

Sociology of Aging

Possible Test Questions for Test 3 (Chapters 9 and 10):

Five questions will be randomly selected for your test

Be sure to answer each part of the question. Feel free to use personal experiences or those you know of to provide examples when answering the questions.

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Chapter 9 (and PowerPoints):

1. (a) When was Medicare passed by congress? (b) What is it? (c) Can anyone get Medicare and if not what allows a person to qualify? (d) What services does it offer (be sure to note the two major parts of Medicare and how the parts differ both in terms of services and financing)? (e) Where does the money come from to pay for the services?
2. (a) What is the similarity between traditional Medicare and Medicare Advantage? (b) What is the difference? (c) Why would someone choose traditional Medicare over Medicare Advantage? (d) Why would someone choose Medicare Advantage over traditional Medicare?
3. (a) What is OASDI (what do the letters stand for)? (b) Who can qualify for OASDI? (c) For each group within OASDI, who qualifies, when do they qualify, what do they receive, and what must they do to qualify? (d) what is COLA and why is it important to those receiving OASDI?
4. (a) Where does the money come from to pay for OASDI? (b) Provide a figure to explain how the funding and payouts work for OASDI (e.g., where does money come from for OASDI and where does it go)? (c) Explain why it appears that OASDI is going to go bankrupt. (d) Describe four changes that could be made to prevent OASDI from going bankrupt.
5. (a) Describe three amendments that were made to OASDI in 1982. (b) what was the purpose of the amendments? (c) According to Hillier and Barrow, why do some want to privatize OASDI? (d) How would this be done? (e) What are the problems with this approach? (f) Describe three problems with pensions as a means of taking care of the elderly financially.
6. (a) How does social class affect the elderly? (b) What is meant by social mobility? (c) Is it desirable? Explain. (d) According to Hillier and Barrow, how do the rural elderly compare to urban elderly? (e) How do reverse mortgages affect the elderly? (f) What is relative deprivation and how does it affect one's life satisfaction? (g) What are businesses, communities and others doing to assist the low-income elderly?

7. (a) According to Hillier and Barrow, who are the winners and losers when it comes to retirement? (b) How is “Social Security” different from Supplemental Security Income? (c) How can one’s house be an investment?

Chapter 10: Living Environments

1. (a) According to Hillier and Barrow, what is the difference between “home” and “housing?” (b) How does the U.S. compare with other countries (both industrialized and less developed) when considering housing for the elderly? (c) Describe at least three housing options as noted by Hillier and Barrow.
2. (a) What appears to be the housing preference of most older persons and (b) why is this? (c) Describe three preferred features or amenities of age-restricted retirement communities as reported by Hillier and Barrow.
3. (a) What factors have contributed to homelessness? (b) How is gentrification (a form of urban renewal) related to the homeless? (c) Some low-income older persons have been found to prefer a low-end hotel room over a nursing home. Why is this?
4. (a) What physical characteristics of a home would older persons like to have if they don’t already, according to Hillier and Barrow? (b) What factors contribute to an older person relocating to a new home? (c) What problems do they experience when they have to relocate?
5. (a) If you visited a nursing home to evaluate its quality for a loved one, (a1) when would you make your visits and (a2) what would you look for? (b) Describe the two best indicators of quality. (c) How could the ombudsman program be useful? (d) Describe several ways (e.g., sources of funding) that older persons pay for NH care?
6. (a) Which is more expensive: assisted living (AL) or nursing home (NH) care? (b) Why? (c) How do older persons pay for NH care? (d) What are several different scenarios that could happen if a person doesn’t have enough money to pay the monthly NH charge?