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<p>Tiivistelmä-Referat-Abstract</p> <p>Our societies are facing an inevitable revolution of an aging population. The aging population will bring numerous challenges for the researchers in social sciences, gerontology, and others. This increase of an aging population has resulted in further research on the aged and how the elders view this late adulthood period. This thesis was divided into two distinct parts. The aim of the first part of this study was to define the social, biological and psychological aging processes, the life-cycle and adult development and what kind of an effect they have on how the late adulthood period is viewed by an individual. The life-cycle theories of Erikson, Levinson and Jung are described to portray the challenges an individual faces during the different stages of life and they also lay the foundation for the aging processes. Various effects on the outcome of the challenges at different stages of the life-cycle are also discussed.</p> <p>The second part is an illustrative empirical part, in which the Schwartz (1992) value model was used to describe differences among Finnish and American over 60-year old heart rate monitor users. All values act within a cultural environment. Our social environment has an impact on how different experiences are perceived and thus, a meaningful relationship exists between values and culture. Due to both cultures being more individualist than collectivist (Hofstede, 1991) similarities will also exist.</p> <p>A survey was sent to Finnish and American heart-rate monitor (HRM) users, who had used the HRM during exercising in the past 6-12 months. The response rate in both cultures was over 50 %, leaving the total n=634 (the US sample n=539; the Finnish sample n=95). The results showed that similarities and differences did exist among the two samples, not only among their exercise habits, but among individualist-collectivist values expressed as well. However, as a whole the US and Finnish respondents did portray individualistic qualities, as expected.</p>		
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