

BY
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BIRTH

OF AN OLD GENERATION

WHERE HAVE ALL THE FLOWER CHILDREN GONE? THEY'VE ALL GONE GRAY. IT SEEMS—AND THEY'RE POISED TO TRANSFORM OUR VERY CONCEPT OF THE SENIOR CITIZEN, THIS AUTHOR ARGUES, AS THE BABY BOOM BEGETS AN AGING AMERICA

MY MORNING NEWSPAPER BRINGS ME A CURIOUS BIT OF CULTURAL NEWS. The networks have run their annual sweeps, the viewer ratings that determine advertising revenue in the season to come. CBS scored highest, but CBS is considered the loser. The winners are NBC and Fox. That's because they have done the best job of attracting the 18-to-49 age group, which is "deemed the most valuable by the advertising community," according to the paper. What programs drew youth to NBC and Fox? Run-of-the-mill sitcoms and police procedurals. So what does "younger" mean in this context? Programs that feature more action and less plot, more sex and less dialogue, more gore and less thought.

It was more than 30 years ago that the American marketplace first woke up to the "young demographic." The obstreperous children of the baby boom, who seemed then to have discovered the secret of eternal youth, are now well into their own troubled and compromised midlife. Yet advertisers and the media—as well as politicians and policymakers—continue to be obsessed with youth and are seemingly oblivious to the needs and views of older Americans. As one aging advertising copywriter lamented in a *New York Times Magazine* special issue on "the age boom": "to advertisers, youth is excitement and pizzazz. ... It all goes back to one of

those unwritten rules of marketing: Don't target consumers who are 50 and over because they're beyond reach."

In *The Conquest of Cool*, his recent book on "business culture, counter culture, and the rise of hip consumerism," Thomas Frank argues that the preoccupation with youth that emerged in the '60s will be with us forever. "Youth must always win," he writes. "The new naturally replaces the old. ... We will have new generations of mufflers or toothpaste or footwear." If Frank is right, then corporate America and its media are at war with the United States Census Bureau. So are politicians who fail to take heed of the elderly. All are living in ignorance of the central demographic fact of the 21st century: The young are a vanishing breed. The future lies with the old.

THOUGH THE YOUNG MAY REMAIN A MARKET, THEY are fated to dwindle steadily in numbers and purchasing power. The United States began growing collectively older as early as 1800. In Thomas Jefferson's time, half the white population was below 16 years of age, an age-to-youth ratio that the country was never to see again. Throughout the 19th century, despite the demographic ups and downs of waves of immigration and killer epidemics, life expectancy grew longer and the society grew steadily older. By the 1930s, national conferences were being held to explore solutions to the problems posed by a rapidly growing senior population. Today, Americans over 50 make up the fastest-growing segment of society.

The great exception to the long-term aging of America was the reproductive outburst that took place between 1946 and 1964. Through those years, American births ballooned to an average rate of 3.7 children per family, very nearly a third-world pace of reproduction—but with many more of the babies surviving. Less than a decade later, as if in a fit of exhaustion, total fertility among American women dropped off, reaching a record-low average of 1.7 births per family by 1976—well below the rate needed to replace the population. Since then, as in most industrialized societies, the birth rate has continued its downward slide. That our overall rate of population growth has hovered around the replacement number is increasingly a consequence of immigration.

Everywhere in industrialized societies, couples are marrying later (if they marry at all), waiting longer to have babies, and then having fewer of them. As even population-bomb alarmists now admit, declining procreation is inextricably connected with what the modern world calls progress. Women, especially, experience childlessness or late parenthood as liberating; it allows them to spend more of their lives exploring careers, traveling, learning. America's baby boomers themselves established this pattern of reproduction. In the mid-'70s, when the women's liberation movement was at its peak, the number of childless women in their twenties doubled; in the next decade, births tripled for women between the ages of 30 and 35. Most of these older mothers worked and had fewer babies, often only one.

But it is not just in sheer numbers that older Americans increasingly overshadow the young. Their share of the national wealth vastly exceeds that of their children and grandchildren—a fact that might

be of considerable interest to those marketers who so eagerly court a youthful audience. The quarter of the American population that will be over 50 years old at the turn of the 21st century has an annual personal income approaching a trillion dollars. These older Americans control fully half of the country's disposable income, 75 percent of its financial assets (worth more than \$8 trillion) and 80 percent of its savings and loan accounts.

With a long life expectancy ahead of it, the boomer generation will get richer as it gets older. Boomers will inherit some \$10.7 trillion from their parents. The Social Security Administration estimates that, thanks to personal savings, Medicare, home ownership and tax breaks, Americans over 65 years of age now have the largest amount of discretionary income in the nation—more than twice as much as those between 25 and 34. Among postmenopausal women alone, we have what columnist Ellen Goodman calls "a marketer's dream"—50 million alert, book-buying, culture-consuming females, many of them the first beneficiaries of hormone replacement therapy that will keep them alive and active, and perhaps even earning, deep into their senior years. "There will always be a youth market," observes Cheryl Russell, a contributing editor at *American Demographics*, "but it won't always be powerful relative to other markets. In the future, American business has got to learn to love the middle-aged."

OLDER AMERICANS

INCREASINGLY OVERSHADOW THE YOUNG—AND NOT JUST IN SHEER NUMBERS: THE QUARTER OF THE POPULATION THAT IS OVER 50 YEARS OLD CONTROLS FULLY HALF THE NATION'S INCOME AND 75 PERCENT OF ITS FINANCIAL ASSETS

A DEMOGRAPHIC CHANGE THIS dramatic cannot help but be linked to larger political changes in the offing. As our society's financial and political center of gravity shifts steadily toward age, the values that take hold among older Americans become ever more consequential. Seniors are not only the primary property-owners in America; they are also the country's most conscientious voters. Winning their allegiance will be the great electoral prize of the coming century. In the bidding for that vote, conservatives may have gotten off to a bad start by seeking to portray the

present generation of retired Americans as a gang of greedy geezers.

Indeed, the aging of the boomers puts the full force of demographic destiny behind the sort of welfare-state spending that conservatives loathe. If big government programs like Social Security are what right-wing ideologues mean by "liberalism," then senior Americans, wherever they stand on other issues, might be called existential liberals. They live in daily need of the security that only publicly funded entitlement programs can make possible.

Studies of voting behavior show that senior voters have no predictable political orientation on anything—except obvious threats to entitlements. As conservative as they may be on many issues, elders are the anchor of the welfare state, and that anchor is getting heavier with each passing year. This inexorable trend accounts for the peculiar urgency of the campaigns to slash or privatize entitlement programs such as Medicare and Social Security. For example, the Paul Tsongas Project, a branch of the fiscally conservative Concord Coalition, has been holding public forums on "generational responsibility" and announcing in its literature that "before the baby boom becomes the senior boom, our political leaders have a window of opportunity" to reform entitlements policy. The project believes that entitlements will "soon consume all federal revenues."

That sounds alarming, but how "soon" is this going to happen? If we were to do nothing to restructure Social Security between now and 2032, the system would still be able to pay 75 percent of what it owes. Even taken at the extreme, we don't have a very convincing emergency. But of course we will not just sit and do "nothing" about Social Security. As the Social Security Administration has made clear, a series of modest, gradual adjustments in funding and coverage—none of which require privatization—will keep the program solvent for the next century.

Other foes of entitlements have pressed their critique to an even more menacing extreme. Pete Peterson, head of the Concord Coalition, warns that Medicare will soon have to invoke the "R" word: rationing. He may believe, as he purports to, that he is defending the interests of "our children"—but it will be instructive to see how many of those children will prove willing to pinch pennies when a for-profit managed-care administrator informs them that it will cost the HMO too much to keep their ailing parents alive.

CONSERVATIVE GRANNY-BASHING WILL GROW EVEN more self-defeating as more Americans come to fear the loss of decent medical care and a secure retirement. In that respect, "senior" may soon include people well below the official retirement age. In the new American workplace, higher-salaried employees are already being squeezed out of their jobs and their benefits in their late forties. Those who find themselves the victims of such blatant age discrimination are hardly going to cast their lot with critics who, like Peterson, find "entitlements" to be "an awful word." At some point, older Americans will begin to see themselves not as a vested interest, but as the insurgent leaders of a new postindustrial economy that radically redefines our economic priorities.

Once, it was the task of trade unions to see that the wealth of the nation was spread equitably. In the years ahead, we may have to look to grandparent power as the only force strong and compassionate enough to discipline the rapacity of corporate America and the ravages of globalization. If such insurgency seems like a hope for boomers, we should bear in mind that the boomers are a generation that has always expected a lot of itself. Future seniors cannot be judged by current seniors; when baby boomers join the senior category, we can expect rather different political behavior.

America's next older generation will be the best educated, most widely traveled, most professionally trained, most politically savvy and most culturally creative generation this country has ever produced. And they have a remarkable heritage. They have staked out a place in the history books as rebels who eventually rallied to many noble causes: civil rights, nuclear disarmament, sexual freedom, consumer advocacy, environmental sanity and women's, gay and ethnic liberation. Not since the days of Robert LaFollette and Teddy Roosevelt has any generation leveled such blistering criticism at the American power structure or raised such challenging questions about the ethical use of wealth and power. Youth is one time to assume such high moral airs; old age is another.

It is true that the dissenting youth of the '60s grew into a responsible adulthood that took its toll on their idealism. The Big Chill suc-

ceeded the protest movement. But, in time, adults grow still older and at last retire into a condition not unlike the freedom of a campus. Maggie Kuhn, founder of the Gray Panthers, recognized that fact in the '60s. "The old," she observed, "having the benefit of life experience, the time to get things done, and the least to lose by sticking their necks out, were in a perfect position to serve as advocates for the larger public good." It was a mistake to write off college students of the '60s as conventional members of the middle class; it might be just as foolish to assume that the next senior generation will simply fade into political oblivion in the same way elders did when they were few in number and the word "old" was invariably linked to the word "poor." "Retirement," as Kuhn also observed, "is like being rich. Nobody can fire you."

Recently in California, as a sort of nostalgic lark, several '60s radicals appropriated the initials of Students for a Democratic Society for a new social group: Senior Dope Smokers. In their own lighthearted way, these SDS gatherings commemorate a special period in American history when listening to protest ballads, reading poetry, making love not war, and enjoying a joint in the community of friends were more valued, at least in some circles, than engineering a leveraged buyout or building a bigger ballistic missile. But surely such hard-earned nostalgia can be put to more practical uses. For one thing, it can reclaim the political daring of that unusual time when every value and institution in the Western world came under critical examination.

If they search through their ethical repertoire, aging boomers will easily find a wealth of countercultural alternative to draw upon in shaping the longevity revolution. They grew up with the sort of utopian longings that social critics like Paul Goodman took to be the beginning of significant political change. The first time around, those who dreamed up alternatives to the status quo may have been immature; they needed the benefit of ripen-

ing. And that is what they have gained in passing from the '60s to the '90s. They are now the older generation, no longer to be dismissed as spoiled children. Retirement gives them the time—and entitlements allow them the opportunity—to return to the moral passion that once named them as an insurgent generation.

These days the cartoon stereotype of the older American is that of a cadaverous parasite shuffling across the putting green. That image is far from accurate for our existing elders, who are expanding the economy's volunteer sector, returning to school in growing numbers and becoming ever more politically engaged. It will be even less suitable for future generations. As every retirement advisor knows, in their later years people grow serious about the meaning of life and seek to devote themselves to matters of lasting significance. The next generation of seniors may discover such meaning in the work they left unfinished so many years ago.

The poet Wordsworth, coming of age in the time of the French Revolution, wrote of the youth who lived through that turbulent era: "Bliss was it in that dawn to be alive/And to be young was very heaven!" It would be remarkable, indeed, if the true destiny of radical dissent in our time lies not in the dawn of this peculiar generation, but in its twilight years still waiting to be realized. ■

SENIORS ARE ALSO THE MOST CONSCIENTIOUS VOTERS; WINNING THEIR ALLEGIANCE WILL BE THE GREAT ELECTORAL PRIZE OF THE COMING CENTURY. IN THEIR CONCERN FOR ENTITLEMENTS, THEY ARE THE EVER-HEAVIER ANCHOR OF

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