Theoretical Approach to the Aging and Retirement: Focusing on Minority Aging Process and Experiences

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Abstract

This paper presents theories and perspectives relevant to aging and retirement in four categories (1) theories focused on individual reactions to the circumstances of aging; (2) theories focused on structural influences on individual aging; (3) theories relevant to the dynamics of interplay between individuals and structure; and, (4) supplementary theories/perspectives helpful to the understanding of minority aging and retirement.

Key Words: aging, minority aging, perspective, retirement, theoretical approach

1. Introduction

There are several theories, referred to as theories of aging or gerontological theories, which seek to explain the diverse aspects of aging. Many of these theories have largely concentrated on predicting individual adjustment or adaptation to changing situations in old age (Maddox & Wiley, 1976). However, there still has been little theoretical development in the area of ethnic minority aging, and there are several limitations in applying a certain theory to the minority aging or adjustment process because of such diverse factors as culture, values, and buffering systems that are different from the dominant society.

In this paper, several theories and perspectives relevant to aging and retirement are addressed. The researcher focuses on the theories that have contributed to the understanding of minority aging and various factors that have affected the retirement satisfaction, such as volunteer activities, intergenerational family relationships, and retirement itself.

2. Theories Focused on Individual Reactions to the Circumstances of Aging

Many theories in this category are derived from functionalist and symbolic interactionist perspectives in sociology. The inherent idea of these theories is to identify individual characteristics and reactions to the circumstances of aging which promote or impede successful aging.

2.1 Structural Functionalism

Matcha (1996) presents some underlying assumptions of functionalism. Namely, "Social systems are composed of interconnected parts; social systems confront external and internal problems of survival; such problems of survival can be visualized as the "needs" or "requisites" of the system; and social systems and their constituent parts can only be understood by assessing how a part contributes to meeting the needs or requisites of the whole system." (p. 48). Matcha writes that society creates structures or systems because they are functional for the society. According to Matcha's perspective, retirement and pensions are such these functional systems because retirement provides job opportunities for the young and middle aged, while pensions provide income security for retirees.

However, there are some limitations in this standpoint. On one hand, the prospect of retirement does not bode well for all members of society. For instance, poor older adults might be unable to retire, and often must work as long as possible, despite a desire to retire. On the other hand, the retirement also does not serve a positive function for older adults who wish to work, but are forced to retire.

Because mandatory retirement is illegal in the United States, alternative methods have been used to encourage retirement such as the "early out," where incentives are offered to older workers to leave the workforce (Tirrito, 2003).

Also, this theory is appropriate only in the sense that Social Security ensures retirement income security to all older adults. It is anticipated that in the third decade of the 21st century, benefits from the Social Security Trust Fund for retiring baby-boomers may not be enough to provide full benefits to every beneficiary (Carter, 1998).

To minority elders, retirement can be even more threatening to their well-being because of several discriminative social policies and laws. Since immigration to this country began, many discriminative and prejudicial legislative acts or policies have been passed and enacted. One such representative law is the 'Personal Responsibility and Work Opportunity Reconciliation Act' established by the Clinton Administration in 1996. According to this law, immigrants are eligible for SSI only if they were in the United States before August 22, 1996. Therefore, even legal immigrants coming to the United States later than that date cannot receive SSI benefits. In reality, many minority people, especially the minority elderly, are suffering from this Act. Considering the above mentioned situations, this theory presents limitations for understanding minority elders' vulnerable situations in US and for explaining minority aging and retirement.

2.2 Symbolic Interactionism

One of the theories helpful to understanding the aging and older adults in society is symbolic interactionism. Symbolic interactionism explains the use of symbols for communication in a society. Matcha (1996) describes some basic assumptions of symbolic interactionism. Namely, human beings act toward things on the basis of the meanings the things have for them in a society. These meanings are established through social interaction, and are modified and handled through an interpretative process used by individuals as the signs are utilized in encounters.

Tirrito (2003) states that older adults react aging on the basis of meanings attached to old age by society. According to this theory, society bestows many negative labels on aging and older adults. One such label is about self-fulfillment. In a society which supports primarily young people as the subject of learning, older adults are described as being too old to learn new tasks or new skills. Because societal attitudes depict primarily young people as beautiful and provocative, older adults assume negative self-images regarding attractiveness and sexuality.

Another traditionally posed negative image, or assumption, of aging and older adults is that age 50 is symbolized as "over the hill," indicating a group which is sexless, ready to retire, and beginning to decline physically (Tirrito, 2003). Thereafter, older adults are described as having lost their influence or controlling power in the family and in society. However, in some other cultures, especially in Asian cultures, aging does not mean a loss of power in the family or in society. In this culture, aging even enhances their social status, although there can be some exceptions.

This theory has some unrealistic assumptions to be modified and changed. For example, researchers distinguish between fluid intelligence and crystallized intelligence (Belsky, 1990). "Fluid intelligence" describes task performance not influenced by level of education, including response speed, attention span, and immediate reasoning ability. On the other hand, "crystallized intelligence" is heavily influenced by education and socialization through vocabulary, associations, and technical skills, and it is described as the store of knowledge accumulated over time (Belsky, 1990). Although evidence exists of age-related decline in learning speed and reaction time, several studies indicate that such decline is not due solely to aging itself, but rather, may be due to variables that affect the rate of decline, including levels of education, income, occupational status, and even lengthy marriage to an intelligent spouse. Crystallized abilities might even increase in later life (Schaie, 1996).

This theory is useful in understanding the traditional perception, or attitude, toward aging and older adults in society. But some assumptions about aging and older adults need to be modified based on several recent studies about diverse aspects of aging and especially in terms of minority aging.

2.3 Disengagement Theory

Literature in the 1960's and 1970's was dominated by studies assessing the viability of activity and disengagement theories, using measures of life satisfaction or morale as key dependent variables (Moody, 1994). One of the earliest attempts to explain old age is the Disengagement Theory.

The major tenet of the Disengagement Theory is that aging is an inevitable process in which the individual and society make a gradual and mutual withdrawal from each other. And in doing so, old people must abandon their social roles in order to prevent death from disrupting the normal functioning of society, and to ensure the continuity in social system and personal satisfaction for the old (Manual, 1982).

Older adults' disengaging, or giving up, certain functions and responsibilities in society are described as a natural tendency that facilitates both society and the individual in terms of structural functionalism. Through this disengaging process, individuals are seen as being released from responsibility as their capacities diminish and their remaining time dwindles. For example, society requires a police person to retire at an earlier age than the usual 65 years because physical strength is believed to diminish with age. Likewise, sports figures must leave professional careers in their early twenties or thirties, because they lose their competitive edge.

A major difficulty with Disengagement Theory is that it is derived from a general theory of aging from a cross-sectional study of limited groups. It meets with immediate criticism centering on the assumptions of inevitability and intrinsically. This theory is also criticized for its apparent lack of attention to personality factors and their role in the aging process (Maddox, 1970; Atchley, 1971).

From the perspective of Disengagement Theory, retirement is the process of mutual withdrawal of the individual and society, and is beneficial for both the individual and society (Tirrito, 2003). However, analysts had asked whether withdrawal was ALWAYS functional for either individuals or society. In addition, one's disengagement from societal responsibilities leaves a concern with productivity, and there is little empirical evidence that older adults want to disengage from work and society voluntarily. The spontaneity of disengagement should be considered in terms of their life satisfaction in old age.

2.4 Activity Theory

This theory is a widely known counter perspective to the Disengagement Theory. Proponents of this theory argue that activity brings happiness in old age and therefore involvement with society is essential for life satisfaction (Matcha, 1996). The proponents also insist that work and activity are necessary for successful aging, while retirement is withdrawal from the world and leads to stagnation and early death. Research findings indicate that people with greater well-being invest more hours in volunteer work and that volunteer work promotes life satisfaction through reciprocity in the relationship between volunteer work and personal well-being (Kivett, 1982; Ainlay & Smith, 1984).

There are a number of studies indicating that among older adults, current good health, secure socioeconomic standing, and high levels of social activity are associated with strong feelings of satisfaction (Toseland & Rasch, 1980; Herzog , House, & Rodgers, 1990). Okun et al. (1984) suggest in their research that social activity is positively and significantly related to high levels of life satisfaction. The identity crisis resulting from the relinquishment of mid-life roles may be resolved through the adoption of compensatory activities (Blau, 1973). Lee and Lassey's (1980) research indicates that regardless of the amount of interaction with relatives or neighbors, level of life satisfaction tends to increase when social activity involves club and church participation. Coward and Kerchoff's (1978) research also found that good physical health, the ability to function independently, and participation in enjoyable social activities are central to life satisfaction.

Another study has shown that religious activities play an increasingly important role in the lives of the elderly and those indices of mental well-being such as happiness, feelings of usefulness, and personal adjustment increase with religious activity and interests (Koenig et al., 1988). In research on life satisfaction of the Korean American elderly, Song (1993) concludes that the more meaningfully involved in religious activity the elderly are, the higher life satisfaction can be achieved. Active involvement in the church and other religious activities is extremely valuable, as such religious involvement can create social acceptance and approval, thus minority elders may fulfill a great need to belong.

While volunteer work is widely believed to be beneficial not only for the community but for the individuals who perform it, little attention has been paid to the actual influence of volunteer service on individuals' physical and/or psychosocial well-being. Most studies of well-being outcomes examine the benefits of volunteer group membership rather than volunteer work, per se (Thoits & Hewitt, 2001).

Although the Activity Theory influences and adds to the quality of life for older adults, it also contributes to the misperception that older people must be busy to be happy. Willigen (2000) suggests the need for interpretation of the benefits experienced by older adult volunteers, which comes partially from a life course perspective.

The roles that individuals take on have different meanings and occur in different contexts at various points in the course of life. Volunteering in old age may be a welcome alternative to hours spent at home, whereas volunteering in middle age often happens as an off-shoot of other roles and, therefore, may be perceived as yet another obligatory task to fulfill in order to be a good parent, employee, and so forth (Willigen, 2000). Furthermore, the vast majority of adults over 60 believe that older people should contribute to society through community service after they have stopped working (Herzog & House, 1991).

2.5 Continuity Theory

Continuity Theory addresses aging as "an evolutionary and dynamic process in which change is inevitable and necessary" (Matcha, 1996, p58). This theory is highly related to the Activity Theory in that it emphasizes continuing activity as an essential factor of life satisfaction. According to this theory, individuals maintain consistent patterns of activity throughout their lifetimes (Tirrito, 2003). The young person who is a sports enthusiast will most likely remain one. Likewise, musicians, artists, and travelers will most likely continue to enjoy those activities in old age.

Some note that the ability to maintain continuity varies with an individual's social resources, health, emotional attachment to roles, and opportunities (Breytspraak, 1984; Atchley, 1989). However, social environment and physical and economic conditions can prohibit these individuals' continuing activity. Relocation changes the social environment and can result in stress because activities are no longer possible (Matcha, 1996). Relocation to a nursing home or to a hospital is a stressful experience to older adults. This situation can be especially applicable to older adults immigrants. Dynamic continuity perspectives raise questions about the interaction between structurally and environmentally imposed constraints and coping styles (Hendricks & Hendricks, 1992). The support of the environment (society) is necessary for the individual to maintain continuity throughout the life cycle and thus provides stability (Kart, 1997). Continuity requires social relationships and a societal environment that supports lifetime experiences.

3.   Theories Focused on Structural Influences on Individual Aging

These theories assume that individual level of models are too reductionistic, thus, aging must be examined as a consequence of structural arrangements. However, these perspectives also have a negative effect in terms of deemphasizing individual intentionality.

3.1 Modernization Theory

Modernization Theory focuses on structural influences on individuals including the elderly. This theory contends that elders' status in a society declines proportionately to the degree of modernization of society (Cowgill, 1974, 1986; Cowgill & Holmes, 1972; Palmore & Manton, 1974). This theory describes the aging individual as being roleless, devalued, and negatively impacted by modern society.

In this modernization paradigm, people come to be judged by their economic contributions more than any other factors (Hendricks, 1982). Research indicates that loss of prestige among the elderly is associated with loss of control over information, the means of production, and other resources vital to daily life (Maxwell & Silverman, 1980; Maxwell, 1980; Press & McKool, 1980; Hendricks & Hendricks, 1992). According to this theory, as societies move from agricultural societies to industrialized societies, attitudes toward older adults become more negative (Baiyewu et al., 1997). This theory proposes that the decreased value of older persons is a by-product of technological change and a lessened need for the skills of older people (Cavanaugh, 1996).

But, this theory has been criticized for several reasons. The first critique is that of ethnocentrism, which models world development on theorists' views of Western history (Tipps, 1973; Williamson, Evans, & Powell, 1982; Cowgill, 1986): Evolution toward economic and scientific rationality is universal and uniformly desirable. The second critical view of Modernization Theory is that its insistence on universal structural imperatives obscures the impact of differences in culture, race, class, and gender on aging. Cultural values are crucial in mediating the effects of modernization on the elderly (Rhoads, 1984). The impact of the modernization process on aging is very different between members of the ruling elite and peasant farmers, and between developing countries and developed countries. Yet, this Modernization Theory makes a significant contribution by drawing attention to the role of social structure and its control over resources in shaping life in the later years (Hendricks & Hendricks, 1992).

3.2 Age Stratification Theory

The basic tenet of Age Stratification Theory is that age strata or categories are used in assigning roles and resources of individual. The age strata of societies include infancy, childhood, youth, mid-life, old age, and any number of intermediate points. Each successive cohort will experience its own distinctive patterns of aging as a result of changing historical circumstances, structurally imposed constraints and opportunities, and the biological composition of the cohort itself (Riley, Johnson, & Foner, 1972; Foner & Kertzer, 1979). Social change affects people's experiences, giving rise to new socially sanctioned age-typical patterns and regularities of behavior, which in turn transform patterns of aging for those who follow (Filey et al., 1972; Riley, 1987). Effects of aging may also be alloyed by a multifaceted hierarchy, including ethnicity, gender, socioeconomic status, and so on (Dowd, 1987; Ragan & Wales, 1980; Hendricks & Hendricks, 1992).

One contribution of this theory is that age stratification brings conceptual and methodological tools of mainstream sociology to social gerontology. Its most noted contributions are the concepts of cohort and cohort flow, stressing the importance of historical and social factors in explaining aging and older adults' status in a society. But this assumption can be both right and wrong for the minority elderly in the United States because the immigration timing and historical situation when they came to this country was different from individual to individual and between groups of people and other groups of people. In other words, there will be cohort differences in risks for life events, the timing of events, and the social interpretation of events.

Age stratification has called attention to the interplay between human lives and changing social structures, and the interdependence of sociological, psychological, and biological concerns, thus placing aging in a broader perspective (Riley, 1987).

Yet concern has been expressed about the appropriateness of portraying age as a social stratifier in the same sense as class, race, and gender (Cain, 1987; Dowd, 1987). Overemphasizing the role of age strata in the allocation of resources may fan the flames of the intergenerational equity debate (Foner, 1984; Cain, 1987). Age stratification has also been criticized for its lack of attention to individual meanings and intentions (Dowd, 1987).

4. Theories Relevant to the Dynamics of Interplay between Individuals and Structure

Since the mid 1970's, gerontological theory has become more dynamic, recognizing how policy not only molds the world of individuals, but is also at the same time socially created by the people it affects (Hendricks & Leedham, 1989). Social psychological perspectives examine how people deal with the impact of social structure.

The point of departure of these theories is an integrative view of the elders' situation developing from their ongoing relationship with society. Old people age differently, in part because of the way material and social resources are allocated. These perspectives draw people's attention to the interweaving of social constraints, cultural meanings, individual meaning-giving, and social power in the fabric of their daily lives. Yet, neither social psychological nor political economic theories are enough to specify a paradigm for articulating the dynamics of the interplay between individual and structure.

4.1 Social Psychological Perspectives

This perspective examines the effects of social factors, including policy, on individuals and their capacity for action and social change. Social psychological perspectives with a structural focus concentrate on the elderly as social actors. They restore the dimension of individual intentionality, rejecting the view of the elderly as passively adapting to structural imperatives.

Yet, this perspective emphasizes the role of economic and historical factors in limiting their options, and the ways in which diversity results from differing structures of opportunity. The emphasis is on understanding connections between individual and structural levels to identify how "personal troubles" of the elderly actually stem from "public issues" limiting access to opportunities (Marshall, 1981, 1986). A similar focus is evident in Rowe and Kahn's (1987) exploration of ways in which socially determined environmental factors negatively affect the physiology of aging through, for instance, workplace stress and lack of access to vital resources (Hendricks & Hendricks, 1992). Several other theorists seek to affirm the importance of autonomous individual activity and the mutability of social structures, while acknowledging the pervasive, and sometimes negative effects, of social structural arrangements on the individuals. Dannefer (1989) criticizes exclusively structuralist descriptions of aging and normative life course development models for normalizing particular culturally specific patterns as if they were incontrovertible.

Three broad trends may be identified within recent thinking: Social Environmental Theory, Social Breakdown Theory, and Exchange Theory. Social Environmental Theory, this theory emphasizes the functional context of people's daily lives. Values, beliefs, and structural constraints are treated as backdrops against which older people test their ability and personal worth. According to this perspective, a sense of well-being results from a realistic expectation that one is capable of dealing with situational demands. Social policy plays an important part in both shaping the environment of elderly persons' lives and their access to resources needed to deal with life (Hendricks & Hendricks, 1992).

Social Breakdown Theory explains how negative feedback leads to a cycle of deterioration in people already susceptible to psychological problems. Gerontologists argue that a similar phenomenon affects older people who are forced out of the workforce and other mid-life roles, and treated as incompetent and dependent (Kuypers & Bengtson, 1973; Breytspraak, 1984). Providing opportunities for older people to demonstrate and enhance their abilities may replace social breakdown with a "reconstruction syndrome" in which competence is reaffirmed (Kuypers & Bengtson, 1973). Utilizing the capacities of the elderly to their full extent will become increasingly important, not only for their self-image, but for society as a whole (McLaughlin, 1989; Schrank & Waring, 1989; McAuliffe, 1990).

Social Exchange Theory is aimed at understanding the status and power of older people in society (Dowd, 1975) and the nature of intergenerational family relationships (Sussman, 1976). According to this theory, a mutual exchange exists between older persons and younger persons in diverse forms of support such as emotional, financial, and instrumental. In societies in which late-life dependency is not a negative state, but expected and desired, such as in Asian countries, the exchange of love for assistance is a balanced exchange. In African countries, childless women raise unrelated kin, assuming there will be an exchange of care-giving in later life.

Although financial exchange from the older to the younger members seems to be lessening, there is evidence that emotional and social support between the young and the old remains stable, (St. John, 1993). The Social Exchange Theory in modern societies takes the form of reciprocal care and services. Benefits to older persons and from older persons to younger persons are the basis for intergenerational equity. Intergenerational programs, the old and the young helping each other, will have a significant affect on relationship between the old and the young.

However, the Social Exchange Theory may not be appropriate for aging if the elderly have few resources to contribute to the young (Marshall, 1996). When older persons are unable to provide an exchange of money or services, the result can be marginalization of older persons accompanied by a loss of respect for themselves and by others (Albert & Cattell, 1994).

4.2 The Political Economy Perspectives

The political economy perspective directs attention to the treatment of older people in society and the experience of old age and its relationship to the economy of the country. This perspective attempts to explain attitudes and behaviors toward older persons by examining the political economic power in society. The ability of the older person to control resources and to maintain prestige in the community is eliminated, thus the older person's status is diminished at the same time as he is no longer able to support himself.

The basic contention is that aging never occurs in isolation. Values, public policy, political priorities, and material conditions influence an individual's economic and psychosocial resources. Estes (1979) undertook a critical analysis of the role of policies and services in segregating older people from the mainstream. The "structured dependence of the elderly" (Townsend, 1981) comes about because of changing perceptions of their utility as producers and consumers due to shifts in the economy and their relationships to production. The elderly are deprecated not merely because they are elderly, but because they are believed to embody traditional, particularistic values potentially inimical to the impersonal efficiency demanded by a market economy.

A substantial proportion of older persons in the United States, particularly women, are in dire circumstances (Albert and Cattell, 1994). Hardy's (1988) focus on retirement policies, how such policies create dependency by limiting economic access, and the impact of class and labor-market differences on control over the nature and timing of retirement is but one example of a political economy perspective.

5. Supplementary Theories/Perspectives on Aging and Retirement

5.1 Minority Status Perspectives: Double Jeopardy Hypothesis

In the field of social gerontology, scholars have primarily related their research to either broader theoretical perspectives, or have conducted highly descriptive research on minority aging, but have not aimed at theory building (Markides et al, 1990). Only one theoretical perspective has focused on ethnic minority status, namely, the Double-Jeopardy Hypothesis, derived from the multiple-hierarchy stratification perspective, which views ethnic minority status as another source of inequality along with class, gender, and age itself (Bengtson, 1979). Theoretical developments leading to a multiple-hierarchy stratification perspective began first with attention to two variables, namely ethnic minority status and age as exemplified in the double-jeopardy hypothesis (Dowd & Bengtson, 1978; Jackson, 1985; Markides, 1983).

This hypothesis originated in the attempts of certain groups to highlight the disadvantaged position of black Americans relative to white Americans in such important areas as housing, income, health, and life satisfaction. Although the double-jeopardy hypothesis makes good intuitive sense, it fails empirically because of both an absence of focus on age changes and a comparative life-course perspective in ethnic gerontology (Markides, Liang, & Jackson, 1990). Evidence in favor of widening disadvantages aging minority populations on such variables as family relations and psychological well-being has generally not been found (Dowd & Bengtson, 1978; Ferraro, 1987; Markides, 1983), although some studies show that the supportive qualities of minority families may have been overemphasized in the literature (Jackson, 1985; Markides & Martin, 1983).

There is no clear evidence that minority status or ethnicity are related to psychological well-being above and beyond what might be expected from socioeconomic status differences (Jackson, 1985; Markides & Mindel, 1987). Thereby, it should be obvious that the utility of the double-jeopardy hypothesis in the field of ethnic minority aging has been limited and has run its course.

5.2 Theories of Life Span Development

Life span theories have made an important contribution to social work by describing and analyzing interactions between biological, psychological, and social aspects of development from conception to death (Robbins, Chatterjee, & Canda, 1998). Life span theories emphasize that all phases of life can present important opportunities and challenges for growth, and that learning and growth are always possible. This growth-oriented perspective on every phase of life course gives positive meaning and attitude to late life and aging. In terms of this point of view, retirement can be another opportunity for the older adults.

In an analysis of life span research, Baltes (1973, 1987) delineates some characteristics of the life span approach. Development is seen as contextual, multidirectional, and malleable. The social, cultural, economic, political, physical, and biological contexts that shape development theoretically allow for numerous paths and directions as well as opportunities for change. And finally, human development is embedded in an historical context and must be viewed in relation to historical events that shape the context of society. Based on these assumptions, minority aging should be understood in diverse contexts and viewpoints, not from a monolithic viewpoint.

Friedan (1993) suggests in her book, The Foundation of Age, that late life development should not be viewed simply as a recapitulation of earlier stages, but as development that encompasses a more open-ended view of maturity. She also argues that late adulthood may give us the opportunity to "go beyond" and to stretch ourselves to do things that we have not previously done. However, "this must be combined with finding or creating structures that will meet the needs of older people and, ultimately, the need of society as well" (Robbins, Chatterjee, & Canda, 1998, p. 210).

Some theorists have chosen, instead, to focus on developmental tasks of late life. Havighurst (1972) defines six tasks: (1) adjusting to declining health and physical strength; (2) adjusting to retirement and reduced income; (3) adjusting to changes in a spouse's health, or his or her death; (4) establishing an affiliation with one's age group; (5) adopting and adapting in flexibility in social roles; (6) establishing satisfactory living arrangements.

Peck echoes Erikson's and Havighurst's concern about exiting from the work force and physical disintegration. To achieve ego transcendence, one must find new outlets for fulfillment in view of the social and physical losses one endures. Peck also states that establishing valued activities to replace the work role and finding activities that transcend the physical body are primary challenges of old age. Havighurst (1972) recommends active participation and affiliation with other elderly persons and active political participation in advocating for improved health and social services.

Some studies have addressed a function of personality with regard to life satisfaction (Atchley, 1988; Santrock, 1989).   Although there is some controversy in the literature about whether personality throughout life is characterized by stability or change, personality can be a significant mechanism in dealing several developmental tasks during the course of life (McCrae & Costa, 1982; Neugarten, 1977).   Studies on personality in late adulthood have found broad patterns of personality related to aging. Neugarten (1977) identified four patterns: integrated personalities, which are highly adaptive to aging; armored or defendant personalities, which are frightened and defensive; passive dependent personalities, which over rely on others or withdraw; and disorganized or unintegrated personalities, which are the most maladjusted. She found that life satisfaction and morale decreases as one moves from an integrated to an unintegrated personality.

A life course approach could facilitate investigations into such emerging issues as the accelerated social aging of disadvantaged minorities, and the attenuation of linguistic and cultural barriers for successive cohorts of certain minorities as a result of assimilation and acculturation into the larger society.   Gibson (1989) suggests the appropriateness of a life course perspective for explaining minority aging. He presents the interrelatedness of changing social structures, socio-historical periods, socio-demographics, personal biographies, life cycle stages, personal adaptive resources, life events and well-being as integral to the study of minorities as they age. According to Gibson (1989), social trends such as the civil rights movement and increases in the immigration of certain groups are affecting the lives of minorities and social structures in unique ways.

Jackson (1989a) also suggests that a life-course perspective should be adopted to understand aging in terms of ethnicity and minority status. He insists that this perspective must transcend studying the lives of older people to examine age changes in individual development and adaptation within a larger framework that takes into account changing social structures.   This means that both personal and environmental factors must be viewed as reciprocally related for useful knowledge to emerge.

Another influential factor to be considered in the minority aging process is cultural factors. Cultural factors may provide norms, values, and other resources that make the experience of aging different from that of the dominant culture. Ethnicity may very well have different meanings at different stages in the course of life (Barresi, 1987; Gibson, 1989). In addition, cohort effects may reflect socialization to ethnic and host cultures, and period effects may capture historical changes of special relevance to ethnic groups (Markides, Liang, & Jackson, 1990).

Another key variable is ethnic minority status. A minority group is an ethnic group that suffers discrimination and subordination within society. Therefore, the concept of minority status must be considered as a dynamic, in terms of how it can influence people's lives at different stages of the life course. Markides et al. (1990) argue that we often ignore the interaction between the life course and minority status as well as the complexities added by cohort and period factors that affect the lives of individuals as they grow older. Markides el al. (1990) mention that research in ethnicity and aging must go beyond global predictions of whether the status of the elderly is high or low, to more specifically address the conditions under which individual lives are affected. They suggest that the first step would be to identify the nature of transitions in different racial or ethnic groups.

Although social gerontologists have long recognized the significance of such major transitions as widowhood, retirement, and institutionalization, only recently have we begun a more systematic examination of how transitions influence individual lives (Markides, Liang, & Jackson, 1990). Although transitions such as retirement are "normative" and the event itself is usually predictable and planned, the context for different individuals creates differences in how this transition comes about, the meaning of the event, the short-term adjustments required, and the long-term impact of the event on individual life (Floyd et al., 1992). Krause (1987) suggests that more important is the need to examine how social and psychological factors might "buffer" the potentially negative influence of stresses entailed in major life-course transitions in different ethnic contexts and different stages in the life course. This implies that retirement can affect the elderly in different ways and have different meanings in ethnically different groups.

5.3 Feminist Approach

The feminist approach examines the neglect of gender in work, family, and social stratification (Marshall, 1996). Arber and Ginn (1991) in their book, Gender and Later Life, focus on inequalities and differences in the way aging affects men and women and describe aging as a "gendered process." The feminization of poverty describes older women as more at risk for poverty. Double jeopardy is a term that refers to a woman who is old certain minorities as a result of assimilation and acculturation into the larger society.

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6. Conclusion

In this paper, the researcher reviewed several aging related theories and perspectives that have been prevalent in and contributed to the social gerontological field. Although some theories are not appropriate to explain the current situation of minority elderly people who have had different historical and social experiences from the dominant society and different cultural values from their origin of birth, most of the theories presented here are useful to enrich the understanding of the elderly, minority aging, and retirement transition.

Despite the limitations, some theories can be applied to a certain aspect of minority aging and factors relevant to the aging process and retirement. Activity Theory and Continuity Theory can be used to examine the benefits of or understand the effects of volunteer activity on minority aging and retirement satisfaction. Age Stratification Theory can be used to explore the role of the cohort in experiencing aging. Social Environmental Theory is useful to learn the effects of changing historical circumstances including social policy changes over the time. Life Span Theories are useful in explaining the interaction between psychological and social aspects of minority elderly including different cultural values and attitudes toward aging and retirement satisfaction.

The researcher addressed these theories in certain categories based on his own perspective and interpretation on these theories. This categorization should be helpful in drawing a basic and broad picture of gerontological theories although others can categorize these theories differently based on their viewpoints.

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