

agingⁱⁿ contexts



macarthur foundation research
network on an aging society

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This ebook is a collection of articles from the Fall 2009 and Winter 2010 issues of *Contexts* on the topic of aging.

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Handwritten signatures of Doug Hartmann and Chris Uggen in black ink.

Doug Hartmann and Chris Uggen
University of Minnesota



facts and fictions about an aging america

by the macarthur foundation research network on an aging society

The dramatic increase in life expectancy in the United States and all other developed nations in the 20th century is one of the greatest cultural and scientific advances in our history. Yet, we are woefully unprepared to address the challenges—such as potential conflicts aggravated by generational differences—and take advantage of the opportunities—unleashing the productivity inherent in a healthy elderly population, for example—that stand before us.

In this emerging “aging society,” in which those over age 60 will outnumber those under 15, there remains substantial uncertainty about what life will be like for the elderly and, perhaps more importantly, for the middle-aged and younger generations that will follow in the footsteps of today’s oldest Americans.

With these considerations in mind, in 2008 the MacArthur Foundation established a Research Network on an Aging Society, bringing together 12 scholars from the United States and Europe from a variety of relevant disciplines including economics, sociology, psychology, political science, medicine, public health, demography, and public policy. Our goal is to identify the changes that need to be made in many aspects of American life, including retirement, the workforce, education, and even the design of our future cities, that will enable us to deal with the challenges and take advantage of the opportunities posed by the aging of our society.

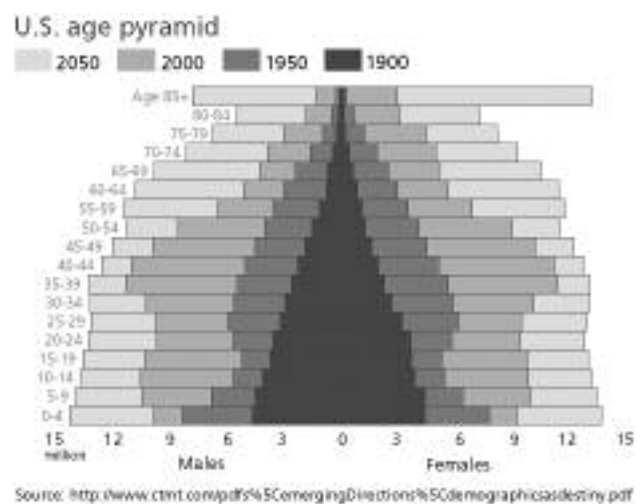
The task before us is to establish a secure infrastructure for such a society, a revised set of core elements—family, workforce, retirement, churches, political parties, communities, volunteer organizations, and financial entitlements, among others—that will be needed for our future society to function effectively. But first we must understand the realities of the current demographic transition in life expectancy and their implications for American society as a whole. Too much of what passes for knowledge and understanding of aging in America today are beliefs that are completely or partially false—myths, if you like—that must be recognized and unpacked.

Myth #1: Aging in America is a temporary phenomenon caused by the baby boom.

The aging world won’t disappear once the baby boomers have passed on—we are well on our way toward a fundamentally new, permanent, and older age structure in our society. Yes the baby boom has contributed to the aging of American society, but so have rapid increases in life expectancy and reductions in birth rates.

The aging of our nation began early in the 20th century as advances in public health led to rapid reductions in infant, child, and maternal mortality. At that time, infectious diseases were the leading causes of death, as had been the case throughout human history. Because the risk of death was always high for younger ages, only a relatively small segment of every birth cohort prior to the 20th century had an opportunity to live to older ages. This characteristic pattern of mortality and survival, combined with high birth rates, produced an age distribution for America that took the shape of a pyramid—there were more younger people, situated at the bottom of the pyramid, than older people, situated at the top of the pyramid.

In the early 20th century, as young people lived longer and death rates declined further at the middle and older ages in the second half of the century, life expectancy at birth rose rapidly—by more than 30 years. For example, 42 percent of the babies born in 1900 were expected to survive past age 65, but by 2000 this rate had nearly doubled to 83 percent. The result is that death has been permanently shifted from a phenomenon among the young to one of the old. This critical component of the ongoing process of aging in America will likely remain an enduring part of our demographic destiny long after the baby boomers pass on.



Although, the baby boomers, who can first be detected at the base of the age pyramid in 1950 and by the year 2000 dominate the middle part of the age structure, are obviously important. When they were under age 65, their numbers postponed the emergence of an aging society despite increases in life expectancy, and as they cross into “old age” their vast numbers are accelerating it.

Uncertainty remains about how the health and longevity of future cohorts of older people will unfold. In recent years

Too much of what passes for knowledge and understanding of aging in America today are myths.

we’ve witnessed an increase in the proportion of the lifespan spent in good health and an extension of disability-free life expectancy, but this trend may not continue in the face of evidence suggesting that some younger generations are less healthy than those that preceded them into older ages. It’s possible the recent increases in obesity and diabetes will actually lead to declines in life expectancy in this century. However, the quick pace of advances in biomedical technology makes scientists optimistic that advances in life expectancy in America will both accelerate and continue beyond the middle of this century.

Myth #2: Physical and mental capacity inevitably decline with biological aging.

Being old doesn’t necessarily entail being frail. While normal human aging does involve progressively worse organ function compared to the peak in early adulthood, the impact of these physiological changes on the capacity of individuals to function in society is quite modest. The exaggeration of the elderly’s diminished function is due in part to archaic views that overlook the fact that people are becoming disabled later and later in their lives. Thus, not only are people living longer, but they’re healthier and are disabled for fewer years of their lives than older people decades ago. This phenomenon of progressively pushing disability later and later in life is referred to as “compression of morbidity.” As a result, active life span is increasing faster than total life span. The health and functional status of the elderly has been improving steadily since the early 1980s, much of it because of improvements in medical care. A landmark study published in 1994, and since confirmed by other research, found the number of elders unable to perform daily tasks decreased by 3.6 percentage points from 1982 to 1994 (from 24.9 percent to 21.3 percent). As a result, there were 1.2 million fewer disabled elders in 1994.

Interestingly, there’s evidence from the same time period suggesting disability has increased among those younger than 65, thanks to substantial increases in rates of asthma, obesity,

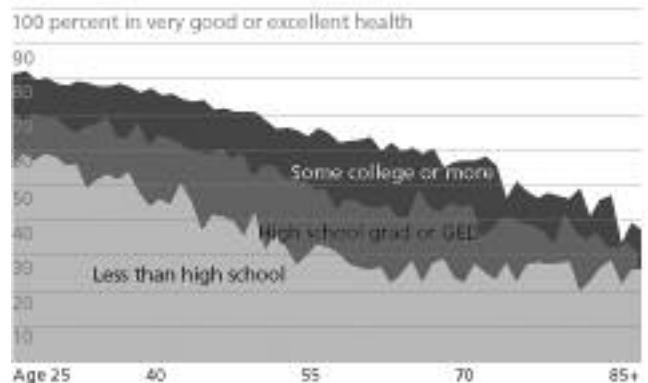
and diabetes. Very recent analyses show an increase in the need for personal assistance, such as help with bathing, dressing, or other basic activities of daily living among 59 year olds. The trend, therefore, is toward a more active and healthier older population, and a less-healthy younger and middle-aged population, which includes the early baby-boomers. Clearly we are no longer a society with a functionally impaired older generation alongside a fit, active, younger population.

Another frame of reference for assessing the function of older people relates not to comparing them to young adults, focusing on how many health problems they have, or how they score on an individual test, but instead looking at their overall capacity to function. From this perspective, it’s clear many people successfully adapt in ways that

allow them to lead full, productive lives into their oldest ages. Such adaptations build on the fact that important abilities, such as perspective, experience, social values, emotional regulation, and wisdom, may all increase with age.

When it comes to functional capacity, it may be that factors other than age are driving the changes we’re seeing. Some of the most important determinants of diminished capacity—cognitive and functional decline—are more closely related to socioeconomic factors including race, ethnicity, and educational attainment, than to age. As we can see below, education in

Age, education, and functional decline



Source: Authors' calculations from the National Health Interview Survey.

particular plays a prominent role in determining quality of life at older ages. This finding mirrors the role education plays in other social contexts. The economic returns from education in the labor market and the health benefits associated with additional years of schooling have both expanded sharply over time.

Myth #3: Aging mainly impacts the elderly.

That this statement appears self-evident makes it one of the most pernicious myths. The facts are that while population “aging” is driving our demographic transition, from a policy perspective the elderly are often not the most impor-

tant group from the point of view of either the risks they face going forward or the impact they will feel as changes are made to adapt to our society's aging.

For example, the young may lose support for education as expenditures for old-age entitlements grow, as has been the experience in some European countries. Or, perhaps the middle-aged will be strained by their responsibility to provide goods and services for a rapidly growing elderly population.

As we move ahead, the most productive strategy is not to focus on just one generation, such as the elderly, but to consider the entire society, and the interactions of the generations it includes. Only in this broader context can we consider the essential dynamics of the overall population and identify the key opportunities for meaningful change.

Myth #4: In an aging society, the young and old are inevitably pitted against each other.

A number of pundits and doomsayers have long predicted that as aging baby boomers vastly increase the ranks of older voters, class warfare in America will be fought not between the rich and poor, but between the old and young. This scenario presumes elders will be voting exclusively on the basis of their material self-interests to increase spending on Social Security, Medicare, and other old-age entitlements, thereby eroding support for educational and other programs critical to the future of younger generations. In response, the story goes, young and middle-aged voters will act out politically to reduce their "burden" of supporting elders by having their tax revenues allocated for other purposes.

It's true the number and percentage of older voters will increase substantially in the decades ahead. According to the Census Bureau, the number of voters age 65 and older is projected to increase from 40 million in 2010 to 72 million in 2030, and then to 89 million in 2050. Although people 65 and over are only 17 percent of the voting-age population today, they will be 25 percent in 2030 and stay at about that proportion until 2050.

Yet, the evidence to date doesn't show significant intergenerational conflict over old-age entitlements. In fact, quite the opposite appears to be true.

Throughout many decades of national elections (the arena most salient to Social Security and Medicare policies) there has been no credible evidence that older people vote as a unified bloc focusing only on old-age benefits. In fact, national exit polls and post-election surveys suggest the contrary. Like the overall electorate, older voters so far have differed in their political attachments, economic and social status, race and ethnicity, and many other characteristics that shape their preferences among candidates for office.

Moreover, surveys of public attitudes in the United States



Photo by MRBECK via Creative Commons

Being old doesn't necessarily entail being frail.

over the years show a surprising but consistent convergence of opinions across generations. Large, multigenerational majorities express strong support for programs directed at seniors—including both employer-based retirement benefits and Social Security—as well as educational programs for children and government assistance for the poor. Young and middle-aged adults recognize the financial relief old-age entitlements provide, and perhaps also see themselves as future beneficiaries of the programs. This finding is in line with European surveys of voting and attitudes among young and middle-aged generations. These surveys consistently show support for, rather than hostility toward, benefits for older generations.

The evidence doesn't show significant intergenerational conflict over old-age entitlements. In fact, quite the opposite appears to be true.

Notwithstanding the absence of intergenerational conflict to date, it could be engendered by changes in the broader social and economic environment. Over the next several decades, for instance, younger people will be disproportionately minority—Hispanics, African Americans, and Asians—while older people remain disproportionately non-minority because 75 percent of baby boomers fall into that racial/ethnic category. Indicators such as educational attainment suggest that much of the young minority workforce over the next 30 years, like today, will be

working in relatively low-wage jobs. Will a generally low-paid, young, minority population resent having to pay taxes to support entitlement programs that benefit a mostly white, relatively well-off, retired population? This potential conflict may be exacerbated if the already-substantial income inequalities and access to health care keep increasing.

Myth #5: Policy-makers must choose between investments in youth or the elderly.

The transformation of America into an older society creates novel challenges for the Obama administration and raises questions about how to target new investments of precious public resources across the generations in education, training, and preventative health. As various advocacy groups vie for

Our current approaches to aging were designed for a different society and limit opportunities for the elderly to be productive.

the attention of the new administration, some advocates for children's programs contend that youth are the only generation worthy of investment.

This approach views expenditures for children as investments with long-term returns for all of society and resources spent on the elderly as short-term benefits limited to the direct beneficiaries. This view belies the fact that many mid- and late-life interventions such as new skills training, efforts to enhance civic engagement and volunteerism, and programs to reduce health risks pay off. Their modest costs are more than offset by substantial intermediate and longer-term economic gains, including increased productivity and decreased health care expenditures.

It's well established that experiences and investments early in life have an important impact on later socioeconomic position, health, and well-being and that some childhood social programs, such as Head Start (pre-K) are valuable. Accumulating evidence indicates, however, that interventions spaced across an entire lifetime can have cumulative benefits better than the effects of interventions made in childhood alone.

Moreover, many programs that target the elderly have significant benefits for younger generations and should properly be seen as family programs. Social Security payments to older people relieve their middle-aged children of the economic burden of supporting their parents. But they also help the elderly support their children. European evidence shows that up to about age 80, parents continue to give their children financial and social support. And in South Africa, when older women living in extended families received a pension, granddaughters in those households were healthier over time. Such multi-generational win-win opportunities exist in many areas, including education, training and job flexibility, retirement, welfare, and health.

Myth #6: The biggest public problems facing an aging America stem from Social Security and Medicare/Medicaid.

The (currently unfunded) future financial obligations of Social Security and especially Medicare and Medicaid are indeed staggering and threaten our nation's future financial stability. Nonetheless, while they're the elephant in the living room, the fact is that elephant isn't alone.

We've neglected more fundamental questions about the nature of life in an aging America, our commitments among generations, and the structure and function of our key institutions that might best allow us to achieve a productive and equitable society. As the age structure of our society changes we must reexamine the social compact between generations that has been the basis of many of our policies. What should a normal life look like in the future? Should

there be more education interspersed throughout middle age so individuals will be prepared to cope productively with technological change and be able to continue to be productive later in life?

Should employers have incentives to educate employees and keep them in the workforce longer? Can we develop more flexible approaches to work schedules and worksite design? Should efforts outside the workforce, such as volunteering, be encouraged in some way? Should win-win approaches that benefit multiple generations, like the South African pension example, be given special incentives? Lack of attention to these issues could prove, in the long run, to be just as damaging as the financial imbalances in entitlements.



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The aging of America presents many opportunities.

Myth #7: We can stabilize the age of our population by increasing immigration.

A couple specific issues are embedded within this myth. The first relates to the nature of the alleged problem. Many think our aging society won't have a workforce large enough because demographic shifts will increase the size of the older population relative to the young. They say we should increase immigration levels rather than or in addition to trying to keep older individuals working longer.

In truth, most estimates suggest the United States will have a sufficient overall number of workers in 2030 and 2050, assuming legal migration continues at current levels of approximately 1 million people annually. This is due in large part to the stable and relatively high total fertility rate (TFR) in the United States, which continues at or very close to the replacement rate (the rate needed to keep the population constant in size, or 2.1 births per woman). The TFR in the United States today is substantially higher than in many European countries and Japan. It's important to note, however, that while the size of the overall workforce may be sufficient for years to come, it's highly likely skill gaps will emerge in particular areas, nursing and engineering among them.

A second way to look at this is that the "problem" is the result of an upward shift in the age structure of our future society, and we can "cure" this simply by importing more young people from other countries for awhile in order to mitigate the changes in our population pyramid. There are several difficulties with this approach.

First, it may seem that encouraging younger migrants to enter the country will immediately fix the problem, but the fact is, these immigrants will also grow older. A genuine fix of this kind would require a sustained stream of young immigrants entering the country every year; however, the number of immigrants we'd need to balance the age structure is very large, and may not be feasible either politically or because sufficient immigrants with the requisite capacity to participate productively in our society couldn't be identified. For example, the number of annual immigrants needed to keep the proportion of our population that is under 65 at the current level has been estimated at more than 11 million—a more than 1,000 percent increase from the current level of immigration, which is already unpopular in some circles.

The danger of myths is that they lull people into complacency. If the general public and our elected officials don't understand the reality of what's facing us, they'll essentially be in denial and unable to move forward to fix what's broken.

Our current approaches to the elderly were designed for a different society. They're based on a set of policies, like the formal and informal rules regarding work, retirement, and social security, that limit opportunities for the elderly to be productive.

If we don't change these approaches, we could end up

with a dysfunctional society that will pit one generation against another, be unable to care for its citizens, provide equal opportunity for all, or be competitive in a global economy.

Some of the myths described here have proven quite durable and a significant effort will be required to educate our society with the facts about aging America. Only then can we start to develop and implement effective policies, at both the local and national levels, that will increase the likelihood that the America that emerges is productive and equitable.

In next quarter's *Contexts*, the MacArthur Aging Society Network will offer our perspectives on the major areas ripe for policy development and the key principles that should guide those efforts.

recommended resources

Dana Goldman, Jaoping Shang, Jayanta Bhattacharya, Alan M. Garber, Michael Hurd, Geoffrey F. Joyce, Darius N. Lakdawalla, Constantijn Panis, and Paul G. Shekelle. "Consequences of health trends and medical innovation for the future elderly," *Health Affairs* (2005) 24 Suppl 2: W5-R5–W5-R17. Examines how medical technology and declining health in younger generations affect the future health and medical spending of the elderly.

Robert B. Hudson, ed. *Boomer Bust? Economic and Political Issues of the Graying Society* (Vol. 1) and *The Boomer and Their Future* (Praeger, 2008). Provide dozens of perspectives from a multidisciplinary roster of authors on the implication of becoming an aging society.

Kenneth Manton, Larry Corder, and Eric Stallard. "Chronic disability trends in elderly United States populations: 1982-1994," *Proceedings of the National Academy of Sciences* (1997) 94: 2593–2598. Examines trends in the functional status of older generations.

Linda Martin, Vicki Freedman, Robert Schoeni, and Patricia Andrews. "Health and functioning among baby boomers approaching 60," *Journal of Gerontology: Social Sciences* (2009) 64B(3): 369–377. Recent evidence that the decades-long declines in disability rates in older people may be waning.

James H. Schulz and Robert H. Binstock. *Aging Nation: The Economics and Politics of Growing Older in America* (Johns Hopkins University Press, 2008). Presents the arguments for and against the likelihood of "intergenerational warfare," proposing an alternative "family-based" perspective on entitlements.

The MacArthur Foundation Research Network on an Aging Society consists of John W. Rowe, Lisa F. Berkman, Robert Binstock, Axel Boersch-Supan, John Cacioppo, Laura Carstensen, Dana Goldman, Linda Fried, James Jackson, Martin Kohli, Jay Olshansky, and John Rother.



policies and politics for an aging america

by the macarthur foundation research network on an aging society

In “Facts and Fictions About an Aging America” (*Contexts*, Fall 2009), our research group unpacked a series of widely held, inter-related misconceptions about our aging population and outlined the broad societal implications of the realities. With the realities articulated and myths exposed, we can start to explore how policy-makers can effectively invest across the life course to create a successful aging society. We call for a new approach to aging—one that involves not only new policies, but also new ways to think about aging in America. Both our reframing and subsequent policy proposals will increase the likelihood that the United States, as it ages, will become a more productive and equitable society.

Over the coming decades, the age distribution of our population will shift to one that is older than it is young for the first time ever. By 2020, there will be more Americans over the age of 65 than under 15. In the U.S. and most developed and rapidly developing societies, this “graying” is not a transient phenomenon brought on by the baby boom. Nor is it feasible that increased immigration will mitigate the age shift. While the presence of the “baby boom” generation prevented the U.S. from becoming an aging society in the 20th century, as that large group now reaches 65, it will accelerate our demographic transformation, enhancing the urgency of putting the proper policies in place soon.

In our last article, we presented the facts regarding a number of ideas about aging: aging does not necessarily bring on a host of infirmities and disabilities, societal aging impacts all generations (not just the elderly), and despite the increased financial pressures of entitlements for a growing elderly population, the young and old are not inevitably pitted against each other.

Further, too many of the discussions about the “problem” of an aging America seem pre-occupied with the solvency and sustainability of Social Security and Medicare. These issues must be effectively addressed, but they aren’t our only, perhaps not even our biggest, challenges. And this narrow focus among policy-makers has led many to see older people as only consumers, and not producers, of resources. Understandably, young people with that outlook may begin to see their elders

as competitors who consume too much of the “pie.”

Finally, because we’ve been preoccupied by doomsday scenarios raised by the host of myths about aging, we haven’t paid enough attention to tackling the very real future stresses on many of the country’s core institutions and functions, like workforce participation, retirement, the family, housing, and the design of our communities. The fact is, many of these institutions weren’t designed to support the needs and characteristics of the population we’ll soon be. It’s possible that we could solve the Social Security and Medicare crises, but without overhauling America’s infrastructure, we’d still fail older and younger people alike.

long-term, multifaceted strategies

Since the aging of our society is not a temporary, baby boomer phenomenon, we must understand there will be no

Effective policies are intergenerational and equitable, emphasize new avenues to increase economic productivity, and embrace a long-term perspective.

quick fix to solve the challenges it brings. As we move forward, we must develop long-view, intersecting policies with an understanding of the impact they will have across generations, including socioeconomic, racial, and ethnic inequalities that may actually grow during this demographic transition. No single

short-term policy will save us.

We've learned from past policy changes that advance planning, gradual implementation, and attention to unintended societal side effects will be extremely valuable. This strategy allows adequate notice and time to citizens across the age range to plan for change. It also increases political feasibility because those citizens who are close to experiencing what might have been a radical short-term change don't have to adapt rapidly to a new, unforeseen situation.

A model example of successful advance planning and gradual implementation is the 1983 amendment to Social Security that raised the age of eligibility for full retirement benefits from 65 to 67. Under this legislation, the age of full eligibility didn't begin to change until 20 years later, in 2003, and won't become age 67 until 2027. The timing of this incremental policy change warded off any significant political opposition. Younger people had time to adjust their planning and saving

increase from 1982 (compared with an increase of 2.6 percent for those ages 65 to 74, from 85.9 percent to 88.5 percent non-disabled). Concurrently, the percentage of highly disabled people over age 85 in 1994 was 52.7 percent, a 4.7 percent decrease over the same time period. The older people become, the less like each other they are. The fairly uniform functional status of younger groups evolves into a broad array of functional capabilities—and a broad array of needs and talents.

investing across generations

The three related misconceptions mentioned above—that societal aging mainly impacts the elderly, that in an aging society the young and old are inevitably pitted against each other, and that policy-makers must choose between investments in youth or the elderly—have led us to work under one guiding principle: we must adopt robust multigenerational and intergenerational perspectives on aging policies.

Older people are far from being the majority in an aging society. Most people in an aging society are under age 65, so we need to invest across the age spectrum. No single generation or age group should be thought of as the problematic creator of intergenerational tensions or political and policy struggles.

Moreover, many of the key determinants of successful aging are cumulative, occurring throughout the lifetime and, importantly, starting in early childhood. The people who will turn 65 between 2050 and 2070 have already been born. If we want to promote their health and well-being into old age, we need to begin now, when they are infants and children. Childhood and early adolescent experiences leave a footprint for many functions in older age. Failing to invest in education and health throughout childhood and young adulthood is short-sighted. Within a generation, the United States will reap what it has sown in this regard. Childhood social programs such as Head Start (pre-K) are valuable, and experts agree that the educational trajectory established early in life has an important impact on socioeconomic position, health, and well-being in early and late adulthood.

One study that followed individuals for 27 years after an educational intervention found that they experienced significant increases in high school graduation rates, employment, and home ownership and reductions in delinquency and teen pregnancy when compared to their peers. The wide range of abilities among older people and our understanding of the conditions that determine successful aging suggest that many such interventions across a lifetime, from early adulthood right into old age, may have a positive and lasting impact.

Prevention, including behavioral interventions, seems to offer definite benefits late in life. In a major and widely cited study of diabetes prevention, the benefits of an intensive lifestyle

We could solve the Social Security and Medicare crises, but without overhauling America's infrastructure we'd still fail older and younger people alike.

for retirement over several decades. At the same time, those who had planned to retire between 1983 and 2003 were able to do so without being caught in a lurch. The implementation has gone smoothly since the changes began in 2003.

It's also clear that we can't simply come up with a singular strategy for addressing aging. Despite the widely held belief that physical and mental capacity inevitably decline with biological aging, for instance, the overwhelming body of research demonstrates that many elderly people remain fit and highly functioning, physically and cognitively, until late in life. In fact, a large portion of the elderly are fit. The percentage of non-disabled people over age 85 in 1994 was 40.2 percent, a 5.4 percent



Photo by AFP/Getty Images, William West

A retiree volunteers, helping in disaster relief efforts.



One of the MacArthur Foundation's guiding principles is that aging policies must be robust, multigenerational, and intergenerational.

change (diet, exercise) were greater in the oldest age group (60-85 year olds) than for younger groups. The effect was so great that the rate of new onset of diabetes in the elders was lower (3.3 cases per 100 person years) than was seen for the 45-59 year olds and the 25-44 year olds (4.9 and 6.3 cases per 100 person years, respectively). The concept that it is ever too late for intervention is clearly false.

While early and lifelong prevention is still the optimal approach to a long and healthy life, it's important to integrate a life-long approach to disease prevention. When it comes to health care, and many other areas, we must not choose between investments in the young or the old. We need to leverage and optimize policies that benefit people's well-being throughout their lifetimes. In fact, policies that can be leveraged to improve well-being throughout the lifetime should be optimized.

Effective policies embraced across many groups have two qualities that are especially worth noting in the context of an aging society: spillover and crossover effects. By spillover we mean that investment in one area (education, for example) affects another area in the same person (health, for example). Crossover effects are those that pass from one person to another, say from the parent to the child. Many investments in programs for the elderly benefit younger generations. For example, an important economic benefit of Social Security payments and Medicare coverage for older people is that they relieve many middle-aged children of some of the economic burden of taking care of their parents. This also leaves the adult children with more resources to support their own children.

Some policies adopted by other countries have shown crossover and spillover effects. In 1993, South Africa expanded

its pension program to the black population. Roughly one-quarter of South African children lived with a pension recipient. When older women living in extended families received a pension, their granddaughters had healthier weights and heights. This demonstrates that programs aimed at benefiting the elderly can positively affect their families, too.

Likewise, workplace flexibility and family-friendly work policies benefit those in the labor force with young children and child care responsibilities, but they're equally good for people with frail parents or partners. Flexibility in age at retirement, flex time, part-time work, and other forms of workplace consideration have obvious benefits to offer people at many stages in their lifetimes.

looking to the private sector

Regarding employment, progress is resisted by the presence of yet another myth, the belief that one must move older persons out of the workforce to make room for younger adults. Analyses in several countries have shown this to be a fallacy; and, in fact, higher older age employment rates are often associated with higher younger employment. It is important to note that not all the policies for our aging society must come from the public sector. Private sector policies regarding job flexibility, retirement, health insurance, and education over a lifetime all have the potential to create win/win situations and help multiple generations. Work-life balance policies in the corporate world have shown benefits to young and old employees alike as both confront the issues of providing care for children, parents, and other family members.

Such policies are already in place in a number of countries,

The aging of our society is not a temporary, baby boomer phenomenon, and no single short-term policy will save us.

and have been beneficial in terms of productivity and employee well-being. Many private companies in Europe already realize the need for experienced staff. For example, companies value engineers who know how to repair older equipment and service personnel who know how to serve a range of customers. To help meet staffing needs and retain excellent employees, 45 percent of employers in the U.K. now provide job-sharing arrangements and 18 percent allow flexible work hours.

U.S. employers, who are much more likely than European firms to be privately, rather than publicly, owned are far more



The older people become, the less like each other they are. Aging people have a broad array of functional capabilities, needs, and talents.

heterogeneous in their adoption and application of these kinds of policies. Work-life balance policies have not yet become the American norm. One reason is such policies have short-term costs including increased numbers of employees, more facilities and space requirements, and more intensive interactions between employees and human resources staff. But the long-term pay-offs such as lower staff turnover and absenteeism, better recruitment possibilities, staff diversity, higher worker loyalty to the organization, and reduction in employee stress are all very attractive. We will need to be attentive to corporate needs as we consider these policies, but they certainly present one long-term policy shift that could have widespread positive impact across generations.

the societal benefits of aging

Central to our perspectives about aging and capacity is the notion that although disease and disabilities certainly increase in prevalence with advancing age, in today's and tomorrow's America older people have a wide array of capacities that are often underused. We must find ways to use the abilities of older people. Moving forward we will have to create new institutions or revise our thinking about the limits and ranges we've set for work, education, housing, civic engagement, and other domains.

We need to foster the capacities of older adults. Sociologist Peter Uhlenberg outlines some scenarios for win/win policy options, prime among them is the employment of older men and women to serve as caretakers and guardians of the young, as either grandparents by kin or grandparents in a more functional sense.

In these and other roles that use the skills and abilities of older people, we see an interesting opportunity to reap a benefit from

a possible challenge of aging. As discussed previously, some of the ways by which we can create a successful aging society actually start in childhood. Bringing the talents and experience of older people to bear on the problems facing disadvantaged children will not only wisely use a pool of untapped resources, it will also build the foundation for coming generations of happy and healthy seniors. Experience Corps, for example, deploys older people in public schools to help young children and adolescents, with demonstrable benefit for both groups. This program exemplifies the kinds of policies Uhlenberg suggests will be critical in confronting educational and health outcomes—essentially, performing the kinds of interventions we outlined above—among the coming generations

of disadvantaged children.

Rather than allowing the devotion of increasing resources to older men and women to create divides between young and old and between the haves and have nots, careful planning can actually bridge divides.

inspiration from another sector

With these considerations in mind as we move to develop policies at many levels—from local, state, and federal public-sector policies, to those in the private sector (like those relating to work or housing)—we propose that our society look to environmental impact assessments for inspiration. In this case, however, such impacts will have to do with multigenerational investments.

We say this because in an aging society, it will be essential to maintain intergenerational equity and balance. Thus, we

Bringing the talents of older people to disadvantaged children will not only use a pool of untapped resources, it will also build for coming generations of happy and healthy seniors.

propose that virtually all policies for our aging society be evaluated for the impacts they have within each generation (the multigenerational perspective) and on the interactions between generations (the intergenerational effects). Environmental projects have been required to conduct impact statements like this for many years, and approximately 17 health impact assessments have been conducted across the country that evaluate the health effects of policies ranging from living-wage campaigns to housing redevelopment to the U.S. Federal Farm Bill.

If by investing in the large number of older men and women we neglect younger generations, our nation will not be able to thrive, nor can our society be a successful one.

Over the next decades the United States may reap the benefits of immigration because many younger people will come seeking work, and they may have slightly higher fertility rates than the rest of our population (up to 30 percent higher, according to the U.S. Census). In the short run, the aging experiences of baby boomers may be bound to the recent waves of immigration. We should build on these joint demographic transitions to increase well-being for both boomers and recent immigrants. Yet, as we discussed in our last article, immigration won't solve all our problems.

While increasing immigration is not the answer, it will be important to invest in education and skills training for new immigrants so they can attain high-skill jobs and participate fully in our society. Increasing the under-used potential of immigrants and their children is key. Offering educational opportunities and training for high-skill jobs to others in the United States who are not recent immigrants, but have historically lacked adequate resources, will also help us maintain a vibrant and diverse America as we age. Here again we see that policies for an aging society need to reinforce the goal of a more equitable distribution of resources across socioeconomic groups and the long-term integration of excluded groups from social participation.

As an interdisciplinary network we are developing specific policy recommendations for the national and local levels. Effective policies are intergenerational and multigenerational in the distribution of benefits, are oriented toward reducing disparities in health and well-being in current and future generations, emphasize new avenues to increase economic productivity, and embrace a long-term perspective. Our recommendations will be based on issues of intergenerational relations with regard to labor and educational policies, as well as on the value of advance planning and gradual implementation of policies.

With these principles in mind, we are moving to fashion a core set of strategies through which we can advocate for the healthy development of all generations of Americans, young and old alike. These strategies should include forming a coalition of stakeholders that will help design a future America that builds on the fact that we will be an aging society. It will also be essential to develop innovative approaches to work, family life, education, and civic participation.

Finally, when it comes to the challenge of planning for a successful aging society, we must remind ourselves what failure would look like. If we don't take concrete steps toward preparing our society for a steady transition into demographic change, our complacency will have created large gaps in opportunity, education, and wellness between the haves and have nots. Society will struggle to cope with the demands for goods and services, including health care, from a large elderly popu-

lation, while at the same time neglecting to take advantage of the potential productivity among the elderly.

recommended resources

Jeremy S. Barron, Erwin J. Tan, Qilu Yu, Meilin Song, Sylvia McGill, and Linda P. Fried. "Potential for Intensive Volunteering to Promote the Health of Older Adults in Fair Health," *Journal of Urban Health* (2009), 86(4) 641-653. An ongoing study to improve opportunities for older Americans to volunteer, especially in intergenerational settings.

Lisa F. Berkman and M. Maria Glymour. "How Society Shapes Aging: The Centrality of Variability," *Daedalus* (2006), Winter: 105-114. Discusses how social and economic policies change how people and societies change.

Esther Duflo. "Grandmothers and Granddaughters: Old Age Pension and Intra-household Allocation in South Africa," National Bureau of Economic Research working paper 8061. An analysis of family effects of pension reform in South Africa.

The Diabetes Prevention Program Research Group. "The Influence of Age on the Effects of Lifestyle Modification and Metformin in the Prevention of Diabetes," *Journal of Gerontology: Medical Sciences* (2006), 61A(10): 1075-1081. Reports findings from a randomized clinical trial to prevent diabetes across age groups.

Kenneth Manton, Larry Corder, and Eric Stallard. "Chronic Disability Trends in Elderly United States Populations, 1982-1994," *Proceedings of the National Academy of Science* (1997), 94: 2593-2598. Documents disability prevalence among older Americans and the financial and policy consequences of these shifts.

Peter Uhlenberg. "Children in an Aging Society," *Journal of Gerontology Series B: Psychological Sciences and Social Sciences* (2009), 64B(4): 489-496. Explores the impacts of an aging society on children and opportunities for intergenerational exchange and support.

The **MacArthur Foundation Research Network on an Aging Society** consists of John W. Rowe, Lisa F. Berkman, Robert Binstock, Axel Boersch-Supan, John Cacioppo, Laura Carstensen, Dana Goldman, Linda Fried, James Jackson, Martin Kohli, Jay Olshansky, and John Rother.

6070s 40s ageism 50s in the american workplace 60s

by vincent j. roscigno

When I wrote an article on age discrimination last year, I couldn't believe the response: countless emails and at least five phone calls a week for several months. These communications weren't coming from researchers in the field but from workers across the country, male and female, semi-skilled, skilled, and professional. They shared stories of age discrimination that they, a spouse, or a parent had experienced or were currently living through, asked for information about their rights and what could be done, and thanked me for bringing light to an issue that "nobody talks about."

They were and are correct about the neglect of age discrimination in public dialogue. There is remarkably little coverage in the popular press and, with a few exceptions, social scientists who study employment inequality often overlook ageism—a problem that Equal Employment Opportunity Commission statistics show is on the rise.

The increase in workplace ageism is due to a host of cultural, demographic, and structural factors: a society increasingly consumed by “youth,” be it in culture, mass media or medicine; a large and aging baby boomer population, many of whom will remain in the workforce well into their 70s and 80s; and current corporate downsizing and globalization pressures that heighten worker insecurities and vulnerabilities. Social researchers are now documenting trends in aging workers’ employment prospects and employer stereotyping and discrimination. Using both survey research and first-hand accounts by victims, they are uncovering the real social and human costs of age discrimination.

talking with victims

Almost all victims with whom I spoke related tangible costs to them or a loved one. Many conveyed fear of defaulting on mortgages or being unable to pay for their children’s college after being pushed out of their current jobs. Others expressed anger and insecurity over the loss of affordable health insurance or pension benefits—benefits that they felt were both earned and owed. Just as prevalent and somewhat surprising to me in these discussions were the less-tangible, yet deeper social-psychological and emotional costs that social science research has established for racial discrimination or sexual harassment, for instance, but are only now being considered in relation to older workers.

The first-hand experiences of victims aligned closely with my own research on the topic. Karen, for instance, told me about her mother who, several months prior, was pushed out of her job of 20 years and replaced with a 25 year old. Her mother felt isolated and helpless. She continues to cry at night, months later, due to the loss of a job, loss of friends she loved, and an overarching violation of trust by her employer. “She thought of her colleagues as her family,” Karen noted, “but now it is her family that abandoned her like... like she just doesn’t matter. It killed her inside... It’s still killing her inside.”

Violations of trust, despite a history of hard, dedicated work and good citizenship, seemed especially poignant. Joe, a committed maintenance worker, talked with me just as he was “being pushed out” after 23 years of work. He expressed anger—anger triggered by violations of a “normative social contract,” wherein employee dedication and hard work are met with employer obligation and “making good” on past promises. “They now don’t want to pay me my pension. I was a good worker for them and always did everything they asked. I went out of my way to help train people and make every-



Photo by Bernard Pollack via Creative Commons

Skilled and dedicated workers, older people may be one asset employers overlook.

thing run smoothly, so everybody was happy and it was a good place to work. And now this is what I get, like I never really mattered to them. It’s just not right.”

age stereotypes at work

Stereotypes—negative generalizations about entire groups of people—indicate status and inequality that can spur discriminatory behaviors and actions. Although employers may say they want long-term, experienced, dedicated workers, survey research tells us they tend to view older workers like Joe and Karen’s mother as expensive, inflexible, possibly stubborn or forgetful, and bad for the company image. We also know from reports and surveys from organizations like the AARP that more than half of aging workers have either experienced age discrimination on their jobs or witnessed such discrimination toward others.

Erdman Palmore of the Duke University Center for the Study of Aging and Human Development reports that 84 percent of Americans over 60 years old report one or more incidents of ageism, including insulting jokes, disrespect, patronizing behavior, and assumptions about frailty or ailments. Such patterns are manifested by a culture consumed with “youth”—a culture passed to young people through socialization and then reproduced in institutions and organizations like the workplace.

Surveys, interviews, and experimental research all uncover ageism in employment. Classic work by Benson Rosen and Thomas Jerdee, for example, revealed perceptions of older workers as less responsive, if not resistant, to workplace changes. A more recent book by social psychologist Todd Nelson confirms this point, revealing how managers and younger coworkers tend to view older workers as inflexible, slow, unorganized, difficult, and expensive to train. Such stereotypes, which sometimes take a gender-specific character, are notable given that older workers often exhibit greater job commitment, less turnover, and lower rates of absenteeism than do younger workers.

No doubt some employers try to protect older workers from discriminatory treatment in an effort to maintain a well-trained, highly skilled labor force. Yet an emerging body of research is finding that employers invoke age stereotypes and discrimination to help justify cost-savings for the business. This may be especially true for skilled workers, such as those in manufacturing, given recent trends in globalization, downsizing, and corporate restructuring. Indeed, such economic trends and employers' responses to them have created a structurally vulnerable, aging workforce or, as Arne Kalleberg described in his 2009 Presidential Address to the American Sociological Association, "precarious work" and "insecure workers."

economics and vulnerability

There is solid evidence of growing insecurity among all workers, but perhaps especially among aging workers, beginning in the 1990s and continuing to the present. The United States has witnessed mass layoffs, declining relative wages, the growth of part-time and temporary work, and what Robert Valletta of the Federal Reserve Bank of San Francisco describes as an "employer breach of implicit employment arrangements." Here, Valletta is referring to the "normative social contract" described earlier—the expectation that good workplace citizenship and tenure will be rewarded with security and job benefits.

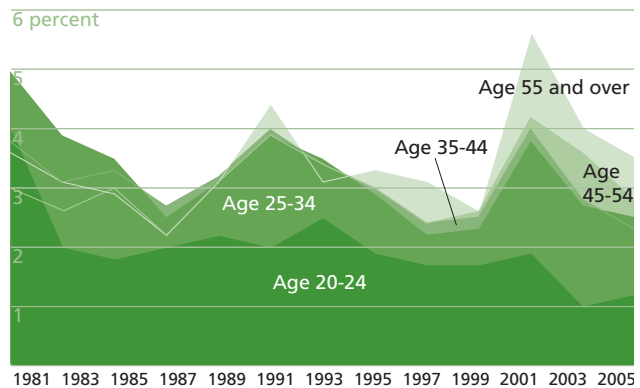
In the face of corporate restructuring and downsizing, replacing older with younger workers may be seen by some employers as a cost-savings technique, inasmuch as pension payouts can be circumvented and wages decreased. Moreover, health benefit payouts can be held in check, and promotions and on-the-job training opportunities can be reserved for younger workers who are often seen as cheaper and more worth the long-term investment. The consequences, particu-

An emerging body of research is finding that employers invoke age stereotypes and discrimination to help justify cost-savings.

larly for higher skilled older workers, have included significant job displacement over the past twenty years, involuntary exit from the labor market, and downward mobility upon re-employment.

Research on long-term employment by Princeton economist Henry Farber corroborates such findings, reporting deterioration of jobs in the private sector from 1990 to 2006, with tenure declining substantially for workers over 40 years of age. What this means is that older workers are being "displaced" or pushed out of long-term employment at an even higher rate than younger workers. This occurs largely through plant closings and job elimination. Employers have some discretion in deciding which plants to close and jobs to eliminate, which

Displacement rates of long-tenured workers



Source: Displaced worker supplement, Current Population Survey, Bureau of Labor Statistics

can disadvantage older workers who may have higher earnings and more expensive benefits packages.

Though this sort of vulnerability to economic pressure is not the same as discrimination, there are important overlaps that suggest they are, in fact, closely related. First, as I found in my study of age discrimination suits, the very justifications employers use to discriminate against and push out aging workers are often "age-neutral" in tone, incorporating rhetoric about "cost-savings," "downsizing," and "restructuring." This is true even when no such formal restructuring occurs. Second, the pattern of age discrimination suits nationally closely mirrors more general worker displacement trends.

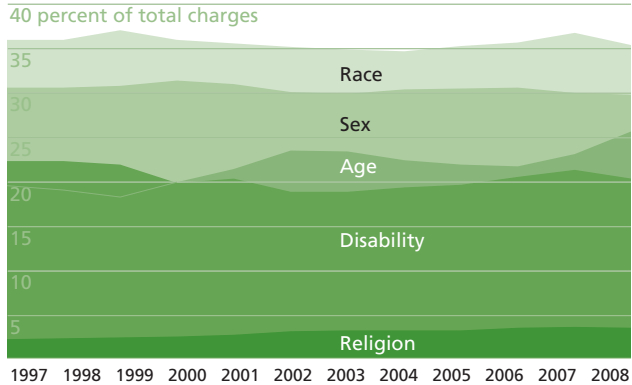
Age discrimination complaints to the Equal Employment Opportunities Commission are increasing rapidly in proportion to complaints on the basis of race, sex, disability, and religion. Although formal complaints only capture a sliver of the discriminatory acts occurring in the real world, the data point to an absolute as well as a relative increase in age discrimination. The raw number of case filings, monetary awards for damages, and percentage of cases settled in the employee's favor also show that age discrimination charges and their seriousness are on the rise, paralleling the broader trends in worker displacement. The costs are multi-dimensional and serious.

tangible costs, emotional scarring, and injustice

Much age discrimination in the American economy is linked to being fired, let go, or laid off, often preceded by a period of outright harassment or unequal terms and conditions of employment (such as being asked to perform tasks other employees are not asked to do). The consequences can be numerous and wide-ranging.

There are immediate costs surrounding wage and benefits losses and the need to find new employment. With Sherry Mong, Reginald Byron, and Griff Tester, I studied both the age

Basis of equal employment opportunity charges



Source: EEOC

discrimination process and the resulting job security and financial hardships, based on 120 discrimination cases verified by state Civil Rights investigators. Consider, for example, the case of Jim Terry, a shift foreman who was terminated and replaced by a younger employee just 23 days prior to his 30-year anniversary with the company. Jim was cross-trained in several areas and could have easily performed any of the duties in his department. Yet he was terminated for minor “infractions” when other foremen were not. Consequently, his pension benefits were cut by about \$300 per month, and his medical and life insurance were immediately shut off. Sarah Ray, an African American executive secretary for a government agency, was pushed into involuntary retirement after 21 years with her employer and, like Jim, received only a portion of her pension as a result: “At 59 years of age I felt desperate because of the financial situation in our home that I had to do something to keep money coming. So, at that choice—at that time, I retired even though that’s not what I wanted to do...”

The push to create and maintain a young workforce due to stereotypes of aging workers and their assumed higher costs means that companies may feel pressure to both purge older workers from their ranks and hire younger rather than older workers. This two-pronged pressure—in employer biases about who to purge and who to hire—makes older workers vulnerable in both the hiring and firing process. They are susceptible to being pushed out or laid off, to be sure. But once they are out, they will also expend disproportionate time and energy seeking re-employment elsewhere.

According to recent data from the Bureau of Labor Statistics, about 65 percent of all displaced workers find gainful employment within two years of the initial job loss. Workers 55 and older, however, encounter the greatest obstacles and worst prospects for re-employment. For them, re-employment often occurs in part-time or temporary work with lower wages and job benefits. And, as time passes, many give up job searches

and take themselves out of the labor market altogether. As Sarah Rix of the AARP wrote in *Aging and Work: A View from the United States*, labor analysts and advocates for older workers have long been concerned with the extent to which older workers become discouraged.

Beyond the employment and wage toll, then, age discrimination also brings psychological, social, and emotional costs—costs that deserve attention. Aging research on employment disruptions, such as that by Victor Marshall and colleagues, shows how unplanned job losses bring adverse health effects for both men and women. My own conversations with victims also brought out such impacts, especially for social psychological well-being and depression. It began with 56 year old Margaret, an administrative assistant, who was terminated without just cause several months earlier. She described herself as forever “emotionally scarred.” Catching me somewhat off-guard by that phrase, I asked what she meant, to which she replied, “I am drained. Besides having to start over and find a new job, I no longer know who to trust. I lost most of my friends. And

A two-pronged pressure makes older workers vulnerable in both the hiring and firing process.

I have little faith left to believe anything an employer might tell me.”

After our talk, I couldn’t help but revisit the other phone conversations and email communications I had been having, recognizing similar emotional currents running well beyond concerns about lost wages, benefits, and newly encountered economic insecurity. Like Margaret, Joe, and Karen’s mother quoted earlier, many of those encountering age discrimination



Photo by Bill Alkofer

An architect by trade, John Cuninghame hopes to keep working—and contributing—for as long as possible.

were clearly injured by the unexpected nature of what unfolded and what it meant for their friendships, sense of identity, and overall sense of fairness. Of course, some sought justice through the legal system. Many became even more cynical, however, about what had occurred and about the overarching power

impact of race and sex discrimination on well-being and how harassment and bullying affect social and emotional health. What is unique about age discrimination, however, is the lack of attention to the psychological and emotional damage it may cause and the long-term sense of injustice and emotional turmoil, if not

Social science can play an important role by distilling the causes and laying bare the human toll of age discrimination.

of employers. In an e-mail, Michael, an electrical engineer who recently went through litigation, wrote:

"That experience has taught me that the legal system is no deterrent to the workplace age discrimination that you have described in your paper. Litigation takes 4-7 years, the laws regarding age discrimination are weak, the state and federal agencies set up to protect older workers are effected [sic] by politics and the same cultural influences you describe, the legal process 'rules' regarding permissible age discrimination 'damages' claims do not provide adequate deterrence, and older workers making under \$75k (median household income is ~\$55k) do not have access to the legal system (on a 'contingency fee' basis) because the possible returns to an attorney are not worth the time ('the business of law')."

Importantly, the people making these comments considered themselves good, hard-working people and long-term dedicated employees. They believed, at some earlier point, what culture tells us about employment and effort: namely, that hard work, commitment, and dedication are reciprocated. And according to them, this is precisely what their employers claimed to have wanted in employees. Many were terminated, regardless. Others were harassed by supervisors and co-workers. And some were isolated or relegated to less-desirable, sometimes lower-paid positions.

That victims of age discrimination experience psychological stress and emotional scarring should not come as a surprise given what we know about the

outrage, that victims experience when the "normative social contract" that bound them to employers is abridged. To the extent that such a contract still exists, it is being fundamentally altered if not altogether dismantled via globalization, restructuring, and corporate downsizing. This seems to be bolstered by employers' willingness to discriminate despite formal federal protections. Aging workers—all of us, eventually—are a major casualty.

fighting ageism

Current trends—in downsizing, in the aging baby boomer generation, and in rates of discrimination complaints—certainly suggest a growing problem. Yet, growing recognition of the causes, costs, and legal status of age discrimination could alter this trajectory.

Understanding and appreciating the attitudinal and behavioral dimensions of ageism could well provide the knowledge base needed to sensitize public and human resource audiences to aging workers' true capabilities and their legal right to equitable treatment. Social science can play an important role in this regard by distilling the causes in digestible form and laying bare the human toll of age discrimination. Employers, for their part, need not only be held accountable for unfair treatment, but must also become better informed about the business costs of



Photo by Bill Alkofer

Employers of older workers benefit from the talent and experience of a stable workforce.

engaging in unfair treatment of older employees. Although employers may see the purging of older workers as a cost saving technique, in the process they are losing talent, experience, and a stable and predictable workforce.

Workplace age discrimination is ultimately illegal, and perhaps that is where the greatest challenge lies. The Age Discrimination in Employment Act provides aging workers with federal legal protection against much of the conduct described in this article, yet age discrimination persists and is likely intensifying. Lack of knowledge about legal protections and avenues for recourse is partly to blame. More prominent, however, is limited corporate accountability and disparities in resources and power in the legal-judicial process. Such disparities make it difficult for victims to mount challenges, allowing age discrimination to go, for the most part, unchecked. Some recent and proposed changes to discrimination law and practice include time extensions to charge filing, greater resources and investigative oversight powers for the EEOC and state civil rights commissions, and the removal of damage caps for companies found guilty of violations. Such reforms would help bring older workers the protections already guaranteed in law—and bring to light the discrimination that “nobody talks about.”

recommended resources

Arne L. Kallenberg. “Precarious Work, Insecure Workers: Employment Relations in Transition.” *American Sociological Review* (2007), 74:1-22. Addresses the implications of recent economic shifts for worker vulnerabilities and insecurities.

Todd Nelson. *Ageism: Stereotyping and Prejudice Against Older Persons* (MIT Press, 2004). An examination of the manifestations of age stereotypes in our culture.

Erdman B. Palmore. “Research Note: Ageism in Canada and the United States.” *Journal of Cross Cultural Gerontology* (2004), 19:41-46. Gives generalizable statistical data, for both the U.S. and Canada, on attitudes toward older citizens and the experiences of older persons.

Vincent J. Roscigno, Sherry Mong, Reginald Byron, and Griff Tester. “Age Discrimination, Social Closure, and Employment.” *Social Forces* (2007), 86:313-334. Looks at the dynamics of age discrimination in employment drawing on qualitative content from verified case files.

Robert G. Valetta. “Declining Job Security.” *Journal of Labor Economics* (1999), 17:S170-197. Provides an overview of increasing worker insecurity and the changing nature of the employer-employee relationship.

Vincent J. Roscigno is in the department of sociology at The Ohio State University. He is the author of *The Face of Discrimination: How Race and Gender Impact Home and Work Lives*.

golden years? poverty among older americans

by deborah carr

In the wake of the Bernard Madoff investment scandal, the television news broadcast heart-wrenching images of devastated older adults—many living in the tony enclaves of West Palm Beach, Florida—whose fortunes had evaporated in Madoff’s Ponzi scheme. Although few of the victimized retirees are indigent, their declining fortunes did cast the spotlight on a social issue that has been largely neglected over the past several decades: the economic well-being of older adults.

The economic standing—and poverty levels, more specifically—of Americans ages 65 and older has fallen off the national radar, replaced by widespread concerns over child poverty. A quick look at historical data might lead the casual observer to conclude that this shift in focus is justified. Elderly poverty rates declined sharply from 35 percent in 1959 to 15 percent by the 1970s. The proportion of older persons living in poverty has wavered between 10 and 12.5 percent since the 1980s. Child poverty rates, by contrast, climbed through the 1960s and 1970s, surpassed elderly poverty rates in 1974, and have fluctuated between 17 and 20 percent ever since.

But the decline and stabilization of *overall* poverty rates among older adults reveals an incomplete portrait of late-life poverty. Poverty rates among older adults range from just 3.1 percent among white married men to an astounding 37.5 percent for black women who live alone and 40.5 percent for Hispanic women living alone. In other words, older women of color who live alone are more than ten times as likely as their white married male counterparts to be poor. Moreover, recent research by the National Academy of Sciences suggests that overall poverty rates among older adults may be severely *underestimated* because the current measure fails to consider the high (and

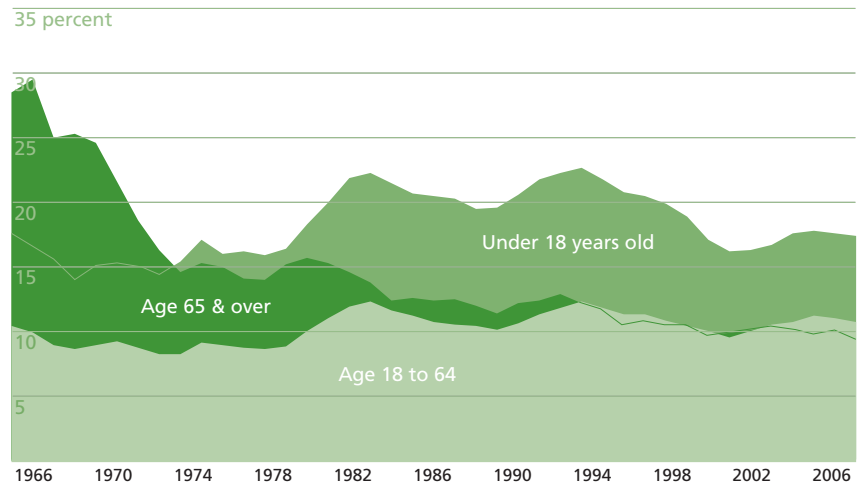
rising) costs of medical care, which disproportionately strike older adults.

How can we make sense of the fact that overall elderly poverty levels have dropped precipitously over the past four decades, while some subgroups of older adults remain at great risk of impoverishment? The overall declines in elderly poverty rates are due to Social Security benefits, which remain the nation’s largest social welfare program. The Social Security Act was signed by President Franklin

D. Roosevelt in 1935 as part of the New Deal. The intention was to provide “social insurance,” or income protection, for older adults. During the program’s first three decades, though, its benefits barely provided a minimum standard of living because monthly payments were not adjusted annually to offset inflation.

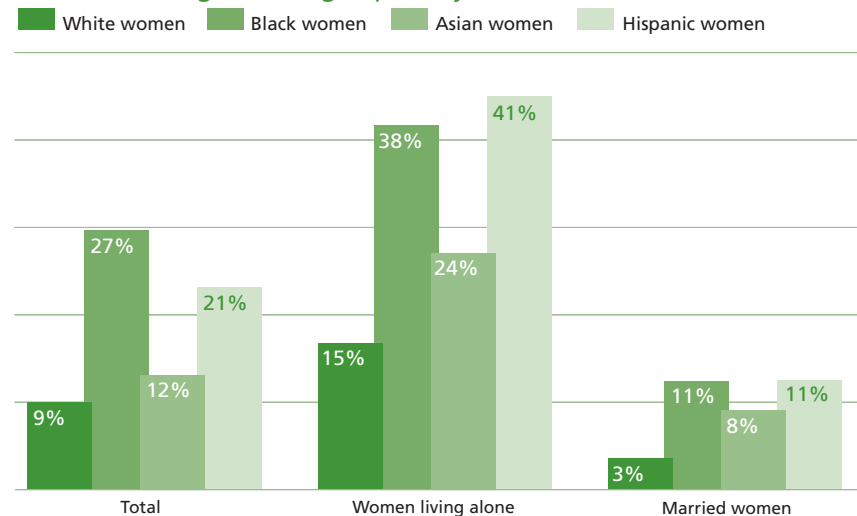
The first-ever beneficiary of Social Security, retired legal secretary Ida May Fuller, received a benefit of \$22.54 in January 1940, and her monthly checks

Percentage of population living in poverty



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, 1960-2007

Women over age 65 living in poverty



Sources: U.S. Census Bureau, 2009 Income, Poverty, and Health Insurance Coverage in the United States, 2008

remained at that amount for more than a decade. In 1950, benefits were raised for the first time. In 1972, Congress enacted a law that allowed for annual and automatic Cost of Living Adjustments (COLAs). The current average monthly payment is \$1,094. Economists estimate that without Social Security, the 2008 elderly poverty rate would be 40—rather than 9.4—percent.

Given these advances, why do poverty levels remain higher among women, especially unmarried women and persons of color? Experts point to three main explanations. First, most women have had lower paying jobs, more sporadic employment, and more part-time work over the life course than their male counterparts. Because of stark gender differences in life-time earnings (on which Social Security benefits are based), women's own benefits are lower than those of their male peers. (Housework and childcare are unpaid activities and thus are not directly calculated into benefits levels.) Given the "double jeopardy" of being a woman and an ethnic minority in the labor market, benefits are typically

lower for blacks and Latinos than for whites, thus the particularly disadvantaged state of older women of color.

Second, women (and especially women of color) are less likely than men to receive private pensions. This is due to women's more discontinuous work histories and their tendency to work part-time or in occupations providing few benefits. This pattern contributes to late life poverty because private pension benefits are an important supplement to monthly Social Security benefits. While roughly one-third of older men receive a private pension, only 18 percent of women do so. Among those who receive a pension, men's pensions are nearly twice the size of women's. In 2000, the median private pension or annuity income for older women was \$4,100 compared to men's \$7,800.

Finally, women who have lost a husband to death forsake his employment income if he is working at the time of death or his pension income if he is retired at the time of death. Widows also must pay high end-of-life medical expenses and funeral bills that can overwhelm their already low income and savings. Further,

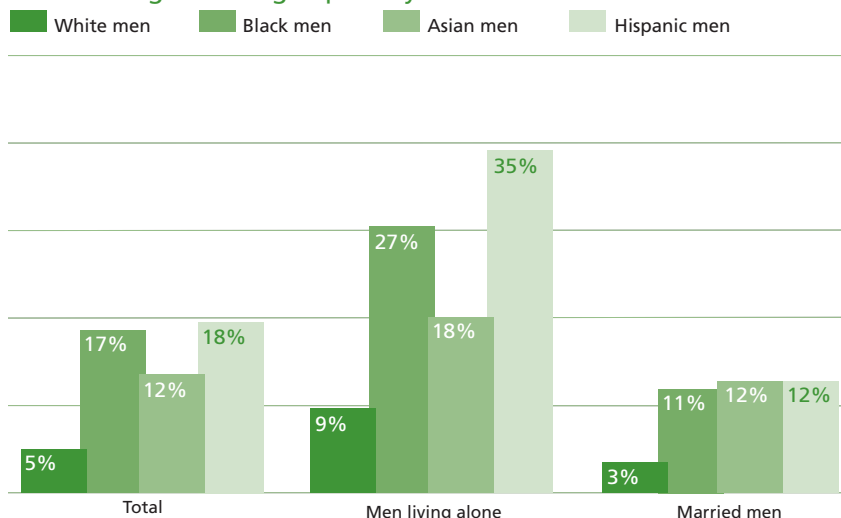
married couples tend to underestimate the number of years that a widow will outlive her husband, so they may not plan their savings and investments accordingly. As a result, older widowed women, especially those who faced economic disadvantages earlier in life, are at an elevated risk of late-life poverty relative to their married male counterparts.

Despite tremendous improvements in overall economic well-being among older adults during the past half-century, the future looks bleak—at least for some elders. Some experts argue that the current government indicator of poverty does not adequately capture the economic realities of late life. The National Academy of Sciences has proposed a new calculation that takes into account rising health care costs. Under this new formula, the proportion of older adults living in poverty would double from just over 9 percent to 18.6 percent. (By contrast, the overall U.S. poverty rate would increase only slightly from 12.5 to 15.3 percent).

To compound matters, for the first time since 1975, Social Security recipients won't get an automatic cost of living increase in their benefits in 2010. Increases are tied to inflation, and inflation was negative in 2009. To offset the flat payments, President Barack Obama vowed to send all seniors a one-time \$250 payment. However, this payment may be little consolation to those older adults with declining assets and investment income due to the collapse of the housing bubble, failed investments, and falling stock prices. Fortunate older adults may find their retirement years to be "golden," while others may need to continue working far past age 65 just to maintain a minimum standard of living.

Deborah Carr is the trends editor of *Contexts* and is in the department of sociology at Rutgers University.

Men over age 65 living in poverty



Sources: U.S. Census Bureau, 2009
Income, Poverty, and Health Insurance Coverage in the United States, 2008

moving out of the (generational) ghetto



Photo by Eric Utne, © 2009. All rights reserved.

Utne at Machu Picchu.

Eric Utne, educator, social entrepreneur and founder of the Utne Reader—which recently celebrated its 25th anniversary as the premiere digest of the alternative press—tells Contexts how he’s using his professional and personal experiences to build intergenerational community. Since leaving the Reader in 1999, Utne has sought personal growth through new experiences and has found that perhaps what we’re all really missing is each other.

Contexts: What were your initial goals with the *Reader*?

Eric Utne: When I was starting the magazine, I thought it was going to be a little newsletter that I could do at my kitchen table. It was going to be a monthly. I had tested the idea with a direct mail package describing a kind of *Reader’s Digest* for the next generation, and I had written over 2,000 magazines asking them for a free subscription, basically in exchange for the possibility of me excerpting or reviewing articles that they had published. All but a half dozen or so gave them to me, so suddenly I had 2,000 magazines coming to my door. After four issues of a 12 or 16 page newsletter, people were taking us up on our free subscription offer, but when it came time to pay, they weren’t paying. So I suspended publishing, and the choice was either to quit altogether or to redesign it. So I took the summer...

and gave them a 128 page bound magazine, which is its current format. And we haven’t suspended that ever since. We just celebrated its 25th anniversary.

The favorite compliment I’ve heard about the magazine over the years is... “It’s so tuned into what’s going on in my life that I look forward to the magazine to *find out* what’s going on in my life.” So, how did we sort of anticipate the zeitgeist or these sorts of cultural currents? The way we did it was not by our broad reading, that was a part of it, but where the liveliest stuff came from... was when we asked ourselves, what are we interested in? What are we thinking and obsessing about that we haven’t read somewhere but is sort of percolating at the ends of our awareness, kind of right there when we wake up in the morning

My big interest for many, many years has been community. How do we really connect with other human beings?

and are brushing our teeth? Then we’d start looking to see: is there anyone writing about this?

C: You wrote in the *Utne Reader* that you had left the magazine in order to follow your own advice about achieving personal growth through new experiences. Tell us a little bit about that.

EU: Well, I had published and edited the magazine for 15 years or so. I’d been publishing articles about meditation and other kind of personal growth stuff, as well as various forms of activism, and yet I was basically just at the magazine. I think I may have put it, “I needed to find and feel and follow my heart.” ... I didn’t know what that meant, but I knew I needed to do it. That led to studying a



Courtesy Utne Reader

Tibetan form of heart meditation, and that led to studying something called heart math and that led to reading writings by Rudolf Steiner who talks a lot

about what he calls heart thinking, and that led to teaching at my kids’ Waldorf school. I thought I was going to find out more about Steiner’s ideas, but you know, I was up until 2:00 in the morning once or twice a week desperately trying to stay a half step ahead of the students and I didn’t have time to philosophize with other teachers! But, that was my burnout, and I’m very grateful to have been able to do those sorts of investigations and see where they’ve led me.

C: This issue of *Contexts* is focused on issues related to aging. What are you seeing as some of the real challenges for our society when it comes to aging?

EU: I think there is this desire to serve and to make a difference, but I would-

n't characterize it necessarily as only in boomers. I think there are a lot of boomers who are not looking to retirement as a time to go play golf and hang out with their grandkids. They want to make a difference, but they want to do it in a way that's really engaged and that uses them well, so that it's not just stuffing envelopes, it's bringing in some of the skills and experience that they've developed professionally into their volunteer work, and they'd like some sort of a quid pro quo. They want to have some acknowledgment for that other than just a thanks. I think that's going to be challenging in a very tight job market.

My big interest for many, many years has been community. How do we really connect with other human beings? My son and his wife and baby are living in a co-housing project on Bainbridge Island outside of Seattle that is the oldest co-housing project in North America, and it's much more like the way humans have lived for most of the time we've been on the planet. I met Margaret Mead years ago, and she said to me, "99.9% of the time that humans have lived on the planet we've lived in tribes, groups of 12-36 people. It's only during times of war or what we have now [that we haven't]." She called modern life the psychological equivalent of war, that the nuclear family prevails because it's the most mobile unit that can ensure the survival of the species. She said... the full flowering of the human spirit, that happens in groups, that happens in tribes, that happens in community.

More recently I've been bringing groups of elders, people 50 and over, together with youngers, who are 16-28, to have conversations. The idea was that they would do some project, either social or environmental, for the greater good.

But what we're finding is that people are so busy that the space they create together, this sort of an oasis of non-busyness, of just human connection, is precious to them. So, we set up 20 of these groups in the Twin Cities and then have been running an ad in the *Utne*

Most of us haven't experienced what it's like to live in a true community.

Reader with the headline, "Millennials and Boomers Unite." I think that the generations have a lot to give to each other, it's not just about the so-called elders downloading their infinite wisdom, it's learning how to participate on the web or sharing experiences from a whole different point of view.

C: So why the boomers and the millennials? Is there any particular reason why you focus on those two groups?

EU: It seems like there's an archetypal potential relationship between them. But any sort of inter-generational conversation is interesting—and I think important—these days, because so often we spend most of our time with people our own age. Basically, we go around in ghettos of like-minded people, people with similar education and income. And we increasingly... all this networking, we call it "community." But, we haven't learned how to deal with the other. I think these community conversations are just one step toward that. Often our neighbors are very similar to us in terms of education and income and so on, but at least they can reach across the generations. [Now it seems] we put our old people in nursing homes, our young in daycare centers, our law breakers behind bars, and our people who are thought to be mentally ill or handicapped are oth-

erwise excluded. That's only in the last few generations. For most of human history we've had to deal with people who are different from us—the town hunchback, you know. We're not so good at dealing with the other anymore; we don't have that many opportunities.

Most of us have no idea that we're even missing because we haven't had an experience of what it's like to live in community. And that's living with all the generations where elders have a role. In every other culture, elders help youngers identify their gifts and their role in the community, and that's just not happening here. So many boomers, I use the word "elder," and they cringe. They don't like thinking of themselves as growing older, whereas in every other culture it's something that's honored and even revered. And that's because the elders haven't abdicated their role of helping the young people identify what their gifts are and their learning tasks and their role in the community. That's what initiation is and it doesn't happen in this culture anymore. The young people self-initiate with adrenaline sports and alcohol and drugs and military service or whatever. But it's not conscious and it's not institutionalized. And of course there's lots of things about traditional cultures that are constricting. So how do we learn from cultures that know about community without taking on all the bad stuff? I hope you sociologists will figure that one out!

List to the full interview
with Eric Utne at
contexts.org/podcast.

aging, gran torino-style

by stacy torres



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Gran Torino (Warner Bros., 2009)

From the trailer you might get the idea the Clint Eastwood film *Gran Torino* is about a 78-year-old Eastwood growling, “Get off my lawn,” while pointing a shotgun at Asian gangbangers. But the film is more than a story of erupting racial tensions and gang violence in a distressed Detroit suburb—its profound insights into aging in America rescue it from devolving into a hackneyed plea to overcome our differences.

The film takes up issues anyone over 65 or with an aging family member soon confronts, including widowhood, isolation, failing health, and the meaning of work and retirement. By grappling with these problems, often with dry humor, *Gran Torino* offers a complex portrait of old age that defies stereotypes of the old as either doting grandparents enjoying a worry-free retirement or as physically helpless victims. The film also serves as a timely reminder of the demographic changes we face with the graying of the baby-boom generation, whose first members will turn 65 two years from now.

In *Gran Torino*, Eastwood plays Walt Kowalski, a retired Ford autoworker and Korean War veteran who recently lost his

wife. From the opening scene, his strained relationship with his family is clear. Walt growls through his wife’s funeral service as his disrespectful grandchildren snicker, and his bored, midriff-baring granddaughter alternately text messages and sulks. His adult sons wonder, “What are we going to do with him?”

To describe Walt as brusque would be an understatement. Throughout the film, Eastwood’s character peels off racial epithets like “gook,” “chink,” “spook,” “dago,” and “mick.” He’s a man of another generation, and his raw language makes you flinch. On the surface, Walt’s gruffness seems to explain the alienation between him and his sons, that he leaves them no choice but to abandon him. But in true Hollywood fashion, Walt grows more sympathetic and his ability to befriend the unlikeliest candidates, the Hmong brother and sister who live next door, suggests that his family bears some responsibility for their non-existent relations.

Everyone wants to lay their hands on Walt’s prized, mint 1972 Gran Torino—a classic muscle car and a symbol of youth and virility. His granddaughter asks early in the film what he’ll

Not only is Walt one of the few white people who remain in the neighborhood, his wife’s passing has left him bereft of close family ties.

do with it when he dies, and the major action begins when his teenage next-door neighbor, Thao, attempts to steal it. This is Thao’s initiation into his bullying cousin’s gang, but he bumbles the effort, which ends when Walt confronts him with an M-1 rifle and accidentally squeezes off a shot, missing him.

His family doesn’t know about this confrontation, and Walt’s son and

daughter-in-law reappear on his birthday with assorted “gifts”: a metal device for grabbing things off high shelves, a telephone with jumbo-sized numbers, and a stack of retirement home pamphlets.

On that topic, Walt’s son gives him the hard-sell: “They’re beautiful, like top-notch resorts. It’s like staying in a hotel practically.” His daughter-in-law proffers, “They have wonderful stores ... You can buy new shoes ...” Aside from the absurd incongruity of anyone addressing Dirty Harry in this way, Walt is the last person who belongs in an assisted-living facility. His days are filled with physical labor, whether it’s mowing the lawn or fixing his neighbors’ car, sink, or washing machine. His self-sufficiency begs the question: Whose life becomes easier with Walt in a retirement home? One look at his biceps and lean body, and his ability to hold his own against roving gangs, suggests that having him out of sight, out of mind, so to speak, would benefit his family more than him. If they don’t want to look after him, they can assuage their guilt by arranging for someone else to do so.

Later, when Thao’s sister Sue finds Walt on his porch, she asks what he’s

had to eat. “Oh, I had a piece of cake, a little beef jerky,” Walt replies, reminding us of widowhood’s effect on men, who after decades of marriage no longer have wives to look after them. Finally, she lures her reluctant neighbor to her family’s barbecue with the promise of beer, and in one of the film’s funniest scenes, Walt basks in the female attention he receives from the Hmong

women, who pile his plate high with food. "God, I've got more in common with these gooks than with my own spoiled, rotten family," he later reflects.

At its core, *Gran Torino* is about the unlikely bond between two outsiders. Thao and Walt find themselves on the fringes of both their families and society. Thao doesn't have a father and isn't respected within his own family. His grandmother claims he's not capable of assuming the role of "man of the house," because he likes "women's work" like gardening. Thao also faces the threat of being dragged into a life of violence and brutality from his cousin's gang when he resists the pressure to join.

Walt is also alone. Not only is he part of a dwindling minority of white people who remain in the neighborhood after most have moved or died, but his wife's passing has left him bereft of close family ties. And as an older man, he's a loner in demographic terms—women live longer than men, and elderly women outnumber men by 3 to 2. While these numbers may seem advantageous for older guys looking for female companionship, interpreting the ratio this way obscures the problems these surviving men face—such as a disproportionate risk of suicide.

On the decimated streets, masculine struggle for control of these contested spaces pulses through nearly every scene. Young men (Asian, Latino, African-American) dominate through brute force, flashing ever-bigger guns to get their rivals to back down. Walt could skulk away if he liked, yet he thrusts himself into these confrontations, first defending Sue against harassing men and later sticking up for Thao when he's bullied by his cousin's gang.

But while Walt is privileged by race, he's disadvantaged by age, and his adversaries seize on this. Staring down a loaded rifle, a Hmong gang member tells Walt, "Listen, old man, you don't want to fuck with me ... Are you crazy?" And in a confrontation with a group of young black



GRAN TORINO © Warner Bros. Entertainment Inc. All Rights Reserved.

men, one tries to intimidate him: "What the fuck you lookin' at, old man?" Walt responds, "Ever notice how you come across somebody once in a while that you shouldn't have fucked with? That's me." The trio exchanges uncertain looks and call him "crazy" again before he whips out a pistol, and they know not to mess with this old guy. Walt's disregard for his safety is in part heroic—he wants to protect the innocent—but viewed through

Walt helps Thao navigate the blue-collar American workplace so he can use his newly learned skills in a real job at a construction site. To prepare Thao, he brings him to the barber shop to show him "how guys talk," and Walt and his buddy tutor their protégé on the finer points of macho culture. During the actual interview, Thao uses their tips to land his first job.

Meanwhile, Thao helps Walt find

Thao presents Walt with the opportunity to pass on a lifetime of masculine knowledge. Others view Walt as useless or irrelevant.

the lens of grief, it could also be a reaction to losing his wife. At this point in his life, with his deteriorating health, he has nothing to lose.

Walt and Thao help each other. When Thao's mother forces him to apologize to Walt for trying to steal his car and to work for him as penance, Walt oversees this project reluctantly and puts Thao to work doing odd jobs for other Hmong families on their street whose houses have fallen into disrepair. He enthusiastically teaches Thao how to use the numerous tools in his garage. And,

purpose. He presents Walt with the opportunity to teach him how to work with his hands and to pass on a lifetime of masculine knowledge. Others view Walt as useless or irrelevant. His own sons have jobs in sales and don't value learning to fix things. Instead of appreciating him as a wellspring of knowledge, they see him as either a problem or as someone to get stuff from, whether it's his car or his dead wife's jewelry.

And Thao looks out for Walt. When Walt needs help moving a heavy freezer from his basement, Thao insists on tak-

culture REVIEWS

ing the heavier end, not to show off his strength but out of concern. That he genuinely cares for Walt comes across in their joking banter—a sharp contrast with the old man’s family.

That Walt and Thao manage to forge a genuine friendship based on respect rather than familial obligation speaks to the possibilities of old age rather than the problems associated with growing old that policymakers and even scholars of aging tend to focus on. This doesn’t mean *Gran Torino* lapses into a rosy pic-

ture of “successful aging” that exhorts skydiving 90-year-old grandpas and marathon-running grandmas. The reality of aging is more complex than the stereotypes that predominate, and *Gran Torino* illustrates the complexities inherent in this stage of life.

Perhaps its nuanced handling of this narrative thread about growing old drew the moviegoers who made *Gran Torino* Eastwood’s highest-grossing movie ever. Like Pixar’s hugely successful summer film *Up*, which also traces the unexpected development of an intergenera-

tional friendship, *Gran Torino* doesn’t shy away from themes of loss that resonate so deeply. But showing a fully developed, three-dimensional character confront the often bleak losses in later life also allows for optimism, evident in Thao’s attitude toward aging. After hearing how Walt installed the steering column in the *Gran Torino*, he says “You really are old ... that’s so cool.”

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redefining retirement

by phyllis moen

If married women's movement into the workforce was *the* labor market story of the 20th century, the aging workforce and growing retired force will be the story of the early 21st. But everything we think we know about retirement is wrong. Indeed, one thing I know is that retirement as we know it is unraveling.

Not so very long ago, retirement was regarded as the capstone to a successfully built career. It was the endpoint in a rigid, prescribed life (and work) course—a linear progression from education to employment to the “golden years” of retirement.

This lockstep model, though, really only reflected the experiences of some white, middle-class, and unionized blue-collar men in the 1960s and 70s. Even so, 20th century public policies such as Unemployment Insurance, the Fair Labor Standards Act, Medicare, and Social Security were all based on a standardized model of full-time, continuous employment followed by continuous retirement. And they, too, served to institutionalize the taken-for-granted, lockstep model of retirement.

Retirement today isn't an “event,” but a project.

By the 1980s, most American men and a growing number of women aspired to the mystique of a rewarding career followed by a fulfilling retirement—the “good life” in return for hard work, long hours, and continuous employment. Retirement, a time of uninterrupted leisure, was seen as a well-deserved “prize” for playing by the rules. In fact, better health, larger pensions, and the allure of the golden years led to earlier and earlier retirements, with many leaving the workforce at or before age 62. Language and aged-based cultural expectations divided the adult population into “workers,” “home makers,” and “retirees.”

The early 21st century presents a very different picture. The vast cohort of older boomers, and those just preceding them (the war cohort), are confronting shifting policies and challenges to job and economic security, even as they enjoy unprecedented levels of health, longevity, and education. For the first time in history, large numbers of women hold jobs from which they expect to retire. And, for younger workers,

the notion of a “career” has been supplanted by a series of jobs, sometimes arranged into a “career path,” but often experienced as discrete—and disparate—periods of employment.

Further, people around the conventional retirement age are no longer considered “old.” As the transition to adulthood is postponed and longevity increases, Americans in their 50s, 60s, and even 70s find themselves in the middle, rather than at the end, of the contemporary adult life course.

Today, then, retirement is no longer an “event,” but a project. No longer a one-way, one-time, age-graded event, retirement may come unexpectedly as part of a forced buyout or layoff (followed by job searches thwarted by age discrimination). It may become impossible at any age because of a worker's economic situation. Or, it may be eagerly undertaken as a chance to take up a second or third career, casual employment, or unpaid but rewarding civic engagement.

Whatever it looks like, though, Americans have not established a language or system to address the older workforce and growing retired force of the 21st century. The customs, rules, and laws dividing retirement from work all require reexamination as growing numbers of retirees expect to work (part-time, part-year, or as a volunteer) in retirement. As old norms break down, so, too, must our rigid expectations and definitions of contemporary retirement.

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