

States of the Union

OLDER CITIZENS IN SEARCH OF SECURITY

BY RICHARD J. MARGOLIS



ONE SUNNY summer morning I pay a visit to a municipally sponsored Senior Center in a Vermont town I shall call Columbia. Some 60 elderly citizens are there, quietly awaiting lunch. "You should have saved Vermont for October," I am advised by Christine, the Center's young director. "The leaves are beautiful then. The ones I like best are those getting ready to fall—such subtle colors."

Most of those present are all too familiar with the transformations of autumn, a problematic season in which clinging to life can be a full-time occupation. Nothing in their greener years has prepared them for the uncertainties they now face. Old age and its pauperizing possibilities once must have seemed mercifully remote: There would be time enough to make the necessary arrangements, to gather antidotes to the stings

of enforced idleness sure to come but hard to imagine. Besides, wasn't the Federal government supposed to be putting aside a fat share of their personal earnings each payday against later, leaner years?

"When you were younger," I ask of Harold Milton, a sad-eyed gentleman who grew up on a farm near Columbia, "did you ever worry about how you would manage after you retired?"

"No," he answers, "it never entered my mind. You see, I was counting on my Social Security."

But in the event, Social Security has fallen short of Mr. Milton's expectations. His benefits amount to \$250 per month, a sum so meager as to render him eligible for yet another program managed by the Social Security Administration, one aimed exclusively at assisting the poor. It is called Supplemental Security Income, or SSI for short, and it provides him with an additional monthly stipend of \$84. Between the two he collects \$4,008 a year, the most allowed anyone (in 1985) who receives combined Social Security-SSI benefits. The total misses putting him over the official poverty line by 19 per cent.

Mr. Milton and I sit side-by-side on folding chairs in a room that once served as a Unitarian church. The stained glass windows opposite cast garish lights on our hands: reds, yellows, purples—autumn colors. My companion's clothes are brighter still. He is wearing a crimson shirt, maroon-and-white striped suspenders and green-and-white checked pants. He squints at me amiably through thick lenses and states that he is 71 years old, has never set foot outside Vermont, and has no plans to do so. "I'm just happy to be alive," he says. "Back a few years I had four operations. That's right, *four*: two for cataracts and two for cancer. The doctors saved my life."

Somewhat reluctantly Mr. Milton lets me know he is a semiretired handyman—"semi," because two nights a week he cleans offices at several insurance and real estate firms in downtown Columbia. He suffers from arthritis in both hands, which he says makes the work "kind of slow and painful—but I don't mind the work and I don't mind

the money.” Mr. Milton earns about \$100 a month, which brings his total income to \$5200 a year, or about 5 percent above the poverty line. On official charts he would be categorized as one of the “near-poor.”

He has good reason to be reticent about his work: “The Feds, you know, they got all them rules. There’s just so much you’re supposed to make on your own, and after that they lower the boom.” SSI’s rules are especially restrictive. Its ceiling on earned income is \$65 a month; for every dollar earned over that the government reduces benefits by 50 cents. If SSI ever discovered that Mr. Milton was working, he would stand to lose about \$18 a month.

Perhaps hoping to change the subject, Mr. Milton tells me he eats here at the senior center every noon, Monday through Friday, most days walking the two miles from his rooming house on the edge of town. Lunch costs him a dollar—when he happens to have a dollar in his pocket. It’s “sort of a voluntary contribution,” he says: The contributor pushes whatever he or she can afford through a slot cut into the top of a Mason jar. Although the jar is lined with paper to mask the size of the donation, sometimes Mr. Milton senses pressure on him to pay in full. “The people in charge,” he says with a smile, “they let us know there’s no such thing as a free lunch.”

Today he has the dollar. His monthly Social Security check came in the morning’s mail and he cashed it immediately. He was behind in his rent (\$125 for a single room with a bath down the hall) and in his grocery bill (\$94). By the time he had covered the two and had purchased some odds-and-ends—soap, toilet paper, a pair of socks—he was left with seven dollars in his pocket. “But I’ll get my work money, too,” he reminds himself, “and my SSI. That ought to come tomorrow.”

As soon as the clock on the wall shows noon, we all file into a larger room and take seats at long tables that volunteers have furnished with paper doilies, paper plates and plastic cutlery. A white-haired woman in an apron says grace: “We thank you, Lord, for these days that you

give us. Amen.” Then Christine makes some announcements: First, the exercise group will meet in the front room right after lunch; second, today’s dessert—baked apple—comes courtesy of the ladies’ auxiliary of a local men’s club; and third, “There’s someone here today who does not fit your category. He is writing a book about senior citizens. He may want to talk to some of you.”

People here tend to think categorically. As often as not, their chances of surviving depend on which slots they are deemed to occupy.

ONE OF THE persons I talk with after lunch is Stella Roma, a trim 66-year-old widow whose husband died of a heart attack in 1958. “He worked in a quarry,” she tells me, “and he’d never been sick a day in his life. One night he came home and went to bed early. He started complaining of pains in his arm and things like that. He was 46. I was 40. He was buried 26 years ago today.”

“Exactly to the day?” I ask.

“Yes. I know because it was my son’s birthday. We had planned a birthday party for him—he was just five years old—and I went through with it. What does a little kid know about such things?”

Within weeks Mrs. Roma and her four children began collecting Social Security benefits. “We were getting about \$600 a month,” she recalls. “That was pretty good money in those days.” She knows what her life might have been like without Social Security:

“My own father died when I was five. He was a baker and his chest was torn open by a bread-making machine. He came from Italy. My mother was left with seven children, and at the time, you know, in 1923, there was no insurance or Social Security. We kids all had to work our way through high school. College was out of the question—not like with my kids, who all got some kind of degree. My poor mother couldn’t even speak English. She never asked anyone for help. I don’t know how she got through her life. She died a long time ago, just after I was married.”

Mrs. Roma is one of some 4 million

widows and widowers who collect Social Security Survivors’ Benefits. The method of calculating such benefits is complicated. Most survivors without children must wait until they are at least 60 years old before they can start collecting. Mrs. Roma’s four dependent children made her immediately eligible and made the benefits relatively generous. But now that the children are married and have children of their own, Mrs. Roma collects only \$326 a month, which is the amount her husband would have received had he lived to retire. Mrs. Roma explains how she manages:

“I do without a lot of things. I make clothes last a long time, and I work whenever I can—temporary office work, jobs like that. I have a couple of bachelors in my neighborhood and I do their laundry for them.

“After my husband died I did waitressing for 12 years. It was hard work, but I needed the money. I wouldn’t do that kind of work any more. Too many hours on my feet. The trouble is, I can’t get secretarial jobs. When they ask you your age, you know very well what the story is. You’re over the hill when you’re over 60, or even when you’re over 50. No, they don’t come right out with it and say you’re too old. They just say, ‘We’ll call you.’”

Mrs. Roma is grateful for the little extra she is able to earn, about \$1,500 a year. (Social Security’s earnings ceiling is \$7,320.) The money helps pay her taxes (\$654) on a house that’s free and clear, her fire and flood insurance premiums (\$750), and her oil bill (\$800). That leaves her about \$3,200 for everything else—food, clothing, utilities, transportation (no car), eyeglasses, prescriptions, occasional travel and, most important, gifts for her five siblings, four children and 11 grandchildren, not to mention multiple nieces, nephews, cousins, and friends.

“That’s the hardest part,” she says, “not having enough to buy presents at Christmas. But I’m not complaining. I’m doing just fine. I have a nice garden and I never think of myself as poor. I guess I’m like my mother—I’ve never asked anyone for help. God! I hope I never have to.”