

The Experience of Aging

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Introduction

The following dream was told to me by a woman who we will call Susan. After a decade of careful planning Susan and her husband had recently moved to a luxury retirement community in Hilton Head, North Carolina. Soon after moving Susan had the following dream:

I dreamed I was back in high school at a dance and it was time to go home. I needed a ride home and I went around frantically asking everyone I knew for a ride. But no matter what I did, I couldn't get a ride home.

After awakening, Susan realized that the dream was a strong message to acknowledge that she and her husband had made a bad decision when they moved to Hilton Head. Soon after her dream they relocated again to Asheville, North Carolina, and to a very different kind of community, where they have lived happily for many years. They fulfilled their dream of retirement. Their clue to life planning came to them in the form of a dream.

Even with careful thought and rational planning, people may not fully understand their own goals or sources of satisfaction. In this case, Susan felt dissatisfaction, but only through a powerful dream did she realize that she and her husband needed to change course.

Prior to Susan's dream, she and her husband spent several months pretending that they loved their new home. We know from cognitive psychology that people often rationalize their choices and resist acknowledging contradictory feelings aroused by their choices. Interestingly enough, psychologists have also learned that presenting more information doesn't necessarily result in better decisions (Schwartz, 2004). In fact, just getting a lot of information can actually paralyze choice and result in procrastination. Here is where a knowledgeable CSA can be helpful in providing just the right amount of information at just the right time. Like "messages" delivered in dreams, you need to draw on many different kinds of knowledge about your clients beyond verbal or rational statements alone. In this chapter, we'll examine how CSAs can better understand the experience of aging in order to become more effective in their work with seniors.

Successful Aging

As we grow up we learn to cope successfully with the challenges we face in life. We enter school, we make friends, we prepare for a career, and we establish families of our own. It's common to recognize that people do better or worse in coping with these challenges. Is it possible to think of coping with the tasks of later life along the same lines? To do so demands overcoming misunderstandings that are very common in our society.

Rowe and Kahn, in their pathbreaking book *Successful Aging* (Rowe & Kahn, 1997), identify a number of stereotypes about older people, false beliefs they designate as "Five Myths about Aging:"

Myth 1: To be Old is to be Sick. As with other stereotypes, the link between illness and aging is based on a grain of truth. Rates of chronic illness and disability actually **do** increase with chronological age. But even with functional deficits most older people are still able to live independently in their own homes until they reach very advanced age. Despite limitations on activity, older people adapt: for instance, by relying on a cane or walker, or by using a hearing aid. "Decrement with compensation" is a good definition of successful aging. (We examine age adaptive strategies in more detail below.)

Myth 2: You Can't Teach an Old Dog New Tricks. Most of us have heard the claim that as years go by people "lose a million neurons every day." It's not true. Neurobiology has shown that the human brain actually retains a high degree of *neuroplasticity* or the ability to learn new things even into advanced age (Diamond, 1988). One practical implication is that older people can make changes to improve their lives. For instance, large number of adults have quit smoking, even beyond middle age. Epidemiologists now point to data showing how changes in health behavior have delayed disability and diminished the need for long-term care (Manton and Gu, 2001). For CSAs, the facts about neuroplasticity and lifelong learning are good news. The old stereotype that older people will never change to new brands is mistaken. The role of the CSA is to provide new knowledge that can help people make better decisions in later life.

Myth 3: The Secret to Successful Aging is to Choose your Parents Wisely. With the Human Genome Project and other advances in genetics there is growing awareness of the role of genetics as an influence on our health. But Rowe and Kahn point out that genetic factors actually play a smaller role in old age than they do earlier in life. The good news is that it is not genetics but social and behavioral factors within our control that play the largest role shaping health and well-being. This fact makes the role of CSAs even more important. As clients learn more about the true facts, lifelong learning and healthy behavior become much more within their reach.

Myth 4: The Horse is out of the Barn. It's natural to be pessimistic about changing behavior if people believe "it's just too late" to do any good. Yet we now understand that adopting healthy lifestyle behaviors can provide a payoff even into old age. For example, after quitting smoking human lung function begins to approach normal after only a few years, even for those who quit smoking after middle age. But opportunities for change are not limited to health behavior. In the area of finance, too, it helps to begin early to invest for retirement. But it's entirely possible to make positive changes in saving and spending patterns later in life. When clients learn, for example, that people in their fifties get a higher potential deduction for retirement savings, they may become much more motivated to save than in their earlier years.

Myth 5: The Elderly Don't Pull their Own Weight. The stereotyped image is that picture of Whistler's Mother sitting on a rocking chair. The reality is quite different. More and more older people are attracted by what is called "productive aging," whether by extending years of paid employment or by engaging in productive roles in their families and communities (Bass, 1995; Morrow-Howell, 2001). If older people believe they have little to contribute, then they may overlook ways in which their expertise and life-experience can be useful to others. As education levels rise and guaranteed pension income becomes more uncertain, we're likely to see more and more older people attracted to productive aging and continued work even beyond what was previously the normal age of retirement.

A major conclusion from the work of gerontologists like Rowe and Kahn is that we need carefully and repeatedly to examine our attitudes toward aging and to challenge the common stereotypes and myths. This critical thinking is important for two reasons: (1) aging itself typically evokes attitudes of avoidance or denial, which makes long-range planning more difficult; and (2) the actual character of later life itself has changed dramatically and will change further in the 21st century, as described in detail the chapter called “Trends in Aging” in this book. The professionally prepared CSA, therefore, needs to take two steps: first, work hard to overcome stereotypes and question out-dated ideas about aging; and, second, become better informed about the varieties of aging experience in order to give the most helpful consultation to the individual client.

Understanding the Experienced World of Aging

The subjective "world" of old age is different from the typical world of people who are young or in mid-life. This fact is important because CSAs may be considerably younger than their clients.

The conscientious CSA, therefore, has to work hard to understand the subjective world of aging. The first, and most important, task for the Certified Senior Advisor is to recognize how the world of old age is different from the world of youth or middle-age and to become skilled in responding to differences. Psychologists tell us there are different developmental tasks for each of the seasons of life (Levinson, 1978).

During young adulthood through midlife human beings are typically concerned with establishing themselves in the wider world. For example, financial tasks here include home ownership, paying for children's education, and making challenging decisions about career and family, such as moving to another part of the country or going back to work after taking time for childrearing. Each of these developmental tasks forces us to explore our deep personal values. That process of exploration continues into the later years; it does not stop.

In later life, new developmental tasks typically include disengaging from traditional work roles, perhaps for leisure or perhaps for new productive roles, such as volunteerism. The transition to retirement, whatever form it takes, requires complex decisions: for instance, when to start drawing on pension income or whether to move to a new part of the country. In these decisions a Certified Senior Advisor can be helpful. Similar decisions can arise in caregiving with aging parents, which is often a task of later life. For example, clients may wonder, "Is it right to try to keep an elder at home because someone made a promise that 'I'll never put you in a nursing home?'" These questions usually don't have easy answers, but professional guidance can be vital in such situations. For just that reason, there have grown up entirely new professions—such as elderlaw attorney or private geriatric care manager—professions that were completely unknown a generation ago.

Caregiving decisions today present complexities unknown to previous generations. It is no longer unusual to find a sixty-year old or a seventy-year old client who has one (or more) living parents. Caregiving presents enormous challenges for persons of any age, but especially so as we begin to see multigenerational families, with four or even five generations alive at the same time.

As Americans today are marrying and having children at later ages, in the future it will no longer be unusual to see people who are approaching retirement while at the same time paying for college tuitions or helping out adult children who face their own stresses as they enter their twenties.

As people move into more advanced ages, the likelihood of chronic illness increases and clients are faced with decisions about paying for expensive health care costs, including long-term care. These decisions become increasingly intertwined with concerns about protecting assets and with estate planning. However, estate planning can never be approached in purely financial terms. Much more is at stake emotionally in such decisions. More broadly, a large developmental task of later life remains what Erik Erikson called "generativity:" that is, giving attention to one' s legacy for future generations (Erikson and Erikson, 1998; Kotre, 1999). Leaving a legacy actually involves much more complex than financial planning alone. For example, along with a property will (for assets) and a living will (for health-care decisions), there is now the beginning of use of something called an "ethical will:" that is, systematic writing down or communicating one' s intangible legacy of values to children and family members (Baines, 2001). For instance, a "Message to My Children" might try to convey the most important lessons an older person has learned long experience, including mistakes that people think about as they engage in reminisce and review their lives. This process of life-review, whether expressed in a written statement or not, can be an important part of later life.

The intertwining of financial and ethical concerns should not be surprising. As soon as the subject of inheritance comes up, a trusted advisor is likely to see many different sides of generativity. A property will, a living will, and an ethical will all involve values and questions about the meaning of one' s life.

Attitudes toward Age among Older People

How do people feel when they think about growing older? The process of professional consultation with older clients requires acknowledgment of deep, often unconscious feelings about aging on the part of a client and of oneself. These attitudes can have profound effects on life planning and choices for dealing with advancing age. Attitudes toward aging be grouped into four major categories:

- **Age Denial.** Prejudice and rejection of aging in our society is so widespread that it has been given a name of its own: "ageism." (Nelson, 2002). In light of that prejudice it is not surprising that there are many products on the market that promise to overcome aging: for example, so-called "anti-aging medicine" and cosmetic surgery, to name only two growing market segments. Because of the power of age-denial there will be clients who reject any kind of professional service or transaction if it means they have to identify themselves as being "old." This attitude can be a big problem. Fear and denial of aging can be paralyzing and lead to procrastination: "No, I've never written a will, but I'm planning to get to it one of these days." Age denial can pose a serious barrier to benefiting from the professional services offered by a CSA but there are strategies to overcome it, as we shall see.

- **Age Adaptation.** With advancing age, there are changes in the body, in social life, and in financial conditions that call changes in behavior. Adapting to new circumstances is a key strategy

for successful aging (Dall et al, 1995). But age adaptation is not easy. For instance, there are certain financial products-- such as long-term care insurance-- that may be helpful but appear threatening and unfamiliar to clients. While most people have experience with car insurance or homeowner's insurance, very few know much about long-term care insurance. A key question in age adaptation is understanding a client's motivation. In the case of long-term care insurance, the incentive for buying might be to avoid being a burden on one's children or to preserve an estate. Still another more positive motive might be to maximize autonomy and choice in the future. A similar mix of motives appears in housing decisions. After children have left home or work obligations recede, people commonly begin to think about moving to a smaller house or renegotiating finances to draw down home equity. But they find themselves pulled in different directions: between "aging in place" versus making an adaptive change. An age adaptive product—such as a reverse mortgage—may arouse ambivalence for people who have long had a goal of paying off the mortgage. An important role for the CSA is to help clients work through mixed motives as they adapt to age-related life changes.

- **Age Irrelevance.** In view of the power of ageism, we sometimes find that it's best to downplay aging altogether. There are dimensions of financial behavior, such as saving for the future, that can be promoted in an age-irrelevant manner. David Wolfe has argued that marketers generally do better by positioning their products as "ageless (Wolfe & Snyder, 2003)." We know from studies of "age identification" that as wealth and socioeconomic level rises, people are less and less inclined to relate to life options according to age. This fact has important implications for CSAs as they help clients plan for the future. Even if a product is age adaptive, we may do better by approaching the decision in terms of age irrelevance or ageless marketing. By ignoring any explicit link to chronological age we can sometimes bypass fear and avoidance in order to deal with the client's needs in a way which is approached independent of chronological age.

- **Age Affirmation.** We shouldn't overemphasize the negative aspects of age avoidance. After all there are in fact many hopes for later life-- such as retirement travel or pension eligibility-- that are both positive and are explicitly linked to chronological age. Taken together all these hopes comprise our "dream" for a good old age. Skillful marketers understand the power of hopes and dreams and they try to tap into that positive motivation. For example, retirement communities, such as Sun City, in their marketing appeals usually emphasize features and benefits of retirement living such as leisure time and the opportunity to fulfill long-cherished fantasies for the good life (Freedman, 2002). CSAs who help clients plan for the future need identify goals that are age-affirmative in order to motivate clients to take steps now to plan for the future.

Retirement and Leisure Time

Old age is typically a time when the work role becomes less important and leisure takes on more importance in life (Leitner & Leitner, 1996). We sometimes think of leisure as "free time," which obviously becomes more available after retirement. But leisure can be defined as any activity enjoyed for its own sake, pursued as an end in itself. Some older people are unaccustomed to leisure, so when they leave the role of work, they may try to replace it with lots of activity. "I'm busier than ever," is sometimes heard from people who are retired (Eckardt, 1986).

Does leisure in retirement actually replace the work role in later life? Does it become a source of meaning in its own right? The answer depends on the quality of subjective experience during leisure. Leisure may be an end in itself, but moments of leisure also have a developmental pattern that is rich with purpose. Leisure, in short, can be serious business. For example, if we play sports or perform music or read a book, each moment leads to the next in some purposeful developmental pattern. By contrast, other common leisure activities, like television viewing, take up a lot of time for elderly people but tend to be passive or less demanding. In advising older people about the use of free time in retirement, we need to recognize that the use of time can vary tremendously in its meaning and purpose.

There is a common stereotype of retired people playing shuffleboard or all heading off to the golf course. Actually, as people get older they usually engage in the same activities as earlier in life (Atchley, 1999), a fact recognized by the "continuity theory" of aging. True, with advancing age, there tends to be an overall decline in participation rate in many kinds of activities, whether going to church or going to the golf course. But it's a mistake to think in stereotypes about "old people's" activities, such as bingo or singing old-time songs. Age alone does not serve as a good predictor of what people will do with their leisure in later life. Old people are not all alike (O'Rand & Henretta, 1999). Variations and individual differences, along with the influence of gender and socioeconomic status, play a big part.

Aging and the Search for Meaning. The subjectively experienced "world" of old age is different from the world of people who are young or in mid-life. The most important task for the Certified Senior Advisor is to recognize this fact. A good place to begin is by listening to the voices of older people themselves: for example, consider the following passages from a journal kept by author Florida Scott-Maxwell during the last years of her life when she lived in a nursing home:

"Age puzzles me. I thought it was a quiet time. My seventies were interesting, and fairly serene, but my eighties are passionate. I grow more intense as I age. To my own surprise I burst out with hot conviction. Only a few years ago I enjoyed my tranquillity; now I am so disturbed by the outer world and by human quality in general that I want to put things right, as though I still owed a debt to life."

Later on she adds that she has reached a "place beyond resignation, a place I had no idea existed until I had arrived here." (p. 32).

These passages from the nursing home journal remind us that aging itself has many phases and seasons and older people find meaning in new ways. What do older people themselves say about what gives meaning to their lives? When a sample of participants at a senior center was asked that question, nearly 90% of respondents described their lives as meaningful (Burbank, 1992). For most of them (57%) the meaning came from human relationships followed by service to others (12%), religion, and leisure activities. Another study revealed that the most damaging threat to well-being in later life is loss of life purpose and boredom, not fear of absolute destitution or poor health. Responses show that people find purpose or meaning in a variety of ways: work, leisure, grandparenting, and intimate adult relationships. Respondents reported that unless they were sick or depressed, they "didn't feel old" (Thompson, 1993).

From this empirical research we can identify two important ideas about how older people find meaning in their lives. First, being old (by chronological age) is not the same thing as feeling old. Unless people are sick or depressed they are unlikely to “feel old.” Instead they will experience themselves as simply human beings, as the same person as in years before. Florida Scott-Maxwell says precisely this in her journal when she observes that even though she may look “drab outside,” still inside she has the same strong feelings that make her the person she always was.

The second point is that older people will find meaning in many different ways: some from continued activity, others from a need to be needed, others from religion and beliefs that help us cope with suffering, accept ourselves and be reconciled to the world around us. Self-acceptance at any age is not easy and in later life it may involve struggling with difficult questions. The real point here is that CSAs can never avoid or escape from such questions about meaning because clients themselves face those questions and they need good guidance to find their own answers. By understanding these recurrent, indeed nearly universal developmental tasks of later life, the skilled Certified Senior Advisor will be in the best possible position to be a good listener: to anticipate the question that may be coming next. Anticipating a question doesn't mean finishing the client's sentence. On the contrary, it means listening in a deeper, more attentive way, which is where professional training and understanding of aging becomes crucial.

How can we learn to listen in a better? Here is hint from Scripture: the Bible says “Your young shall visions and your old ones shall dream dreams.” This chapter opened with a dream that helped an older woman understand that she had made the wrong decision about retirement living. She made that decision not for lack of information but because she didn't listen to her own inner voice until a message came to her in a dream. Gerontologists tell us that aging in the future may be quite unlike what it's been in the past. The subjective experience of old age may turn out to be different from what people expected. As Florida Scott-Maxwell said, it is “a place I had no idea existed until I had arrived here.” Retirement planning and financial planning can always benefit from more information, but successful aging involves more than getting facts; it requires overcoming stereotypes and asking deeper questions about values, about the meaning of life, about our hopes and dreams. CSAs can make their biggest contribution when they help clients get past stereotypes to make truly individual choices so that they can fulfill their dreams for the second half of life.

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