

Working with Older People

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Demographic Trends and Projections

Introduction

This chapter analyzes demographic trends and projections for the older U.S. population. In order to ensure international comparability, the population is considered to be all those over age 60. The chapter reviews the demographic characteristics of the aged earlier in this century and their present situation and projects their circumstances into the future. It concludes with a section which discusses many of the prospective demographic issues of concern.

The Number of Elderly

The future number of elderly and some of their characteristics can be predicted with some degree of accuracy well into the next century because many of them are already alive. In fact, the number of past births alone is sufficient to inform us about changes in the rate of growth of the older population. In Table 1 we find a close correspondence between the trend in percent changes in the population aged 60-69 and the changes over time in the number of births 60-69 years ago. This fact clearly illustrates the simple truth that the number of births is the best predictor of the future population of whatever age.

The reasons the population aged 60-69 has grown more rapidly than the number of births 60-69 years ago are twofold. First, many people do not survive to their 60's (see Table 1). However, as this probability increases, the difference between the two rates of change should diminish. Such convergence is occurring and is expected to continue in the future. Secondly, immigrants, while not born in the United States, become a part of the aged population. Since the percent of the aged who are immigrants has been declining (see Table 1), again the two rates of change should become more similar. For these reasons it should become increasingly easy to forecast the future number of elderly.

Trends in the Population Over Age 60

During the remainder of this century, the number of people in the United States aged 60 and over will increase from 36 million to more than 42 million (see Table 2). This increase of about 10 percent per decade will be less than half that which occurred during each decade between 1900 and 1980.

After the turn of the century, however, the population over age 60 will again increase nearly as rapidly as it did between 1900 and 1980. This rapid growth, from 42 million in the year 2000 to 71 million in 2030, is primarily due to the aging of the post-World War II baby boom generation. The projected increase of 29 million is about the total size of the population over age 60 in 1970. For at least 20 years after 2030 there will be very little change in the 60 and over population. This is primarily due to the decline in the numbers of births during the 1960's and 1970's. Few countries have ever had to deal with this "boom-bust" cycle in the aged population.

Trends in the Population Over Age 75

The same general changes occur in this group as in the population 60 and over, but with a

delay of 15 years. Therefore, the growth in this population will continue to be rapid until 2000, slow between 2000 and 2020, and then become more rapid again until at least 2030. The growth of 9 million in this population between the year 2000 and 2030 is nearly as large as the total population over age 75 in 1980. The rates of increase in this population group are generally greater than those of the over 60 age group because of past changes in the numbers of births and in death rates at the older ages.

The population over age 85 increases in size at rates very similar to those that occurred in the population 75 and over 10 years earlier. It will grow at a moderate rate until after 2030 when the baby boom generation reaches age 85.

Proportion of the Population Over Age 60

The percentage of the future population that is elderly cannot be forecast as well as the future absolute number of aged. This is because this proportion is heavily dependent on future numbers of births.

Percent of the Population Over Age 60

Nevertheless, it is fairly certain that the proportion of the population over age 60 will continue to rise in the future. In 1980 this proportion was 15.7 percent (see Table 3). The percentage is projected to be between 16 and 17 percent until the turn of the century, then rise sharply to 23.5 percent by 2030. This is about double the percent of the population that was over age 60 in 1950. One person in every eight of the U.S. population was over age 60 in 1950; by 2030 nearly one in every four will be in that age category.

Percent of the Population Over Age 75

The rise in the percent of the population over age 75 is even more dramatic. In 1980, 4.4 percent of the population was in this age group. This proportion has been increasing about half a percentage point each decade since 1950. This pattern is projected to continue through the year 2000, then level off as the small Depression-era age groups reach age 75. The percentage then will rise very sharply to 7.7 percent in 2030 as the baby boom generation ages. About 1 person in every 40 of the U.S. population was over 75 in 1950. The ratio is now 1 in every 23, and it will be about 1 in 11 shortly after 2030. The same general trends apply in the population over age 85. One person in every 250 of the U.S. population was 85 and older in 1950. Presently, the ratio is 1 in 100, and projected to be 1 in 50 by the year 2030.

Aging of the Elderly Population

Even as the proportion of the older population in the United States increases, the elderly population itself is becoming older (see Table 4). From 1950 to 1980, the percentage of the population over age 60 in the age category 75 and over rose from 21 to 29 percent. This percentage will continue to increase to 34 percent in the year 2000, then drop back to lower levels until after 2030, as the baby boom generation reaches age 60 but not age 75. Shortly after 2030 the percent of the elderly over age 75 should rise to about 40 percent. This level is about half again as high as it was in 1980.

At present only 6.4 percent of the elderly are over 85. The percentage over age 85 should increase to about 9 percent by the year 2000 and remain at about that level until 2030. Shortly after that time, the proportion will rise rapidly to about 13 percent, double the current percentage.

Sex Composition of the Elderly

Since 1920 an ever-larger percentage of the elderly population has been female. In 1950, 52 percent of the population over age 60, 54 percent of the population 75 and over, and 60 percent of the population 85 and over was female (see Table 5). The equivalent percentages in 1980 were 58, 64, and 70. Similar differentials are expected to be found in future years. This indicates the substantial increases in the imbalance of the population mix by sex among the elderly in recent decades. Such imbalances are expected to increase markedly in future years. There are now 5.7 million more women than men over age 60 (Table 5). By 2000 there may be 7 million more women than men and, in 2030, possibly 11 million more women. If the above figures are expressed in terms of the number of older men per 100 women, we find that there were about 93 men over age 60 per 100 such women in 1950. In 1980 there were only 73 men for every 100 women over age 60. Similar comparisons for the population over age 75 were 86 in 1950 and 55 in 1980. The equivalent ratios for the population over age 85 were 71 in 1950 and 44 in 1980.

Aged Dependency Ratios

Table 6 indicates the relationship of the aged population to the population aged 15-59 and aged 18-59. In 1950, there were 19.9 people over age 60 for every 100 people age 15-59. The ratio increased to approximately 25 in 1980 and will remain about that level until after the year 2000. The ratio is projected to increase to 41.7 in 2030, reflecting the entry of the baby boom into the elderly population. At that level, the ratio of persons over 60 to the population aged 15-59 will be about 65 percent higher than it is now. The above trends also exist in the relationship of the aged population to that aged 18-59.

Life Expectancy of the Aged

Elderly women can expect to live longer than men of the same age. This has been true since at least 1900. In 1980 women of age 60 could expect to live an average of 22.3 additional years (See Table 7). Men of this age could expect to live only 17.5 more years. These are increases since 1950 of about 4 years for women and 2 years for men.

These patterns also exist among the "old-old," although the absolute difference in life expectancy diminishes with increasing age. At age 75, for instance, women now have 11.6 years of life remaining while men have 8.9. These types of sex differentials in life expectancy are expected to continue in the future.

Living Arrangements of the Elderly

Older people who are married and living with their spouses often have reduced needs for societal assistance, since the spouses can often give needed support. Throughout this century elderly men have been much more likely to be in this position than are elderly women (See Table 8). Currently, about 75 percent of the men over 65 are married and living with their spouses as compared to only 38 percent of such women. The differences broaden even more for those over 75. More than two-thirds of the men, but only 22 percent of women over age 75, are married and living with their spouses. These differences are expected to widen somewhat through 1995.

Moreover, one of the most noteworthy trends of recent decades is the percentage of elderly persons who live alone. Since 1960, the number of persons over age 65 who live alone has increased about three times faster than would have been predicted from the simple growth in

the size of the older population alone. The proportion living alone has increased from 19 percent of noninstitutionalized elderly in 1960 to over 30 percent in 1980. Approximately 15.5 percent of males over 65 and 45 percent of females over 65 were living alone in 1980. In the population over age 75, 22 percent of the males and 51 percent of the females were living alone.

Labor Force Participation Among the Elderly

There has been a steady decline in the participation of elderly men in the labor force in the last 80 years (See Table 9). In 1950, 54.5 percent of the men over age 60 were in the labor force. By 1980 this had declined to 32.3 percent and is projected to be only 24.3 percent in 2000. For men over 75, the equivalent percentages are 18.6 in 1950, 8.8 in 1980, and 6.1 in 2000.

Among older women the pattern is somewhat different. For both those over age 60 and those over age 75, labor force participation rose from 1940 to 1970, then fell during the 1970s. In 1980, only 14.9 percent of the women over age 60 and 2.5 percent of the women over age 75 were in the labor force. Both of these proportions are expected to decline somewhat by the year 2000.

Educational Attainment of the Elderly

The educational attainment of the aged population has increased dramatically since 1940 (See Table 10). At that time nearly 80 percent of those over age 60 had never attended high school. Today, fewer than 40 percent have so little education, and by early in the next century this percentage will decline to less than 10 percent (as those now in their 30s become elderly). In 1940 only six percent of the elderly had some college education. By 1980 that proportion had risen to 18 percent, and nearly half the elderly will have attended college by early in the next century.

Income and Poverty Status of the Elderly

Families with an older head are far below the national income average: \$12,881 in 1980, compared to \$22,485 for families with younger heads. One in every five families headed by an elderly person received income under \$7,500 in 1980, compared to one in every nine families with a younger head. Only one in nine families headed by an individual 65 and over had an income of \$30,000 or greater in 1980, compared to one in three for families headed by someone under age 65.

Older persons living alone or with nonrelatives are even more concentrated at the lower end of the income scale. Their median incomes in 1980 were \$5,095; 71 percent received income under \$7,500, and only 1.5 percent received more than \$30,000.

In terms of the percentage of the aged population below the poverty level, significant gains have been made in reducing poverty in the last two decades (See Table 11). In 1959 about 35 percent of those over 65 and 62 percent of the elderly not living with relatives were below the poverty level. By the mid-1970's each of these proportions was halved. One reason the percentage of elderly poor has not changed in the last few years is that Social Security benefits and poverty thresholds are now both tied to the Consumer Price Index. Finally, it is notable that the elderly who live in families are less likely to be below the poverty level than the typical younger person.

Geographic Distribution of the Elderly

The Proportion of Aged

In 1980, the proportion of the population over age 60 in the States varied from 4.9 percent in Alaska to 23.1 percent in Florida. In general, however, most States are within 2.5 percentage points of the national average, which is 15.7 percent. States with lower than 13.2 percent of their population over age 60 are in the West. The States with more than 18.2 percent of their population over age 60 are Arkansas, Florida, Pennsylvania, and Rhode Island; generally located in the Southeastern and Northeastern portions of the country (See Figure 1).

Most States in the South and West are below the national average in the proportion of elderly, while States in the North and North-Central Regions are above the national average.

Percentage Growth

The U.S. population over age 60 grew by 24.2 percent between 1970 and 1980. The older population of six states grew at least twice as fast as the national average. Most states in the South and West experienced rapid growth rates in their elderly populations, while the opposite was true in the North and North-Central States. This is the same pattern of growth that occurred in the total population of each State.

States with the lowest proportions of elderly people are also the States with the most rapid growth in the aged population. The apparent anomaly is due generally to the fact that these States also experienced the most rapid overall population growth.

In eight States, however, the population over age 60 grew at least five times as fast as the total State population. All of the States are located in the Northeastern section of the country.

A few States are particularly attractive to the elderly as potential destinations for migration. Nonetheless, migration rates for the elderly generally are lower than for other ages. This fact, combined with the migration patterns of younger persons, helps account for the variation in the proportions of elderly persons and their growth from State to State.

Metropolitan and Nonmetropolitan Residences of the Elderly

Nonmetropolitan areas and small towns contain slightly larger proportions of elderly people than do urban areas. In 1979 approximately 14.5 percent of the population in metropolitan areas was over age 60, as compared to 17.0 percent of the population in nonmetropolitan areas. About 16.3 percent of the population in central cities of metropolitan areas was over age 60.

Approximately 13.2 percent of the noncentral city population of metropolitan areas was over age 60. The places with the highest proportion of the population in older ages were nonmetropolitan counties with no city over 2,500 people.

Race

There are many significant differences by race in the older population of the United States. Several of the most noteworthy are briefly described below:

The nonwhite elderly population has grown more rapidly than the white aged population since the 1930's and is expected to do so in the future. Its faster growth is due to both higher fertility and more rapid improvements in mortality. As a result, the proportion of all elderly persons who are nonwhite may rise from about 9.5 percent in 1980 to 12 percent in 2000 and 16 percent in 2030.

There are substantially fewer nonwhites over age 60 per 100 nonwhites aged 15-59 and this will continue to be true because of the nonwhites' more youthful age structure. In 1980, this ratio was 25 for the total population and only 17.5 for nonwhites.

Fewer of the black elderly are married and live with their spouse. In 1980, about 61 percent of black men and 28 percent of black women over age 65 lived with their spouse. The same was true of 75.5 percent of all men and 38 percent of all women over 65.

Older blacks are much more likely to be poor. In 1980, about 38 percent of aged blacks and only 15.7 percent of the total aged population were below the poverty level.

The educational attainment of elderly blacks is much less than that of the total aged population. While less than 8 percent of all older persons had only 0-4 years of schooling in 1980, nearly 28 percent of older blacks had this level of education.

Issues

*The number of older persons will increase greatly and will probably comprise a greater share of the total population—*All economic, social, and political institutions will be transformed by the changing age distribution.

*The rates of growth of the elderly will fluctuate substantially—*Between 1980 and 2000, the growth rate of the elderly population will be below that of previous decades, but will increase again after 2000. Between 2000 and 2030, the United States will experience an increase of 29 million persons in the population over age 60. In the 20 years following 2030, however, this population is projected to grow by only 3 million. Such discontinuities, as happened in our educational system during the 1960's and 1970's require creative planning for our social institutions.

*The over age 75 population will increase more rapidly than the total aged population in the next few decades—*The increases in the population over age 75 suggest a potential heavy increase in the number of older persons who will require health and support services.

A pronounced imbalance between the sexes among older age groups will remain— Elderly women will outnumber elderly men by more than 10 million in the early part of the next century. This suggests that most of our social programs must be geared to the needs of older women. Further, these programs must recognize that most elderly women are single while most elderly men are married and living with spouses.

The ratio of the number of older persons to the number of those persons aged 15-59 will be higher in the future, especially during the first quarter of the next century— Greater demands will be imposed on the working-age population to meet the needs of the elderly.

The older population is not evenly distributed geographically - The impact of the elderly in a State such as Florida (23.1 percent over age 60) is much different from that in a State like Alaska (4.9 percent).

Each successive cohort of the elderly will be healthier, wealthier, and better educated than their predecessors— Tomorrow's older Americans will spend more years as contributors to the economy, the workplace, the marketplace, the family, the community, and society in general.

The Family

Introduction

The new phenomenon of four and sometimes five generations in many families, the increasing number of women in the labor force, changing patterns of marriage and divorce and the growth of single older person households are important sociodemographic trends that will define family life for older persons in the decade ahead. Changing lifestyles, geographic mobility and constantly improving communication technologies will redefine the role and relationships among old and young family members.

Whether in families with a strong ethnic identity or in those based on America's many heritages, our elders serve as transmitters of values and those heritages. Older Americans are a source of love, emotional support, and stability to their families. They are care and service providers to their own and younger and older generations. In turn, most extremely impaired older persons are cared for by family members in the home, not in institutions or by other formal care providers.

Older Husband-Wife Families

Today, there are 7.2 million families headed by a husband 65 years of age or over, which comprise 12 percent of all U.S. families. These husbands, and the 4.8 million wives who are also 65 or over, account for approximately 47 percent of the 1980 older population of 25.5 million persons. Most of the 2.4 million wives below age 65 are not far from the ages of their husbands. The number of older couple families will reach 8.3 million by 1990, a net increase of 1.4 million during the current decade.

About 85 percent of these older couple families consist of and will continue to consist of husband and wife only. This nuclear family living arrangement reflects the long-established

cultural norm growing out of the desire of the vast majority of older persons and families to maintain autonomy and independent styles of life. The remaining 15 percent of the older couple families include a variety of other members such as adult children, siblings, still older parents, and nonrelated persons.

The large and rising number of older husband-wife families is a function, in large part, of one of the most significant changes that has taken place among middle-aged and older families during the present century—the extension of life together beyond the departure of the last child from the parental nest. Today, the average couple may expect 15 to 20 or more years of married life after the marriage of the last child, whereas more than one-half of the families at the beginning of the century had been broken by death prior to the occurrence of this event. The length of the post-parental period will continue to increase gradually in response to shorter parenting periods and longer life expectancy.

Satisfactions and Problems in Longer Family Life

Several aspects of later family life have been brought into focus by researchers who, as may be expected, find wide-ranging satisfactions and problems in husband-wife relationships during the extended marital years. The departure of children appears to be generally welcomed because it brings satisfaction with having nurtured the children to the point of independence, relative freedom from responsibility, and the opportunity to allocate larger amounts of family income to themselves, including providing for the retirement years.

For many, the extended period of marital life, accompanied by early retirement, gives older couples more time to pursue individual interests and to engage in mutually satisfying activities, such as sharing household responsibilities, engaging in organizational and civic work, recreation and travel, and socializing with children and grandchildren. Significant proportions of these older wives and husbands report that freedom from earlier parental and work responsibilities and opportunities to spend more time in the pursuit of common interests gives them a greater appreciation for one another, and often strengthens the bond between them.

Not all older families, of course, report these positive experiences. Some women complain of feelings of uselessness and depression after their children have gone. Though many welcome the retirement of their husbands, others chafe at having husbands at home with too much time on their hands and a proclivity for interfering in the domestic domain. For a few, the departure of children affords the opportunity to dissolve a union that has grown unhappy and, perhaps, to seek new partners.

For the majority of older families, income declines during the retirement years. Nevertheless, most report that their incomes enable them to live comfortably or at least to get along, particularly if the husband and sometimes the wife continue to work. Thirty-six percent of the elderly couples fall below the Bureau of Labor Statistics (BLS) standard for a modest but adequate level of living. The cash incomes of one-half of those below the BLS budget level do not meet the requirements of the lower, poverty level budget. Those whose income falls between the BLS and poverty levels are described as the near poor. Disproportionate amounts of income may have to be devoted to housing, often in substandard dwellings, food, and medical care.

The age-related prevalence of long-term illness and disability gives rise to other problems for many older couples. A wife or husband able to care for the ill or disabled spouse, frequently with the assistance of other family members or community-provided services, may be able to keep the older family intact for a prolonged period. This is often accomplished, however, at the cost of excessive fatigue, emotional stress, and restricted activity for the well partner.

In spite of the problems, most older couples testify that they are largely satisfied with the later period of family life. This does not eliminate the need, however, for continued individual and societal effort to improve health, income, housing and community services, and opportunities for meaningful activity supportive of older families.

Widowhood

Older families eventually dissolve, of course, generally through the death of one spouse, but also through separation and divorce. Because of the well-known factors of longer life expectancy of women and earlier marriage, widows 65 years and over outnumber widowers by approximately 7.1 million to 1.3 million in the noninstitutional population, a ratio of slightly more than 5 to 1.

The proportion of older women who are widowed rises from 40 percent at ages 65-74 to 68 percent for those 75 and above. For men the corresponding ratios are 9 percent and 24 percent. Another factor contributing to these differentials is that older widowers tend to remarry and, as at earlier stages of life, generally select women who are younger than themselves.

Living Arrangements

A variety of living arrangements characterize the family-household circumstances of older widowed men and women. Somewhat over 1.2 million are in long-term care institutions, women again outnumbering men about two to one. Nearly two-thirds of the women not in institutions live alone, and one-third in families where they are the head of the household or one of its members.

The proportion of widows living alone declines from 71 percent of those between 65 and 74 years of age to 64 percent of those aged 75 years and over. Correspondingly, the proportion of those living in families increases from 27 percent to 33 percent for the age periods under and over 75 years. The living arrangement of widowers reveals much the same distribution, although somewhat smaller proportions are found in families.

One conclusion that may be drawn from these figures is that older widowed persons, like older couples, prefer to retain autonomous, independent life styles as long as they live. They also wish to avoid burdening or interfering with the lifestyles of their adult children if they possibly can. On the other hand, when the extent of disability requires it and particularly when incomes are low, many older persons do seek or accept refuge within a family in preference to entering an institution.

Financial Problems

The problems of living arrangements for those living alone, paying for suitable housing, obtaining needed services, and meeting food costs are exacerbated by the low incomes characteristic of widowed persons, particularly women. According to the most recent data, the incomes of 24 percent of older widows are below the poverty level.

Several financial factors impact on the circumstances of older widows. Social security benefits drop by a third following the death of the husband. Benefits are generally lower for women who are primary beneficiaries than for men because earnings have been lower. Only two percent of the widows of private pension recipients receive benefits after the husbands are gone. The Supplemental Security Income benefit for unmarried persons is significantly below the poverty level. Some offsetting benefits are available to many widows, particularly those with low incomes. These include property tax relief for home owners, food stamps, and State public

welfare payments, but the majority of elderly widows must hold expenditures to a minimum.

Social Adjustments and Supports

Elderly widowed men and women, particularly those who live alone are, of course, vulnerable to isolation and low morale and many report themselves so afflicted. On the other hand, one study reported that 61 percent of older women expected that they would feel lonely after the passing of their husbands but that only 29 percent actually experienced severe or prolonged loneliness. Following the initial period of grief, the majority appear to adjust to new life styles, particularly if they have children and friends with whom they have frequent contacts, and if they have satisfying activities.

In the future, although the age at which widowhood occurs will rise, the number of widowed elderly men and women will increase to 12.1 million by 1990. The numbers in institutions will also rise, but not as rapidly as in the past if society responds to the current emphasis on providing health and social services to older people in their homes or in readily accessible community facilities.

Many communities are developing or increasing the existing supply of congregate housing, small group homes, homes for the aging, adult day health centers, multipurpose senior centers, and services delivered to older people who are homebound. It is not improbable that more may live with families of adult children if more assisting services are provided from outside the home and if public policy is changed to provide for payment to families for the care of aged members.

Intergenerational Relationships

It was suggested at the outset that the family is the last stronghold to which older people turn as the vicissitudes of aging make independent living more difficult to achieve. Intergenerational relationships, particularly the dependence of older parents on their adult children for shelter and for financial and personal supports, have received a good deal of attention during the development of the field of aging. During the early years in the development of the field conventional wisdom held that in the earlier, largely rural, agricultural-home industry economy, most older Americans were able to serve useful functions and find economic security, protection, and emotional satisfaction in the household of an adult child. Beyond this, it was commonly asserted that the modern, nuclear family of procreation, often mobile and pursuing its own interests and aspirations in an increasingly industrial, urban society, was becoming indifferent to the needs of its older parents and grandparents. It was frequently charged that adult children were violating Judeo-Christian values and social norms in abrogating responsibility for older family members.

Research, however, indicated that such beliefs were largely unsupported assumptions. It has been well documented that three-generation families never represented the modal pattern of living for America's elderly. In the early years of the country there were not enough old people to create many three-generation households, and, even in the formative period of American society, families and their adult children exhibited a strong penchant for independent living arrangements.

Forms of Support for Older Parents

Today, it is virtually a truism, that, although relatively few older people live with an adult child, their adult children are strongly solicitous of the well-being of the older generations in the

family kinship with regard to such matters as financial security, housing and living arrangements, the availability of essential facilities and services, and satisfying activities and social relationships.

The extraordinarily rapid increase in the number of older people during the early part of the century, coupled with retirement from the work force and the increase in widowhood, led initially to expectations and statutory requirements that adult children assume responsibility for the financial support, long-term care, and general well-being of their aged parents. But the impact of the economic depression of the 1930's influenced Americans to follow the lead of citizens in other developed countries and turned to government as the only mechanism capable of providing a floor of income for the older population. The exercise of filial responsibility collectively through a variety of income transfer measures rather than on an individual basis became the established pattern.

Thus, the past 35 to 40 years have seen the establishment of the almost universal social security system, Government encouragement of private pensions, guaranteed minimum income through the Supplemental Security Income program, extensive coverage for medical care, income and property tax recisions, food stamps, subsidized housing, meals, discount transportation fares, and admissions to public education and recreation facilities. Today, less than five percent of the aggregate income of older persons comes from direct transfer payments by children.

Until recent times, extension and broadening of these programs for older Americans by the Congress, State legislatures, and local governments has had the support of the middle and young generations as well as the older, immediate beneficiaries.

Images of the Older Family Generations

The stereotypes that middle generation people have of aging and aged parents and their attitudes toward them have been changing markedly over the past 20 to 30 years. Instead of viewing older people as almost uniformly financially dependent, chronically ill and infirm, socially deprived and isolated, adult children are gradually beginning to develop more positive concepts of their elders as they absorb the facts of aging.

To be sure, old age is still viewed as the least satisfactory period of life. Most older people are seen by the younger generation as having problems of insufficient income, declining health, fear of crime, loneliness, widowhood, and lack of meaning in their lives. There appears to be a rather general belief that the preponderance of older people has suffered losses in alertness, activity, usefulness, mental flexibility, and sexual competence or interest.

On the other hand, older parents are viewed as being warm and friendly, better educated, healthier, financially better off, living longer, and increasingly more interested in pursuing active, independent life styles than were their progenitors. Free time and freedom from responsibility are seen as earned rewards for the contributions older parents and grandparents have made to their families, communities, and society.

It is interesting that the majority of older people share the views of the middle generation toward aging and toward older people. However, most older people view themselves as being in better circumstances, more alert, functional, useful, and flexible than do their own and younger generations.

Family attitudes toward the older generation are likely to be positive when parents are in good health, project positive images of themselves, and are independent and active. Resentment toward older parents tends to arise when parents are ill, infirm, and dependent. Attitudes of

grandchildren toward the elderly tend to be similar to those of their own parents.

Integration of the Generations

One of the more surprising revelations of research on the older family is the extent to which older parents are integrated with the adult child generation as measured by propinquity of residence, frequency of intergenerational contacts, and mutual helpfulness.

A 1975 study reports that 79 percent of older Americans have one or more living adult children and 94 percent with children have grandchildren. In addition to the 18 percent (mainly widowed) who live with one of their children, a surprising 34 percent live within 10 minutes travel time of at least one child; another 21 percent are not more than 30 minutes distant. Thus three out of four older people with children share a household or live within 30 minutes of at least one son or daughter.

Frequency of visiting is equally impressive: 52 percent who do not live with an adult child reported seeing one or more children on the day of the interviewer's visit or the day before. An additional 26 percent reported seeing at least one of their children within the week. Only 13 percent had last seen one of their children more than 30 days prior to the interview. Whether parents were married or not married and living alone made little difference in visiting frequency. Somewhat more than 40 percent had stayed overnight with one or more children during the year and a like proportion had had an overnight stay from an adult child.

Mutual Exchange of Services

According to the 1975 three-country study, exchange of various forms of assistance takes place between 7 out of 10 parents and their adult children and grandchildren. Seventy percent of older parents testified that they assisted their adult child or children by helping with grandchildren, with housekeeping, and/or with gifts of money. The same proportion reported helping grandchildren directly. In the reverse direction, 68 percent of the older people reported they had received such help as assistance with housekeeping, meal preparation, shopping, and personal care from their children. Assistance was provided commonly, but by no means exclusively, during periods of illness.

Providing care for older parents creates problems for many middle-aged women, somewhat more than one-half of whom are members of the employed work force. It has been observed that for those who have young people at home, paid employment, and responsibility for one or more aged parents may have the equivalent of three full-time jobs. They are sometimes described as "women in the middle." Since women, as opposed to their husbands, tend to be the full-time caregivers, it becomes particularly important that they have assistance from community agencies caring for the older person for whom they have responsibility in the house or in the community.

Loneliness "often" or "sometimes" is reported by 27 percent of older people. It is more frequent among the single (29 percent) and widowed (41 percent) than among married (16 percent). As expected, loneliness is associated with absence of children, being very old, and with infirmity. Predisposing conditions are loss of an intimate associate, hospitalization, and geographic separation.

Families that undertake to provide care for long-term disabled parents may need services from the community to complement their own efforts. Older people who do not have children or whose children are not available—30 to 40 percent of all older people—frequently have to depend on health and social services provided in their own homes by the community, or services

which are easily accessible in the community, if they are to avoid premature entrance into an institution.

Grandparent-Grandchild Relationships

Recent studies have begun to provide information about grandparent-grandchild relationships. Although some grandparents find difficulty in performing the role acceptably, the majority appear to enjoy the relationship, finding emotional satisfaction, self-fulfillment, and sometimes a vicarious sense of achievement, giving gifts, and serving as a resource when needed. Most seek to avoid having responsibility for grandchildren, but some are willing to care for children when parents are employed.

Grandchildren express similar attitudes. The ideal grandparent tends to be described by grandchildren 10 through 26 years of age as one who loves and enjoys grandchildren, who visits, shows interest, is helpful, and gives gifts. A majority of young people who have been interviewed have positive attitudes toward grandparents, say they would miss much if they did not have contacts with them, feel that grandparents are not bores and not too old-fashioned to be helpful, that they provide information about ancestral backgrounds, and do not spoil grandchildren.

Behaviorally, relationships are not as idyllic as this vignette may suggest. Relatively few older grandchildren in their late teens or early adulthood go to grandparents for understanding or help or see grandparents as occupational role models. Grandparents are seldom used as mediators with parents or sought as companions. Consistent with their expressed attitudes, however, most grandchildren say they are willing to help grandparents and do not expect pay. One-half say they enjoy visits to and from grandparents.

Increasing numbers of older parents are members of family kinships in which there are great-grandchildren. Relationships between older people and these extended kinships remain to be studied. It may be observed, however, that recent developments such as the Foster Grandparents program and utilization of older people as teacher aides in kindergarten, primary schools, and Head Start programs are undoubtedly cementing satisfying relationships in the lengthening intergenerational span.

The Future

The family circumstances of the older population, including their intergenerational attitudes and relationships, are certain to continue changing over the foreseeable future. The financial and health status of older couples and of the widowed and never married alike will gradually improve, as will living environments, educational attainment, participation in educational programs, use of leisure time through community involvement, political influence, and personal development and self-image.

The realization of these advances is contingent, of course, upon a number of probabilities, including:

- Increase in national awareness of the nature, circumstances, desires, and needs of older family members as the older population doubles in size during the early years of the 21st century.

- Extension of the range and intensity of community and home health, rehabilitation, social services, food and nutrition programs, adult day care, and multipurpose senior centers, making them available to older families and elderly without functional family as social utilities with charges scaled in accordance with ability to pay.

Middle-aged families wishing and able to care for aged relatives will be encouraged to do so by having access to services that complement their efforts.

Continuing progress by the public and private sectors in designing housing with incorporated services to prolong the period of independence, particularly for widows and widowers, in environments conducive to satisfying activities and socialization for the prevention of loneliness and boredom.

Extension to all parts of the country of corporately developed retirement communities for post-parental couples and others desirous of reducing home maintenance responsibilities and seeking new active life styles among congenial peers.

Growth in employment opportunities for older people in such roles as teacher and library aides, counselors, foster grandparents, and child care center personnel, to afford children and young people the benefits of guidance from experienced older persons and to improve their images of the elderly as useful members of society.

Continuing expansion of the roles of educational institutions at all levels in preparing professional and semiprofessional personnel for effective teaching, research, and practice in the field of aging; and providing children and young people with awareness and knowledge of all stages of the life cycle and of the qualities, interests, and potentials of grandparents and other older persons.

Incorporation within the offerings of educational facilities, churches, and synagogues of programs to guide older adults in achieving higher levels of satisfaction in family and community life during the post-parental and retirement years and to enable them to present vigorous, vital, informed images to their families and to the general public.

Research in biomedical gerontology will lengthen the period of vigor and lead to a gradual extension of the post-parental and retirement years, hence adding to the years of later marital life. Special attention will be given to narrowing the sex differential in average life expectancy, thus reducing the vulnerability to widowhood.

Summary and Conclusion

Quite clearly not only the family but other societal institutions as well—urged on by older people and supported by the U.S. public—have been moving toward fostering a national environment that will allow all older people to achieve satisfaction in the later stages of adulthood. Attainment of real or near financial security, together with expanding knowledge translated into opportunities for the maintenance of physical and mental health, congenial housing and living arrangements, continued learning, self-development, and integration in community life, are leading gradually toward new, normative relationships within older family kinships and particularly between generations. Most older people are maintaining the autonomy and independence established during earlier life stages, the integrity of family generations is being assured, and family generations are finding themselves free to enjoy meaningful relationships based on affection, mutual respect, and community of interest.

Personal Fulfillment

Introduction

A humanitarian issue of growing dimension and pervasiveness is that of affording opportunities for older persons to satisfy the need for personal fulfillment in the later stages of life. Personal fulfillment may be defined in its broader sense as satisfactions realized through the achievement of personal goals, aspirations, potentialities, and societal expectations appropriate to successive periods of the life cycle.

Changing characteristics of older people and transformations in the societal circumstances within which they live are extending the years of health and vigor and expanding opportunities and roles beyond the completion of principal traditional adult responsibilities. As a consequence, those in the relatively new period of extended middle age or later maturity are finding expanded or new opportunities for self-expression in a variety of roles challenging to themselves and contributory to family and community.

The sections that follow will trace the origin of the new and extended period of life and identify activities and roles being pursued by older people in search of fulfillment.

Origins of the New and Fulfillment Stage of Life

In every culture, and in developed and developing societies alike, society has assigned two basic functions or roles to virtually all of its adult members. A variety of additional roles may be pursued by some or many members of a society in response to social sanctions or self-initiation. One of the two societally assigned roles essential to an ongoing society is that of procreation—preserving the species (or the society) through begetting and nurturing oncoming generations. The other is that of producing goods and services essential to the maintenance, well-being, and continuing development of the society.

Until relatively recent times, the procreative and productive roles have constituted the principal occupations of most men and women from adolescence to the end of their lives. For most people life was short. Childbearing was spread over several years and was hazardous for many women. The majority enjoyed relatively few years of life beyond the departure of offspring from the home. Until well within the present century, most men and, increasingly, gainfully employed women continued to work until the end of life. In 1900, one-half of the procreative couples were broken by death before the last child left the parental home. Most of those who survived the fourth or fifth decade of life continued to work as long as they were physically able. A period of retirement in good health was enjoyed by relatively few.

Two outstanding achievements of American society during the past 100 years or so have revolutionized the circumstances of living of earlier centuries. One has been the striking increases in life expectancy; the other is an even more striking transformation in the sources of energy used in carrying on most individual and societal pursuits.

Control of the sanitary environment, including the purity of food, and preventing transmission of infectious diseases have increased average life expectancy at birth from 40 years in 1850 to more than 70 years today. Significantly, most older people testify that the added years of living are spent in reasonably good or better health and vigor. Health declines rapidly, however, during the advanced stages of life.

Over the same period, the utilization of inanimate energy and machines has multiplied many-fold the volume of goods and services available and almost completely altered the

conditions under which they are produced. Today, inanimate sources provide 99 percent of the energy the nation uses, compared to 35 percent in 1850. Length of the workweek is approximately one-half of what it was during the preceding century. Today, almost everyone can enjoy an annual vacation and the vast majority who choose to do so can experience a period of financially secure retirement. Simultaneously, purchasing power in constant dollars, hence, the level of living, has increased sixfold.

An unprecedented consequence of the demographic and socioeconomic transformations noted above has been the prolongation of life into a new period of extended middle age or later maturity beyond the years occupied with procreation and gainful employment. Extending from the 60-65 year age period until age 80, 85, or even older, the new period is the equivalent of a third or one-half of the years spent in the traditional roles.

The primary significance of the new period lies in the opportunity it presents to everyone for rounding out life or achieving fulfillment through activities chosen by the individual in accordance with her or his own interests and value system. Society affords a number of models, as will be described later on, but, increasingly, styles of later life are determined by older people themselves.

Roles for the Later Years

Roles through which older people seek satisfaction and fulfillment have been altered significantly during the present century. As already noted, the transformation to an industrial social economy is marked by society's capacity to support the vast majority of older people following retirement from the work force. Thus, its members are free to devote time and energy to a wide range of activities often foreclosed to them while they were rearing families or gainfully employed during their relatively short lives.

The Work Role

The importance of the work role for older Americans has been declining over the past century. A significant number of older people, however, do continue to seek fulfillment through gainful employment. Nearly 3 million, or 12.3 percent, report themselves employed or seeking work. They account for 18.5 percent of older men and 8.1 percent of older women. Only about one-fourth of those employed work full time.

An additional 4 million, 12 percent of those not in the work force, report that they would like to work. Some 3 million state that they would be interested in training to equip themselves for re-employment. Closer questioning of the surveyed respondents, however, reveals that not more than one-half would seriously consider taking a job if it were offered. The other half say they might consider such an offer.

A major factor in keeping older workers out of the work force continues to be the negative stereotype—the devaluation of older workers by many employers and employment agency personnel. Repeated studies have found, to the contrary, that the majority of older workers are as efficient and productive as younger workers, can be trained for new jobs as readily, and have fewer accidents and less absenteeism. In spite of these widely disseminated findings, and in spite of the fact that 52 percent of persons having responsibility for hiring and firing rate older workers as satisfactory as they were when they were younger, 87 percent of older workers report that employers discriminate against them on the basis of age. Furthermore, evidence suggests that one in five to two in five older persons leave the work force because of an arbitrary, mandatory age retirement policy.

Another factor of growing importance to many older persons who would like to be employed is the changing structure of the work economy. Seventy percent of all employment is now in service occupations, most of which require different and higher level skills than large numbers of those not in the work force possess. Many older persons have a relatively low level of education. Training these persons for today's jobs is often a lengthy and expensive process.

Notwithstanding the foregoing obstacles, many workers desire to remain at work beyond conventional retirement eligibility ages. This is true for a number of reasons, including: need for income, exacerbated now by inflation; desire to feel useful and command societal respect through contributory activity; intrinsic satisfaction with one's particular work role; the desire for a significant activity around which to organize one's life; and fear of retirement without a clear role.

For more than a decade, there has been increasing evidence that society, too, is developing awareness of the economic and social costs of rising numbers and proportions of older persons denied the opportunity to work. There is serious concern over the costs of supporting earlier and longer periods of retirement and over the restlessness of those whose principal source of fulfillment lies in continuing utilization of their experience and skills and in continuing their contribution to the economy.

The Learner Role

Enrollment in an organized education program is attracting increasing numbers and proportions of middle-aged and older people who find continuing need for information, knowledge, and intellectual stimulation useful and satisfying during their extended years. Each year somewhat more than 3 million middle-aged (40-64 years) and over half a million older (65 plus) persons enroll for a formal educational experience of some kind. Enrollments are increasing as successive cohorts of older persons have more education than their predecessors, as continued capacity for learning is recognized by older persons themselves and by educators, and as growing numbers of educational institutions seek to attract older students.

Educational opportunities afforded by post-secondary institutions include auditing or enrolling in regular classes, electing courses designed to be of particular interest to older students, and participating in programs designed specifically for older adults distinct from regular continuing education programs. The widespread Elderhostel, advertised as a vacation-learning experience, seems to be valued by some older students primarily for the intellectual stimulation and knowledge growth provided.

Scores of collegiate institutions, experiencing diminished enrollments, are seeking to attract older adults by offering on-campus living, preparatory courses and tutoring, health services, counseling, and social and recreational opportunities. Institutions are reaching out to older adults by taking their offerings to senior centers, churches, and housing developments.

Many educational administrators are rejecting the stereotype of loss of teaching competency by employing emeritus faculty and other retired persons as teachers, tutors, and program administrators. In a number of communities, older adults are organizing their own education program. The outstanding model is the Institute for Retired Professionals in New York which offers several hundred courses in a dozen topical areas and 12 foreign languages under the aegis of the New School for Social Research.

Family Roles

It has been well documented in the United States, as well as in other developed and

developing countries, that kinship ties remain viable through the adult years. Expressing affection, interchange of services, income sharing, and frequent visiting enable older people to achieve satisfaction in meeting their needs for relatedness and orientation as well as enhancing their sense of security.

One contribution most older parents make is that of maintaining their own households as long as their circumstances permit, thereby retaining their autonomy and enabling the younger family to develop and pursue its own aspirations, including building resources for its own retirement years. Thus, in 1980, only 18 percent of those 65 years or over shared a household with an adult child. In approximately one-half of these shared situations, the older parent provided the home, frequently affording a refuge for an adult child during a crisis period or taking in one or more grandchildren.

A paragraph from *The Myth and Reality of Aging in America* (Harris and Associates, 1976) succinctly describes the importance of a variety of contributions made by the older parent generation.

In economic terms, the contribution that older people make to younger members of their family is substantial. In part, this contribution takes the form of gifts and money offered by older parents and grandparents to their offspring. In addition, however, the services performed by older people for their children and grandchildren represent substantial monetary savings for the young. As nurses for the ill, as repairers, and housekeepers, even as surrogate parents, the public 65 and over offer assistance to their children and grandchildren that would cost them dearly otherwise. Without the free services of older family members, the young would either have to resort to hiring outside help to perform these same tasks or, more likely, sacrifice some of their own income by taking time off from jobs to perform these same tasks themselves. There is a critical, even indispensable role that older people play in the lives of their children or grandchildren which is largely taken for granted today.

Increasing longevity, with its associated physical, mental, and social impairments in the late years, appears to indicate another role for the younger, retired generation—that of providing a home and care for aged parents. One survey reported that half a million persons 65 and over now live in a household containing two older generations, and that women in their 50s and 60s are the principal caregivers.

American aging policy development for the 1980's includes, a reexamination of the responsibility of the young-old generation to care for the old-old. The issue of filial responsibility has not been debated fully in this country since the establishment of the social security system. With Federal aging policy firmly rooted in this intergenerational mechanism for income maintenance, the needs of this virtually new generation of the old-old merits new national debate on filial responsibility. The overwhelming majority of care for the extremely impaired elderly is provided by families. In no way can Government aid supplant that care both for fiscal and humanitarian reasons. The challenge for Government policymakers will be to develop policies which will provide for the elderly without family and at the same time devise equitable means for offering certain relief to families when care of an impaired relative becomes burdensome.

The Volunteer Role

Among the increasingly longer lived and more vigorous older population, interest in contributing energy, skills, and the time to voluntary services appears to be rising. A 1974 Harris

survey reported that 22 percent of persons 65 years of age and upward indicated that they do volunteer work through an organized program. An additional 10 percent stated that they would welcome the opportunity.

The voluntary service role is especially appealing to those whose parental and work roles are tapering off or completed. Challenging voluntary activity yields personal satisfaction from knowing that one is helping to improve community life and the environment, preserves a positive self-image as other societal expectations and responsibilities fade, and affords opportunities for continuing social involvement. There seems to be virtually no field of service that does not offer opportunity for voluntary participation or in which older people are not engaged.

The vast majority of older persons carry out their volunteer services in such community-based institutions as the school, neighborhood, church/synagogue, and civic associations. Government has increasingly utilized volunteers to expand the work of civil servants. A number of federal programs encourage—and indeed—insist on the use of older volunteers. Of particular significance for their focus on involving older people are: the programs funded through the Older Americans Act which mandate utilization of older people in social service, nutrition, and senior center projects and as nursing home ombudsmen; ACTION's Foster Grandparents Program, the Retired Senior Volunteer Program, and the Senior Companion, VISTA, and Peace Corps programs; the Legal Service Corporation's use of older adults as paralegals; the Small Business Administration's Senior Corps of Retired Executives; and the long-standing utilization of older adult volunteers by the Veterans Administration in its hospitals and domiciliary facilities.

Utilization of older adults as teacher aides has become so widespread as to warrant establishment of a National Volunteer School Program. The National Center for Voluntary Action gives particular attention to the capacities of older adults for volunteer service. Numerous organizations at national, state, and community levels have been created to promote volunteerism, elevate the dignity of volunteer work, stimulate training, and urge recognition of worker performance and contribution.

Federally supported volunteer programs, such as those identified above, are leading to the appearance of a new category of workers: reimbursed or paid volunteers. Payment at the minimum wage for part-time volunteer work, reimbursement for out-of-pocket expenditures, and other forms of compensation are designed to encourage the participation of low-income older persons.

The future is likely to bring further recognition to the work of the volunteers. Concern is being expressed over whether communities will be able to afford the expansion of services, including the major expansion already resulting from the rapidly growing numbers of upper-aged persons. The need for volunteers will be increased still further as public funds for a variety of social and health services decline.

The Citizen Role

Older people achieved national prominence during the 1930's when large numbers joined the Townsend Movement and other advocacy groups to constitute a citizen lobby for establishment of retirement income programs. As the aging movement evolved during ensuing decades, older people increased in number and became a significant proportion of the electorate. Hundreds of thousands joined organizations created for or by them, became increasingly articulate lobbyists, participants in conferences on aging, political leaders, and members of legislative and program advisory groups. Gradual weakening of negative stereotypes and enactment of anti-age discrimination legislation have enabled many to find staff positions in

community agencies and organizations serving older persons as well as other elements of the population. Their increasing involvement has come in response to growing usefulness of their years of experience, skills, and first-hand knowledge of the circumstances and requirements of their peers.

Studies conducted by The University of Michigan's Survey Research Center in the late 1950's revealed that a higher proportion of persons in the 55 to 70 year age period participated in national elections than did members of any other age group. Although participation declines during the more advanced years—because of higher mortality rates among men than among women, and because mobility limitations prevent some from getting to polling places—it was reported that interest in local and national issues is maintained.

A quality of life study conducted by the American Institute for Research in the mid-1970's found citizenship activity to be one of the more significant contributions to life satisfaction among older people. Using participation as a measure of interest, the study found that three-fifths of both men and women at age 50 through 70 keep themselves informed of national and local issues, vote, and have an appreciation of political, social, and religious freedom. The study confirmed the earlier Michigan study's finding of greater interest on the part of older citizens than among those in the early years of adulthood.

Creation of two organizations of older people—the National Retired Teachers Association/American Association of Retired Persons and the National Council on Senior Citizens together with the National Association of Retired Federal Employees, foster State and local chapters, publish periodicals announcing proposed and enacted legislation beneficial to their members and news of local chapters, to seek to influence public policy.

A recent and striking example of citizen participation has been the "Silver-haired Legislatures" currently operating in 13 States. Facilitated by State agencies on aging, they convene representative assemblies of older persons who meet in simulated legislative sessions in legislative chambers of the State capitol. Legislation is proposed, costed, discussed, and voted on, often with the guidance of members of the official legislature. Success of the silver-haired legislature groups has been measured by a high degree of favorable response to proposals in official legislative bodies.

Statutorily based national policy now directs that older people be named to advisory boards to the several hundred State and Area Agencies on Aging and to the 1,100 nutrition projects fostered by the Administration on Aging. Other agencies at Federal, State, and community levels take similar advantage of the specialized experience and knowledge of older people.

The Religious Role

Numerous studies have revealed that religious beliefs are common, probably universal, among the U.S. population. Thus, 97 percent of interviewed population samples report having a religion. In almost the same proportion, older people (as well as those of earlier ages) state that religion is very important to them (84 percent) or at least fairly important (11 percent). The principal manifestation of religious interest lies in church and synagogue membership and attendance. Seventy-eight percent of older people are church or synagogue members. Almost two-fifths of these attend a church or synagogue service at least once a week; about one-fifth attend but less frequently. Two-fifths indicate that they do not attend. Manifestation of religious interest has been found to be higher among women than among men.

Religious beliefs and some form of observance appear to persist throughout life for most

people. Attendance at services drops off among older people as age advances. Principal reasons appear to be decreased mobility with advancing age, reduced income, and lack of transportation. Many of those unable to get to a religious facility report that they read the Bible or other religious writings and listen to services broadcast by radio and television.

Further research findings indicate that 86 percent of older people are certain of God and three-fourths believe in life after death. It has been noted that older people who have firm religious beliefs are less apprehensive of death as it approaches.

In addition to the internal, spiritual satisfaction older people derive from attendance at religious services, reading religious literature, and private contemplation and prayers, untold thousands strive to act upon their religious principles by providing services to their fellow human beings in their churches and synagogues in the community, and sometimes over the world. As David Moberg reports, they serve by exemplary participation in worship services, teach Sunday school classes, take care of the library, provide transportation for church members, and assist the pastor by visiting the ill and the homebound. When the church facility is used for congregational meal and home-delivered meal programs for neighborhood elderly persons, older church people often serve as cooks, servers, and clean-up personnel. They also serve the larger community as volunteers in educational, health, social, and recreational programs. At community, national, and international levels, they support their churches in exerting their influence in civic and political affairs to promote freedom, justice, and improvement of the societal environment for all people in the United States and in countries throughout the world.

A number of studies have shown that having religious beliefs and serving others are clearly associated with personal adjustment and fulfillment in the later years. A Duke University study found that religion tends to become increasingly important to the adjustment of older persons as they age despite the decline in church attendance and other religious activities as they reach the final stages of life. Studies have indicated, also, that older people today are more religious than were older people of their parents' generation. Forecasts are that church attendance and other expressions of religious motivations will continue to rise.

Measuring the Quality of Life

Throughout the development of the nation one of its most compelling objectives has been that of improving the conditions and circumstances of life for all of its people. The focus has been in raising the standard of living to successively higher levels with respect to such matters as income, housing, availability of durable possessions and household equipment, and expenditures for health, social services, recreation, and travel. The underlying assumption has been that expansion of the material culture would result in correspondingly higher levels of well-being and quality of life.

During recent years more and more thoughtful and concerned persons in government and in the business and academic communities have questioned the validity of this assumption. Increasingly, they have been turning their attention from material standards to exploration of the concept of fulfillment achieved through satisfaction derived from meaningful life experiences. The focus has been directed toward needs for equity, participation, challenge, growth, and spiritual satisfaction.

Responding to this new focus, a number of investigators have been seeking to derive methods of measuring the meaning of life as it is experienced in a variety of ways. The challenge of the problem led Angus Campbell and colleagues at The University of Michigan Survey Research Center, with support from the Russell Sage Foundation, to launch an intensive,

comprehensive, and perceptive effort in the early 1970's to measure the quality of American life. The plan of the study called for each individual in a representative sample of the U.S. population 18 years of age or over to indicate the degree of overall satisfaction with life and with each of 15 specific areas or domains of living.

Each interview subject was asked to rate himself or herself on a seven-point scale ranged from "completely satisfied" to "completely dissatisfied." Thus, with few exceptions, each person interviewed would have a score ranging from 1 to 7 for each of the domain areas as well as an estimate of overall life satisfaction. The means for distribution of scores for the 15 domains are shown in Table 1.

For the total population, the mean scores for the 15 domains range from 6.27 for satisfaction with marriage to 4.27 for satisfaction with savings. Probably the most significant conclusion to be drawn from the table is that, except for amount of education and savings, more than one-half of those interviewed rated themselves at the two highest levels on the satisfaction scale and that relatively few assign themselves to the lowest point on the scale. Thus far, other than education and savings domains, fewer than five percent rate themselves as completely dissatisfied, and fewer than ten percent place themselves at the lowest levels on 13 of the 15 domain areas. Thus, it may be concluded that the vast majority of American adults are finding significant degrees of satisfaction and fulfillment in their lives.

Satisfaction Among Older People

One of the demographic variables included in the Campbell study was age of the respondent at the time of the interview. Respondents were grouped by 10-year age periods. The self-ratings on overall satisfaction and on the several domains are shown in Figure 1. It will be noted that, although the overall satisfaction rating varies with age, it clings rather closely to the average for all age groups until age 60 is approached. The degree of satisfaction rises sharply above the average for all ages during the age period of the 60's and then falls off somewhat among those 70 years of age and over when most persons have reached retirement status.

Consistent with the overall life satisfaction ratings, the self-ratings in most of the domain areas follow the course of the overall rating over the several age periods. Thus, for most of the domain areas satisfaction exceeds the average level for those 50 years of age and over and remains well above the average for all ages until age 70, and then continues upward for 8 of the 15 domains.

Significant departures from the overall satisfaction index are found in satisfaction with health which, as may be expected, starts at a high level among young people and falls almost linearly to a low point for those in the most advanced years. Satisfaction with marriage and family falls below the average for ages below 50 years, but then moves upward with marriage satisfaction reaching its highest level during the last decades of life. Amount and utility of education tend to parallel the line for overall satisfaction at all ages but reach higher levels beyond age 60.

Conclusions

It may be concluded from the foregoing analysis that a sizable majority of older Americans are experiencing a high degree of satisfaction throughout the life course, hence finding fulfillment in their later years. Following a detailed analysis of overall satisfaction with life and of satisfaction with several important domains, the authors of the study of *The Quality of American Life*, (Campbell, et. al.) concluded that several factors appear to combine in producing

the strong and pervasive age gains in satisfaction that seem to characterize almost all of the domains mapped. These factors include: (1) progressive mobility over the life span into situations which are in a clear, objective way “better”; (2) the progressive occupancy of niches which are better fitted to the individual’s particular needs and tastes, along with continuing modification of and personal adjustment to such niches; and (3) more subjectively based “accommodation effects.”

The conclusion is consistent with responses by older people to the 1981 survey of “Aging in the Eighties: America in Transition” conducted by Louis Harris and Associates. In reporting survey results to the Congress, Mr. Harris cited testimony of older people with reference to several attitudes clearly relevant to life satisfaction and fulfillment. With respect to overall life satisfaction older people agreed with the statement by a ratio of eight to one that “as I look back on my life, I am fairly well satisfied;” by a ratio of two to one “I would not change my past life even if I could;” and by the same ratio they deny that “when I look back over my life, I didn’t get most of the important things I wanted.”

With regard to their lives at the present time, older people agreed by a five to one ratio with the statement that “as I grow older, things seem better than I thought they would be;” by three to one that “the things I do are as interesting to me now as they ever were;” and by two to one that “I expect some interesting and pleasant things to happen to me in the future.”

Although the preceding statements indicate, as Harris stated, that “by and large, today’s older Americans are resilient and very much alive,” he emphasized the point that 20 to 25 percent of them are in a serious situation. Inflation, low income, poor health, dilapidating housing, social isolation in the community, unwanted institutionalization, and lack of or ready access to adult children are circumstances found among many of today’s older people.

The positive conclusions with respect to life satisfaction and sense of fulfillment among a majority of the older population of the United States will be significant influences on individual and societal attitudes towards aging in the future. At the same time, the needs of the minority of the elderly having serious problems are a challenge to American society.