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OPINION



EDITORIAL

An Aging America Needs An Honest Conversation About Growing Old

America may still think of itself as a young nation, but as a society, it is growing old. Thanks to falling birthrates, longer life expectancy and the graying of the baby boomer cohort, our society is being transformed. This is a demographic change that will affect every part of society. Already, in about half the country, there are more people dying than being born, even as more Americans are living into their 80s, 90s and beyond. In 2020 the share of people 65 or older reached 17 percent, according to the Census Bureau. By 2034, there will be more Americans past retirement age than there are children.

The challenge the country faces transcends ideology, geography and ethnic or racial category, and American leaders, regardless of their party, need to confront it with the appropriate urgency.

It has been decades since lawmakers last came to a consensus about what old age in America should look like: In 1935 the passage of the Social Security Act was meant to ensure that older people would not die destitute because they could no longer work. In 1965 aging was included as part of the vision of the Great Society. Our society now faces another moment when it is up to us to decide what America's future will be.

This shift has major implications. A drop in the working-age population typically means labor shortages, productivity declines and slower economic growth. Places like Japan, with the highest proportion of people 65 or older in the world, offer a hint of what the near future might look like for America. In Japan, especially in rural areas, schools shut their doors because there are no longer enough children to fill them; births fell below 800,000 in 2022, and about 450 schools close every year. With fewer young people working, revenue for retirement programs is shrinking, and there is a chronic labor shortage. Japanese people increasingly work into their 60s, 70s and beyond, often in physically demanding but low-paid jobs such as making deliveries and cleaning offices. That means employers have to adjust, adding rest areas, ramps and handrails in workplaces to accommodate older

workers' needs.

Aging societies have different needs from young ones, and while America is far from the only country facing this shift, it has been slow to address it. The strains are showing in everything from health care and housing to employment and transportation. With an average of 10,000 boomers turning 65 each day, these pressures are steadily intensifying and will continue to do so, especially if current immigration policies hold. The recent decline in Americans' life expectancy over the past few years is especially alarming. It reflects deaths from Covid and drug overdoses, as well as higher mortality rates among children and teenagers from violence and accidental deaths, but that does not change the underlying demographic shift. By 2053, more than 40 percent of the federal budget will go toward programs for seniors, primarily Social Security and Medicare — but those programs are not designed for or prepared to handle the new demographic reality.

The challenges of an aging population are also deeply personal. Among the most elemental questions are where and how we will spend the closing years of our lives. Millions of Americans are already grappling with these dilemmas for themselves and for their loved ones. A cottage industry of products and services has emerged to help people adjust their homes and their lives for aging. A demographic shift this significant calls for a broad-based response, and the longer the challenges go unaddressed, the more formidable they become.

There are many pieces to this puzzle, including who will care for older people, where they will live, how our cities are designed and how businesses will adapt. Many older people in the United States say they feel invisible in a country that has long been obsessed with youth, with avoiding the inevitability — and possibilities — of old age. Americans of every generation owe it to themselves and their families to begin asking the question: Is this a challenge we want to handle on our own? Or is it something that we as a society should confront together?

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