Chapter 12
Productive Aging: Paid and Nonpaid Roles and Activities

Sociology 431
What Do We Mean “Productive Aging”? 

- **Productivity**
  - Broadest sense, productivity refers to engagement with and contributions to others.
  - Contributions need not be goods and services.
- **Retirement**
  - Institutionalization of retirement is a relatively recent phenomenon.
Factors that Affect the Timing of Retirement

- An adequate retirement income and/or economic incentives to retire
- Health status, functional limitations, and access to health insurance
- The nature of the job, employee morale and organizational commitment
- Gender and race
- Family and gender roles
Factors that Affect Retirement Satisfaction

- Retirement process that involves choice
- Retirement activities that provide autonomy
- Financial security
- Good health
- A suitable living environment
- Strong social support system with reciprocity
- Higher status occupation prior to retirement
- Gender and race
- Individual personality traits
The Importance of Planning

- Planning encourages a positive retirement transition
- Investigate comprehensive retirement planning programs
- Restructure work patterns during pre-retirement years
- Move into bridge jobs
FIGURE 12.2  Persons 65 to 69 Who Work Part-Time
More Older People Seek Employment

- Contributing factors:
  - Financial need
  - Desire to feel productive
  - Job restructuring and contingent, temporary service jobs
Barriers to Employment

- Older adults may have had one occupation in their life course and lack job hunting skills
- Older adults are more vulnerable to having skills that are obsolete
- Only a few federal employment programs target older adults
- Age-based employment discrimination persists
- Older workers are perceived as less effective and less productive
Sources of Older Adults’ Aggregate Income

FIGURE 12.3  Sources of Older Adults’ Aggregate Income
Sources of Income in Retirement

- Social Security
  - Never intended as adequate retirement income, only first tier of support
  - Nearly 40% of elders’ total income
  - Approximately 95% of all older people receive Social Security
  - Among low-income households and the oldest-old, 83% of their income is from Social Security
  - Without it 48%-55% elders would be poor
Sources of Income in Retirement

- Asset Income
  - unevenly distributed, larger disparities intensified by race/gender
- Pensions
  - 1974 Employment Retirement Income Security Act (ERISA) strengthened private pension systems
- Earnings
  - currently form about 18%-26% of older adults’ income
Aged Units and Poverty Status

**FIGURE 12.5  Aged Units and Poverty Status**

Poverty Among Young and Old

- Poverty differentials
  - Over time
  - By gender
  - By ethnic minority status
  - By age and living status
- Public Assistance
  - Only 5% of older adults receive public assistance.
  - The primary form of assistance is Supplemental Security Income (SSI).
  - SSI does not require a history of contributions.
  - To receive SSI, a person must be 65 years of age, blind, or disabled with limits on amount of monthly income and assets.
Patterns/Functions of Non-Paid Roles and Activities

Leisure
Religion Participation/Spirituality
Civic Engagement
Membership in Voluntary Associations
Volunteer Work and Organizations
Educational Programs
Political Participation and Voting Behavior
Senior Power