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# REMAPPING DEBATE

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Asking "Why" and "Why Not"

## Ball and chain: the human cost of raising the retirement age

**Original Reporting** | By Diana Jean Schemo | Social Security

January 11, 2011 — In Kristin Barrett's retirement dream, she finally gets to travel, and gradually ratchets down her work as a consultant helping non-profit groups apply for grants. Her children have grown up, and her house is paid off. She and her husband rent an apartment in Paris, using it as a base to explore the French countryside.

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How might that dream look if she had to continue working full-time until she was 69 or 70 to collect Social Security? Barrett paused a moment. She is 30 years old, and had never thought about the possibility of having to work another 40 years to retirement. She has not yet built her family, or even met the husband whom she pictures at her side when she retires. "To me," Barrett said, "it's far away."

Many of the prescriptions to "fix" Social Security — like the plan supported by several members of the Deficit Reduction Commission chaired by Alan Simpson and Erskine Bowles — recommend reducing payments to some workers and gradually delaying the age at which senior workers can collect benefits.

Strikingly, these kind of proposals for "reinventing" Social Security tend to be debated in terms of their impact on the financial health of the system itself, not in terms of their impact on the overall well-being of the people the system is supposed to serve.

And continuation down the path set by a 1983 Social Security Reform law — a law that was supposed to provide a long-term fix for Social Security — is taken as a given. That law began a process which gradually raises the eligibility age for collecting full benefits from 65 to 67 over the 20-year period that began in 1998.

The slow pace of change in the 1983 legislation averted a sudden shock to workers in their 50s and 60s when the legislation passed. That is, those who were closest to retirement — and who would have likely been most vigorous in fighting the change — were still allowed to retire at age 65.

Similarly, a majority of members of the Simpson-Bowles Deficit Reduction Commission want to raise the minimum age for collecting full benefits to 69 by 2075. The people who would absorb its final impact are in kindergarten now, and no one is evaluating whether withholding full benefits from them until age 69 (or, perhaps, later, if another “Deficit Reduction Commission” explains that further restrictions are the only way to proceed), furthers or undermines the public good.

In considering Social Security, policy makers and the public seem almost intent on averting their eyes from “the big picture” said Stephen Scheinthal, a geriatric psychiatrist who is associate director of the New Jersey Institute for Successful Aging at the University of Medicine and Dentistry of New Jersey’s School of Osteopathic Medicine. “There’s an idea that, ‘We’re going to do this, we’re going to do this, and be damned with what the realities are.’ And the realities are significant.”

“There needs to be a way,” Scheinthal added, “to assess it beyond the finances.”

### WORK AND RETIREMENT EXPERIENCES VARY

There are, of course, people who desire to continue working past age 65, and more who might want to do so if there were more options in terms of the structure of work or if older workers were treated better in the workplace than they often are today. But Remapping Debate believed that it was important to focus on one under-reported aspect of the story: the emotional and other costs of having to spend what are typically the most robust years of retirement still on the job, even when one is quite ready to leave.

## A school teacher’s journey

For most of her 40 years as a teacher, Hene Kelly looked forward to leaving home for school every morning. She taught English to middle and high school students in Chicago, Oakland and San Francisco, relishing the sense of discovery she could spark. So absorbed was she in her work, she often neglected to collect her paycheck, and ultimately had to sign up for direct deposit. “It was never about the money for me,” she said.

Friends and co-workers considered Kelly perky and creative as a teacher. She seldom sat behind a desk, which struck her as a barrier between her and her students, preferring instead to teach standing by the board and walking through the room. But 40 years on her feet, day after day, carried a toll. By 60, Kelly’s feet and back ached, and she found she had bladder issues — the result, her doctor advised her, of years of postponing trips to the bathroom when she taught for several periods straight. Those last years teaching, the energy she put into her students no longer fueled Kelly, but flattened her. “I would come home and have to lie down,” she said. “When I went to bed my feet hurt all the way up to my shoulders.”

Kelly retired at 62, collecting smaller monthly benefits in Social Security as a result. She relished her newfound freedom, joining a gym, hiking and reconnecting with friends. “I loved it,” she recalled. “I got a chance to read books. I started walking and exercising.”

She has used her retirement to travel extensively, especially in those early years, visiting Vietnam, Japan and China. She took a trans-Atlantic cruise to Europe. She even got to see Peru with her daughter.

But with each year, Kelly said, she can enjoy less and less of the places she visits. When she and her daughter got to Machu Pichu, the ancient Inca site in the mountains of Peru, she didn’t have the energy to climb its stone steps. Instead, she and her daughter stayed at the base, gazing up at Machu Pichu from a café.

A few years ago, Kelly underwent surgery to ease the suffering of spinal stenosis, but Kelly — now 68 — can no longer walk long distances. Her husband is 67, and just retiring now. Even in these few years since her own retirement, her possibilities for seeing the world with him or exploring new interests have diminished measurably.

## 75 is not 65

While experience differs from individual to individual, many people fail to realize just how significantly the five years from 65 to 70 can differ from the periods thereafter, said Dr. Colleen Christmas, an assistant professor of geriatric medicine at Johns Hopkins University, and a primary care physician in geriatrics.

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Margaret Barbee, a human resources consultant and specialist in organizational psychology said that, persisting in an unhappy job for the sake of salary or benefits alone can become a kind of sentence — organizational psychologists call the phenomenon “job lock.”

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The differences can be both physical and emotional. Compared to those 65 to 74 years old, three times as many elderly people between 75 and 84 report that physical aches and pains limit their ability to see to their daily needs, according to the Centers for Disease Control. Deteriorating eyesight serious enough to limit activity more than doubles among the elderly every decade after the age of 65.

Conditions that tend to be fatal, like lung disease and diabetes, increase only slightly with age, largely because many of the victims die off, vanishing from population rolls. But among those who survive, heart disease increases by 40 percent among people aged 75 to 84, in comparison to those aged 65 to 74. After age 65, the incidence of dementia doubles every five years. “If you push retirement even later, all those things you plan to do in your golden years are going to be less likely to occur,” Christmas said.

For the vast majority of employees who may have struggled for decades to perform jobs that are low on fulfillment and independence but high in stress and enforced indignities, having to work longer to collect retirement benefits can become acutely difficult, said Margaret Barbee, a human resources consultant and specialist in organizational psychology. Persisting in an unhappy job for the sake of salary or benefits alone can become a kind of sentence — organizational psychologists call the phenomenon “job lock.”

According to Barbee, its pre-retirement form can strike particularly hard, leading to feelings of depression and emotional paralysis. As people remain trapped in jobs they wish they could quit, Barbee said, they increasingly come to feel overwhelmed by their lack of options.

Employees in such jobs, Christmas said, are “really, really looking forward to those retirement days.” One reason is to achieve “relaxation and lack of structure,” but, Christmas adds, there is another crucial factor: workers long for retirement because “they want to be out” of jobs they find emotionally or intellectually unsatisfying.

### **“I don’t want to be under the stick, under the gun, when I’m old.”**

Darrin Smith, who is 42 years old, has largely ignored the debate over Social Security’s fate. A graphic and media designer, Smith struck out on his own in hopes of earning more as an entrepreneur than he would on salary. But Smith still owes money on his student loans, and has a ways to go before paying them off.

Smith’s hope for retirement is simple: a stable, safe home that is paid for, that will allow him to finally relax. “To read what I want, to do what I want, and to take each day as it comes,” he said. Single and without children, Smith wants to retire by 65, even earlier if possible, and maybe do a bit of traveling. For clothes, a few pair of Levi 501 jeans and a matching stack of tee shirts would suffice. Mostly, he wants to be his own master. “I don’t want to be under the stick, under the gun, when I’m old. I don’t want to be running around chasing the dollar.”

But what if his efforts did not bring financial independence, and he needed to rely on Social Security to keep him in retirement? And what if he would have to continue chasing that dollar until he was, say, 69 to receive his full retirement income from Social Security?

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Richard Parker, a lecturer and senior fellow at Harvard’s Kennedy School of Government, likened proposals that extend the retirement age gradually, over the course of many years, to the famous experiments in which frogs were said to have adapted as the temperature of water rose slowly, rather than jumping out of a pot. Ultimately, the frogs adapted so thoroughly that they were boiled to death.

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“It would be a devastating thing,” he said. “Past devastation. You don’t want to go home one day and drop dead after work and die. It’s almost like you live to work, instead of working to live.”

Smith thought of his own parents, from whom he was estranged. Last time he saw them, two years ago, they were in their 60s, and seemed healthy. But he could not imagine scrambling for work as hard as he does now into his late 60s.

“I don’t want to still be in the rat race, chasing behind another rat at that age,” he said finally. “I’d rather be dead.”

For now, Smith feels the only way to build the future he hopes for — financially solvent, with his own home — is to aim high, to leave aside the whole question of Social Security at all, and the “demoralizing” prospect of having to work another 27 years before he could retire.

“Your will could be crushed by looking at things straight on as they are,” Smith said.

## “I thought I paid my dues”

Kristen Barrett would like to retire around 65 — even younger if possible — and sees herself winding down her hours and days of work gradually, rather than definitively quitting the workforce in a single day.

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One 42-year-old, pondering what he described as the “demoralizing” prospect of having to work another 27 years before he could retire, said: “Your will could be crushed by looking at things straight on as they are.”

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“I’m kind of thinking it’s going to be 65,” Barrett said. “I’m hoping that it won’t be past that.” However, on Social Security’s current trajectory, with no further changes, Barrett and everyone else born after 1960 can only collect full retirement benefits at age 67. If she retires earlier, at say, 62, she will only collect 70 percent of her full benefits each month.

But what if she had no choice but to continue working until 69 or 70 to collect full benefits, or had to work until 64 to even collect partial benefits, as the Bowles-Simpson plan proposes? What would it be like to have to report to work every day, when her mind and body might be saying, “Enough already”?

“That’s a good point,” she said, and paused. She had known that elderly people might be more prone to depression. Barrett thought about pushing herself to keep on working, past the moment she was ready to stop. “Is this ever going to be over?” she imagined feeling. “I thought I paid my dues.”

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Barrett thinks about her genes: the grandmother who made her first overseas trip at the age of 80, traveling to Italy. At 89, her grandmother “still runs circles around me,” Barrett said.

Barrett hopes she will be that vital in her own old age, but adds that both her grandfathers died in their 70s. “They didn’t get to enjoy retirement at all,” she recalled. Working until 69 would mean losing some of her best retirement years. On a scale that measured potential pleasure versus potential difficulties, she said, each year’s delay in retirement would reduce the enjoyment and bring more worry.

### A way for lawmakers to understand the consequences of their proposals?

The disconnect between young people and the debate over their future retirement raises a crucial question: How to introduce the human cost of proposals to lengthen working life into the public discussion? Scheinthal, the geriatric psychiatrist, offered a novel proposal. He suggested a war game for lawmakers and proponents of overhauling Social Security, one that would force them to confront the implications of at least some of the changes they are debating.

In this game, lawmakers would be forced to glimpse what it is like to grow old. They would wear weighted shoes that make it difficult to get around. They would don glasses smeared with Vaseline to simulate the effect of cataracts. They would wear special gloves to feel how arthritis can limit their ability to pick up a briefcase or open a jar.

Then they would work for a few days at a variety of jobs: restocking shelves in a supermarket, teaching a class of second-graders, going down a mine shaft or working the assembly line in a factory.

“Let them try to do that,” Scheinthal said, “and see what happens.”

The game might give legislators insight into the physical impact of having to work longer. But how might such a game convey the emotional toll of having to persist in a job with little or no satisfaction until nearly the age of 70?

The psychiatrist wasn’t able to invent a version of the game that would illustrate those psychological effects in the course of a brief exercise, but he noted: “When you don’t have passion for what you’re doing and it’s a necessity, you’re not happy. And when you’re not happy with what you do and you have to do it for four or five years longer...it opens a whole host of problems, starting with depression.”

The follow-on consequences from depression, Scheinthal said, “are not a game. They’re deadly serious.”

“It probably would look like less travel. Less fun,” Barrett said slowly. “You start getting into the period where you can’t travel as easily or as often.” Such a change, she predicted, would force her to fundamentally redraw her retirement plans from scratch.

Thinking about the options under discussion for Social Security, Barrett confesses a deeper worry than the age at which she could stop working. She fears that when it is her turn, Social Security will run dry.

All of the public discussion to date has convinced her that payments into Social Security are simply insufficient to support the number of retirees drawing benefits. “We’re already in the mindset that it’s not going to be there,” Barrett said.

## Raising the temperature...slowly

Barrett’s assumption, that Social Security is teetering toward bankruptcy, is hardly unique. A 2005 public opinion survey found that four out of five 18- to 30-year-olds assume Social Security will not be there for them. As a result, they pay little attention to the debate over Social Security’s future, and their interests are largely unrepresented in policy discussions.

“The politics are poisonous, because all sorts of misapprehensions have become intrinsic to the debate,” said Richard Parker, a lecturer and senior fellow at Harvard’s Kennedy School of Government. “There’s no discussion of alternatives for raising revenue of these systems.”

Parker likened proposals that extend the retirement age gradually, over the course of many years, to the famous experiments in which frogs were said to have adapted as the temperature of water rose slowly, rather than jumping out of a pot. Ultimately, the frogs adapted so thoroughly that they were boiled to death.

At stake, Parker said, was the mainstay of retirement in America, and a larger battle over the shape and form of government for generations to come. “This is a contest between interests,” he said. “The real but weakly imagined interests of the many versus the real and very well understood interests of the few.”

*This content originally appeared at <http://remappingdebate.org/article/ball-and-chain-human-cost-raising-retirement-age>*