

Women and Aging

UNIVERSITY PARK, PA — The statistics on women and aging are enough to place the term "golden years" in jeopardy. There's nothing golden about poverty, and yet that's the economic situation the majority of older women find themselves in.

"Almost three quarters of the elderly poor are women," says Pennsylvania State University Extension gerontologist Barbara Davis. "Older women are the fastest growing poverty segment in our society."

Data on poverty and elderly women are slim, but the figures that do exist indicate that if you're going to grow old, it is better to do it as a man.

"Older men receive almost twice as much income as older women," Dr. Davis says. "In 1981, the median income for a single woman or widow over the

age of 65 was \$4,757, compared to \$8,173 for a man."

The main reason older women face financial hard times is their lack of paid job experience, which means they don't have pension benefits for example. A sizeable percentage of today's older women never worked outside the home.

"Most of today's elderly women spent their lives caring for a husband and a family, and while that may have been emotionally satisfying, it didn't amount to much financially," Dr. Davis says.

Things may change, she says, but this will probably be very gradual. As more women enter the work force, the incidence of poverty among older women should decrease. However, the income differences between the sexes will probably continue because women, in general, still

earn less than men.

Having a realistic outlook about the future and careful planning, Dr. Davis says, are the main ways women can alleviate financial problems for their future.

"Women today need to take responsibility for themselves as individuals," she advises. "In the past, girls expected to get married and be taken care of forever. Many have painfully learned how quickly that dream can be shattered by death or divorce."

Dr. Davis suggests that all women make a yearly analysis of their financial status to determine what their economic situation would be if they were suddenly on their own.

"Two many women ... assume that their husband's pension, insurance or social security will provide enough for

their needs," she says. "Too many women have no idea what would happen to them if they were suddenly alone."

Ninety-four percent of elderly women receive Social Security, but they receive much less than men. In 1981, the average Social Security benefit for a man was \$428 a month. For women it was \$307.

Although the financial statistics aren't promising, Dr. Davis says there are many factors that help ease the emotional burden for older women. Research has found that older women often enjoy greater emotional support from their families and peers.

"While older men usually report that they have only one confidant, most often their wives, women frequently list several confidantes," she says. "In addition, there are many

other women in the same situation to lean on."

Women's traditional role as "kin keepers" also helps ease the emotional burden. Mothers are more likely than fathers to keep in contact with their children. In a recent survey, 74 percent of older women questioned had seen their children at least once during the past week.

Dr. Davis believes that education can also be beneficial in helping women — and men — prepare to face the retirement years.

"Now that people are living longer, we have a much greater job to do in terms of helping people to be better prepared for what they are going to face," she says. "If we can look ahead and help people develop the skills they are going to need, we can help relieve a lot of stress."

Shared Custody

UNIVERSITY PARK, PA — A soaring divorce rate and changing sex roles have meant more Americans are opting for shared custody plans for their children. But the shared arrangements can result in serious problems for both children and parents, a Penn State psychologist observes.

Children shifting between two households can become confused and anxious, says Dr. Nancy Chiswick. Meanwhile, many women face feelings of inadequacy because they are no longer serving as fulltime mothers, while many men are exposed to child-rearing for the first time.

Dr. Chiswick suggests professional therapy and counseling for both children and parents while the custody plan is being arranged, to avoid some of the problems that show up after the courts have completed their orders.

She calls shared custody plans "an outgrowth of changing sex roles in our society."

Most divorces of the past automatically resulted in mothers gaining full custody of children. Since the 1970s, however, Dr. Chiswick notes, "Women are typically working and so they are not as free to be home fulltime and to take care solely of the children." Men, at the same time, "are becoming more interested in their children's upbringing and finding that they have talents and things to add also. So they are less willing to just give that over to somebody else."

But when it comes time to determine what responsibilities will be shared, Dr. Chiswick notes, the most serious problem of joint custody may arise.

"If these are two people who have not been able to get along in a marriage, all along, it's going to take quite a bit of effort and work to get them to cooperate now. That doesn't mean they have to be best friends or even like each other, but they do have to cooperate."

"If they don't, there are

going to be problems just in transporting the children from one home to another or in major decisions such as whether the child goes to public or parochial school, or whether to get a certain kind of medical treatment or not."

These and other disagreements between the parents, including how to discipline the children, can be "very traumatic" and result in the children becoming "confused, depressed, withdrawn, anxious" or cause them to start bedwetting or develop a fear of school, Dr. Chiswick says.

Even after the plan is devised, there may be problems in long-distance phone calls and transportation if the parents live in separate towns and disorientation as children adapt to their parents' new and different lifestyles.

"Imagine yourself having two homes and going alternately between them and not being able to set the rules in either. The home environments and

emotional climate are designed by two people who are different enough that they couldn't get along in a marriage."

For women, problems surface if they believe there's something wrong with them or they're not good mothers if they don't have charge of the children fulltime, Dr. Chiswick says. Also, under shared custody, women typically won't receive as much child support, and since women's wages "tend to be significantly lower than men's," financial difficulties must be considered.

Dr. Chiswick says most men face a whole new experience in shared custody plans.

"They have to learn where the parks are, who their children's friends are and how to help them make friends. Sometimes that's not quite so easy." Young children may have developed a strong attachment to their mothers, and will experience homesickness during the time spent at the father's, Dr. Chiswick states.

In some cases, she says, there are so many disagreements that shared custody probably won't work. But with the proper support and counseling, it can be beneficial for everyone.

"The children will be better off with a divorce and a custody settlement than they would be growing up in a home wrought with tension and unhappy in so many ways," she concludes.

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