

States of the Union

VOICES OF THE ELDERLY POOR

BY RICHARD J. MARGOLIS



LAST FALL I began research on a book concerning poverty and the aged, the working title of which is “Down and Old in America.” Aimed at dispelling the notion that virtually all older Americans are in the money and on the golf course, the book will focus on those hard-to-see points where people and policies intersect. What follows here are some considerations arising out of the early research.

Several of my friends have expressed a mild distaste for the subject I have chosen even as they have applauded its redeeming social value. “How do you get through the day?” one asked. “Don’t the interviews depress you?”

Well, no. For all their anxieties, the aged poor have been first-rate company—generous, spirited and far from defeated. Most bring to the interviews an attractive blend of innocence and irony, the two staples of survivorship.

I do not pretend to understand the sources of their considerable strength. Perhaps one clue can be found in the advice W. B. Yeats offered “To a Friend Whose Work Has Come to Nothing”:

*Be secret and exult.
Because of all things known
That is the most difficult.*

Over the months I have met many secret exulters among the aged poor. There is Corrine Thomas, who operates as a kind of Miss Lonelyhearts of her “Senior Housing Project” in Burlington, Vermont. Each morning in her bathrobe she traipses down to the lobby and writes notes to all the tenants who have not received mail that day. “I’m thinking of you,” she may write. “Hope you’re feeling better. Love, Corrine.” When I heard about this, I instantly dismissed it as too corny to be helpful—until I talked to some of the other tenants. They insisted they couldn’t wait to get Corrine’s notes. “She’s spoiled me,” one man

said. “I don’t think I could stand an empty mailbox now.”

There is also Cynthia Gallaway of Alexandria, Virginia, a lively reminiscer. “My first marriage was to a minister,” she told me, “but he turned out already married, so we got ‘divorced.’ My second marriage was to a fast talker. He’d come home at three in the morning and I’d ask him, ‘Where you been, man.’ He’d say, ‘I haven’t been nowhere but window shoppin’ to see what you want for Christmas.’ I divorced him, too. After 18 years I was getting ready to marry him again, but the Lord knew best. He took him away.

“I didn’t have what you’d call a bad life—just a complicated one.”

Cynthia and Corrine are in their 70s now. Most of their lives they worked for low wages—in laundries, hospitals, hotels—and because Social Security benefits are pegged to past earnings, their work has come to very little.

From the aged poor person’s special angle of vision, America has had plenty of time to get its act together. Early on in his pioneering, turn-of-the-century study, *Poverty*, Robert Hunter singles out elderly poor people as “the most numerous of all” and notes that they “are insufficiently cared for in all cities—with the possible exception of Boston.” Among other things, Hunter worries about the derision displayed by younger, more affluent citizens. Aged women “who frequent the poorest furnished rooms of ... New York,” he complains, are called such “bitter names” as “scrubs” and “harpies.”

By the time Michael Harrington rediscovered poverty in *The Other America* (1962), and despite the flow by then of Social Security dollars, elderly nomenclature had changed more noticeably than the elderly condition. People may “talk of the ‘golden years’ and of ‘senior citizens,’” Harrington scoffed in a chapter reserved for the aged. “But those are euphemisms to ease the conscience of the callous.” At bottom, “America tends to make its people miserable when they become old.” They are “plagued by ill health; they do not have enough money; they are socially isolated.” He estimated that in 1960

more than half the elderly, 8 million Americans, were poor.

We have traveled a decent distance since Harrington's jeremiad, and in the process we may have shed a few calluses from our collective conscience. Social Security benefits have risen sharply; Medicare has helped older Americans meet their health bills; a Supplementary Security Income program (SSI) guarantees a modest level of sustenance to the aged and disabled poor. In addition, Congress has presented its older constituents with a grab-bag of benefits and services, ranging from special tax exemptions and retirement shelters to a lengthy menu of social programs imbedded in the Older Americans Act of 1965.

That such measures have paid off seems self-evident. Millions of elderly Americans today have attained a status that somewhat resembles those apocryphal "golden years." If relatively few can be termed rich, a considerable number can be described as comfortably situated. In 1982, according to the U.S. Census Bureau's Current Population Survey, 12 per cent of the elderly reported annual household incomes in excess of \$30,000, and 25 per cent reported incomes over \$20,000—no paradise for the aged, to be sure, but a brighter picture than the ones Harrington and Hunter painted.

Yet the welcome improvement has brought in its wake a most unwelcome consequence, one sadly characteristic of the roseate '80s. There has arisen a widespread perception that older Americans now can do just fine without public succor or subsidy, because poverty among the aged has been virtually wiped out. In fact, the elderly poor are still with us—3.8 million of them if we go by official Federal measures of poverty, and more than 6 million if, with justice, we include those who have only slightly higher incomes. Most of the elderly poor are female (71 per cent) and either black (40 per cent) or Hispanic (26 per cent). In 1983 the poverty rate among black women beyond 65 was an astonishing 42 per cent. Overall, about one of every four older Americans suffers from a serious income shortage.

WHAT THESE figures suggest is the recent emergence of a two-tier system within the aged population—one protected by subsidies and exemptions and fortified with cash, the other defenseless and broke. Stephen Crystal, a Harvard social scientist, has examined this fresh dichotomy in his book on *America's Old Age Crisis* (1984). "The good news," he writes, "is that old age benefits have been successful in eliminating systematic economic deprivation of the elderly as a class.... The bad news is that inequality among the aged has not been reduced and may in fact be getting worse."

It is not hard to see how this happened. Embracing Harrington's tacit assumption that the aged made up a special group requiring special measures, we responded chiefly with programs and privileges that were age-tested rather than means-tested. Medicare and the Older Americans Act, plus the Social Security sweeteners that followed, all testified to our belief that old age and deprivation went hand in hand.

The consequences have been costly in more ways than one. Twenty-seven per cent of the Federal budget now goes to the aged, compared with only 2 per cent a generation ago. Some demographers are predicting that by 2025 subsidies to the elderly will account for at least half of all Federal tax dollars.

Alas, these enormous outlays will do little for the aging poor. As Harrington has noted in his latest assessment, *The New American Poverty* (1984), our welfare state "is primarily for people over 65, most of whom are not now, and for a long time have not been, poor."

The irony of our elderly welfare strategy is that equitable subsidies have guaranteed grosser inequities. Our across-the-board approach now threatens to confine millions of older Americans in a permanent underclass, one set apart because it has been cast aside. Despite the cushion that may be provided by private pensions and cost-of-living adjustments (COLAs) in Social Security, this underclass will not go away until we commit ourselves to its banishment. On the contrary, it is likely to expand along with the aging population in general.

In a two-line apostrophe to "Old Age," Walt Whitman wrote: "I see in you the estuary that enlarges and spreads/ itself grandly as it pours in the great sea." Today, old age has itself become a great sea that continues to enlarge and spread, thanks to the startling increases in longevity that have occurred since Whitman's time. A century ago older Americans made up less than 4 per cent of the total population. In 1980 their proportion had risen to 11.3 per cent; it is expected to reach 21 per cent by the year 2030. Nothing we have accomplished thus far in the way of social reform will be adequate to the demographic challenge 50 years hence. The elderly poor by then could exceed 15 million.

Most of us do not like to dwell on such matters. The prospect of growing old may be scary enough without adding in the possibility of growing poor as well. Futurists and journalists have taken to constantly reassuring us on this score. HOPE GROWS FOR VIGOROUS OLD AGE, proclaimed the *New York Times*. OLDEST AMERICANS: NOT SO FRAIL, it announced a few weeks later. My hometown newspaper, the *New Haven Register*, then outdid the *Times* with a pair of headlines on a single page. AGE IMPROVES INTELLECTUAL ACTIVITIES, CREATIVITY, it declared below the fold. Above the fold the news was still better: SEX DOESN'T END WHEN SOCIAL SECURITY BEGINS.

Helpful as some of these bulletins may be, they effectively conceal the torments of the aged behind a cascade of optimism, and consequently do nothing to sharpen our sense of urgency. No one pays a penalty, other than one of conscience, for overlooking poverty and its aged victims. Long-suffering and uncomplaining—and far less troublesome to society than their younger, more obstreperous counterparts—the elderly poor get remarkably short shrift in the media and in Congress. A major difficulty is finding anyone prepared to speak on their behalf, or even hear their grievances.

"Will you be coming back sometime?" Cynthia Gallaway asked as I stood in her apartment doorway. "Folks around here could use a listener."