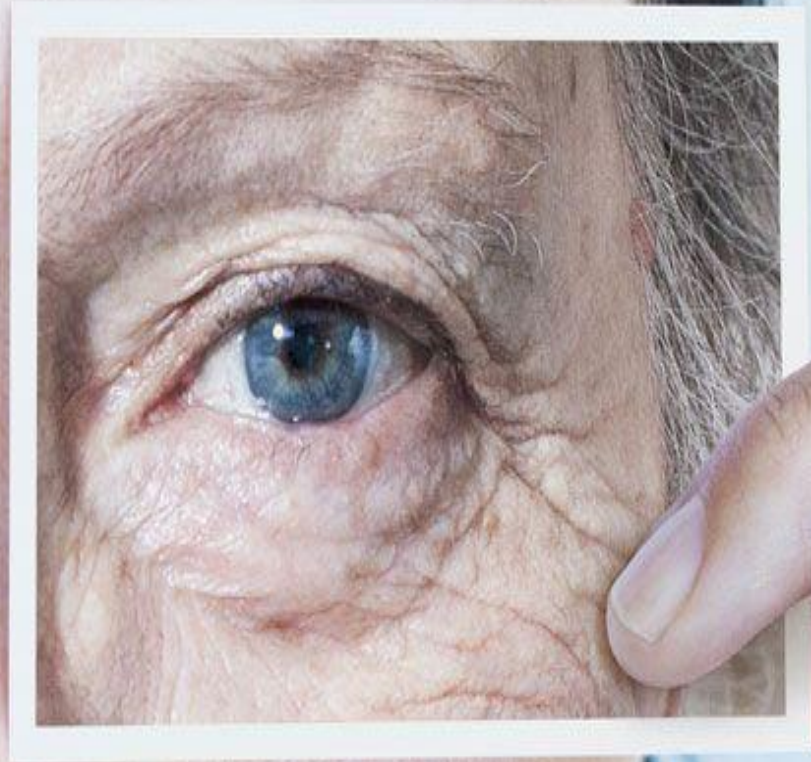


UNIT:III

Gerontological Social Work



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UNIT III

- Older persons and livelihood: Work participation of older persons in the organized and unorganized sectors- Economic situations of older persons - Age-related policies and laws for education employment, retirement, social security and pensions, Intervention needs: Retirement planning, investments and making a will, training and opportunities for income generation, employment exchange a and sponsorships programmes.

Work Participation in Older Adults



- Labor Force Participation: Many older adults, especially in developing countries, continue working due to financial necessity.

Organized Sector:

1. Formal employment in industries, companies, or government jobs.
2. Benefits include pensions, health insurance, and post-retirement security.
3. Jobs often involve a retirement age, usually around 60-65 years.
4. After retirement, income sources may include pensions and savings.

Unorganized Sector:

1. Informal employment, such as in agriculture, small-scale industries, or as daily wage laborers.
2. No formal contracts, pensions, or health benefits.
3. Work continues beyond the typical retirement age due to lack of savings or social security.
4. Jobs are often physically demanding, impacting health.

Gender Disparities: Fewer women participate in formal work, leading to less financial security in old age.

Health Impact on Participation: Health issues often limit work capacity in later years, reducing earning potential.



- **Urban vs Rural:** Urban older adults may have more formal employment opportunities, while rural individuals depend on agriculture or informal work.
- **Impact of Technology:** Limited digital skills among older adults can hinder their participation in new job markets.
- **Global Trends:** In many developed countries, older adults work part-time post-retirement due to longer life expectancy and financial planning.
- **Social Perception:** Many societies see older adults as less capable of work, limiting opportunities.

Economic Situations of Older Persons



- **Poverty Among Older Adults:** Many older adults live below the poverty line due to lack of savings or pensions.
- **Dependence on Family:** In many cultures, older adults rely on their children for financial support, which may not always be available.
- **Lack of Savings:** Older adults in the unorganized sector often lack savings or retirement funds due to irregular income.
- **Healthcare Costs:** Older adults face increased medical expenses, which deplete their limited resources.

- **Inadequate Pensions:** Even in the organized sector, pensions may be insufficient to meet basic needs.
- **Inflation and Rising Costs:** Fixed pension incomes are not adjusted for inflation, reducing purchasing power.
- **Access to Financial Services:** Older adults, particularly in rural areas, often lack access to banking, credit, and investment services.
- **Economic Insecurity of Women:** Women, especially widows, often face greater financial insecurity due to lower lifetime earnings and less access to pensions.
- **Impact of Retirement:** Loss of income after retirement can lead to a drastic reduction in living standards.
- **Asset Ownership:** Many older adults own land or homes, but they may lack liquid assets for day-to-day expenses.

Age-Related Policies and Laws

Education:

- 1.Lifelong learning programs aimed at skill development for older adults.
- 2.Few policies support the continuous education of older adults, limiting their ability to participate in the modern workforce.

Employment:

- 1.Laws preventing age discrimination in the workplace.
- 2.Policies encouraging employment of older adults through tax incentives for employers.
- 3.Flexible work arrangements to accommodate physical limitations of older adults.

Retirement:

- 1.Legal retirement age varies by country and industry.
- 2.Early retirement options for physically demanding jobs.
- 3.Delayed retirement benefits for those who continue working beyond the retirement age.

Social Security:

- 1.Social security systems to provide financial support for older adults.
- 2.Coverage often limited to those in the organized sector, leaving out informal workers.
- 3.Social welfare schemes for economically disadvantaged older adults.

Pension:

- 1.Public pensions provided by the government for older adults in the formal sector.
- 2.Private pension schemes for additional financial security.
- 3.Minimal pensions for unorganized workers or no pension schemes at all in some countries.

Healthcare:

- 1.Policies offering subsidized or free healthcare to older adults.
- 2.Programs that provide medication, home healthcare, or rehabilitation services for the elderly.

Legal Protections:

- 1.Laws safeguarding older adults from financial exploitation or elder abuse.
- 2.Legal aid services to help older adults with property disputes, pension issues, and wills.

Intervention Needs

Retirement Planning:

1. Educating individuals about the importance of saving and planning for retirement early in life.
2. Encouraging long-term savings plans through investments, pensions, or social security.
3. Creating awareness about inflation and healthcare expenses in retirement.
4. Offering retirement seminars and counseling services to older adults nearing retirement.

Investment:

- 1.Promoting low-risk investment options such as government bonds and pension funds.
- 2.Helping older adults understand financial instruments and make informed decisions.
- 3.Setting up financial literacy programs for older adults and their families.
- 4.Encouraging diversification of investments to protect against market fluctuations.
- 5.Providing access to financial planners and advisors who specialize in retirement planning.

Making a Will:

1. Educating older adults about the importance of making a will for property and asset distribution.
2. Providing legal aid for drafting wills to avoid family disputes.
3. Encouraging early planning to ensure wishes are carried out after death.
4. Offering workshops and counseling on estate planning and legal documentation.
5. Addressing cultural and social hesitations about discussing inheritance and death.

Training and Opportunities for Income Generation:

1. Vocational training programs for older adults to learn new skills for income generation.
2. Encouraging entrepreneurship and small business ventures among older adults.
3. Setting up self-help groups or cooperatives to support older adults in starting small enterprises.
4. Providing access to micro-credit and financial support for business startups.
5. Organizing community workshops and training sessions to develop marketable skills.

Employment Exchange:

1. Creating specialized employment agencies for older adults to find suitable jobs post-retirement.
2. Offering job placement services and networks for part-time or flexible jobs.
3. Facilitating partnerships with employers willing to hire older adults.
4. Developing online platforms for matching older adults with jobs in their local communities.
5. Providing career counseling to help older adults transition to new roles.

Sponsorship Programs:

1. Initiating sponsorship programs where businesses support the employment or training of older adults.
2. Collaborating with NGOs and social enterprises to create opportunities for income generation.
3. Government programs that provide incentives for employers who hire older adults.
4. Supporting mentorship programs where older adults guide younger workers while earning an income.
5. Encouraging volunteerism and paid roles for older adults in community service programs.

Role of Social Workers



- **Empowerment of Older Adults:** Social workers can play a key role in empowering older adults through education on financial literacy, legal rights, and employment opportunities.
- **Advocacy for Policy Changes:** Advocating for inclusive policies that provide equal opportunities for older adults in the workforce.
- **Addressing Age Discrimination:** Raising awareness among employers and society about the value older adults bring to the workforce.
- **Economic Support Programs:** Connecting older adults with programs that provide financial aid, social security, and pensions.
- **Community-Based Interventions:** Establishing community-based programs that engage older adults in income-generating activities.

- **Psychosocial Support:** Providing counseling and emotional support to those struggling with retirement, unemployment, or financial insecurity.
- **Lifelong Learning:** Promoting continued education and skill development for older adults to remain competitive in the job market.
- **Legal Aid and Support:** Helping older adults navigate the legal system to secure wills, pensions, and other rights.
- **Monitoring and Research:** Social workers can conduct research on older adults' work participation and advocate for better policies and programs.
- **Social Work Interventions:** Providing holistic interventions that address economic, social, and emotional needs of older adults.

Acknowledgement

I wish to place on record, the sincere appreciation and thanks to Ms. Priya.S.Dev (ICSSR Doctoral Research Scholar), Department of Social Work, Bharathidasan University, Tiruchirappalli-23, for the able assistance in the preparation of this Course Material for Gerontological Social Work.

Questions

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Answers

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