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# Justice Between Generations: The Growing Power of the Elderly in America

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further test his findings, a little-used but important technique. In the main, I found his methods and inferences persuasive.

*Competing Principals* is a well-written, well-argued, and ultimately very useful book. I expect that it will be required reading for scholars working in this field. I certainly will use it in my graduate seminar on legislative politics. By integrating existing theories of legislative organization, Maltzman offers a more general explanation for why legislative committees operate as they do. His criticisms of existing theories are well taken; all too often, formal theorists have resorted to strong simplifying assumptions in their analysis, without considering whether these assumptions are truly necessary—or thinking much about how the assumptions might skew their findings. Finally, Maltzman's book highlights the need to verify as well as develop theories of the legislative process, and it offers some useful measures of important concepts.

**Justice between Generations: The Growing Power of the Elderly in America.** By Matthew C. Price. Westport, CT: Greenwood, 1997. 184p. \$55.00.

**The Senior Rights Movement: Framing the Policy Debate in America.** By Lawrence A. Powell, John B. Williamson, and Kenneth J. Branco. New York: Twayne, 1996. 259p. \$28.95.

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As we enter the new millennium, the issues at the top of the political agenda center on the distribution of public resources across the generations. More than one-third of the federal budget is spent on programs for the elderly, including Social Security and Medicare, while critics point out that the number of children under age 18 living in poverty is increasing. As the Baby Boom edges toward retirement and life expectancy increases, an even greater proportion of future resources will be earmarked for older persons. The question destined for debate is what one generation owes another. The answers may reflect societal values of intergenerational obligation or may surface in generational warfare. Central to the challenge of a just resource allocation across the generations is the political clout of seniors, real or perceived.

These two books examine the power of the elderly from an historical perspective and place the current societal values toward seniors as well as the structural design of aging programs within their historical context. Both begin with colonial America and reverence for the elderly and then painstakingly trace changes in that attitude; the development of a senior political movement; the evolution of aging mass membership groups, such as the Townsend movement and AARP; the passage of Social Security and Medicare; and the emergence of seniors' current political power.

Each book is rich in detailed research and the nuances of historical background. The first five chapters by Price are an historical overview and include myriad quotations, ranging from a doctor in a 1923 publication on the benefits of drinking water for wrinkles to a cocktail party conversation in which Justice Stone suggested to Labor Secretary Perkins that the taxing power was the way to fund Social Security. Powell, Williamson, and Branco concentrate on the historical evolution of the senior rights movement intertwined with issues of social justice for the elderly. They cite specific examples of political rhetoric and symbolic politics and include numerous political cartoons to demonstrate the powerful visual images used to frame aging issues in different historical periods. While the research detail is impressive, at times each book gets bogged down in historical minutiae, and

the relevance to the current political power of the elderly is not always immediately apparent.

In *Justice between Generations*, Price surveys aging issues from an intergenerational equity framework. His multidisciplinary discussion crosses gerontology, political science, history, and economics. Besides the history of aging programs, he explores demographic trends, usage of health care, development of Social Security and Medicare, evolution of the AARP, the rise and fall of the Catastrophic Coverage Act, and even Baby Boomers' use of credit cards. The clarity of his 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 elderly advocate to ponder the current distribution of the federal pie.

Price squarely puts accountability for the financial problems of Social Security and Medicare on politicians, past and present. Since neither program was designed on the private model of linking what the beneficiary pays with what is received, the motivation for cost control was lost. The pay-as-you-go system of Social Security means that what the retiree gets does not depend on how much was paid into the system but on the degree Congress is willing to tax current workers. Price notes that during a robust economy, assumed to last forever, politicians are willing to extend benefits, and it is easy to promise future increases, such as cost-of-living adjustments. Likewise, under Medicare, because medical costs are paid by someone else, patients tend 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 result of the structural design of both Social Security and Medicare as runaway entitlements for the elderly. Through quotations from others, Price implies that government's hands are tied by elderly programs, with no funds left over for children or for infrastructure.

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

Powell, Williamson, and Branco concentrate on the evolution of the political power of the elderly. Central to their discussion is how the debate about social justice for the elderly has been framed over the last two centuries by both senior rights advocates and opponents. They conclude that it is not just who gets what, when, and how that determines the allocation of resources; equally important is who frames the debate. By meticulously tracking the history of political rhetoric on aging policies, the authors find historical patterns in how the debate is framed. Definitions of fairness, social justice in old age, legitimacy of deserving recipients, and government responsibility are recurring themes. They suggest that to understand the current crisis in Social Security, one must look to the program's early history and background.

The discussion in *Senior Rights* centers around four questions: (1) What social forces stand to gain the most from declaring a crisis, and what policy solutions are implied by the definition of the crisis? (2) Have similar crisis definitions arisen before? (3) How might a social construction of reality theorist view recent attempts to redefine the legitimacy of

Social Security and the aged as deserving recipients? (4) Have twentieth-century old age policies constituted legitimate social reforms or been token legislation and symbolic reassurance? The authors ask these four questions early in the book and proceed to answer each one with an examination of the historical background of aging politics.

Tracing the stages of the senior rights movement from colonial America through the twentieth century, the authors adeptly use Mauss's life-cycle theory of the natural history of social movements. They provide a wealth of detail outlining the incipency stage, which encompasses the early period through the passage of Social Security. As does the Price book, *Senior Rights* describes the politically astute maneuvers of FDR in formulating and enacting Social Security and examines the significance of the rise and decline of the Townsend movement. Chapters are devoted to the coalescence stage of the 1950s and 1960s, when the gray lobby of nationwide organizations emerged, and to the institutional stage, which was reached in the mid-1970s with the creation of a permanent bureaucracy on aging, a network of senior advocacy associations, and a cadre of aging professionals.

Powell, Williamson, and Branco believe the final stages of fragmentation and demise of the senior rights movement are not inevitable. Considerable attention is given to the politics of retrenchment in the 1980s, which the authors connect with the political strength of the New Right and the Reagan and Bush administrations. The debate about old age equity shifted from issues of advocacy and need to issues of cost containment, merit, and generational inequity. The authors predict that future aging policies will be determined by who controls the debate and who defines the crisis, not by any objective demographic or economic trends. As in prior historical eras, the critical factor will not be reality but the perception of the crisis by the public, influenced by the current political rhetoric.

These books do an excellent job of connecting current aging policy controversies to the long history of senior rights and social justice. Although both claim that the elderly have vast political power and that seniors are the most potent interest group, neither adequately demonstrates that power with empirical evidence. Instead, the political power of the elderly is a starting assumption for each discussion. Nonetheless, both books make a substantial contribution to the literature on political gerontology. They should be of interest to several different groups, including political scientists, gerontologists, historians, sociologists, economists, and public policy analysts. In addition, the Powell, Williamson, and Branco book adds understanding to the social movement literature.

**Goldbugs and Greenbacks: The Antimonopoly Tradition and the Politics of Finance in America, 1865–1896.** By Gretchen Ritter. Cambridge, UK: Cambridge University Press, 1997. 303p. \$54.95.

Gerald Berk, *University of Oregon*

In 1900 L. Frank Baum penned the *Wonderful Wizard of Oz*, a parable replete with symbolism about financial politics late in the nineteenth century. The scarecrow, for example, recalled the yeoman farmer who had lost faith in his own common sense; the yellow brick road was the "hard money" path to Oz or Washington, D.C.; and the cowardly lion was 1896 Democratic presidential candidate, William Jennings Bryan. Not so much a political tract as a mythic narrative of the cultural divisions that characterized the United States for a generation, Baum's novel has remained a key text in American popular culture. By the time MGM released its

version of *The Wizard of Oz* in 1939, however, the deeper political significance of the money debate had come to elude both the public and scholars. Since then, we have variously narrated politics from 1865 to 1896 as a conflict between tradition and modernity; community and society; old-order patronage politicians and judges and cosmopolitan state-builders; plural groups; or hardened classes.

Gretchen Ritter seeks to recover the cultural knowledge embedded in Baum's classic. Money and banking, she tells us, divided Americans in a deep, broad, and sustained manner over competing visions of democracy in the age of industry. This issue, perhaps more than any other, spawned an indigenous, radical, democratic challenge to the concentration of power that accompanied the coming of corporate capitalism. Despite remarkable diversity in social and cultural origins (e.g., poor dirt farmers in the South, skilled workers in New England, and farmers and laborers in the Midwest), late-nineteenth-century radicals came to share a common diagnosis of the role of finance in the American political economy and of the principles, if not all the features, of a reform program to restructure the distribution of power in industrial society. Locally and nationally, these radicals threatened to realign electoral politics along a cleavage that would force Americans to choose between dramatically different visions of political economy, namely, corporate liberalism (the system we have) and republican antimonopolism.

Radical, pragmatic, and coherent as the antimonopoly financial program was, it was defeated, and so its institutional proposals remained just that. We do not know whether they would have worked better than the system we have. Nevertheless, by taking them seriously—intellectually and politically—Ritter guides us through an account of American political development far more open, deeply contested, and potentially radical than commonly available.

Is she convincing? With some minor caveats, I believe so. Her argument rests upon two pillars. First, she must demonstrate the coherence, depth, and breadth of the antimonopoly analysis and program. Second, she must show that the Civil War party system was mutable and explain why Greenbackers and Populists failed to realign it. Ritter adopts two primary methods to achieve these ends. On the one hand, she compares financial antimonopolism to conservative hard money doctrine and then evaluates each in light of subsequent experience and historical research. On the other hand, she narrates the development of financial politics from 1865 to 1896 in three very different states: North Carolina, Illinois, and Massachusetts.

Drawn from extensive primary research in newspapers and pamphlets, the comparison of antimonopolism to hard money doctrine is comprehensive and tightly argued. Quite roughly, where financial conservatives naturalized an economy separate from politics and conceived the market as a just allocator of wealth and power, Greenbackers, drawing upon egalitarian republican traditions, refused to separate economy and politics. Consequently, as they watched the increasing concentration of economic power, they became more and more willing to use the state to ensure the egalitarian conditions necessary for republican citizenship. Each camp developed careful analyses, accompanied by plausible prescriptions for reform, of the national banking system, the business cycle, international trade, and the distribution of wealth. Since the burden of establishing coherence is greater for history's losers, Ritter compares antimonopolist analyses of late-nineteenth-century economic problems to the recent findings of economic historians. Although the antimonopolists were incorrect about a number of details (e.g. it was *local* lenders, not the New Yorkers, who were monopolists), *all*