

# Light on a GRAY AREA

American Public Policy on Aging

Stephen Sapp



THE CHURCHES' CENTER FOR  
THEOLOGY AND PUBLIC POLICY

*LIGHT ON A GRAY AREA*

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on a  
**GRAY AREA**



**American Public Policy on Aging**

**Stephen Sapp**

**ABINGDON PRESS**  
Nashville

in cooperation with  
**THE CHURCHES' CENTER FOR THEOLOGY  
AND PUBLIC POLICY**  
Washington, D.C.

LIGHT ON A GRAY AREA:  
American Public Policy on Aging

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*This book is printed on recycled, acid-free paper.*

**Library of Congress Cataloging-in-Publication Data**

Sapp, Stephen.

Light on a gray area: American public policy on aging/Stephen Sapp in cooperation with the Churches' Center for Theology and Public Policy, Washington, D.C.

p. cm.

Includes bibliographical references and index.

ISBN 0-687-38310-2 (pbk.: alk. paper)

1. Aged—Government policy—United States. 2. Aging—Religious aspects—Christianity. I. Churches' Center for Theology and Public Policy (Washington, D.C.) II. Title.

HQ1064.U5S27 1992

261.8'3426—dc20

92-20501

CIP

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Scripture quotations marked KJV are from the King James Version of the Bible.

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MANUFACTURED IN THE UNITED STATES OF AMERICA

For Mary

*with whom I look forward  
to growing old*



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# ABBREVIATIONS

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AAA	Area Agency on Aging
AARP	American Association of Retired Persons
AoA	Administration on Aging
AGE	Americans for Generational Equity
COLA	cost-of-living adjustment
DI	Disability Insurance
DRG	Diagnosis Related Group
FICA	Federal Insurance Contributions Act
HCFA	Health Care Financing Administration
HI	Hospital Insurance
LTC	long-term care
NARFE	National Association of Retired Federal Employees
NCOA	National Council on the Aging
NCSC	National Council of Senior Citizens
NRTA	National Retired Teachers Association
OAA	Older Americans Act; <i>also</i> Old Age Assistance
OASI	Old Age and Survivors Insurance
PIA	Principal Insurance Amount
SSI	Supplemental Security Income
TFR	Total Fertility Rate



In an “Alumni College” session at the University of Miami in April 1991, twenty honors undergraduates in my Religion and Bioethics class met with about twice as many alumni—most of whom were over sixty years old—to discuss various bioethical issues, particularly questions of termination of treatment. The first question asked of the college students by an alumnus was, “Do you see us older people as a burden on society, and especially on you younger folks?”

The concern expressed in that question may be seen as the primary impetus for this book. Certainly many people today, both old and young, are asking precisely that question or some variation of it, and nothing approaching a consensus has emerged with regard to the answer. In fact, the answers proposed so far may portend greater social unrest than this nation has seen since the Vietnam War era. There can be little doubt that the demographic situation that underlies the question holds far greater significance for the nation than did the factors that prompted the opposition to that war, the last great mobilization of the public on a matter of public policy.

Given the significant aging of its population that the United States faces during the next half-century, the question is critical for public policy makers to acknowledge openly and to address straightforwardly. Unfortunately, as Harry R. Moody has aptly observed, “Attempts to promote a wide-ranging debate about the future of

aging policy in America have not been notably successful. Instead, public discussion has been dominated by appeals to sentiment and fear of antagonizing interest groups. Stereotypes have abounded, opinion has been polarized, and policy initiatives have been made only through crisis management.”<sup>1</sup>

Those who stand in the Christian tradition—public servants and private citizens alike—and who feel an obligation to improve the quality of life for all the members of the society in which they live have a serious responsibility in this situation. Not only must they strive to further the debate on aging policy, but they must also ensure that it takes seriously the ethical teachings of their faith, values that in fact were formative for the morality of our society at large. The Churches’ Center for Theology and Public Policy is to be commended for fostering this undertaking through its stated purpose of “interpret[ing] the implications of Christian theology and ethics for public policies, in order to enhance the political witness of the churches and the public vocations of Christians.” The charge given to me when I was asked to write this book was “to challenge current conceptions of public policy concerning aging, to call attention to the theological/ethical dimensions of it, and to suggest ways in which the debate should be recouched.” I hope I have done so.

*Light on a Gray Area* has been written while I serve as master of Eaton Residential College at the University of Miami. Living with 394 undergraduate students may not at first appear to be the ideal setting for writing about aging, but they are the ones who, along with the baby boomers, will be most directly affected by the demographic changes described and discussed in this book. Thus I found considerable inspiration and motivation in my living situation, and conversations with the residents of Eaton both challenged some of my assumptions and gave me valuable (and generally encouraging) insights into the future as seen by those who must live it. My students over the course of several semesters in Religion and Bioethics and Religious Issues in Death and Dying also stimulated and helped refine my thinking on many issues addressed in this book as we enjoyed lively discussions in my living room.

My special gratitude goes to Angela Abrahamson, the best Residence Coordinator/Assistant Master one could hope to have, whose willingness to take on most of the administrative responsibility and many other tasks for the college while I was writing afforded me much needed time and energy. Angie is truly one in a million. Norm Parsons, Linda McDonald, and Linda Farmer, Eaton's Associate Masters, also continued their diligent service that allowed the extensive program of the college to continue unabated during my "preoccupation." Eaton's Resident Assistants, outstanding undergraduates whose service "in the trenches" really makes the whole system work, deserve mention here as well. I also appreciate the support and encouragement of Robert Redick, Director of Residence Halls, and Patricia Whitely, Associate Director of Residence Halls for Residence Life and Staff Development.

Many other people, of course, have contributed in various ways to this project, including all those unnamed souls whose frequent question "How's the book going?" motivated me to strive to have something positive with which to respond. Some individuals, however, merit special recognition. It is safe to say that without the initiative and encouragement of two people this book would not have been written. Rex Matthews, Senior Editor of Academic Books at Abingdon Press, recalled a conversation he and I had at the Society of Christian Ethics annual meeting in January 1990 and pursued an idea I had mentioned to him then. He continued to encourage and support me throughout the project. James A. Nash, Executive Director of the Churches' Center for Theology and Public Policy, responded enthusiastically to the proposal and handled all the details for the Center. Further, Abingdon's Ulrike Guthrie was a gracious, efficient editor who was a pleasure to work with and made the book better. Don Baker did a fine job of copyediting that readers will appreciate as much as I do. I am grateful to have worked with such fine practitioners of their craft and am honored to join Alan Geyer, Pam Couture, and Jim Nash as part of the Abingdon/Churches' Center's outstanding series on ethics and public policy.

The members of the Department of Religious Studies at the University of Miami have been friends, colleagues, and critics; and I am grateful to them for playing all those roles. Daniel Pals, whose performance as chair of the department is a model for all holders of such office, read every chapter (usually at times when he had many other things to do), made extremely helpful suggestions, and encouraged constantly. Steven G. Ullman—Vice Provost, in the Departments of Management, Economics, and Family Medicine and Community Health, Director of Health Administration Programs, and fellow residential college master—read the first four chapters and offered professional insight into a number of issues. The fact that I did not incorporate all of their suggestions does not mean that they were not good ones.

My parents, L. J. and Lottie Sapp, and my mother-in-law, Mary C. Manley, provided ceaseless support, encouragement, understanding, and editorial input, without which my task would have been much more difficult. They remain outstanding examples of those who are the subject of this whole enterprise.

My sons Eric and David also understood my commitment and consequent inability to share their lives as fully as they had come to expect. I am eagerly looking forward to making good on all the promises of the past year that began, “I’m sorry, I can’t right now, but when I’m through with the book . . .”!

Finally, the place of preeminence in these acknowledgments, as in my life, goes to Mary. She has been instrumental in my accomplishment of earlier projects, but she is the primary reason that this book has come to be. From the Lotus 1-2-3 spreadsheet she devised to help me track my progress to the suggestions she offered regularly to improve content and style, from her unwillingness to let me get away with less than the best I could do to constant encouragement and assumption of a greater share of family responsibilities, as always she has been there. She knows how much of this effort is hers, and it is safe to say that chapter 7 owes its existence to her expert input and guidance. Dedicating the book to her seems an inadequate expression of gratitude for all she has done and all she is, but it is a heartfelt and loving dedication nonetheless.

# SOME THOUGHTS ON THE ROLE OF THE CHURCHES IN PUBLIC POLICY

*Here is Edward Bear, coming downstairs now, bump, bump, bump, on the back of his head, behind Christopher Robin. It is, as far as he knows, the only way of coming downstairs, but sometimes he feels that there really is another way, if only he could stop bumping for a moment and think of it. And then he feels that perhaps there isn't.* —Winnie-the-Pooh<sup>1</sup>

When it comes to public policy concerning aging, many people in the United States feel very much like Winnie-the-Pooh, and they wish longingly for that “other way” that Pooh could only imagine. At times it is easy even to join Pooh in feeling that “perhaps there isn’t” another way. Such confusion is hardly surprising given that public policy is a complex entity that evolves over time with many different forces and factors at work, usually without any real plan, philosophy, or method. Indeed, aging policy in this country has been and remains largely an *ad hoc* enterprise, with new policy—which is more likely to be merely revision of old policy—often prompted by an impending crisis (e.g., bankruptcy of the Social Security trust funds). Thus it usually reflects political expediencies of the moment, with virtually no regard for long-term consequences and thus, arguably, for truly ethical considerations. Little wonder that skeptics might come to share Marshall McLuhan’s view that the best politics has to offer is yesterday’s answers to today’s problems.

I prefer, however, the more positive and useful admonition of the late Senator Sam J. Ervin of North Carolina, renowned for his role in the Watergate hearings: “If men and women of capacity refuse to take part in politics and government, they condemn themselves, as well as the people, to the punishment of living under bad government.”<sup>2</sup> Christians are certainly “men



and women of capacity,” and I will argue that what they have to contribute is of great value in guiding public policy in this particularly difficult area. The pressing need is to determine the way in which this contribution can best be made in an increasingly pluralistic society.

### THE IMPORTANCE OF PUBLIC POLICY CONCERNING AGING

But why is public policy concerning aging so critical? Many social commentators claim that in the aging of the United States over the next half-century, we face a crisis of heretofore unimagined (and perhaps currently unimaginable) magnitude. This crisis, however (if indeed it exists), needs to be seen in terms of the Chinese understanding of that word. In Chinese the word for “crisis” consists of the two characters that mean “danger” and “opportunity,” and that is the way I view the current situation in this country. How we respond to the predicted crisis—as individuals and as a nation—will determine which aspect of the crisis proves dominant: Will it be yet another *danger* threatening the very social fabric of the United States? Or will it turn out to be a tremendous *opportunity* to recapture the vision of a country in which all people are valued as members of a community that assures a decent quality of life to *all* its citizens?

Demographers project that by the year 2040, one out of every four Americans may be 65<sup>3</sup> or older (compared to one out of eight today), and as much as 65 percent of the federal budget (compared to around 30 percent today) will be required to support current programs for the elderly, assuming *no increase* in benefits. In 1987, Phillip Longman was the first research director of Americans for Generational Equity (AGE), a group formed to combat what its founders perceived to be inequitable treatment of the young for the benefit of the old. He published a widely cited book titled *Born to Pay*, a reference to the plight in which he sees today’s younger generations. Among numerous similar remarks, Longman asserts, “So long as the wealthy