

# Life Plan for the Life Span

for Psychologists



AMERICAN  
PSYCHOLOGICAL  
ASSOCIATION

No matter where you are in your life span, you need a life plan. Most of us do not like to think about aging, much less plan ahead for later life. Yet preparation is key to well-being as we grow older.

The good news is that there are specific things you can do to secure a healthy, happy, and financially sound older age. With some foresight your older years can be healthier, wealthier, and happier than they might otherwise be.

In that spirit, this brochure highlights important issues to which you should pay attention during different stages of your life and provides links to resources that can help you make your own personal life plan.

*Life Plan for the Life Span* focuses on these five areas:

**Health and Health Care**  
**Legal and Financial Matters**  
**Work Life and Retirement**  
**Psychological Issues**  
**Social Roles and Resources**

To plan effectively for later life it is important to identify your expectations about growing older. To check your attitudes and understanding about your aging process, take this little test. Comments and answers appear on the last page of the brochure.

## Ten Questions About Aging

---

1. At your current age, what is your probable life expectancy?
2. Will Medicare pay for your nursing home care should you require it?
3. Will your parents outlive their financial resources? Will you?
4. What do you look forward to about getting older?
5. Does your family know what you would want if you were to have a serious health problem and could not speak for yourself? Do they have the legal right to carry out your wishes?
6. What services would be available if you became sick, frail, or needy? What services would be available to your spouse or partner? Parent?
7. Are there ways you can maximize your cognitive functions as you age, such as your memory and problem-solving ability?
8. Is living where you live now the best choice as you age?
9. Do you know the legal and financial steps that are needed to retire? Do you know how to close your practice or laboratory?
10. As you get older, how can you best take advantage of the experience and wisdom you have accumulated during your life?

# Health and Health Care

## ***He who has health has hope; and he who has hope has everything.***

—Arabic Proverb

Two keys to a healthy older age are to:

1. Lead a healthy lifestyle and
2. Be an informed health consumer.

### **Did You Know...?**

- Research shows that people who have healthy lifestyles not only live longer than those who do not, but they also have better mental abilities, fewer health problems, and fewer disabilities.
- Consumers who are informed about their medical options receive better health care.
- Preventive health screenings are especially important for those with genetic or family predispositions to illness.

### **Never Say Never**

Many people think there is nothing they can do about aging. However, how you age is partly a function of your lifestyle. Whether you are 46 or 64, it is not too late to benefit from eating well, exercising, and developing other healthy habits.

### **Be an Informed Health Consumer**

Informed health consumers learn about the physical changes that occur with aging and the changes that are due to disease. They educate themselves about how to stay healthy and prevent illness and disability. If they do become ill, they find out about their options for treatment.

It is not only important to know how to optimize your personal health, but also to learn how to get the care you need when you need it. The health care delivery system in the United States is the most complex and confusing system in the world. If you understand how to navigate your way through it, you will be better equipped to arrange care for yourself and your loved ones.

Learn about the health benefits and services available to you and your family, including those provided through Medicare and Medicaid. Benefits change frequently. Staying informed can be challenging, but is well worth your time.

Clarify and communicate your own health values and learn about those of your loved ones. Be sure to tell your loved ones your wishes in the event you need emergency or end-of-life care and you are unable to communicate your desires to your health care providers. You may also wish to consider appointing a personal representative (such as a surrogate decision maker or health care proxy).

## Young Psychologists

- Develop a healthy lifestyle that includes a nutritious diet, adequate sleep, and physical activity.
- Develop stress management and emotion regulation skills.
- Learn how to access and think critically about health care information.
- Learn to advocate for yourself and your family in health care settings.
- Stay abreast of developments in health promotion and disease prevention.
- Avoid environmental risks that can cause immediate or longer-term physical damage (e.g., auto accidents, hearing loss, joint deterioration).

## Middle-Age Psychologists

- Continue to be attentive to living a healthy lifestyle, including exercising to build physical strength and flexibility.
- Monitor your health risk factors and take recommended health screens (e.g., colonoscopy).
- Keep abreast of developments in health promotion, disease prevention, and the management of chronic conditions.
- Set aside time for stress management and continue to regulate emotions.
- Continue to advocate for yourself and your family in health care settings.
- Continue to access and think critically about health care information.
- As sensory, cognitive, and physical capabilities begin to wane, make environmental changes.

## Older Psychologists

- Continue to maintain a healthy lifestyle, including regular physical activity; make accommodations for any disabilities.
- Continue to engage in routine preventive health behaviors (e.g., get flu shots, cancer screenings).
- Continue to advocate for yourself and your family in health care settings and/or bring a representative with you.
- Maintain good stress management.
- Find ways to compensate for age-related changes in sensory processes if they occur (i.e., vision, hearing).
- Live in a community that has easy access to good quality health care and transportation.

## Says Who?

Centers for Disease Control and Prevention. (2002). *Healthy aging: Preventing disease and improving quality of life among older Americans*. [http://www.cdc.gov/nccdphp/aag/aag\\_aging.htm](http://www.cdc.gov/nccdphp/aag/aag_aging.htm)

Crawley, L. M., Marshall, P. A., Lo, B., & Koenig, B. A. (2002). Strategies for culturally effective end-of-life care. *Annals of Internal Medicine*, 136, 673-679.

Kahana, B., Dan, A., & Kercher, K. (2004). The personal and social context of planning for end-of-life care. *Journal of the American Geriatrics Society*, 52, 1163-1167.

Morbidity and Mortality Weekly Report. (2003). Public health and aging: Trends in aging—United States and worldwide. *MMWR Weekly*, 52(06), 101-106.

Netz, Y., Wu, M., Becker, B. J., & Tenenbaum, G. (2005). Physical activity and psychological well-being in advanced age: A meta-analysis of intervention studies. *Psychology and Aging*, 20, 272-284.

Pew, R. W., & Van Hemel, S. B. (2004). *Technology for adaptive aging*. Washington DC: The National Academies Press.

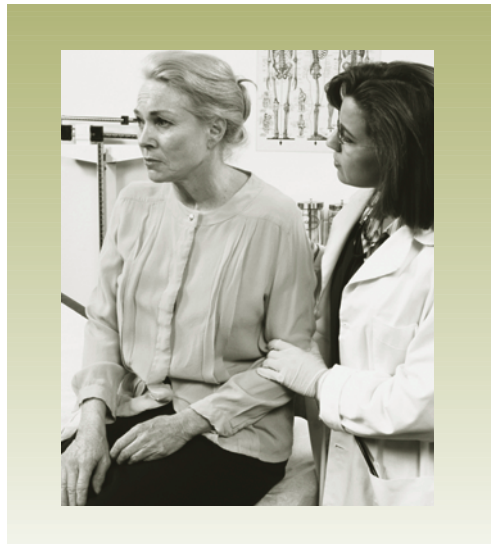
Roberto, K. A. (1999). Making critical health care decisions for older adults: Consensus among family members. *Family Relations*, 48, 167-175.

Rowe, J. W., & Kahn, R. L. (1998). *Successful aging*. New York: Pantheon.

Suhl, J., Simmons, P., Reedy, T., & Garrick, T. (1994). Myth of substituted judgment: Surrogate decision making regarding life support is unreliable. *Archives of Internal Medicine*, 154, 90-96.

## Resources Worth Exploring

Agency for Healthcare Research and Quality. (n.d.). *The pocket guide to good health for adults*. Retrieved from <http://www.ahrq.gov/ppip/adguide>



Agency for Healthcare Research and Quality. (n.d.). *The pocket guide to staying healthy at 50+*. Retrieved from <http://www.ahrq.gov/ppip/50plus/index.html>

American Bar Association Commission on Law and Aging. (n.d.). *The consumer's tool kit for health care decisionmaking worksheets*. [One of the online books and pamphlets offered]. Available at <http://www.abanet.org/aging/toolkit/home.html>

American Federation for Aging Research and the Merck Institute Health Compass. (n.d.). Navigating research information on health and aging [Data file that assists in finding Web-based health information and evaluating its reliability]. Available at <http://www.healthcompass.org>

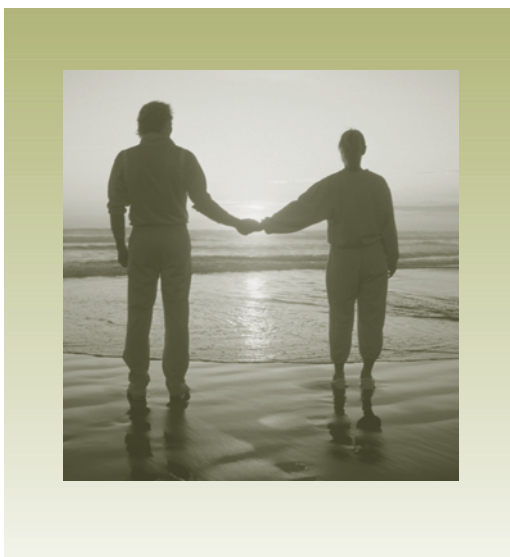
Center for Aging Services Technologies. (n.d.). [Clearinghouse of information about emerging technologies in aging services]. Available at <http://www.agingtech.org/index.aspx>

Geriatrics at your fingertips. (n.d.). [A Web site that provides information on medical conditions]. Available at <http://www.geriatricsatyourfingertips.org>

Growing stronger: Strength training for older adults. (n.d.). [A Web-based program]. Available at [http://www.cdc.gov/nccdphp/dnpa/physical/growing\\_stronger/index.htm](http://www.cdc.gov/nccdphp/dnpa/physical/growing_stronger/index.htm)

Guidance for family conversations with older drivers. (n.d.). Available at <http://www.thehartford.com/talkwitholderdrivers/preparing/main.htm>

Medicare. (n.d.). [Data file allowing viewer to compare hospitals, nursing homes, and health plan options on a variety of indicators]. Available at <http://www.medicare.gov/default.asp>



National Highway Traffic Safety Administration. (n.d.). [Provides information on older drivers]. Available at <http://www.nhtsa.dot.gov/> [Search term: "older driver"].

National Hospice and Palliative Care Organization and National Hospice Foundation. (n.d.). [A data file that provides strategies to talk to your family about end of life wishes]. Available at <http://www.caringinfo.org/i4a/pages/index.cfm?pageid=1>

National Institutes of Health. (n.d.). *Aim for a healthy weight program*. [The Web site has an interactive menu planner and body mass index calculator.]. Available at [http://www.nhlbi.nih.gov/health/public/heart/obesity/lose\\_wt/index.htm](http://www.nhlbi.nih.gov/health/public/heart/obesity/lose_wt/index.htm)

National Institutes of Health. (n.d.). *Senior health*. Available at <http://nihseniorhealth.gov/listoftopics.html>

National Library of Medicine and National Institutes of Health. (n.d.). *Medline plus* [A data file that provides a variety of health resources]. Available at <http://www.nlm.nih.gov/medlineplus/recognition.html>

**Bottom Line:** Practice healthy habits and know your own health care needs, as well as those of your loved ones. Be an informed health consumer so that you can manage these needs well.



# Legal and Financial

## ***Protect yourself and your family from legal and financial vulnerabilities.***

### **Did You Know...?**

- Many people falsely assume that Medicare will pay for the majority of their medical expenses during retirement. Twenty percent of spending by people 65 years and older is for health care costs not covered by Medicare (\$2,223 on average in 2002).
- The maximum Social Security benefit for a person retiring when eligible for full retirement benefits in 2006 is \$2,053 per month.
- Most people will need to designate someone to make financial, legal, or health decisions for them at some point during their lifetimes.
- Fewer than half of all individuals set aside sufficient personal savings to ensure they will achieve their desired lifestyles in retirement.

### **Designate a Personal Representative**

Because emergencies or disasters can occur at any time, not just when you are old, it is important to designate a personal advocate for your financial, legal, and health affairs. A legally designated advocate can manage your finances, make legal and health decisions on your behalf, and advocate for you should circumstances make it impossible for you to do so yourself.

### **Be Financially Literate**

It is important to know your current assets, how best to protect them, and from where your financial resources will come as you grow older. This knowledge will help you make informed decisions throughout your life span about such issues as buying a house, paying for college educations, and retiring.

### **Plan To Reach Your Financial Goals**

Financial planners estimate that you will need to generate 70% to 80% of your preretirement income to maintain your current standard of living in retirement if you are not employed. And you should build enough retirement income to last until you are approximately 90 years old. Determine whether your assets and income sources will provide you with what you want in the future. If not, create a plan to reach your financial goals.



## Young Psychologists

- Communicate your preferences about health and end-of-life care to close friends and family members.
- Prepare documents that would help you if something unexpected happens and you can't make legal or health decisions for yourself.
- Store your legal and health-related documents in a safe place, and be sure someone you trust knows their location.
- If you travel extensively or participate in high-risk activities, it is especially important to prepare legal documents that appoint a health care advocate and a guardian for minor children.
- Make sure that you do not make yourself vulnerable to others who might not have your best interests at heart.
- Evaluate the adequacy of health and other insurance.

## Middle-Age Psychologists

- Review and update health-related documents such as living wills. Talk to family and close friends about your wishes.
- Choose a health care advocate and legally authorize him or her to act for you under certain specified conditions.
- Have a frank discussion with your primary care physician regarding your health care wishes.
- Develop a "values history," which will help others know of your personal health preferences and beliefs.
- Make sure that you have adequate health and other insurance for your needs.
- Report suspected abuse, neglect, or exploitation of vulnerable younger or older adults to the proper authorities.
- Review your contributions to Social Security and other forms of potential retirement savings.

## Older Psychologists

- Review and, if needed, modify any legal or health planning documents.
- Be realistic about what you will be able to afford in retirement.
- Examine any work-related benefits, such as Social Security or pension. Make sure that you are receiving the correct payments.
- Review your health and other insurance plans to make sure coverage is adequate for your needs.

- Continue to establish the legal basis of your health care wishes and discuss it with family members, friends, and physicians.
- Make a plan and leave instructions for any resources (financial or otherwise) that may survive you.
- Continue to carefully monitor your financial resources during retirement and make budgetary adjustments as needed.

### **Says Who?**

Frolik, L. A. (1999). *Aging and the law*. Philadelphia: Temple University Press.

Kapp, M. B. (1995). *Key words in ethics, law, and aging: A guide to contemporary usage*. New York: Springer Publishing Company.

O'Shaughnessy, L. (2001). *The retirement bible*. New York: John Wiley.

### **Resources Worth Exploring**

American Psychological Association. (n.d.). *Elder abuse and neglect: In search of solutions* [Brochure]. Available at: <http://www.apa.org/pi/aging/eldabuse.html>

AARP. [Self-help guides on bankruptcy, buying and selling a home, financial power of attorneys, HIPAA, and wills]. Available at [http://www.aarp.org/families/legal\\_issues/legal\\_guides](http://www.aarp.org/families/legal_issues/legal_guides)

AARP. [Self-help guides for financial planning and retirement]. Available at [http://www.aarp.org/money/financial\\_planning](http://www.aarp.org/money/financial_planning)

Aging With Dignity. (n.d.). *Five wishes*. [Helps reader express how he/she wants to be treated (medically, personally, emotionally, and spiritually) if seriously ill and unable to communicate]. Available at <http://www.agingwithdignity.org/5wishes.html>

American Bar Association/American Psychological Association. (n.d.). *Assessment of older adults with diminished capacity: A handbook for lawyers*. [Contains information on initial screening indicators, capacity assessment tools, and interpretation and use of assessment reports]. Available at <http://www.apa.org/pi/aging>

American Bar Association Commission on Law and Aging. (n.d.). *Legal guide for older Americans: The law every American over fifty needs to know*. [One of the online books and pamphlets offered]. Available at <http://www.abanet.org/aging/chapter/home.html>

American Bar Association Commission on Law and Aging. (n.d.). *The consumer's tool kit for health care decisionmaking worksheets*. [One of the online books and pamphlets offered]. Available at <http://www.abanet.org/aging/toolkit/home.html>

Fidelity Investments. (n.d.). [Tips for planning and saving]. Available in the Retirement Resource Center section at <https://www.fidelity.com>

Garner, R. J. (1997). *Ernst & Young's retirement planning guide: Take care of your finances now...and they'll take care of you later*. New York: John Wiley.

Motley Fool. (n.d.). [Provides user-friendly material on investing and financial planning]. Available at [www.fool.com](http://www.fool.com)

National Academy of Elder Law Attorneys. (n.d.). *Questions & answers when looking for an elder law attorney*. Available at <http://www.naela.org/public/QA.htm>

National Academy of Elder Law Attorneys. (n.d.). [Searchable directory of elder law attorneys]. Available at <http://www.naela.org/public/QA.htm>

National Center on Elder Abuse. (n.d.). [Searchable database of the latest resources on elder abuse, including an online library]. Available at <http://www.elderabusecenter.org>

National Council on the Aging. (n.d.). *Benefits Check Up*. [Provide free personal report of the public programs and benefits you may qualify for]. Available at <http://www.benefitscheckup.org>



Social Security Service. (n.d.). [Benefits information]. Available in the Online Claims and Services section at [www.ssa.gov](http://www.ssa.gov)

TIAA-CREF. (n.d.). [Financial calculators and planning tools]. Available at <http://www.tiaa-cref.org/calcs/index.html>

Women's Institute for Financial Education. (n.d.). [Special issues women face in preparing for retirement]. Available at [www.wife.org/money\\_retirement.htm](http://www.wife.org/money_retirement.htm)

**Bottom Line:** Never stop legal and financial planning! Assume that your personal wealth must last to age 90.



# Work Life and Retirement Planning

## ***Reconsider your work and retirement goals throughout your life span and create a plan to meet them.***

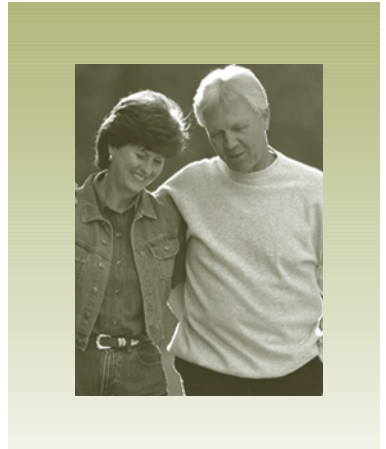
### **Did You Know...?**

- People who retire but maintain part-time employment or voluntary activities are more satisfied with aging than people who retire completely or work full time.
- Retirement planning should begin early and be updated often, especially as your situation changes.
- Three in five older Americans say that they see retirement as a time to be active and involved, start new activities, and set new goals.

### **Refine Your Career Goals Throughout Your Life Span**

Clarify and review career goals throughout your life and take an honest reckoning of what you enjoy and do not enjoy about work. As needed, consider new work options or activities you would like to engage in.

Work themes include recognizing the limits of career progress, evaluating possible age discrimination, deciding whether to change jobs and/or careers, rebalancing work and family, and caregiving responsibilities for loved ones. Consider that new careerism leads employees to be more critical in self-analysis, more assertive in seeking feedback, and more likely to refuse transfers or promotions that might subvert career goals. A major predictor of successfully remaining in the workforce is one's attitude toward work and motivation to be current and competitive.



### **Plan Early for Retirement**

Retirement planning should begin early in your career and intensify as you move toward your retirement years. This planning should include exploring other career pursuits, where you will live, and thinking about what non-work activities you will pursue. As career and personal circumstances change, review and update your retirement plan. Take advantage of organizational retirement planning resources or engage a reputable professional retirement planner.



## Young Psychologists

- Investigate and develop career/work options and skills.
- Find work that offers or enhances intrinsic rewards such as feelings of competence and self-esteem, autonomy and self-direction, and cognitive challenge.
- For success in your field, cultivate mentoring relationships, and seek opportunities to gain knowledge and skills that will allow you to advance professionally.
- Acquire or continue to build technological competence.
- If you are considering a career change, think about the longer-term implications (e.g., future career growth opportunities, health benefits, portability of retirement benefits).
- Master assertiveness skills that may be required to deal with work demands that interfere with career goals or work/family balance.

## Middle-Age Psychologists

- Continue to learn and acquire new skills and maintain professional competence in the tasks considered essential in your work.
- Maintain or continue to build technological competence.
- Sustain motivation and a positive attitude about work by seeking new challenges.
- Review your career trajectory so far and evaluate the need to change jobs or careers.
- Be alert to age discrimination and other forms of work-related bias that may affect your or your colleagues' progress and satisfaction.
- Balance personal and professional life.
- Begin to plan for a transition to retirement.
- Establish avocations that will continue to be fulfilling if and when you retire.
- Begin discussing your retirement goals with loved ones.

## Older Psychologists

- Transition into a less stressful career if you wish, but work as long as you are physically able (assuming the work is still satisfying).
- Evaluate the benefits and drawbacks of transitioning from full-time to part-time work.
- Be prepared for retirement to occur sooner than you had anticipated if health problems, downsizing, or early buyouts occur.

- Figure out what might be lost in retirement and how to fill in the gaps; figure out what new opportunities might be gained by retirement and how best to utilize them.
- Synthesize work and leisure interests; consider how they might be expressed through volunteerism.
- Become knowledgeable of the continuum of living arrangements and services available for older adults.
- Go on fact finding trips to scout out places you might like to live after leaving the workforce, determining the best fit for your later-life interests.
- Choose or make accommodations to a home that will take account of waning physical abilities.

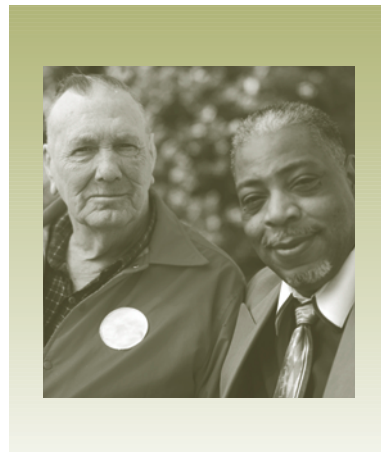
### Says Who?

Drentea, P. (2002). Retirement and mental health. *Journal of Aging and Health*, 14, 167-194.

Hershey, D. A., Jacobs-Lawson, J. M., & Neukam, K. A. (2002). Influence of age and gender on worker's goals for retirement. *International Journal of Aging and Human Development*, 55, 163-179.

MetLife Foundation/Civic Ventures. (2005). *New face of work survey*. Available at <http://www.civicventures.org/publications/surveys/new-face-of-work.cfm>

Sterns, H. L., & Kaplan, J. (2003). Self-management of career and retirement. In T. Beehr and G. Adams (Eds.), *Retirement: Current research and future directions* (pp. 188-213). New York: Springer Publishing Co.



### Resources Worth Exploring

Civic Ventures. (n.d.). *The boomers' guide to good work: An introduction to jobs that make a difference* [Booklet]. Available at [http://www.civicventures.org/publications/booklets/boomers\\_guide.cfm](http://www.civicventures.org/publications/booklets/boomers_guide.cfm)



Civic Ventures. *Experience Corps Program*. [Places Americans over 55 as tutors and mentors to children in urban public schools.]

<http://www.civicventures.org>

CREATE Web Site. (n.d.). [Information on the age and technology project]. Available at <http://www.create-center.org>

Fisk, A. D., Rogers, W. A., Czaja, S. J., Charness, N., & Sharit, J. (2004). *Designing for older adults: Principles and creative human factors approaches*. Boca Raton, FL: CRC Press.

Housing Options for Seniors. (n.d.). [Describes housing alternatives in the at-large community and in retirement communities]. Available at <http://www.extension.umn.edu/info-u/household/BK806.html>

Koocher, G. P. (2003). Ethical and legal issues in professional practice transitions. *Professional Psychology: Research & Practice*, 34, 383-387.

McGee, T. F. (2003). Observations on the retirement of professional psychologists. *Professional Psychology: Research & Practice*, 34, 388-395.

Senior Job Bank. (n.d.). [Online resource for Americans 50 years and older looking for rewarding employment]. Available at <http://www.vv-vv.com/seniorjobbank/S50229OR.cfm?A=JML&B=6,0,0,0>

Schlossberg, N. K. (2003). *Retire smart, retire happy: Finding your true path in life*. Washington, DC: American Psychological Association.

Shutting down a practice: (n.d.). *Psychologists face legal, ethical and emotional issues when they close their practice doors*. Available at <http://www.apa.org/monitor/feb03/howtoclose.html>

U.S. Department of Housing and Urban Development. (n.d.). *Homes and communities*. [Provides general and state-specific information and links to a wealth of housing issues]. Available at <http://www.hud.gov/groups/seniors.cfm>

Volunteer Match. (n.d.). [Offers an online recruiting tool to attract volunteers for more than 30,000 nonprofit organizations]. Available at <http://www.volunteermatch.org>

**Bottom Line:** Proactively plan for your retirement throughout your entire employment career so that your needs and those of your family are met.



# Psychological Issues

***Psychological factors are a powerful force that can maximize or jeopardize the quality of our lives in all stages of adulthood.***

### **Did You Know...?**

- Most people incorrectly believe that everyone who lives past age 65 will get dementia. In fact, this is only true for 1 in 10 people in this age group.
- Psychological factors have been shown to affect many aspects of optimal aging.
- Many cognitive abilities assumed to decline over the life span can be maintained and in some cases, reversed.

### **Stay Active To Prevent Memory Loss and Dementia**

The risk of developing memory loss and dementia increases with age. However, recent research indicates that people who have been and remain physically and mentally active—especially those with challenging and socially engaging lifestyles—are less likely to experience memory loss.

### **Address Psychological Issues**

Psychological factors have a powerful influence on the experience of aging. These include one's sense of identity, spirituality, personal control and self-efficacy, and the ability to regulate emotions and manage stress. People who have a sense of involvement in the care of the next generation, have a positive outlook on life, and find meaning in life are psychologically healthier and are more likely to experience the transition to middle and late life positively.



## Young Psychologists

- Develop a breadth of interests and activities so that you will always have sources of enjoyment, even if sensory or mobility losses occur.
- Keep in mind that aging is a developmental process; physical and psychological changes are inevitable, but not necessarily detrimental.
- Develop life skills (e.g., knowing how to set goals, make rational decisions, resolve conflicts).
- Seek opportunities to build self-efficacy.
- Integrate religious faith or spirituality with other core values and beliefs.
- Explore what your spiritual worldview tells you about how to make your life choices and spirituality come alive in professional as well as personal settings.

## Middle-Age Psychologists

- Invest in the emotional care and concern of the younger generation.
- Keep close relationships fresh. Maintain ties with siblings and friends who will become resources in later adulthood.
- Keep mentally active to preserve cognitive skills and become aware of strategies that can boost cognitive performance (e.g. mnemonic techniques).
- Develop leisure interests and skills that can be maintained into later adulthood.
- Take time to nourish the spiritual side of yourself despite the demands of a busy life; if you have religious beliefs, reflect on how they support or prevent coping with life's challenges.
- Reexamine roles and activities in relation to beliefs/values and generativity. Figure out ways of passing on key beliefs and values to the next generation.

## Older Psychologists

- Keep mentally active to preserve cognitive skills.
- Maintain ties with friends and family to maximize your support networks.
- Keep active sexually and recognize that sexuality can take many forms.
- Be an interested person—monitor new developments in the arts, sciences, politics, and other areas.

- Be an interesting person—have something that matters to you and that you care passionately about.
- Maintain focus on appropriate sources of joy, hope, and meaning.
- If you have religious beliefs, consider how they support developing an understanding of the meaning of life; if not, still be willing to engage with questions of personal and ultimate meaning.

### **Says Who?**

Baltes, P. B., & Baltes, M. M. (1990). Psychological perspectives on successful aging: The model of selective optimization with compensation. In P. B. Baltes & M. M. Baltes (Eds.), *Successful aging: Perspectives from the behavioral sciences* (pp. 1-34). Cambridge, England: Cambridge University Press.

Craik, F. I. M., & Salthouse, T. A. (Eds.). (2000). *The handbook of aging and cognition* (2nd ed.). Mahwah, NJ: Erlbaum.

Levy, B. R. (2003). Mind matters: Cognitive and physical effects of aging self-stereotypes. *The Journals of Gerontology Series B: Psychological Sciences and Social Sciences*, 58, 203-211.

Mroczek, D. K., & Kolarz, C. M. (1998). The effect of age on positive and negative affect: A developmental perspective on happiness. *Journal of Personality and Social Psychology*, 75, 1333-1349.

Sinnott, J. D., & Berlanstein, D. (2005). The importance of feeling whole: Learning to "feel connected," spirituality, and adult development. In C. H. Hoare (Ed.), *Oxford handbook of adult development and learning*. New York: Oxford University Press.

Whitbourne, S. K. (2005). *Adult development and aging: Biopsychosocial perspectives* (2nd ed.). New York: Wiley.

Wink, P., Dillon, M., & Larsen, B. (2005). Religion as moderator of the depression-health connection: Findings from a longitudinal study. *Research on Aging*, 27, 197-220.

### **Resources Worth Exploring**

APA Division 12-Section II (Clinical Geropsychology). (n.d.). [Provides information on training and the provision of psychological services for older adults]. Available at <http://www.geropsych.org>



APA Division 20 (Adult Development and Aging). (n.d.). [Provides information on the study of psychological development and change throughout the adult years]. Available at <http://apadiv20.phhp.ufl.edu>

APA Guidelines for Psychological Practice with Older Adults. (2004). Available at <http://www.apa.org/practice/adult.pdf>

APA Office on Aging. (n.d.). *What practitioners should know about working with older adults*. Available at <http://www.apa.org/pi/aging/publications.html>

APA Office on Aging. (n.d.). *Older adults' health and age-related changes: Reality versus myth*. Available at <http://www.apa.org/pi/aging/publications.html>

APA Office on Aging. (n.d.). [Resource guides on topics such as insomnia and sexuality]. Available at <http://www.apa.org/pi/aging/publications.html>



National Institutes of Health. (n.d.). Cognitive and emotional health project: The healthy brain. [Provides epidemiologic research on determinants of cognitive and emotional health in aging populations]. Available at <http://trans.nih.gov/cehp>

Qualls, S. H., & Abeles, N. (Eds.). (2000). *Psychology and the aging revolution: How we adapt to longer life*. Washington, DC: American Psychological Association.

Ramsey, J. L., & Blieszner, R. (1999). *Spiritual resiliency in older women: Models of strength for challenges through the life span*. Thousand Oaks, CA: Sage.

Seligman, M. E. (2002). *Authentic happiness: Using the new positive psychology to realize your potential for lasting fulfillment*. New York: Free Press.

Taos Institute. (n.d.). *Positive aging*. [Electronic newsletter provides information on scientific research on aging, gerontology practices, and daily life]. Available at <http://www.taosinstitute.net/resources/positiveaging.html>

Turner, B. F., & Troll, L. E. (Eds.). (1994). *Women growing older: Psychological perspectives*. Thousand Oaks, CA: Sage.

**Bottom Line:** Develop and maintain those aspects of your life that maximize psychological, social, and cognitive well-being.



# Social Roles and Resources

***Social relations and social activities should be maintained at all ages and match our changing lives and life goals.***

## **Did You Know...?**

- Family types have changed. Only 50% of families consist of two parents in their first marriages living with their biological children.
- At some point during their life spans, most people will have a loved one who requires personal care.
- People with friends tend to be happier than those without, even if they have good family relations.

## **Plan Ahead To Meet Changing Needs**

The structure of families and the issues they confront vary greatly. However, the vast majority of people have family ties, whether biological or chosen. Meeting the needs of elders in a way that minimizes strain for both older relatives and caregiving children requires forethought and planning. It is interesting to note, however, that adult children anticipate that they will provide more care to their elders than their elders expect or want to receive from their children.

## **Maintain Social Relationships**

Friends and other social relations are a crucial part of life at all ages. Their presence can help you feel valued in a way that is important to your emotional well-being. Friendships also give you opportunities to provide support to others. Stable social relations can provide a sense of life-long continuity and help you adjust to changes such as moving into retirement, relocating your housing, and losing loved ones.



## Young Psychologists

- Cultivate broad and deep social relationships.
- Develop adult relationships with multiple generations of family members.
- As you develop adult friendships, practice being a good friend and discover what you value about your friends.
- Enjoy life; learn how to work AND play.
- Learn how to care about others but not be overwhelmed by them.
- Understand and become involved in social issues—contribute to others and the world around you—emotionally, socially, and financially.
- This is your life. Make sure you are doing the best you can with it.

## Middle-Age Psychologists

- Celebrate the transition to middle age, which brings a sense of power and competence to many.
- Respect traditional and nontraditional family members.
- Cherish old and cultivate new social relations with family, friends, and social groups.
- Give to family, friends, colleagues, and your community.
- Continue and/or develop interests in addition to work and family roles.
- Plan to become the older person you want to be.
- Multiple roles are often overwhelming during the middle years. Arrange for and accept help as needed.

## Older Psychologists

- Think of yourself as an age pioneer! Restructure your social world by keeping up with old interests and developing new ones.
- Identify and nurture the family and friend relationships that are most important to you. Sustain them by being as interested in others as you would like them to be in you.
- Let go of any relationships that become stressful or otherwise nonfulfilling.
- Be creative about how to give and receive help.
- Restructure social activities as needed following retirement and/or withdrawal from any former social roles.
- Anticipate and plan for the future—for the good times and bad, including unexpected possibilities; help those close to you to do the same.

## Says Who?

Bengtson, V. L., Rosenthal, D., & Burton, L. (1996). Paradoxes of families and aging. In R. H. Binstock & L. K. George. (Eds.), *Handbook of aging and the social sciences* (4th ed., pp. 253-282). San Diego, CA: Academic Press.

Blieszner, R., & Adams, R. G. (1992). *Adult friendship*. Newbury Park, CA: Sage.

Bryson, K., & Casper, L. M. (1999). *Coresident grandparents and grandchildren* (No. P23-198). Washington, DC: U.S. Bureau of the Census.

Carstensen, L. L., Isaacowitz, D. M., & Charles, S. T. (1999). Taking time seriously: A theory of socioemotional selectivity. *American Psychologist*, *54*, 165-181.

Crosnoe, R., & Elder, G. H., Jr. (2002). Successful adaptation in the later years: A life course approach to aging. *Social Psychology Quarterly*, *65*, 309-328.

## Resources Worth Exploring

Cohen, G. (2003). The social portfolio: The role of activity in mental wellness as people age. In J. Ronch & J. A. Goldfield (Eds.), *Mental wellness in aging: Strengths-based approaches*. Baltimore, MD: Health Professions Press.

Creative, family-friendly ideas for keeping close to grandchildren. (n.d.). Available at [www.grandloving.com](http://www.grandloving.com)

DivorceNet. (n.d.). [Offers family law information, solutions and news]. Available at [www.divorcenet.com](http://www.divorcenet.com)

Elderhostel. (n.d.) [Web site contains information about the nonprofit educational travel organization for older adults]. Available at [www.elderhostel.org](http://www.elderhostel.org)

Grossman, A. H., D'Augelli, A. R., & Hershberger, S. L. (2000). Social support networks of lesbian, gay, and bisexual adults, 60 years and older. *Journal of Gerontology: Series B, Psychological Sciences and Social Sciences*, *55B*, 171-179.

National Council on Family Relations. (n.d.). [Offers resources on families and family relationships]. Available at <http://www.n CFR.org>

National Council on Family Relations. (n.d.). *Family tips*. Available at <http://www.n CFR.org/families/index.asp>

National Council on Family Relations. (n.d.). *Family links*. Available at [http://www.n CFR.org/families/f\\_family\\_links.asp](http://www.n CFR.org/families/f_family_links.asp)

Single Parent Association. (n.d.). [Information]. Available at [www.singleparents.org/mission.html](http://www.singleparents.org/mission.html)

Stephens, M. A., Crowther, J. H., Hobfoll, S. E., & Tennenbaum, D. L. (Eds.). (1990). *Stress and coping in later life families*. New York: Hemisphere.

**Bottom Line:** Your social world is always changing, so plan for and adapt to that reality at all ages.

## General Resources About Aging

AARP AgeLine. (n.d.). [Database that contains about 80,000 aging-related citations from psychology, sociology, social work, economics, public polices, and the health sciences]. Available at <http://www.aarp.org/research/ageline>

AARP Internet Resources on Aging. (n.d.). [Online directory of over 900 Web sites for older adults, their families and caregivers]. Available at <http://www.aarp.org/internetresources>

Federal Interagency. (n.d.). *Forum on aging-related statistics: Older Americans 2004–Key indicators of well-being*. Available at <http://www.agingstats.gov/chartbook2004/default.htm>

The National Institute on Aging. (n.d.). Resource directory for older people. [Lists contact information for health and social service agencies]. Available at [www.aoa.gov/eldfam/How\\_To\\_Find/ResourceDirectory/ResourceDirectory.pdf](http://www.aoa.gov/eldfam/How_To_Find/ResourceDirectory/ResourceDirectory.pdf)

## Answers to “Ten Questions About Aging” (from page 1)

### **1. At your current age, what is your probable life expectancy?**

The older you are, the longer you can expect to live. For instance, a woman who reaches the age of 65 can expect to live an additional 19.5 years, and a man can expect to live 16.6 additional years, on average. A number of factors affect life expectancy; to calculate yours, go to <http://www.livingto100.com>.

### **2. Will Medicare pay for your nursing home care should you require it?**

Medicare only pays for a part of your nursing home care for a limited amount of time only if you are discharged from a hospital. For more information, check [www.medicare.gov/](http://www.medicare.gov/). Medicaid is the primary public funding source for nursing home care (44% of all U.S. nursing home costs). For more information, check [www.longtermcarelink.net](http://www.longtermcarelink.net).

### **3. Will your parents outlive their financial resources? Will you?**

The financial resources your parents and you will have depends on many factors, including assets, pension plans, Social Security entitlement, and any other savings that have been put aside. You can calculate your Social Security by checking this Web site <http://www.ssa.gov/planners/calculators.htm/>. Additional resources for conducting a financial check-up are found within this document.

#### **4. What do you look forward to about getting older?**

If you answer this question in a positive way it means that you will be in much better shape to meet the challenges of aging, both the positive and the negative. Individuals with more positive self-perceptions of aging report better functional health and live longer than those with less positive self-perceptions of aging.<sup>1</sup>

Unfortunately, many people focus on the negative aspects of aging. They may joke that they are having a "senior moment" or that they are "over the hill." The truth is that most older adults find positive things about getting older. They report high levels of life satisfaction despite the fact that they are often confronted with fear and devaluation from others within society.<sup>2</sup>

#### **5. Does your family know what you would want if you were to have a serious health problem and could not speak for yourself? Do they have the legal right to carry out your wishes?**

It is important to be able to make your wishes and values clear regarding the care you would like to receive should you become ill. Advance directives (such as living wills or durable power of attorney for health care) provide a formal way for individuals to specify who they would want to have make decisions for them and what types of decisions they would like their loved ones to make. A good resource is the Consumer's Tool Kit for Health Care Advance Planning, developed by the ABA Commission on Law and Aging, available at <http://www.abanet.org/aging/toolkit/home.html>.

#### **6. What services would be available if you became sick, frail, or needy? What services would be available to your spouse or partner? Parent?**

Many people live in communities that provide services to older adults through senior centers or area agencies on aging. Find out what resources are in your community by checking your city or town governmental listings or going to [www.eldercare.gov](http://www.eldercare.gov).

Some of the services available to older adults include Meals on Wheels, fuel assistance, support for caregivers, respite services, and transportation services.

#### **7. Are there ways you can maximize your cognitive functions as you age, such as your memory and problem-solving ability?**

Research shows that keeping your mind active is the best way to maintain and maximize your cognitive functions. Having a hobby that engages your intellect is particularly valuable, whether it involves doing crossword puzzles or crafts or

---

<sup>1</sup> Levy, B. R., Slade, M. D., Kunkel, S. R., & Kasl, S. V. (2002). Longevity increased by positive self-perceptions of aging. *Journal of Personality and Social Psychology*, 83, 261-270.

<sup>2</sup> Whitbourne, S. K., & Sneed, J. R. (2002). The paradox of well-being, identity processes, and stereotype threat: Ageism and its potential relationships to the self in later life. In T. D. Nelson (Ed.), *Ageism: Stereotyping and prejudice against older persons* (pp. 247-273). Cambridge, MA: The MIT Press.



being a sports enthusiast. Read a book, see movies, or stay abreast with current events, and you will have far less difficulty with memory or other cognitive functions as you grow older. Keeping socially involved also keeps your mind engaged and your cognitive functions intact.

### **8. Is living where you live now the best choice as you age?**

Many people find as they grow older that their houses are too large and hard to maintain. And, if they develop physical limitations, their present homes may be difficult to navigate. Yet, remaining in their present home ("aging in place") may help them feel comfortable and secure.

To decide what is best for you, take a careful look at your present housing. Are there too many stairs? Is it too difficult to keep clean? Does it have handicap-accessible facilities? Will groceries, health care, and religious services remain accessible to you if your health status changes or you can no longer drive? Before you consider moving, however, take stock to see whether there are changes you can make in your current home that will allow you to remain there. One comprehensive source of information on this topic is: <http://www.seniorresource.com/house.htm>.

### **9. Do you know the legal and financial steps that are needed to retire? Do you know how to close your psychology practice or laboratory?**

Retirement does not just happen. It takes careful planning. You cannot simply walk away from your job, even if you are self-employed. Consult with your state psychological association, which may have services to help private practitioners transfer their practices. If you work for a university, see your university's human resources department to find out how and when it would be best for you to retire officially. Also, you may want to take advantage of opportunities to serve in an emeritus role that would allow you to keep an office and privileges that might enable you to remain connected to the field. Helpful resources for retiring psychologists can be found in the Work Life and Retirement Planning section of this document.

### **10. As you get older, how can you best take advantage of the experience and wisdom you have accumulated during your life span?**

As people get older, their experience and wisdom can make up for losses in other areas, such as reaction times (which may be slower) or memory (in which there may be short-term memory problems). The best way to take advantage of your lifetime of experience is to look at your abilities in a positive light. Take a positive view of what you have to offer, and others will too.

---

**2005 APA Committee on Aging (CONA) members:**

Toni C. Antonucci, PhD; Rosemary Blieszner, Ph.D;  
John C. Cavanaugh, PhD; Florence L. Denmark, PhD;  
Barry Edelstein, PhD; and, Gregory Hinrichsen, PhD  
The APA Staff Liaison to CONA is Deborah A. DiGilio, MPH

CONA would like to acknowledge the contributions of  
Victoria H. Bedford, PhD; Neil Charness, PhD; Nancy C. Coleman  
MSW, M.A.; Martha Crowther, PhD; Claudia Espenscheid;  
Margaret Gatz, PhD; Diane Halpern, PhD; Douglas A. Hershey, PhD;  
Beth Hudnall Stamm, PhD; Robert Johnson, PhD; Harold G. Koenig,  
PhD; Victor Marshall, PhD; Susan McFadden, PhD; Sara Qualls, PhD;  
Wendy A. Rogers, PhD; Warner Schaie, PhD; Jan Sinnott, PhD;  
Harvey Sterns, PhD; Anderson Smith, PhD; Pamela B. Teaster, PhD;  
Peter Walker, PhD; Susan K. Whitbourne, PhD; Keith Whitfield, PhD;  
Robert J. Willis, PhD; Sherry L. Willis, PhD, Steven H. Zarit, PhD;  
and Antonette Zeiss, PhD

**A special thanks goes to Elizabeth Vierck for her contribution  
in editing the brochure.**

---