

How Years of Low Income Can Affect Your Memory in Later Life

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Vocabulary

earn (verb)

ɜːrn

to receive money from one's job or investments

*A lot of waiters and waitresses **earn** most of their money from tips.*

decline (noun)

dɪˈklaɪn

a continuous decrease in amount, quality, etc.

*There has been a **decline** in people getting married in the last twenty years.*

rate (noun)

reɪt

an amount or level of payment for something

*Usually, an airline's **rates** for economy class are their lowest.*

median (adjective)

'mɪː.dɪ.ən

the value that is the middle one in a set of values arranged in order of size

*The **median** household income in the US was \$70,784 in 2021.*

startling (adjective)

'stɑː.tə.lɪŋ

surprising, often in a concerning way

*Archaeologists have made many **startling** discoveries about ancient civilisations in recent years.*

age (verb)

eɪdʒ

to grow or become older

*Oh my gosh! You haven't **aged** at all since the last time I saw you.*

minimum wage (noun)

ˌmɪ.nɪ.məm 'weɪdʒ

the lowest wage that an employer can legally pay

*In 2021, the **minimum wage** in the UK for adults was an hourly rate of £8.91.*

How Years of Low Income Can Affect Your Memory in Later Life

According to a research study by Columbia University, earning low wages could affect your memory later in life. The study, which was based solely on wages and not the type of work, found that people in the US who **earned** low wages over a number of years were more likely to experience faster memory **decline**.

Using records from the National Health and Retirement Study, researchers analysed data from 2,879 people who were born between 1936 and 1941. They looked at what these people earned between 1992 and 2004, and using this information, they put the people into three groups based on their earnings during this period of time: those who had always earned low wages, those who had sometimes earned low wages, and those who had never earned low wages.

Low wages in the study were defined as an hourly **rate** that was lower than two-thirds of the US' median wage for that year. Therefore, if the **median** wage was \$10 per hour, their earnings would be less than \$6.67 per hour. The results were quite **startling**.

It was found that over the twelve years after 2004 up to 2016 when these people would have been 63 and older, those in the low-wage group experienced significantly faster aging of the mind. Over a ten-year period, the minds of long-term low earners **aged** about a year faster than those who never earned low wages. Katrina Kezios, co-author of the study said that the research indicates that *“sustained exposure to low wages during peak earning years is associated with accelerated memory decline later in life”*.

The minimum hourly wage in the US has been \$7.25 since 2009 whereas economic growth has increased. This means that wages have not kept up with inflation, particularly for those in low wage jobs. However, some states do offer a higher minimum hourly wage. These include Florida, where the **minimum wage** is \$10 per hour, California, where it is \$14, and Washington DC, where the minimum hourly rate is \$16.10.

The research was shared in a presentation at the Alzheimer's Association International Conference in August 2022. Adina Zeki Al Hazzouri, senior author of the study, said that *“Our findings suggest that social policies that enhance the financial well-being of low-wage workers may be especially beneficial for cognitive health”*.

Questions

1. The study used data based on people's earnings between 1936 and 1941.

TRUE / FALSE / INFORMATION NOT GIVEN

2. How were the people in the study put into groups?

3. In the study, what did they consider as a low wage?

- a. \$10
- b. More than a third less than the median wage
- c. Half the national median wage

4. According to the study, the minds of low earners aged about a year slower than normal over a 10-year period.

TRUE / FALSE / INFORMATION NOT GIVEN

5. The minimum wage in the US is not the same all over the country.

TRUE / FALSE / INFORMATION NOT GIVEN

6. The study was done to support research into Alzheimer's disease.

TRUE / FALSE / INFORMATION NOT GIVEN

Discussion

1. What do you think about the outcomes of this study? Does it surprise you? Why/Why not?
2. Why do you think that low wages affect people's memory?
3. Without considering your professional skills and experience, how much do you think one hour of your time is worth?
4. If your country has a minimum wage, do you know what it is?
5. What do you think is a reasonable minimum wage for any worker?
6. Do you think this is enough for a single adult to live comfortably in your town or city? If not, then how much?
7. If you had the choice, when would you like to retire?
8. How do you think you will spend your time once you retire?
9. What do you think are the best ways to keep the mind functioning well as we age?
10. What do you think of this statement by Henry Ford: *'Anyone who stops learning is old, whether at twenty or eighty'*?

Answers: 1. FALSE, 2. they put the people into three groups based on their earnings between 1992 and 2001 and separated them by those who had always earned low wages, those who had sometimes earned low wages, and those who had never earned low wages, 3. b. More than a third less than the median wage, 4. FALSE, 5. TRUE. 6. NOT GIVEN