

THE TRADE

by Timothy M. James

"There is a fullness of time when men should go, and not occupy too long the ground to which others have a right to advance."

So wrote Thomas Jefferson after he had finished his second term at the White House and returned to Monticello, his Virginia estate. At 68, the third president had put public life far behind him. He was now engaged in other interests—science, architecture, even the study of Greek and (with "great avidity") of mathematics.

As usual, Jefferson was ahead of his time. In his day, "retirement," as a stage of life, was virtually unknown. Life spans were short. Most Americans had to till the land or toil at other work right up until their span ran out or they were forced to stop by injury or infirmity. Few had the luxury of even being able to wonder whether their juniors had a "right" to their places in society.

How that has changed! Not only are millions living on to Jeffersonian years (he died at 83). In a way that none of their predecessors could have, the nation's present, huge generation of elders is pioneering what amounts to a new phase of life: a stretch of several years of freedom of a kind that even the flower children of the '60s could not have imagined. Freedom from the burdens of a job, of tending a family, even of the need to earn an income. In the process, they are creating a new culture: the world of the "senior citizen."

The species *Senior americanus* has several characteristics. Compared with the population at large, it is slightly more white; blacks make up more than 12 percent of the whole nation, but only eight percent of people over 65. It is also 60 percent female; as with nearly all mammalian species, women generally outlive men, at present by an average of eight years. But what is special about today's elderly is what they are not.

They are no longer in the labor force. A century ago, more than 75 percent of men over age 65 were still employed or looking for a job; now only 20 percent are. By the end of the century, only one in 10 older Americans of either sex will count themselves as workers.

At present, 69 percent of male and 21 percent of female employees are cleaning out their lockers and desks before age 65. In some years, the average retirement age at General Motors has dipped to 58; for Los Angeles policemen, it is now 48. As sociolo-

gist Stephen Crystal points out in *America's Old Age Crisis* (1982), today's generation of elders is the first for whom retirement "could really be said to be the rule."

It is also the first not to constitute a broad "pocket of poverty." As recently as 1959, roughly one-third of the elderly were below the poverty line, currently defined for the aged as an income of \$6,023 for a couple and \$4,775 for a single person. But the level of old-age poverty in 1983 was 14.1 percent, versus 15.2 percent for the whole population. Of all the old Great Society goals, none has been more fully realized than the elimination of widespread need among the aged.

Moreover, as economist Lester G. Thurow showed in *The Zero-Sum Society* (1980), in terms of mean income per capita, the elderly reached a par with the rest of the population in the 1970s. (The overall income per capita is now \$8,900.) If in-kind aid such as Medicare and food stamps is figured in, says Thurow, they have "a higher per capita income than the nonelderly." Another measure of prosperity is the breadth of high incomes: 2.3 percent of working-age Americans earn \$50,000 or more a year, but the elderly, at 1.3 percent, are not all that far behind.

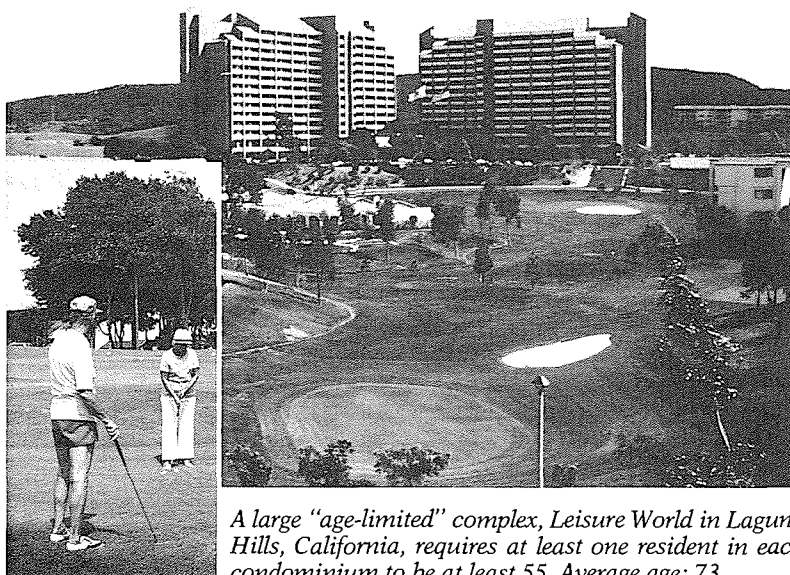
Old-age poverty is now a problem not of income but of distribution. Of all the elderly poor, 72 percent are women, who typically earned less than men when and if they worked at all and typically became widows if they married. Among elderly women, the poverty rate is close to 18 percent. Blacks account for 21.6 percent of the aged poor, and the poverty rate among them is 38 percent, about what it was a decade ago. Elderly poverty also tends to be a rural phenomenon.

Federal Largesse

The rise in prosperity that the elderly as a whole have experienced—and that made mass retirement possible—almost entirely reflects unearned income provided by the patchwork of pension programs that have burgeoned over the past four decades. These now absorb more than eight percent of the gross national product (GNP), up from just 1.7 percent in 1950.

All told, the elderly now receive a healthy 12 percent of the nation's aggregate income, most of it in the form of various retirement benefits. At present, seven percent of these benefits go to former state and local employees. Far more important are pensions from private employers, which now represent 17 percent of the total. These flow to about 23 percent of the nation's

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A large "age-limited" complex, Leisure World in Laguna Hills, California, requires at least one resident in each condominium to be at least 55. Average age: 73.

retirees, and they will spread more widely as company retirement programs continue to expand; today more than 40 percent of private-sector workers have such coverage.

But the core of America's rather random old-age support "system" remains tax-financed federal programs, which now provide 76 percent of all retirement benefits. These programs totaled \$211 billion in 1983 and account for fully half the income of the elderly. Though the federal largesse includes veterans' compensation and myriad other programs, the heart of it all remains Social Security pension payments, which, in 1983, amounted to \$148 billion.

For many seniors, the Social Security checks mailed each month (average amount: \$429) are supplemental income. For those elderly householders living on \$20,000 or more, the checks represent just 16 percent of their aggregate income. But the payments provide more than half the income of 73 percent of all single recipients and 50 percent of those who are married. Without Social Security, 60 percent of the elderly would be poor.

Instead, most of the aged are insulated not only from poverty but also from that related disease, inflation. Largely as a result of the "indexation" of Social Security and other benefits to the cost of living, when inflation was soaring at 12 percent dur-

ing the last year of the Carter administration the "real" income of the aged scarcely dipped at all. But the purchasing power of working Americans' paychecks plunged by 5.5 percent, the largest decline since the government began keeping records in 1913.

In sum, thanks to the generosity of younger taxpayers, as Crystal writes, "grinding poverty is far from being universal or even typical. Most of the elderly poor have been poor all of their lives. Retirement can be accompanied by a significant decline in earnings, but the middle class can usually maintain a middle-class standard of living."

Yet the aged have a woeful image. Psychologists find that many younger people have gerontophobia, a fear of aging that shows up in a revulsion against old people. But even among those without this tic, the elderly are apt to appear as "a hopeless mass teetering on the edge of senility," as pollster Louis Harris says. In 1981, Harris reported that 68 percent of younger people regarded lack of money as a "very serious problem" for the aged, though only 17 percent of the aged themselves felt hard pressed. Similarly, 65 percent of the younger respondents (versus 13 percent of the seniors) thought loneliness a problem for the old, and 74 percent (versus 25 percent) reckoned fear of crime important. Most Americans, concludes Harris, are simply not conscious of their elders as "survivors, resilient and very much alive."

Power and Patriarchy

Perceptions of the aged have long been dark, however. For centuries after their triumphs in the Old Testament, figures of advanced years turned up in literature mainly as objects of scorn—people in a "second childishness," as Shakespeare put it in *As You Like It*, who are "sans teeth, sans eyes, sans taste, sans everything." In art, the old virtually dropped out of sight after the classical era until the Renaissance, when they re-emerged as powerful figures in such works as Titian's homages to various Venetian nobles and Rembrandt's portraits of weathered survivors in the Amsterdam ghetto.

In life and in art, the aged's return to authority followed the spread of the concept of private property. Ownership of land and businesses brought power—and patriarchy, though not always also affection. When the Bourbons installed a gerontocracy of propertied elders in early 19th-century France, a pamphleteer scoured them as "asthmatic, gouty, paralytic beings who have no wish for anything except peace and quiet."

In the American colonies, religious teachings were used to reinforce patriarchal practices. As Carole Haber notes in *Beyond 65*:

The Dilemma of Old Age in America's Past (1983), men praised God and refused to pass on their assets: "Only as long as the individual retained control of the family property was he assured the rights and duties of the patriarch. . . . Patriarchy rested not only on Biblical admonitions, but on the promise of land. The son who failed to honor his father and mother might face grave repercussions."

As America matured, the elderly's power waned. The rise of urban, industrial society played a role. Another cause, Haber suggests, was a shift in family structure.

Early on, people married late and raised large families over many years. In 1800, the average mother had seven children over 17 years; parents reared offspring right up to their own deaths. But by 1900, couples were marrying early, mothers were having fewer children (an average of 3.56, to be exact, over nine years), and everyone was living longer. For the first time, says Haber, "it became increasingly likely that a significant proportion of the old would survive to see all their children grown and married." The "empty nest" syndrome was appearing.

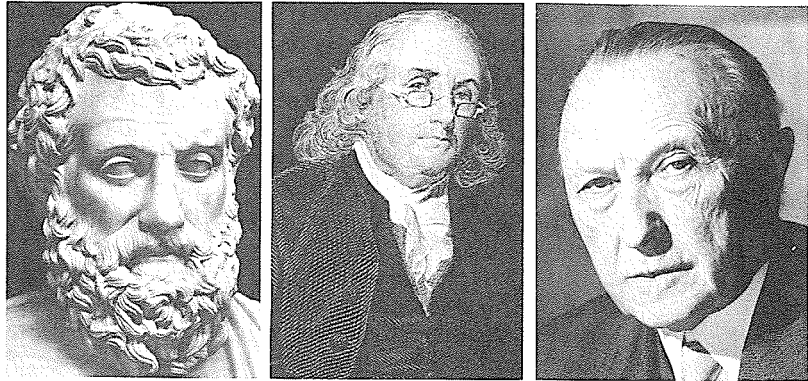
So was the "youth cult." Since about 1890, business had fretted about what to do with people deemed too old to learn new methods: Assembly lines, electric power, and other marvels were reducing the number of hands needed. Soon industry's worries spread to other fields.

In just one year, 1905, Admiral George Dewey declared that "younger men" should command Navy ships, steel magnate Andrew Carnegie set up a fund to pension off aging college teachers, and a Johns Hopkins medical school professor named William Osler created a storm with a widely noted valedictory address. Osler declared that man's creative years run from 25 to 40, after which he loses "mental elasticity" and finally becomes, after age 60, "useless." He wryly suggested that society take a cue from the Anthony Trollope novel *The Fixed Period*, which dealt with a college that gives professors who reach the age of 60 a year of contemplation before a peaceful departure by chloroform.

The Revolt of the Young

Though Osler's speech prompted much editorial anger, it also stirred serious thought about retirement. *Harper's Weekly* reckoned that it might indeed be a "pleasure-time."

By the Roaring Twenties, the youth cult was established. The nation found a 25-year-old hero in Charles Lindbergh; women returned to adolescence by shortening their skirts. The auto, mass production, and other wonders ushered in an era of progress in which, as historian Gilman Ostrander has noted, "it



Some durable doers: Sophocles (who lived to about 90) wrote *Oedipus at Colonus* at 82; Benjamin Franklin (84) negotiated the U.S. Constitution at 81; Konrad Adenauer (91) was West German chancellor from age 73 to 87.

was expected that the sons and the daughters would enjoy advantages that the parents had not been able to enjoy, in a mechanically better world than the parents had known." In the end, Ostrander adds, the '20s brought "the blanket repudiation of the traditional farm-oriented, church-oriented, somewhat patriarchal moral order of the Protestant Republic." The "crux of the revolution was the reversal of the order of authority in a society from age to youth."

Other analysts trace the cult to a compulsion to prove that the country was still young, despite the closing of the frontier and the steady graying of the population. Whatever the cause, vigor was in. By the 1930s, when the Great Depression was adding to pressures for a national retirement program to deal with superfluous older workers, prejudice against the aged was at a peak. One measure of its power was the protest literature it engendered: Three years before President Franklin D. Roosevelt signed the 1935 Social Security Act into law, Aldous Huxley published his bitter satire *Brave New World*, which dealt with a nightmarish utopia where everyone aged 60 was sent to an infirmary to be put to sleep permanently.

The youth cult, as William Graebner noted in *A History of Retirement* (1980), helped provide a rationale for the furloughing of older workers. "Retirement was essentially a political device, imposed by one group upon another." And yet, says Graebner, "its imposition was seldom challenged." Indeed, many older workers welcomed it. Why?

In effect, the elderly accepted a trade. As early as the 1920s, "leisure theorists" were arguing that technological unemploy-



Henry Ford (84) retired at 82; Golda Meir (80) stepped down as Israel's premier at 76; Pablo Picasso (91) never quit painting: "Age only matters when one is aging. Now that I have arrived at a great age, I might as well be 20."

ment had to be converted into permanent retirement. Laid-off workers could not count on finding new jobs. Although forced withdrawal from labor might have stirred rebellion among the old, says Graebner, they were instead sold on the idea that technology was only "freeing Americans for new forms of leisure."

Activities for pensioners were promoted by organizations such as Golden Age Clubs, which first appeared in Cleveland in the 1940s and were widespread by the 1950s. Intellectuals got interested in retirement. Harvard sociologist David Riesman wrote about "the home as a 'plant' for leisure." Psychologists developed a handy theory of "disengagement," which held that aging people undergo a natural withdrawal from involvement in family, community, and political concerns that serves to maintain their psychological well-being as their energy declines. Work might actually be harmful for older folks.

By the 1960s, "the meaning of retirement had been transformed," says Graebner. "It was now a form of leisure, a way of spending time following the conclusion of one's work life; it was a stage of existence, inevitable but to be welcomed and even celebrated." The senior citizen was born.

Seniors today are largely creatures of the cities, where services are readily available. In 1980, almost 75 percent of them lived in urban areas. But the elderly, the least mobile Americans, have been in the vanguard of migratory trends. In the 1960s, before others discovered the Sun Belt, seniors were leaving the North for cheaper and warmer living in the South and West. In that decade, the aged population rose by 31 percent in California and 79 percent in Florida, the grayest state: Nearly 18

percent of its people are over age 65, a level that the whole nation is expected to reach by 2020. Half the elderly live in seven states: California, Florida, Illinois, New York, Ohio, Pennsylvania, and Texas.

Seniors have pioneered age-segregated living. An estimated five percent reside in communities that bar people under age 55 or some other minimum. Hundreds of age-limited mobile home parks have been established around the country, and by the mid-1970s, developers had built some 69 retirement villages. Leisure World in Laguna Hills, California, houses 21,000 residents, from retired plumbers to ex-bankers, in a complex that sprawls over 2,095 rolling acres and offers diversions such as hobby shops, dance classes, amateur dramatics, and 18 holes of golf.

Deep Pockets

For those who have joined what demographers call the "frail elderly," developers are now building "lifecare communities." A new resident pays an "endowment" that may range from \$21,000 to \$200,000, depending on the size of his apartment or cottage. For that, plus a monthly fee, he gets not only maid service and medical treatment but also help with shopping and preparing meals. When an endowee dies—as 10 percent do each year—his quarters revert to the community to be sold again. Florida has 33 such developments.

As the spread of age-segregated living suggests, families are becoming as separated physically as they are in years. (And by 1980, that separation was great: The average time between the marriage of a woman's last child and her own death was approaching 30 years.)

Though most old people still live in the same city or town as at least one of their children, many choose to set up housekeeping on their own. As recently as 1952, one-third of the elderly lived with at least one of their children; now less than one-sixth do. In 1960, most widowed women lived with relatives; now fewer than one-third do. Says Crystal: "The current generation of elderly is the first for whom living alone has become the norm when a spouse is not in the picture." Compromises are possible, however: A new wrinkle in housing for the aged is the "granny flat," a prefab one-bedroom hut that children can put up in a yard for their parents in two days (cost: \$18,000).

The elderly do not even depend on their kids for cash. Studies show that only five to 10 percent receive money from their children. More of them help out their offspring; parental aid re-

GETTING AND SPENDING

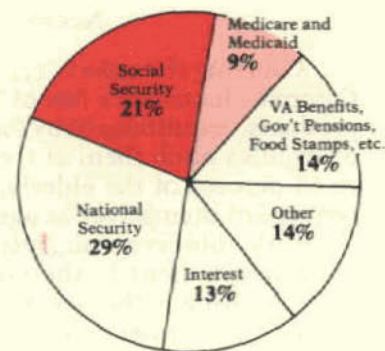
As the pair of pie charts below indicates, the mix of income sources for the aged as a group has changed markedly since 1950. The importance of government payments, especially those made through Social Security, has grown sharply, while that of earnings from labor and income from assets (stock dividends, interest on savings, etc.) has declined. The need for "public assistance"—mostly payments under the means-tested Supplemental Security Income program—has fallen.

Of course, the sizes of the pie slices vary greatly from individual to individual. Take private pensions, included in "Other" along with public-employee pensions, veterans benefits, etc. One study finds that, on average, private pensions provide 15 percent of the income for more prosperous elderly couples, but only one percent for those who have low incomes.

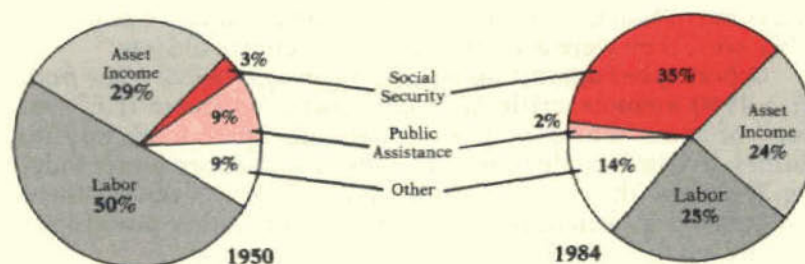


THE AGE-POVERTY GAP

* Defined in 1983 as \$4775 per year for those 65 and over, and \$5180 per year for all others.



THE 1984 FEDERAL BUDGET



WHERE THE AGED GET THEIR MONEY

Sources: Urban Institute, Congressional Budget Office.

mains important to middle-aged children who are rearing their own families.

Businessmen are also discovering that the elderly have deep pockets. Last year, after paying for food, shelter, and other fixed expenses, they had \$33.6 billion available to spend—18 percent of all such “discretionary income.” The elderly account for nearly 12 percent of subscriptions to *Time* magazine, the same amount of over-the-counter drug sales as younger people, and nearly 19 percent of purchases of new American cars (but only six percent of foreign models). As holders of nearly 11 percent of the nation’s 152,038,000 driver’s licenses, they get around—important to operators of gas stations, motels, and tourist meccas. The fact that the aged spend 24 cents of each food dollar on sustenance outside the home makes them favorites of fast-food marketers: The Wendy’s “Where’s the beef?” commercials were plainly pitched at seniors.

Nearer to God and TV

Courting the elderly can be tricky, however. The H. J. Heinz Company launched a line of “Senior Foods” in the 1950s, but the products, essentially baby food, flopped. Makers of cosmetics for older folks pitch them at those “over 40.” Studies show that 40 to 65 percent of the elderly, usually the more affluent, just do not regard themselves as aged.

Many observers suggest that what disturbs the aged most about retirement is the powerlessness that comes with the trade. Writing in the *New Yorker*, in 1983, about Sun City Center, a Florida retirement community of some 8,500 south of Tampa, journalist Frances Fitzgerald noted how many residents wore youthful sportswear and echoed the booster’s boast that theirs is “the town too busy to retire.” The Sun Citians, she concluded, “had simply lost their consciousness of other age groups. They had come to Sun City not to be old but to be young. To put it another way, they were attempting to despecialize old age.”

Others rebel against aging in other ways. In *The View from 80*, a 1980 memoir, critic Malcolm Cowley pondered the “avarice” of some seniors: “They eat the cheapest food, buy no clothes, live in a single room when they could afford better lodging. It may be that they regard money as a form of power; there is a comfort in watching it accumulate while other powers are drifting away.”

The winners in old age, suggests Cowley, now 87, are those who have always been resourceful. “Although we are all in the same boat, with tickets for the same destination, we do not enjoy the same comforts during the voyage. . . . Mere wealth be-

comes less important in age, except as a symbol of power and security. Things harder to measure—health, temperament, education, esteem, and self-esteem—contribute more to one's life. Thus, intellectual poverty proves to be as bad as material poverty. The educated live better than the uneducated, even on similar incomes; they have more interests and occupations (for example, reading) and are entertained by prosperous friends. They may live longer, too, though it would be hard to quote statistics, and meanwhile they enjoy more respect."

With age, churchgoing may increase. A Harris poll found that 71 percent of people over 65 found religion "very important" to them, compared with only 49 percent of other adults. Yet what all this avowed interest reflects is unclear. For rural and working-class people, especially, their church may have been their only "club" all through life; some studies show that in big cities, where other diversions abound, religious activity drops with age. Elizabeth Kübler-Ross and other researchers have established that "good personal adjustment" in the last stage of life coincides with deep religious conviction—although that may mean only that those who are well adjusted enjoy many religious activities.

Next to God, what Americans seem to draw closest to as they age is TV. Among the elderly, viewing is triple the national average of 16.4 hours a week. Yet pressure from advertisers for younger audiences curbs programming for the aged. (A favorite, "The Lawrence Welk Show," was canceled in 1971.) Old folks are notably underrepresented on the tube: A 1979 survey found that seniors had only 2.3 percent of the roles in comedies and dramas.

The Way to a Man's Heart

Still, the aged watch and watch. For many, TV is a good companion. For others, it may be more. Gary Albert Steiner, a media scholar, quotes one aged viewer: "TV gives me life. It gives me what to look forward to—that tomorrow, if I live, I'll watch this and that program."

Books, by contrast, tend to stay on the elderly's shelves. Polls show that only 39 percent of the aged (versus 56 percent of all Americans) are regular readers—perhaps reflecting the fact that today's typical senior had only an elementary or high school education. (Also, he is three times as likely to be foreign-born as other Americans.) The favored fare: modern and historical novels, westerns, poetry.

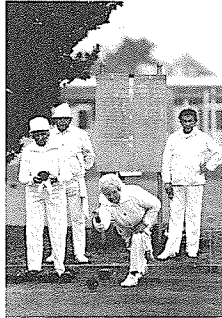
Sex fades, though not sharply. In *A Good Age* (1976), Alex Comfort cites a study of men and women between the ages of 60

KEEPING UP

Besides the reduction of old-age poverty, the big shift in the economics of old age during the past two decades has been the rising ability of middle-class retirees to maintain middle-class lives.

In 1982, the median money income of households headed by senior citizens was \$11,041, or 55 percent of that of the nation as a whole—up from just 38 percent in 1967. At the 55 percent level, the typical older American in good health can live as well as a younger American with a higher cash income.

Why? One reason is that the elderly are less apt to be saddled with tuition, children's orthodontist bills, or a mortgage. Of the 12 million seniors who own their homes, 62 percent own them free and clear.



The elderly also reap benefits beyond their Social Security checks and "in-kind" aid such as Medicare. Some are tax breaks. Most Social Security is tax free, though now seniors with gross incomes exceeding \$25,000 for singles and \$32,000 for couples must pay a small levy on their federal checks. Seniors also get twice the standard \$1,000 personal exemption on their federal 1040 forms, and those with low incomes may also qualify for a special retirement tax credit.

Other cost shavers include property-tax reductions offered by many states and localities, bargain transit fares, and cut-rate Meals on Wheels available to senior shut-ins in some 2,000 communities. Businesses offer the elderly bargains such as "early bird specials" at restaurants, reduced prices for movies, and cheap checking accounts. As banks know, seniors can and do save more than younger Americans.

On the income side, the big winners in retirement are those who have public-service pensions, which, unlike those of their private-sector counterparts, are indexed to inflation. In a 1981 study of state and local retirement plans, the Urban Institute found that, on average, those who retired at 65 after 30 years on the job receive pension benefits worth well over 100 percent of final pay. The champions in the field are "double dippers"—typically, military men who can retire at half pay after 20 years of service, or on three-quarters pay after 30 years, and start a new career. An example, cited in a 1983 *Newsweek* story, is a former Army lieutenant colonel who left the service in 1972 on 75 percent of his \$13,713-a-year salary, then worked 10 years for a private company before retiring again in 1983. By then, cost-of-living increases had raised his Army pension to \$34,309. His total retirement income, including his \$729-a-month in Social Security from both his Army and private-sector years: \$49,057.


**TWO
HOUSEHOLDS**


Mr. & Mrs. Middle	NAME	Mr. & Mrs. Senior
55 & 50	AGE	70 & 65
sales manager/housewife	OCCUPATION	retired sales manager/ housewife
two (at home)	CHILDREN	two (married, away)

INCOME

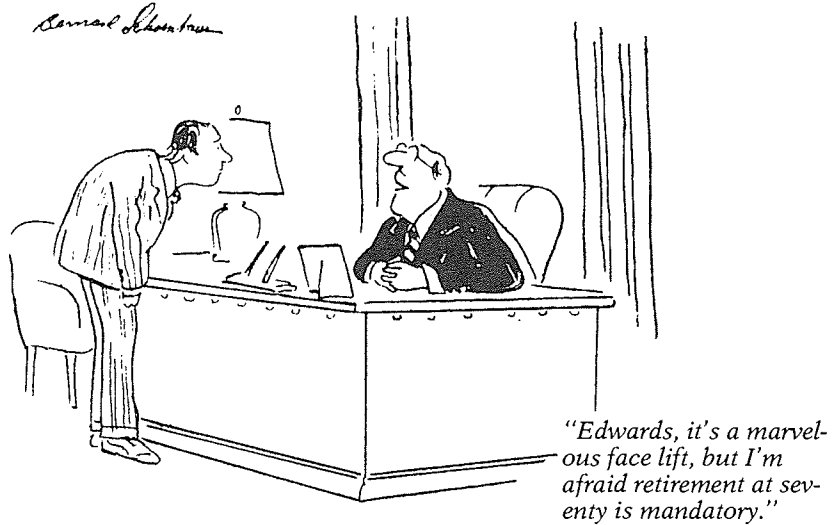
\$30,009	SALARY	0
0	SOCIAL SECURITY	\$4,272
0	PENSION	\$9,974
\$30,009	TOTAL	\$14,246

OUTGO

\$5,843 (23%)	FOOD	\$2,898 (24%)
\$5,546 (22%)	HOUSING	\$3,393 (28%)
\$2,372 (9%)	TRANSPORTATION	\$1,073 (9%)
\$1,333 (5%)	CLOTHING	\$409 (3%)
\$508 (2%)	PERSONAL ITEMS	\$290 (2%)
\$1,443 (6%)	MEDICAL CARE	\$1,091 (9%)
\$1,196 (5%)	INSURANCE, ETC.	\$457 (4%)
\$1,021 (4%)	MISCELLANEOUS	\$615 (5%)
\$6,146 (24%)	TAXES	\$1,923 (16%)
\$25,408 (100%)	TOTAL	\$12,149 (100%)

+\$4,601 YEAR-END NET +\$2,097

Drawn from 1981 Bureau of Labor Statistics and Bureau of the Census data on mean household incomes and expenditures.



and 93 that found no significant decline from past activity up to age 75; after that, 25 percent were "fully active." For most, the desire to have a mate endures. A key development in the American family structure has been the rise of single people living alone—a situation that, in the 1983 census, characterized eight percent of all those between the ages of 20 and 34. But in the 65 to 74 age group, nearly 78 percent of the men and 39 percent of the women were married and living with their spouses.

Studies show that elderly men who are widowed—as 14 percent were in 1980, versus 51 percent of older women—find the experience particularly stressful. They are less accustomed to caring for themselves, more apt to be depressed by being alone when most of their friends are still married. Some surveys indicate that men are more likely than women to die soon after being widowed.

Typically, a widowed man soon finds a new helpmeet. He has many candidates from whom to choose: Of the seven million old people who live alone, nearly four-fifths are women. The lonely ladies who bake casseroles for freshly widowed men are a part of retirement community folklore.

Though polls show that the elderly are far more disapproving of "living in sin" than younger Americans, an unknown but surely large number of those who take new mates late in life choose to skip the formalities, as a result of estate-planning con-

siderations or other complications. For instance, a widow under the age of 60 who ties the knot again may lose her Social Security survivor's benefits.

Alcoholism is a problem among the aged. They also account for nearly one-third of all suicides. Among the very frail, Cowley speculates, suicide reflects "not the fear of death," but the fear of "becoming helpless. It is the fear of being as dependent as a young child, while not being loved as a child is loved, but merely being kept alive against one's will. It is the fear of having to be dressed by a nurse, fed by a nurse, kept quiet with tranquilizers (as babies with pacifiers), and of ringing (or not being able to ring) for a nurse to change one's sheets after soiling the bed."

Only five percent of the elderly reside in the nation's 23,000 nursing homes, but one in five will enter one at some point. The residents' average age is 80, and 73 percent are women. Half have no family; half have a mental disorder.

The disengagement theory was finally discredited partly by the demonstrably high interest that the aged retain in public affairs. Although political activism is highest among people in their thirties and forties, research shows that political consciousness increases steadily with age, even after 65. In a 1982 Gallup poll, for example, 56 percent of the elderly—more than in any other age group—got the right answer when asked to name their congressmen; only 25 percent of the 18- to 24-year-olds managed to do so.

Age and Attitudes

Moreover, the elderly account for 15 percent of the voting-age population. And while turnout is heaviest among 50- to 64-year-olds, the aged run a close second.

That old people are conservative is one of the most durable axioms of American politics. Indeed, in every presidential election since the Truman-Dewey race of 1948 an average of somewhat over 50 percent of elderly citizens have voted Republican; though in recent polls 70 percent of the aged said that they were Democrats or independents, 57 percent of them voted to re-elect Ronald Reagan last November. Yet experts have long argued over whether aging brings political conservatism.

The early 1960s brought a "maturation" view of aging that held that advancing years do bring conservative views. Sociologists have found some evidence that aging yields a less "open" view of the world; people develop a psychological rigidity as they lose power to deal with circumstances facing them. But most researchers now doubt that age itself offers a reliable guide to political behavior.

Definitions of conservatism are always slippery at best, and events have shown that the attitudes of the aged and the young can converge or divide in unexpected ways. For all the press interest in the "youth rebellion" during the Vietnam War, for instance, polls consistently showed that opposition to the war was highest among those over 64. During the Korean War, opposition also peaked among the aged; indeed, only 18- to 24-year-olds favored U.S. involvement.

Most students of aging now adhere to some form of "generational" theory. They hold that the views of the elderly reflect not their years but where they "come from"—their social class, religion, ethnic background, region of birth, and schooling, as well as the experiences that impressed them greatly. According to this theory, a 70-year-old American Legion stalwart is not more conservative than a 30-year-old ex-Yippie because he is 40 years older, but because he grew up during the Great Depression and a patriotic struggle (World War II), while the younger man is a product of Vietnam and other '60s extravagances.

Generational Warfare?

Some researchers speculate that by 2025, when today's 30-year-olds are retired, the elderly could represent 16 percent of the population and 20 percent of the voters. If generational theory holds, the results could be interesting. The future seniors are mostly college educated. Unlike today's oldsters, about 80 percent of whom are registered by party, they are more likely to be independents. Polls show that most of them believe that their goals are better served by interest groups than by the major parties.

Compared with today's old folks, Gallup has found the young more in favor of a balanced-budget amendment (73 percent, versus 65 percent for seniors), more opposed to the Moral Majority (30 percent versus 18 percent), more in favor of the Equal Rights Amendment (66 percent versus 45 percent) and the nuclear-freeze movement (75 percent versus 67 percent). Only five percent of the young, versus 22 percent of the aged, would dislike living near an unwed couple.

So far, the elderly have not voted as a bloc, except on issues that directly concern them. If generation theory holds, seniors will continue to vote not their age—which many refuse to acknowledge—but their diverse backgrounds and interests. Brandeis University gerontologist Robert H. Binstock argues that the elders of the next century will, like those of today, "include stubborn independents, wishy-washy independents, Dem-

ocrats, and Republicans (or whatever the majority parties will be called 50 years from now.)”

Perhaps. But many observers suggest that future seniors could be forced to circle their wagons if, as some projections suggest, Social Security taxes will be slicing away as much as 25 percent of the average worker's paycheck by the year 2030 to support the 40 to 50 million aged that will be in the population then. Stanford University economist Michael J. Boskin has said that this could bring on “the greatest polarization in the United States since the Civil War. It could be age warfare.”

The old pose an issue in all societies. In poor, primitive tribes that are nomadic or live by the hunt, no Golden Years are possible. Among the Hottentots of southern Africa, parents too old to carry food or young children were left to die in the desert. When the Northern Ojibwa Indians lived along the shores of Lake Michigan, an enfeebled tribesman would be abandoned on a small island; if he deserved honors for past achievements, he would be given a tribal feast—in the course of which, during the singing, his son would come up and dispatch him with a tomahawk. In the language of some Peruvian Indians, the word for “old” also means “ugly.” The primitive societies kindest to the aged have been prosperous agricultural ones, those that also treated their children well, and those that had no written language and thus valued old members as repositories of tribal lore.

Rethinking Retirement

But even in the Eastern societies, where veneration of the elderly is at its highest, aging can be traumatic. In Japan, which is experiencing a *rojin buumu* (old people boom) much like America's, the elderly seem no more fond of seeing their power erode than any other people do. When a Japanese turns 60, he is given a party called a *kan-reki*—literally, “returning to being a child.” When old people go to public baths, they often enter the waters after younger bathers, as if thereby to absorb some of their vigor.

In America, a reassessment of just when old age—as defined by retirement—begins has been under way since the late 1970s. Congress began allowing women to go on Social Security at age 62 in 1956; men got that option in 1961. Now the pendulum is swinging the other way. In 1983, the rules were changed to encourage people to work on as late as 70, now the earliest mandatory retirement age for most private-industry workers and all federal employees.

So far, these steps have not slowed the trend toward retire-

ment before age 65. Indeed, most private employers still encourage it. Yet early retirement, once viewed as "progressive," now seems expensive. By 1981, retirement benefits were nearly 18 percent of the payroll costs of private companies. Younger workers are costly to train and may not match the reliability of the early retirees they replace. Moreover, as the Baby-Boom generation ages, the percentage of young adults between the ages of 20 and 34 will fall from 45 to 35 percent by the end of the century. Older workers will be in demand.

At the same time, inflation is tarnishing the retirement trade. At 12 percent inflation, the buying power of a pension declines by nearly two-thirds in 10 years, by 90 percent in less than 20 years. Even with lower inflation, only people with inherited money, unusually generous pensions, or great luck with their investments can be assured of affording a lengthy retirement. But under current rules, a person who retires at 65 and then takes part-time work may have to do without his Social Security benefits until he turns 73.

Changing the Pattern

The squeeze on both taxpayers and the old folks they support might be eased through a breaking of the retirement lock-step. Some experts propose scrapping forced retirement for competency tests that would determine which workers should be put out to pasture and which allowed to stay on the job. But whether employers would go along is doubtful. As Arthur Fleming explained in 1959, when he was Secretary of Health, Education and Welfare, mandatory retirement is "a lazy man's device for dealing with a difficult program. By dropping everyone at a fixed age, managers avoid having to decide who should retire and who can go on working."

A 1981 Harris poll showed that 79 percent of workers nearing 65 would prefer to continue part-time work after retirement, rather than stop completely. Indeed, England, France, the Netherlands, and other European countries have "gliding-out" plans that allow older workers to make a gradual shift to a part-time schedule. In Japan, "retired" corporate employees often go back to work in lower positions in the same company.

In America, some experts believe, more radical innovations are made possible—and necessary—by the fact that 65 is obsolete as a useful dividing line between middle and old age. Most people now remain vigorous well into their seventies. Former Carnegie Corporation president Alan Pifer suggests that the standard youth-career-retirement pattern be modified to add a

“third quarter” between the ages of 50 and 75.

Typically, 50 is a turning point. By that age most people have raised their children and reached a peak in the field they started out in; they may be a bit bored. Pifer argues that they could profit from a “repotting”—a move into another specialty, a part-time job, volunteer work, or something else that would generate interests and enthusiasms that will carry them into their seventies.

To make such a repotting work, Pifer concedes, society would have to revise the idea that “productivity” involves only full-time, paid employment. Most important, “There must be a social expectation that people will remain productive. . .and will be accepted by younger people as contributing, fully involved members of the community.”

In a way, the nation’s seniors are already contributing: They are showing their juniors that, in a world of increasingly scarce resources, it really is possible to make do with somewhat less. That talent will be useful in the next century, when the Baby Boomers retire. Then the ratio of Social Security taxpayers to beneficiaries, already a perilous 3.3 to 1, will sink even further, and the huge cost of supporting retirement as it now exists will become even more glaringly apparent.

By then, Thomas Jefferson could again offer an example. Besides knowing how to use the Golden Years, he saw that conditions change from one age to another, and in fact argued that the Constitution should be rewritten every 19 years to fit new needs. In America’s old-age policies, he might agree, the time for a rewrite is at hand.

