Late Adulthood Personality Development

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1. Adulthood

Who is an Adult? According to one of the researcher, an adult is someone who accepts responsibility, makes independent decisions and becomes financially independent. Adulthood is defined with expectations about appropriate behaviours and facing up to responsibilities. Adulthood is also a stage of psychological and personal development by which time it is assumed that individuals have established their identity and are well on the way to being independent, responsible, self-disciplined and purposeful.

Different societies have different way of defining being adulthood. However, most of the societies clearly marked by ritual and ceremony at a certain age on assuming a particular status. Adulthood is variously talked about as a time of increased maturity, growth, learning and personal consolidation. It is also included the recognised social transitions of employment, leaving home, becoming committed to a relationship and establishing a family of one's own.

Shortly, adulthood is the timeframe of growth when physical maturation is has been attained and specific biologic, mental, cultural, individual characteristics and various other developments concerned with getting older have taken place.

2. Late Adulthood

Late adulthood is generally considered to begin at about age 65. Erik Erikson suggests that this is the time it is important to find meaning and satisfaction in life. Age sixty-five is considered a milestones and the beginning of late adulthood. By this age, it is generally brings about retirement from work, eligibility for Social Security and Medicare benefits, income tax advantages, reduced fares and admission prices to leisure events, and special purchase or discount privileges.

Senior citizen is a common euphemism for an elderly person and it implies that the person is retired. Late adulthood is a time of reflection, enjoying friends, family and grandchildren and maintaining health in preparation for the final years of the lifespan. During this stage, older adults remain socially active and independent rather than subjecting themselves to isolation and withdrawal (Berger, 2008). The more aging adults live healthily, the more social active and maintaining family roles there are. It is important to refrain from stereotypical thought and the negative ageism, that can contribute to their premature decline.

2.1 Physical Development

The developments that can be seen in adults such as appearance changes as wrinkles appear

and the skin become less elastic and thin, skin tags and age. Spots may form on the body. Hair thins and turns gray and height lessens by an inch or two. Decreasing physical activity, less food consumptions, lower metabolism and poor health can cause weight loss.

The aging process in late adulthood is termed **senescence.** The general effects of aging combine to make the body's organ systems work less efficiently. For example, men loss the sense to hear earlier than women. Another example of process of aging is the sense of taste and smell can be affected by things like dentures, medications or strokes in the past. Researchers note that the loss of collagen's elastic properties is one of the effects of aging. Collagen changes in heart muscle tissue reduce the ability of this organ to perform properly.

2.1.1 Changes in Weight and Height

People who are active during their youth tend to stay active as they go through late adulthood. Although people typically reach the peak of their physical strength and endurance during their twenties by later age it gradually decline. This is because in late adulthood, a lot of different physiological changes may occur, including some degree of atrophy of the brain and a decrease in the rate of neural processes. Reductions in weight also continue into late adulthood for both men and women (Abraham, 1979; Hegner, 1991). For example, decreasing physical activity result in reduction of muscle and tissue mass and hence weight. Men who has loss their weight during their middle age will continue the loss until the late adulthood. While /elderly women begin to lose weight in gradual increments during this stage.

By late adulthood, most adults noticed a gradual reduction in their response time to spontaneous events. For example, some people are less active due to physically demanding jobs they had prior to retirement. This changes also result in the characteristically stooped posture, with the head held forward and down from the body, seen in older people. Bone mass diminishes, especially among women, leading to bone density disorders such as osteoporosis. Muscles become weaker unless exercise programs are followed.

2.1.2 Changes in Sensation, Perceptions and Motor skills.

There is a decreased sensitivity in all of the sensory modalities, including olfaction, taste, touch, hearing and vision. Aging in the cardiovascular and respiratory systems tend not to be apparent until late adulthood. There is a decreased of blood flow which limits the oxygen delivery to body tissues during high physical activity. The malfunctions of immune system become more frequent. When there is a decrease in immune system efficiency, it will increases the risk for a variety of diseases in the elderly.

For the late adulthood, they appear to require approximately the same amount of sleep as young adults which is about 7 hours a night. However, the adulthood always having the difficulties with falling asleep, staying asleep and sleeping deeply. These problems may reflect changes in the brain systems controlling sleep, and by higher levels of stress hormones in the bloodstream.

Elderly people tend to experience several eye disorders that can limit their visual

ability. The risk of blindness increases considerably after the age of sixty, often because of *glaucoma*. Elders are at high risk of stumbling and serious falls at this point as they don't see changes in the floor and accommodate smoothly. Another significant sensory change during this age is hearing loss. This might cause the people lead to complete withdrawal from social interactions. Deafness is isolating, as people lose patience trying to communicate with deaf people. Loss of hearing is likely to increase when the people are aging. Hearing loss can affect safety, especially for pedestrians and drivers.

Taste and smell perception decline in old age. The loss of taste decreases the number of taste buds and the need for stronger stimulation to taste receptors in the mouth. Smells also declining in late adulthood due to the decrease in the number of nerve fibers in the nose (Saxon & Etten, 1978; Spence & Mason, 1987). Touch perception declines after age 70. There is a loss of touch receptors as well as a slowing of blood circulation in the extremities.

2.1.3 Cognitive changes

Though most of the intellectual abilities increase or remain stable throughout the middle adulthood, once the age is above 60, everyone experiences a decline in all of the five primary mental abilities. Researchers believe that aging has decrease in working memory is the crucial factor underlying poorer performance by the elderly on cognitive tasks. The five primary mental abilities are verbal meaning, spatial orientation, inductive reasoning, number ability and word fluency.

Thinking processes become slower and less sharp, especially once a person reaches late adulthood, there is much individual variation in these declines. Every particular cognitive ability shows a different range of aging decline for each separate individual.

The working memory has two interrelated functions:
a. Temporarily stores information to be used consciously.
b. Processes information which is currently for storage and processing capacity in late adulthood produces a noticeable decrease, more than any previous biosocial stage.

There are four general conclusions regarding aging changes in memory & cognition:
1. Mental processes slow down with age.
2. The elderly do show memory declines.
3. The elderly are less likely to use memory strategies.
4. Memory in late adulthood is not as weak as anticipated.
Older adults are more resistant to learning new memory techniques and slower to abandon old techniques than the younger adults.

3. Social and Emotional Development During Late Adulthood.

3.1 Social Development.

The role changes that accompany old age especially in work and family roles. The

adjustments are made slowly and less frequent as aging advances. There are two fundamental ways of the developmental task for late adulthood. Firstly, there is a focus on the maintenance of one's life and quality of lifestyle rather than on discovery and creativity (Havighurst, 1972). Secondly, the task center on happening on what is occurring in lives of others (Hurlock,1980). Successful adjustment and adaptation can lead to healthy development in late adulthood.

3.2 Emotional Development

The more people aging the less emotions of negative found in the late adulthood emotional development. Studies found that older adults report lower levels of intensity for both negative and positive emotions. Therefore, it means that older people still experience negative and positive emotions but less intensely. Older adults indicates that there is an increase in affective complexity between early adulthood and middle adulthood, and then a decline in a late adulthood.

4. Retirement

Retirement is a big factor in late adulthood. Retirement is the point where a person stops employment completely or semi-retire which is the working hours become less. The reason for them to retire is because this is the time that they are eligible for public or private pension benefits. Retirement is a major life change that can be a time when people experience anxiety and depression. People have been found to be happier in retirement if they are not forced to retire before they are ready and if they have enough income to maintain an adequate living standard.

On the other hand, retirement can help lead to stronger family and community member roles. Retirement may be a relief for people who have worked in boring or physical demanding jobs. It terminates the major occupational career which at the very least provided financial security, if not significant psychosocial benefits such as identity, self-worth and companionship(Graham Stokes, 1992).

4.1 Factors affecting retirement

There are several factors that influencing retirement:
a. Economic incentives for retirement have been an important factor in early retirement. Nearly all workers are covered by Social Security and participants build eligibility for benefits wherever they work.

b. Having a greater wealth also tends to have an earlier retirement. Adulthood prepared their saving over the working life in anticipation of earlier retirement.

c. Another significant factor that affect retirement is the health status. When a person is having a poor health, it leads to retire earlier. Physical health clearly affects the retirement process. Older workers may develop effective compensations for slower reaction time and any physical declines that might affect their performance.

d. Sociocultural Factors – as growing numbers of persons are retiring and retired life-styles have emerged as popular themes in the media, the stigma of not-working has been lifted to a large extent and replaced by a focus on retired persons as an untapped market of consumers.

e. Spouse's employment – Most men likely to retire if their wives also retired. As they get older, they may realise that they haven't spent much time together. So one big reason to retire could be that wanted to spend more time around people they love.

f. Declining interest in work. There are those who work their entire lives and do not know what it is like to live without working. When they started to feel there is no point in looking or continuing their job so they retired and leave the workforce for good.

4.2 Adjusting to retirement

Retirement is a process and a life stage. The way one adjusts to retirement has much to do with the circumstances surrounding retirement. Research has shown that if a person force to retire due to poor health, he or she likely to feel the job separation as a crisis and may be at greater risk for substance abuse, depression or suicide(Ebersole & Hess, 1998).

According to Robert Atchley (2000), he developed six descriptive phases of retirement that represents a transitional process. A six-stage process described includes pre-retirement, retirement, contentment, disenchantment, reorientation and routine. Not all individuals will experience all of these stages, but the underlying idea is to provide a framework for thinking of retirement as a process that involves both emotional and financial adjustments rather than as just a one-time event

4.3 Stages of Retirement

Phase 1 : Pre-retirement

This phase occurs prior to the actual retirement experience. In this phase, a person usually begins mentally disengaging from the workplace and planning for what retirement will entail.

Phase 2 : Retirement

This phase occurs when the person is no longer participating in paid employment. He usually takes one of three possible paths. Path one is called the *'honeymoon' path*. It is characterized by feeling and acting as if the person is on vacation indefinitely. People become very busy doing many of the leisure activities that they never had time for previously. Path two is the *'immediate retirement routine' path.* These are the people who have already had a full and active schedule in addition to their employment. Individuals on this path appear to easily establish comfortable, yet busy schedules soon after retirement. Path three is called *'rest and relaxation' path.* They had very busy careers with limited time to themselves often choose to do very little in their retirement years. People in these phase tend to increase their activity levels after a few years rest and relaxation.

Phase 3 : Disenchantment

Trying to adjust with retirement is not an easy experience for some people. Following the honeymoon period or after a time of rest and relaxation, some people may experience a time of disappointment or uncertainty. The individual may miss the

feelings of productivity they had when they were working. Disenchantment with retirement can also occur when there is a significant change in the retirement process, such as the death of a spouse or an unwanted move.

Phase 4 : Reorientation

Once the phase 3 passed, a lot of people begin to assess or evaluate their retirement experience and identify ways to improve it. They started to to involve in the community, taking up a new hobby, or relocating to a more affordable setting may contribute to this "second chance" at retirement. The goal of this phase is to create a retirement lifestyle that is satisfying and enjoyable.

Phase 5 : Retirement Routine

To create and sustain a comfortable and rewarding retirement routine is the ultimate goal of retirement. Some people are able to do this soon after they leave employment. While others may take a longer period of years. When they have fulfilled and being comfortable, this phase of retirement can last many years.

Phase 6 : Termination of Retirement

This phase is when a person can no longer live independently due to disability or illness, the role of disabled elder becomes the primary focus of person's life. This is the phase where retirement becomes less relevant in the lives of late adulthood.

5. Transition to Retirement

A transition to retirement can be a powerful way to increase the super balance as becoming near to the retirement. Retirement involves a transition that may be viewed not only as a change in roles, but as an expansion and redefinition of previous career roles. For example in shifting roles, a man usually works outside and once he retired, he started to take care of the household replacing the wife who is still working.

Some people maintain their identity when they have retired. The retirement doesn't make a lot of changes to the person because when a person was active from the middle age they will continue active even when they have retired.

The social status during retirement will be continued and expanding. This is because they spend more time with building relationships with friends, family and community. They involve in voluntary or part-time jobs to fulfill their days.

The retiree have more time and focus on the personal relationships and social roles. Communications and interactions with people expanding and more better. Their family responsibilities seldom interfere with work although some of the late adulthood become caregivers for their spouses.

6. Common Retirement Experiences

During the transition many experience a loss of identity. From the ages of 50 to 75, many

social roles may be lost including of the worker, friends, parents and spouse after death of the partner. For example, when work becomes a lifestyle, there is a possibility of a person very reluctant to give up their jobs or interest. Another example is when the person loss their partner, he or she will become lonely and feeling alone. As a result, the long-term identity can be severely traumatized. Some retirees may sink into anxiety and depression.

7. Problems of Retirement

A lot of problems occur due to retirement. There are:

7.1 Changes in Income

Finances are the number one priority of effects on retirement. Once a person retired, if he or she is not prepared to retire, they will have a negative perception about retirement. Several investigators focused on the traumatic potential of this life transition. Loss of work where the source of income drops had made most people delayed their retirement. The transition to retirement is made more difficult by the fact that, particularly for men, important parts of retiree's identities are shaped by their jobs (Antonovsky & Sagy, 1990).

7.2 Change in Residence

Increase in choices where to live. According to Bureau of Statistics, most people will have less income when they retire. Many people are forced to move away from home due to not being able to pay their house. From this too, moving can lead to the loss of long-time friendship and support networks.

8. Successful Transition to Retirement may be achieved through:

Retirement should be an exciting time. There are successful transition can be achieved towards retirement. The theories are:

Role Theory is a potential useful framework for examining the retirement transition. Role consist of activities and behaviors that characterize a person in a given social context and may be a fundamental to change (George, 1990). It suggest that socially prescribed and personally relevant roles are critical for identity. People can maintain the same activities and relationships during the retirement as the did before retirement. Retirement can be viewed as a transition that involves role expansion, redefinition, and change. The influences of post-retirement role loss on the individual depends on the self-rated of these work-dependent roles and on the availability of other satisfying substitutes for the old roles.

Personal Relationships and Social Roles offer a means of support for individuals as well as a source of identity. Dorfman, Kohout and Heckert (1985) found out that a consistent relationship between retirement satisfaction and social connections such as friendship networks, family members and group affiliations.

The Work Role – According to Ursina Tsucher, the work role can be distinguish to three levels of attachments.

> **1. Low work role attachment:** People leave their job because the willing to and this does not entail problems for them. They are really looking forward to retirement and believe that they will not miss their work.

> **2. Productive individual:** This level of identification has the need to be in a formal

work role. They prefer to be attached with their work but at the same time they may not regret for leaving their particular job. To maintain this role, those people can take part-time job or joined the voluntary organizations which may serve as satisfactory replacement for the old work role.

3. Work as self: The individual identity extends beyond a general attachment to work. They may view their professional activities and their affiliation with a company as an important part of their identity. They feel that they could not replace their current work with other jobs and they feel that if they retire they carry with loss of identity.

Voluntary Organizations can create roles that are for a person's identity (Taylor & Cook, 1995). These roles might be important because they could maintain an important role-identity tied to a useful and socially appreciated activity after leaving the work-force.

Leisure Time Activities bring a sense of satisfaction are open to expansion after retirement. From here, the late adulthood may anticipate more positive retirement experiences. Leisure may also contribute to a feeling of belonging when they shared their activities together.

Internal Resources which the ability of adapting new roles may be seen as a psychological predisposition that varies among individuals. There is a flexibility in developing new role from the individual.

Retirement Preparations gain importance for most employees. It is significant for individuals to prepare or plan on the retirement especially for those who is really attached with their work and feeling hard to let go. By doing this, at least they could see positive retirement in the future.

9. Potential Barriers to Successful Transition to Retirement

As a result of retirement and subsequent shift of roles, an individuals' home dynamics can change which in turn can often negatively impact relationships with partners and spouses as well as that with other family members living in the same home as the retirees.

The change of financial situation because of unemployment can cause stressful reactions and often be an area of a retirees' life which can cause some anxiety and distress due to no longer receiving a wage. This experience can be especially heightened if this change in financial status leads to individual having to relocate home as a result of this change.

Additionally, some individuals in this population group upon looking to relocate their home can also find it difficult to find a suitable and affordable retirement home to live in which only further impacts the stress levels.

10. Strategies for Successful Transition

Effective pre-retirement planning can facilitate an individuals successful transition to retirement by:
a. Reducing anxiety and the person should start to visualize what he or she want to become. The individuals should share their new plans and goals with their family, colleagues and

friends so that they can see the clear vision and have a positive hope on it.

b. Decreasing adjustment difficulties and he or she needs gradually implementing the lifestyle changes. They start to be involve in the community work. Having connections with new relationship and being consider to do volunteer work whenever they wanted to.

c. Increasing the retirees satisfactions with their retirement. Enforce the career and their leisure activities or hobbies. This is the time they plan that they will become more active in their own job or projects which they would like to pursue when they couldn't do it while they are working.

d. Increasing the retirement satisfaction of the partner and other close family members.

Pre-retirement Planning should include :

1. Investigation into potential occupations post-retirement. A person needs to learn the process. He or she needs to start to familiarize themselves with the general process of transitioning into retirement. The person should acquaint with the key components of a successful retirement income plan and what makes them successful. He or she should know what actions need to be taken and what resources are available to provide support and guidance. The employer can be a valuable resource for this information and be sure to seek out income planning guides and retirement planning seminars offered.

2. Education and strategies for maintaining health. An individual should assess future health care needs. Try to get to know medicare and how any employer-sponsored health benefits will work with medicare in retirement. Maximize savings spesifically intended to meet future health-care cost.

3. Learning and developing skills that may be transferable post-retirement. The person try to begin education or training for new career or avocation.

4. They need to build a network of friends, associations and contacts who are already retired. Then discuss the retirement plans with partner or spouse, family, friends and employer.

5. A retirement financial plan and budgets. When the person wants to start a business, draw up a detailed business plan. Figure out how to convert the savings into reliable stream of lifelong income. Retirement planning consultation can help retirees device a plan to tap their accounts, while minimizing tax bills and the risk of going broke.

6. Information on the eligibility criteria, payment rates and how to apply for the government pensions. The individuals need to find informations on all of this so that they can prepare themselves before they retire and they will not be having an anxiety problems on their financial or life-style after they reached the retirement. When they done this, they should have a knowledge-based they can do the follow up or start to find ways on how to access through those organizations.

7. Investigations and organizations into personal life insurance. Start to explore life-style option by joining or volunteering for an organization one consider giving the

retirement time, effort or support.

11.Conclusion

There are a lot of different perspectives given people in defining retirement. Some people who readily prepared or looking forward for the retirement considered it as a positive change to come. On the other hand, some people who had been forced to retire but they are not ready for it due to some significant reasons will consider it as negative change.

The decision to retire is one of the most important decisions for people to decide in their lifetimes, especially for people who enjoy to work or the one who still need a source of income to support their everyday living. Transition to retirement requires a lot of adjustments in their life. It will have an impact to certain structure such as the loss of work or life structure and rebuilding life structure during retirement. Therefore, finding engagement in meaningful activities and formation a network of relationships due to the movement to the new retirement place are some of the ways for the retiree should be looking for to have the opportunity for them to be in a positive or better living in the future retirement. By this, they will not or less having an anxiety problem or depression.

Finally, a successful transition to post-retirement embraces the inherent psychological and emotional aspects of this process, thus contributing to overall well-being in years to come.

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