term care system. Moreover, the public sector must be made more, not less, accountable for the kinds of services available to the frail elders who cannot afford to pay for services themselves.

We now know how to create a consumer-oriented, cost-effective, long-term care system, but we have not yet generated the moral vision and political will necessary to change our fiscal priorities. Why would we expect an expansion of private long-term care insurance or more out-of-pocket expenditures by the affluent elderly to substitute for the role of public policy in changing long-term care? Are we at the point where we can no longer imagine moral vision and political will as having anything to do with the direction of public policy? The private sector (informal care) already provides 80% or more of all long-term care and I do not see how increasing the burden in this sector is feasible or will create the conditions for qualitative change.

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References

ENTITLEMENT FEVER

The Future of Age-Based Public Policy, edited by Robert B. Hudson. The Johns Hopkins University Press, Baltimore, MD, 1997, 210 pp., $50.00 (cloth), $18.95 (paper).

Entitlement fever aptly describes the current political climate in America. Discussions abound about who should receive government benefits, what the eligibility criteria should be, whether the recipients deserve such benefits, what services should be provided, what cutbacks in programs can be made, and how much public assistance the American people are willing to support. From the “Contract with America” to the politics of retrenchment, the focus of politics and public policy at the end of the twentieth century is entitlements.

Because more than one third of the federal budget is spent on programs for elders, it is obvious why age-based entitlement programs have taken center stage. How should Social Security be reformed and how can Medicare costs be curtailed are policy questions asked by members of Congress, in newspaper articles, on the evening news, and around the dinner table. Older persons fear that their benefits will be taken away and worry about how they will manage. Policy makers grapple with how to reform these programs, especially as members of the baby boom cohort edge towards their retirement years, without arousing the powerful political fervor of senior citizens.

Interestingly, each of the parties concerned with these issues may be working under flawed assumptions. Today’s seniors are the beneficiaries of past political decisions that created and enlarged programs on aging such as cost-of-living adjustments (COLAs) for Social Security and unlimited doctor visits under Medicare. Although current political decisions may tinker at the margins of these programs for today’s elders, their benefits or entitlements will remain virtually intact. Likewise, policy makers may have a false premise in their reluctance to reform age-based entitlements for fear of the political clout of senior citizens or “Gray Power.” Seniors are a vocal group, but their real political power may be overestimated. Scholars, most notably Robert Binstock, have suggested that the political clout of seniors may be more perceived than real. In reality, baby boomers should be the most fearful about reforms in age related entitlements, and policy makers should be most worried about arousing the baby boomers’ political force (evidenced in the 1960s but now dormant).

The fundamental issue underlying the current age-based entitlement fever is the central theme of these two books. Matthew C. Price, in Justice Between the Generations, asks what does one generation owe another. Robert B. Hudson, in The Future of Age-Based Public Policy, has organized this edited volume around the question of what should be our public posture toward an older population that is growing in numbers and diversity. The fundamental issue is the same: What is society’s responsibility to its elders? Whatever the answer, it will reflect the values of society. The mere fact that age-based entitlements are a focus of public debate and reform demonstrates a subtle transition in the perspective toward our elderly population. In the 1950s and 1960s, older people were viewed as a vulnerable and needy population deserving of public support. Poverty was significant among older persons and medical costs, if afforded at all, were consuming a large portion of their income. The public policy responses were the passage of Medicare, Medicaid with a long-term care...
component and expansions of Social Security (e.g., the establishment of COLAs). Is it progress that today we no longer automatically assume that elders are the most deserving of public policy support and, most importantly, our tax dollars? The answer is maybe.

The transition from the automatically assumed designation of older persons as deserving to today's depiction of them as "greedy geezers" is due in much part to the success of age-based entitlements. Social Security has provided economic security for a large portion of older persons, the poverty rate among the elderly population has been cut more than 60% since the early 1960s, and seniors have access to the most technologically sophisticated medical care at a nominal cost. This is not to imply that all older persons are experiencing their "Golden Years," because poverty and inadequate medical care exist for many, especially among the oldest old and minority elders. But age-related entitlements have provided a fourth leg to the three-legged stool and increased the standard of living for much of the older population. The success of these programs on aging, coupled with the fact that the number of children younger than 18 living in poverty is rapidly increasing, have fueled the question of whether the elderly population is the group most deserving of public benefits.

The transition of the public's perception toward elderly adults is reflected in the discussions of these two books which, too, parallel a shift in the gerontological literature. As policy debates have moved from developing and expanding programs for elders to cutting back and reforming age-based public policies, the gerontology literature has chronicled this shift and examined the values and consequences for older persons. No longer is an essay in the field of gerontology an assumed advocate for the elderly. These two books questioning society's responsibility to older persons represent a more recent paradigm of the discipline. As earlier decades rarely saw either policymakers or the public question the providing of benefits to our seniors, this too was generally the case in the earlier gerontological literature.

Price, in *Justice Between the Generations*, examines the power of elders from a historical perspective, placing the current societal values toward seniors as well as the structural design of aging programs within their historical context. The discussion begins with a view of colonial America characterized by reverence toward older persons, and then painstakingly traces changes in older people's status, the development of a senior political movement, the evolution of aging mass membership groups such as the Townsend Movement and the American Association of Retired Persons (AARP), the passage of Social Security and Medicare, and the emergence of seniors' current political power. The book is rich in detailed research and the nuances of historical background. The first five chapters by Price are an historical overview and include a myriad of quotes ranging from a doctor in a 1923 publication on the benefits of drinking water for wrinkles, to a cocktail party conversation wherein Supreme Court Justice Stone suggested to Secretary of Labor Perkins that the taxing power was the way to fund Social Security. Although the research detail is impressive, at times the book gets bogged down in historical minutiae and the relevance to the current political power of the elderly population is not always immediately apparent.

Price's approach is a survey of aging issues from an intergenerational equity framework. His multidisciplinary discussion crosses gerontology, political science, history, and economics. In addition to the history of programs on aging, he explores demographic trends, usage of health care, the development of Social Security and Medicare, the evolution of AARP, the rise and fall of the Medicare Catastrophic Coverage Act, and even baby boomers' use of credit cards. The clarity of Price's explanations about the current and future solvency of Social Security and Medicare surpasses any found in the literature. His reasoned argument of generational inequities, supported by abundant tables, will compel even the most fierce advocates for older persons to ponder the current generational distribution of slicing the federal pie.

Price squarely puts the accountability for the financial problems of Social Security and Medicare on politicians, past and present. Because neither program was designed on the private model of fully linking what the beneficiary pays with what is received, the motivation for cost control was lost. Price notes that during a robust economy, assumed to last forever, politicians were willing to extend benefits and it was easy to promise future increases (i.e., COLAs). Likewise, a senior might personally opt for less expensive medical technology, but with Medicare paying the costs the impulse is to want the latest technology and most intensive medical treatment. For seniors, no matter how much they receive in benefits from these programs, their personal costs will not be affected. Price views the structural designs of Social Security and Medicare as responsible for the runaway expansion of entitlements for older people. Using quotes from others, Price implies that the government's hands are tied by programs on aging, with no funds left over for children or for infrastructure.

This lack of government discretion is compounded by the political power of elders, making politicians less willing to restrain the growth of aging programs and more supportive of postponing difficult policy choices. Price states that elders are the most politically potent group because of their political activism and the widespread public acceptance of aging programs. Therefore their programs are untouchable. For Price, the forces of intergenerational equity, demographic trends of fewer workers and more retirees, and expanded elderly benefits will soon force an answer to the question of what one generation owes another.

Hudson's edited volume, *The Future of Age-Based Public Policy*, examines the political, population, policy, and programmatic issues and opinions concerned with the future of age-based public policy. The integrating theme of the chapters is what should our public posture be toward a growing older population, and the chapters address this question from varying
vantage points. Some of the answers are unexpected and reflect the depth and breadth of the topics and background of the contributors. Hudson has assembled a prestigious group of scholars on aging issues, including Robert Binstock, Jill Quadagno, Eric Kingson, Marilyn Moon, and Neil Howe. The contributors come from the fields of social ethics, demography, economics, political science, and sociology, as well as from government agencies, old-age interest groups, and private companies.

This book grew out of a Generations volume so the chapters tend to be short in length but packed full of intelligent thought and discussion. After his introduction on the history and place of age-based public policy, Hudson organized the book into four sections: Competing Bases for Policy Benefits, Public Policy and Population Dynamics, Policy Arenas and the Place of Age, and Two Case Studies. Although the constraints of this review prevent an in-depth discussion, each chapter warrants a brief mention as to its content.

Hudson’s introductory chapter sets the stage for the book and provides considerable points to ponder. He outlines the arguments for and against using advanced age as the major, if not the singular, rationale for receipt of public policy benefits. Age has long been used as a proxy for need and as a marker for the inability to work, which were two underpinnings of much of the current age-based public policy. Hudson points out that for the first time in history we have a large number of elders whose existence is not centrally defined by their inability to work or by illness, so he raises the question of the purpose of a number of social programs that use age as their criterion. But the dilemma is “if not age, then what?” and the advantages and disadvantages of each alternative are juxtaposed. Hudson accurately captures the shift in sentiment toward elders over the past decades from “we can’t do enough” to “have we done too much?”

Martha Holstein, a social ethicist, combines ethical reasoning and political necessity in justifying the continued use of age-based policies. She points out how various ethical values underlie policies on aging, and she fears that replacing the age criterion with means testing would force older persons to prove their worthiness to the gatekeepers. Howe contends that policy makers and the public do not fully comprehend the catastrophic consequences of the costs of senior benefits over the next 50 years. Given the growth in numbers of older people, program costs and promised benefits, he urges drastic cuts in expenditures now. Taking an opposite view, Myles focuses on social citizenship and advocates that benefits for the elderly population should be increased not curtailed. He points out that those most affected by any reforms in Social Security are younger persons, not today’s seniors.

An outstanding contribution is by Binstock in “The Old Age Lobby in a New Political Era.” He explores how aging policies are wrapped up in the sweeping federal agenda of limiting the role of government, redistributing responsibilities between the federal and state governments and balancing the federal bud-