

COMMENTARY/CHESTER E. SMOLSKI

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One grim view of life for the aged is disputed

"The way the United States treats their elderly is a total disgrace... they can't live on the amount of money from Social Security... It's even worse than the poverty level." Thus spoke a Cranston senior citizen when Vice President Gore was in town recently to discuss the future of Social Security.

Not everyone can be as fortunate as the first recipient of Social Security benefits who collected her first monthly check in 1940 and continued to receive them for the next 30 years, even though she paid less than \$100 into the system. In those days there were many more workers contributing into the system and few elderly; today the problem with Social Security is that there are too few workers who contribute and too many elderly who collect, a situation projected to worsen over time.

In 1900 when there were 3 million persons 65 and older, they represented one in 25 of the total population, explained by a life expectancy of just 47 years, with women living two years longer than men. By 1996 when life expectancy reached 76 years, with women living six years longer than men and the number of elderly having increased nearly four times faster than the general population, one in eight persons in this country was elderly. And according to Census Bureau projections, the number of elderly in 2050 will be 80 million (more than the entire United States population in 1900) or one in five Americans.

A generation ago his statement would have had some validity when more than one of every three elderly was poor but this is not the case today. The poverty rate for the elderly is just below the national average of one in eight, and far less serious than the one in five poverty rate among children. And while all elderly have Medicare, 41 million Americans still have no health insurance.

This World War II generation, born between 1909 and 1932 and who are now the elderly, has benefited throughout its lifetime through the actions of government.

Responding to the needs generated during the Great Depression, government came up with housing for the poor, measures to help the unemployed and disabled, mortgage help, financial aid in old age and, later, medical benefits. After World War II a grateful nation gave to its returning veterans the opportunity to go to college, buy a home and even provide unemployment compensation. Contrast this with the British Tommy and other European veterans who, after serving as long as seven years, returned to bombed out cities and homes and had to rebuild, with almost none of the benefits that American veterans received. And it makes one realize how fortunate we are to have such a responsive government.

Yes, today there are elderly poor out there; I see it and the statistics tell me it is so. But I wonder who they are when I see old folks who live in subsidized housing regularly take the special bus to Foxwoods. And when I go to that gambling Mecca I can't get near the slots for all the white haired persons at the machines.

I wonder also about the elderly poor whose sons and daughters regularly do their food and clothes shopping, pay for the dentist, take them out to lunch and pay the telephone, cable and electric bills. These children are rightly taking care of their statistically "poor" parents.

And when I visit a rest home on a frequent basis and talk to these elderly, they tell me that they have never had it so good. The food, activities, accommodations and general overall care are the best they have ever had, almost all of this at government expense. And this setting provides a worry free environment under conditions that won't bankrupt the children of these elderly.

We need not feel too sorry for the elderly, for most have done very well. For example, in 1995 for those households with assets, those headed by a person 65 and

older had an average net worth of \$88,192 compared with a national average of \$36,623.

Old folks have wealth; old folks are living longer; old folks with their second homes, travel, golf, tennis, etc. live quite well; and government has played a considerable stake in making all of this happen.

And old folks can be an asset. Consider Vita Needle in Needham, Massachusetts, where the average age of the workforce is 73, where owner Fred Hartman claims that his workers are harder-working, more loyal and more flexible than others. The sign on the company's wall amusingly says it best: "Remember, old people are worth a fortune - with silver in their hair, gold in their teeth, stones in their kidneys, lead in their feet and gas in their stomachs."

So to the gentleman from Cranston, please don't say that government has been a disgrace to the elderly. His generation, also mine, has benefited from government throughout its lifetime, and still continues to do so.

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