

Backpedaling on the Life Cycle

By Abigail Trafford

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PALO ALTO, CALIF. -- What if we turned the life cycle upside down? I am sitting in the office of Laura L. Carstensen, director of the Stanford Center on Longevity, and we're exploring ideas for a new chronological agenda that would be more appropriate for a life span of 80 years or more. What if . . .

. . . ages 20 to 40 were the Social Security years? Instead of going to older men and women, Social Security checks would be sent to young adults. This would give people in their reproductive years the economic support they need to focus on raising children. Young parents could supplement their Social Security check with part-time work, community service and continuing education so that they would gain skills and experience in preparation for full-time work. (They would also get health coverage through Medicare.)

. . . ages 40 to 75 were the prime earning years? Men and women could throw themselves into a job or project without the stress and guilt around raising a family at the same time. They could work full time and overtime -- building up their 401(k)s and other life savings as well as paying back into Social Security for the support they had received.

. . . ages 75 and older were the national service years? Instead of largely staffing programs such as AmeriCorps and the Peace Corps with young recruits looking for experience, the government would target these programs to the millions of older Americans who have experience. They could work on a flexible schedule in schools, parks, libraries, business development projects, health centers and the like throughout the United States and around the world, in return for a monthly stipend (and government health insurance).

Crazy, you say?

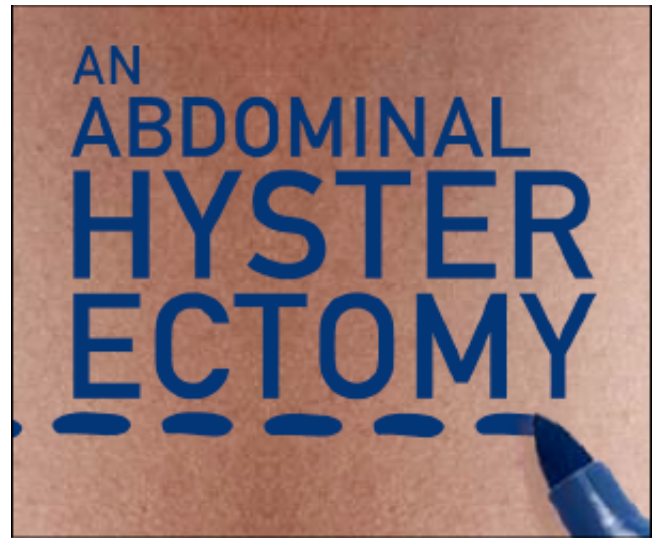
But wait: Longevity is changing the rules of human development. The revolutionary implications of the global age boom are just beginning to get public attention. The journal *Science* explored the impact of aging in a special section earlier this year. Central to rethinking aging is to rethink the patterns of each stage in the life cycle -- especially work patterns.

Our current system is irrational. We concentrate on work at a time in our lives when we are having children and our children need us the most. We tend to leave or be eased out of the workplace when we have completed the child-rearing tasks -- about age 50 -- and now have time and energy to devote to work. And in our later decades, we are stereotyped as useless.

At the same time, living longer is causing financial tremors as individuals, employers and government programs struggle to find ways to finance the golden decades for a swelling population of older men and women. An immediate fix is to keep people employed longer -- and surveys show that most boomers want to work, at least part time -- after they officially retire.

But the solution to the coming financial crisis is not just about postponing the age of traditional retirement.

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It is about reorganizing work at all ages.

"The 20th century was a century of redistribution of income. The 21st century may be a century of redistribution of work," demographic researchers James W. Vaupel and Elke Loichinger write in *Science*. "Such a redistribution would spread work more evenly across people and over the ages of life. Individuals could combine work, education, leisure, and child-rearing in varying amounts at different ages."

Turning the life cycle upside down would have immediate benefits for young adults who are in the squeeze play of working and raising children.

Shifting the prime earning years to 40 to 75 concentrates work among those most able to be productive. There is no physical reason to retire at 62 or 65. Researchers have found that among healthy people with a college education, there is no change in health status between 55 and 75. Overall, we are healthier and biologically younger than our grandparents were at the same age.

To be sure, people often get burned out on the job and are ready to retire in their 50s and 60s -- but that's because they've been in the full-time harness since their 20s. If they could wait until 40 to begin full-time work, they could stay in the workplace well into their 70s and beyond. "We don't have to have burnout anymore," Carstensen says. "We don't have to pack our working years into a short period of time."

Creating a national service program for those 75 and older would be a boon to people who want to be engaged in the community. And it would send a message to all ages that older Americans are a valuable asset to the country.

Yes, there are obvious problems in turning the life cycle upside down: What about the work ambitions of youth? The employment patterns of childless men and women? The impact of illness and disability that can prevent people from working at any age?

But these issues can be addressed. What's important is to raise the subject that the life cycle needs an overhaul. As Carstensen says: "We've got to start the conversation."

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