF VITAL IMPORTANCE TO INDIVIDUALS, FAMILIES, AND SOCIETY. WE'RE ALL IN THIS TOGETHER.

263 01:41:19:18 WHAT'S HAPPENING IS A BURGEONING POPULATION OF AGING ELDERLY WITH A DIMINISHING GROUP OF THOSE IN THEIR BEST EARNING YEARS ABLE TO PROVIDE BOTH SOCIAL SECURITY FUNDS, ALL OF WHICH ARE BEING DECIMATED BY THE CURRENT DEFICIT, AND ABLE TO PROVIDE THE ACTUAL COSTS OF LONG-TERM CARE FOR THOSE PEOPLE WHO NO LONGER HAVE THAT KIND OF INCOME, NO LONGER HAVE THEIR EARNING YEARS BEFORE THEM, IN FACT, HAVE A GOOD MANY YEARS BEHIND THEM.

264 01:41:52:02 SO IN A VERY REAL SENSE, IT'S A SOCIETYWIDE QUESTION.

265 01:41:57:03 THOSE MOST AT IMMEDIATE RISK IN THE SENSE OF THOSE MOST VULNERABLE ARE AGING ELDERLY AND FEMALE.

266 01:42:05:02 IT IS ALMOST AT THE POINT OF BEING A ROUTINE CONFESSIONAL, THAT HAVING SAID IT, WE CAN IGNORE IT.


268 01:42:37:16 BASED ON 1990 CENSUS DATA, OLDER PEOPLE HAVE SUBSTANTIALLY LOWER MEDIAN CASH INCOMES THAN THOSE UNDER 65. HOWEVER, THE ECONOMIC
STATUS OF THE ELDERLY IS MORE VARIED THAN ANY OTHER AGE GROUP. WHILE SOME PEOPLE HAVE SUBSTANTIAL RESOURCES, OTHERS HAVE PRACTICALLY NONE. IN FACT, THE INCOME OF THOSE LIVING ALONE OR WITH UNRELATED INDIVIDUALS IS THE LOWEST IN ADULT SOCIETY. SEVERE POCKETS OF POVERTY EXIST AMONG INNER CITY AND RURAL DWELLERS, OLDER WOMEN, ETHNIC MINORITIES, THOSE OVER 85, AND THOSE WITH LITTLE EDUCATION. AMONG THOSE HARDEST HIT BY POVERTY ARE WOMEN WHO LIVE ALONE, INCLUDING 60% OF AFRICAN AMERICAN WOMEN WHO LIVE ALONE. THERE ARE HISTORICAL REASONS WHY ALL WOMEN ARE AT RISK. HISTORICALLY, WOMEN WERE REALLY CONSIDERED AS CHATTEL.

269 01:43:27:16 THEY DID NOT HAVE THE SAME RIGHTS AS MEN.

270 01:43:31:02 THEY DID NOT HAVE THE SAME OPPORTUNITIES IN TERMS OF ACCESS TO THE JOB MARKET.

271 01:43:37:18 THEIR UNPAID WORK WAS NEVER RECOGNIZED, AND THE POLICIES THAT EVOLVED AROUND WORK AND DIVISION OF LABOR SET UP A SYSTEM WHERE WOMEN CONTINUED TO BE DEPENDENT ON THEIR HUSBANDS FOR PENSIONS AND OTHER KINDS OF BENEFITS.

272 01:43:58:09 WOMEN DID NOT HAVE ACCESS TO THESE ON THEIR OWN.

273 01:44:02:12 FOR THIS PARTICULAR GENERATION OF WOMEN, THE ELDERLY AND THE VERY ELDERLY DON’T HAVE ACCESS TO THE KINDS OF RESOURCES THAT WOULD PULL THEM OUT OF THE POVERTY SITUATION.

274 01:44:15:02 THE OTHER PROBLEM I THINK IS THIS WHOLE ISSUE OF GENDER DISCRIMINATION IN THE WORKPLACE, AND WE KNOW THAT WOMEN ARE STILL NOT MAKING THE SAME AS MEN IN COMPARABLE POSITIONS, AND THAT TRANSLATES INTO A DIFFERENT FINANCIAL STATUS UPON RETIREMENT IN TERMS NOT ONLY OF EARNINGS ACCRUED BUT ALSO THE BENEFITS, BOTH SOCIAL SECURITY BENEFITS AND PRIVATE PENSION BENEFITS, TO WHICH WOMEN FREQUENTLY HAVE NO ACCESS TO AT ALL.
THE THIRD ISSUE I THINK IS THE CAREGIVING ISSUE.

THEY'RE IN AND OUT OF THE LABOR FORCE WHEN CARING FOR A CHILD.

NOW WE KNOW CAREGIVING CONTINUES THROUGH THE LIFE SPAN.

THEY CONTINUE TO GO IN AND OUT OF THE LABOR FORCE, LOSING THE EARNING POWER ASSOCIATED WITH THE TIME THEY WOULD HAVE BEEN IN THE LABOR FORCE.

CONSEQUENTLY, THIS HAS IMPLICATIONS FOR THE AMOUNT OF RESOURCES THAT ARE AVAILABLE TO THEM UPON RETIREMENT.

THE FOURTH ISSUE I THINK THAT'S REALLY SIGNIFICANT IS THE FACT THAT WOMEN HAVE LONGER LIFE EXPECTANCIES.

THEM TEND TO BE WIDOWED AND HAVE MULTIPLE CHRONIC CONDITIONS.

THESE FACTORS CONVERGE TO HAVE AN INFLUENCE ON THE FINANCIAL STATUS OF ELDERLY WOMEN.

WOMEN ON AVERAGE HAVE ABOUT 2/3 THE SOCIAL SECURITY BENEFIT OF MEN AND ABOUT 2/3 THE PENSION BENEFITS OF MEN, BUT TO ADD TO THE PROBLEM THAT ONLY ONE IN FIVE WOMEN RECEIVES ANY PENSION BENEFIT AT THIS POINT.

OLDER AND YOUNGER GROUPS ARE DIFFICULT TO COMPARE BECAUSE DIFFERENT POVERTY LINES ARE DRAWN FOR EACH GROUP. THE MEASUREMENT OF POVERTY FOR OLDER PEOPLE IS BELOW THAT FOR YOUNGER ADULTS.

WHEN IT WAS FIRST ESTABLISHED, IT WAS ASSUMED BY THOSE WHO ESTABLISHED IT THAT OLDER PEOPLE ATE LESS, DIDN'T NEED AS MUCH NUTRITION.

WE KNOW THAT'S NOT TRUE.

THAT IS REALLY A MYTH ABOUT WHAT OLDER PEOPLE REQUIRE.
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Furthermore, because this was based on a food budget, it did not recognize the greater expenses that older people had for healthcare, and this is an expense that exceeds the cost for healthcare for younger couples, younger adults, and as a result, it's very difficult to live on the income or the standard at which it was deemed would be...livable.

We do need to change that poverty level measurement for all people.

It's outdated.

We especially need to update it for older people.

Based on those below and near the poverty line, about 20% of younger and 27% of older citizens live in poverty. During the last 20 years, median incomes for older and younger people have risen, yet pockets of poverty have increased among children and remain significant among older adults. Roughly 20%-30% of our population live in poverty. The primary income source for older adults is social security, followed by assets such as investments, pensions, and earnings from employment. Most older people receive Medicare or Medicaid to help pay medical expenses. I'm glad the government have social security.

Otherwise it'd be very rough for anyone.

Of course, we have our pensions also, and that will help, too, but social security helps a lot, and Medicare also, but then, I don't know.

With this inflation now, it's kind of rough, though, because medically speaking, medicine is so high now.

So, the prices of the medicine used to be not so expensive.
NOW IT'S SO EXPENSIVE.

THERE'S SOME SENIOR CITIZENS THAT SURVIVE ONLY ON SOCIAL SECURITY.

I FEEL SORRY FOR THEM.

IT'S REALLY ROUGH ON THEM, YOU KNOW.

IT'S REALLY ROUGH.

SOCIAL SECURITY WAS ESTABLISHED IN 1935 AS AN EARNINGS-RELATED OLD-AGE PENSION SYSTEM. IT WAS NEVER INTENDED TO BE THE SOLE MEANS OF ECONOMIC PROTECTION FOR OLDER PEOPLE. IT WAS TO PROVIDE A FLOOR OF PROTECTION. SOME 30% OF OLDER PEOPLE TODAY RELY ON SOCIAL SECURITY AS THEIR SOLE INCOME. EVEN WORSE, SOME OLDER WORKERS AREN'T ELIGIBLE FOR SOCIAL SECURITY BENEFITS. THERE ARE A LOT OF PEOPLE WHO, TO THIS DAY, ARE NOT ELIGIBLE FOR SOCIAL SECURITY.

THEY WERE DOMESTICS, DAY WORKERS, AGRICULTURE WORKERS, SO THEY DON'T GET SOCIAL SECURITY.

THE ONLY THING THEY CAN DEPEND UPON IS SSI.

TO ADDRESS THE NEEDS OF VERY-LOW-INCOME ELDERLY, ANOTHER FEDERAL ASSISTANCE PROGRAM WAS ESTABLISHED UNDER THE SOCIAL SECURITY ACT. THE SUPPLEMENTAL SECURITY INCOME, OR SSI, PROGRAM WAS DESIGNED TO HELP VERY POOR ELDERLY ACHIEVE A MINIMAL INCOME LEVEL. THERE ARE PEOPLE GETTING AS LITTLE AS $5.00 A MONTH SOCIAL SECURITY.

SO, IN THOSE CASES, SSI IS A SUPPLEMENT ON TOP OF THAT VERY SMALL AMOUNT OF SOCIAL SECURITY TO BRING THEM UP AT LEAST TO ABOUT 75% OF POVERTY.

THE SSI PROGRAM HAS COME UNDER CRITICISM FOR FAILING TO LIVE UP TO ITS PROMISE AS A BASIC NATIONAL INCOME MAINTENANCE SYSTEM. SSI WAS REALLY INTENDED TO BE A FLOOR OF INCOME FOR THE AGED, BLIND, AND DISABLED.
IT WAS A PROMISE THAT THIS COUNTRY WOULD KEEP THAT THOSE PEOPLE, THAT GROUP, THAT POPULATION, FROM FALLING BELOW POVERTY.

UNFORTUNATELY, WE'VE NEVER BEEN ABLE TO MEET THAT PROMISE, TO CARRY OUT THAT PROMISE.

SINCE 1974 WHEN IT WAS ENACTED, WE REALLY HAVE DONE VERY LITTLE TO UPGRADE THE PROGRAM, AND, AS A RESULT, PEOPLE WHO ARE IN THE PROGRAM HAVE FALLEN FARTHER BEHIND IN THEIR COST OF LIVING.

THE PROGRAM HAS GROWN TO BE MORE RIGID.

AS A RESULT OF THIS, AS WE ALL KNOW, THERE REALLY ARE FEWER AND FEWER PARTICIPANTS IN THE PROGRAM, AND THERE ARE MANY, MANY PEOPLE WHO ARE ELIGIBLE FOR SSI -- SUPPLEMENTAL SECURITY INCOME -- WHO DO NOT APPLY FOR IT.

NOW, THAT'S UNFORTUNATE.

SO WE REALLY WANT TO ENCOURAGE PEOPLE TO APPLY FOR IT, BUT WE ALSO MUST REFORM THE SYSTEM, AND SOME OF THOSE REFORMS INCLUDE INCREASING THE BENEFIT SO THAT NO PERSON -- NO AGED, BLIND, OR DISABLED PERSON -- HAS TO LIVE BELOW THE POVERTY LEVEL.

THAT'S A NATIONAL DISGRACE.

[SAMUEL SIMMONS] OUR GOAL IS TO BUILD A CONSTITUENCY FOR A FLOOR, AN INCOME FLOOR IN THIS COUNTRY WHERE NONE REALLY MEANINGFUL EXISTS TODAY, AND WE HAVE TARGETED CHURCH GROUPS, ORGANIZED CHURCH GROUPS, AS THE MAJOR GROUP THAT WE WOULD LIKE TO BE ABLE TO EDUCATE BECAUSE WHEN YOU MEET WITH A CHURCH GROUP AND SAY, "CAN YOU LIVE OFF $105 A WEEK?" AND YOU CARRY THEM THROUGH AN EXERCISE, AND WHEN THEY'VE PAID RENT AND OTHER THINGS, THEY REALIZE THERE'S NOTHING LEFT FROM MY $105 A WEEK.

SO WHAT WE'RE DOING IS TRYING TO CREATE A GREATER AWARENESS AND SENSITIVITY ON THE
PART OF AMERICAN PEOPLE THAT YOU CAN'T LIVE OFF $105.

318 01:52:21:22 CHANGES IN SOCIETY AND A SLOWING ECONOMY ARE AFFECTING RETIREMENT INCOMES. PRIVATE PENSIONS ARE IN DECLINE. RETIREES' HEALTH BENEFITS HAVE ALSO BEEN REDUCED, AN ADDED EXPENSE DIFFICULT TO PICK UP ON A FIXED INCOME. WE HAD A PROGRAM THAT COVERED EVERYTHING, EVEN THE 20% MEDICARE DOESN'T PAY.

319 01:52:42:03 THEY'LL APPROVE A CERTAIN AMOUNT AND PAY ALL BUT 20%.

320 01:52:46:02 BLUE CROSS AND BLUE SHIELD STEP IN.

321 01:52:49:02 BUT THEY DON'T DO THAT ANYMORE.

322 01:52:51:17 THEY DON'T PAY THE 20%, AND YOU HAVE A BIG DEDUCTIBLE BEFORE THEY'LL PAY PHYSICIANS' COSTS.

323 01:52:58:03 YOU'RE RESPONSIBLE FOR ALL THAT.

324 01:53:00:05 FOR US NOW, MAINLY ROUTINE VISITS, IT'S NOT VERY BIG, BUT AS I SAID, WITH THAT BY-PASS OPERATION IN EXCESS OF $25,000, WE'D HAVE HAD MORE TO PAY.

325 01:53:11:21 THE BOTTOM LINE IS RETIREMENT INCOME IS BECOMING A LOT MORE UNCERTAIN FOR PEOPLE.

326 01:53:17:03 I EXPECT THAT TREND WILL CONTINUE.

327 01:53:19:13 CHANGING BUSINESS PRACTICES MAKE THE NEGOTIATION OF NEW PENSION PLANS DIFFICULT. IN AN ERA OF STRONG ECONOMIC GROWTH AFTER WORLD WAR II, BIG BUSINESS AND LABOR UNIONS PLAYED AN IMPORTANT PART IN THE EXPANSION AND CENTRALIZATION OF PENSION COVERAGE. IN THE AFTERMATH OF AN ECONOMIC RECESSION, PENSION COVERAGE IS FRAGMENTED AND REDUCED. IN ADDITION, NEW EARLY RETIREMENT INCENTIVES TO MOVE OLDER, MORE HIGHLY PAID WORKERS OUT HAVE PROLIFERATED. THESE FACTORS COULD ALSO AFFECT RETIREMENT INCOMES. I THINK THAT THE ELITE IN THE WORK FORCE, THE TOP 20% PLUGGED INTO THE MULTINATIONAL CORPORATIONS AND GOVERNMENT JOBS AND SO FORTH WILL HAVE
ABOUT THE SAME KIND OF RETIREMENT ENTITLEMENTS THAT THEY HAVE NOW.

IF YOU LOOK AT THE VAST BULK OF THE MIDDLE CLASS, THEY'RE SQUEEZED OUT OF BENEFITS.

THAT'S A VERY IMPORTANT FUTURE FOR US TO PAY ATTENTION TO.

IT WILL DEPEND ON HOW PEOPLE ARE FEELING ABOUT RETIREMENT.

PEOPLE WON'T RETIRE IF IT MEANS POVERTY.

THERE WILL BE CONFLICT BETWEEN BIG-TIME ECONOMIC INTERESTS ON THE ONE HAND AND DEMOCRACY ON THE OTHER HAND.

IT'S GOING TO BE AN INTERESTING 20 YEARS TO LOOK AT HOW WE'LL EVOLVE THIS INSTITUTION CALLED RETIREMENT.

[GLASSE] STUDIES HAVE SHOWN THAT LOOKING DOWN THE ROAD 30 YEARS, WE FIND THAT THE POVERTY OF OLDER MEN AND OLDER COUPLES WILL LARGELY BE SOLVED BUT NOT THE PROBLEM OF POVERTY OF OLDER WOMEN.

THAT WILL CONTINUE ALMOST AT THE SAME LEVEL AS IT IS NOW.

SO WE'RE NOT SATISFIED WITH THAT, AND WE'VE GOT TO MAKE A CHANGE, BUT THE ONLY WAY TO CHANGE THAT IS TO CHANGE SYSTEMS -- THE SOCIAL SECURITY SYSTEMS, PENSION SYSTEMS, AND EMPLOYMENT SYSTEMS.

THAT'S WHAT WE NEED TO DO TOGETHER.

PEOPLE NEED TO BEAR IN MIND THEY MAY LIVE SOME 45 YEARS PAST THAT 55-YEAR-OF-AGE RETIREMENT.

FOR ANYONE TO IMAGINE LIVING FOR 45 YEARS ON THE SAME INCOME, I THINK, IS JUST ALMOST LUDICROUS.

AND SO, WHEN PEOPLE SAY TO ME, "YOU KNOW, THE ELDERLY, THEY'RE ALL GREEDY GEEZERS," I KIND OF
SHAKE MY HEAD AND SAY TO MYSELF THEY REALLY DON'T UNDERSTAND HOW ONE IS FORCED TO LIVE ON A FIXED INCOME WHILE THE REST OF THE WORLD IS JUST ESCALATING IN COSTS, YOU KNOW, 5% A YEAR.

341 01:55:55:18 I THINK THERE'S A NEW REALITY THAT WE'VE GOT TO COME TO GRIPS WITH.

342 01:56:01:02 IF OUR WORLD IS AGING, IF WE HAVE A LONGER LIFE SPAN TO CONTEND WITH, WE'VE GOT TO MAKE FUNDAMENTAL DECISIONS THAT PERMIT PEOPLE TO LIVE DECENT LIVES INSTEAD OF CONTINUING TO WORK FROM A FRAMEWORK THAT IS OBSOLETE.

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