



When a Bavarian artist did this woodcarving of people seeking rejuvenation in a fountain of youth some 460 years ago, lives were short. Not today. As of 1980, the average newborn American can expect to live 70 years if male, almost 78 if female. Those who reach the age of 65 have an even greater average life expectancy: close to 79 years for men and 83 for women.

The Elderly in America

In "Old Age," an essay that he wrote in 1870, Ralph Waldo Emerson, 67, lamented that "America is a country of young men, and too full of work hitherto for leisure and tranquillity."

Emerson thought that Americans ignored the "particular benefits" of age, especially the value of experience. For youth, he said, "every object glitters and attracts," and life is apt to be "a heap of beginnings" with little result. The elderly are different: "Age sets its house in order, and finishes its works, which to every artist is a supreme pleasure."

In many ways, the extent of that pleasure is a measure of civilization. In poor, primitive tribes, older people who can no longer provide for themselves may be treated harshly. Eastern cultures, and those that nurtured the Judeo-Christian tradition, tend to venerate age. The Arabic term *sheikh* (leader) originally meant "elder." The Old Testament declared that "a hoary head is a crown of glory" and awarded patriarchs including Methuselah long lives exceeding 900 years. In ancient Greece, where most did not reach even their thirtieth year, the Spartans were ruled by a *gerousia*, a council of elders over 60. At first, the Roman Senate was made up of retired magistrates.

In modern times, the role of elders as anchors of society and family, for better or worse, has been a recurrent theme of the literature of many nations—Leo Tolstoy's *The Death of Ivan Ilyich* (1886), Thomas Mann's *Buddenbrooks* (1901), many of Victor Hugo's novels, where sage elders, such as Jean Valjean in *Les Misérables* (1862), find an "unspeakable dawn in happy old age."

The reality of such portraits is now being tested as never before: Thanks to improvements in public health, medicine, and hygiene, long life has become a mass phenomenon. For most of history, that was rare. In 17th-century France, for example, half of those who survived birth died before reaching the age of 20. As recently as 1900 in America, the average life expectancy was only 47 years. But today it is more than half again as long.

This considerable advance has largely taken place during the past 60 years—that is, mostly during the lives of today's

depression-born elderly. Since 1900, the ranks of the aged in America have grown from 3,080,000, or four percent of the U.S. population, to 27,384,000, or 12 percent.

Their numbers will double again as the Baby Boomers born in the 1950s start to retire. The graying of the nation is, of course, fraught with social and political implications. Even now, for example, programs supporting the aged absorb 27 percent of the federal budget, about the same as the Pentagon. Meanwhile, gerontologists are narrowing down the exact causes of aging—more in hopes of further extending *active* life, than of extending the life span *per se*.

Here, Albert Rosenfeld summarizes the latest research on the aging process, and Timothy M. James surveys the culture of the elderly; historian W. Andrew Achenbaum traces the rise of the U.S. government's commitment to the aged.

STRETCHING THE SPAN

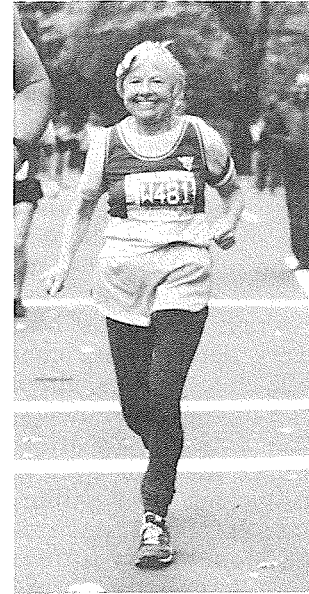
by Albert Rosenfeld

Can we start senescence—the aging process—on its way to obsolescence?

At any previous moment in scientific history, that would have been a ridiculous question. Yet the virtual abolition of old age as we have always known it has become the goal of a number of working gerontologists—specialists in the study not just of geriatrics, the infirmities of the human elderly, but of the aging process itself, in all species.

The possibility of extending our years of useful vigor still does not attract much serious public discussion. We have learned to scoff at all the failed attempts, from before Juan Ponce de León's 16th-century quest for the Fountain of Youth in Florida to the purveyors of "monkey glands" and other frauds in modern times. And for all the present American interest in fitness, many adults remain persuaded that "devoting one's life to keeping well is one of the most tedious of ailments," as the 17th-century French essayist La Rochefoucauld put it.

People just do not run down as they used to. When Madge Sharples, a 65-year-old competitor in the 1981 New York Marathon, was born, the average American newborn could be expected to live only to about age 52.



The gerontologists' goal—to permit the individual “to die young as late as possible”—is apt to be dismissed as just another tiresome sign of what social critic Christopher Lasch has called our “culture of narcissism.”

Nonetheless, we are approaching a more detailed understanding of senescence. Scientists have long established that there is nothing immutable about the life span of a given species. This was proven during the 1930s, when Clive McCay of Cornell showed that rats would live a third longer if their diet were kept balanced but held to near-starvation levels. Today, gerontologists believe that progress toward interfering with the aging process can and is being made.

While nothing like an anti-aging vaccine is in prospect, the mechanism of aging is becoming clearer, thanks to the rapid advance since the 1930s of gerontology and its associated sciences—biochemistry, cell biology, molecular genetics, immunology, endocrinology, and the neurosciences.

The effects of aging are familiar: the progressive loss of hair and teeth, the wrinkling and shrinking, the stoop and shuffle, the fading of hearing and sight. Inside, the lungs' maximum capacity declines (by 40 percent at age 80), and the heart pumps less efficiently as accumulated cholesterol and other debris gather on artery walls. The defenses against infection and stress

begin to wither away, connective tissue stiffens, the sex urge becomes less insistent, and the memory less reliable.

The standard charts illustrating this decline usually begin at age 30, the presumed peak of health and vigor. But most gerontologists now agree that, physically, the peak years end during the early twenties; some argue that they end at puberty. The chief debate now centers on *how* aging takes place.

Even gerontologists used to joke that there were as many theories of aging as there were people seriously studying it. Given the number and diversity of "events" that occur in the body's cells, organs, and systems, the directions that investigation can take are almost limitless. In an aging organism, virtually every deteriorative change can prompt other types, in a "cascade effect." Thus, almost any type of aging change can be parlayed into a whole theory of senescence.

Most of the theories involve (a) a process of "wear and tear" on the human machine over time, or (b) the idea that we have "clocks" ticking away within us that are *genetically* programmed to dictate the manner and rate at which we age and die.

But if one theory turns out to be right, the others need not be wrong. A unified view of aging is slowly emerging that may encompass just about all of the theories, each explaining part of the process.

There are several wear-and-tear theories:

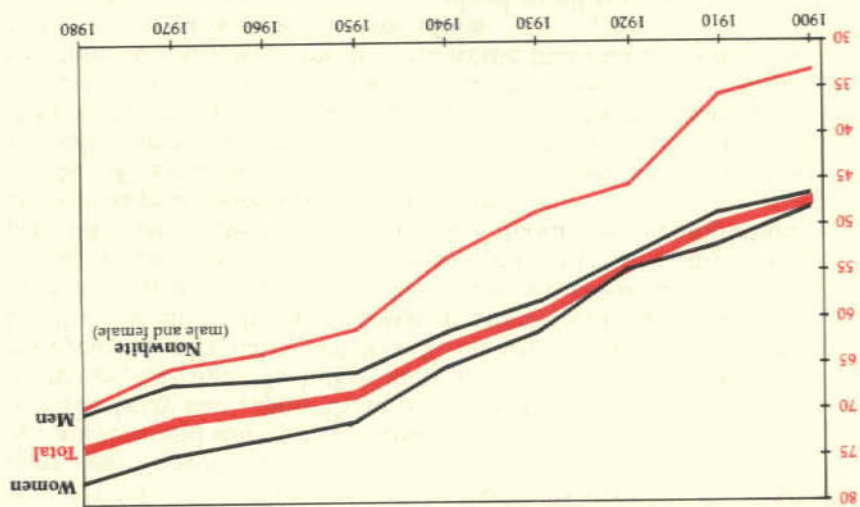
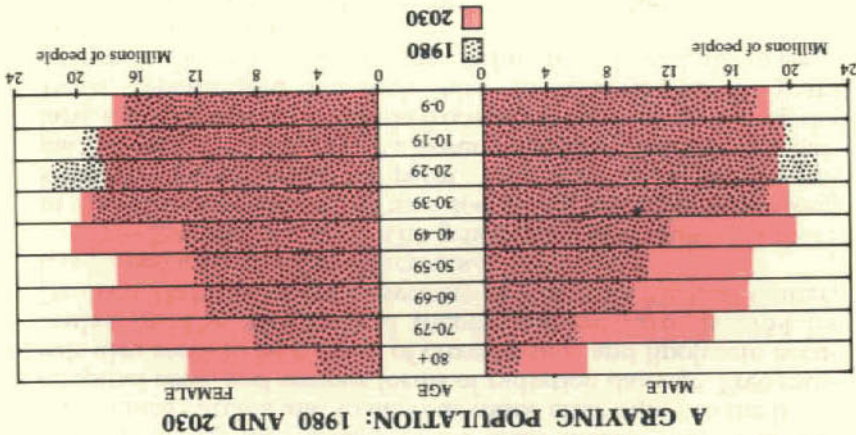
■ *"Garbage" accumulation.* As cells age, they have a harder time disposing of their wastes. Some of this "garbage" is a fatty substance called lipofuscin, which accumulates especially in those cells that in adulthood no longer divide, such as brain and muscle cells. Eventually, lipofuscin may take up as much as 20 percent of a cell's available space. Think of the cell's working molecules as waiters in a nightclub trying to get across a dance floor that grows increasingly crowded: Service would get slower and finally might come to a standstill. Most gerontologists now view this phenomenon as a result, rather than a cause, of aging.

■ *Cross-linkage.* The body has many large molecules that perform indispensable functions. The so-called blueprints of life, the genes, are made up of molecules of the nucleic acid DNA

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America's 55-percent rise in average life expectancy since 1900—a rise of 26 years—nearly equals the gain achieved in all the previous 3,000 years. During the 1960s and 1970s, the 65-plus age group grew more than twice as fast as the whole population; the 75-plus category is the fastest rising of all. Partly as a result, the U.S. median age, just 23 in 1900, has reached 31 and may surpass 33 by 1990. The female edge in longevity, 7.5 years in 1970, has stopped growing, perhaps because more women are holding jobs. 1970, has stopped growing, perhaps because more women are holding jobs.

Sources: National Center for Health Statistics, U.S. Department of Health and Human Services; Bureau of the Census.



(deoxyribonucleic acid); other sizable molecules are proteins, including hormones and enzymes, and those that make up cartilage, tendons, and other connective tissue. As the cells go about their complicated business, these molecules keep bumping into one another and sometimes become attached—cross-linked.

The body can repair these mistakes, but its ability to do so decreases with age. The linked molecules can stop vital biochemical cycles in cells, cause bottlenecks on critical molecular assembly lines (such as the ones on which amino acids are made into proteins), stiffen connective tissue, and create other forms of havoc. While this process doubtless contributes to aging, most gerontologists now believe that, like lipofuscin accumulation, cross-linkage is more a consequence than a cause.

■ *Free radicals.* In the course of normal oxidation—part of virtually every cellular process—small, highly charged pieces of the interacting molecules are often left over as by-products. They are called free radicals. Because each of these has an electron yearning to unite with the first molecule that comes along, free radicals can cause molecular collisions.

Such collisions are heavily involved in all sorts of injury to cells, including the damage to the heart muscle that continues after a heart attack and to nervous tissue after injury to the brain or spinal cord, and various forms of radiation damage. Free radicals also seem to be a cause of cross-linkage and lipofuscin accumulation. The free radical theory, put forward in 1954 by Denham Harman of the University of Nebraska Medical Center, has gained a great many adherents.

■ *Somatic mutation.* The genes in somatic cells—all those in the adult organism other than sperm and egg cells—were long known to be vulnerable to “point” mutations caused by the impact of, say, a cosmic ray or a potent chemical. The late Leo Szilard, as he turned his attention from physics to biology during the 1950s, hypothesized that such “hits” accumulate over the years to impair the genes, causing the decline of cells and, ultimately, of the whole organism.

This theory has had its strong advocates. Nevertheless, the genes, once we began to understand them at all, turned out to be much more complex than originally thought. They coil and “supercoil” into complex configurations; the irreversible unraveling of these structures is suspected to be instrumental to the aging process. Also, DNA is now known to have a self-repair capacity. The decline of this capacity, as observed in living cells, constitutes another theory of aging.

■ *Error catastrophes.* Once any organism, including a human, is full-grown, one of the main functions of the DNA in its

cells appears to be directing the manufacture of new proteins to be used for renewing the cell's own substance or for export as, say, hormones. In carrying out this "protein synthesis," the DNA's instructions are copied by another nucleic acid that carries the message into the main body of the cell; there, with the help of enzymes, the appropriate amino acids are strung together to form the desired protein.

The fact that cells that keep dividing must continue to copy and recopy their genetic instructions suggested a Xerox model of aging to Alex Comfort, who is a respected gerontologist as well as the author of the popular *Joy of Sex* books: After many copies, a genetic message gradually fades. Even in cells that no longer divide, errors occur as the cell renews itself, and mistakes are made in the activities that depend on it. The cell can usually rectify such mistakes. But if it does not, and a crucial molecule is impaired, some important job does not get done. That, as Leslie Orgel of the Salk Institute for Biological Studies has noted, can lead to further errors—and ultimately to what he calls an "error catastrophe" that can result in the cell's death. The error catastrophe theory does not now have many adherents, but it has spurred much fruitful thinking.

■ *The decline of immunity.* Roy Walford of the University of California, Los Angeles (UCLA), argues that an important cause of aging is a breakdown of the immune system. For instance, in early adulthood the thymus (the gland in the upper chest whose hormones stimulate the white blood cells needed to fight infection and cancer) has already begun to shrink. As life goes on, the immune system loses some of its ability to recognize and attack bacteria and other invaders, as well as incipient cancer cells. The immune cells may also begin to attack the body's own healthy cells, leading to autoimmune diseases such as rheumatoid arthritis and certain kidney ailments.

As for the "clock" theories, they assume that aging is genetically programmed, that a built-in "timer" exists. But where?

■ *The cellular clock.* One school of scientists holds that there is a timer in each cell. During the 1960s, Leonard Hayflick, now at the University of Florida, demonstrated convincingly that cells have a finite life span. In laboratory experiments, for instance, he was able to prove that one type of cell will divide into two only about 50 times before quitting. Even if these cells are frozen after 30 divisions, stored away, and then thawed, they will still divide only about another 20 times. Hayflick has also shown that the controls for this "aging under glass," as he calls it, are in the gene-bearing nucleus of each cell.

■ *The brain clock.* Other researchers hold that the aging

THE ETERNAL DREAM

Homo sapiens has never been content with just being one of the longest lived mammalian species. Recorded history abounds in charlatans and dreamers who sought or claimed to have found the secret of extreme longevity. Before he died in 1971, for example, Swiss physician Paul Niehans made a career of administering "cellular therapy," i.e., injecting humans' ailing organs with cells taken from young lambs. The technique was effective only in drawing big fees from a hopeful clientele that included Bernard Baruch, Gloria Swanson, and even Pope Pius XII.

The chief cause of this century's great gains in average life expectancy (besides the development of vaccines and "wonder drugs") has been mundane improvements in public health—better sanitation and cleaner water supplies, for instance. Now gone from the list of the leading causes of death are those communicable diseases that can strike at any age, such as influenza, pneumonia and tuberculosis. Typhoid and polio have been virtually eliminated in America; smallpox and bubonic plague now occur chiefly in poor nations. Today's top killers are those ailments that typically appear later in life: heart disease, stroke, cancer, and Alzheimer's disease, the "mystery" brain disorder afflicting nearly 20 percent of the three to four million Americans over 65 who are mentally impaired.



timer is in the area at the base of the primitive brain housing the hypothalamus as well as the pituitary, the gland that controls the release of hormones. W. Donner Denckla, formerly of the Roche Institute and Harvard, believes that the pituitary begins at puberty to release a hormone, or a family of them, that causes the body to decline at a programmed rate. This "aging hormone"—which has not yet been isolated and thus proven conclusively to exist—hinders the cell's ability to take in thyroxine, the hormone produced by the thyroid gland. Thyroxine controls the metabolic rate in the body's key cardiovascular and immune systems, whose failure is involved in the diseases that kill most older persons.

Denckla's theory is backed by experiments with thousands of rats. He has found, for instance, that injections of the extract of ground-up pituitaries cause young rats to age prematurely. Older rats that have had their pituitaries removed and been given thy-

Who lives the longest? In general, primitive people age fast and die young. Still, the societies with the most notable longevity are those of poor mountain dwellers—the Vilcabambans of Ecuador, the Hunzas on the Chinese-Pakistani border, and the Abkhasians of the Soviet Union. While their claims of ages of 120 years or more are unverified, these tribes do include many centenarians. Researchers have not been able to determine whether something in these peoples' gene pools promotes longevity. What they are known to have in common is a slow-paced rural life, regular exercise from negotiating steep paths, and a lean and virtually meat-free diet. The Hunzas consume fewer than 2,000 calories a day, versus about 3,300 for the average American.

The longevity record among Americans is generally awarded to Charlie Smith, a black who arrived from Africa as a slave in 1854 and died in Florida in 1979, allegedly at the age of 137. Where firm documentation exists, however, the longest American lifespans appear to have been 111 or 112 years. The 1980 census found more than 30,000 American centenarians, two-thirds of them women.

What do those who reach advanced years have in common? Studies show that, to a degree, longevity is inherited; or, rather, that long-livers come from families with no history of early heart attacks or other life-shortening ailments. Beyond that, generalizations are hard to make. Insurance company records show that people who are rich and successful tend to live longer than others, though prosperity itself may or may not lead to longevity. Research on centenarians shows that they are people who are relaxed, able to shrug off life's vicissitudes, and notably cheerful in disposition. The apparent moral: He who *worries* too much about his health probably will not live to an extreme old age.

roxine injections (along with critical steroid hormones) have shown "young" characteristics in several areas, including fur growth, and in their cardiovascular and immune systems.

Could Hayflick and Denckla both be right? They could be, and I think they may well be.

Doubters may ask: If a brain clock controls aging, how could it affect cells like those that Hayflick has experimented with in the laboratory? A likely answer is that there is a cellular clock as well, though perhaps mainly intended as a fail-safe back-up mechanism.

Another question: Since almost any one of the wear-and-tear theories can account for nearly everything that happens in aging, why postulate a genetic clock?

There are a number of answers. All creatures seem to have evolved a "species-specific" life span. A shrew will live, say, a year and a half, while a Galápagos tortoise will go on for a cen-

ture and a half or more. If aging was just a matter of random wear and tear, would we not expect to see, now and then, a shrew that is 150 years old? Or a Galápagos tortoise that dies of old age at one and a half? But we never do.

Or take cells in tissue culture. Normal cells have a finite life span; they age and die at roughly the "Hayflick limit." But cancer cells are immortal; they do not age. If cancer cells are exposed to the same conditions as normal cells, how is it that the normal ones age and the abnormal ones do not? The apparent answer is deeply ironic: Cells do have an aging clock, but cancer somehow stops it.

Gerontologists do not want to stretch out, Tithonus-like, the years of senility. They want to increase the *vigor* of the later years. Some would also like to retard, stop, or even, in some respects, reverse the aging process (as Denckla seems to have done in his rats).

Trying to Beat the Clock

It is now common in the laboratory to retard aging and to extend both the life expectancy and the life span of animals, as McCay did in the 1930s. The lives of fruit flies, fish, and other cold-blooded creatures have been extended by keeping them in a cooler-than-usual environment. At the National Institute of Aging's Gerontological Research Center in Baltimore, Charles Barrows has combined this technique and the McCay low-calorie stratagem. Working with rotifers—tiny pond-dwellers with a normal life of 18 days—he added another 18 days up front by restricting their calories. Then he added 18 more days to their mature period by cooling the water they lived in. Result: a tripled life span.

Seeking other life-extending techniques, investigators have used various antioxidants (to fight the damage caused mainly by free radicals), immune-system boosters and suppressors, and temperature-lowering drugs. Old and young rats have been joined surgically tail-to-shoulder so that they share a common circulatory system; the older rats age more slowly. Skin cells of old mice that have been transplanted to young ones easily outlive their original host. Evidently, the cells acquire *something* that keeps them vigorous.

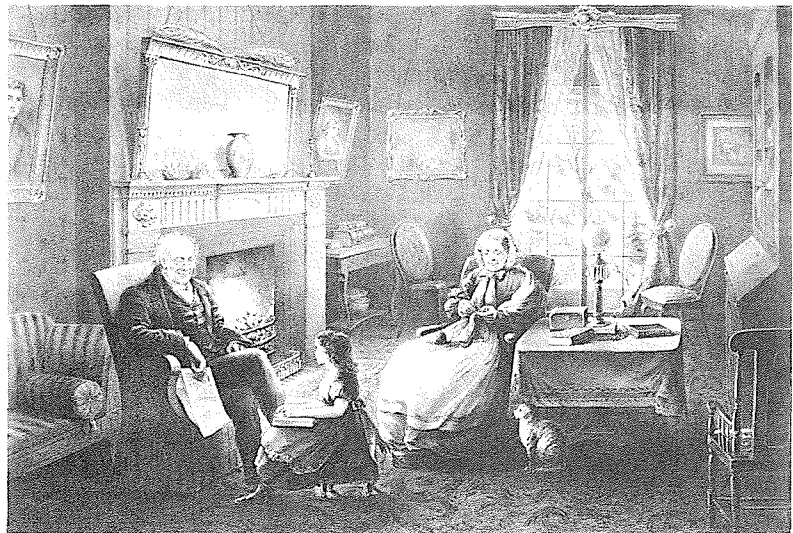
Can aging in *humans* be slowed, if not stopped entirely?

The hormonal brain clock, if it exists, could be counteracted by inhibiting the hormone—not an easy task, but by no means impossible. And if the cellular clock is found, it could be adjusted through genetic-engineering techniques.

A number of possible antidotes to wear and tear in humans are being studied. Vitamins C and E, glutathione, beta-carotene, and selenium are among the antioxidants that may curb free-radical damage—and offer protection against cancer as well. The thymic hormones offer promise as immune-system boosters. A steroid called DHEA (dehydroepiandrosterone), abundant in the bloodstream, may have potential as an aging-inhibitor and as an antiobesity, antidiabetes, and anticancer drug.

Meanwhile, researchers have hopes of producing lipofuscin scavengers, drugs that delay mental decline, and enzymes to replace those that diminish with age. More can be done with diet: UCLA's Walford is working on adapting McCay's low-calorie technique for use with adult animals, including humans.

At present, most medical research is aimed at specific diseases. The juvenile ailments, such as childhood cancer and juvenile arthritis, are believed to be largely genetic in origin, but most adult disorders simply come with age. As it happens, many of the techniques that retard aging in laboratory tests, such as calorie restriction, also seem to retard cancer and other degenerative diseases of adulthood. Surely the simplest way to deal with those diseases would be to deal with aging itself. After a heart by-pass, for instance, the hardening-of-the-arteries process that prompted the surgery goes right on as be-



This 19th-century Currier and Ives ideal of a sedentary Old Age is rejected by gerontologists. They seek to increase the vigor of late life.

fore. To go on pouring money into by-pass operations, or kidney dialysis, or nursing homes instead of trying to alter the aging process makes as much sense as it would have made, say, for the March of Dimes to have thrown all its resources into buying iron lungs instead of helping Jonas Salk and Albert Sabin develop their polio vaccines.

Many argue that even if we can extend vigorous life, we should not. Consider the personal, social, ethical, and political problems that would arise. If people were to live longer and in ever greater numbers, continuing to consume and perhaps reproduce, what—they ask—would happen to Social Security and insurance premiums? Would the global shortage of resources and our problems with pollution worsen? Would we have to put age limits on parenthood or consider the Huxleyan notion of requiring a license for parenthood? What would happen to creativity and progress without the continued influx of new ideas—and opportunities for young people to put them into action? Could *longer* lives lead to gerontocracy? To conflict between younger and older generations?

We must indeed give our most serious consideration to such possibilities. But we should also consider the consequences of *not* doing anything about aging. Though some scientists speak of actually extending the life span, that prospect is not yet with us. What society does face is the probability that the pattern of the final stage of life can be changed from decrepitude and dependency to something much healthier. Is such an outcome really to be deplored? In obeisance to what ethical doctrines should we condemn the elderly, now and forever, to continue to suffer the ravages of senescence? And condemn our societies to continue to bear the resulting burdens? Will we really choose to supplement the genes' tyranny with our own?



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.

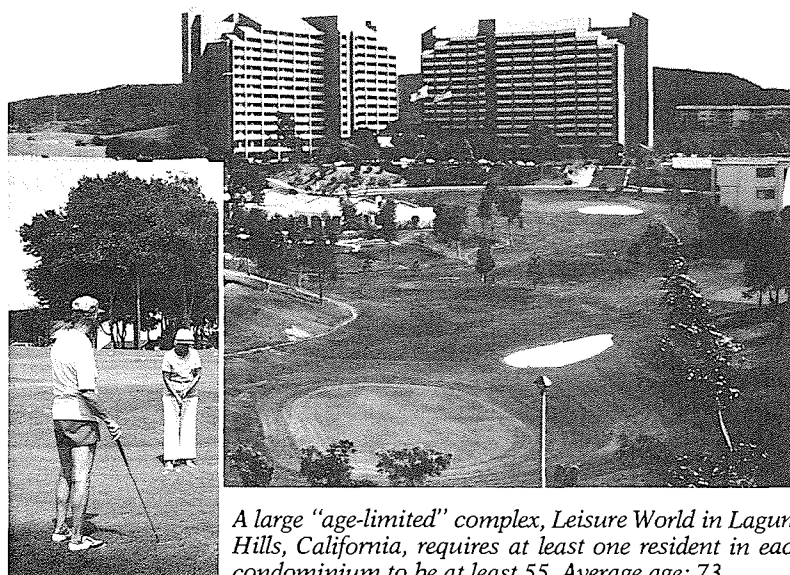
Old-age poverty is now a problem not of income but of distribution. Of all the elderly poor, 72 percent are women, who typically earned less than men when and if they worked at all and typically became widows if they married. Among elderly women, the poverty rate is close to 18 percent. Blacks account 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 scourged 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.

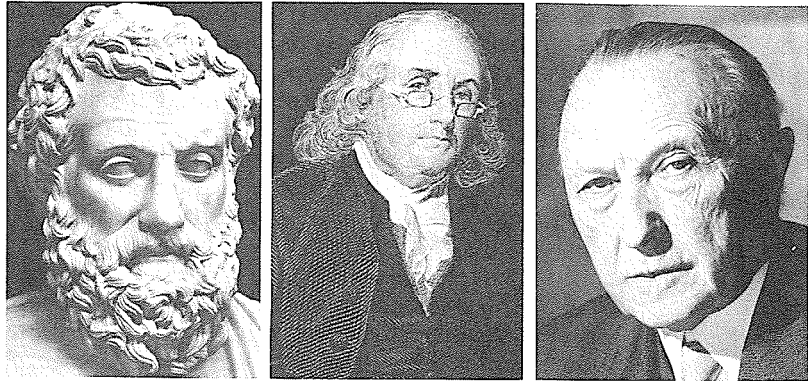
So was the "youth cult." Since about 1890, business had fretted about what to do with people deemed too old to learn new methods: Assembly lines, electric power, and other marvels were reducing the number of hands needed. Soon industry's worries spread to other fields.

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 house-keeping 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

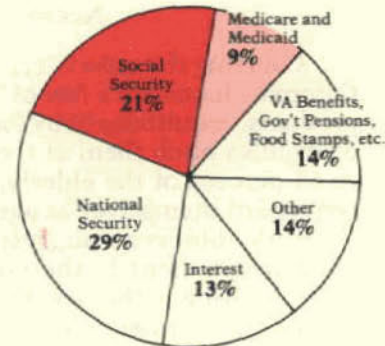
As the pair of pie charts below indicates, the mix of income sources for the aged as a group has changed markedly since 1950. The importance of government payments, especially those made through Social Security, has grown sharply, while that of earnings from labor and income from assets (stock dividends, 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.

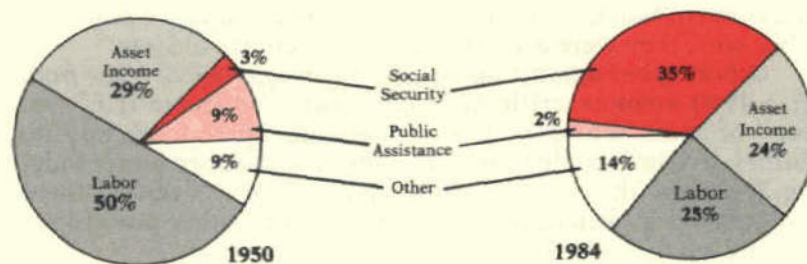


THE AGE-POVERTY GAP

* 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.

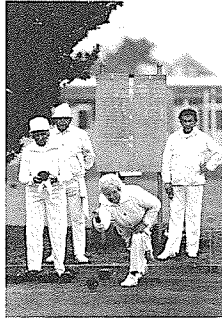
Sex fades, though not sharply. In *A Good Age* (1976), Alex Comfort cites a study of men and women between the ages of 60

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

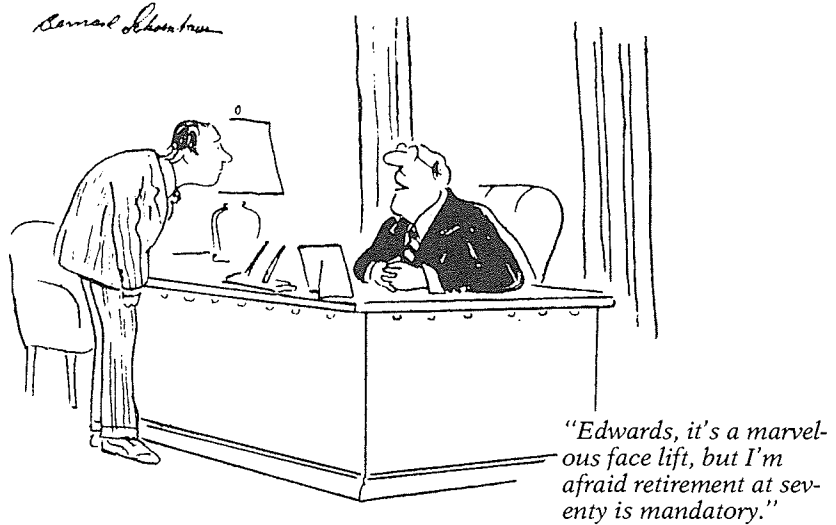
\$30,009	SALARY	0
0	SOCIAL SECURITY	\$4,272
0	PENSION	\$9,974
\$30,009	TOTAL	\$14,246

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.



STITCHING A SAFETY NET

by W. Andrew Achenbaum

Last April, more than 3,000 members of the National Council on the Aging gathered in Washington to discuss "1984 and Beyond: Options for an Aging Society." They heard prideful accounts of the strides made in improving the elderly's quality of life—but also some worries that options for further advances were narrowing. "One fact stands unchallenged," observed Senator John Heinz (R.-Penn.), who chairs the Senate Special Committee on Aging. Unless health costs can be curbed, "neither older Americans nor the federal government itself will have the resources to address any other problem."

Heinz was hardly playing Chicken Little, for the danger is real. The cost of Medicare and other entitlement programs for the elderly has ballooned. In the span of a single generation—during the years between the passage of the Social Security Act of 1935 and Medicare's creation in 1965—Washington shouldered unprecedented responsibilities on behalf of the nation's old folks. By the late 1970s, the burden was becoming heavy, and calls for "reform" were widespread.

Throughout most of its history, America lacked an explicit old-age policy. During the colonial and ante-bellum periods, the elderly were expected to be independent and useful as long as they could. Septuagenarians served during the first quarter of the 19th century as chief wardens of the ports of Boston and Philadelphia. "When persons of mature age and eminent for their experience, wisdom, and virtue" are elected to Congress, Hezekiah Niles, editor and publisher of Philadelphia's *Niles National Register*, wrote in an 1820 editorial, "it is a subject for gratitude and congratulation."

To be sure, Americans have always been age-conscious, but their earliest concern was with the potential handicaps of youth, not of advanced years. Men had to be at least 21 to vote. States barred young men—but not old ones—from running for governor or the legislature. The Constitution set minimum ages for high elected office. Yet prior to the Civil War, there was no mandatory retirement in the private sector. Only seven states imposed any upper age limits on public service, and these were confined to a few judicial posts.

Americans were not, of course, oblivious to the vicissitudes of old age. As the 19th century wore on, they gradually discounted



The Gray Panthers, led by 79-year-old Margaret Kuhn, are just part of the powerful "Gray Lobby" that has blossomed since the 1950s. Some 30 organizations that speak for the elderly have offices in Washington, D.C.

the usefulness of older people. "The old man today. . . slow, hesitating, frequently half-blind and deaf, is sadly misplaced amid the death dealing machinery of a modern factory," wrote Burton J. Hendrick in a 1908 essay, "The Superannuated Man."

But even as times and attitudes changed, few Americans thought it necessary to rethink old notions of how to provide for the needy elderly. The family and the local community had been and remained their chief sources of assistance. Some states, building on a precedent embodied in the Elizabethan Poor Laws, made family members legally as well as morally responsible for their poor and infirm kin, but these measures varied widely. Not until the early 20th century did any states—among them, Colorado, Kentucky, and Ohio—make children's abuse of their aging parents a criminal offense.

If family members were not nearby or defaulted on their obligations the community typically intervened to help. Aged dependents sometimes received provisions at home or were boarded out at town expense. As Europeans had done for centu-

ries, benevolent societies, religious organizations, and other groups built old-age homes for elderly members. Such facilities grew enormously after the Civil War, though even the best-endowed homes, such as Philadelphia's Indigent Widows' and Single Women's Society (founded in 1817) rarely housed more than 100 people during any given year. About three percent of the population over 60 took shelter in public almshouses, which increasingly became de facto old-age homes. Going "Over the Hill to the Poorhouse," as Will Carleton phrased it in an 1871 poem, was a dreadful and dreaded last resort for the old.

Soldiers Before Seniors

A "safety net" for the aged was put into place slowly, in piecemeal fashion, and for a variety of motives. After 1875, transportation companies such as the Baltimore and Ohio Railroad and American Express began to provide "retirement" pensions for older workers whom they wished to ease out. Unions, lodges, and fraternal orders built communal homes and took up collections for aged and disabled members. As the Progressive Era dawned, about two dozen states set up pensions for retired teachers. Bigger cities increasingly provided funds for retired police officers and firemen.

Yet, for the most part, the federal government remained aloof. Congress did feel a responsibility to veterans in their twilight years. As early as 1818, it had provided pensions to citizens who had served for at least nine months in the Continental Army during the Revolutionary War. There was a dramatic increase in veterans' coverage and costs throughout the 19th century as eligibility rules and benefits were liberalized. Washington paid out \$174.2 million for veterans' pensions in 1913, accounting for 18 percent of the federal budget. (Today, 26 widows of Civil War veterans still collect benefits.)

But Congress was not yet prepared to follow the lead of Bismarck's Germany (1889) and Lloyd George's Britain (1908) in providing minimal old-age pensions for the population as a whole. Nor was there any interest in adopting compulsory sickness insur-

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ance, as had occurred in Norway (1909), Britain (1911), Russia (1912), and the Netherlands (1913). When Victor Berger, a Socialist Congressman from Wisconsin, contended in 1911 that "the work of the soldier of industry is infinitely more necessary than the bloody work of the soldier" and that aged workers thus have "a claim on society that is even better than the claims of the soldier," his analogy was more striking than persuasive.

Nevertheless, pressure to do more for the aged increased after World War I, as awareness grew that old age itself was becoming a "social problem." Federal census data, social workers' reports, and special surveys demonstrated that growing numbers of older people needed assistance. "Mere hard work, frugality, and good habits" no longer protect people from poverty in old age, declared Abraham Epstein, research director of the Pennsylvania Commission on Old Age Pensions, in 1922. Epstein claimed that at least 40 percent of America's elderly population was indigent. Business groups, civic organizations, scholars, and "professional altruists" slowly took up the cause.

An 'Earned Right'

In response, many states wrote into law the family's responsibility to its aged members. Voluntary associations built more old-age homes. By 1930, 15 percent of all privately employed nonfarm workers (and 20 percent of all union members) were covered by pension programs. The federal government set up a retirement system for its 330,000 civil servants in 1920; nearly every municipality and most of the wealthier states did the same. Between 1920 and 1931, 18 states enacted relief plans for their neediest senior citizens.

Universal coverage, however, was not yet in sight. Most legislatures chose *not* to provide old-age assistance. The average benefit in states that did was worth less than \$1 a day (about \$2,350 a year today). And because employers often reserved the right to revise eligibility criteria or to discontinue paying benefits, even workers with pension rights could not always count on receiving their due. In a particularly egregious instance, annuitants of a Maryland railroad company saw their pensions revoked in 1922 when they refused to become scabs during a strike by the road's engineers and firemen.

While more and more Americans agreed that old age had become a considerable "problem," few believed that radical reforms were necessary. It was well known that Britain in 1925 had established a contributory pension plan for widows and orphans and that several Scandinavian nations were adopting

SOCIAL SECURITY'S CASH SQUEEZE

In 1977, President Jimmy Carter signed legislation gradually increasing the payroll tax levied on employees to support the Social Security system from just under six percent to just over 7.5 percent. This, he said, would "guarantee" the health of the strained pension program through the year 2030. He was mistaken.

Within three years, payments were exceeding the pension fund's income by up to \$15 billion a year. In 1982, the fund had to borrow more than \$17 billion from Social Security's medical care and disability funds to keep going. The Reagan administration and Congress resolved the crisis in 1983 by agreeing to the system's first benefit reductions and a speedup of payroll tax increases. This tax, now 6.7 percent for employees; is the largest tax of any kind that is paid by one-fourth of the 110 million workers in the system.

The crisis stemmed in part from Congress's 1972 decision to index benefits to inflation. During the Carter years, payments into the system lagged along with the soft economy. But inflation soared, triggering big cost-of-living adjustments—9.9 percent in 1980 alone. By 1982, the system was taking in nearly \$190 billion a year, but paying out almost \$200 billion, including \$140 billion in pensions.

When Congress created Social Security in 1935, no one envisioned that it would come to account for nearly 21 percent of the federal budget. What the creators *did* have in mind is in dispute. Conservatives argue that pensions were meant to be small, to be supported by payroll taxes alone, and to serve as only one leg of a three-legged retirement plan, along with personal savings and private pensions. Liberals say that Social Security was meant to be the *primary* source of support for lower- and middle-income retirees, and that it *should* tap general tax revenues.

Once established, Social Security took on a life of its own, expanding in a series of incremental steps and occasional breakthroughs such as the addition of disability insurance in 1956 and Medicare in 1965. It is an "intergenerational transfer tax" that shifts money directly from workers to retirees. Pensions are not based on individual contributions, which are not recorded. Rather, they are based on individual career earnings. The average monthly payments are now about \$650 for a couple, just under \$400 for a single retiree, and about \$350 for a survivor, usually a widow. Those who had high lifetime earnings get fatter checks (the current maximum: \$703). But

health-care programs to meet the elderly's needs. But any dramatic departure from the status quo in America, many experts and legislators feared, might threaten everyone else's financial well-being. On the eve of the Great Depression, military pensions were still the primary source of government assistance to the aged. In 1929, about 80 percent of *all* money distributed through pensions came from this single source.

the system is skewed to provide "adequacy" for the poor. For more prosperous retirees, who presumably have other means of support, Social Security payments are proportionately low; the highest income groups receive about 27 percent of their top pre-retirement pay. The lowest get about 53 percent.

Social Security's basic problem is that it gives more than it receives. Including employer and employee contributions, 1982 retirees had an average of some \$25,000 "invested" in the system. If they live 17 years after retirement—the national average—they will get back about \$125,000, or five times their stake.

When the system began operating, in 1939, the payroll tax took one percent of a worker's pay, and the average monthly check was \$22.60. Over the years, Congress has doubled the purchasing power of the average check. That was easy when the ratio of workers to retirees was high—and initially it was 9 to 1. But the surge in the ranks of retirees has slashed the ratio, now 3.3 to 1. At this level, pension increases must be accompanied by parallel boosts in the payroll tax, which is now scheduled to rise to 7.65 percent by 1990.

After 1990, taxes paid by the big Baby-Boom generation will keep the pension fund flush. But a new crisis looms when the Baby Boomers themselves begin to retire around 2010. Then the worker-retiree ratio may fall below 2 to 1. Partly because the Baby Boomers will have paid more taxes than their predecessors, their return on their Social Security investment may be only half as generous.

Some critics contend that if workers could "opt out" of the program, they could build a better retirement nest egg on their own. But that assumes they would invest 15 percent of their take-home pay (the amount of their own *and* their employer's Social Security taxes) year after year—a dubious assumption.

Given the faith that most Americans still retain in the system, no big changes are likely. Ronald Reagan once (in 1981) said that participation in it ought to be "voluntary," but he has not pursued the idea. The administration has conceded that the system is, as one White House aide has said, "as American as mom and apple pie. It might not be the best retirement program, but it's the one people know."

—Paul Light

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The depression, wrote University of Chicago economist (and later U.S. Senator) Paul H. Douglas, "convinced the majority of the American people that individuals could not themselves provide adequately for their old age and that some sort of greater security should be provided by society." Unemployment among the elderly during the Great Depression exceeded the national average of 25 percent. Some 45 private pension plans, covering more

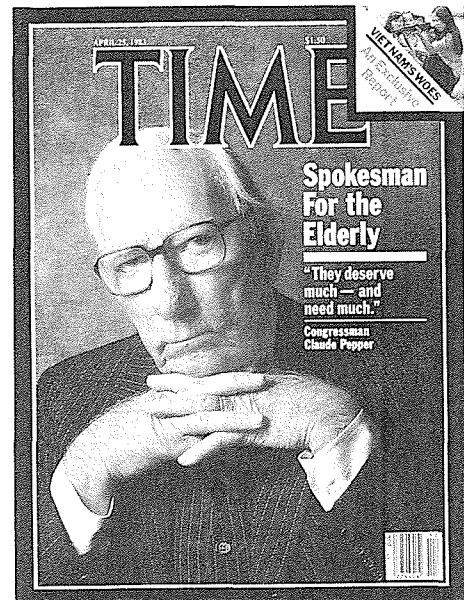
than 100,000 employees, were abruptly discontinued; scores of other corporate programs deferred benefits indefinitely.

People demanded federal relief. Millions of older citizens rallied to support panaceas such as the Townsend Plan, which would have given all Americans over 60 a pension of \$200 a month on the condition that they not work and spend the money within 30 days. Officials of the American Federation of Labor reversed their earlier stance and called for public protection against the hazards of unemployment, disability, and old age.

Finally, on August 14, 1935, after more than a year of serious deliberation and political wrangling, President Franklin D. Roosevelt signed the Social Security Act. "We can never insure 100 percent of the population against 100 percent of the hazards and vicissitudes of life," FDR declared, "but we have tried to frame a law which will give some measure of protection to the average citizen and to his family against the loss of a job and against poverty-ridden old age."

The act was a turning point in the evolution of a national old-age policy. A federal-state program of old-age assistance was established under Title I. A separate old-age insurance scheme was created under Title II to be financed by a one percent tax, paid by both an employee and his employer on the first \$3,000 of a worker's covered earnings. (As a result, supporters of Social

Press portraits of the elderly, such as this 1983 cover story featuring 84-year-old Congressman Claude Pepper (D.-Fla.), typically dwell on the needs of the elderly but rarely examine how much they now have.



Security claimed that program benefits were an "earned right," not a dole.) An unemployment insurance program was also created (Title III), as were provisions for dependent mothers and children (Title IV), the blind (Title X), and public-health services (Title V and VI).

American policy-makers viewed Social Security as an experiment. They knew they needed time to clarify details and to let Americans get used to the idea of social insurance. So the program began modestly—only 222,000 Americans received benefits under Title II in December 1940.

New Directions

After the war, Social Security expanded gradually. In 1950, farmers, domestic workers, and civilian employees not covered by the Federal Civil Service Retirement System were brought into the Title II pension program. By 1960, participation had become compulsory for self-employed professionals and military personnel, and voluntary for clergy, state-government employees, and people who worked in nonprofit organizations; that year, nearly 15 million Americans received Title II benefits. Meanwhile, Congress acted periodically—in 1950, 1952, 1954, and 1959—to make payments more generous. Disability coverage was added. When John F. Kennedy took office in 1961, these social-insurance expenditures were the largest single item in the federal domestic budget. They have been so ever since.

Amid postwar affluence, the number of Americans participating in private-sector pension plans also began to rise, to more than 20 million in 1960. But Social Security remained the essential—and often the sole—means of support for a growing percentage of the elderly.

Despite all this, a large segment of the population remained (or became) poor late in life. University of Michigan researchers estimated that, during the late 1950s, 48 percent of all families headed by an elderly person were potential welfare recipients (versus 28 percent of U.S. families generally). Social Security officials reported that almost one-third of the aged were living on inadequate incomes. "Fear of illness and lack of sufficient money," declared Anthony J. Celebrezze, the Secretary of Health, Education and Welfare, in 1963, "are uppermost in the long list of worries" of most older Americans.

Federal programs for the elderly took two new directions during the 1960s as President Lyndon B. Johnson set about creating his Great Society. On the one hand, Washington committed itself to doing more. Social Security beneficiaries be-

ELDERCARE: HOW AMERICA RANKS

Compared with those in other Western countries, America's programs for the aged have tended to be narrow in scope. Highlights:

Money. In America, Social Security pension payments—the main support of more than half the aged—account for 21 percent of federal spending and nearly nine percent of the gross national product (GNP). Elsewhere, the share of GNP devoted to comparable programs is higher: 12.9 percent in West Germany, 14.4 percent in Britain, 16.4 percent in Italy. Yet in terms of its "replacement rate"—the proportion of pre-retirement income provided—Social Security is not ungenerous. For the average retired U.S. couple, the rate in 1980 was 66 percent—under France's 75 percent and Sweden's 83 percent, but above Britain's 47 percent and Canada's or West Germany's 49 percent.

Health care. Most countries help the aged through national health programs—the "socialized medicine" of Britain and Italy, or the employer-employee-financed insurance programs common elsewhere. Sweden's plan, for instance, pays all but a fraction of the bills for doctors, hospitals, and medicine. In America, two-thirds of the elderly's health costs are paid by government programs. Medicare typically pays 44 percent of a senior citizen's medical bills. It is, however, aimed mainly at care of "acute" problems in hospitals: It will help with a heart by-pass, yet it will not assist those who need outpatient care for a chronic ailment such as arthritis. Soaring medical costs, meanwhile, continue to push up out-of-pocket health expenses.

Long-term aid. Institutionalization is more common in some other countries than in America, but only the United States and Canada make wide use of private nursing homes. In Europe, such places are usually run by the government or by nonprofit agencies. Some countries—notably Denmark, Norway, Sweden, and West Germany—offer incentives to families who board aged relatives. Subsidized home-care services are more available in Europe than in America.

As many as 20 percent of the 1,250,000 aged Americans who are institutionalized could be tended at home at lower cost if there were programs to support such care. Nursing-home fees, which have been rising by 18 to 20 percent annually and are the fastest-growing health-care cost, may now run above \$20,000 a year.

Housing. Direct federal involvement in shelter is small in America, but most European governments play a big role. Many subsidize "sheltered housing" offering the aged independent living with common facilities such as dining areas.

But then, American taxes, all told, are relatively low. In 1982, they amounted to 31 percent of the gross domestic product (GNP minus foreign-trade income). That ranked America 17th on a list of 23 countries—ahead of Japan (27 percent) and Switzerland (30 percent), but behind Britain, West Germany (both 37 percent), France (43 percent), and top-of-the-chart Sweden (51 percent).

came eligible for hospital insurance under Medicare, while Medicaid provided care to eligible poor people of all ages. Under the Older Americans Act of 1965, Congress established an Administration on Aging; authorized funds for community planning, special services, and volunteer programs for the elderly; and provided grants to states for other initiatives. By the end of the 1970s, 21 federal departments and agencies administered more than 100 programs that "entitled" older people to subsidized housing, Meals on Wheels, kidney dialysis, and much else.

At the same time, programs to assist the elderly generally were viewed in Washington as distinct from—and tangential to—mainstream antipoverty programs. Such Great Society legislation as the Economic Opportunity Act often excluded the old from participation, thereby confounding efforts to help the elderly help themselves.

By accentuating the *distinctiveness* of the elderly's needs, public officials were able to define "the problem of old age" as a legitimate issue. But they failed to advance a consistent set of objectives. Obvious contradictions were often ignored. For example, the Age Discrimination in Employment Act of 1967 underscored the sensitivity in Congress to the problems that workers over 40 experienced in finding and retaining jobs. Yet this same act did not help people over 65—an exclusion not corrected until 1978, when protection from job discrimination was extended to age 70. Nevertheless, the material well-being of the typical older person improved during the 1960s and 1970s. The proportion of the elderly with incomes below the official poverty line is now roughly in line with that of the overall population. And yet, America's recent success in dealing with the problems of the aged as a group may have obscured some of the challenges that remain.

'Busting the Budget'

For one thing, the rising tide has not lifted all boats. There remain areas of high poverty among the elderly. More than one-third of all aged women living alone are poor. Being old, black, and female involves a triple jeopardy: 42 percent of this group is poor. How best to help such people, or to reduce their number in the future, is hard to say, since their plight may be due as much to gender and racial discrimination as it is to their age. Does the fact that most poor older people are female make old-age poverty essentially a women's issue?

Another area where we have fallen short involves health care. Medicare and Medicaid, which together cost the U.S. tax-

payer some \$130 billion in 1983, fail to provide a coherent medical package for the aged and the poor. These programs were designed to deal with acute illnesses and to employ the latest technology, and as a result, the federal government pays out enormous sums for kidney dialysis and other sophisticated forms of treatment.

Many have benefited. But should such programs be the centerpiece of a health-care system for the elderly? Do they really address the chronic, degenerative maladies that are the most common health problems that older people face? Unlike other industrial nations, the United States provides few incentives for delivering in-home health care, setting up day-care centers, or promoting preventive medicine at *any* stage of life. We could do better.

And, of course, there is the simple matter of money. Between 1969 and 1980, the cost of Social Security, veterans' payments, and other programs—many of them indexed to inflation—that aid the elderly rose from 19 percent to 27 percent of all federal spending. Liberals and conservatives alike (though for different reasons) worry about maintaining programs for an aged population that is rapidly increasing. The *National Journal's* Robert J. Samuelson asserted in 1978 that subsidies for old people were "busting the U.S. budget." Clearly, the elderly cannot be made into scapegoats, but just as clearly, the nation can ill afford more of the same.

And yet, the prospects for a major overhaul of America's jerrybuilt "old-age policy" are slim. Much as taxpayers groan about supporting the elderly in the manner that has become customary, the fondness for independent living and "free" social services—among both younger and older Americans—is by now deeply ingrained. Few people of any age seriously argue for radical alternatives to federal support for the elderly. In any case, as the 1983 Social Security pension fund "bailout" showed, the current political realities demand bipartisan efforts to keep the system solvent and maintain public confidence. Fifty years of faith binds the United States to the belief that, in the words of Senator Bill Bradley (D.-N.J.), "Social Security is the best expression of community we have in the country today."



BACKGROUND BOOKS

THE ELDERLY IN AMERICA

The first recorded epic may be a chronicle traced on clay tablets some 2,500 years ago in Babylonia. It concerns Gilgamesh, a warrior-king whose quest for the secret of immortality led him to dive to the sea bottom in search of a plant said to have strong powers of rejuvenation.

He got his prize and started home in triumph. But, alas, a snake snatched away the magic plant, and all that Gilgamesh gained for his pains was some advice from the goddess Siduri. She told him to forget immortality and live life to the fullest: "Make every day a day of rejoicing. / Day and night do thou dance and play."

Gilgamesh, notes David P. Barash in a lively survey, **Aging: An Exploration** (Univ. of Wash., 1983), followed Siduri's prescription to the letter. In so doing, he acted in accord with later Old Testament exhortations. "Whatsoever thy hand findeth to do," the author of Ecclesiastes writes, "do it with thy might; for there is no work, nor device, nor knowledge, nor wisdom in the grave, whither thou goest."

As Barash observes, "the promise of longevity, even immortality, is offered by many of the world's great religions." The Old Testament authors rewarded men of virtue with long lives. The New Testament promises followers of Christ a hereafter: "He that believeth on me," said the Lord, according to Saint John, "hath everlasting life."

In the Eastern philosophy-religions, the path to eternal life may be rather less exalted. Chinese Taoists, for instance, aim to reach *hsien* (immortality) through an austere diet, various unusual sexual prac-

tices and even breath-holding—all thought to be a means of retarding the aging process.

Much early writing reflects a dread of old age. Aristotle despised the elderly. In *Art of Rhetoric* (circa 330 B.C.), he advised those who address them to note that old folks are "cynical" and given to "subtle but feeble fits of anger."

Cicero also thought old age "intolerable." Yet, at 62, he was sufficiently upset by the Roman preoccupation with youth to champion the elderly in his famous essay **De Senectute** (circa 45–44 B.C.). Nations, he said, "have always been ruined by young men, saved and restored by old."

By the Middle Ages, alchemists in Europe were searching for a "fifth essence"—after air, earth, fire, and water—that would retard senescence. During that unhappy era, Simone de Beauvoir notes in her gloomy but richly detailed chronicle, **The Coming of Age** (Putnam's, 1972), "old men were almost entirely shut out of public life; it was the young who ruled the world."

They had to: So rife was disease in those days that very few reached a vigorous old age. Cesare Borgia, for example, died in his thirties. The Roman Church turned to youthful leaders: John XII began his pontificate at 18; Gregory V, at 24. Even Erasmus, the Dutch theologian whose melding of Christianity with Greek and Roman humanism helped reinvigorate the Roman Church's intellectual life and popular appeal during the Renaissance and Reformation, had trouble with age: In one of his *Colloquies* (circa 1518), he declares that the "exemplary" older person has no white hair, wrinkles, or spectacles.

In the New World, as Carole Haber details in **Beyond Sixty-Five: The Dilemma of Old Age in America's Past** (Cambridge, 1983), the elderly had property and position and, therefore, commanded respect. During the early 1700s, Increase Mather, the Boston Puritan minister and longtime Harvard president, could declare without challenge that "if a man is favored with long life, it is God that has lengthened his days." But even then, Haber notes, there were indigent old folks who were "passed from town to town, were boarded out with neighbors, or spent their final years as almshouse residents."

By the early 20th century, scholars were focusing on the old age "problem." Isaac Max Rubinow's **The Quest for Security** (Holt, 1934; Arno, 1976) was influential in the debate over what became the 1935 Social Security Act; it remains compelling as a portrait both of depression-ridden America and of public agonizing over the social welfare idea that, as Rubinow says, "great minds had been teaching in Europe for 100 years."

In **The Gray Lobby** (Univ. of Chicago, 1977, cloth; 1980, paper), Henry J. Pratt shows how the dramatic gains of the elderly during the 1960s and 1970s—especially after the linkage of Social Security payments to cost-of-living increases—paralleled the "remarkable growth of national senior citizens organizations."

Gerontologist Robert N. Butler's Pulitzer Prize-winning **Why Survive? Being Old in America** (Harper, 1975, cloth & paper) calls for an even stronger government commitment to aid for the elderly. Butler argues that America has "shaped a society that is extremely harsh to live in when one is old" and believes that "the potentials for satisfaction" in late life "are real and vastly underexplored." He also

warns that what prosperity older citizens now enjoy will fade as the typical retirement period lengthens to perhaps 25 years by the year 2000. Says Butler: "The plight of the elderly will worsen for those now middle aged."

Others focus on the plight of the taxpayers who must support programs for the aged. In **Growing Old in America** (Oxford, 1977, cloth; 1978, paper), David Hackett Fischer argues that the young, having been "exploited" by the old in the 19th century, could now be victimized "in a new way, with heavy Social Security welfare taxes oppressing them in the early years of adulthood—a time of life in America today when the economic margin is often thin." In **Age or Need?** (Sage, 1982, cloth & paper), Bernice L. Neugarten makes a case for reducing that tax burden by reserving old-age assistance for the indigent or infirm who cannot provide for themselves.

Further debate on how—and how much—to support the elderly may be found in Milton and Rose Friedman's **Tyranny of the Status Quo** (Harcourt, 1983); Louis Rukeyser's **What's Ahead for the Economy** (Simon & Schuster, 1983); and Theodore H. White's **America in Search of Itself** (Harper, 1982, cloth; Warner, 1983, paper). White analyzes how new subsidies for the elderly have contributed to the unexpected growth characteristic of most post-World War II federal "entitlement" programs.

Example: When Congress added disability insurance to Social Security in 1956, estimates were that the added annual cost would rise to \$860 million by 1980. The actual 1980 bill was \$15 billion.

In the mirror of modern literature, the elderly have often appeared as victims. Since Aldous Huxley's **Brave New World** (1932), where the

removal of older citizens from society and memory was so complete that it was as if they had never lived, the perils of planned human obsolescence have often been a theme in utopian fiction.

In the Oceania (ex-Britain) of George Orwell's **1984** (1949), Winston Smith is told that eventually he will be turned into a gas and that there will be no record of him: "Nothing will remain of you. . . . You will never have existed." In Marya Mannes's **They** (1968), America's young, having used the pretext of an imminent war with China to seize all power in a coup of some kind, wreak vengeance on the elders who had stumbled into an Asian conflict (Vietnam). "They" force people to retire and enter isolated communities at 50; at 65, seniors face either "self-disposal or compulsory liquidation."

Grim portrayals of contemporary old age include Eudora Welty's story **A Visit of Charity** (in *A Curtain of Green, and Other Stories*, 1941), about an old woman in a nursing home, and Edward Albee's **The Sandbox** (1959), a short savage play about uncaring children who wait for their 86-year-old mother to die.

Still, modern fiction has its share of elderly heroes—the amiable New Jersey eccentrics in John Updike's **The Poorhouse Fair** (1959); the tenacious Gulf fisherman in Ernest Hemingway's **The Old Man and the Sea** (1952); and the tough, Polish-born scholar and Holocaust survivor in Saul Bellow's **Mr. Sammler's Planet** (1970).

At 70, Artur Sammler, born to comfort in Cracow but reduced in New York to the elderly's world of

"the buses, or the grinding subway, lunch at the automat," darns his own socks and scours his own sink. He comes to find these routines "part of his youthfulness—youthfulness sustained with certain tremors. Sammler knew these tremors. It was amusing—Sammler noted in old women wearing textured tights, in old sexual men, this quiver of vivacity with which they obeyed the sovereign youth-style. . . . no one knew when to quit. No one made sober decent terms with death."

Books by those who know old age firsthand reflect a strong desire for purposeful living. In **The Measure of My Days** (Knopf, 1968, cloth; Penguin, 1979, paper), a record of her 83rd year, British author Florida Scott-Maxwell observes that "age puzzles me. I thought it was a quiet time . . . but my eighties are passionate. I grow more intense with age."

In his engaging memoir **The View from 80** (Viking, 1980), Malcolm Cowley argues that "in general terms, old people would like to have a clearly defined place in American life; it is something they now lack."

The need for definition, he believes, is at least part of the reason that the aged spend so much time assembling faded snapshots and letters, or conjuring up memories of their childhood and ("hardest to remember") middle years.

These, Cowley suggests, "help us to possess our own identities as an artist possesses his work. At least we can say to the world of the future, or to ourselves if nobody will listen, 'I really *was*'—or even, with greater self-confidence, 'I was and am *this*.'"

