

**TESTIMONY PRESENTED TO THE
UNITED STATES SENATE SPECIAL COMMITTEE ON AGING**

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by

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It gives me great pleasure to be before the members of the United States Senate Special Committee on Aging. Thank you for giving me the opportunity to speak on an issue of major importance to this nation as we enter the new millennium. I want to commend you and your staff for embarking on a visionary examination of the aging of the baby boomer cohort and the implications for the aging of this nation.

Much has been said for many years about that post-World War II generation, born between 1946 and 1964, and numbering roughly 77 million individuals. This generation, of which I am proud to be a member, having been born in 1948, has captured the public imagination in ways positive and unsettling. The current policy debates around Social Security, Medicare and how to use the budget surplus are, in large part, due to concerns about financing the retirement of Baby Boomers. Already we see dire predictions about the financial pressures on entitlement programs when Baby Boomers reach eligibility age for Social Security and Medicare and concerns about the lack of savings and pension coverage as this group moves toward retirement. These are important public policy matters and you and others in the United States Congress and the Executive branch are rightly addressing these issues. Notwithstanding the areas of disagreement about how best to prepare for what will be a doubling of the older population when Baby Boomers reach old age, you are all to be commended for acknowledging this demographic imperative.

My purpose in being with you, however, is to look further ahead than the next Congressional session or Presidential election. This hearing is about having a vision for the next century when Baby Boomers will be the dominant population group of older persons. There are times when we must have a long-term understanding of what the future holds in store for us, and looking at the aging of the baby boom cohort gives us that opportunity. Perhaps no generation has been so analyzed, studied, discussed, and dissected than this one. Therefore, we have much information to draw on. At today's hearing you have noted experts and advocates for this population cohort and they will be most helpful to you in your deliberations.

I would like to present a conceptual framework for understanding the issues likely to confront us as the Baby Boomers reach their "golden pond." I will present for the record a recent article I prepared on the "Politics of Intergenerational Relationships: A Conceptual

Framework" for the Journal of Aging and Social Policy. This paper raises several issues that may be useful to you as you develop your legislative agenda.

The paper presents a conceptual framework for looking at the generational and intergenerational issues likely to face us over the next fifty years. Admittedly, this is speculative, but it helps to look at the aging of the Baby Boomers as an ongoing process of societal aging and cohort relationships. Baby Boomers are the key generation that will redefine a politics of aging--their collective strength will come from their numbers: 75 million strong. To the extent that they have a collective sense of priorities and need, they will be an extraordinarily influential part of the electorate. On the other hand, we know that they are quite diverse: racially, economically, and generational. At least one quarter are non-white--African-American, Hispanic and Asian--and at least 18 million are considered to be economically "at risk:" non-home owners, single women, low education levels. Baby Boomers as a group have two distinct sub-cohorts: those born between 1946 and 1954 and those born between 1955 and 1964. The first wave tends

to be our focus and they have a greater sense of themselves as a cohort. The second wave tends to share some of the insecurities about downsizing, technological advances and housing costs that affect younger groups such as Generation X. Thus we need to recognize this diversity in developing a long-term agenda for the aging of this group. And of course, we cannot overgeneralize about their views: some reflect the popular conception of a liberal and activist group while most others are like everyone else: struggling to build a life, take care of their families, and pay the bills.

What they all have in common, however, is that they will get old and will double the number of older persons from today's 33 million persons who are 65 years of age and over to tomorrow's 75 million elderly persons (assuming we continue to use today's age of eligibility for old-age programs). Thus my conceptual framework provides you with one tool to assess the likely issues, milestones, challenges, and opportunities for taking action. The paper I attach to my presentation describes a timeline where we may see the years 2000-2010 as the window of opportunity to make the decisions, choices, and political negotiations that will prepare our public benefits and programs for the retirement of the Baby Boomers. Absent those actions and hard decisions, we may find that 75 million elderly around 2020 may be unwilling to accept hard choices and unable to make up for a lack of planning and foresight in preparing for retirement and old age.

In addition, this conceptual framework highlights the intergenerational nature of the politics of aging. We cannot look at the aging of the baby boom cohort and develop legislative and policy agendas without taking into account all other generations--those who are older than Baby Boomers and those who are younger. Today we have five identifiable cohorts: the New Deal generation, the Silent Generation, Baby Boomers, Generation X, and the baby boomlet. The actions and inactions of other cohorts will affect each generation. What we do or don't do for aging Baby Boomers has repercussions for other cohorts. It is no surprise that Generation X feels they may not receive Social Security benefits because they fear that Baby Boomers will draw down the surplus. Today's elderly, the New Dealers, have a collective sense of their historical support for public entitlement programs and worry greatly when proposals are raised to "privatize" Social Security. The Baby boomlet represents the full diversity of this nation and together with Generation X they will be the workforce upon which my generation of senior boomers will depend for the taxes that support whatever public benefits we demand of our government.

Thus, my hope is that you will take into account the diversity and intergenerational relationships that will be affected as we plan for the aging of the baby boomer. As a boomer, I applaud your leadership and vision in looking ahead, beyond the immediate concerns of today, to the long-term: the next fifty years. I like to say to my students and public audiences that the world I will find when I retire and grow older will be largely determined by the decisions and actions taken in the next two to five years. You have it within you to develop an agenda and a public dialogue that provides the American public with a vision of how they ought to plan for their retirement and secure a good quality of life in old-age. But we need to act now and over the next few years to educate all citizens that we cannot take for granted that government can do everything for us as we age. We need to encourage people to save, to plan for a long life expectancy, to incorporate gerontology in K-12 so that young people can internalize longevity. We need to invest in younger cohorts so that they are able and willing to be productive and support public benefits for future cohorts of older persons. We need to take advantage of the incredible resources and talents that older persons can give: as volunteers, as older workers, and as role models. We need to insure a social safety net that provides some measure of retirement, health and long-term care for older persons, their families, and caregivers.

This is a major challenge for this nation. Population aging, as symbolized by the baby boomer cohort, requires us to step above the fray and look ahead to what we will need five to fifty years from now. The aging of the Baby Boomers is a wonderful opportunity to reshape the legislative agenda, the politics of aging, and to take full advantage of the great gift destiny and God have given us: a chance for a good-

long life.