

“Getting Our Fair Share”

A Radical Age Movement Campaign for Age Justice

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The present New York City budget allocates less than .01 per cent of its total \$81 billion budget for the Department for the Aging for people 60 and over who, in 2016, comprise 18% of the city’s total population. How is it possible that so little could be offered to so many?

The Radical Age Movement (RAM) seeks to build a long term, transformative campaign that both answers that question and creates a new set of questions that shifts the popular debate of pitting the old against young and replaces that with a vital and sustained campaign for age justice. Age justice seeks a society where all people, regardless of age and social circumstance, are secure in their homes, respected in their communities and workplaces, and provided the safety, dignity and respect to live full and complete lives from birth across the lifespan into old age.

Why So Little for So Many?

There are at least three primary reasons why there is such widespread public disregard for the well-being of older Americans:

- (1) The mistaken belief that most older people are adequately provided for;
- (2) That policy makers, economic leaders and social trend setters, reflecting popular culture’s assumptions of old age as a frail and frightening beachhead to be avoided at all costs, refuse to assess their own deep seated ageism. Such ageism romanticizes youth culture in ways that makes each older year a marker of fear rather than affirmation, resulting in disinterest in an intergenerational vision that could unite us all;
- (3) Finally, that we elders, while necessarily acknowledging whatever physical declines may occur, all too easily accept the marginalized status quo as signs of wisdom and balance rather than the avoidable and deeply unfair compromise that it actually is. If there ever is to be “18% for 18%” *for us all*, these three problems must be addressed, refuted, and radically reformed.

The mistaken belief that most older Americans are adequately provided for. Hard fought victories in the past, notably Social Security in the 1930s and Medicare/Medicaid in the 1960’s, create the popular assumption that older Americans, while not rich, and are well provided for. When you combine the benefits from these programs with the widespread assumptions that older Americans have adequate pensions compared to their debt-ridden younger counterparts, then older Americans should be well off. Such notions fuel the

popular resentment of younger workers towards older ones, all too often blaming older retirees for their loss in pension and medical benefits.

The facts show a starkly different reality. The average social security payment in 2015 was \$1340 a month, or about \$16,000 annually. As for savings, the median amount of the best-off age group, 65-74, is about \$103,000. Drawing down 4% of that a year after 65, the Federal Reserve reported, will result in an older person having an average of \$343 per month. Combining savings with Social Security, now we're up to \$1600 a month or so for the average older American living in New York.¹

As for Medicare,-- that \$505 billion financial behemoth of the 2016 federal budget-- the *Journal of General Internal Medicine*, looked at data from more than 3,000 people covered by Medicare in 2002-2008 and found that much of those dollars don't go anywhere near most older folks. They found that more than 75 percent of Medicare-eligible households spent at least \$10,000 out of pocket on health care. Spending for all participants during those last five years averaged \$38,688, and for the remaining 25 percent the average expense was even greater: they spent a whopping \$101,791 out of pocket. A quarter of participants also spent "more than their total household assets on healthcare," according to the report. ²

In short, the well-provided for older New Yorker is at best a myth and more likely an active lie. When you add in the actual costs of living in NYC, that lie becomes even more stretched. According to the Department of Housing and Urban Development, the median rent for a one bedroom apartment is \$2,837 in New York City area—a figure 75% above that average older New Yorker's income. If you wonder why so many older New Yorkers remain in walk-up tenements and degraded apartment buildings surrounded by gentrification, the answer is simple: *they're trapped!*

The hidden poverty of so many older new Yorkers grows even worse when you realize that groceries in NYC run 28% to 49% higher than elsewhere in the region and that those out-of-pocket health expenses will be costing them about \$700 a month for 75% of older New Yorkers. In short, it's obvious that the needs for this population are far greater than 1/10 percent of a city's budget directed at the Department for the Aging!

¹ Racial disparities as well as immigration status intensifies these problems geometrically. Having to squeeze their dollars, 48.0 percent of seniors nation-wide are at economic risk. The rates of vulnerability are much higher for elderly blacks and Hispanics, at 63.5 percent and 70.1 percent, respectively, a new [Economic Policy Institute \(EPI\)](#) briefing paper finds. The rate for New York State is 52.0 percent, fifth highest among all states.

² Obviously, much of that \$505 billion is going somewhere other than to older Americans.

Policy makers, economic leaders and social trendsetters, reflecting popular culture's assumptions of old age as a frail and frightening beachhead to be avoided at all costs, refuse to assess their own deep seated ageism. As Ashton Applewhite makes clear in her groundbreaking This Chair Rocks: A Manifesto Against Ageism, the variety of prejudices, stereotypes, and biases against what it means to be old creates norms and values that not only stigmatize—they create fear. Sex in older people is creepy and disgusting. Anyone over 60 is opposed to change. A 30-year-old is forgetful because she is so busy; a 70-year-old forgets because of his diminished capacity.

Applewhite thoroughly disproves all these ageist stereotypes. In terms of policy prescriptions, they also speak to something equally sinister: *the old person as finished, done...and not worth the bother.* Why develop and sustain programs when “the future” is about other generations, whether the mythically powerful 18-34 demographic (whose buying power is far less than that of older Americans) or X Generation’s entering parenthood? Focusing on other, younger populations allows policy analysts and taste makers to avoid their own fears, prejudices, and biases about getting older themselves. Policy makers need to realize that the so-called stage of life known as “old” is the longest one of all—and one, they, too will someday be part of. Furthermore, this age cohort contains within it not cute little old ladies and old geezers but vital, engaged, and capable men and women forging meaningful lives as much as anyone else. To remove the ageist lens that blinds them from such awareness would move us towards a more equitable set of policies and programs that enrich our entire community.

We elders, while necessarily acknowledging whatever physical declines may occur, all too easily accept the marginalized status quo as signs of wisdom and balance rather than the avoidable and deeply unfair compromise that it actually is. As Applewhite, Alice Fisher, Nancy Giunta, Bobbie Sackman and others have powerfully documented, we older Americans have internalized our own ageist prejudices in ways that harm ourselves as powerful advocates for radical change. This “dance of marginality” recognizes others’ indifference and condescension and instead of actively opposing it, makes light of their prejudice. Locked into a rhythm of society’s active rejection and our own passive acquiescence, we glide into marginality partly through our own volition. Not listened to as carefully at meetings or policy discussions, we pipe down rather step up. Happy to be listened to at annual lobby days in Albany and City Hall, we ignore the chilling reality that one-tenth of one percent doesn’t change much at all.

An End to the Ageist Status Quo: A Five-Point Campaign to Create Intergenerational Transformation in Policy and Program for Age Justice

RAM seeks to launch a five-point Age Justice Campaign:

1. *18% for 18% means 100% for all by not dividing those in need by age. As an example, we demand that elder abuse and child abuse receive the same equivalent level of resources. At present approximately 120,000 elders in NYC (260,000 statewide) are abused annually, with 1 in 24 cases reported to DFTA or other authorities, which has exactly--\$4.3 million to respond--which works out to \$36 per elder abuse victims in NYC! Alternatively, NYC children's service agency responsible for child safety—the Administration for Children's Services—in 2016 received an increase of \$24.3 million in preventive services alone due to a spike in child deaths across the city. Having our children exposed to such risk requires these resources. Why do our elders deserve less?*
2. *The 20% of all New Yorkers who live in poverty include at least 20% who are old. While there are countless programs we could point to remedy this, the terrifying housing costs confronting old and young alike mandate a special focus. Here are two demands: That the Senior Citizen Rent Increase Exemption (SCRIE) be expanded and enforced for older New Yorkers whose combined household income is \$50,000 a year so that their rent burden is no more than 30% of their income. Second, that 20% of the 240,000 new and preserved housing sought by the DeBlasio administration go to low income older New Yorkers. While hardly reaching all the old with housing needs, this would be of real benefit for the most impoverished older New Yorkers, especially African American, Latino, Asian and new immigrant populations.*
3. *That the building infrastructure projects related to schools, community centers, and senior centers of the next ten years reimagine them in ways that include a vision that recreates such programs as intergenerational spaces of vitality, creation, and collaboration open to the entire age spectrum. Reams of data make clear that on-going interaction between the generations benefits learning, physical and mental well-being, and an increased sense of security for all. Even more data has been churned out on the gargantuan costs of such infrastructural repair: in New York City alone, \$34.3 billion.*

Such a daunting number should not diminish our demand, for the alternatives of increased isolation, fear, and breakdown now experienced across our nation make clear such a crooked, broken path is not an option. *Seeing our public institutions and programs as communities of connection* is an inspiring way to imagine that what is being rebuilt is far more than bricks and mortar.

4. All of the above demands, as costly as they are, can be easily achieved with a *return to an equitable tax system at the city, state, and federal levels that raised enough revenue for such vital work*. For example, if we had the tax rates for the wealthiest 10% that existed under Reagan, revenues would be 42% greater than they are today; were they restored to the Nixon era, they would be 100%. Both would acquire the money needed for the above programs. *RAM argues that the old and young must no longer tolerate pennies for the dollars of actual need*. We must make a stand for a fair and equitable tax system for all rather than the one percent who stand outside of and indifferent to the demands of living that the rest of America confronts daily.

5. *A vital, safe, and equitable America can only be achieved with a vision that sees every age as central to our society*. To that end, we demand an end to the ageist cultural standards, norms, and values that seep into us all that would turn the old into a marginalized, decrepit, and feared population. We instead seek to replace this type of slow-drip oppression with a vision of the old as a vital, creative, and resilient part of our society capable of standing side by side with others to re-imagine and re-create an America whose reality at last matches the dream that at present appears more and more out of reach for old and young alike.

Conclusion

While our vision is large, we are well aware that are numbers are small. We therefore are not seeking to create independent campaigns but to join others already underway where we add our voice of anti-ageism to their efforts. We invite you tonight and in the future to share our perspective on how to transform societal indifference to the old and replace it with a transformative vision that ends both the slow drip oppression towards the old and the condescending hostility towards the young and replaces it with the simple belief that we all deserve to share the common ground of our mutual humanity in building a just and more equitable society.

We ask you tonight to join one of five potential social action groups:

1. Equitable funding for elder abuse and child abuse:
2. Expanded and enforced SCREE housing support programs
3. Infrastructure projects tied to schools, senior centers, etc. that could create communities of connection
4. A just and fair tax system at the city, state, and national level
5. Campaigns against ageist cultural norms, biases and stereotypes perpetuated in media, print, and the culture at large.

CRITERIA FOR CHOOSING A CAMPAIGN TO JOIN

1. A campaign or action is already under way that would invite our participation and which we could support.
2. That its actions and plans include concerns with different age groups, including the old.
3. That it be action-oriented, including a wide set of options for participation: planning meetings, attendance at public hearings, and educational sessions with potential new community members, social action events (marches, lobbying, etc.)

First steps for your group would include:

1. Modest research to locate groups and campaigns
2. Contacting leadership to meet with them and/or find out about meetings and events
3. Attending events and participating in actions, using our anti-ageist analysis as part of our role (while supporting a group's efforts as well)