Will Old Age Rule?

Estimates Indicate That, by 1980, Twenty-Three Per Cent of Americans Will Be of Pensionable Age

By MARJORIE VAN DE WATER

WILL the Government budgets and tax programs of the future be dictated by an old age lobby?

Will the United States be run by men and women past the retirement age who hold power by their clutch on the purse-strings of the nation?

Will the old-age pension, started as means of lifting the dark shadows of poverty from the twilight days of America's aged, prove to be an "Old Man of the Sea" growing into a crushing burden on the backs of the producers of the nation?

These are some of the questions raised by new predictions based on statistics of the population.

By 1980, before your little boy is old enough for retirement, 23 per cent of the men and women in the United States will be 60 years old or older. Out of every hundred men, women, and children, 23 will be past the retirement age.

This estimate is not just a guess. It was not plucked out of the mists of visionary conjectures.

It is based upon facts and figures and statistical trends of birth and death rates in the nation. It was calculated by the practical-minded statistician-vice-president of the Metropolitan Life Insurance Company, Dr. Louis I. Dublin, who is constantly making such estimates as a basis for fixing life insurance rates.

Land of Aged

Here are the figures showing how America is progressing toward becoming a land of old people:

In 1900: Total population, 75,794,000—over 60, 4,872,000 or 6 per cent. In 1930: Total population, 122,681,000—over 60, 10,385,000 or 8 per cent. In 1960: Total population, 150,000,000—over 60, 27,000,000 or 18 per

In 1980: Total population, 150,000,000—over 60, 34,500,000 or 23 per cent

After about 1960, it is estimated that the whole population of the United States will remain stationary for a period and then will decline. Dr. Dublin, at least, sees no reason at present to expect the nation to continue to grow in numbers after 1960 although the number in the old age group will go on increasing. These figures are based, of course, on the present trends in immigration and in birth and death rates.

If the popularity of the Dionnes or some other influence causes a return of the large family, this will upset the calculations and bring new youth into the nation. This is at least a fairly possible thing if three present lines of social development are continued. These are, first, the improvement of the economic status of the farmer; second, the drift to suburban and sub-rural ways of living by all classes of industrial employees and business men; third, the increase in importance, and in area occupied, by outdoor professions.

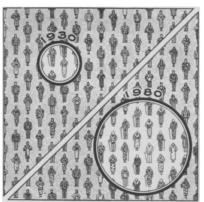
More Room

All these tendencies, if continued, will give people more elbow room. And children sprout in the open, like young plants. Be it remembered that the Dionne family lived in a space hewn out of the woods, and that Mrs. Dionne had already had a sizable family of five children before she went in for "quintity" production.

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On the other hand, if the unforeseen achievements of medicine in the future should make it possible to lengthen the span of human life from the Biblical "three score years and ten" to 80, 90 or even 100 years, then the old people might very well outnumber those of working age. Schoolhouses might be turned into refuges for the elderly, playgrounds into golf courses, gymnasiums into clubhouses where graybeards might exchange reminiscences and play checkers.

So far, the extension of the human life-span has shown effect chiefly among the younger members of the human family. More babies are surviving infancy than in past years. More children are living to grow up, spared from the toll of diphtheria, scarlet fever, whooping-cough, and measles. But those who survive to old age are not likely to live to be much older than the old men of past decades. More people die at 75 than at any other age.



IT IS ESTIMATED THAT IN 1980 THERE WILL BE APPROXIMATELY 2½ TIMES AS MANY PERSONS OVER 60 IN PROPORTION TO THE TOTAL POPULATION AS THERE WERE IN 1930

At present the lowering of deathrates from the diseases of the young is paralleled by an increase in deaths from cancer, heart disease, hardening of the arteries, and other diseases of the old. Until physicians have been able to conquer these ills—until they have found some way to keep the human machine from becoming old and wearing out, the Biblical measure of a man's days will still be as true as it ever was.

Somewhat more conservative than Dr. Dublin's figures, but still impressive, is the estimate made by President Roosevelt's Committee on Economic Security. Their figures were based on a retiring age of 65 rather than 60, because the provisions in the social security act set 65 as the retirement age.

The number beyond that age will double in the next 35 years, they figure. Today 7,500,000 persons are in that age group. By 1970, the number of the aged will be increased to more than 15,000,000, according to the Committee's estimate.

Also in agreement that Uncle Sam is rapidly growing older are the population experts, Drs. Warren S. Thompson and P. K. Whelpton. Here is the picture of America's future as presented by these investigators of the Scripps Foundation for Research in Population Problems, Miami University, Ohio. We'll drop the odd hundreds and thousands and talk in millions only.

In 1900, there were 5 million old people over 60, 32 million of working

age (20 to 50 years) and 34 million children (birth to 19). In 1930, 10 million old people, 54 million of working age, and 48 million children. In 1960, there will be 21 million old people, to 67 million of working age and 44 million children. In 1980 we may expect 28 million old people to 66 million workers and 42 million children.

Greater Gain for Old

The number of old people will have jumped up, according to these conservative estimates, from 5 million to 28 million at the same time that the children make the small gain from 34 to 42 million. Worse than that, the trend for the children is now upward, but after 1960 it will be going down. Each year our schools will have a smaller number of youngsters, the playgrounds will be gradually less and less crowded.

Put into percentages, or in proportion to the total population, the figures are even more striking. Back in the horse-and-buggy days at the beginning of the present century—within the memory of many of us—each hundred people that you might meet on the street would include six old people and 44 children. In 1930, within the present after-the-market-crash era, the crowd would have changed somewhat. Then two more old people had joined the group, making



A PRODUCER

This 90-year-old tailor, John Lehner of Des Moines, Iowa, still does fine sewing eight hours every day. He can take off his glasses and thread a fine needle, ten times out of ten. Under an old-agepension plan like the Townsend plan he would have been retired for the last 30 years, living on the labor of others. eight elders, and they were accompanied by only 39 children—a loss of five

In 1960, look what will have happened. Then there will be 14 old men and women, and they will bring with them only 29 children.

And in 1980! Then you will see 18 old people with only 27 children. We shall have lost 17 of our children and have gained 12 old people in each crowd of 100, throughout the nation.

What is happening to the working group, meantime? What are the comparative numbers of those who must support both the old and the young?

These people are not increasing in proportion to the burden they must bear. In 1900, there were 42 in each crowd of 100 that were of the best producing ages—from 20 to 50 years. In 1980 there will again be just 42. Just now the proportion of those of working age is increasing a little, but soon it will again go slowly down, because for each child lost, later on a young adult will be missing from his place at desk or machine.

Double Burden

Today we have about five persons of producing age to support one old man or woman. By 1980, the same number of workers will have two old people to support.

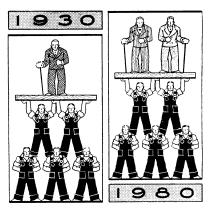
The question has also been raised as to whether these workers will have more earning ability by the time 1980 rolls around. The answer suggested by the statistics is that on the contrary they may have less.

Unfortunately, that fateful bird, the stork, is not impartial as is the rain from heaven in coming down upon the homes of America. It may descend alike on the just and the unjust, but it certainly has a strong preference for the unfortunate.

The birthrate of young married women on relief is 69 per cent higher than the rate for wives in the self-supporting groups of low income, it was revealed by a survey conducted by the U. S. Public Health Service and the Milbank Memorial Fund.

When this fact was published recently it was received with consternation by many who seemed to feel it to be an expression of ingratitude on the part of those on relief.

The fact is that being placed on relief did not increase the birthrate for these people. In the contrary, the birthrate for this group has actually declined since the depression, just as has the birthrate for the rest of the population.



THE SAME NUMBER OF WORKING PERSONS WOULD HAVE TO SUPPORT TWICE AS MANY OLD PERSONS IN 1980 AS IN 1930

But those who have large numbers of hungry child mouths to feed—those with a tradition of frequent births and large families—those are the ones likely to be the first to feel the pinch of bad times and be forced to cry for help.

It seems that those blessed with the highest biological survival value have this blessing mixed with a strong tendency toward low social and economic survival value.

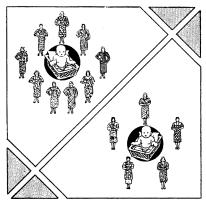
This same survey of the U. S. Public Health Service and Milbank Memorial Fund reveals that they are apt to be chronically poor, or at least on the borderline where a depression can easily push them from their precarious foothold in the "moderate circumstances" class

They are subject to frequent and numerous illnesses in the family. They have a high deathrate. They are long and often out of jobs.

Not only does the stork choose for his alighting place the most unfortunate homes in the community, but he also descends much more often in the poorest communities.

When the various parts of the United States are graded according to a sort of cultural-intellectual index, it is found that the poorest communities produce the greatest numbers of children. Among the unintelligent and uncultured are born most of America's future citizens.

The cultural-intellectual index, based on intelligence tests, circulation of magazines, proportion of the population listed in "Who's Who," the proportion who are illiterate, and inaccuracies in the Census, was used by Frederick Osborn, population expert of New York City, for comparison with the rate of increase or decrease in the population. Largest population increases are now



THE BIRTHRATE AMONG WOMEN OF OUR FINANCIALLY INDEPENDENT GROUP IS 1 CHILD TO EVERY 9 MARRIED WOMEN, WHILE THAT OF THE DEPENDENT POPULATION IS 1 CHILD TO EVERY 5 WIVES

coming from areas where the culturalintellectual level is lowest, he found.

Moreover, the least formal schooling is being given to those children who, in the future, are going to raise the largest families.

And America is growing fastest in those communities where it is hardest to earn a living—where the economic level is nearest the bottom. Dr. Carter Goodrich, Washington expert, in his study of population redistribution, found that in the poorest counties the number of children compared to the number of women of child-bearing age is 63 per cent above the national average. In the richest counties, the ratio of children to potential mothers is 25 per cent below national average.

Profound Changes Ahead?

Thinking men and women are now speculating as to the effect of these profound changes in the population and present trends toward an aging people, a non-growing people, and possibly a less intelligent, less self-sufficient and economically independent people.

It may very well be that America is due to lose her progressive outlook on world and domestic affairs, that her young men of initiative and ability may be hampered by a control from conservative, non-producing, parasitic elders who with certain income and enforced leisure have naught to do but exercise their power over the young.

Some suggest that relief from poverty and sufficient money for medical attention will bring happiness to the pensioners and add to their twilight years. The fifth of the ten commandments reads: "Honor thy father and thy mother that thy days may be long in

the land." It is urged that if this "honor" takes the form of an old-age pension, it may be that the parents, too, will have their days lengthened.

Idleness Means Death

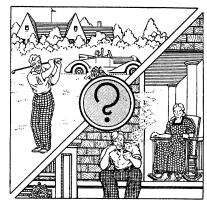
But others say that to stop work means death.

An interest in life seems to be important somehow to continued living. The person who suddenly realizes that the world has no longer need for him receives a mental blow that may indeed prove fatal. Certainly if active, intelligent, healthy men and women are forced into idleness, pushed from productiveness into a life of "sponging," the physician will have need for a new knowledge of mental hygiene. The world will have new necessity for training in the use of leisure.

In California, birthplace of the Townsend plan, lives a psychologist who is an outstanding authority on mental health in the aged. In 1916, two decades ago, Dr. Lillien J. Martin was retired from her position as professor of psychology at Stanford University. But she was not the sort to sit idle. That was really the beginning of her career—it was then that she began her pioneer study of old age. At the age of 78, she published her outstanding book on "Salvaging Old Age."

Dr. Martin has little sympathy with those who would toss the aged onto some human scrap heap as "useless machinery" or "lay them on the shelf." With vividness she paints the misery of idleness and uselessness for the aged.

"The portrait of Whistler's Mother fills one with despair," she writes. "It is a presentation of the old who have given up and are content to sit, having



WHAT WOULD BE THE ACTUAL EFFECT OF ENFORCED LEISURE UPON ALL PERSONS OVER 60° WOULD IT MEAN NEW LIFE, OR DETERIORATION — AND DEATH?

been beaten by life and grown indifferent through defeat."

"Industry will have to take on new ideas regarding the old, as the old will have to look with new eyes on the industrial world" is her comment on the practice of retiring at a certain age, regardless of fitness.

Those few who are happy in old age are the ones who have found consciously or haphazardly their ideal working niche, the one in which they can use the full measure of their capacity and which they find so absorbing that the interest in their cause or subject carries them beyond a personal or subjective outlook, Dr. Martin concludes.

Predictions Impossible

Life insurance actuaries are unable to predict what effect the old-age pension will have on the life span and the age composition of the population.

"It may be that freedom from financial worries and the means to pay for medical attention will have a beneficial effect," Dr. Dublin said in answer to a question on this problem.

"On the other hand it might be that loss of interests and loss of responsibilities attendant upon retirement, together with idleness, would breed an unhealthy mental state possibly aggravating illnesses or leading to carelessness of life and accidental deaths."

Statisticians do not now know what the sickness or deathrate is among persons retired on pensions.

"Such reports on the mortality of retired teachers, policemen, or firemen as have been published can hardly be used as a basis for judging what the effect of old-age pensions will be on the general population," Dr. Dublin pointed out.

"It is difficult, at this time, to do more than consider the possibilities."

This question mark as to whether a luxurious old-age pension would be a blessing or a menace may be added to the other problems of increasing numbers of old, fewer men and women of working age and lowering of earning ability. Together they form a challenge to the thinking people of America.

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The Indians of the United States are increasing, and it is foreseen that in a hundred years there may be as many Indians as in ancient times.

Research has succeeded in making shockproof X-ray tubes of 200,000 volts, which are pronounced as safe electrically as an ordinary lamp.