Gerontology in the Era of the Third Age
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Dedication

In memory of my mother, Sandra Engelhardt, with love.
—DCC
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We come fresh to the different stages of life, and in each of them we are quite inexperienced, no matter how old we are.

François de la Rochefoucauld, 1613–1680

Focusing on the emergence of a new life stage (the Third Age), this book presents a compelling and novel approach to scholarship on aging and the life course—a new era for gerontology. The volume describes a major conceptual, methodological, and substantive expansion of the agendas for inquiry that define the field.

In the relatively few decades since it has emerged as a field of study, gerontology has been through other significant shifts in the view of our subject matter and appropriate methods, and in our guiding theoretical frameworks. From the time of Cowdry’s 1939 book on the problems of aging, our substantive focus has shifted several times. We have sought to: document physiological declines that were presumed inevitable; describe normal aging as a multidimensional process with social, psychological, physical, positive, and negative aspects; unlock the secrets to successful aging; and uncover patterns of diversity and heterogeneity with the aging population. This book offers further refinement, focusing on the causes and consequences of an evolving life-course structure. Whether or not these changes in fundamental subject matter qualify as paradigm shifts is open to debate. Either way, Thomas Kuhn’s treatise on scientific revolutions is useful here. Kuhn (1962) eloquently describes the phases in development of a discipline, differentiating the phases according to the existence of a dominant paradigm which shapes theory and methods. In the stage of “normal science,” shared
assumptions about the appropriate questions to ask—a shared paradigm—
constrains scholarly work, but also allows for the accumulation of knowledge
about a particular set of questions. This stage is characterized by ever more
sophisticated methods for solving a limited set of problems; for a time, novel-
ties and anomalies are ignored because they are subversive to the fundamen-
tal paradigm. However, the accumulations of novelties, and the work of
scholars seeking to make sense of those novelties, eventually move the field
into a new phase, setting the stage for the possibility of a new view of the
paradigm.

Carr, Komp, and the contributors to this book point us in the direction of
a momentous novelty—the emergence of a new phase in the life course. They
present the Third Age as a new life stage that was produced by a host of demo-
graphic, ideological, and social structural factors; as a stage with identifiable if
controversial boundaries; as an opportunity that is not equally accessible to
all, who, by virtue of chronological age, might enter it; and as a complex
cultural construct. The authors accomplish several significant feats: they
outline new research agendas related to the Third Age, articulate the
unique theoretical constructs and methods that have been necessitated by
questions about the Third Age, and describe novel applications of existing
frameworks and research approaches to such questions. In addition, the
book provides a critical perspective on the Third Age, and links Third Age
scholarship to the life-course framework and to international comparative
research; in doing so, these authors have placed Third Age scholarship
squarely in the midst of three of the most important “paradigm-shifting”
trends in the field.

As a whole, this volume directs our thinking back to the very biggest ques-
tions that have been shaping the field of gerontology since its beginnings:
how and why does age matter, who says, and how can we know? Giving us
an original perspective on these overarching questions, on the substantive
questions that we ask in our scholarship, the frameworks that guide our
research, and the methods that we employ, these authors are indeed signaling
a new era for scholarship in gerontology.

Suzanne Kunkel, PhD
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Preface

This book was born through the observation that, despite its visibility as a concept internationally, the meaning, purpose, and value of the Third Age had not been carefully examined. Furthermore, we noted that the extent to which the emergence of the Third Age is changing the field of gerontology as a whole had not been discussed, which is problematic given conversations, particularly at a policy level, about the costs and contributions of the growing healthy and retired population. These observations led us to invite leading scholars from across the globe who were exploring issues related to the Third Age to share their perspectives. They describe key issues related to this concept, explore ways that the Third Age is changing the conversations gerontologists are having about what it means to be an older adult in today’s society, and describe ways to improve the lives of older adults.

The individuals invited to contribute to this edited volume consist of leading voices in the field of gerontology, and promising scholars who are, like us, committed to examining the ways in which the Third Age is defining a new set of questions, approaches, frameworks, and topics for gerontology. By bringing together the work of both junior and well-established gerontological scholars, we believe this book provides key scholarship that builds on existing ideas about aging as well as introduces new definitions for what it means to be an older adult in today’s society.

This text highlights key research and discussions critical to advancing knowledge about the Third Age as a concept and explores how its emergence has brought greater attention to the potential of later life, rather than merely revisiting the detriments and/or losses associated with aging. The three major sections of the book provide powerful pedagogical tools for those learning
about the construction of knowledge related to aging in the current era. Part I includes chapters that describe theoretical frameworks and concepts associated with the Third Age. Part II consists of chapters that describe current methodological tools and advances relevant to research on the Third Age, and Part III describes key emerging themes and controversies related to the Third Age.

With a burgeoning older population that is increasingly likely to have the capacity to engage actively in society, this book is timely. We believe that the discussions associated with the emergence of the Third Age are evidence that a paradigm shift is underway in gerontology. It is our hope that this book will provide a framework for emerging scholars to contextualize the changes associated with this new paradigm and inspire young and well-established scholars to consider how to better address the needs of older people in this new era.

*Dawn C. Carr and Kathrin Komp*
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—KK
Part I

Theoretical Development and Frameworks in the Era of the Third Age
Chapter 1

A Life-Course Approach to the Third Age

Phyllis Moen

THE LIFE COURSE IN THE ERA OF THE THIRD AGE

Societies, institutions, and groups develop expectations or cultural schema about behavior associated with particular positions and specific age groups. During the first decades of the 21st century we are seeing the development of a new phase of the life course—somewhere between the family- and career-building years and the frailer years of late adulthood (James & Wink, 2007; Moen & Peterson, 2009; Moen & Spencer, 2006). The Third Age life stage emerges from and is fostering macrolevel transformations in society, but also microlevel changes in the biographies of individuals and families, as well as shifts in how the two intersect. This is precisely the subject matter of life-course scholarship—the nature of large-scale social and historical forces; the biographies, life chances, and life quality of individuals, families, and households; and the dynamic interplay between them over time. Even the notion of a Third Age is enhanced by life-course scholars’ investigations of prior standardization and institutionalization of (mostly men’s) life course and its possible destandardization and deinstitutionalization (Brückner & Mayer, 2005; Kohli, 2007; Moen & Spencer, 2006). As existing age-graded policies, practices, and cultural beliefs unravel, there is the possibility of the institutionalization of this newly emerging life stage.
This chapter describes a gendered life-course approach (Moen, 2001; Moen & Spencer, 2006) to the Third Age. It offers an overview of key life-course concepts—including linked lives, transitions and trajectories, cohort and timing effects, turning points, cumulation of advantage and disadvantage, strategic selection, and biographical pacing. The gendered life course provides useful scaffolding for understanding this emerging life stage, recognizing that roles, resources, and relations are experienced differently by women and men at different life-course stages. The life-course approach (1) frames theoretical, empirical, and policy issues to focus on time, context, process, and strategic selection as key shapers of the Third Age, (2) provides interdisciplinary and multilevel lenses with which to view the Third Age, and (3) offers a range of methodological approaches to research addressing the dynamic links between society, organizations, and lives at this stage of the life course (Elder & Giele, 2009). A life-course framing can inform the gerontology of the Third Age across disciplinary boundaries, including anthropology, biology, demography, economics, epidemiology, history, law, medicine, political science, policy analysis, social psychology, and sociology.

The goal of this chapter is to provide a broad overview of the life-course paradigm (including orienting concepts and propositions) as well as challenges introduced by incorporating time, context, process, and strategic action—as well as gender—into analysis of the Third Age. The central thesis is that the Third Age is a project. Without taken-for-granted blueprints, people must strategically select their own pathways through this emerging life stage. The Third Age project involves strategic choices by individuals and couples to regain/retain a sense of control over their lives and life-course “fit” (Moen & Chesley, 2008; Moen & Huang, 2010; Moen, Kelly, & Magennis, 2009). The adaptive strategies they choose (or find themselves in) remain gendered, however. Women continue to be allocated (and often feel) responsibility for domestic chores, child and adult care, and family timetables, even in the Third Age years. Men are seen as—and continue to feel—responsible for the family economy, and are more apt than women in the Third Age to work for pay (see also Chapter 4, this book).

Women have had a history of making strategic selections around jobs, work hours, civic engagement, parenting, and adult-care provision. Accordingly, coming to a not-yet-institutionalized life stage such as the Third Age may be less problematic for them than for middle-class men who have traditionally followed full-time, full-year, continuous employment throughout adulthood (Moen & Roehling, 2005). On the other
hand, men are at an advantage in terms of pensions and other economic resources. Clearly, women and men come to the Third Age with different experiences and expectations. What is not yet known is how women and men of different social classes, race/ethnicities, and biographies navigate this emerging stage.

**THE THIRD AGE AS AGE IN TIME**

*Time and age* are fundamental to a life-course approach to the gerontology of the Third Age. The literature on age and the life course (e.g., Elder, Johnson, & Crosnoe, 2003; Moen & Spencer, 2006; Settersten, 2003) has sensitized researchers to the multiple meanings and intersections of age and time. First, age is an indicator of *biological time*, meaning typical changes in physiological and cognitive functioning over the life course that limit social behavior. Advances in medicine, along with greater education and lifestyle changes, have produced unprecedented increases in longevity and unprecedented health and vitality among those in the Third Age years. In fact, it is precisely these shifts in longevity and the postponement of debilitating illnesses and the frailties associated with old age—the increases in *health* expectancy—that make the Third Age possible. However, healthy life expectancy differs by gender, race, and education (Crimmins & Saito, 2001). And health difficulties often do begin to surface in the Third Age and may reshape it markedly. The onset of disability or poor health can affect workers’ decision-making regarding—and the timing of—retirement from their career jobs (Chirikos, 1993; Quinn & Burkhauser, 1990), a key Third Age transition. Women are more apt than men in this life phase to have chronic health difficulties or to be caring for someone (a parent, aunt, or spouse) who does. Much of people’s apprehension about the later years of adulthood is related to concerns about health. The best-laid plans as to long-term employment, encore careers, civic engagement, or retirement timing can be destroyed by the onset of acute or chronic illness—of oneself, or relatives requiring care.

Second, age is a reflection of *biographical time*, as people move through various life stages. One’s biography unfolds in tandem with the lives of significant others (what life-course scholars call *linked lives*; Moen & Hernandez, 2009). These connections, or “social convoys” (Kahn & Antonucci, 1980), affect both life quality and life chances in the Third Age. For example, the care-provider role in the Third Age falls
disproportionately to women (Chesley & Moen, 2006), sometimes pushing them into retirement (Dentinger & Clarkberg, 2002) and limiting their possibilities in the Third Age years. The key is that the timing, duration, and sequencing of roles and relationships (Han & Moen, 1999) cannot be understood without integrating all the dimensions of age and time, along with the ages and circumstances of the people in one’s life.

Third, age is a reflection of social and institutional time, the age-graded organization of roles, entrances, exits, and durations, independent of individuals’ capacities and preferences, what Riley (1987) refers to as the age stratification system. Established governmental and organizational policies and practices shape the life course (Leisering, 2003; Mayer, 2004), including the Third Age, thereby constraining options around, for example, the timing of exiting from a career job as well as the opportunities for encore experiences following retirement (Moen, 2007). Also, culturally grounded norms and frames (or schema—see Sewell, 1992) shape both individual and societal expectations and beliefs about the “right” time to retire (Rook, Charles, & Heckhausen, 2006) even as the Great Recession that began in 2008 has placed new restraints on traditional retirement. The inertia built into existing rules, regulations, and practices limit the range of strategic selections of alternative pathways in the Third Age of life. This includes outdated age-graded policies and practices as to the timing, sequencing, and duration of schooling, paid work, and the leisure of traditional retirement. While mandatory retirement at a fixed age has disappeared, the myriad conventional time clocks and calendars organizing days, weeks, years, careers, and lives do not yet include the Third Age as an institutionalized life stage. Even though there is a trend in continued employment (but not necessarily career employment) and in expectations about delaying completed retirement (PEW Research Center, 2009), life in the Third Age remains constrained by outdated social and institutional clocks that promote retirement as a one-way, one-time, irreversible shift from full-time employment to the full-time leisure occurring around age 62 or 65. This is especially problematic for women; since their employment trajectories seldom follow career mystique expectations, women typically come to the Third Age years with small or no pensions and with little preparation (Moen & Altobelli, 2007; Munnell & Sass, 2008).

Fourth, life-course scholarship focuses on the unique experiences of each cohort, as individuals born around the same period move through history, institutions, and their own biographies. Age at any given point in time is an indicator of birth-cohort membership and life experiences
shared with other members of that cohort (Ryder, 1965). The boomer cohort born in the post-World War II period between 1946 and 1964 is increasingly being called the “threshold generation” (PEW Research Center, 2009) as its members approach, think about, and move into retirement, perhaps the key transition occurring in the Third Age. They are also thresholders shaping the Third Age more broadly, redefining life before, during, and after the transition from full-time career jobs into encore careers, encore schooling, encore public and community service, and encore relationships and lifestyles (Freedman, 2007). *Historical time period* and the *timing* (age) when major social dislocations and turbulences occur in people’s lives also shape how the Third Age is conceptualized within the life course. Threshold boomers are experiencing the Third Age in the context of the Great Recession and the corresponding downward mobility of the traditional middle class, with rising debt, falling (or stagnant) income, and job insecurity frequently the backdrop upon which Third Age lives play out.

In sum, attention to the multiple dimensions of age and time is key for gerontologists to understand and investigate the *social forces* that shape the Third Age. This emphasis on social and temporal embeddedness locates the Third Age within the framework of an individual’s prior biography, ongoing (and gendered) institutional constraints and opportunities, historical conditions and changes, and situational exigencies.

**PROCESS: THIRD AGE DYNAMICS**

The life course and ecology of human development perspectives (e.g., Bronfenbrenner, 2005; Elder & Giele, 2009; Elder et al., 2003; George, 1993; Moen, Elder, & Lüscher, 1995; Mortimer & Shanahan, 2003; Shanahan & Macmillan, 2007) point not only to the importance of *context* (such as the institutionalized time/age clocks and calendars described above), but also to the potential for shifts in perceptions and behavior accompanying major life *transitions*, both expected and unexpected, including those precipitated by political, economic, and labor market forces. Gerontologists of the Third Age can use a life-course lens to capture the *dynamic* nature of roles and relationships (*trajectories* and *transitions*) in conjunction with shifting opportunities, inclinations, and experiences (*timing* and *turning points*). Two other life-course processes unfolding over time are *linked lives* (e.g., Moen & Hernandez, 2009) and the *cumulation of advantage or disadvantage* (e.g., Dannefer, 2003; O’Rand, 1996).
Transitions and Trajectories

A life-course perspective on the Third Age stresses the social patterning of events and roles over the lifespan of individuals, encouraging gerontologists to take a dynamic and long-range view of adult development, including the aging process. It calls attention to the manner in which decisions and behaviors earlier in life have long-term implications for health and well-being in the Third Age years. Certain patterns of health-related behaviors or service utilization over the life course may be particularly beneficial or detrimental to health in later life. Gerontologists interested in health changes in the Third Age need to consider the incidence, duration, and sequence of roles throughout the life course. For example, employment has been positively related to women’s health, but knowing whether or not a woman is employed at any one point in time may be less useful than knowing the duration and patterning of her labor force participation throughout adulthood. The patterning of lives—employment trajectories, marriage trajectories, health trajectories—shape the resources and options available to subgroups of society in the Third Age, as does the historical, economic, social, and cultural milieu.

Timing and Turning Points

“Timing” suggests that when an event or major life change occurs in an individual’s lifetime it can have important repercussions. Also, adult development is molded by specific historical conditions, such that being age 50, 60, or 70 in the early 21st century is far different from being age 50, 60, or 70 in the middle of the 20th century. “Turning points” can be both objective and subjective, occurring when life paths are seen as taking a sharp and decisive shift (Wethington, 2002).

Retirement is one such turning point. Individuals entering the Third Age through voluntarily exiting their career jobs (or being laid off or encouraged by buyouts to retire) may find themselves without the structure of goals and routines established by their jobs or by raising a family. From one perspective third-agers experience maximum autonomy in structuring their days, their social networks, and their identities. But in the absence of institutionalized organizational options and cultural expectations for this emerging life phase, one can regard third-agers as limited in opportunity, constrained by the lack of legitimate positions or status in
society. Autonomy can shade for some into anomie, a sense of purposelessness, isolation, and foreboding. The fact is that the Third Age is embedded in social and organizational policy and practices designed for the second and fourth ages, policies and practices that are themselves eroding. Existing societal and institutional arrangements are obsolete in the face of the Third Age years of adulthood, providing few relevant guidelines for social behavior during these years and often cultivating, instead, a sense of uncertainty and ambivalence.

Linked Lives

Individual lives are always linked lives (Moen & Hernandez, 2009); one person’s resources, resource deficits, successes, failures, chronic strains, and (expected or unexpected) transitions can become focal conditions, even turning points, in the lives of others, especially other family members. The life-course concept of linked lives highlights the ways in which individuals’ choices are always embedded in and shaped by the people in their lives. Third Age relationships with children, siblings, parents, spouses, and close friends may be supportive, but they can be sources of conflict and strain as well. Lives are also linked with those of coworkers, neighbors, and other social network members. A person’s social convoy of relationships can shift in size, supportiveness, and strain during the Third Age as various relationships emerge, end, change, or persist.

Cumulation of Advantage and Disadvantage

The notion of cumulation of advantage or disadvantage underscores continuity rather than discontinuity over the life course, with people who are already advantaged in terms of health, education, and material resources most apt to continue being so. There is growing recognition of enduring inequality across the life course based on race, class, and gender (Link, 2008; Phelan & Link, 2005). One key resource for health and life quality is ongoing connectedness or social integration (Pillemer, Moen, Wethington, & Glasgow, 2000). Since social integration is most common among those advantaged in other ways in society, we would anticipate that Third Age adults with high levels of education and with few health limitations would be involved in more roles (including paid
work and community service) and would feel more socially connected than those with fewer such resources. Future research is needed to assess how health and educational resources influence the ability of third-agers to participate in paid or volunteer work.

**THIRD AGE DYNAMICS IN CONTEXT**

An important proposition of life-course analysis is that an understanding of one life phase, such as the Third Age, requires it to be placed in the larger context of life pathways. Past experiences matter: prior biographical experiences shape perceived options in the Third Age, and they also serve to define the resources and conditions men and women bring with them to this life stage. Because of its emphasis on timing, process, and context, the life-course perspective directs attention to variability in the Third Age, such as differences by gender, race/ethnicity, social class, community, and residential location. Moen and Spencer (2006) propose that the emerging Third Age is a time of narrowing of gender differences (convergence) while simultaneously widening within-gender and within-age group differences (divergence). In other words, the Third Age is a time of *converging divergence* in roles and routines between men and women, and to some degree across age groups.

Organizational and public policies and practices, together with cultural schema about age, work, retirement, and the lock-step life course, constrain options in the Third Age. The social organization of education, paid work, unpaid household and care work, and retirement serve to structure virtually all aspects of both men’s and women’s lives in the years leading up to and through the Third Age. Such consequences include the differential power, status, and earnings men and women accrue as a result of a life-course defined by the occupational career. Health insurance, pensions, unemployment insurance, disability insurance, and social security—all rest on the edifice of the male lock-step career mystique (Moen & Roehling, 2005). Given the gendered character of the contemporary life course, American men and women moving toward the Third Age have experienced both enduring gender disparities and age-related disparities in income, power, and health. This is especially the case for minority women (Brown, Jackson, & Faison, 2007). The Third Age as an identifiable phase may be new, but it remains embedded in existing outdated gender and age scripts and in enduring race and
ethnic discrimination, producing disparate personal resources for those in their 50s, 60s, and 70s.

The life-course perspective also builds on the sociology of age to provide a way of linking social change to changes in individual lives. This conceptual framework is particularly instructive in light of the broad panorama of change in both the age and health structure of society leading to the development of a new Third Age stage of the life course, underscoring the social, cultural, and institutional features of our society that are out of step with this development. The life-course approach forces attention to the many interactive factors that influence health and effective functioning, including the links among social, demographic and institutional conditions, and individual biographies.

A life-course theoretical lens is especially useful in studying the Third Age precisely because these are times of remarkable dislocations in taken-for-granted rules and roles shaping life in the 21st century, with role entries and exits at different points in the life course undergoing fundamental transformations. These changes in the chronologization of the life course reflect (1) demographic changes in marriage, fertility, and longevity, (2) organizational changes in fundamental institutions such as schools, paid work, and pensions, (3) the changing economy and financial crisis, and (4) new initiatives in governmental policies and practices affecting job and retirement entry and exit portals, timing, and incentives.

The interplay between an individual’s life history, the life course of the family unit, the larger community, business, and social policies, at a particular point in history, lies at the crux of life-course analysis. In addition, this perspective attends to the intersection of the multiple strands of the various careers that make up the life of the individual—the relationship, for example, between one’s parenting or marital “career” and one’s work career. What is new is that there are emerging Third Age career paths involving some mix of learning, service, and meaningful work.

THE THIRD AGE AS AN EMERGING INSTITUTION

Three things make something an institution: language that develops around it, taken-for-granted customs, and a body of rules and laws (Biggart & Beamish, 2003). All are in flux around life in the Third Age. Retirement is increasingly a “fuzzy transition”: no longer the customary one-time, one-way, age-graded event (Kim & Moen, 2001; Moen & Peterson, 2009). And it most often occurs (at least for the first time!) before
Even as older workers are delaying retirement, they often find themselves retired through layoffs or buyouts earlier than expected, and often seek postcareer jobs.

The language around life in the Third Age is also problematic. In particular, Americans have no language for people who are retired from their career jobs but employed in a different job, working for themselves, or even sometimes doing the very same jobs they “retired” from! Neither do Americans have language to describe the civically engaged “retirees” whose “jobs,” albeit unpaid, are possibly even more meaningful, useful, and fulfilling than the ones from which they retired. Furthermore, we no longer have a clear-cut definition of retirement. Brown, Jackson, and Faison (2007) argue that in some cases it is appropriate to use a combination of objective measures (such as receipt of a pension) and subjective measures (such as self-identifying as retired) to categorize individuals by retirement status today.

Recall that a key ingredient in the creation (or dismantling) of institutions like retirement is legislation. The normative lock-step life course—from education to employment to retirement (Kohli, 2007; Moen, 2003)—became the taken-for-granted arrangement defining educational, occupational, and pension policies, as well as the cultural backdrop of 20th-century American life. Legislative and regulatory policies and practices served to define the expected stages of life—education for the years of childhood and adolescence, employment the defining adult role, retirement effectively the transition to old age. The fact that women’s lives, and many men’s, were not so neatly ordered seemed beside the point. Recent federal policies, such as those prohibiting mandatory retirement and age discrimination, along with delaying social security eligibility, have sought to make continued full-time employment more attractive for older adults even as many outdated pension rules remain in place. Thus, different pieces of legislation create mixed messages, further advancing the deinstitutionalization of retirement. Complicating the Third Age project even further is the market collapse of 2009. Workers who lost a significant portion of their nest eggs (i.e., retirement savings) report delaying retirement (PEW Research Center, 2009).

Taken together, social forces have moved retirement from a taken-for-granted institutionalized passage to a Third Age project requiring a series of strategic selections in the form of role exits and entrances, along with their planning and timing (Moen & Peterson, 2009). But the Third Age remains circumscribed by available options, along with outdated beliefs about age, gender, and retirement that still color peoples’
thinking. For example, while articles, books, and advertisements encourage third-agers to engage in financial planning and developing alternative sources of financial security, few messages encourage lifestyle planning around what one will actually do over the widening Third Age years (Cutler, 1997; Moen, Huang, Plassman, & Dentinger, 2006; Moen, Sweet, & Swisher, 2005).

Socially prescribed and legislated patterns of entry into or exit from particular life stages are one measure of the extent to which these stages have been institutionalized within society. Transitions that people take as “given”—like starting kindergarten or graduating from high school—come complete with guides for action—or “scripts.” The cumulative impact of the socioeconomic, policy, and organizational trends described above along with existing research evidence points to contemporary retirement as having moved from a complete to an incomplete institution, with the Third Age yet to be institutionalized. The dislocations around both career paths and retirement make the strategic selection processes of Third Age workers and retirees all the more salient (Moen et al., 2005; Smith & Moen, 2003; Szinovacz & DeViney, 2000).

FUTURE STEPS: ISSUES TO CONSIDER

“Doing” the Third Age

There have been, to date, few studies of the life-course dynamics of Third Age women and men—the pathways to successful aging in terms of lifestyle, health, and psychosocial well-being, and the links to values, identity, and meaning. Bronfenbrenner (2005) suggests that the cognitive response of individuals is related to both characteristics of the person and features of the environment and the process that both shapes and binds the two over time. The Third Age is a time of significant changes in routines, roles, and relationships that may well affect how individuals perceive themselves and their abilities, as well as their construction of the meanings of their lives.

It is important to recognize that—and investigate how—individuals construct their own meanings surrounding this emerging life stage. Their definitions and meanings, in turn, have repercussions in terms of their strategic selections of roles and relationships as well as their identity, efficacy, outlook for the future, and physical/mental health.
Key Trends

Consider three life-course trends, calling for new research and new definitions, as well as new institutional arrangements to optimize life chances and life quality in the Third Age. First, Americans are spending and will be spending an increasing proportion of their lives not married. Increases in longevity along with divorce and widowhood, the postponement of marriage and remarriage, and choices to never marry mean that a growing portion of third-agers—especially women—will be single. Along with this demographic reality is another reality: marriage has been found to be a social support, conducive to individual health and well-being (Waite & Gallagher, 2000). Yet, millions of older Americans are without this form of social support. What kinds of relationships can provide similar kinds of support? What is the effect for third-agers spending a significant portion of one’s life out of marriage? Does the timing of the transition to singlehood from divorce or widowhood affect individuals in the Third Age? Little is known about who nonmarried third-agers spend time with or go to for support.

A second life-course trend is the increasing proportions of our lives that will be spent in three-, four-, or even five-generation families. This means that third-agers will be involved in providing more caregiving—of older parents, aunts and uncles, disabled adult children, and grandchildren. It also means that third-agers will have a richer network of kin, both proximate and distant, and that this network can be called upon by and will call upon third-agers for advice and help when needed. A concept in sociology called “the strength of weak ties” (Granovetter, 1973) captures the fact that some relationships with even distant kin will be activated and reactivated as individuals move or as family circumstances and needs change. Matilda White Riley (1983) calls this form of kinship structure a “latent web of continually shifting linkages,” an important topic for future research.

A third life-course trend: Americans spend an increasing proportion of their lives in retirement, and retirement from career jobs often occurs during the same period as children leave or have left the family nest. There is a real danger of social isolation of retired third-agers who live alone and are not connected to their communities, who have no children, whose children are geographically remote, or who as a result of divorce years earlier remain estranged from their children.

At the same time, there is emerging recognition that retired third-agers are an important but untapped resource. Communities, employers,
and policy makers need to fashion new arrangements to exploit this valued resource, whether in the form of paid work or unpaid volunteer service. Paid work declines over the life course, particularly in response to changes in pension and other incentives, but these incentives are now moving in the direction of delaying full retirement. Unpaid civic engagement does not decline in the Third Age years (Moen & Altobelli, 2007), and public or community service as well as educational opportunities are attracting third-agers (Lawrence-Lightfoot, 2009; Manheimer, 2007; Morrow-Howell, Hinterlong, & Sherraden, 2001).

These three life-course trends have policy as well as research implications.

(1) A broader definition of family. Too often we think of families as mothers and fathers of young children. We need to reevaluate what it is that families do for individual members, how families change over the life course, and how we can fashion a definition that is inclusive, rather than exclusive, of the people who matter to us. This has broad implications—for residential zoning of houses, for example, for who gets admitted to see those in intensive care, or for who can be on health insurance “family” plans.

(2) More supports for caregivers. Gender remains a key factor in shaping the Third Age. Women are more likely than men to be active in caregiving as they age—for their own parents, particularly their mothers, or for their ailing spouses (Allen, 1994; Chesley & Moen, 2006). Women involved in caregiving are more likely than men to experience strain (Young & Kahana, 1989). Antonucci (1994) suggests that women not only have more close ties but also are more burdened by these intimate relationships than are men.

Social scientists have depicted the "nurturant role obligations" of women as wives and mothers as potentially interfering with self-care and, consequently, women’s own health. Caregiving of older or chronically ill relatives can also produce role overload and strain or, conversely, a sense of purpose and meaning. Family caregiving is a tremendous social resource that permits independent living of dependent individuals or augments existing systems of formal care. But caregivers do not receive the resources and support that they need. Innovative research and policy development could fashion ways to ease the burden of caregiving and to facilitate purposeful and sustainable informal care.

(3) Widening opportunities for meaningful engagement. The typical life pattern for American men has consisted of 20 or more years
of preschool and schooling, 40 or more years of employment, and the remaining years spent in retirement leisure. For American women, on the other hand, the prime working years have been a combination and sequencing of unpaid domestic and paid labor. As women have moved into and remain in the labor force they have been adopting a modified version of the traditional male life course, but combined with their continuing family responsibilities. This means that the years of heaviest child-care responsibilities are also the years of heaviest investment in building a career, and the years of least child-care responsibilities are also the Third Age years around conventional retirement.

Robert Kahn (1994) describes the goodness of fit between the demands of the job and the abilities of the person who holds it, as well as the needs, goals, and aspirations and skills of workers and the requirements and opportunities of the job. The nature of this fit between the individual and his career job should affect whether workers choose to retire early, on time, late, or not at all. The idea of goodness of fit, what I call life-course fit (Moen & Huang, 2010; Moen et al., 2009), could be usefully applied to studies of roles and experiences in the Third Age. The Third Age project may well be a different experience for women than men, in part because of the historical difference in their attachment to the labor force. As described above, when men leave their jobs they are exiting from a role that has typically dominated their adult years. Women, on the other hand, commonly experience greater discontinuity, moving in and out of the labor force, in and out of part-time jobs in tandem with shifting family responsibilities (Moen & Chermack, 2005). Given occupational segregation by gender and their less stable employment histories, women are also less likely to be covered by a pension than are men, and those with pensions have incomes far lower than men’s (Munnell & Sass, 2008).

Rethinking the lock-step pattern of education, employment, and retirement could lead to a variety of arrangements, including returning to school at various ages and a continuation of paid work in the Third Age in encore careers, often in more flexible ways and with fewer hours (Moen, 2007; Moen & Peterson, 2009). Alternative forms of civic engagement could emerge without age limits or boundaries. For example, the Peace Corps now welcomes applicants aged 18–86. Moreover, new forms of creative and purposeful learning are already emerging (Lawrence-Lightfoot, 2009; Manheimer, 2007).
CONCLUSION

The life course is now more fluid and variegated than age-graded and lock-step. Individuals, couples, and families make strategic selections in fashioning their own Third Age, but they do so hampered by (1) a risk economy, (2) life-course shifts in the timing and duration of schooling, marriage, childbearing, careers, and service, and (3) policies and practices better suited to the middle of the last century. Matilda White Riley (Riley, Kahn, & Foner, 1994) defined structural lag as the mismatch between outdated institutional arrangements and the demographic realities of the Third Age: an aging workforce, a youthful retired force, a large, aging baby-boom cohort with aging parents. There are other major social forces also precipitating life-course “misfit” or lag between roles and realities: the absence of a living wage requiring two incomes for most families to remain in the middle class; a global economy where seniority no longer means security and retirement pensions and benefits are unraveling; the dismantling of social and community safety nets; a time-stretched workforce, with little time for civic engagement.

The changes we as a society are experiencing around the Third Age call loudly for a thoughtful reappraisal of existing life patterns. Even though the security and rewards of doing so are fast disappearing, taken-for-granted customs and institutionalized practices are predicated upon the career mystique emphasizing full-time dedication to paid work, from the time Americans leave school to the time they die or retire, whichever comes first (Moen & Roehling, 2005). What is key is that this myth and the policies and practices undergirding it stand in the way of creating new, alternative life course and career flexibilities for the Third Age. The challenge is not how to alter existing structures to widen Third Age options but recognition of the need to do so. This could lead to a reconfiguration of the life course in ways that create more options, greater life quality for both men and women in the Third Age and, eventually, at every stage of the life course.

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I. Theoretical Development and Frameworks in the Era of the Third Age


