

The Challenges of Later Life

CHAPTER EXPECTATIONS

While reading this chapter, you will:

- analyze changes in participation in the labour force, taking into consideration male and female participation rates, retirement, and the impact of work on socialization
- demonstrate an understanding of the effect of various aspects of social systems on individual development
- analyze current issues relating to intimate relationships
- summarize current research on the effects of divorce on child development and socialization
- demonstrate an understanding of the nature, prevalence, and consequences of elder abuse, and describe strategies and programs that would facilitate its prevention and remediation
- explain the impact on individual development and decision making of social changes and challenges and life events
- identify and respond to the theoretical viewpoints, the thesis, and the supporting arguments of materials found in a variety of secondary sources

KEY TERMS

bereavement
dependency
crisis
dependency ratio
dependency-free
expectancy
disengagement
theory
elder abuse
elder neglect
grieving process
social death
theory
theory of
intergenerational
transmission



The level of satisfaction that people have in their lives is affected by how they manage the various challenges that arise.

CHAPTER INTRODUCTION

This chapter will examine the changes and challenges of middle and later adult life. Current perceptions and opinions concerning the issues of unemployment and early retirement, remarriage, and elder abuse will be examined, and demographic trends will be used to determine the changes affecting dependency in old age. The normative events of dying, death, and bereavement will also be discussed. The impact of social systems and structures, economy, laws, religious beliefs, and social policy on individuals, couples, and families in later life will be considered from various theoretical perspectives.

They understood that this was a very special time for me. I had been given the gift of being with my father as he made his last journey. He had been there as I entered the world and I was able to be there as he left it. Truly the stuff of family. As my mother rested at home, I talked to my father, sang to him and, as the dawn began to break, I turned his face to the window so that we could share this one last beautiful sunrise. Father and daughter together for the last time. I said goodbye and I was ready.

My mother came and we left her alone with her love of over fifty years. My sisters and I drew close and held each other, knowing, without saying it, that

our small family was no longer. We were entering a new time in our lives. A family was passing. ■

Source: *Transition Magazine*. (2001, Spring). p. 10. Published by the Vanier Institute of the Family.

1. What point of view about death does Anne Mason present in this article?
2. What reasons does she suggest for the stage of anger?
3. What evidence does she present to suggest that others experience similar stages in coming to terms with someone else's death?
4. How might the death of a parent affect a son's or a daughter's identity?

The emotional pain that results from fear of the unknown, loss of time and opportunity, guilt for things done or not done, or doubt about thoughts and feelings is greater than the physical pain endured by those with a chronic terminal illness (Kramer & Kramer, 1993). Dr. Elisabeth Kübler-Ross made it her life's work to study the process of dying to learn how to support those who are dying. She identified five stages of death, which are experienced in order, if there is time:



Accepting the loss of a loved one is a long-term process of storing the times you shared together as memories before you are free to move on to new experiences alone.

1. Denial of the diagnosis and attempting to find a solution or another explanation.
2. Anger at the fact of death, which might be directed at anyone, including self, family, or health-care staff.
3. Bargaining, with promises to alter who they are and what they do, to change the diagnosis.
4. Depression, arising from the certainty of death, and the resignation that there is no hope.
5. Acceptance, indicating that the individual has come to terms with his or her fate and is ready to prepare for the end of life.

A dying person goes through these stages as they come to terms with their own fate. Family, friends, and those involved in the person's care must also recognize the stages in themselves so that they are ready to enable the dying person to talk about their thoughts and prepare to die (Kübler-Ross, 1969).

by Glennys Howarth, Department of Behavioural Sciences, University of Sydney

RESEARCH QUESTION

What are the attitudes on death and dying of individuals over the age of 75?

HYPOTHESIS

Once an older person has completed a life review, they are freed to live in the present.

METHOD

This study was part of a larger longitudinal study of the quality of life of persons over the age of 75 who were living in their own homes. The study was conducted in London, England, between 1991 and 1993. To investigate the attitudes concerning death and dying, two interviews were conducted using 72 subjects in 55 households. Since the questions were open-ended, the answers reflect the spontaneous thoughts of the subjects and might not be representative of all older persons. Fifty-five percent of participants spoke about death.

RESULTS

Individuals distinguished between death of self and death of others:

- Although individuals desire a “good” death characterized by speed and ease, they also prefer

to be able to prepare for death and have some sense of control. Those who were bereaved said that it is better for a dying person to know they are dying to be able to prepare for death.

- Older people view death as legitimate when they have completed their life goals.
- Considering funeral arrangements enables older people to prepare for death and control how others will remember them.
- Caring for a dying spouse is a natural extension of love and marriage, but it can be physically exhausting.
- Many subjects spoke of communicating with their late spouses in their minds.

CONCLUSIONS

Individuals vary in their attitudes toward death and dying for themselves and for others. If death is not “quick and easy,” there appears to be a need for some control of the experience of dying. The author suggests allowing people to know when they are dying. People can be helped in dying by others providing care and relief from pain so that they are able to prepare for death through communication with those they love. ■

Source: *Ageing and Society*, Vol. 18, Part 6, Nov. 1998, pp. 673–689. Adapted with the permission of Cambridge University Press.

When individuals die, they leave **bereaved** families and friends who must cope with their emotional loss and make adjustments so that they can continue their lives without the deceased person. The **grieving process** occurs in three distinct but overlapping phases over a period of several years.

1. In the *shock phase*, bereaved individuals experience periods of numbness and crying. Daily activities will be disrupted and are completed with little thought or pleasure. At this time, others might wish to increase their closeness, but the bereaved person might prefer time alone.



web connection

www.mcgrawhill.ca/links/families12

To learn about death and mourning in Canada, go to the web site above for *Individuals and Families in a Diverse Society* to see where to go next.



Health care professionals can be trained to look for signs of abuse or neglect so that steps can be taken to ensure the health and well-being of older people.

In elder abuse, the elders are abused and neglected by members of the family, friends, and employees of institutions (McPherson, 1990). Elder abuse, like child abuse, occurs in situations in which victims are powerless against the middle generation (Korbin, Anetzberger, & Eckert, 2001). Most older people are abused by someone with whom they live. Twenty-five percent of abuse occurs at home and 43 percent in institutions (Ward, 1994). Canadian men and women are equally likely to be abused by their offspring, but women were twice as likely as men to be abused by their spouses (Statistics Canada, 1999). However, adult children are less likely to

admit to slapping a parent than a spouse is, and the rate could be much higher (Korbin, Anetzberger, & Eckert, 2001). Sixty percent of family abusers were male, either sons or husbands. Abusers who work in institutions are more likely to be women because staff there is predominantly female (Ward, 1994).

Because elder abuse is either rare or underreported, it is difficult to explain why it occurs. Living with an elder requires a reinvestment of time and energy in a relationship that might have been distant. Often living arrangements result from a decline in the health and functioning of the older person, which will become increasingly troublesome (Korbin, Anetzberger, & Eckert, 2001). Several theoretical explanations have been suggested.

- From a social exchange perspective, caring for older seniors can be viewed as an unbalanced relationship (McPherson, 1990). Investment of time, money, and energy in parent care is seen as detrimental to an adult's own health and happiness. Difficult behaviours can be more stressful than actual physical tasks because there is no hope of the older person "growing out of it" (Korbin, Anetzberger, & Eckert, 2001).
- Symbolic interactionism suggests that individual perceptions of the older person's dependency will determine the amount of stress they feel (Korbin, Anetzberger, & Eckert, 2001). Personal factors of the abuser, such as work responsibilities, increasing age, personal health, alcohol, and financial or mental problems, determine how stressful the individual perceives the dependency to be (McPherson, 1990).
- **Functionalism** suggests that abuse might be the normative behaviour within a family. Some argue that individuals are socialized to accept violence as a way of acting out in a stressful situation. Roles are reversed when older people become dependent and there are fewer adult offspring to share the responsibility, and the stress can result in abuse (McPherson, 1990).
- The **theory of intergenerational transmission** suggests that people who were abused or neglected as children by their parents are likely to abuse or neglect their parents when they are very old. (McPherson, 1990).

by C. B. Dyer et al.

Older patients who have been abused or neglected have a significantly higher rate of depression and dementia, according to researchers in Houston. They studied 47 patients aged 65 and older, who were referred to a geriatric clinic for abuse or neglect, and compared them with 97 age-matched controls who were referred to the clinic for other reasons. All of the subjects underwent a comprehensive geriatric assessment. Scores on the Geriatric Depression Scale, the Mini-Mental State Examination, the Activities of Daily Living Scale, and the Instrumental Activities of Daily Living Scale were analyzed. Participants also underwent a medical history, physical exam, and an interview with a social worker.

Abuse or neglect was detected in 45 of the 47 suspected abuse cases referred to the clinic. Among abused or neglected patients, 37 had a diagnosis of self-neglect, and seven had been exposed to multiple forms of abuse and neglect. Subjects who had been abused or neglected were more likely to be white and male compared to those who were not abused or neglected. Abused or neglected patients also had significantly higher scores on the Geriatric Depression Scale than control patients. There was no difference in any of the other geriatric assessment

measures. Patients who had been abused or neglected were far more likely to be diagnosed with depression (62 percent) or dementia (51 percent) than patients who were not abused or neglected (12 percent and 30 percent, respectively).

“This is the first published primary data study demonstrating that the prevalence of the clinical diagnosis of depression is increased in cases of elder neglect or abuse,” conclude the authors. Depression can impair patients’ decision-making abilities, rendering them unable to make good decisions about their care. It also may cause neglected patients to refuse medical care or assistance at home, the authors said. They concluded that physicians should rule out elder abuse or neglect in older patients who are depressed or demented. ■

Source: Based on Dyer, C.B., V.N. Pavlik, & K.P. Murphy, et al. (2000, February). “The high prevalence of depression and dementia in elder abuse or neglect.” *Journal of the American Geriatric Society*, 48, pp. 205-208.

1. What is the authors’ conclusion about this study?
2. What was the most common form of abuse or neglect detected in this study?
3. Which theoretical perspective best explains the effects of abuse and neglect on elders? Explain your choice.

Elder abuse can be prevented by teaching senior men and women how to be independent and by providing relief programs for caregivers (Ward, 1994). Social and community resources can reduce the stress for seniors and caregivers. Day programs and respite care can reduce the strain on full-time caregivers by freeing them temporarily of responsibilities for a dependent older person. The new field of gerontology is increasing people’s understanding of the needs of elders so that staff at institutions can be trained in elder care. Training professionals and



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To learn about elder abuse in Canada, go to the web site above for *Individuals and Families in a Diverse Society* to see where to go next.

“It is the meaning that men attribute to their life, it is their entire system of values, that defines the meaning and value of old age. The reverse applies: by the way in which a society behaves toward its old people it uncovers the naked, and often carefully hidden, truth about its real principles and aims.”

—Simone de Beauvoir, *Old Age*

police to report elder abuse and neglect can provide some assistance for the victims to move away from abusive relationships. Unlike the victims of child abuse, however, older seniors must be considered in decisions concerning their well-being. The justice system cannot provide the same protection for them as for abused children, because elders are adults who must make legal decisions and who must give permission for any actions on their behalf. However, there is no legal or social controversy—any abuse or neglect of older people is wrong (McPherson, 1990).

The Myth of the Dependency Crisis

Some demographers have predicted that global aging presents a threat to world economies (Peterson, 1999). In Canada, there is increasing concern that the impending retirement of the large baby-boom generation, due to begin in 2010, will strain the resources of their children’s generation. There is also apprehension that delayed parenthood will result in young parents also caring for their aging parents. However, Robert Glossop of the Vanier Institute of the Family counters that there is “no need for apocalyptic fears of dependency wiping out opportunity for the younger generation” because not only are people living longer and healthier lives, but they are also financing their old age through investment (Carey, 1999). The concerns of the younger generations regarding the **dependency crisis** can be summarized in these research questions:

- How is the dependency ratio in Canada changing?
- How will social security programs that support senior Canadians be funded?
- Will Canadians be able to afford health care for seniors?
- How much support will families provide for older individuals?
- How can Canadians reduce their dependency in old age?

In 1998, Canada’s **dependency ratio** was 47.1. This economic ratio means that there were 47.1 children and seniors for every 100 people of working age. The dependency ratio declined from 1995 when children under 15 years were 20.4 percent of the population, seniors over 65 were 12.0 percent, and adults of working age (15 to 64 years) were 67.6 percent (Statistics Canada, 1998). The life expectancy of Canadians is rising, with men expected to live to 75.8 years and women to 81.4 years. Men can expect to be retired for 10.8 years and women for 16.1 years. More importantly, Canadian men can expect to live 93 percent of their lives in sound health, and women, 88 percent. That

by Judy Gerstel

“I’m here to apply for the position of music critic,” the young woman, barely in her 20s, told the managing editor.

“What makes you think we need a music critic?” asked the surprised editor.

“I’ve been reading the music reviews,” replied the young woman.

This happened more than 30 years ago at the *Buffalo Courier Express*, a newspaper that no longer exists. The young woman no longer exists either. But I remember her well, so well that I’m still embarrassed for her. I am also, if truth be told, a little in awe of her.

The passing of the torch from one generation to another has none of the grace of ceremony. Youth is swaddled in entitlement, intoxicated with discovery, dismissive of maturity. Youth is arrogant and greedy. It seizes what it wants like a big hungry baby. What is desired is deserved. Youth knows everything with certainty.

Maturity isn’t sure about anything any more. Its grip loosens. Maturity doesn’t exactly hand over the big jobs, the status, and the primacy, but grudgingly yields them, not without relief.

What youth is excited about discovering and regards as an original finding, maturity is weary of knowing and recognizes as recycled. As for cynicism, neither youth nor maturity has a monopoly. Ditto for idealism.

There’s a tension between youth and maturity in the workplace that’s creative if not comfortable. They may be impatient with each other, but there’s solace and inspiration in sharing territory with another generation.

Youth’s greatest advantage is what it lacks: the demons of awareness—of self, of limits, of



consequences. Maturity is beset by those demons. They lurk and taunt and insinuate themselves into daily life and nightly rest. They resurrect the inhibitions and doubts that youth slays. The demons are notorious second guessers: “Why are you doing this? Aren’t you losing your edge? Are your motives pure? Is what you’re doing self-serving? Exploitive? Have you let ambition outstrip compassion? Have you done anything that matters? Do you realize how easily you can be replaced? Isn’t it time to try something else, something new?”

A high-profile writer I know in his mid-50s who has easy access to superstars and celebrities for his stories in a New York daily feels he has nothing new to say and wants to leave his job to work in the non-profit sector at half the salary. An obstetrician/gynecologist, also in his mid-50s, no longer feels bonded to his patients, no longer finds the same joy or challenge in saving the lives of a hemorrhaging woman and the newborn she’s delivering. He believes that his hands move infinitesimally more slowly now during surgery,

although it's undetectable to anyone but himself. He wants to study history and learn something new about himself and the world. A symphony musician in his 50s finds that, after decades of bravado, his nerves occasionally overtake him, making him sweat through concerts and wonder if he can hold the bow steady, though he rarely errs. He wants to leave the city and live in nature and do volunteer work.

If youth outpaces maturity, it's not only because youth is fresher and fleeter and has more stamina, but also because maturity is no longer seduced by the road race, let alone the lure of the medal. Maturity, glimpsing the finish line and unnerved a little by the sight, wants to wander off into the forests at the side of the road and sit by the stream. Or, more likely, hike for kilometres through the mountains on the horizon and bike all day through the valleys.

I did get the job as music critic at the *Buffalo Courier Express* and the man I replaced, who had

been reviewing concerts part-time and writing obituaries the rest of the time, was reassigned to obits full-time. But then, he was old, in his mid-50s. ■

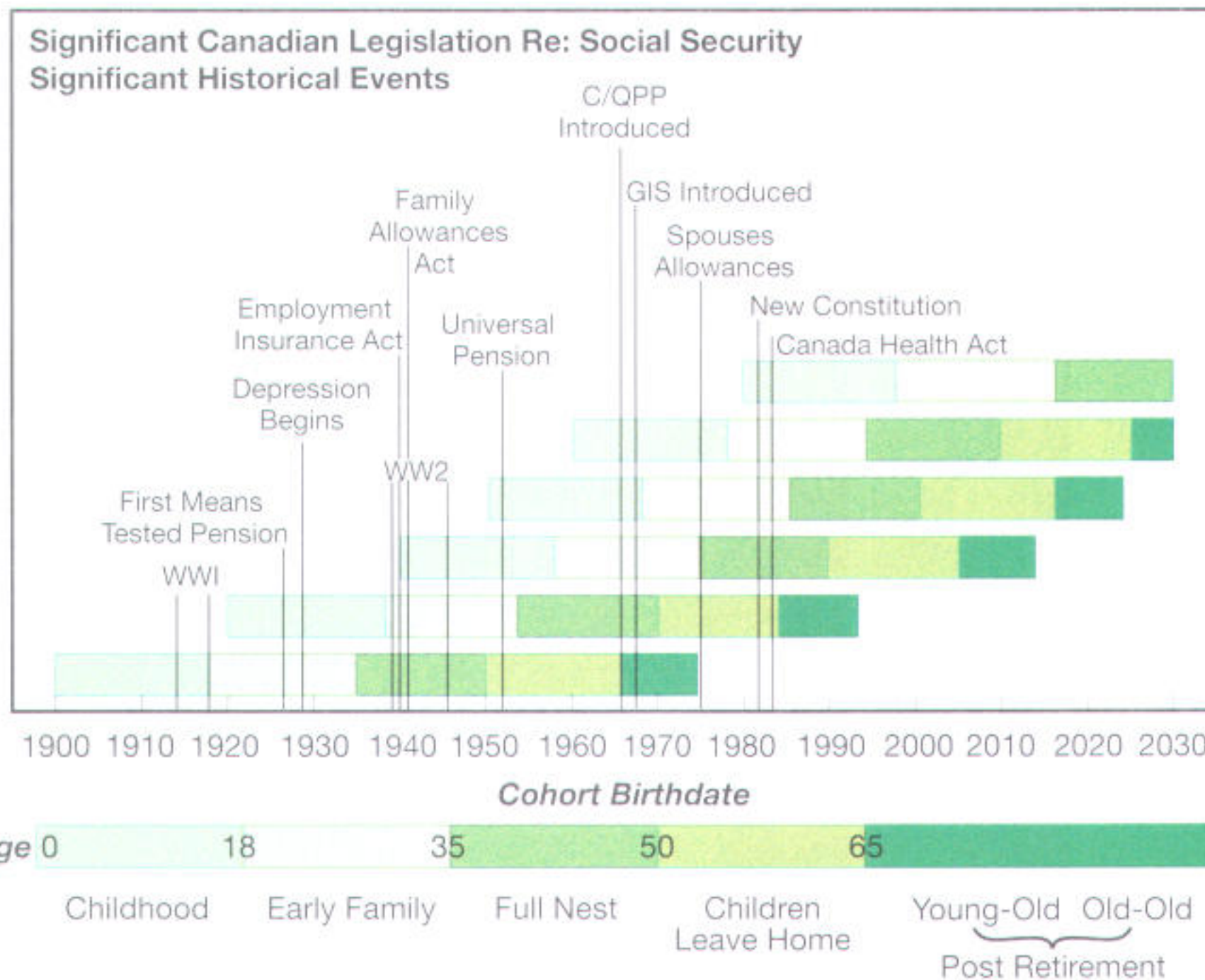
Source: *The Toronto Star* (2001, January 12). p. F2. Reprinted with permission—The Toronto Star Syndicate.

1. What thesis is Judy Gerstel presenting in this essay?
2. What arguments does she present to support her point of view?
3. Gerstel refers to the tension between young and mature individuals at work. Using conflict theory, explain why that tension might extend to the entire younger and older generations.
4. Does the research on adult development and aging support the argument that “maturity is no longer seduced by the road race”?
5. What would be the economic impact if aging Canadian workers were expected to retire to make way for younger workers?

means that the **dependency-free expectancy** for Canadian men is 72 years, and for women, 73.9 years (Statistics Canada, 1999). The growth in the number of people over age 65 is balanced somewhat by a decline in the number of children under age 15 because of a declining birth rate. In fact, the peak in the dependency burden in Canada has already occurred—when baby boomers were children under 15 years (Keating & Cook, 2001).

The idea of a dependency crisis is based on concern about the social programs that the Canadian governments provide for its citizens. Education, health care, and social security are assumed to be essential services that benefit society. Social programs are funded from personal income taxes and contributions paid by the working population and are provided to all who need them. Clearly, the greater the proportion of the population that is working, the more the responsibility of paying for social programs will be shared. Children receiving education and health care are not paying income taxes and, therefore, are dependent. People over the age of 65 who receive the Canada or Quebec Pension Plan pensions and are receiving health care pay income taxes on a reduced income and are also considered to be dependents.

The Impact of Canadian Historical Events and Legislation on Various Age Cohorts



Source: Adapted from the Statistics Canada publication, *An Analysis of Expenditure Patterns of the Elderly: Cohorts—Going Through Life Together*, Research Paper No. 20, 1986.

1. What social legislation has been enacted in your lifetime?
2. Which social security programs provide financial assistance for seniors?
3. Which social security programs provide support for families with children?
4. When baby boomers, born at the beginning of 1948, begin to retire, how old will their children be?

When Canadians retire they no longer have income from employment, and they begin to depend on retirement income. They cease paying into the Canada or Quebec Pension Plans and start to collect their pension. Many Canadians also collect company pensions and RRSPs. The availability of pension funds is influenced by the number of people contributing to the fund. As women's employment has increased, the contributions to CPP/QPP and to company pensions has increased, but so has the number of people eligible to collect a pension. Since contributions are based on earnings, unemployment and underemployment at any age could have an impact on the amount of retirement income because of reduced opportunity to contribute (Statistics Canada, 2000). Early retirement was introduced when private pension funds were earning high interest and when



A retirement income that includes government pensions, private pensions, and investment income from RRSPs allows older Canadians to enjoy their leisure time.

companies and governments wanted to reduce the number of workers. When there is a lower return on invested pension funds and a shortage of labour, early retirement no longer makes sense financially (Ambachtsheer, 2002). For those who are retiring soon, private pensions and RRSPs will provide the majority of retirement income (Carey, 1999; Myles, 2000).

The Canada Health Act ensures that all Canadians have access to medically required hospitals' and physicians' services. Since the costs of health care are paid out of "general revenues"—that is, out of personal and corporate income taxes—health care is funded by the working population. There are predictions that the aging population will strain the health care system. "Our aging population means that health-care bills will rise sharply at the same time as the proportion of workers shrinks," predicted Tom d'Aquino of the Business Council on

National Issues (Walkom, 2001). This prediction is based on the assumption that, in the future, seniors will be as sick or will have as many disabilities as those in the past. However, older Canadians are healthier than they were in the past. The promotion of healthy, active lifestyles has resulted in an aging population that is more active and has a more nutritious diet (Keating & Cook, 2001). The Canada Health Act also has improved the health of aging Canadians by providing better health care (Walkom, 2001).

point of view | A Greyer Canada of the Future

In his book *Boom, Bust & Echo*, David Foot examines the changing demographic profile of Canada at the beginning of the twenty-first century and the profound implications that this change will have on the economic and social life of Canada in the next 20 to 25 years. One of the many things Foot examines is the impact of an increasing aging population in Canada.

In contrast to what many of our politicians and some of the Canadian media have been suggesting over the past few years, Foot suggests that the greying of Canada's population over the next generation may not turn out to be as financially problematic after all.

David K. Foot, Professor of Economics at the University of Toronto, is co-author of the bestselling book *Boom, Bust & Echo*.



The prevailing wisdom is that as more and more Canadians become 65 years of age and older, there will be direct conflict between a minority of working young and a majority of "greedy geezers," who will be demanding more and more

government spending in areas of concern to them, particularly in health care. In addition, as Canadians live longer, they will be collecting pensions longer, which will again have to be paid for out of the pension deductions of the minority of “working young.” Foot suggests a much different scenario, however.

Firstly, he argues that the research shows that older Canadians are staying healthier much longer and that seniors’ health improvements will result in less economic strain on Canada’s health care system than many politicians have been suggesting. Secondly, Foot debunks the claim made by many futurists that Canada is about to become a society dominated by older people. The statistics actually tell a very different story from the perceptions that many Canadians have. Far from being the most rapidly aging society in the world, Canada is actually in a much better position than most industrialized societies.

In fact, in 1998, Canada had only 12 percent of its population over the age of 65, whereas Sweden’s was 17 percent in the same year. Demographic projections, according to Foot, suggest that Canada will not reach 17 percent until the year 2020, and that at its highest level, our oldest cohort will not exceed 22 percent of the total population, which is a long

way from being a majority of the population. Japan, for example, has a much more rapidly aging population due to a lower birth rate and restrictive policies that prevent population growth through immigration. Therefore, even though traditionally both children and seniors have depended on working-age people to help support them, Canada will have a more favourable ratio—more than two workers per dependent—of any country in the world. This last fact, combined with the fact that Canadian seniors are now and will continue to be the wealthiest of our age cohorts, suggests that in the immediate future, older Canadians are not likely to be the financial burden to working Canadians that many have predicted they will be. ■

Source: Based on Foot, David K., *Boom, Bust & Echo: Profiting from the Demographic Shift in the 21st Century*. Toronto: Macfarlane, Walter & Ross, 1998. Adapted with permission from Footwork Consulting Inc.

1. What point of view does David Foot present concerning the dependency of older Canadians?
2. What arguments are presented to support this point of view?
3. What would be the consequences for your generation if Foot is wrong?
4. Assuming Foot is wrong, what changes would be required in Canada?

Ontario’s Family Law Act and similar laws in other provinces require adult children to support their aged parents, but few claims are ever made (Bracci, 2000). Most Canadians live independently into old age, alone or with their spouses. Married people live longer, have higher incomes, are healthier, have spouses to provide care, and are therefore less likely to need support from their children. Unmarried people are less healthy and require more support from their children (Pienta, Hayward, & Jenkins, 2000). Those who care for older spouses who need support speak of their responsibilities in terms of their marriage vows, “in sickness and in health,” and are reluctant to relinquish the care until it becomes too demanding for their physical abilities. Adult children also describe their role as returning the care their parents provided for them (Vanier Institute of the Family, 2001). The dementia resulting from Alzheimer’s disease

by Justice Marvin Zuker

Power of attorney is based on the ability of a person to delegate authority. *The Substitute Decisions Act*, proclaimed on April 3, 1995, has enlarged the scope of potential delegation to include personal decision making and the ability to make what is popularly known as a living will.

A power of attorney is an authority given by one person (the grantor or principal) to another person (the attorney) to act on behalf of the grantor in conducting his or her financial affairs or in making personal decisions for the grantor. For example, a power of attorney dealing with

personal decision making might be limited to determining medical treatment to be administered or withheld. The attorney is legally recognized as the agent of the grantor.

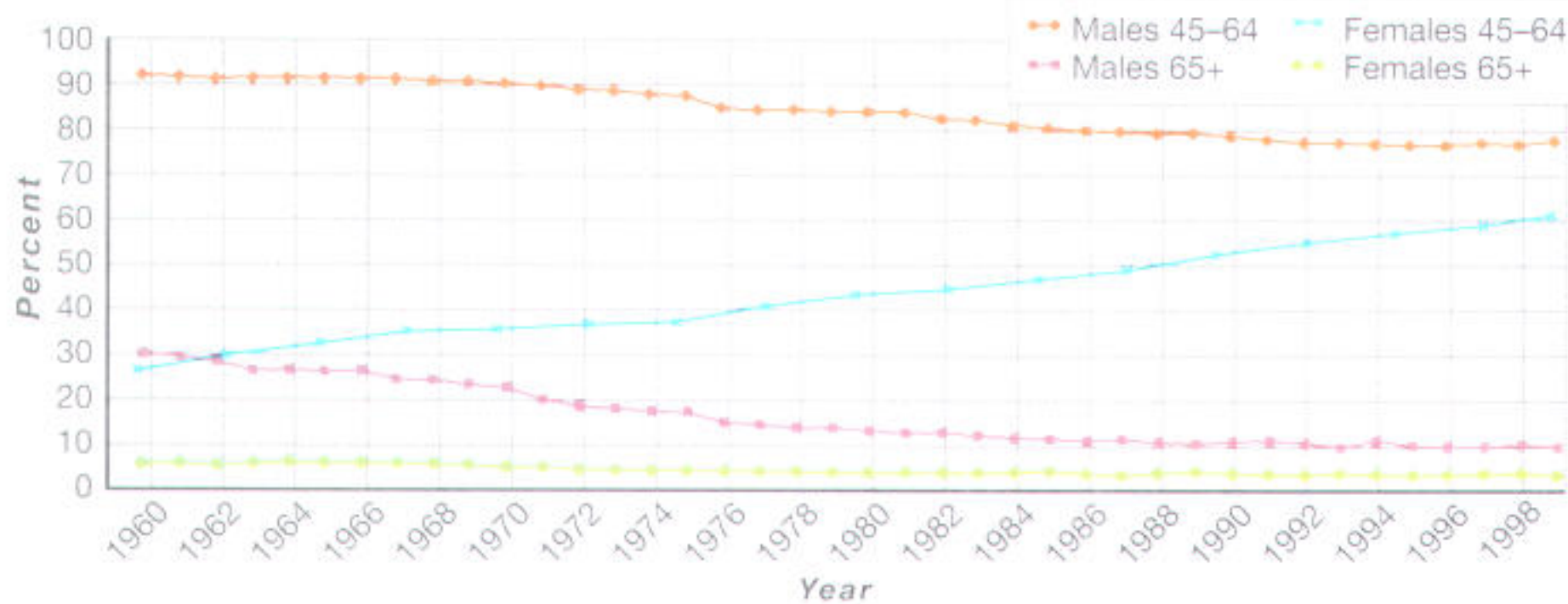
A power of attorney for personal care can only be used when the grantor is incapable of making personal decisions as defined in the law. A prime motivation for signing such a document is to convey specific instructions about medical procedures the grantor does *not* wish to have performed or to provide a general statement as to the grantor's philosophy (for example, when would be an appropriate time to cease taking "heroic measures" to prolong the grantor's life when all quality of life has gone). ■

can be especially challenging for caregivers, as the person becomes increasingly unlike his or her former self and then is unable to function (Larson, Goltz & Munro, 2000). On the other hand, children of divorced parents may have unresolved issues resulting from the divorce that might affect caregiving relationships (Pienta, Hayward, & Jenkins, 2000). The stereotype of dependent elders is also challenged by recent studies in the United States explaining that in many extended families in which aging parents and adult children live together, it is the adult children who are living with and still being supported by, to some extent, their parents (Lee & Dwyre, 1996).

Sociologists Lyle E. Larson, J. Walyter Goltz, and Brenda E. Munro (2000) suggest that describing the aging population of Canada and other countries as a problem is a social construction that does not reflect the facts. They use conflict theory to suggest that the dependency crisis results from the competition between the dominant middle generations and the aging generations. The aging generations, including the large baby-boom generation, feel entitled to the benefits of a lifetime of income taxes and CPP/QPP contributions. On the other hand, the smaller middle generation, which is becoming the dominant group, seek to restrict the claims of seniors to reduce their own taxes and limit their CPP/QPP contributions. Some people have suggested that private pensions and personal RRSPs should replace government pensions and that the introduction of private health care would benefit the working generation and reduce the support available to seniors. Political journalist Thomas Walkom supports the

conflict perspective and suggests that the conflict is based on a moral judgment of the baby-boom generation as “selfish, self-absorbed, and self-indulgent” (2001). The next twenty years will see the outcome of the “dependency crisis” controversy and, perhaps, ensure that the well-being of the younger generation will be secure when they inevitably reach old age.

Historical Trends in the Labour Force Participation of Older Males and Females



Source: Baker, M., Gruber, J., & Milligan, K. (2000, May). *Income Security Programs and Retirement in Canada*. Based on data from the Statistics Canada publication *Historical Statistics of Canada*, Catalogue 11-516, 1983 and *Life Tables, Canada, Provinces and the Territories, 1980-1982*, Catalogue 84-532.

1. How have retirement ages changed for men and women?
2. What social and economic factors have influenced these changes?
3. Using a social exchange perspective, suggest the costs and benefits of early retirement for men and women.
4. From a systems perspective, suggest what impact early retirement has on a society.

Individuals, families, and governments can act to reduce the dependency of elders. Individuals can develop effective financial plans early in adulthood, that include investment in private pension plans, when they are available, and in contributions to RRSPs. Saving for retirement early in life will reduce the income available for lifestyle expenses, but it will ensure that individuals and families are living within their income and not accumulating debt (Chilton, 2001). Individuals can improve their dependence-free life expectancy by choosing a healthy lifestyle and limiting their exposure to harmful environments (Statistics Canada, 2001). There is convincing evidence that marrying and staying married also improves peoples’ health and longevity and reduces their need for outside support (Pienta, Hayward, & Jenkins, 2000).

The Canadian government has enacted several policies and is investigating others that will reduce the dependency of seniors. Contributions to CPP/QPP were increased to raise the pension funds available. Old Age Security benefits

“The point to remember is that what the government gives it must first take away.”

—John S. Coleman

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were reduced by the “clawback” of benefits from those with higher incomes. Government has shifted the pension burden to private pensions by introducing tax deductions and tax-deferred RRSPs. It is currently investigating the impact of delaying the qualifying age for CPP/QPP on retirement ages (Baker, Gruber, & Milligan, 2000). There are suggestions that the mandatory retirement age be eliminated or raised. Sweden and the Netherlands have successfully introduced partial pension provisions to encourage older people to work part-time to make a gradual transition into retirement and reduce the added costs of early retirement (Statistics Canada, 2001).

case study | Toni's Independence

When Toni Casullo was growing up on a small market farm north of Toronto, she dreamed about getting married and having children—lots of them! She was the last of seven children born to her Italian-Canadian parents who were among the first wave of immigrants to Ontario in the 1920s from Calabria, southern Italy. Unlike Toni, her first husband, Lou, was not Canadian-born. His family came to Canada during the second and much larger migration of Italians to Toronto in the late 1940s and 1950s.

Toni married Lou when she was only 16—far too young, as she constantly reminds her grandchildren. Their marriage was not a happy one, perhaps because they were both so young and because their first daughter, Gina, was born so soon after they married. Lou left Toni shortly after their fourth child, Louisa, was born, and they were divorced a few years later, a decision that shocked their Italian-Canadian families. Toni and her children lived with her widowed mother, and Toni worked to support her family.

The love of Toni's life was Ron, her second husband. She met him at a union meeting after work one day, and there was an immediate connection between them. Like Toni, Ron had been in an unhappy marriage, one of the many things that they had in common. His first wife had recently returned to England, leaving Ron with the children. When Lou left Toni and her four

After a life full of ups and downs, Toni is now enjoying being the matriarch of a large extended family.



young children and moved to Vancouver, Ron became more and more a part of her life. Eventually they moved in together. With Ron's three children and her four, Toni had the large family that she had always dreamed about. After several years and one postponed wedding, they married.

Their first few years together were sometimes rocky, however. Toni had difficulty, at times, being a stepmother to Ron's teenaged children, especially since she was only 12 years older than the oldest, Pamela. There were conflicts among the children too, because the teenagers had known each other before their parents got together. Also, Toni and Ron had to bear the entire cost of raising all the children, as well as the cost of their divorces. However, they both worked very hard toward a common goal of owning a home and, by the mid-1970s, after Ron had received a significant promotion at work, they were able to. Toni was also able to stop working, which she was glad to do because her congenital hip problem was causing

her a great deal of pain by that time. She gladly took over the care of her first grandchild, Sarah, who became for her and Ron the child that they had been unable to have together.

Later, after Ron had heart surgery, he could not return to work. He received a disability pension until he retired two years later. Toni found the adjustment of having Ron at home a challenge. Although they were able to travel to Florida and establish a leisurely lifestyle, Ron found it difficult to fill his time and he missed the social contact at work. He had always shared in the cooking and housework, but when he developed an interest in making pickles and preserves for the entire family, Toni suggested that his next project should be to convert a room in the basement into a second kitchen so that she could have hers back!

Now, as Toni looks back on the life she shared with Ron, she is more inclined to remember the good times they had together. However, her life had its misfortunes as well as its rewards. Toni's oldest daughter, Gina, was a constant source of concern to her as she struggled to cope with drug addiction. For long periods of time, she would disappear from their lives only to reappear to ask for money to see her through a rough period. Also, Toni's son Joe had suffered serious head injuries in a motorcycle accident. Although he eventually recovered, he was never able to live independently and was, therefore, living in an adult group home and surviving on a government pension. When Gina, who was never able to overcome her addiction and live a more normal life, committed suicide in 1996, the rest of Toni's family came forward to share her grief and to help her get through this very difficult period.

Over the years, Toni coped with other tragedies, such as the death of her son-in-law and, more recently, the loss of one of her grandsons, but the most difficult one was Ron's sudden death from a heart attack in 1998. Even today, she misses him terribly and gets

angry that he has abandoned her, since she feels that their life together should not be over yet. When her daughter Pamela complained recently about her husband's absence from home because of work, Toni talked to her about Ron and how she is constantly reminded of his absence as she performs those things that he once did for her. She misses his chatter and knowing that he is close by if she needs him, and feels that it is especially painful because she knows that he is never coming back.

Toni's income from pensions, survivor's pensions, and RRSP investments allow her to live a comfortable life in the condominium she and Ron moved to shortly before his death. However, her hip problem has become worse in the past few years and, despite a hip replacement operation, she is unable to drive and can only get around with the aid of a walker. Toni can no longer paint, which she once loved to do, so she spends her time doing needlework, which decorates the walls of her and her children's homes. Toni reminds herself that she has a wonderful family and that she has been fortunate these past few years to be surrounded by her children and grandchildren. She is proud of her grandchildren's accomplishments and looks forward to the birth of her first great-grandchild. Toni enjoys her life as the matriarch of such a large and loving family. ■

1. Create a genogram to analyze the relationships within Toni and Ron's blended family.
2. From a functionalist perspective, what factors have contributed to the success of Ron and Toni's second marriage?
3. Compare Toni's departure from work to Ron's. How were their transitions different?
4. Using the grief time line on page 466, explain how Toni is mourning Ron.
5. What events have contributed to Toni's satisfaction in later life?

chapter 14 Review and Apply

Knowledge/Understanding Thinking/Inquiry

1. Remarriages are less durable than first marriages. Summarize the issues that challenge remarried couples and blended families and describe the strategies for managing each issue to enhance the chances of an enduring relationship.
2. Widowers are more likely to remarry than widows. Using the social exchange theory, assess the advantages and disadvantages of remarriage for men and for women.
3. Compare the effects of unemployment and retirement on men and their marriages in later life.
4. If there is “good death” and “bad death,” what would a good death from illness be like, according to the research described in this chapter?
5. What are the similarities and differences between child abuse and elder abuse?
Consider:
 - characteristics of the victim
 - characteristics of the perpetrator
 - nature of the abuse
 - theoretical explanations
6. Summarize the evidence to answer the middle generations’ concerns about the dependency crisis:
 - How is the dependency ratio changing in Canada?
 - How will Canadians pay for the social security programs that support seniors?
 - Will Canadians be able to afford health care for seniors?
 - How much support will families provide for older individuals?

Knowledge/Understanding Thinking/Inquiry Communication

7. Write a letter from a parent to his or her adult children explaining the reasons for remarrying that reflect the results of the research presented in this chapter.
8. Investigate the community resources that are available to support unemployed workers. Design a pamphlet to promote the use of these resources.
9. Write a brief article addressed to adults suggesting how they can provide support to bereaved individuals as they complete the tasks of mourning.

10. Educating seniors can reduce the incidence of elder abuse. Design a poster to be displayed in public places to increase awareness of the nature of elder abuse and neglect.
11. Write an essay that explains the dependency issue in Canada from a functionalist perspective. Include the concepts of role, status, and socialization.

Knowledge/Understanding**Thinking/Inquiry****Communication****Application**

12. Using one of the following theoretical perspectives, design and conduct a research study to compare the perceptions of married and remarried couples concerning the factors that have made their marriages successful.
 - symbolic interactionism
 - social exchange theory
 - systems theoryPresent the results as a research report.
13. Retirement, early retirement, and unemployment require adjustments in an individual's identity by challenging their financial and lifestyle security. Investigate the financial programs available in Canada and several points of view on the best strategies for providing financial security for individuals and families. Write a research essay summarizing the recommendations for long-term financial planning for young adults to enable them to weather the challenges of middle and later adulthood.

expected that their husbands' incomes would be sufficient for the needs of their families. That the majority of the respondents in the present study expected continuous employment, a finding consistent with the employment trends among mothers of young children (Statistics Canada, 1990; U.S. Bureau of the Census, 1993), suggests that most young women no longer share this expectation. Since some of these young women would have preferred to stay home with young children, it appears that behaviour changes may now be outstripping changes in values and priorities. Perhaps the greatest impetus to this change has been the erosion of individual income (Statistics Canada, 1995). For example, the number of two-parent families living below the poverty level in Canada would nearly double if no mothers were employed (Lero, 1992). Perhaps this sample's change in employment expectations over time represents an increased awareness of economic realities.

The preference of a strong majority of young women in this sample to be a married career woman with children at age thirty is consistent with the high value for both career and family roles expressed by young women in previous studies (Davey, 1992; Farmer, 1983; Nevill & Super, 1988). Clearly, many young women are personally invested in attaining both roles. It is interesting to note that even women who wish to care full time for their children when they are young can have a strong image of themselves as career women. In other words, these women do not define career women in the narrow sense of women who place a higher priority on paid employment than on marriage and family. Instead, it would appear that they hope to strike a balance between career and family roles, or to alternate roles somewhat. If so, it would help to explain the inconsistencies noted by Machung (1989) in her sample's responses.

An important limitation of this study is the relatively short time period involved. Many respondents had not yet settled into a career when contacted the second time, and only four had become parents. It is interesting to note that, despite this limitation, a significant number of women had already revised their expectations regarding involvement in paid employment. Clearly these women have been exploring their options and adjusting their expectations accordingly. Another limitation is the small size and racial homogeneity of the sample. While the sample is representative of the area in which the study was conducted, it may not be representative of the general population, and particularly of other racial groups. A third limitation is the assumption, reflected in the response options of the questionnaire, that women assume primary responsibility for child care. While this is still the prevailing pattern in dual-career families, it is not a universal pattern.

Finally, the results of the present study suggest that profound social changes are being driven by economic exigencies. The changes in expectation of the present sample during their transition from high school to higher education and/or work suggest that at least some adolescent girls, who are at a critical decision-making stage, are unaware of these economic realities. Interestingly, of the group of students who were shortly to enter the labour market in 1989, 69 percent expected to work continuously; in 1993, 73 percent shared this expectation. In contrast, of the group who had not yet entered the labour market by 1993 because they had continued their education, only 48 percent had expected in 1989 to work continuously; this expectation was shared by 76 percent in 1993. In other words, more students expected continuous employment as they came closer to the point of being employed. This

may reflect a greater awareness of the realities of the marketplace. Baber and Monaghan (1988) pointed to the need to assist young women to develop strategies for dealing with the problems that might arise from combining career and family roles. If the present sample is representative of young women, this need continues to exist.

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Glossary

A

abstract a summary of the contents of a document, which can be used to simplify the search for pertinent research papers

activity theory of aging theory that suggests that aging individuals are reluctant to give up roles unless they can substitute other meaningful ones; supports the value of social and physical activity as a contributor to self-esteem

adolescence that period of life that follows childhood and precedes adulthood; a passage not clearly defined in Western society (from the Latin word *adolescere*, meaning to grow up)

adultery sex with a partner other than one's spouse

adulthood the period of life that follows childhood and adolescence and lasts until death

advanced industrial economy the economy in Canada in which there are fewer jobs in the traditional areas of agriculture and manufacturing, and more in the service economy

affective nurturance meeting individuals' emotional needs

age of majority the age at which you legally become an adult—in Canada, 18 years

age strata layers, or cohorts, within a society, defined by chronological age

agent of socialization a person or institution that acts to socialize an individual

androcentricity a bias that assumes male experience is human experience and therefore applies also to women

anthropology the study of humans and their culture in societies

anticipatory socialization being made aware of the expectations of a new role and practising role behaviour before taking on that new role

arranged marriage marriages that take place through negotiations between sets of parents, or their agents

artificial insemination a type of assisted reproductive technology, in which sperm is placed in the vagina or uterus by artificial means

assault in reference to violence within intimate relationships, violence against a partner is now legally defined as assault rather than abuse

assisted reproductive technologies (ART) medical technologies, such as drug therapies, artificial insemination, in vitro fertilization, and embryo implants used to help infertile people achieve the goal of having a biological child

attachment the behaviours that meet the need of an infant to maintain or attain proximity and protection with a parent or an available and responsive caregiver

authoritarian parenting a parenting style characterized by parental control and the use of reward and punishment

authoritative parenting a parenting style characterized by warmth, support, acceptance, and indirect positive control of children

autonomous self term used by Jane Loevinger to describe a self-reliant person who accepts oneself and others as being multifaceted and unique

B

baby boom the cohort born between 1947 and 1966

baby bust the cohort following the baby boomers, from 1967 to 1979

baby-boom echo the cohort born between 1980 and 1995

banns in the Christian religious marriage tradition, a public announcement three weeks prior to the marriage ceremony that a couple are to be married; may be used instead of a marriage licence

bereavement the state that families and friends are left in when a family member or close friend dies

etrothal a promise to marry

bilateral descent system a system of family lineage in which the relatives on the mother's side and the father's side are equally important for emotional ties or for transfer of property or wealth

biographical interview research method in which subjects, in interviews, are encouraged to use open-ended and wide-ranging answers to recall their life stories

biological clock the limits on behaviour determined by physical aging; commonly used to refer to the length of time that a woman's body is able to conceive and carry a child

blended family a family structure created when divorced partners with children marry

bride price the payment by a groom or his family to the bride's family

bundling an early New England courtship custom in rural families; a young unmarried couple would be tucked into bed so that they could converse privately and not get cold—a “bundling board” was placed between them for propriety

C

child abuse when a child is severely beaten or killed by a parent or guardian—the person who is responsible for loving and caring for him or her

child neglect neglect covers a wide range of parental behaviours, from failure to provide the necessities of life, to inadequate supervision, to emotional neglect, when the parent withdraws emotionally from the child, providing little love or emotional support

childhood a stage in human development that precedes adolescence; recognized as a distinct stage in the first half of the nineteenth century

clan a family grouping consisting of many related extended families

closed questions in research questionnaires, questions that require the subject to select from answers provided

cohabitation an intimate relationship in which a male and female live together as husband and wife without legally marrying; also called common-law marriage

cohort a group of individuals born in the same well-defined time period (used cautiously to understand the behaviour of individuals of the same age)

cohort effect the idea suggested by Leonard Pearlin that changes in behaviour results from socialized responses to changes in social expectations rather than from age-linked inner changes

commitment dedication to maintaining a long-term relationship

common-law marriage an intimate relationship in which a male and female live together as husband and wife without legally marrying; also called cohabitation

companionate marriage a marriage based on friendship and shared lifestyle, and that assumes the relationship is based on romantic love

conflict theory an interdisciplinary sociological and political theory that explains that power, not functional interdependence, forms the basis of social organization; conflict exists between groups in society because of inequalities in power

congenital anomalies health problems with which some children are born that lead to death

conjugal relationship a relationship based on a sexual union; includes marriage and cohabitation

consanguinity relationship based on blood

constructive conflict conflict that is managed in a non-aggressive and productive manner (contrast *destructive conflict*)

consumer family a family in which the husband was the exclusive provider and the head of the household, while the wife was the homemaker for whom products were manufactured to help create a comfortable home for the family

cottage industry an economic activity in which merchants and artisans worked in the family home, with family members helping with the work

courtship the process in mate selection that allowed for individuals to win the affection of someone to whom they are attracted

credentialism the trend in Canada for education to be valued as qualifications for jobs rather than for the knowledge and skills it provides

crisis in the family life-cycle theory, an event (such as the birth of a child) that requires a response by changing behaviour; causes development

cycle of violence the repeating pattern that both victims and perpetrators of spousal violence follow: the tension-building phase; the abusive incident or acute battering phase; the calm-and-penance phase. (See also *stages of engagement*)

D

dating a North American social invention in the twentieth century, which evolved from courtship; young men ask young women out on their own (rather than in social groups) for more of a recreational activity than for courtship

delayed parenthood when couples put off having children until they are in their thirties and forties

demographics the analysis of statistical data of a population, such as age, marital status, average income

dependency crisis the belief by some demographers that global aging presents a threat to world economies and, in Canada, the concern that the impending retirement of the large baby-boom generation, due to begin in 2010, will strain the resources of their children's generation

dependency ratio the economic ratio of dependants, that is, children and seniors, to people of working age

dependency-free expectancy the length of time individuals can expect to live before they require social, medical or financial support; the dependency-free expectancy for Canadian men is 72 years, and for women, 73.9 years

dependent variable the variable, or quality, in research that depends results from the independent variable, or the effect in a cause-and-effect situation

despair the state that individuals are in when they have not done what they wanted to do with their lives and there is no time left to make changes; according to Erikson, individuals who have not achieved integrity feel this despair

destructive conflict conflicts that are managed in a hostile and angry manner (contrast *constructive conflict*)

developmental tasks role expectations that challenge individuals to adopt new behaviours as they progress through life

developmental theories theories that use an interdisciplinary approach to describe patterns of life and to describe growth or changes in human behaviour throughout the life span

diminished parenting the lessened ability to parent for people who are suffering the stress that comes with divorce and a newly single life; parents who are facing increased emotional and financial burdens as a result of divorce cannot cope easily with the pressures of parenting

discipline specific branches of learning, such as mathematics, physics, or psychology

discrimination a difference in treatment based on classification of individuals (often in reference to gender or race)

disengagement theory a theory that suggested that as older people prepared for their own deaths, they became preoccupied with themselves and with thoughts of the past, and withdrew from social activity (contrast *social death theory*)

divorce the legal dissolution of a marriage

domestic violence violence within family relationships; in the early and mid-twentieth century, violence of the patriarch (man) of a household against his wife, children, or servants; assumed by the police (and society) to be a private matter unless the assault was witnessed

double standards biases that apply different standards for evaluating the behaviour of men and women

dower rights the rights of a wife to a share of her husband's property if he dies before her

dowry the payment, in the form of money, land, or household items, given to a bride by the bride's family so she could establish a home for her new family

Dream according to Daniel Levinson, the individual's sense of self in the adult world and the core of the life structure; most Dreams describe some combination of occupational, family, and community roles

dual-income family a family structure in which both spouses work for income

duty-based moral code a cultural value system that places a greater priority on family obligations than on personal considerations when making important decisions

E

ecofeminists feminists who believe that the domination of women is directly connected to the environmental destruction of nature, and who promote the interconnected web of life

education inflation the idea that youth today require more education to qualify for some jobs now than was required for the same jobs in the past

egalitarian marriage marriage in which the couple are equal partners in decision making

egalitarian relationships intimate relationships in which men and women share the responsibilities rather than adhere to fixed gender roles

ego the objective understanding of the self, a term introduced by Sigmund Freud

elder abuse conscious and unconscious acts against seniors involving physical, psychological, medical, material/financial, and legal harm.

elder neglect failure to provide care for seniors

embryo implants a type of assisted reproductive technology in which a human embryo is implanted in the womb

empty nest in the family life cycle theory, a term describing couples or individuals whose children have matured and left the family of origin

ethnocentrism the tendency to evaluate behaviour from the point of view of your own culture

expressive role women's emotional role of providing a supportive home for their families (contrast *instrumental role*)