

Elderly facing trying times

By RICHARD J. MARGOLIS

IT CAN BE SAID that these are both the best of times and the worst of times for older Americans: the best, because never before have so many elderly citizens enjoyed the fruits of retirement, the benefits of Social Security and private pensions, the consolations of subsidized health care; and the worst, because never before have the claims of the elderly poor been so widely discounted and their very existence so sharply questioned.

The paradox of poverty's increasing invisibility within a relatively affluent elderly sector is new to the American scene. In the long run, it threatens to undo much of the good we have already achieved, to reduce essential benefits and ultimately to drive millions of marginal-income older citizens into the poverty they have always dreaded.

Ironically, it was the social and political triumphs of yesteryear that gave rise to the new mythology. The Social Security benefit increases, the addition of Supplemental Security Income to our elderly welfare arsenal, and the enactment of Medicare and Medicaid all contributed to dramatic improvements in the elderly condition — and to the widespread illusion that nothing further needed to be done.

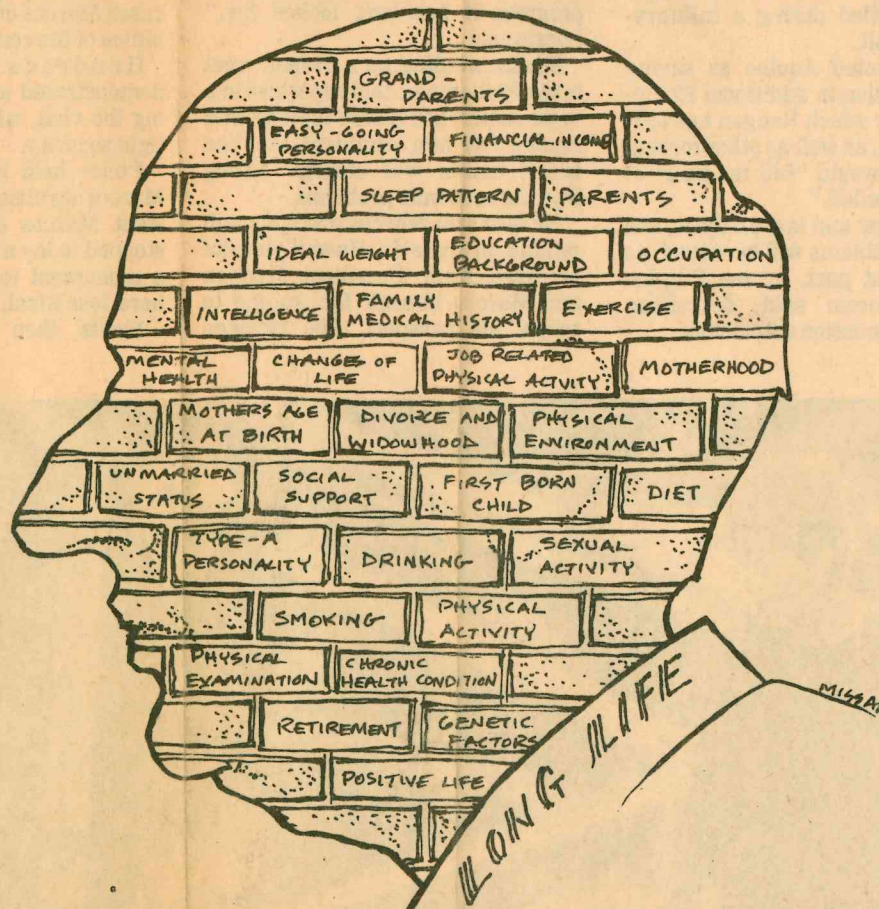
Certainly we have come a long way since Michael Harrington, in *The Other America*, characterized older Americans as a group "plagued by ill health . . . without enough money . . . and socially isolated." At the time he was writing, in 1960, the poverty rate among the elderly was an alarming 35 percent. For elderly blacks, it was 62 percent!

By 1970 the rate had fallen to below 25 percent; by 1980, to 15 percent. Today the elderly poverty rate stands at a record-low 12.4 percent.

Yet these welcome signs of progress have brought in their wake a most unwelcome consequence, one sadly characteristic of this rose-tinted decade. The new mythology holds that poverty among the aged has been virtually eliminated, so that older Americans no longer require society's assistance. The corollary to that myth is even more vexing: It holds that older Americans have been sacking the treasury and living in luxury at the expense of the nation's younger taxpayers.

Leaders here and there have been quick to take up the spurious cry. Samples of recent headlines appearing in the *Washington Post* tell the sad story: "Many Elderly Can Afford Luxuries . . . Stereotype of General Poverty Contradicted;" "Today's Elderly: Healthier, Happier . . . Elderly Belie Old Stereotype;" "The Coming Conflict as We Soak the Young and Enrich the Old."

There is, of course, just enough truth in such assertions to lend them a surface credibility. For readers who look no further, the arguments may be all too persuasive. Their short-term effect — one hopes it is short-term — has been to pit generation against generation and to introduce to the making of social policy a specious either-or option: Either we assist the elderly or else we assist the young. Social welfare in this context becomes a cruel zero-sum game.



What to do? For middle-class elderly Americans, many of whom would be destitute were it not for their Social Security and Medicare benefits, at least one reasonable answer comes to mind. As Myron C. Kolatch of *The New Leader* has pointed out in a recent editorial, "There is . . . something rather perverse" about these attacks on the nation's old-age support system. After all, "A mix of public and private programs . . . has made it possible for us to enjoy our final years with dignity and even a little previously denied self-indulgence. Yet we seem troubled by our success."

But for the elderly millions who must somehow survive outside that charmed circle of "success," Kolatch's answer will not suffice. Life

for them holds few chances for dignity, much less for self-indulgence. We need to marshal arguments on their behalf, both in order to underline their ongoing hardships and to demonstrate their growing political alienation.

To begin with, we should recall that the elderly as a group continue to have lower incomes than the rest of the population. In 1984 the U.S. Census Bureau found that the typical, or median, income for households headed by older persons was just \$12,799. By contrast, the median income of all U.S. households was \$22,415.

Proclaimers of elderly affluence have largely ignored these median income figures, preferring instead to concentrate on a single statistic — the elderly poverty rate. Yet even here the condition of older Americans appears not nearly so comfortable as some

commentators would have us believe: As many as 3.3 million older citizens must scrape along on incomes below the official poverty line.

If we raise the poverty line ever so slightly — to 125 percent of the federally designated threshold — the picture grows darker still. More than one of every five elderly Americans (21.2 percent) lives below that modest income line.

Not surprisingly, certain groups within the older population suffer more grievously than others. For instance, nearly three-quarters of the elderly poor are women, and two-thirds of them are widows. The poverty rate for elderly women is twice that for elderly men.

Minorities, too, carry a disproportionate burden. The black elderly poverty rate is 32 percent, three times the white rate. For older Hispanics it is double the white rate. Of course, older persons who happen to be both female and non-white bear the heaviest load of all. Almost 36 percent of the older black women in America are poor.

Such melancholy numbers represent just the tip of the iceberg. They say nothing, for instance, of the many who live in relative comfort yet are just one step away from poverty. For those insecure millions, any downward turn of fortune — an expensive illness, the death of a spouse — can spell instant catastrophe.

In all, some 10 million older Americans remain either poor or in daily jeopardy of becoming so. As citizens of an indivisible nation, we should not allow the new mythology to blind us to their needs, or to our own responsibilities.

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