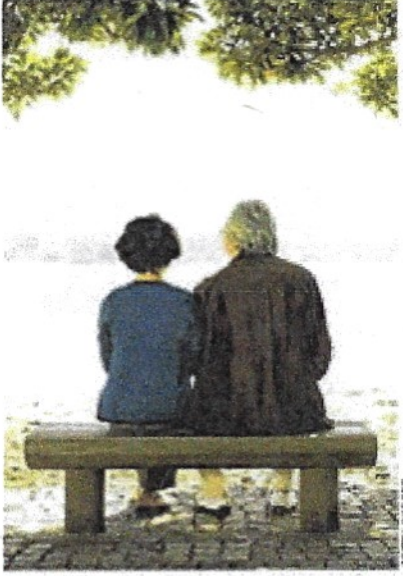


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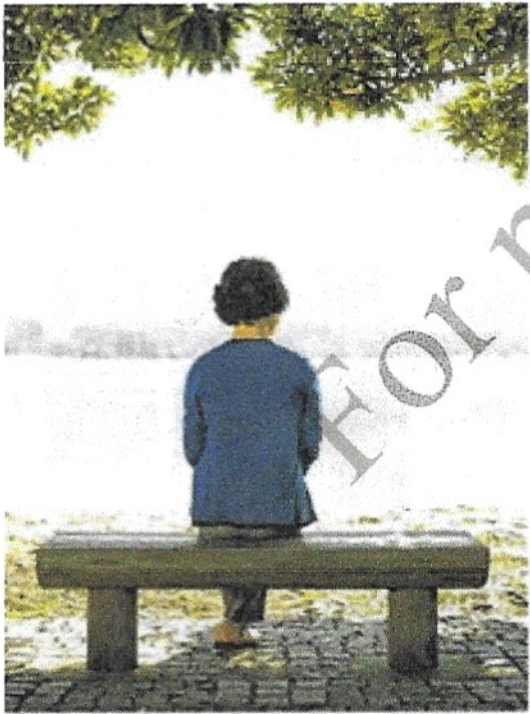
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Soon there will be more Americans over 65 than under 18. An aging society is in trouble.

Old people were once portrayed on TV as doddering. As boomers aged, that image softened.



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The Great Graying Of America

Golden Years

By James Chappel Basic, 368 pages, \$32

BY EDWARD KOSNER

‘IN the long run we’re all dead,’ said John Maynard Keynes. Getting to the exit in the long or short run is called aging, and gerontology, the science of aging, is a booming field because so many of us are outlasting the biblical span of “three score and ten.”

The aging of America is not only a challenge to the elderly, but to their spouses, siblings and children as well. And it strains the country’s improvised safety net, which was never designed to maintain old people in the style to which many

of them have become accustomed.

So it's no accident that aging has become a major issue in what was once one of the youngest countries in the world. Since 1960, the median age of Americans has risen nearly nine years—to 38.3 years from 29.6. Once an American reaches 65 in decent health, he or she—mostly she—can expect to enjoy another 15 to 20 good years. Modern diet and health care help explain their staying power. The implications of this demographic evolution are profound. *

These issues and many more are explored in “Golden Years: How Americans Invented and Reinvented Old Age” by James Chappel, a professor of history at Duke University and a senior fellow at the Duke Aging Center. It's a lucid, comprehensive examination of a complex issue, and readers can be excused if, by the time they've turned the last of the book's fact-and-analysis-crammed pages, they feel as if they've aged a few years.

As Mr. Chappel tells us, the burden of an aging society falls disproportionately on women: For every 100 men over 65, there are 125 women—and more than a quarter of them live alone. In the absence of government programs beyond Social Security, older women, whether living solo or en famille, often find themselves drafted to care for other aged relatives or for children either lacking a parent or whose parents must work to support the family. And it's not necessarily a temporary gig, given women's longer life expectancy—almost two-thirds of those over 85 are female. “Other countries have social safety nets,” the sociologist Jessica Calarco points out. “The U.S. has women.” *

Even with limited federal assistance beyond Social Security and Medicare, a third of U.S. government spending is earmarked for older Americans. Yet the golden years can be tarnished by financial or health challenges. “As wages continue to stagnate and Social Security teeters toward crisis,” Mr. Chappel writes, “the economic precarity of older Americans is becoming ever more acute.” *

“Soon there will be more Americans over sixty-five than under eighteen,” he reports. But “the dream of the golden years seems to be slipping away.” Compounding the societal stress of an aging population, fully a quarter of those over 65 are racial or ethnic minorities, generally with

smaller nest-eggs or none at all compared to their white American counterparts.

However deficient the current system, it's still far superior to the old days, when needy men and women without family to succor them survived in retirement as best they could. “In the 1920s,” Mr. Chappel writes, “there was no such thing as Medicaid, and no such thing as a nursing home.” Instead, those in need, such as the indigent, the disabled and the elderly, turned to the almshouse, where conditions were often appalling. Before Social Security, we are told, rural folk might stay in their homes with one of their children or sell the family farm and move to a nearby town or city to hunt for work. In the cities, many of the older people were immigrants who eked out a living at the margin, say, as janitors or seamstresses.

In one of the many ironies of American history, former slaves, through the Ex-Slave Pension Association, were among the first to call for government pensions, a pioneering scheme that evolved from an initiative to pay pensions to veterans of the Civil War. For former slaves, it was meant to be a form of reparations. Proponents of the ex-slave pension argued—unsuccessfully—that “if the saviors of a nation are entitled to the aid of the government,

surely the wards of the nation are worthy of practical assistance.” *

Another artifact in the mottled history of pensions in America is the Townsend Plan—the Depression-era brainchild of a Southern California physician named Francis Townsend. The story goes that Townsend was spurred by the sight of elderly people picking through garbage looking for food. As a result, he was inspired to propose paying every American over the age of 60 a monthly stipend of \$200—equivalent to almost \$5,000 today, to be financed by a 20% tax on every transaction in the U.S. The twist was that recipients couldn't stash their Townsend bucks, but would have to spend the money within 30 days.

Townsend's slogan was “Youth for Work. Age for Leisure.” In the depths of the Depression, 2 million people eager for a handout joined one of the thousands of Townsend clubs that sprouted up across the country. However popular, this utopian scheme soon unraveled from, among other factors, political opposition. Over time, the concept of the aged evolved—and so did the approved vocabulary for talking about them. The behavior of older people got a powerful

makeover in popular culture. Millions of Americans of all ages watched television shows such as “All in the Family” (1971-79), “Sanford and Son” (1972-77) and “The Golden Girls” (1985-92); they encountered lively characters who were nothing like the doddering, hard-of-hearing oldies of the 1950s smallscreen like Uncle David on the original version of “The Goldbergs” (1949-57). The randy older women on “The Golden Girls” were a striking new breed, as was the rambunctious Archie Bunker.

This new notion of the aged prompted a new vocabulary to talk and write about them. “Ageism,” coined in 1969 by Robert N. Butler, the first director of the National Institute on Aging, emerged after Butler attended a raucous community meeting opposing the construction of a public housing project for older minority tenants. The term is so embedded in today’s discourse that it’s hard to imagine discussing the problem without using it.

And then there’s the sensitive topic of sex for senior men and women. Here a certain squeamishness has prevailed. Mr. Chappel points out that even the groundbreaking Kinsey Reports of the late ’40s and early ’50s tiptoed around the subject. “While its authors broke almost every taboo on the subject,” Mr. Chappel writes, “they left this one unexplored” despite provocative data about “the continued sexual appetite of older women.”

The reader finishes “Golden Years” with a fuller understanding of all the nettlesome issues involved in the aging of America—and a fresh awareness of one’s own mortality. *Mr. Kosner is the author of “It’s News to Me,” a memoir of his career as the editor of Newsweek, New York magazine, Esquire and the New York Daily News.*

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