February 2006

RBC Letter

The reality of aging

Nothing is more modern than aging. In all but the most recent chapters of the human story, only a tiny minority could expect to live for more than 50 years, let alone past 65. It is true that the rise of complex civilizations, with their accompanying social inequality, meant that the well-fed few could expect to live much longer than the masses whose labour supported them. Some even lived past the biblical three-score and ten: the Emperor Augustus, a man of frugal habits, lived to be 77. Nonetheless most of the subjects of the Roman Empire were dead before they were 30. Even those who survived the hazards of childhood could count themselves lucky to see their 40s.

Scarcity often begets value. In the pre-literate world of a Stone Age tribe, or even in a medieval village, the elders were valued as living archives, the repository of the myths, customs and laws that gave meaning to life and a sense of identity to the group. When writing arrived, documents produced by the temple or the palace took over much of this role in complex societies. More: the document writers soon did their best to monopolize knowledge of the past. To control a society's collective memory is a long step toward controlling the society itself. (There was a joke in the former Soviet Union, "We are certain of the future. It is the past that keeps changing.") It is only in relatively recent times, and with marked reluctance, that authorities of state, church and party have opened most of the historic past to free investigation.

The spread of written records meant that the aged lost the status that came from being the bearers of oral tradition. Their subsequent fate has been determined by the cultural differences between the great literate civilizations. Confucian thought unequivocally placed elderly males on a pinnacle of status and power, with profound consequences for the civilizations of East Asia. Generations of elderly male visitors to China have been agreeably surprised by the deference paid to their grey hairs. Hinduism sees old age rather as a stage when a man, his duties as husband and father done, is free to devote himself to the acquisition of spiritual merit, ideally by becoming a sanyasi, a Hindu ascetic. A somewhat similar tradition of study and devotion in the last years of life exists in Judaism. In the West, in general, attitudes have been much more ambiguous. The Fourth Commandment told Jews and later Christians to honour their father and – notably -- their mother too, and while no one can measure compliance with this precept it is hard not to think that its influence has been far reaching. At the same time, Western writers have been acutely conscious of the physical decline associated with aging. Homer's heroes repeatedly say how much they prefer a glorious death in battle to the slow decay that otherwise awaits them. Shakespeare wrote memorably of "sans eyes, sans teeth, sans everything," and while this may be the view of the bright young people in the Forest of Arden rather than Shakespeare's own, there is no doubt that outliving one's physical abilities was something dreaded by almost everyone. Not without reason. Those who outlived their strength could expect to be dependent on their children if they were lucky, beggars if they were not. All over Western Europe there stand little groups of almshouses – perhaps ten or twelve small dwellings around a chapel, where a fortunate few of the deserving poor could end their days in security. They are a tribute, not only to the Fourth Commandment but in a backhanded way to the longstanding strength of the "nuclear" family – parents and children only – in Western Europe. Civilizations where the "extended,"

multi-generational, multi-sibling family was the norm had less need of almshouses.
These conflicting attitudes of respect, distaste and fear are still with us today, often in the same mind. Yet the reality of ageing is changing with extraordinary speed. The planet holds far more over-60s than ever before, and they are increasing rapidly. In the developed democracies they are, as a group, enjoying better health, longer lives and more financial security than ever before. They also have growing political and economic clout.

Around the year 1750 the population of the world began to grow steadily, especially in Europe and China. Why this happened is much debated. A warmer climate and the introduction of new crops may have had something to do with it. Medical advances and government policies definitely had nothing to do with it, at least in the initial stages of growth. But whatever the cause, humanity was launched on the demographic revolution which has since engulfed the whole planet and only begun to slow in our own time. Everywhere the pattern has been the same: the high birth rates of earlier times continue and even rise, accompanied by a fairly steady drop in the death rate as better diets, public sanitation and since 1800, the control of epidemics come into play. Last comes a drop in the birth rate as urbanization and industrialization make multiple-child raising both expensive and (as a form of old-age pension) unnecessary. Taken together the last two trends produce a rapid increase, both absolute and relative, in the numbers of the elderly. The traditional demographic age graph of a rather skinny pyramid has become something more like a bumpy column. This is most evident in the developed world, but it is happening even more rapidly in industrializing countries such as China or Brazil.

Demographic predictions have a mixed record of success, but it is hard to see this increase in the numbers of the aged altering in the coming decades, especially since it is to some degree self-perpetuating. An older population will also be a stable or even a shrinking population, as the percentage of fertile women falls and (for somewhat different reasons) the number of children in a family drops. The native-born populations of Germany and Japan, among other countries, are already declining amidst unprecedented abundance – something that would have been utterly incomprehensible to our forebears who lived in a simpler world where more food meant more babies growing up. Some estimates predict that by as early as 2050 the over-60s may then be more than 20 per cent of the total, almost two billion people in all.
As noted, the consequences are immense. Public policy, economic life, social attitudes and even the natural environment are already profoundly affected. The care of the elderly, especially the very old, is a growth industry almost everywhere. Their exceptional need for medical care threatens the financial viability of public health plans. A recent study estimates that on present trends, publicly funded health care will cost Canadians 11.3 per cent of Gross Domestic Product in 2050, up from 6.3 per cent in 2001.
(For Newfoundland and Labrador the 2050 figure would be 24.5 per cent, which is surely unsustainable.) Public and private pension plans and the rules governing retirement are already being redesigned to fit new demographic realities. The direct and indirect investments intended to support the elderly represent a growing proportion of equity and bond markets. Increasingly, it is the managers of these great agglomerations of savings who decide the fate of corporations, as a J. P. Morgan once did. Thus it seems likely to be the aging, not the meek who will inherit the earth. For the natural environment, a stable or falling population should mean less human pressure: fewer malls and subdivisions, fewer fields paved over (although, unless carefully managed, increased demands for tourism and outdoor recreation will work against this trend). To indulge optimism a little further, perhaps architects, decorators and furniture designers will be less prone to assume that everyone is an athletic 25 year old, able and willing to bound out of a Barcelona chair and welcoming the sight of a 1,500-foot-long airport corridor with nowhere to sit down. If they don't, legislation will do it for them.

Far-reaching those these changes are, they are all manageable by public policy or private enterprise provided we have the collective will to acknowledge and deal with them. Moreover, there is every reason to suppose that the will can and will be found. The elderly vote more often than their younger contemporaries. They have the time not simply to go to the polls but to understand what the issues mean for them as pensioners, investors and medical patients. As a result, it is a brave, perhaps a suicidal politician who touches the social programs intended to support citizens in the final decades of their lives. In Canada recent years have seen a steady growth in public health spending and a relative stagnation in spending on education, especially higher education. Whether or not this is a good thing can be endlessly debated. What is

hard not to believe is that it has something to do with the fact that pensioners vote while by and large, students do not.

The elderly are also an increasingly important market. Not only are their numbers growing, both social policy and a long period of economic growth mean that they have much more money to spend than their grandparents did. The marketing industry has responded with campaigns targeting those over 50 or over 60. The increasing fragmentation of the mass audience by the multiplication of television channels and specialized magazines has been both the result of this change and a contributor to it. No longer do older citizens appear only in advertisements for denture cleansers and antacid pills. Healthy, happy people, grey-haired but active, well but comfortably dressed, clearly enjoying life and looking forward to more of it, can be seen nightly selling goods and services from snow blowers to cruise ships.

This is a significant change in the visual landscape. The marketing industry began by selling social status. Anyone with the necessary funds could use the same face cream as a countess or be the first on the block to own a Cadillac. This is still a powerful motivator, as can be seen from the substantial value of luxury brand names and the finely tuned efforts to increase sales without diminishing exclusivity. Status, however, has been joined by two other motivators, the twin values of youth and newness. The value set on youth certainly owes something to the relative scarcity of young people; in a cautious, well-insured, middle-aged world, the vitality and optimism traditionally ascribed to youth (though not always detectable in today's young people) are powerfully attractive. The predominance of the young in visual media, however, is undoubtedly owing to the belief that their sexual attractiveness will rub off on whatever is being sold. The cult of the new is a more purely artificial creation. It exists to convince consumers to replace goods they already own. The fashion industry in particular exists, not so much to clothe people but to persuade them to stuff more items into what may already be decidedly full closets.

The rights and wrongs of these phenomena can be debated. Wearing new and smart clothes is an innocent pleasure open to almost everyone. The cult of youthfulness for its part undeniably has some positive results. The widespread acceptance of the idea that a healthy diet and physical activity can make life more enjoyable in all its stages is undoubtedly a major gain. Its shadow is a reluctance to accept the realities of aging and thereby to profit from all that this act in the drama has to offer. It is hard, too, to doubt that the relentless emphasis placed on youth, newness and sexual attractiveness by the media have done much to strengthen negative attitudes to the elderly. In public discourse, on the one hand, their political importance alone certainly ensures that they are treated with scrupulous respect. Advertisers have risen to the challenge with clichés such as "senior citizens" and "the golden years" which, like all such forms of Newspeak, suggest the reverse of their ostensible meaning and barely serve to mask much more negative feelings expressed in private – or, significantly, in public by stand-up comedians who specialize in saying what politicians cannot. "Past it," "lost it," "over the hill" -- these phrases and a hundred more like them conjure up a picture of bodily and mental decrepitude, the polar opposite of the glowing faces and taut bodies we see in ads every day. "The old" and "the elderly" are not much better. They powerfully suggest a group that is collectively a social problem rather than a social asset.

Whether the new market clout of the elderly will change such attitudes remains to be seen. They are unlikely to disappear, however, because they are ultimately rooted in the natural human fear of death. In North American society this takes a particularly acute form. We are encouraged to believe that there is a remedy, known or to be discovered, for every human ill, yet no remedy is likely to be found for death, ludicrous experiments in deep freezing notwithstanding. Again, our intense individualism means that the end of an individual life is overwhelmingly final. Past generations could take comfort, when the end was near, in the thought that family, clan, dynasty, tribe or city would go on and that their life had been a meaningful part of a larger whole. Though few would have expressed it with Burke's eloquence, they would have agreed with him that society is a contract between those who are living, those who are dead and those who are to be born. In a time like ours, when ads proclaim "It's all about ME!," such a belief seems archaic, even quaint. Believers in the great religions have of course traditionally seen death as a door rather an end, but such evidence as we have – and it cannot be anything but imperfect – suggests that belief in immortality is neither as widespread nor as firm as it seems to have been in times past.

In response, we push death to the frontiers of our consciousness and do not welcome reminders of its presence. Our society is remarkable for the extent to which we have abolished all forms of public mourning. Victorians wore black for a year and pulled down their blinds until the funeral was over. People saved all their lives to have the biggest, splashiest funeral possible, and other people earned their livings by walking, with suitably grief-stricken countenances, in the funeral processions of people to whom they were completely unrelated. Nowadays even the procession of cars with headlights on is disappearing, perhaps because they are usually on anyway. Grief and bereavement, for many raised in the Christian traditions at least, have become private matters, to be shared only with close family and friends. Whether this makes them any easier to deal with may be doubted. Funerary rituals may seem absurd, but their universality through history and around the world suggests that they are powerful aids to coping with the inexorable fact of death.

To repeat, changing negative attitudes will not be easy. Perhaps the most effective counter to them will simply be the numbers of elderly people for whom, cliché though it is, these really are the best years of their lives. For the growing numbers of the elderly who have reasonable health and financial security, aging may well bring physical pain and emotional loss, but it also brings a priceless opportunity to reflect, to remember and to understand, free of the insecurities of youth and the preoccupations of middle age.

This is the time to do all the things that earning a living left no time to do, to enjoy the life of dignified leisure that, through most of history, has been the privilege of the few. For those fortunate enough to have grandchildren, they can enjoy what is perhaps the most rewarding of human relationships, enriching for both sides and largely free of the stress that comes with parental responsibility. For many too this is the time to give something back to society: the elderly volunteer out of proportion to their numbers. That many of the elderly can reasonably expect to lead such a life after retirement is surely one of the greatest, and most underrated, achievements of the developed democracies. Of course we are still some way from perfection. Too many of the elderly are still poor, still without needed care, still alone at the end of their days.

Whether we can continue to be even as successful as we have been while the numbers of the elderly increase, only time can tell. But more than enough has been accomplished to help us see human life as a whole, in which each stage brings its own dangers, drawbacks and blessings, and where the last act crowns the work.

Published by RBC Financial Group. All editions from the RBC Letter collection are available on our web site at www.rbc.com/community/letter. Our e-mail address is: rbcletter@rbc.com. Publié aussi en francais.