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in many different contexts. The easiest way to understand an unfamiliar word is to ask another person (such as a teacher). However, few teachers can devote such personal attention to students, and most resort to dictionary exercises.

But "learning from a dictionary," the authors argue, "requires considerable sophistication"—interrupting the story to find a word alphabetically listed, holding the original context in mind while sifting through the various senses of a dictionary definition—and children, through age 12, are "not good at it." After studying several thousand practice sentences written by fifth and sixth graders in which new words were consistently misinterpreted, the authors concluded that tasks relying on the dictionary are "a waste of time."

Arbitrary vocabulary lists, the authors argue, isolate words from any context. Reading proves to be the most effective vehicle for vocabulary-building because it makes the reader *want* to understand new words. The authors found that only through "reading several million words per year"—at least one and a half hours each school day—can children acquire even *average* word skills.

The ideal way to build vocabulary, the authors believe, would be lengthy reading supplemented by immediate explanations of new words. They have developed interactive video programs that students scan like books, permitting them to request an explanatory definition, a sentence, or a picture for an unknown word. By providing accessible definitions for new words when the student wants them, computers can significantly enhance language acquisition.

When I'm 64

"Inside the Empty Nest" by Brad Edmondson,
in *American Demographics* (Nov. 1987), 108
N. Cayuga St., Ithaca, N.Y. 14850.

The 33,000,000 Americans currently aged 50 to 64, argues Edmondson, an *American Demographics* senior editor, are "wealthier, better educated, and more active" than their parents or grandparents. But they still must make hard decisions—about savings, whether or not to move, and how to spend discretionary income.

People between the ages of 55 and 64 have the "highest net worth" and highest income of any group of Americans. According to the Census Bureau, two out of three households in this group are married couples, and 43 percent of these married couples have annual incomes of \$40,000 or more. Because many of the children of 50- to 64-year-old Americans are no longer living with their parents, the "empty nester" parents have more disposable income. The Bureau of Labor Statistics reports that households headed by a person aged 55 to 64 spent 11 percent more on furnishings than other groups, and gave 24 percent more to charity.

The current generation of "empty nesters" is retiring earlier than their parents. The percentage of men between the ages of 55 and 59 who work has dropped from 89 percent in 1970 to 79 percent in 1986. A 1984 survey from the American Council of Life Insurance (ACLI) reports that only 14 percent of Americans aged 50 to 64 plan to move when they

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retire. Goldring & Co., a Chicago-based market-research firm, found that people aged 50 to 54 spent an average of 15 years at their current address; for people aged 60 to 64, the average increased to 18 years.

While spending more on themselves, "empty nesters" have "nagging doubts" about their financial prospects. Many 50- to 64-year-old Americans distrust government retirement programs; only 25 percent of these Americans surveyed by the ACLI felt very confident about Social Security, and 55 percent are "not confident" that Medicare benefits will continue at current levels.

Edmondson predicts that 50- to 64-year-olds will continue current spending and mobility habits for some time. But the clout of this age group will grow as the "baby boom" generation ages: The U.S. Census Bureau predicts an 81 percent rise in 50- to 64-year-olds (to 59 million Americans) by 2020.

Poor Numbers

"In Search of the Working Poor" by Charles Murray, in *The Public Interest* (Fall 1987), 10 East 53rd St., New York, N.Y. 10022.

Work hard, the adage goes, and you shall be rewarded. But in recent years, a growing number of sociologists have argued that hard work does not necessarily free an individual from poverty. Americans "may have been oversold on the Protestant Ethic," say the authors of *Years of Poverty, Years of Plenty*, an influential 1984 study from the University of Michigan's Institute for Social Research, "and have refused to see the extent to which people are . . . victims."

Murray, a senior fellow at the Manhattan Institute, disagrees. Using the data from which the authors of *Years of Poverty* drew their conclusions, he argues that "poverty in America is seldom the result of uncontrollable events."

Murray used information from the Panel Study of Income Dynamics (PSID), a data base which has, since 1968, tracked the income and work histories of 5,000 American families. He found that poverty was "tightly concentrated" among people with less than a high school education. Fewer than one percent of the college graduates and white male high school graduates sampled were poor in 1970. And, although most poor people lack high school degrees, 90 percent of the people in the PSID sample without a high-school education were *not* poor either in 1970 or 1980.

Moreover, because government poverty figures do not account for cost-of-living differences between urban and rural areas, Murray argues that some rural families with incomes "below the poverty line" are not really poor. Lower housing and food costs may allow "poor" rural families to have a better standard of living than urban families with similar incomes. Purchasing-power differences between rural and urban households increase as family size increases, because some of the money city families use for food and shelter can be used by rural families for other needs. Even with a new child, a large rural family whose income falls below the poverty