

Putting One Over On the Elderly

65-and-Out:

Not as Bad as It Looks

By AMITAI ETZIONI

The road to hell is paved with good intentions. Long on rhetoric, short on understanding of the socio-dynamics of America, the spokesmen of the aged are rushing through Congress a bill to outlaw mandatory retirement before the age of 70.

From Congressman Claude Pepper (D., Fla.) to the American Association of Retired Persons, rhetoric flies high as one more barrier of discrimination is overrun. Discrimination by age is said to be just like discrimination by sex or race. A person should work as long as he or she wants to and is able to. Why, it is asked, retire people at 65, an age arbitrarily picked by Bismarck generations ago? Many senior citizens, of whom we have a growing number, are

cheering on the new bill and see in it a sign of their rising power. Some even turn the bill into a symbol of the end of the domination of youth in America, evident since World War II. Onward and forward, Gray Panthers.

AS A PERSON who in no way will qualify as either young or old (Etzioni is 48), let me point out that legislation rarely ends up doing simply what its designers have in mind.

Thus, busing for purposes of racial integration often leads first to violence — and then to massive withdrawal of whites from public schools; then to less support for financing of public schools; and finally to segregation along racial lines of kids within the schools to which they are bused. (There are ex-

ceptions). While the consequences of changing the mandatory retirement age from 65 to 70 are far from fully predictable, the likely results are not all favorable to most senior citizens.

First, it is naive to assume pension funds will not be modified if a substantial number of employees choose to continue working after 65. After all, the purpose of such plans is to provide retirement income.

IF IT BECOMES customary for people to retire later, the corporations will be only too happy to have workers pay longer into the plan and start drawing some if not all their benefits only once they reach the age of 70. In this way the pension plans, many of which are under severe financial strain due to poor investments, underpayment by

the corporations and increased longevity, will be brought into better financial shape.

One harbinger was the suggestion by Commerce Secretary Juanita Kreps that the age at which people will be entitled to full Social Security benefits should be raised from 65 to 68, while the benefits which 65-year-olds get if they retire at 62 would be reduced. That's fine for everyone but the pensioners.

The financially strained Social Security system would be an automatic

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beneficiary. As long as a person is employed he (as well as the employer) would continue to contribute, and the benefits to be drawn after retirement would not be higher per month or year, and would be drawn for fewer years. In terms of total dollars, an average older person would get less out of Social Security and pay more into it under the new law.

THE GREATEST COST to the older generation would be psychological.

The main charge against that 65-you're-out rule is that it is arbitrary, unreasonable, inhuman. One day you work and you are quite able; the next day — at 65 years plus one day — you are declared incompetent, slow-witted, ready for the rocking chair, if not the wheelchair. The charge is quite valid; the line is arbitrary. But not all that is arbitrary is evil.

Indeed, in the case at hand a very valuable psychic benefit is derived from this very arbitrary rule: the clear message that no personal judgment is involved. Any person retired at 65 is free to feel, and to claim, that he or she is as fit as a fiddle, and was made to leave without a touch of senility, sign of frailty, drop in energy level or what have you.

TO REPLACE THIS simple and objective rule by a competence test — or worse, by personal judgment of superiors — is to open a Pandora's Box of mischief no friend of older persons could wish upon them. From the day the new bill takes effect people retired before 70 will carry the implied or explicit stigma of having been found defective. And those to retire voluntarily will seem too unsure of themselves to face a competence test.

No one will be able to retire any more before 70 without explaining himself to his family, friends — and to himself. Retirement at 65 is no longer an obvious step; it is subject to explanation, guilt, deliberations, even conflict (say with a spouse who urges retirement — or work, when the person involved is otherwise inclined).

Moreover, if IQ tests are controversial and unreliable, wait until you see the hanky-panky competence tests will evolve.

COMPETENCE FOR MOST jobs and posts would be clearly defined and even less clearly tested. Labor unions and professional associations will make it as difficult to fail someone as they make it difficult to reassign civil servants. Endless litigation will follow for persons convinced, probably quite correctly, that given another test, tester or testing day they would be able to keep their jobs.

So far we have considered the issue from the viewpoint of graying America. The rest have more room for cheer, but not boundless either. The number of working age Americans, the so-called "productive" ones, who have to make the goods and services all Americans consume, has been steadily decreasing in proportion to the consuming group.

Indeed in 1977 there were slightly more "dependent" Americans than Americans productively employed. Projections for the future are dire: the proportion of "unproductive" old in the society will increase.

About the Mandatory Retirement Bill

Where It Came From

The bill was filed by Rep. Caude Pepper (D., Fla.), who represents the 14th Congressional District, in Dade County. Pepper is 77 years old and is chairman of the House Select Committee on Aging.

What It Would Do

The bill would eliminate mandatory retirement based solely on age for federal employees. Pepper also proposed extending protection of the Age Discrimination in Employment act to persons up to 70 years old. It would ban mandatory retirement by private employers before 70 years old.

Who Are Some Supporters?

In late May, the House Select Committee on Aging held hearings on the bill. Celebrities including Col. Harland Sanders, the 86-year-old chicken king, Actor Will Geer, 75, who plays Grandpa Walton on the television series and Ruth Gordon, the 80-year-old actress who won an Academy award for her role in *Rosemary's Baby*, testified in favor of the bill. Other witnesses backing passage included former New York Gov. Averell Harriman, 86; Arthur Flemming, 71, U.S. Commissioner on Aging; Sen. S.I. Hayakawa, the 71-year-old semanticist who entered politics last year; Tommy (The Cork) Corcoran, 76, a Washington attorney and former aide to President Franklin Roosevelt, and Frances Knight, 71, director of the U.S. Passport Office.

Committee Action

Before the August recess, the House Education and Labor Committee sent Pepper's bill to the floor for a vote by the full House.

The House Vote

On Sept. 24, the House approved the legislation by a vote of 359-4.

The Senate Vote

By an 88-7 vote, the Senate approved legislation Oct. 19 to raise the age of forced retirement from 65 to 70.

The bill generally parallels the legislation passed by the House but differs in that it would continue to permit forced retirement at age 65 for tenured college professors and some high-paid business executives. The House bill treats all workers the same.

The differences now will have to be resolved in a House-Senate conference.

Future of the Bill

The bill's sponsors hope to reach a compromise before Congress adjourns.

IN 1990 THERE were seven people aged 65 or older for every 100 people 18-64. By 1975 there were 18, or 2½ times more. The figure is projected to grow to 29 by the year 2030.

From this follows the concern that more and more Americans will be dependent, both as consumers and as recipients of Medicare and welfare, while proportionately speaking, fewer and fewer will have to carry the cost burden. The new retirement bill, to the extent that it leads to segments of the older population remaining in the work force, would ease this problem.

Indeed to the extent that with each expected increase in the proportion of the aged in the population there would be a

parallel increase in the population of older persons who stay at work, a not inconceivable feat, the new retirement age would eliminate the problem altogether.

NEVERTHELESS, THE social costs to the young would be far from trivial. The economy is not growing fast these years. New jobs, especially choice ones in desired occupations or higher ranks, are few and far between. Affirmative Action demands that a good part of these go to minorities and women.

If older Americans in the near future vacate these jobs more slowly than in the past, young Americans, white males especially, may find it ever harder to get em-

ployment, especially desirable posts. And promotions will be slower. Also, the cost to industry will be higher, as senior staff almost invariably draw much higher salaries and fringe benefits than younger ones.

Moreover, while many people in the age range of 65 to 70 may well be as bright, productive, loyal and hard working as those in any age group, the unpleasant truth is that very few innovations of a technical or social nature come from people in this age category. Breakthroughs, great new bursts of energy and drive, are the earmark of the young. A society relying more on its senior citizens and less on its young will be a less innovative society.

PERHAPS THE PIVOTAL issue involved is what the attempted piece of social engineering, which all such laws are, says about where America is headed. The law endorses the view that if you do not work you are no good.

Frequently cited are studies which show that people who retire earlier die earlier, presumably because they no longer have a purpose in life, a place to come to, a clear identity, a sense that they "deserve" to live.

Ruth Gordon, an actress hard at work at 80, is cited as stating, "work is life and life is work." Other senior Americans have expressed similar viewpoints. But millions of others have voted differently by choosing to retire earlier than necessary.

CONSIDER WHAT has been happening with males between the ages of 55 and 64, a group traditionally expected to work and fight retirement. Over the last years, members of this age group have retired in record numbers. Their ranks grew from 13.1 per cent of the labor force in 1950 to 17 per cent in 1970 (at 0.19 per cent a year). By 1975 their proportion increased to 24.2 per cent (or an average annual increase of 1.04 per cent — a rate five times faster).

While the proportion of women from age 55 to 64 not in the labor force has decreased from 73 per cent in 1950 to 57 per cent in 1970, they too joined the early-retirement wave over the following five years: 59 per cent of them were not in the labor force in 1975 (both figures for men and women exclude those unemployed but actively seeking employment).

SOME OF THOSE not in the labor force are in poor health; some gave up looking for work; but a 250 per cent increase (as of 1950) in men who did not work and a more than 20 per cent increase in the proportion of women — a total of 8.3 million Americans — cannot be accounted for by these factors.

Health conditions have improved, not worsened, over this period and unemployment has increased only marginally. A significant proportion of Americans aged 55 to 65 — there seem to be no exact figures — therefore chose not to work, or at least did not actively seek those jobs open to them.

They chose, in effect, to trade income (and later higher pensions) for an earlier recasting of life to make more room for

leisure, study, public life, or some combination thereof — indeed, to make some nonwork activity their central life interest.

WHILE THERE IS no hard evidence that most of the millions involved are neither plagued by guilt, nor die younger because they find no mission in life-after-work, the fact that the average life expectancy continues to rise, despite few recent breakthroughs in medicine, suggests indirectly that quite possibly millions of those Americans are embracing a new ethos.

They increasingly feel that what used to be called nonproductive pursuits are quite legitimate patterns of living. They similarly feel that having more time for leisure, each other, sex, education, culture, politics, is as good as working 10 more years, or better. Since you can't take it with you, you may as well spend your savings now, enjoy your life now, even if this may mean that you will have less to spend later or may run out of money one day.

Possibly too much is made of the new legislation. Possibly the main thrust of America is toward greater quality of life, or pleasurable pursuits, and less willingness to labor.

For older people this may mean that some will be forced (out of poverty) to work until they are 70; others will choose to do so; but an even greater number will retire at 65, if not earlier. We may hope that they will not have to pay the price of thinned out benefits due to unanticipated after-effects of the new legislation.

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If Congressmen Quit at 65 —

Mandatory retirement at age 65, if applied to members of Congress, would force more than 10 per cent of the combined present membership of the Senate and House to quit.

Senators (19 of 100)

John McClellan (D., Ark.)	81
Milton Young (R., N.D.)	79
John Sparkman (D., Ala.)	77
John Stennis (D., Miss.)	76
Jennings Randolph (D., W.Va.)	75
Strom Thurmond (R., S.C.)	74
Clifford Case (R., N.J.)	73
Jacob Javits (R., N.Y.)	73
James Eastland (D., Miss.)	72
Carl Curtis (R., Neb.)	72
Warren Magnuson (D., Wash.)	72
Samuel Hayakawa (R., Calif.)	71
Quentin Burdick (D., N.D.)	69
Barry Goldwater (R., Ariz.)	68
Abraham Ribicoff (D., Conn.)	67
Hubert Humphrey (D., Minn.)	66
Lee Metcalf (D., Mont.)	66
Henry Jackson (D., Wash.)	65
Howard Cannon (D., Nev.)	65

Representatives (37 of 435)

The oldest members of the House are W. R. Poage (D., Texas), born Dec. 28, 1899; Claude Pepper (D., Florida), born Sept. 8, 1900, and George Mahon (D., Tex.), born Sept. 22, 1900, all of whom are 77.

Eleven others are in their 70s.

Twenty-three members are 65 through 69.

[Fifty-six of the 535 members of Congress are 65 or older.]

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