

Remarks of James Russell Wiggins

at the

Senior Alumni Breakfast

University of Maine at Orono

Friday, June 6, 1986

It is very gratifying to be here at your senior alumni breakfast. I always have found the company of people older than I am a comfort and consolation. There are now few places where I can find such company. I have discovered that church is about the only place I can go and count myself among the younger people present. I hope there are few here older than I am. I rejoice in your presence.

I have given much thought to what I should talk about this morning. I finally discovered my theme in a story that I first heard when the New Deal was greatly disturbing the South with some of its doctrines, regarded by many southerners as subversive of their social system. I was told about a young rural South Carolina colored girl who got a job in Charleston and left her rural home to work for a wealthy and socially prominent family in the great city. After a long absence she got a chance to visit back home where she amazed her relatives by her accounts of how she served the white folks in the big dining room of the Charleston mansion. Her family was very curious about her new life, as she described her presence there among the elite of the South. Finally, one of her relatives asked what the white folks

talked about when she was serving. She answered: "Usns."

And that's what I am going to talk about this morning-- "Usns"-- in this case, "Usns" who are senior citizens.

The American Academy of Arts and Sciences published this Spring an amazing compendium about "Usns." It was entitled, "Aging America." My remarks this morning rely heavily upon that report in their scholarly periodical DEADALUS.

Between 2010 and 2030 the 76 million members of the postwar baby boom will reach 65. Together with those already more than 85, they will, in the words of a DAEDALUS report, "form an enormous dependent group in population; providing for their support, their health and their housing will be as great a challenge as any nation has ever faced."

In the last century, life expectancy has increased from 47 to 65 years. Just since 1950, the number over 65 has doubled; the number over 85 has quadrupled. The proportion of the population over 65 has grown from 8 to 12 percent, and in another 35 years will reach 17 percent.

By the middle of the next century there will be 16 million over 85 and there will be four persons over 65 to every person of prime working age -- a gerontic dependency rate four times as great as that which exists today. In 1960 there were 16.8 elderly per 100, in 1980, 18.6 per 100; it is expected to reach 37 per 100 by 2030.

The most disturbing statistical forecast of the population groupings is one estimate of the youth dependency ratio and the elderly dependency ratio by the year 2030. In 1960 the persons under 20 years of age dependent on the work force aged 20 to 65, was estimated at 64.9 percent; it declined to 46 percent in 1980. It is estimated that it will drop to 40.7 percent in the year 2000 and to 37.8 percent in the year 2030.

The ratio of elderly dependency rose from 16.8 percent in 1960 to 18.6 percent in 1980. It is forecast to rise to 21.1 percent in 2000 and to 37 percent in 2030. The combined dependency ratio in 2030 of those under 20 and those over 65 is estimated at 74.8 percent compared with 81.6 in 1960, with 64.6 in 1980, and with 61.8 in 2000.

This has lead the demographer Allen Piefer to conclude that "tomorrow's children promise to be the most heavily burdened generation in the nation's history."

Care of the aged requires a steadily increasing percent of the gross national product. Federal grants to this group rose 56.4 percent from 1965 to 1981. Forty percent of all the hospital beds in the country, on any given day, are occupied by those over 65.

Daniel Callahan, Director of the Hastings Center of New York, fears that "the phenomenon of an aging society has resulted in the destruction of the moral and biological balance that has historically been of great importance."

The United States has dealt generously with the aged. In 1959, 35.2 percent of those over 65 were classified in the group living below the poverty level. That figure dropped to 15.3 percent in 1975 and in 1985 to 14 percent. At the same time, poverty in the young (under 18) went from 26.9 in 1959 to 14.1 percent in 1969, and to 16.8 percent in 1975, and to 22.2 percent now.

Seagal and Tuber, two American population experts, using the high-level estimates based on the census, depict "that by 2050, life expectancy in this country will be 100 years compared with 75 today. Median age will be 53 as against 31 today. Of the whole population, 36 percent will be over 65, compared with 12 percent today. Meanwhile, those below 20 will constitute only 16 percent of the population compared with 31 percent today. There will be 4 over 65 to every person between 20 and 65, or a gerontic dependency rate 4 times the present."

Samuel H. Preston, writing the Scientific American in 1984, estimated that two thirds of the improvement in longevity in the entire history of the world from prehistoric times until the present has taken place since 1900.

There is a widespread notion that the aged are being increasingly neglected by the young. But Elaine Brody points out that more people now provide parent care than in the past and the nature of that care is more demanding and lasts over a longer period. It is estimated that more than 5

million adult children are involved in parent care. For every disabled person living in a nursing home, two or more equally impaired elderly persons are living with and being cared for by their families.

The Daedalus experts have compiled three demographic scenarios for 2050. The middle estimates forecast a population in the United States of 310 million. The proportion over 65 would be twice as great as at present, growing from 12 percent to 22 percent. The proportion under 20 would drop from 31 percent to 21 percent.

Daniel Callahan deplores this change in the moral balance of young and old. In the past, he points out, "the elderly did not live long enough for their legitimate needs to impinge upon, much less usurp, those of the young, as many believe they are doing today. Most people lived only long enough to insure their ability to raise children; nature conveniently removed them at the time those children procreated their own children. The aged -- defined as those who have lived well past the time needed to raise their children -- have become a biologically surplus and a financially burdensome group. To make matters worse, in a technological society they have little wisdom to pass along; younger generations have to face unique conditions, about which the elderly can offer little based on their own quickly outdated experience."

Callahan rather gloomily thinks society will be forced back to something like the historic balance between the

working population and aged dependents. Otherwise, he see a never-ending escalation of demand by the elderly, imposing unbearable burdens on the diminishing quotient of working young.

He hopes the balance will be bettered by the elderly who will come to fix the boundaries of their own aspirations. Unless they do, he fears "inevitable nastiness, competitiveness, and mutual hostility."

John L. Palmer and Stephanie J. Gould, two more experts of the American Academy of Arts and Science think that unless the current commitment to care for the elderly is scaled down the nation will face a major federal tax increase early in the next century. They believe past favorable treatment of the aged made some sense because old age was almost synonymous with financial vulnerability. They cannot justify failure to tax incomes of the aged, or huge medicare subsidies for persons who will leave a million dollar estate to their children. They also decry policies that encourage early retirement when the nation should try to encourage older workers to remain active in the labor force.

What is to be done about this?

(1) Older citizens must be encouraged to remain productive and, with long lives stretching before them, they will have a good reason and urgent need to stay productive for their own well being.

(2) People can no longer expect to spend one-quarter of their adult life in retirement.

(3) The welfare generosity hitherto extended to the healthy aged and the ill aged alike ought to be reserved for the ill and indigent. Matilda White Riley and John W. Riley have reported that research shows that scarcely any individuals up to the age of 60 and less than half of those over 80 show reliable decrements in cognitive test performances.

This, of course, runs counter to the philosophy that lay behind the Social Security Program launched in 1933. There was widespread unemployment then and early retirement was regarded as one means of making jobs for the younger generation. It was felt to have a solid virtue on its own account. Now, the balance of dependency has changed. Seagal and Tauber, in a population study, conclude: "The notion that 65 should be a retirement age has become obsolete as a basis for a life course policy. A more realistic basis for a policy might be a new concept we call the third quarter of life, the years from 50 to 75. The lower age because it is the time of change for many people and the upper age because it is only after 75 that many people begin to decline mentally and physically."

Not everyone over 65 will be able to continue at the work they performed when younger. Many will wish changes in employment. But there is something good to be said about continued employment. Cass Canfield, in his memoirs, recounts a story from the early years of Harper Brothers. In those

days, he relates, the horse power that drove the presses of the great book publishing company really was "horse" power. In the basement of the printing plant was a shaft through which ran a pole to the end of which there was fastened a single tree, drawn by a faithful horse, who circled round and round all day long while the turning shaft drove an overhead tumble rod on the first floor from which were suspended the belts that drove the platen presses on which books were printed. After a number of years, the three Harper Brothers decided the faithful horse who had been producing so much literature deserved a rest. They decided to retire him. He was taken to a farm in the suburbs and placed in a pasture filled with grass knee deep. Two weeks later the farmer with whom he was left visited the Harper Brothers. Their horse, he told them, was dying. He stood listless in the pasture, head hanging down. He did not eat. He could hardly be induced to drink. A veterernarian said he had nothing organically wrong with him. The Harper Brothers visited the poor old horse. They decided to try an experiment. They put a post in the ground and fastened a sweep to it and hitched the horse to the sweep. He brightened up and took up his familiar pace, round and round the post. In a few days, he completely recovered.

Now, I know that a great many people, over 65 are delighted with the diversions they have found after retirement and few of them seem anything like Milne's Eor, standing



in dismal distress in the midst of new pastures. But, some of them, I find, do suffer from the boredom of a retirement that has overtaken them before they were ready for it. Our system ought to provide a way that those able and willing to perform useful work can find employment.

This is not the only -- the sovereign remedy -- for the burden of our unbalanced society. We can improve the ability of society to support the aged who need support by improving our efficiency as a people. Institutions of learning like this University where we are meeting will help us meet the challenge of a changing world.

It may be bad news for a society that has grown very fond of recreation and luxury, but in order to survive in a competitive world, Americans may have to be a lot smarter, work a lot harder, and work a lot longer.