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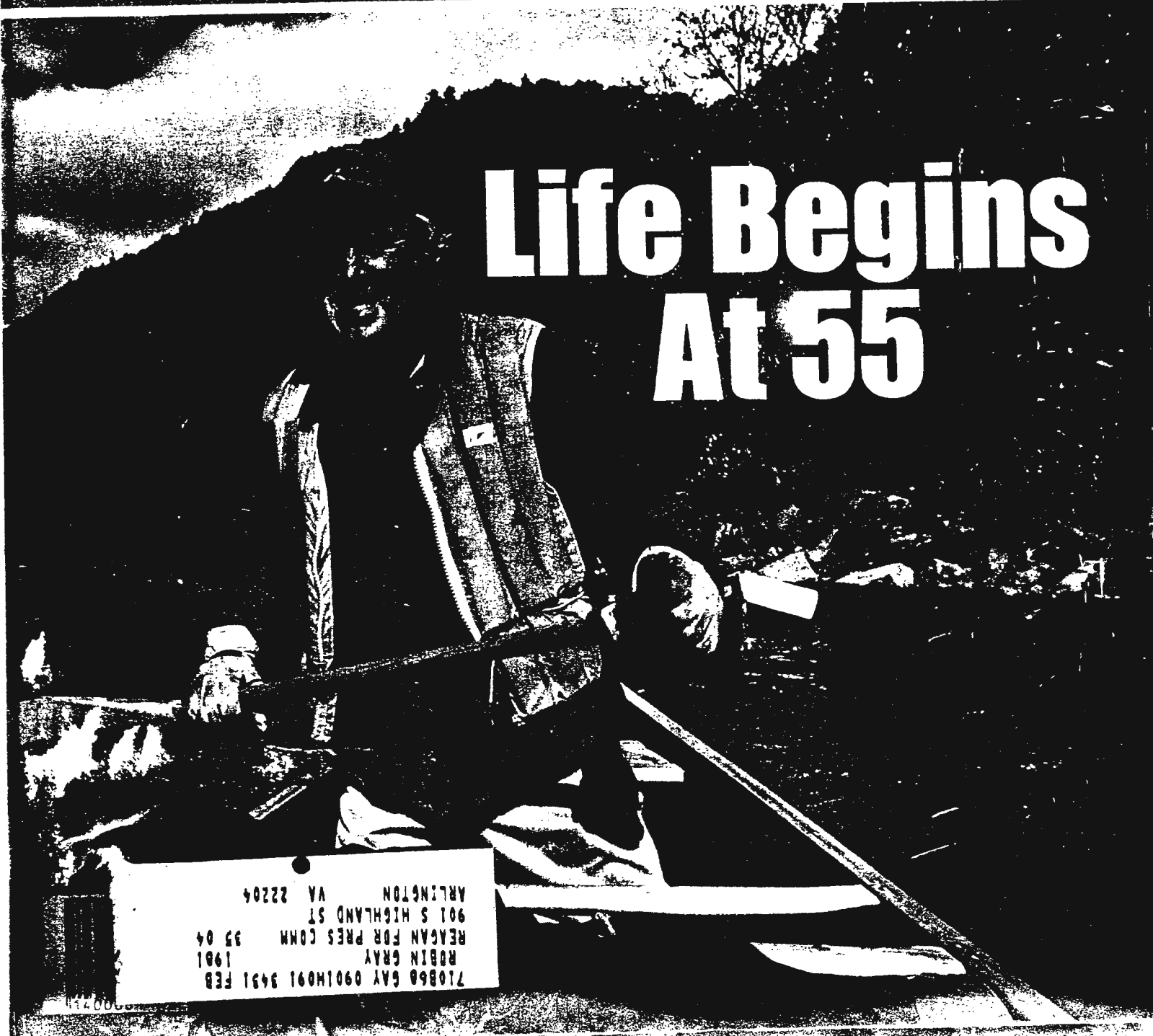
U.S. News

& WORLD REPORT

SEPTEMBER 1, 1980 \$1.25

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Life Begins At 55

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Life Begins At 55

It's goodbye to the "youth culture," welcome to the adult-oriented society. A 12-page report tells why—and what the impact will be.

Stereotypes die hard, but few are as stubborn as America's outmoded images of older people: The impoverished widow, the decrepit man banished to a nursing home.

Those situations still exist, but they have become increasingly rare in a society where citizens over 55 are assuming dynamic roles in nearly every phase of U.S. life.

Richer, healthier, more educated, today's seniors are clearly making their presence known. The more than 38 million Americans age 55 and over are both numerous and powerful enough to swing elections, boost sales for all sorts of products and help solve some of the nation's toughest problems.

Says gerontologist James Birren of the University of Southern California: "With the passing of the baby boom, the country is shifting from a child-centered society to an adult-centered one, and that is opening up new opportunities for older people."

Ready and waiting. All the evidence suggests that older Americans are better equipped to meet the challenges of new opportunities. Most people in their last years on the job are at the height of their earning power. And even retirees are not too badly off.

A Congressional Budget Office study estimates that only 6 percent of the elderly can be classified as poor when government benefits are taken into account—compared with 33 percent who were officially poor 30 years ago.

Says political scientist Bruce Jacobs of the University of Rochester: "In 1980, more elderly people live in their own homes, enjoy better health and depend less on family and friends than ever before." Co-author of a new book, *Old Folks at Home*, Jacobs points to several factors that show the economic well-being of seniors:

- Seven out of 10 people over 65

own their homes, a higher percentage than for younger families. Of those homeowners, nearly 85 percent have paid off their mortgages.

- From the mid-1960s to 1978, median family income for the elderly rose from 50 percent of the national average to 57.5 percent. Older people also tend to have fewer expenses than do younger families.

- Almost half of elderly men worked in 1950, but only one fifth do so now, an indication of growing retirement benefits and other assets.

Older Americans also can look forward to longer, more active lives.

Since 1970, mortality in America has declined nearly 2 percent a year—about four times the rate of decline in the previous 15 years.

Dr. Robert N. Butler, director of the National Institute on Aging, says that most people today remain vigorous until age 75 or older. Only 5 percent of the elderly population live in nursing homes and other institutions, and the average age of admission is 80.

Other experts point to the growing ranks of the "young old." It is this energetic and involved group that in 1978 helped push through the federal law raising the mandatory-retirement age from 65 to 70 and led the fight for property-tax cuts in California.

Indications are that their influence will continue to grow—partly by force of sheer numbers. One of every 5 Americans is 55 or older, and that proportion will climb to 1 in 3½ over the next 40 years.

The move away from the youth culture is evident everywhere. Television commercials feature older models, 80-year-old actors star in major films, and newspaper stories tell of 75-year-olds running marathons and of people starting second careers late in life.

The shift in public views toward the elderly has reached the point that in November the nation may well elect a 69-year-old man as its President.

Employers are changing their attitudes, too. Many corporations now think twice before putting their skilled



Whether it's leisure or a new job, the choices facing people beyond middle age are more varied than ever.

and disciplined older workers "out to pasture."

In the coming decade, the influx of young people into the work force will drop off substantially from the levels of the 1970s, a trend that most experts say will create labor shortages and increase the value of older workers. Predictions are that firms will try to rehire retired workers or find ways to use their services at least on a part-time basis.

Not everyone will greet the prospects for longer careers enthusiastically. Observes economist James Schulz of Brandeis University: "For years, we've encouraged older people to retire early, but now, because of rising costs, people are finding that they'll be forced to stay on the job longer."

Inflation's toll. While conditions have improved markedly for older people as a group, rising prices are causing misery for some segments. For example, about half the 5 million older women living alone have yearly incomes below \$3,000.

There's concern, too, about the toll of double-digit inflation on private pensions. Although more employers are granting retirees cost-of-living increases, most of those hikes aren't big enough to compensate fully for the rise in the cost of living.

Soaring medical costs also are a major worry, particularly for people over 75, the age when health problems generally begin to multiply. For many, medicare payments fall short, forcing

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Seniors' Spending: A Big, New Market

There's no age limit when it comes to enrolling in college courses or putting money into clothes, travel and physical fitness.

Older people, most of them more prosperous than their parents were, are fast becoming a major economic force in the marketplace.

No longer content to build up an estate for their children, senior citizens are spending money for products once thought to be exclusively for the young.

From college courses and beauty treatments to hot tubs and exotic trips, purchases by the maturing population bring smiles to retailers' faces.

It is a huge market and one that often has been overlooked. The 55-plus group includes 38 million people with 350 billion dollars in annual income, and all signs indicate that more of them are becoming free spenders.

"Older people are saying: 'I want to spend this money on myself and have a good time,'" says consultant Carole B. Allan of Washington, D.C.

That is evident in the recreation-and-travel industry, where government studies show that vacation spending by retired Americans is more than 30 percent higher than the norm.

At any tourist spot in the country, busloads of seniors can be seen enjoying themselves. At Walt Disney World in Florida, older people are drawn by

"Young at Heart Celebrations," when special discounts are offered. Eastern Air Lines lures senior citizens with a half-price discount fare to and from South Florida cities, and Greyhound Lines extends a 13 percent discount on one-way fares around the country.

Tour operators are catering increasingly to older people, a lesson ship-cruise companies learned years ago. "We don't have to worry about the older market dropping off much because of the economy," says Richard James, manager of Don Ton Associates—Cruise Tours of Irvine, Calif. "Older people are not worrying about losing a job. They have time and money."

Other attractions. Owners of travel businesses say they are willing to give discounts in exchange for getting a high, dependable volume of older travelers who might stay home if prices were higher.

Increasingly popular are extended overseas tours that include transportation and condominium-style living. The cost for three weeks in a condominium at Palma de Mallorca in Spain is \$659 to \$899 per person, including transportation from New York.

In New York, the Brasserie, a popular restaurant, gives the elderly a 10 percent discount. The Philadelphia 76ers basketball team offers them 50 percent discounts on unsold tickets. City transit systems all over the country give special breaks to the elderly. In Dallas, for example, passengers 65 or older can buy a monthly bus pass for \$5 or pay a cash fare of 15 cents, compared with the usual fare of from 60 to 95 cents.

Stores and shopping centers also are trying to lure older buyers. Korvettes Department Stores in New York offers seniors 10 percent discounts every Wednesday on all nonsale merchandise, and on Tuesdays there are senior dis-

By the year 2020, older Americans will account for more than 28 percent of the population, up from less than 19 percent in 1970.

USNEWS & WORLD REPORT chart—Basic data: U.S. Bureau of the Census

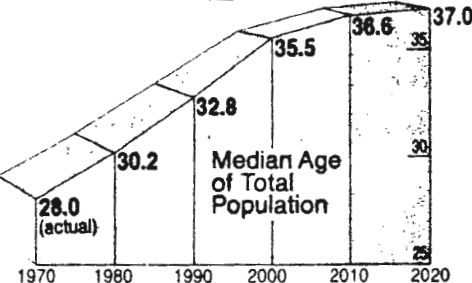


Older people are becoming a prime target for firms selling sporting goods.

them to pay bills out of pocket or buy expensive supplementary coverage from private insurers.

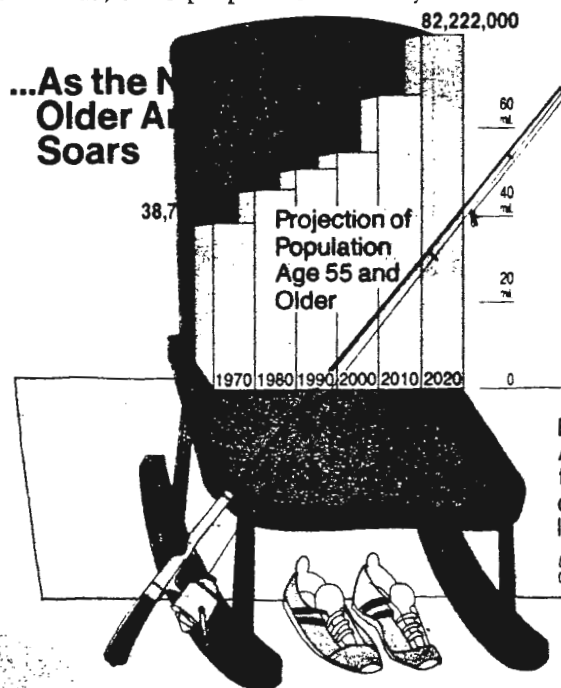
With prospects for tighter budgets in Washington, the pressure will be on local communities and on older people themselves to find solutions to these nagging problems.

On the following pages, *U.S. News & World Report* editors look at the growing impact of today's new breed of seniors and how they are improving their lot in business, politics, housing, labor and health.



In 50 years' time, the median age will increase by almost a decade.

...As the New Older America Soars



counts at the Roosevelt Mall Shopping Center in Philadelphia. "They're an important market for us," says Sy Goldberg, the mall's general manager. "They're very astute buyers and shop not only for themselves but for their children and neighbors, too."

Drug Fair in Washington, D.C., gives seniors a 10 percent discount on drugs and keeps their medical history on record on request. The Garland Community Hospital in Garland, Tex., offers older citizens a break of up to \$180 on hospital bills.

With more time on their hands, more older people are heading back to the classroom. A "second chance" program offered by Northern Illinois University in De Kalb includes tours of cultural sites in the Chicago area. In another program, called Elderhostel, 12,000 participants are taking classes and usually getting room and board on 235 college campuses in 50 states. "Colleges expect enrollment to decline, and this is a growing group that can help take up some of the slack," says Mark Gelbert, dean of special programs at Skidmore College in Upstate New York.

Health clubs. The same trend is seen in the areas of health and exercise. Residents over 60 are taking advantage of a 20 percent discount to soak for an hour at Hot Tubs of San Francisco. In Cleveland, the Vic Tanny International Health Club cuts prices 50 percent for seniors who want to use saunas, exercise machines and other facilities.

"I'm sure many people associate Vic Tanny with girls running on the beach," says supervisor Chico Fernandez. "The discount means some people will look at us that wouldn't have before."

Other businesses are designing products and services specifically for the older market. Among them: Golf clubs made by Wilson to match the physical requirements of older people, a caffeine-free cola being developed by Canada Dry, a new line of beauty products by Helena Rubenstein and a new brand of women's slacks to be marketed by Levi Strauss.

Commercials, too, are no longer aimed solely at the young market. Soft-drink makers, which used to show teen-agers at play in ads, often feature elderly people. A cosmetics firm touting its night-care cream shows an attractive older woman and proclaims, "Beauty doesn't have to end at 50."

"The stereotype older person complete with orthopedic shoes, false teeth and wig must be done away with," says John K. Grace, vice president of Grey Advertising in New York.

Life and auto-insurance firms make special pitches to people over 50. Food companies, such as Morningstar Farms,

offer products without cholesterol. There are more senior columns in newspapers and programs on radio stations and a variety of new publications, including *50 Plus* and *Prime Time*. Says Katherine Kirwan, a retired teacher who writes a column for the Louisville *Courier-Journal*: "This is a new breed of senior citizens, a completely different generation that would not have been possible in the '60s with its emphasis on the youth movement."

Financial know-how. What has not changed, however, is the importance that older people put on savings. At some thrift institutions, they often account for half of the deposits. This has led lenders to initiate new programs for them. The Chicago-based Unity Savings Association has set up a 10,000-member "Senior Achievers" club with a social worker and special-activities coordinator. The firm offers seminars on finance and proper use of prescription drugs. Activities include movies and disco lessons.

In Houston, Marcella Perry, president of the Heights Savings Association, believes that older people today have a far better knowledge of finance.

"My mother didn't have the foggiest idea what the prime rate was, nor did she care," she says. "Now retired people shop carefully for the best places for their money."

Behind the sudden interest in the elderly market is its big increase in prosperity. Observes Leonard Hansen, executive director of Senior Publishers Group, an advertising firm in San Diego: "For the senior citizen, his or her largest expenditure—the home—is now past history. Income, a combination of sources including Social Security, investments, pensions and other receivables, can be used for more discretionary purchases than most other demographic groups."

Estimates are that households headed by persons 55 or older account for 28 percent of all discretionary income—nearly double the share of households headed by people 34 or under. The group also contains a high share of the nation's wealthy families.

For these reasons, experts see plenty of potential for even more spending by older Americans, not only for ordinary products and services but for those that meet their special needs. □

For These People, Age Was No Hindrance

Some of the world's most notable personalities made major contributions after age 80. A sampling—

At 100, Grandma Moses was still painting.

At 94, Bertrand Russell led international peace drives.

At 93, George Bernard Shaw wrote the play "Farfetched Fables."

At 91, Eamon de Valera served as President of Ireland.

At 91, Adolph Zukor was chairman of Paramount Pictures.

At 90, Pablo Picasso was producing drawings and engravings.

At 89, Mary Baker Eddy was directing the Christian Science Church.

At 89, Artur Rubinstein gave one of his greatest recitals in New York's Carnegie Hall.

At 89, Albert Schweitzer headed a hospital in Africa.

At 88, Pablo Casals was giving cello concerts.

At 88, Michelangelo designed the Church of Santa Maria degli Angeli.

Mary Baker Eddy



Pablo Casals

Grandma Moses

HATAM—BLACK STAR



Pablo Picasso

Four Who Forged Second Careers

More people are saying "No" to years of leisurely retirement. Instead, they're trying new jobs or spending more time helping others.



For many Americans, retirement from one job is becoming nothing other than a bridge to a second and often more exciting career.

Educators go into politics, executives leave large firms to start businesses of their own and people from all walks of life lend their expertise by volunteering for jobs of every sort.

More often than not, the retiree ends up busier than ever, doing what he or she enjoys for its own sake.

Following are examples of four people who chose to move on to something new at a time of life when many

of their peers were thinking about slowing down. If the experts are correct, these people are fast becoming the rule—not the exception.

Mailman to Millionaire

MAKANDA, Ill.

When Wayman Presley retired as a rural mail carrier at age 61, he had \$1,100 in his savings account. Twenty years later, he was a millionaire, thanks to a hobby he turned into big profits.

"I've never tried to make money," says Presley. But at age 84 he remains active in the business that "just fell into my lap" when he stopped working in 1959 and was looking around for something to do.

The business: Taking people on tours. It still operates out of this small town in the Southern Illinois hills and now has sales that average \$35,000 a day.

The idea evolved during the 22 years Presley spent delivering mail around the local hills, where he got a reputation as a nature guide. He would take youngsters on walking tours of the hills and regale them with tales of the area. When grown-ups began to tag along, he found himself organizing trips through Southern Illinois. Before long, he was taking trainloads of people from central Illinois and St. Louis on tours of the hill country, charging \$6 a day for the trip and a ham-and-beans lunch.

He recalls that business really started moving in 1961 when someone suggested: "Let's go see the ocean." That kicked off Presley's first venture in Miami Beach.

"I didn't know the sharpies down there then," Presley recalls, but he succeeded in convincing the manager of a low-priced hotel to quote a price of \$4.50 per night per person for the tour group he planned to bring south. Armed with that promise, he went to hotel after hotel until he got a top-rated establishment to admit his group at the same price. He took 546 people on that first tour—at a price of \$99 each—and barely covered expenses. "I worked all summer and cleared \$120," he reports.

But the next year, he escorted people on trips to California and New

York, and business has been growing ever since. Last year, the company had sales of nearly 7 million dollars. So far this year, it has booked about 5.3 million in business.

Presley sold the tour company to his two sons and daughter a few years ago, but he is still "the boss" and personally scouts out new locations for trips. Earlier this summer, he led 15 busloads of travelers on a trip to see the Grand Ole Opry in Nashville.

The vigorous octogenarian has several other projects in the works. He has put together a collection of tall tales about the early days of Makanda, when it was a construction camp for the Illinois Central Railroad. And he is in the



At 84, Wayman Presley is still involved in a travel firm he started when he "retired."

process of compiling some of his poems for a book. "I've stayed in these hills and made a life here," he says, "and I still enjoy it." The moral? "No matter what your surroundings," Presley believes, "you can do well if you keep your mind sharp and apply yourself."

Classroom to City Hall

PETALUMA, Calif.

At age 55, former teacher Helen Putnam was elected mayor of this small farming community 40 miles north of San Francisco—and got much more than she bargained for.

Instead of a leisurely job presiding over ceremonial ribbon cuttings, she found herself in the midst of a bitterly fought controversy that went all the way to the U.S. Supreme Court.

It all started in 1972, three years into her second four-year term, when the city council adopted a plan that called for controlled growth. No more than 500 new homes were to be built in Petaluma each year, and an angry con-

At 88, Konrad Adenauer was Chancellor of Germany.

At 85, Coco Chanel was the head of a fashion-design firm.

At 84, W. Somerset Maugham wrote *Points of View*.

At 83, author Alexander Kerensky wrote *Russia and History's Turning Point*.

At 82, Winston Churchill wrote his four-volume work, *A History of the English-Speaking Peoples*.

At 82, Leo Tolstoy wrote *I Cannot Be Silent*.

At 81, Benjamin Franklin effected the compromise that led to the adoption of the U.S. Constitution.

At 81, Johann Wolfgang von Goethe finished *Faust*.

At 80, comedian George Burns won his first Academy Award for his performance in "The Sunshine Boys."

ESCHEN-PATERNARD CO. — THE GETTMAN ARCHIVE

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Albert Schweitzer George Bernard Shaw



Former teacher Helen Putnam started a career in politics at age 55, became involved in national controversy as a mayor and now is a county official at 71.

struction industry filed suit. The fight ended only when the Supreme Court upheld the plan after a five-year battle.

Even that controversy was not enough to sour Putnam on politics. In 1978, when she was 69 years old, she won a seat on the Sonoma County Board of Supervisors. She now serves as vice chairman of that five-member body and earns \$21,000 a year. She is expected to become chairman in 1981.

Putnam feels that her career in education, which included duty in one-room schoolhouses, prepared her well for politics. She honed her skills in diplomacy by working with parents and school-board members.

"In many ways, politics and education are similar," she says. "There's a certain amount of sacrifice in both, but afterward, when you take stock of what you get in return, there's really no sacrifice at all."

Her husband, a retired automotive worker, and her two children have been very supportive. The only real hint of reluctance came from her mother, who feared Putnam would "get hurt" in the rough-and-tumble of politics. Putnam adds: "I'm old-fashioned enough to think that courtesy, a willingness to listen and a degree of flexibility is the way to go. I can be steadfast, but in my own way."

Putnam, who was the first woman president of the League of California Cities, relishes political life. "It's a wonderful feeling to know you can walk into a room practically anywhere and run into someone you've met before."

The supervisor, who has consistently defeated younger candidates in political contests, doesn't like to dwell on the subject of age, but she jokes: "Sometimes I'm surprised that I'm still here. I've been blessed with good

health and, if anything, politics has kept me young."

Will she ever retire? Only if she would be free to build up new interests. She's already thinking of new areas to explore—the theater, writing a narrative for 12 children's songs she has composed or hosting a radio show.

Or she might decide to run for statewide office. Says Putnam: "It's not too late to give that a thought."

No Plans to Slow Down

ITHACA, N.Y.

For Sidney Kaufman, a scientist with 38 years at Shell Oil Company, the switch to a life of a college professor wasn't as radical as he thought.

The 72-year-old geologist, who joined the faculty of Cornell University in 1974, still probes what goes on beneath the surface of the earth, but now he has graduate students at his elbow.

Kaufman began his career at Shell in 1936 as a field seismologist and ended it as assistant to the vice president for exploration with a Shell subsidiary.

Now, as an acting professor of geology at Cornell, he receives more than \$30,000 annually for his teaching duties and for directing the Consortium for Continental Reflection Profiling (COCORP), a group that studies the earth's deep crust.

Why did he choose education? "Even though I'd been in the industrial world all this time, I've always had a hankering for academic research," he explains. He also had earned his bachelor's and doctoral degrees at Cornell.

His second career, Kaufman notes, has turned out even better than expected. "There's a certain pleasure in working with these bright, young graduate students," he says. "You cannot take anything for granted with them. And there's a reward in trying to help them. You feel better."

Kaufman is especially proud of his work with COCORP, a 2-million-dollar-a-year program that uses a vertical sounding technique to send seismic waves deep into the earth's crust and then infers its structure by processing the returning echoes with a computer.

It is an academic project, since there is no oil or gas in the part of the earth he is studying. The aim is to understand, among other things, how continents and mountains were formed. Still, the work has been followed with great interest by many of the oil firms.

Kaufman does the planning for the experiments, which take him all over the U.S.: "We've been in central Minnesota, the Michigan basin, Kansas, New Mexico, Oklahoma, Texas, Georgia, the Laramie Range and Wind River Range in Wyoming, the Parkfield-Coalinga area of California and the Charleston, S.C., earthquake region. Now we're setting up operations in New England."

The geologist and his wife Goldie are based in Ithaca nine months each year. The rest of the time is spent in Houston. The change brought little in the way of uprooting. Moving had been a fact of life during Kaufman's past work on seismograph crews, and his wife has been quick to take advantage of courses and lectures at Cornell.

Kaufman finds he is working harder at Cornell than he did at Shell. But he

A working geologist for 38 years, Sidney Kaufman retired and took up the life of a professor.



has no plans to slow down. He has seen what has happened to former associates who chose leisurely retirement. "They've just decayed," he says. "I don't foresee the time when I'll want to follow that path."

Never Too Late to Learn

ATLANTA

Many older people dabble in volunteer work, but 72-year-old Anne Eaton makes a full-time job of it.

In fact, she was so serious about her new field—gerontology—that she returned to school to earn a master's degree in sociology at age 69.

"I knew if I wanted to do something worthwhile in gerontology, I must have a better, more scientific background," explains Eaton.

Now she is working harder than ever as a cofounder of the Life Enrichment Services, a nonprofit Atlanta group that enables the elderly to help each other.

She supervises the educational part of the service, working full time with much responsibility but no pay. Every quarter, about 600 senior citizens take courses on subjects that range from investment financing and languages to cake decorating and other hobbies.

Eaton's new project follows a career that included work as credit manager of a chain of fashion stores, as a commercial artist and as director of social work in a nursing home. Eaton also helped her husband, an industrial-engineering professor, with his writings and his export business.

All this, together with her new college training, has already helped Eaton to establish a reputation in her field. She recently went to Germany to address a major conference on aging.

Now more than 1,000 Atlanta residents over age 50 are active as volunteers in her group, which serves 4,500 to 5,000 people a year.

Participants—mostly well-educated and middle class—are the ones most often neglected by government agencies, Eaton says, yet who often face problems after retiring from full-time jobs. Among services offered: Counseling, volunteer handymen for repair projects, a practical-nursing course and classes in academic subjects. Some 50 churches and civic groups participate.

Eaton says her work with the program is the most satisfying of her life, and she feels she's doing a better job at it than at anything she did in her long, salaried career. She adds: "Who knows more about the elderly than the elderly?" □

Based on reports by MARY GALLIGAN, JOANNE DAVIDSON, MANUEL SCHIFFRES and LINDA K. LANIER

"Gray Power" Flexes Its Political Muscle

Older citizens are swinging elections, influencing new laws. The forecast is for still greater sway in the years ahead.



When it comes to politics, older Americans are anything but retiring.

In every section of the nation, they are becoming a force to be reckoned with, and that influence is sure to grow as their numbers increase.

Already, older persons are flexing their muscles on a variety of social and economic issues.

In California, they have taken a leading role in working for property-tax relief, renters' rebates and a ban on forced retirement.

In New York, they overrode the opposition of Governor Hugh Carey and pushed through the legislature a bill to create senior-citizen programs at the county level.

The clout of older people in Michigan has produced legislation spelling out patient rights in nursing homes, a 10-million-dollar program to provide "dial-a-ride" vehicles in each county

and 38 million dollars to help senior citizens pay their utility bills.

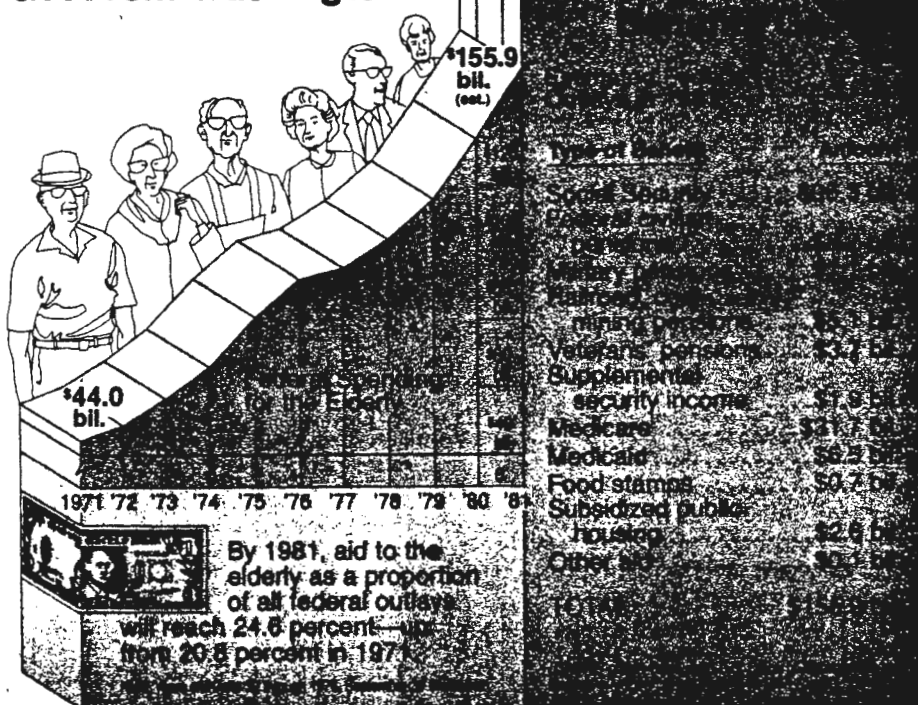
On the national level, lobbying by seniors quickly headed off proposals by the administration to reduce the size of Social Security benefit increases.

More older Americans also are taking active roles as foot soldiers in political campaigns. In Oregon, several hundred of them were instrumental in helping Ron Wyden, a 31-year-old activist for the elderly, defeat a veteran congressman in the Democratic primary. Says Wyden: "When you have a 70-year-old woman coming to your door and saying it's time for a change, it's hard to say 'No.'"

Impact at polls. A major factor in the political success of older Americans: They go to the polls in large numbers. According to the Census Bureau, 60.1 percent of people between 65 and 74 reported that they voted in the 1978 election, a figure 15 percentage points higher than the national average.

President Carter has recognized the power of older people by establishing a top-level staff position—"counselor on aging." The President's action is mirrored elsewhere, with governors in Oklahoma, Louisiana and other states

What Older Americans Get From Washington...



setting up agencies for the elderly or expanding budgets of existing agencies.

A key to the political effectiveness of older people is their ability to build cohesive organizations. Typical is the New Jersey Federation of Senior Citizens, which in five years has been transformed from a small band of people living in one section of the state to an association of 450 clubs representing 90,000 persons. The group, like many others in the United States, organizes extensive mail and telephone campaigns, and members regularly visit each state legislator.

Unions, too, are busy organizing retirees. In Sun City, Ariz., a political-action group of retired unionists includes I. W. Abel, former president of the United Steelworkers of America.

"It has been necessary for senior citizens to organize," says Mrs. Lou Glasse, director of New York State's office for the aging. "In the past, older persons have been neglected and haven't gotten their fair share of government funds."

By sticking to bread-and-butter issues that command a broad base of support, senior-citizen organizations have managed to achieve solidarity. However, beyond those issues, there can be many differences.

"Older people taken as a group have more differences with one another than a comparable group of young people," says Neal Cutler, professor of political science and gerontology at the University of Southern California.

Others note that senior citizens come from diverse backgrounds, and economic and ethnic factors are more likely to influence their political behavior than the fact that they are over 65.

Voting trends. Robert Binstock, who directs a study program on the economics and politics of older Americans at Brandeis University in Waltham, Mass., says surveys show that senior citizens do not tend to vote for candidates in a bloc. Bloc voting, he says, is more likely on referendum questions when an issue is considered in isolation.

Political scientists also reject the widespread notion that people become more conservative as they grow older. "Politically, people tend to remain what they have been all their lives," Binstock argues.

Regardless of whether they are conservative or liberal, most older people today view inflation as their No. 1 enemy because it badly erodes the buying power of those on fixed incomes. So they vigorously resist efforts to reduce benefits from federal programs that provide basic support for millions of them. At the same time, concern about financial security makes many older

Americans reluctant to support tax increases for new programs.

In Charlotte County, Fla., where approximately three fifths of the residents are over 60, voters rejected a plan to provide a public shuttle bus even though that would have benefited older people. Says John Printon, the county administrator: "A main issue among people here is that they don't want to pay any more taxes."

That kind of opposition can sometimes be overcome by appealing to the self-interest of senior citizens. The town of Harbor Springs, Mich., was able to obtain the support of older people for a school-bond issue by giving them space in the high school for a senior-citizens center and allowing them to join any class with openings.

Looking ahead, analysts expect senior citizens to take more-active roles in public issues, with many running for office. Some older people view the candidacy of 69-year-old Ronald Reagan and others in the same age bracket as the wave of the future.

Senior citizens in many states are gaining valuable training for elective office, and exercising considerable influence, as members of "silver-haired legislatures." The older people elected to these bodies develop and approve bills for submission to the regular legislature. In Florida last year, seven of the 15 high-priority bills recommended by the state's silver-haired legislature were enacted by lawmakers.

Generation clash? Some social scientists worry that the increasing activism of the elderly could produce a generation clash in the next century when a shrinking pool of younger people will have to pay for programs to support the burgeoning older population.

In the future, programs for older Americans will constitute a larger and larger share of the federal budget. According to a study by the Urban Institute, a Washington, D.C., research organization, spending on the elderly—now about 25 percent of the budget—will rise to 32 percent in 20 years. By the year 2025, the study concludes, programs for the elderly will account for 63 percent of the budget if continued at present levels.

Brandeis's Binstock says that as the result of this explosive growth "more and more people are going to say that the elderly are getting more than their fair share."

Others have different analyses, but they all agree on one point: The elderly are just beginning to show their strength. Says Neal E. Cutler of the University of Southern California: "In 15 years, there won't be anybody as powerful as the organized elderly." □

Housing

For homeowners sitting on a big nest egg, the options are multiplying fast: Resort communities, mobile homes, shared living and more.



For the 29 million households headed by persons over 55, the variety of possible lifestyles is increasing as it never has before.

Most of these people still prefer to remain in the home they have lived in for years, and that option soon will be made easier by new tools that turn home equity into the needed cash. For the more adventuresome, retirement



Among the many housing alternatives: Resort communities in the sun belt.

communities of every sort are multiplying. Also on the rise: Group living arrangements and new types of government-assisted programs.

For the 70 percent of the elderly who own their homes, a big question is how to convert that equity into dollars they can use to boost their incomes.

"The home is the most valuable asset of many elderly people, but the problem is that it does them little good unless they sell it," says Ken Scholen, director of the state of Wisconsin's Home Equity Conversion project. His group is studying ways to turn home equity into income.

Experiments are beginning with various forms of reverse mortgages, under which homeowners use equity in their homes to obtain needed cash.

Needs: The Choices Increase

In Cleveland, Broadview Savings and Loan offers a simple reverse mortgage. Up to 80 percent of the appraised value of a paid-off home may be borrowed, with the family receiving monthly payments that rise over an agreed-on payout period, which ranges from five to 10 years and can sometimes be extended.

On a fully paid-for \$60,000 home, for example, an older couple could qualify for a \$48,000 loan, and under a five-year plan would receive monthly payments that increased from \$583 to \$944. At the same time, they would have to pay back the S&L for their loan with monthly checks of between \$151 and \$515 over the five years. That repayment schedule is based on an 11 percent interest rate and includes taxes and insurance.

In Carmel, Calif., Fouratt Corporation, a real-estate firm, has developed a sale-and-lease-back arrangement that allows retirees to remain in their homes as long as they wish while receiving a guaranteed life income.

Under the plan, Fouratt links homeowners over 65 with younger investors seeking good housing buys and tax shelters. A retiree's home is sold at a discount of about 20 percent to the investor, who then is responsible for maintenance, taxes and insurance. He pays the retiree, who continues to remain in the home as a renter, 10 percent down and the rest in monthly payments that include interest. The Fouratt plan also requires the buyer to purchase an annuity for the retiree.

Less revolutionary are the various tax breaks that are being granted to older homeowners. California allows older residents to defer all their real-estate taxes until a home is sold. Repayment also is put off until the time of sale on low-interest home-improvement loans that Wisconsin grants to older residents.

More people age 55 and over also are taking advantage of a new provision in the tax law that allows them to exclude from taxable income profits of up to \$100,000 from the sale of their residences.

Some are using those tax-free proceeds to buy homes in retirement areas. The trend now for the 5 percent of

the retired population that chooses this option is toward smaller communities with less elaborate recreational packages, says Elm Weingarden, senior vice president of Rossmoor Corporation, which has built several plush retirement villages.

Says Weingarden: "Most people, if they are lucky, have a retirement income of around \$16,000, which leaves them only \$4,000 a year to spend on housing. For them, you have to scale back the size of the homes and the number of amenities."

One way people are cutting costs is by buying mobile homes in the many retirement villages springing up in sun-belt states. Mobile homes are

son, who wrote the book *Sunbelt Retirement*. The big draw: A more leisurely lifestyle at a cost about 10 percent lower than that in urban areas. Experts say the movement of retirees to small towns is evident in such areas as the Ozarks, the upper Great Lakes and southern Oregon.

More older people, too, are solving their housing needs by moving in with others who have similar interests. Sixteen homes have opened in Ohio and the Southeast and 12 others are being planned using a "share a home" concept developed by Jim Gillies of Winter Park, Fla. The facilities, many of them sponsored initially by churches, normally house from six to 20 residents

Most Desirable Retirement Areas

Based on economic conditions, tax burden, living costs, weather, demographic trends, utility rates, services and available housing—



priced about 30 percent lower than conventional homes of comparable size, notes Harvey Thielke, president of Cayman Development Corporation, which operates Zellwood Station, a large mobile-home complex near Orlando, Fla. He adds that many multi-section units are almost indistinguishable from site-built homes.

Housing specialist Leo Baldwin of the American Association of Retired Persons warns, however, that many mobile-home communities now are converting to a condominium concept, sometimes forcing residents to move if they cannot afford to buy the land on which their units are placed.

Other retirees are moving to small towns, not only in the sun belt but in Northern localities, says Peter Dickin-

son, who pay \$380 to \$412 a month each for food, laundry, transportation and semi-private rooms.

"There's a cost savings to it, but the biggest advantage is the companionship," observes 88-year-old Helen Henschen, who lives in a group home in Winter Garden, Fla.

Most group homes cater exclusively to older people, but some, such as the Shared Living Project in Boston, mix the elderly and young people, an idea currently being promoted by the Gray Panthers.

"The beauty of the concept is that each generation has something to offer," says the Rev. Merlin Southwick, a member of the steering committee for the Boston home, a converted mansion that opened last July and houses 16

Labor

people age 24 to 82. "Young people do much of the physical work needed to keep a place going, while older residents provide stability and emotional support."

In other cities, placement agencies are springing up that find boarders for older homeowners with room to spare and new homes for other seniors who want to sell large dwellings. In San Jose, Calif., Project Match, a nonprofit group supported by federal funds, has placed some 1,100 older people in shared accommodations since it began in 1977. About 70 percent of those matches have been successful.

Minimal rentals. Still other options are available for older persons whose earnings fall at or below 80 percent of the median income in an area. Many of these people are eligible for government-subsidized housing. Demand for these units outstrips supply, but those who qualify pay no more than 25 percent of their income for rent.

Instead of large high-rise buildings, more government projects now involve conversions of existing buildings that blend into their communities. One example: A converted Victorian mansion in Pittsburgh opened in May to accommodate eight senior citizens.

New approaches also are being tried to ease one of the major worries of older people: The threat of a costly, long-term illness. Churches, universities and private companies are offering communities that seek to give their residents a "continuum of care"—everything from independent living in small single-family homes or garden apartments to skilled nursing care in the event of serious illness.

Such arrangements usually require residents to pay an initial fee plus monthly charges based on the type of accommodation. In exchange, all medical care is provided, no matter how expensive. Typical is Meadowood, a retirement community now being built in Bloomington, Ind., for alumni, employees and faculty of Indiana University. For a three-bedroom apartment in the community, it is estimated a couple will pay about \$76,000, plus a monthly charge of \$685. Besides health care, residents are to be provided a full range of educational and recreational amenities.

Other schools are adapting unused space into housing for older people. In a converted dormitory at Ithaca College in New York, retirees pay \$436 to \$600 a month for room, board, transportation and housekeeping. "With college enrollments dropping, we need to find ways to use buildings more creatively," says Mark Zwerger, the administrator of the Ithaca facility. □

Why Many Keep on Job As Long as Possible

For a lot of people, age 65 comes and goes without a retirement party. Behind the trend: Fears of inflation, an itch to stay active.



At age 59, Ralph Hutchins has become eligible for a \$590-a-month pension, but he still goes to work every day—one of many older workers who are spurning early retirement.

"Retirement would have been a giant step backward," says Hutchins, who is employed as an engineering technician for Ford Motor Company in Dearborn, Mich. "It seemed the smartest thing to do was to keep working."

While older workers like Hutchins are still in a minority, their numbers have been growing since 1978, when Congress raised the mandatory-retirement age from 65 to 70. A recent survey of 66 companies by Johnson & Higgins, a consulting firm in New York City, found 48 with an increased number of employees deferring retirement.

Experts cite many reasons for the shift, including the longer life expectancy of today's senior citizens. Chief among them is fear that inflation will

erode retirement income. "Money, particularly in recent years, is the No. 1 panic for people contemplating retirement," says one company official.

Hutchins notes that if he had chosen retirement, he would have had to seek part-time work and probably would not have earned as much. He adds: "Compared to the close to \$30,000 I earn a year, well, there's no comparison."

In the future, money worries are expected to keep millions of older workers on the job after retirement age—possibly reversing the current trend toward early retirement. "I expect people to stay on the job as long as inflation persists and job incentives grow," says Bruce Jacobs, political scientist at the University of Rochester. Fifty-three percent of the salaried workers questioned by Louis Harris say they would now prefer to work beyond normal retirement age.

For public officials who worry about how the economy will support a swelling retired population by the year 2000, these projections are welcome news. "With the post-World War II baby boom soon to become the senior boom at the beginning of the 21st century," says Senator Lawton Chiles (D-Fla.), who chairs a Special Committee

How Earnings Can Affect Social Security Benefits

From age 65 up to 72, a retired person can earn as much as \$5,000 a year in 1980 from employment without losing Social Security benefits. Beyond that cutoff point, however, \$1 of benefits is forfeited for each \$2 of earned income.

Here are some examples of how individuals could be affected by present federal regulations covering Social Security and income:

1. A married couple retires at age 65 and qualifies for maximum benefits, based on the husband's earnings record. The wife did not work. They would receive \$10,296 in benefits—\$6,864 for him and \$3,432 for her. The couple could earn up to \$5,000 from jobs without losing any of their Social Security benefits and would

have to earn \$25,592 before their benefits would cease entirely.

2. A widow begins collecting survivor benefits of \$4,800 a year at age 60. Until age 65, only \$3,720 may be earned before benefits are reduced. Losing \$1 in benefits for each additional \$2 earned, she would have to make \$13,320 in paychecks before her Social Security checks ceased.

3. A 73-year-old man earning \$20,000 a year still collects his entire Social Security benefit because, at age 72, all restrictions on earnings end. In 1982, the limits will be removed for those age 70 or older.

Remember: Income limits apply only to earnings. Unearned income—pensions, dividends, interest on savings and other investments—is not counted. Ceilings on earned income will be raised each year hereafter.

on Aging. "I believe it is essential for us to explore new ways to stimulate continued employment for older workers both before and after age 65."

Until recently, the average retirement age of American workers was declining rapidly. Dow Chemical Company of Midland, Mich., reported its average retirement age fell to 61 in

1977, 60.5 in 1978 and 59.2 in 1979. Among 72 of the nation's largest corporations, according to one survey, the average last year fell below age 62.

At Dow, spokeswoman Rosemary Swantek observes: "People are talking about inflation, but it's not stopping them from retiring."

Second thoughts. E-Systems, a Dallas-based high-technology firm, reports the same results: "Because of the significant and dramatic improvement in our retirement plans, we are seeing more people take early retirement—more than we ever have," says Vice President Joe W. Russell. "But we do think a few are weighing their retirement incomes against the unsettled economic climate and the bite of inflation."

That change of heart already is beginning to show up in some firms. At Polaroid, 80 percent of the company's employees over age 65 are deciding to stay on the job. A survey by Hewitt Associates, an employee-benefit consulting firm in Lincolnshire, Ill., shows that the percentage of working employees over 65 now ranges from 34 percent in big firms to 61 percent in small companies.

Among those firms reporting a slowdown in early retirement: Mobil Oil Company, Kerr-McGee Corporation and Lone Star Industries. At Lone Star, based in Greenwich, Conn., the pace of early retirement slowed despite a change in company policy to provide a full pension at age 62. "Even though we improved the plan, it didn't encourage people to go out early," says William M. Lockhart, Lone Star's director of compensation and benefits. "The unknown fact probably is the economy—namely inflation."

James E. Schulz, professor of welfare economics at Brandeis University, says most workers who retire on Social Secu-

rity and a private pension normally start with 60 to 80 percent of their pre-retirement incomes. In the first years of retirement, that is usually enough for people to maintain their living standards because of fewer expenses. But Schulz adds: "Problems begin to crop up after a few years of inflation."

Many employers boost pension benefits to retirees from time to time, but these hikes do not compensate fully for the rising cost of living.

Many retirees, too, have no income to depend on other than Social Security, which in July provided average monthly benefits of \$330 for a retired worker living alone.

Although the work-force percentage covered by private pensions has risen from 25 to 50 percent in the past 30 years, the President's Pension Policy Commission recently recommended establishment of a minimum private pension for all workers. Surveys by the commission show that two thirds of Americans are worried that their retirement incomes won't be adequate.

Because of cost pressures, some older workers are not only rejecting early retirement, they are actively demanding the right to work longer. American Can is being sued by more than 1,000 who claim they are being forced to retire against their will. Michael Batten, an industrial gerontologist who counsels retirement-age employees, says courts are no longer accepting the traditional view of many firms that elderly workers are less productive.

Bias charge. For some elderly workers, it's a matter of rights. "One of the biggest problems in industry today is posed by the white male worker in his 50s," says Batten. "Through litigation, blacks, Chicanos and women all got theirs. Now the middle-age white man is getting his. He just picks up the phone and tells his lawyer, 'Hey, I'm being discriminated against.'"

One such worker is Al Shaver, 58, a United Airlines pilot facing mandatory retirement at age 60. Pilots are not covered by the law on age discrimination. "There's a very strong feeling among people 60 to 65 that they're being discriminated against," says Shaver. "There's the societal expectation to take the proverbial gold watch. Most people put on an act. They really resent it."

For many workers who do retire by age 65, it does not mean the end of

You Can Save Toward Retirement

Self-employed workers or those not included in a company pension can create their own pension plans by placing up to \$1,500 a year in an individual retirement account (IRA) at a bank or elsewhere. Here's what would happen if \$1,500 were deposited each year 1. beginning this year, 2. after 5 years, 3. after 10 years, 4. after 15 years, 5. after 20 years, 6. after 25 years, 7. after 30 years.

1. \$118,431

2. \$74,134

3. \$43,986

4. \$23,468

5. \$8,504

in 5 years in 10 years in 15 years in 20 years in 25 years in 30 years

But Beware of Inflation's Bite

If prices rose at 10 percent a year, \$100 would buy only \$37.71 after 20 years.

their work life. Instead, they find new jobs, usually part time and sometimes with their original employer. It's estimated that a third of the elderly Social Security recipients are supplementing benefits through work or other sources.

"If you see people retiring early, don't believe they're leaving the work force," says Betsy Gelb, a University of Houston professor who has studied habits of the elderly population in that city. "We are going to have a higher percentage in this class working because of the economic situation. It is dumb for them not to take their pensions and also have a part-time job. They are being smart with inflation and making out like bandits."

Others point out that retirees contribute substantially to the country's "underground economy," doing all sorts of jobs—from carpentry work to nursing—for cash payments that go unreported on tax returns.

Recognizing the desire of some elderly people to work past retirement age, a few companies are making it easier for them to do so. Some universities and insurance companies now provide for phased retirement that allows employees over age 60 to work reduced hours until they formally retire. Such programs are difficult to start, however, because they often require a change in the benefit package.

Added benefits. At E-Systems of Dallas, for example, retirement benefits at first were determined by the amount of an employee's salary in the final five years of employment. That rule was changed to let workers take jobs that pay less in their final years of employment. "Now the person who wants to remain on the job beyond 65 in either a full-time or a part-time job may go into a different job in the company and not affect his future retirement income," says a company official. Employee stock ownership also continues for those who work past retirement age. Levi Strauss, too, allows employees to continue accruing pension benefits until they retire.

Gerald L. Maguire, vice president of Bankers Life and Casualty of Chicago, claims it's often more economical to keep a high-paid veteran worker than to hire a younger employee for less pay. His reasons: Older workers take less compensatory time and their insurance is cheaper because of medicare.

Such arguments are giving hope to many older workers who are refusing to quit the labor market. Says Shaver, the United Airlines pilot: "Retirement says to people, 'I'm entering the last phase of my life.' It eats on them. It makes them morbid. A person needs to feel needed and active."

*Interview With Dr. Leslie S. Libow,
Geriatric Specialist*

To Live a Longer Life, Stay Involved

Exercise, good eating habits, stimulating activities—all play a role in allowing people to enjoy their later years, says an expert on aging.



Q Dr. Libow, can Americans look forward to continued increases in life expectancy?

A Yes, but the gains may only be modest. It is estimated that if cancer were cured and if arteriosclerosis—hardening of the arteries—were cured or reversible, life expectancy might increase by about an average of two to four years. Rather than focus on enormous gains in life expectancy, those of us in geriatric medicine want to improve the quality of those years.

Q What is the average life expectancy now?

A For white males at birth, it is about 70 years; for white females, about 78. For blacks, the figures are about six fewer years. But if people survive to age 65, the figures are different. The average white or black male who reaches

that age can look forward to approximately another 14 years of life. For females, it is even longer—about 18 years.

Q Are retired people today leading more active lives?

A There's no doubt about that. People now expect more of themselves in retirement, both in the way of physical activity and intellectual challenges.

Retirees today generally enjoy somewhat better nutrition, improved economic status and greater freedom from infectious diseases, such as tuberculosis. Advances such as the heart pacemaker also have enabled older citizens to lead more-vigorous lives.

Society, too, is beginning to change old prejudices, such as the view that it is improper for retirees to engage in dating, dancing, athletics and similar activities.

Q How important is proper nutrition to good health in later years?

A That's a controversial issue. Sur-

prisingly, the data do not clearly indicate that being overweight will shorten your life. Now I'm not suggesting that everyone run out and start eating candies and cakes, but being a little overweight may keep you alive longer than being too thin. So I don't think we have a right to tell older people that they should cut down on their food intake because they're less active physically. If they feel sluggish from overeating or are grossly overweight, they should know enough to cut down.

Q Aren't there certain eating habits that might help people avoid troubles in later years?

A Yes. Most authorities agree that, if people could cut down on cholesterol-



Libow, 46, is medical director at the Jewish Institute for Geriatric Care in New Hyde Park, N.Y. He also teaches medicine at the State University of New York at Stony Brook and has written many articles on the aging process and other health issues.

laden foods and large amounts of refined sugar in early life and in middle age, they might be less susceptible to heart attacks and strokes. But if an individual reaches the age of 65 or 70 without having had a sensible control of cholesterol, there isn't much evidence that starting a stringent low-cholesterol diet would help much.

Similarly, the evidence suggests that following a diet that is high in fiber and bulk—fruits, vegetables, grains—would tend to keep the blood sugar in better balance, particularly for those individuals with a tendency toward diabetes. Secondly, there is some suggestion that intestinal problems such as constipation and perhaps even cancer of the bowel might be less frequent in people who have followed high-fiber diets for a long time.

Q What role does exercise play in keeping fit?

A There's no question that a sense of

well-being and an improved quality of life are related to exercise, be it jogging, tennis, bicycling, swimming, dancing or the like. Whatever type an individual chooses, it's best to begin as early in life as possible.

Anyone over the age of 40 should not start a program of vigorous exercise without consulting his or her physician. At times, a physician may refer an individual to a local athletic center that has designed special physical-activity programs for older people. With proper guidance, it is not too late for a person, even at age 70 or older, to begin a moderate exercise program.

Physical activity, regulated and consistent, is likely to be associated with lower blood pressure and perhaps some improvement in blood cholesterol—all of which can reduce the risk of coronary-artery disease and stroke.

Q What other factors contribute to a fuller life in retirement?

A The more stimulating one's routine, the better. That was one of the findings from a study of older men done by the National Institutes of Health a few years ago. It showed that those with the most varied and complex days tended to live longer than their peers whose routines were much duller.

I'm not saying that people have to travel around the world or engage in other expensive activities. It might well be enough to go dancing a couple times a week, swim or jog, read, visit friends and relatives, and engage in goal-directed projects.

Q Do many retired people sink into bouts of depression?

A Oftentimes, yes. In fact, a lot of what looks like senility turns out to be depression, and a lot of depression is linked to a lifestyle that lacks goals and variety. There's no doubt that isolation and noninvolvement in life can lead to serious depression.

Q How is that problem treated?

A Fortunately, depression is eminently treatable. Medication, given in proper sequence, can bring about excellent results. Support from family and friends and psychiatric care also help. When those approaches fail, electroshock therapy—a method that frightens a lot of people—can be a remarkably excellent treatment. What I'm saying is that most depressed patients can get better.

Q What progress is being made through research in slowing the aging process?

A Clearly, if we understood the biology of aging or the clock in the body, it would be theoretically possible to reset the mecha-

nism and slow down aging so that people could live 90, 100, even 120 years. However, the advances in that research are extremely modest, and the funds being spent are minuscule.

There are some exciting possibilities, however. For example, the immunological system seems to break down somewhat with age. If that could be corrected, a stronger immune response could fight off problems such as cancer and certain deadly infections.

Dr. Robert Butler, director of the National Institute of Aging, has pointed out the linkage between understanding the biology of aging and the biology of cancer. One could argue that if you studied aging more intensively, you might not find the fountain of youth, but you might come to greater insights into cancer.

Q Has there been progress in combating diseases that strike people as they grow older?

A Yes. For one thing, strides are being made in reducing the prevalence of stroke—in late life as well as in midlife. Much of this improvement appears due to better controls on high blood pressure, which is linked to stroke.

Another example is cancer of the breast. Mammography in women over 50 and self-examination by women of all ages should lead to earlier diagnoses and cure. New knowledge now often can tell us which people who contract breast cancer can be helped by taking certain hormones.

We've also found that cessation of smoking, even in late life, tends to improve health, especially in regard to coronary and lung ailments.

"A sense of well-being and an improved quality of life are related to exercise," says Dr. Libow.



Q Is the jury still out on whether bypass surgery extends the life span of heart patients?

A The thinking now is that the operation does seem to extend the life span for selected coronary-artery patients, and clearly reduces pain for most, so that the quality of life is much better.

Q Do older people run a greater risk of dependency on medication or alcohol?

A Alcoholism is a problem in late life, although many older people tend to deny their addiction. Alcohol abuse can lead to problems that range from auto accidents to liver disease and brain dysfunction. However, modest consumption of alcohol seems to correlate with good survival and perhaps a good arterial system.

A bigger problem—a hundredfold greater problem—is excessive use of medications. Problems often result from the combination of doctor-prescribed drugs and drugs patients take on their own. Often, the original symptoms are made worse or new ailments are created. The interaction of two or more drugs also can cause falls, mental confusion, sexual impairment and other troubles.

Q What changes can older people expect in sexual capability?

A There is a modest decline in frequency of sexual activity and a modest increase in male impotence. By no means, however, are the majority of the elderly male population impotent or uninterested.

There's a considerable prevalence of sexual activity, and in many cases the experience may be more pleasurable than at a younger age.

Q Are there new ideas to help people cope with aging?

A A couple of things come to mind. One idea, which we have introduced at our institute, is to provide older people with cards for wallet or purse that contain a summary of the person's health history, including medications. Such information can be vital in an emergency situation—particularly when individuals travel a lot and are out of touch with their regular physicians.

I'd also recommend that people—even those as young as 30 or 40—draw up what we call a "penultimate will," in which they name a guardian and express their philosophies on how they want their money spent and what type of care they would like in the sad case that they develop senility or loss of mental powers.

These are just a few of the solutions now being suggested for the problems of a graying country. □

SENIOR CITIZEN POPULATION

✓ ARIZONA:

Maricopa 15%

Pima 18%

✓ COLORADO:

Denver 17%

Larimer 12%

Mesa 17%

Weld 12%

DELAWARE:

Sussex 16%

✓ FLORIDA:

Broward 20%

Citrus 25%

Collier 16%

Dade 16%

Lake 22%

Palm Beach 21%

Pasco 28%

Sarasota 30%

✓ IDAHO:

Ada 13%

Bannock 12%

Bingham 12%

Bonner 17% —

Canyon 16%

Cassia 13%

Kootenai 15%

Latam 12%

Twin Falls 17% —

✓ ILLINOIS:

Adams 16% —

Fulton 14% —

Kanlcakec 12%

LaSalle 13%

Macon 12%

Peoria 11%

Sagamon 12%

Tazewell 17% —

Wayne 12%

✓ IOWA:

Black Hawk 12%

Linn 13%

Polk 14%

Pottawattamie 15%

Scott 13%

Story 11%

✓ MAINE:

Cumberland 16%

Kennebuc 16%

Somerset 14%

Washington 20%

York 11%

✓ MICHIGAN:

No Match

✓ MINNESOTA:

Mennipan 14%

St. Louis 18%

MISSOURI:

Bucmanan	15%
Camden	12%
Cape Girardeau	12%
Gasconare	18%
Greene	11%
Jakson	11%
Moniteau	17%
Newton	13%
Perry	15%
Pettis	11%
St. Louis City	16%

MONTANA:

Yellow Stone	12%
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✓ NEBRASKA:

Douglas	13%
Lancaster	13%

✓ NEVADA:

Washoe	13%
--------	-----

✓ NEW JERSEY:

No Match

✓ NEWYORK:

Broome	11%
Chautaugua	12%
Dutchess	11%
Erie	11%
New York	14%
Oneida	11%
Steuben	11%

NEW YORK con't.

Sullivan	13%
Vister	12%
Warren	12%
Westchester	12%

NORTH CAROLINA:

No Match

NORTH DAKOTA:

Burleigh	12%
Cass	13%

✓ OHIO:

Cuyahoga	11%
Hamilton	11.5%
Jefferson	11%
Lucas	11%
Muskingum	11%
Scioto	12%

✓ OREGON:

Clackamas	13%
Lane	16%
Marion	18%
Multnomah	18%

PENNSYLVANIA:

Allegheny	12%
Davphin	12%
Delaware	12%
Lancaster	11%
Lehigh	12%
Luzeiwe	14%

PENNSYLVANIA con't.

Montgomery	11%
Philadelphia	12%
York	11%

SOUTH DAKOTA:

Bedie	18%
Brookings	15%
Brown	15%
Codington	15%
Davison	19%
Huges	13%
Lawernce	16%
Minnehama	14%
Pennington	11%
Yanton	16%

TENNESSEE:

Davidson	14%
Hamilton	15%
Knox	15%
Shelby	12%
Sullivan	13%

TEXAS:

Smith	12%
Tarrett	10.5%

WASHINGTON:

Benton	12%
Clark	13%
Is'and	16%
King	14%
Pierce	13%

WASHINGTON con't.

Snottmish	12%
Spokane	16%
Yakima	16%

WEST VIRGINIA:

Cabell	18%
Harrison	19%
Kanawa	15%
Monogalin	12%
Ohio	20%
Wood	15%

WISCONSIN:

LaCrosse	11%
Milwakee	12%

WYOMING:

Larimie	12%
Natronia	11%

"San Diego County Legislative Council for Older Americans"
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August 25, 1980

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901 So. Highland
Arlington, Va. 22204

The San Diego County Legislative Council for Older Americans is very much concerned about many matters on which we feel sure that you and other candidates for President of the United States will take a stand. In addition to such important general issues as inflation, unemployment, and international relations, we are anxious to learn your position on several matters which directly affect 23 million senior citizens: (1) cost of living increases for recipients of grants, pensions, Social Security, SSI, and AFDC. (There are strong pressures to cut off such funds to low-income elders.) (2) Withholding tax for interest on savings (This would bear down heavily on people who have thriftily saved for their old age.) The Legislative Council for Older Americans urges you to speak out on these two issues, so that the 23 million Americans will know where you stand, and will be able to take this into consideration when they go to the polls in November.

Please send us a statement on what you would do about these and related matters, if you were elected President of the United States.

Respectfully yours,

Stuart A. Queen

Stuart A. Queen, Secretary,
Legislative Council for Older Americans

1981
Republican Platform on Aging

General:

A call to end the present stereotyping of older Americans as a non-productive welfare oriented group. This Platform aims to tap the productive potential of seniors by giving every possible outlet for their collective wisdom! To do this we must slow inflation and cut taxes while re-enforcing the strong family tradition so basic to our heritage.

Planks Key to Doing This:

1. Elimination of the Social Security Earnings Limitation which takes \$1 of social security benefits for every \$2 of earned income above \$5,000 for people 65 through 71 years.
2. Rigorous enforcement of Age Discrimination in Employment Act.
3. New tax incentives for those families and friends who help our frail elderly by caring for them within the family environment of the home.
4. New legislation calling for Home Base Care that will anchor the concept of community based long-term services under Medicare and Medicaid.

These specifics coupled with the slowing of inflation by legislatively granting the right to all Americans the right to keep more of their earned income.

PRESS RELEASE

Detroit, Michigan
July 15, 1980

Major elderly groups cite strengths and deficiencies in Republican Party's platform.

The twelve-million-member American Association of Retired Persons, through its Executive Director, Cyril F. Brickfield, noted with approval the platform's identification of inflation as the "cruelest" threat to the elderly's economic "well-being". This inflation coupled with the developing recession and low rate economic growth are hurting the elderly directly and, just as importantly, are undermining the financial soundness of government programs like Social Security on which the elderly rely for income and health care protection.

The Associations agreed that monetary and fiscal restraint, deregulation to permit competition and tax breaks to encourage savings, investment, productivity and real economic growth were all essential to the effort to control inflation and solve the nation's economic problems. However, Brickfield, citing the platform's strong opposition to wage and price controls, noted the "absence of any alternative suggestions for dealing with the wage and price spiral-- a major component in the current inflation spiral". The Associations also expressed skepticism that the large tax cuts for which the platform repeatedly called would provide, as the platform implied, a complete cure for the nation's economic problems. "While tax cuts are essential", Brickfield said, "by themselves they are not enough to solve inflation and restore optimum rates of economic growth.

With respect to health care issues, the Associations endorsed the platform's call for alternatives to institutionalization, especially home-based care, and its strong support of Medicare and Medicaid programs. But the Associations noted a failure to suggest anything other than "voluntary efforts" to deal with soaring health care costs. Brickfield said that "while the platform comes out against any mandatory health insurance program, it contains no proposal that would assure adequate health care protection for the millions of Americans with no or only limited financial access to health care services".

The Associations also cited with approval:

- * the platform's strong support for the elimination of mandatory retirement;
- * its opposition to the Social Security earnings limitation;
- * its opposition to proposals to tax Social Security benefits;
- * its support for tax breaks to encourage saving for retirement; and
- * its support for tax incentives to encourage families to maintain their elderly relatives in their own homes.

However, the Associations expressed disappointment that the platform did not come out against proposals to cap or otherwise limit cost of living benefit adjustments under retirement programs like Social Security. The Associations also expressed strong disapproval of the

platform's proposal to transfer the administration of the military retirement program to the Veterans Administration.

For further information contact:

Cyril F. Brickfield
Executive Director
American Association of Retired Persons
(313) 256-8000
Room 2408

SENIOR CITIZEN POPULATION

Ohio
Ca
Va.
LA.
SC.

✓ ARIZONA:

Maricopa 15%

Pima 18%

✓ COLORADO:

Denver 17%

Larimer 12%

Mesa 17%

Weld 12%

DELAWARE:

Sussex 16%

✓ FLORIDA:

Broward 20% ✓

Citrus 25% ✓

Collier 16% ✓

Dade 16% ✓

Lake 22% ✓

Palm Beach 21% ✓

Pasco 28% ✓

Sarasota 30% ✓

✓ IDAHO:

Ada 13%

Bannock 12%

Bingham 12%

Bonner 17% —

Canyon 16%

Cassia 13%

Kootenai 15%

Latam 12%

Twin Falls 17% —

✓ ILLINOIS:

✓ Adams 16% —

✓ Fulton 14% —

✓ Kanlcakec 12%

✓ LaSalle 13%

✓ Macon 12%

✓ Peoria 11%

✓ Sagamon 12%

✓ Tazewell 17% —

✓ Wayne 12%

✓ IOWA:

✓ Black Hawk 12%

✓ Linn 13%

✓ Polk 14%

✓ Pottawattamie 15%

✓ Scott 13%

✓ Story 11%

✓ MAINE:

Cumberland 16%

Kennebuc 16%

Somerset 14%

Washington 20%

York 11%

✓ MICHIGAN:

No Match

✓ MINNESOTA:

Mennipan 14%

St. Louis 18%

MISSOURI:

Bucmanan	15%
Camden	12%
Cape Girardeau	12%
Gasconare	18%
Greene	11%
Jakson	11%
Moniteau	17%
Newton	13%
Perry	15%
Pettis	11%
St. Louis City	16%

MONTANA:

Yellow Stone	12%
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✓ NEBRASKA:

Douglas	13%
Lancaster	13%

✓ NEVADA:

Washoe	13%
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✓ NEW JERSEY:

No Match	
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✓ NEWYORK:

Broome	11%
Chautaugua	12%
Dutchess	11%
Erie	11%
New York	14%
Oneida	11%
Steuben	11%

NEW YORK con't.

Sullivan	13%
Vister	12%
Warren	12%
Westchester	12%

NORTH CAROLINA:

No Match	
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NORTH DAKOTA:

Burleigh	12%
Cass	13%

✓ OHIO:

Cuyahoga	11%
Hamilton	11.5%
Jefferson	11%
Lucas	11%
Muskingum	11%
Scioto	12%

✓ OREGON:

Clackamas	13%
Lane	16%
Marion	18%
Multnomah	18%

PENNSYLVANIA:

Allegheny	12%
Davphin	12%
Delaware	12%
Lancaster	11%
Lehigh	12%
Luzeiwe	14%

*Massachusetts
Concord Hotel
Racetrack
Jewish*

*Penn
Dutch*

PENNSYLVANIA con't.

Montgomery	11%
Philadelphia	12%
York	11%

SOUTH DAKOTA:

Bedie	18%
Brookings	15%
Brown	15%
Codington	15%
Davison	19%
Huges	13%
Lawernce	16%
Minnehama	14%
Pennington	11%
Yanton	16%

TENNESSEE:

Davidson	14%
Hamilton	15%
Knox	15%
Shelby	12%
Sullivan	13%

TEXAS:

Smith	12%
Tarrett	10.5%

WASHINGTON:

Benton	12%
Clark	13%
Is'and	16%
King	14%
Pierce	13%

WASHINGTON con't.

Snottmish	12%
Spokane	16%
Yakima	16%

WEST VIRGINIA:

Cabell	18%
Harrison	19%
Kanawa	15%
Monogalin	12%
Ohio	20%
Wood	15%

WISCONSIN:

LaCrosse	11%
Milwakee	12%

WYOMING:

Larimie	12%
Natronia	11%

Reagan & Bush

Reagan Bush Committee

901 South Highland Street, Arlington, Virginia 22204 (703) 685-3400

NEWS RELEASE

EMBARGOED UNTIL:

Sunday, September 7, 1980
2:00 p.m. EDT

CONTACT:

Lyn Nofziger
or
Ken Towery
703-685-3630

REMARKS BY THE HONORABLE RONALD REAGAN
"SUPER SENIOR SUNDAY"
PHILADELPHIA, PENNSYLVANIA
SEPTEMBER 7, 1980

Philadelphia is proud to be known as city of neighborhoods.
I think all of them must be here today.

It is fitting that we should meet here. Philadelphia's
museum of art is a symbol of the great cultural heritage you are
so justly proud of. And, of course, these steps have been made
world-famous by "Rocky." They symbolize determination, hope, a
belief in a dream.

The new dream we all have for a better America can begin
soon--this November.

In Ben Franklin's city, where our nation first announced its
independence to the world, we are reminded in a special way that
older Americans want and deserve the kind of compassion and
effectiveness and responsiveness from government that the Founders
envisioned.

In 1776 when, in this city, the Declaration of Independence
was proclaimed, only one out of every fifty Americans was 65 years

- MORE -

Paid for by Reagan Bush Committee. United States Senator Paul Laxalt, Chairman. Bay Buchanan, Treasurer.

of age or older. In 1980 one out of every nine Americans is 65 or over.

In 1776, in this city, the Founders gave us a Declaration of Independence. But in the past four years, we've been given something different. We've been given a Declaration of Indifference --

--indifference to the plight of the homeowner,

--indifference to the worker,

--indifference to the young just starting out, and
especially

--indifference to older Americans whose happiness and peace
of mind depend on a strong, sound economy.

The Carter record is a litany of despair, of broken promises, of sacred trusts abandoned and forgotten.

Eight million people out of work. Inflation running nearly three times as high as four years ago. Black unemployment at about 14 percent, higher than any single year since the government began keeping separate statistics. Four straight major deficits run up by Carter and his friends in Congress. The highest interest rates since the Civil War--reaching at times close to 20 percent--lately down to more than 11 percent but now going up again--productivity falling for six straight quarters among the most productive people in history.

He promised he would not increase taxes for the lower and middle-income people--the workers of America. Then he imposed on American families the largest single tax increase in history.

Directly and indirectly, this crushing burden has fallen heavily upon you and other Americans who have contributed so much to building your country into a dynamic nation, proud to be "Number One."

I am particularly aware of what the Carter policies have done to women over 65. They are the fastest growing group of poor in America today. (According to testimony before the Pension Subcommittee of the Senate Finance Committee, April 3, 1979.) They are tragic victims of the Carter Declaration of Indifference.

Our older Americans are an important, vital part of the community that makes America strong.

Our older Americans want a government that will keep its promises to them and meet its commitments to them. Today I pledge such a government to you.

If you want to take a look at the future as it would be if the present administration is continued, let me quote what Candidate Carter was saying four years ago. In 1976 he said: "Older people with fixed incomes fear the day that their lives are squeezed. An elderly person on a fixed retirement check buys inferior food, maybe has to leave one's own home..."

That's what Jimmy Carter thought of inflation when it was below five percent. What in the world does he expect us to think of it today, when--because of his policies--it is three times that high?

But he doesn't want to talk about his record. He doesn't want to talk about what his policies have done--certainly not in this election season.

But I'm here today to tell you that, together, we can have a new beginning.

A few months ago when the inflation rate reached 18 percent, the President called back his own budget and said he was going to reduce it. Well that's fine--it ended up not being reduced--but I think it's significant that one of the cuts he suggested was in the way Social Security payments are adjusted for inflation. A study he authorized also called for an income tax on Social Security benefits. That would be double taxation because you paid income tax on your payments into Social Security. You shouldn't have to pay again when that money is returned to you.

As Governor of California I found there were things that could be done about your problem:

I approved cost of living increases in senior citizens aid and provided \$46 million in new property tax relief for senior citizens, ranging from 32 percent for those at the \$6,000 a year income level to more than 80 percent at \$3,000 a year and below,

and up to 92 percent in the lowest income bracket. Remember this was before the runaway inflation we have today.

And in case I need any reminder of what we owe to older Americans--and I don't--I have the example set by Nancy when we were in California.

She has been and is today this nation's most ardent supporter of the Foster Grandparents program. This program brings together the elements that make up a sense of community for all Americans: those in need, those who can help, and an awful lot of love. The experience and the tenderness, the love and the wisdom that only older citizens can bring to the care of children is at the heart of this program. Nancy saw this program work in California and through her help, we have seen it expand into other states and is part of a federal program as well.

So we will bring to Washington a commitment to the need and the hopes of older Americans, a proven record of accomplishment.

And it is on this record I intend to build a growing commitment to your needs. As President

--I will defend the integrity of the Social Security system, the foundation of the economic life of millions of Americans. That system will be strong and reliable and protected under a Reagan Administration.

--I will see to it that the promises made by government to every older American under the Medicare and other programs are kept.

--I will institute real tax reforms that can help older Americans retain their dignity, their self-respect, and their self-reliance as productive members of society. I will not tolerate, and will fight with all my strength, the inexcusable waste, fraud, and abuse of government programs--many of which are aimed at older Americans.

A May 31, 1979, Congressional Joint Economic Committee report cited a Justice Department estimate that deliberate fraud and abuse accounted for one to ten percent of the federal programs. "That excludes waste," the report noted. Including waste would give a much higher figure.

This waste is not only economically unacceptable, it is an insult to millions of older Americans who have to scrimp and save and watch every penny while the federal government squanders tax dollars.

You know where those tax dollars come from and you are tired of hearing the same old excuses about how it can't be helped. It can be helped and we know it.

It's time the federal government started watching every penny and older Americans started getting their money's worth out of taxes and their full value out of social security and pensions!

That's the spirit of Philadelphia; that's the spirit I'd like to bring to Washington--a spirit that older Americans want to see once more in government.

And so on these steps, on Grandparents Day, I say to you, in that great spirit:

"Yes, we can!" Let's get on with the job.

With your help, with your vote--and I need and want both, and do not hesitate to ask for them--we will start that task in January 1981.

Every generation is critical of the generation that went before. In recent years our generation has been blamed for much of what seems to be wrong in the world today. Well I will not apologize for our generation. We have known four wars in our lifetime and a great depression that changed the face of the world.

No people who ever lived have fought harder, paid a higher price for freedom, or done more to advance the dignity of mankind.

I would like to quote a line from an address that was never given; an address John F. Kennedy intended to make in late November of 1963. His unspoken words are appropriate today: "We in this country, in this generation, are, by destiny rather than choice, the watchmen on the walls of world freedom."

* * * * *

OLDER AMERICANS' ISSUES

(A REPUBLICAN PERSPECTIVE)

THE PROPOSED NATIONAL BUDGET FOR FY 1981 IS \$613.3 BILLION. OF THAT, AN ESTIMATED \$155.1 BILLION CONSISTS OF PROGRAMS THAT PROVIDE BENEFITS AND SERVICES FOR THE ELDERLY. THIS IS 25% OF THE ENTIRE BUDGET. WHEN ONE CONSIDERS THAT PERSONS 65 YEARS OF AGE OR OLDER COMPRISE ONLY ABOUT 10.5% OF OUR POPULATION, IT WOULD APPEAR THAT OUR COUNTRY'S ELDERLY ARE IN VERY GOOD SHAPE.

FROM THE STANDPOINT OF WHAT GOVERNMENT DOES FOR AMERICA'S ELDERLY, MOST OF THEM DO ENJOY A WIDE RANGE OF BENEFITS. FROM THAT STANDPOINT, THE MAJORITY, THOUGH CERTAINLY NOT ALL, ARE INDEED IN PRETTY GOOD SHAPE. BUT, WHEN WE CONSIDER WHAT GOVERNMENT DOES TO THE ELDERLY, WE FIND THAT THEIR BENEFITS ARE BEING ERODED ABOUT AS FAST AS THEY ACCRUE.

INFLATION

THE CRUELEST SINGLE BLOW TO THE ELDERLY IS INFLATION. IN THE MAIN, A WORKING MAN OR WOMAN CAN COPE WITH INFLATION. IT MAY REQUIRE DOING WITH LESS, BUT

A WAGE EARNER OR A BUSINESSMAN KNOWS THAT WAGES AND PROFITS WILL HAVE TO BE INCREASED FROM TIME TO TIME TO OFFSET SOME OF ITS EFFECTS.

FOR RETIRED PERSONS ON FIXED INCOMES, HOWEVER, INFLATION IS A CATASTROPHE THAT DRIVES THEM TO DEPRIVATION, DEPENDENCE ON THEIR FAMILIES, OR INSTITUTIONAL CARE. THIS IS A TRAGIC AND WHOLLY UNNECESSARY CONDITION OF THOUSANDS OF OLDER PERSONS WHO SAVED DILIGENTLY AND FRUITLESSLY FOR A SECURE AND INDEPENDENT QUALITY OF LIFE AFTER RETIREMENT.

TAXES

THERE IS A GREAT PARADOX IN THE LIBERAL PHILOSOPHY OF SOCIAL WELFARE. IT ESPOUSES UNLIMITED SOCIAL SPENDING ON THE ONE HAND WHILE ON THE OTHER, IT TAXES THE VITALITY OUT OF SOCIETY TO GET THE MONEY. WE SEE THIS TODAY IN A NUMBER OF OUR TAX LAWS AND IN PROPOSALS TO GARNER ADDITIONAL TAXES FROM THE VERY PEOPLE WHO SHOULD, IN ALL COMPASSION, BE THE BENEFICIARIES OF OUR LEGISLATIVE MERCY.

A PRIME EXAMPLE OF THIS LIBERAL PARADOX LIES WITH A CURRENT PROPOSAL TO TAX SOCIAL SECURITY INCOME. NO WORKER WHO HAS CONTRIBUTED TO SOCIAL SECURITY CAN EVER ACCEPT THIS AS ANYTHING LESS THAN AN INJUSTICE THAT

BREAKS FAITH WITH THE UNDERSTANDING HE OR SHE HAD WHILE PAYING SOCIAL SECURITY TAXES OVER THE YEARS PRIOR TO RETIREMENT. INCOME TRANSFER TAXATION HAS ALREADY BECOME A MAJOR CAUSE OF INFLATION AND A CRUSHING BURDEN ON THE WORKING SECTOR OF OUR SOCIETY. IT WOULD BE THE CRUELEST TYPE OF IRONY TO TAX THE VERY INCOME THAT WE HAVE TRANSFERRED.

WE TAX WIDOWS' ESTATES AS THOUGH THE WIDOWS HAD NO HAND IN THE CREATION OF THESE ESTATES. IF A WOMAN IS LEFT WEALTHY UPON THE DEATH OF HER HUSBAND, A REASONABLE ESTATE TAX IS FAIR ENOUGH. HOWEVER, THE OPERABLE WORD IS REASONABLE. THE WIFE OF A FARMER MAY BE LEFT WITH A VALUABLE FARM AND FEW OTHER ASSETS. IF SHE MUST SELL THE FARM TO PAY THE ESTATE TAX, HER NET OUTCOME MAY BE A LOSS OF INCOME AND A RESIDUAL INHERITANCE AFTER TAXES THAT IS FAR LESS THAN ENOUGH TO SEE HER INTO OLD AGE.

WHAT NEEDS TO BE TAKEN INTO ACCOUNT IS THAT MANY WIVES WHO BECOME WIDOWED IN MIDLIFE OR OLD AGE HAVE BEEN PARTNERS IN THE DEVELOPMENT AND OPERATION OF FARMS, STORES AND BUSINESSES. ESTATE TAX LAWS WHICH NEGLECT THIS INVESTMENT DEPRIVE ELDERLY WOMEN OF THE SECURITY THEY DESERVE FROM THEIR INPUT INTO THE MARITAL PARTNERSHIP OF LABOR AND SACRIFICE.

RETIRED INCOME LIMITATIONS

THE AGING PROCESS IS NOT WHAT IT ONCE WAS. LIFE EXPECTANCIES HAVE ADVANCED DRAMATICALLY AS MEDICAL SCIENCE HAS CONQUERED OR FOUND WAYS TO SLOW THE EFFECTS OF MANY OF THE MALADIES TO WHICH THE ELDERLY ARE PRONE. LONGER LIFE AND BETTER HEALTH EQUIP MANY OLDER AMERICANS TO EXTEND THEIR EARNING YEARS EVEN AFTER RETIREMENT FROM FULL-TIME WORK. HOWEVER, IF SUCH PERSONS ARE ENTITLED TO SOCIAL SECURITY OR SSI, THE AMOUNT OF MONEY THEY CAN EARN WITHOUT THE REDUCTION OR LOSS OF THESE BENEFITS IS EXCEEDINGLY LIMITED.

THIS WARPED AND SHORT-SIGHTED FETTER ON MAN'S VIGOR AND INITIATIVE IS A TRAVESTY OF JUSTICE. THROUGH IT, WE ACTUALLY IMPOSE A RESTRAINT ON NATIONAL PRODUCTIVITY AND HUMAN DIGNITY. IN THIS LAND OF OPPORTUNITY AND PURSUIT OF HAPPINESS, WE TELL THE ELDERLY THAT THEY ARE AN EXCEPTION. THE CURRENT LIMITATION IS BEING LOOSENED AT A RATE OF \$500 PER YEAR AND WILL TOP OFF AT \$6,000 PER YEAR IN 1982. LET'S LOOK AT WHAT THIS MEANS. SUPPOSE THAT A 65 YEAR OLD CARPENTER AND HIS WIFE RECEIVE \$6,000 PER YEAR IN SOCIAL SECURITY AND HAVE NO OTHER INCOME. THE CARPENTER MAY CONTINUE TO PRACTICE HIS CRAFT BUT, IF HE MAKES OVER HIS INCOME LIMITATION, HIS SOCIAL SECURITY IS REDUCED BY 50¢

FOR EVERY DOLLAR THAT HIS LABORS BRING IN ABOVE THE LIMITATION. THE LAW THEREFORE ENCOURAGES DECEPTION AND SLOTH. OBVIOUSLY, WE MUST REMOVE THIS EARNING LIMITATION AND RESTORE EQUAL OPPORTUNITY TO THE ELDERLY.

INCOME SECURITY

THE SOCIAL SECURITY ACT WAS PASSED IN 1935. IT WAS NOT THEN INTENDED AS A SOLE SUPPORT MEASURE AND IT IS NOT NOW. THE PURPOSE OF SOCIAL SECURITY IS TO SUPPLEMENT SAVINGS OR OTHER RETIREMENT INCOME WHICH THE WORKER IS EXPECTED TO LAY BY FOR HIS LATTER YEARS.

WE HAVE LOST SIGHT OF THIS FACT. TODAY WE HAVE ABOUT 24 MILLION CITIZENS OVER AGE 65. IN 50 YEARS WHEN AN ESTIMATED 18.3% OF ALL AMERICANS WILL BE OVER 65, THEY WILL NUMBER ALMOST 50 MILLION. TODAY, THREE WORKERS SUPPORT ONE PERSON ON SOCIAL SECURITY. IN 50 YEARS, ONLY TWO WORKERS WILL SUPPORT ONE PERSON ON SOCIAL SECURITY. IN TAXES ALONE, THE IMPLICATIONS OF THIS TREND ARE ENORMOUS. YET, WE DO LITTLE TO DISPEL THE NOTION THAT SOCIAL SECURITY WILL BE ADEQUATE FOR OLD-AGE SECURITY WITHOUT ANY OTHER SUPPLEMENT PROVIDED BY THE RETIREE'S OWN PROVIDENCE.

THERE HAS TO BE AN ALTERNATIVE TO THIS PROSPECT. IRA AND KEOGH PLANS ARE POTENTIAL SOLUTIONS, BUT THEY RECEIVE SCANT EMPHASIS BY GOVERNMENT. WE HAVE CONSUMED THE OPERATING PRINCIPAL OF THE SOCIAL SECURITY FUND BY FAILURE TO PROTECT IT WITH MEASURES THAT WERE NEEDED AND AVAILABLE DECADES AGO. THE OUTLOOK OF EVER-INCREASING SOCIAL SECURITY TAXES THROUGHOUT THE DECADES AHEAD IS NOT AN ACCEPTABLE SOLUTION. THE NEED AND, INDEED, THE COMPELLING NEED IS TO PROVIDE THE ENCOURAGEMENT AND THE INCENTIVES WHICH WILL HELP AMERICANS REASSERT THEIR RESPONSIBILITIES TO THEMSELVES. OUR PHILOSOPHY OF INDIVIDUAL SELF-RELIANCE DOES NOT ENTITLE MAN TO DECLARE HIMSELF A FEDERAL BASKET CASE AT AGE 65. HE HAS AN OBLIGATION TO SUPPLEMENT HIS SOCIAL SECURITY ENTITLEMENT WITH THE REWARDS OF HIS OWN PROVIDENCE, IF IT IS WITHIN HIS POWER TO DO SO. WE MUST WORK TO REINCUCLCATE THAT SENSE OF OBLIGATION AND PROVIDE BETTER INCENTIVES FOR SAVING.

HOME HEALTH CARE

SOCIAL WELFARE MEASURES IN THE FIELD OF HEALTH CARE FOR THE ELDERLY HAVE BEEN A MIXED BLESSING. THERE CAN BE NO DOUBT THAT MEDICARE COMBINED WITH GREAT ADVANCES IN MEDICAL SCIENCE HAVE EXTENDED LIFE AND RELIEVED MUCH SUFFERING ON THE PART OF THE ELDERLY.

AT THE SAME TIME, THE EROSION OF FAMILY RESPONSIBILITY AND THE EASY ACCESS TO INSTITUTIONAL CARE HAS WEAKENED THE FIBRE OF FAMILY UNITY AND HAS CAST THOUSANDS OF OLDER PERSONS INTO THE IMPERSONAL LAP OF SOCIETY. IT IS PERHAPS A COMPETENT LAP AND, WHEN FORTUNE FAVORS, A COMPASSIONATE ONE, BUT AT BEST IT IS A POOR SUBSTITUTE FOR PERSONAL INDEPENDENCE OR WARM FAMILY SURROUNDINGS.

IT IS NOT POSSIBLE TO LEGISLATE THE RESTORATION OF FAMILY UNITY, BUT WE SHOULD BE ABLE TO TAKE MEASURES THAT WILL HELP OLDER PERSONS REMAIN WITH THEIR HUSBANDS, WIVES OR FAMILIES FOR AS LONG AS POSSIBLE.

THE SOLUTION IS MODIFICATION OF MEDICARE LEGISLATION THAT WILL RESULT IN A MAXIMUM FEASIBLE LEVEL OF HOME HEALTH CARE AND A CORRESPONDING DECREASE IN THE REQUIREMENT FOR INSTITUTIONAL CARE. GIVEN THE COST OF MAINTAINING AN ELDERLY PATIENT IN AN INSTITUTION, EXPANDED HOME HEALTH CARE WOULD BE AN ECONOMY. MORE THAN THAT, HOWEVER, IT WOULD SPARE THOUSANDS OF OLDER PERSONS FROM THE TRAUMA OF BEING TORN FROM FRIENDLY AND FAMILIAR SURROUNDINGS AND BEING FORCED INTO AN INSTITUTIONAL ENVIRONMENT AGAINST THEIR WISHES.

VOLUNTEERISM

THE SOCIAL WELFARE STATE, AS IT HAS DEVELOPED IN AMERICA SINCE THE ROOSEVELT ADMINISTRATION, IS MOST LIKELY HERE TO STAY. THE CONSERVATIVE ROLE IS TO HALT THE EXPANSION OF THE WELFARE STATE AND, TO THE DEGREE FEASIBLE, SUPPLANT IT BY THE RESTORATION OF INDIVIDUAL HUMAN ENDEAVOR. TO SLOW ITS EXPANSION, WE SHOULD WORK TO MOBILIZE VOLUNTEER MECHANISMS THAT CAN SERVE AS SUBSTITUTES FOR TAX-FUNDED SOCIAL WELFARE MEASURES WHICH TEND TO SEGREGATE THE ELDERLY AND ALIENATE THEM FROM SOCIETY IN THEIR LATTER YEARS.

THE AVERAGE AMERICAN LIVES IN AN ENVIRONMENT OF MIXED INFLUENCES. BIG GOVERNMENT AND BIG LABOR TEND TO PERSUADE HIM THAT SOCIETY AND THE BUSINESS ECONOMY HAVE AN OBLIGATION TO ANTICIPATE HIS NEEDS AND TO PROVIDE FOR HIS CARE. IN THE MORE TRADITIONAL SENSE OF THE AMERICAN HOME, NEIGHBORHOOD, CHURCH AND COMMUNITY, HE IS PERSUADED BY DIFFERENT VALUES; THE WORK ETHIC, THE WORTH OF PERSONAL INTEGRITY AND THE REWARDS OF INDIVIDUAL EFFORT.

VOLUNTEERISM OPERATES IN THE AREA BETWEEN THESE OPPOSING PHILOSOPHIES. WHILE RECOGNIZING HUMAN NEED AND WORKING TO RELIEVE IT, IT SEEKS NOT TO PUSH THE NEEDY

INTO THE LAP OF SOCIETY, BUT TO EASE THEIR TRANSFER BACK INTO THE STREAM OF HUMAN PRODUCTIVITY. IF, AS IN THE CASE OF MANY OF THE ELDERLY, IT CANNOT DO THIS, VOLUNTEERISM SERVES TO STEM THE EXPANSION OF GOVERNMENT WELFARE BY ACTING IN ITS STEAD.

THE THREAT OF THE WELFARE STATE TO INDIVIDUAL FREEDOM MAKES IT IMPERATIVE THAT WE DO MORE TO ENCOURAGE VOLUNTEERISM IN THE PRIVATE SECTOR. THIS IS NOWHERE MORE IMPORTANT THAN WITHIN THE ELDERLY SECTOR OF OUR POPULATION WHERE VOLUNTEER ATTENTION CAN PLAY A GREAT ROLE IN RESTORING THE DIGNITY AND QUALITY OF LATTER-YEAR LIFE.

INTEREST ON SAVINGS

WITH ADVANCING AGE, PEOPLE TEND TO PLACE INCREASING INTEREST ON SAVINGS. IN THE CASE OF THE ELDERLY, THEIR ACCRUED SAVINGS, WHICH MAY INCLUDE THE PROCEEDS FROM THE SALE OF AN OUTGROWN HOUSE, ARE MOST OFTEN PLACED IN A SAVINGS ACCOUNT.

ON THE AVERAGE, A PERSON OVER 65 WITH AN ADJUSTED GROSS INCOME OF \$5,000 TO \$10,000 PER YEAR RECEIVES AN ANNUAL INTEREST INCOME OF \$1,073. OBVIOUSLY, THE TAX ON SUCH SAVINGS IS A BURDEN WHICH DIMINISHES THE VALUE OF SAVING AND REDUCES THE QUALITY OF LIFE FOR OLDER PERSONS

WHO HAVE NO WAY OF AUGMENTING AN INCOME THAT IS ALREADY AT THE MARGIN OF POVERTY.

WE NEED LEGISLATION WHICH WOULD ASSIST OLDER PERSONS TO ENJOY AN ADJUSTED DEGREE OF RELIEF FROM TAXES ON THEIR SAVINGS. THERE ARE AT PRESENT FOUR PROPOSALS WHICH WOULD HAVE THIS EFFECT. THE BEST MIGHT BE ANY ONE OR A COMBINATION OF SEVERAL. THE MAIN ISSUE IS THAT THE FRUITS OF MAN'S LABORS SHOULD NOT BE STRIPPED FROM HIM IN THE NEED OF HIS LATTER YEARS.

AGE DISCRIMINATION

IN 1978, CONGRESS PASSED LEGISLATION WHICH PREVENTS MANDATORY RETIREMENT PRIOR TO AGE 70 IN ALL BUT A FEW EXCEPTED FIELDS OF WORK. FOLLOW-UP LEGISLATIVE PROPOSALS HAVE BEEN MADE TO ELIMINATE SOME OF THE REMAINING AGE-BASED BARRIERS TO EMPLOYMENT.

REPUBLICANS HAVE BEEN IN THE FRONT-LINE SUPPORT OF SUCH LEGISLATION. WHY SHOULD SOCIETY IMPOSE LIMITATIONS AND DISINCENTIVES TO WORK? SUCH RULES DO GREAT DAMAGE AND INJUSTICE TO THE ELDERLY BY SEGREGATING THEM BY GENERATION AND STEREOTYPING THEM BY AGE.

WE NEED THE PRODUCTIVITY OF ALL AMERICANS WHO ARE WILLING AND ABLE TO WORK. AT A TIME WHEN OUR NATIONAL PRODUCTIVITY IS FALLING, IT IS CRUEL TO THE ELDERLY, AND ECONOMICALLY SELF-DEFEATING, TO ADHERE TO POLICIES WHICH FRUSTRATE THE VIGOR AND THE PRODUCTIVE POTENTIAL OF PERSONS OVER 65. GOVERNMENT HAS CONTRIBUTED TO THIS INJUSTICE OF AGE DISCRIMINATION AND GOVERNMENT SHOULD UNDERTAKE ITS RESPONSIBILITY

POOR ADMINISTRATION OF GOOD PROGRAMS

OLDER AMERICANS ENJOY THE BENEFIT OF ABOUT 125 FEDERAL PROGRAMS. MOST ARE GOOD PROGRAMS WHICH ARE INTENDED TO RESPOND TO GENUINE NEEDS. BETWEEN THE CUP AND THE LIP, HOWEVER, ARE SUCH VITAL MATTERS AS GOOD DELIVERY SYSTEMS, COMPLEX REGULATIONS, COORDINATION AGREEMENTS AND OTHER ADMINISTRATIVE COMPLEXITIES.

WE DON'T DO THE ADMINISTRATIVE PART VERY WELL. IN 1978, THE HEW INSPECTOR GENERAL ESTIMATED CONSERVATIVELY, HE SAID, THAT NOT LESS THAN \$7 BILLION PER YEAR WAS LOST THROUGH FRAUD, WASTE AND MISMANAGEMENT IN MEDICARE, MEDICAID, WELFARE, SSI, AND ONE OR TWO OTHER PROGRAMS. THIS IS A HORRIBLE RECORD AND TO DATE, WE STILL HAVE NO INDICATION THAT THE RECORD IS ANY BETTER.

LAST YEAR, CONGRESS TIED THE EMERGENCY FUEL ASSISTANCE PROGRAM TO SSI. IF YOU RECEIVED AN SSI PAYMENT, YOU GOT A FUEL ASSISTANCE SUPPLEMENT. UNDER THAT HASTY AND POORLY-THOUGHT OUT PROVISION, PENITENTIARY INMATES GOT A FUEL ASSISTANCE SUPPLEMENT. SSI RECIPIENTS IN BOARDING HOMES AND INSTITUTIONS GOT THE SAME SUPPLEMENT EVEN THOUGH THEY WERE NOT RESPONSIBLE FOR HEATING COSTS. THAT WILL BE CHANGED THIS YEAR, BUT LAST YEAR'S WASTE WILL NOT BE RECOVERED.

SUCH EXAMPLES MERELY TOUCH ON THE WASTE, THE FRAUD AND THE SLIPSHOD PRACTICES THAT INFEST THE ADMINISTRATION OF OUR SOCIAL SPENDING PROGRAMS. WE MUST HAVE BETTER PROGRAM MANAGEMENT, BETTER COORDINATION OF OVERLAPPING AND DUPLICATIVE SERVICES AND A NATIONAL COMMITMENT TO AN UNRELENTING EFFORT TO GET A DOLLAR'S WORTH OF BENEFIT FROM EVERY TAX DOLLAR WE PAY INTO THESE PROGRAMS.

IN PRAISE OF THE ELDERLY

THEY MOST RICHLY DESERVE OUR CONSIDERATION AND OUR RESPECT.

IN AN ERA OF QUICK PUBLIC DISSENT AND SHRILL PROTEST, THEY ARE SELF-DISCIPLINED CITIZENS. IN AN ERA OF VIOLENCE AND CRIME ON THE STREETS, THEY ARE THE MOST PEACEFUL AND LAW-ABIDING SECTOR OF OUR SOCIETY. THEY ARE THE SOURCE AND THE FIBER OF THE AMERICAN TRADITION. THEY ARE AND THEY REMAIN STURDY, GOD-FEARING AND PATRIOTIC CITIZENS WITH A CONSTANCY OF SPIRIT AND A WILLINGNESS TO SACRIFICE THAT CONTRIBUTES GREATLY TO THE OVERALL STRENGTH AND STABILITY OF OUR COUNTRY.

AMERICA WILL BENEFIT FROM THE INCREASE IN THEIR NUMBERS AS WE CONFRONT THE PROBLEMS OF THE FUTURE.

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