



DEL WEBB WITH SUN CITY OLDSTERS Wheels for potters, easels for painters, and a place in the sun.

THE FAMILY

A Place in the Sun

(See Cover)

He was not what anybody would call an old man. His hair was grey, but it was far from white; his face was lined but not wrinkled. He looked down at his strong, freckled hands:

"I don't know what to do with myself these days," he said. "I'm supposed to be old—I was 65 last fall—but God knows I don't feel old. The company is right about the retirement age, I suppose; it has to make places for younger men. But what happens to us?"

He was sitting on the porch of his son's house in Fair Haven, N.J., watching his granddaughter perambulate her favorite doll in the summer sunshine, but he might have been anywhere in the U.S. His cry and his question are being heard more often and more urgently everywhere—in Southern drawl and Northern twang, in city and suburb, cold-water flat and executive suite.

Time & Money. The man on the porch is a member of the U.S.'s fastest-growing minority-the so-called aged. Because of modern medicine, U.S. citizens are living longer. In the first half of the 20th century, life expectancy at birth increased 17.6 years for men and 20.3 years for women. Today 17.4 million U.S. citizens are 65 or over. Between 1950 and 1960, the over-65 population increased about twice as fast as the total population. Between 1920 and 1960, the number of people 75 or more increased by 279%, and the number 85 and older increased by a phenomenal 920%. Estimates are that by the year 2000 the number of U.S. citizens past the normal retirement age of 65 will have doubled, and they will make up 10% of the population-comprising in all a body of people larger than the present population of Spain, or more than triple that of Australia.

MODERN

At 65, the man on the porch can expect 12.7 more years of life. He has money, or at least a modest income. The 17 million Americans over 65 have an aggregate annual income of \$32 billion-nearly \$9 billion from social security; \$5.3 billion from private sources such as interest, dividends, rents, etc.; \$11 billion from retainers or consultation fees, odd jobs and other employment; the rest from annuities, life insurance, public aid, company and Government pensions. And their total income will be increasing as the oldest generations (who tended by and large to depend on relations for support) die out, and as the effect of the huge expansion in company retirement plans makes itself felt. Today there are some 22 million employees covered by private pensions, and an estimated 1.000.000 are added yearly. The total sum paid out on pension plans in 1935 was only \$100 million; last year it was \$1.8 billion.

Too Old to Work. But what does the man on the porch do with his money and his time, finding himself, as Walter Reuther once put it, "too old to work and too young to die"?

The most productive society in the world is slowly realizing that it has not found the answer, or answers. The problem has crept upon the nation and caught it almost unawares—the unanticipated result of shifts that in themselves seemed to be clearly progressive. Partly, it has arisen from the policy of progressive management in industry, which has standardized 65 as a retirement age for janitors and vice presidents; partly, it is a result of the U.S.'s increasing urbanization. Back in 1900, 600 out of every 1,000 Americans lived on farms, where grandparents remained part of the family even if it meant moving into the attic bedroom. In 1960, only 87 in 1,000 Americans still lived on farms, and there is no room for three generations in a city apartment or a suburban housing development.

In a society that tends to judge who a man is by what he does, the vigorous oldster suffers a special stress. Says Boston Gerontologist Natalie Cabot: "Nobody ever suddenly becomes Negro or Jewish, but people do suddenly become retired. They become a minority almost overnight, and it hits them hard, usually within the first three weeks." A retired man finds himself not only without a job but without an "identification tag": someone accustomed to thinking of himself as a railroad man or an insurance executive is often seriously disoriented when he finds that he is no longer anything at all.

Staying Put. Surveys show that most oldsters (90%) stay put in the town where they have always lived before retirement overtook them. But few any longer live with their children. This traditional solution is packed with hazard in



SITTERS IN ST. LOUIS

contemporary America. The young people's sense of their right to live their own lives conflicts with the Biblical injunction to "honor thy father and thy mother." The old folks' conviction that "I don't want to be a burden" conflicts with "after all I've done for them, they owe it to me."

"The kinship relationship of the older person has changed," says Professor Emeritus Ernest Watson Burgess of the University of Chicago. "My grandfather lived on a farm. His sons would come to him for advice about farming. Daughters would ask grandmother about how to raise their children. Now the son goes to the agricultural agent for advice, and the one thing the daughter knows is—she isn't going to raise her children the way her mother raised her."

Often the oldsters take their diminished income and move into a back-street boardinghouse or walk-up flat, clinging to the places they have known, while the winters grow colder and old friends fewer. Often they feel increasingly isolated and rejected as the visits from children become rarer—seeing the doctor more and more often, penny-pinching their fixed income against the upward-creeping cost of living, and trying to keep something by against the high cost of dying.

In fact, the old in general are less afraid of dying than of contracting a long and expensive illness that would make them a disastrous burden to their families or force them into the charity wards. People who might be able to live reasonably well on a modest income do not dare to spend it, feel compelled instead to scrape and save every penny against the day that they may fall ill.

It is this fear—and its crippling effect on the spendable income of the aged that has made medicare, in one form or another, a compelling social need and a political issue. The long-drawn battle in Congress that led to the recent defeat of the Anderson-Javits bill was in part a dispute over how the need should be met. Some still argue that it is enough to rely largely on private insurance plans, but in a recent study the Brookings Institute concluded: "The fragmentary evidence available suggests that health insurance does not meet more than one-sixth of total medical costs of the insured or onefourteenth of the total for all the aged."

Doing Nothing. Some 2.4% of the nation's 65-and-over oldsters have been forced to give up the fight for self-reliant existence and have entered one of the thousands of institutions for the aged that range downward from expensive private adequacy to public squalor. Whether they are in converted Manhattan brownstones or onetime country estates, mental and physical deterioration usually comes fast amid the frayed checkerboards, the flickering television sets and the cold tea. In one such home on the Eastern seaboard, a former foreman said softly to a visitor last week: "I can't think of anything useful I can do any more, and I don't want to sit around doing nothing. So I just sleep for longer spells, hoping it will end.'

But one out of every ten oldsters has had enough energy and gumption—or is sufficiently rootless—to pull up stakes, sell the house, dispose of the furniture, and often strike out for a place where he can warm his thinning blood in the hot sun. Many of the less well-off have flocked to such geriatric capitals as St. Petersburg, Fla., where 28.1% of the population is 65 or over.* The more affluent might choose the expensive isolation of a palmfringed plot in the Virgin Islands or a Pacific beach front in Southern California.

Geriatric Heresy. But for the growing army of active oldsters willing and able to cut out and start a new life, a dramatically successful solution has grown up during

* Other cities with a high proportion of oldsters: Miami Beach (pop. $6_{3,145}$), with 28.2%; Clearwater, Fla. (pop. 34,653), with 20.7%; Santa Cruz, Calif. (pop. 25,596), with 25.1%; Lake Worth, Fla. (pop. 20,758), with 28.8%. the past few years: the "retirement city," restricted to people of a certain age.

Chief developer of the retirement cities is a 6-ft. 4-in., 63-year-old maelstrom of restless energy named Delbert Eugene Webb (see box). Construction is Del Webb's business—construction of anything and everything from a silo to a skyscraper—and in 1955, casting about for ways and means to expand his burgeoning Del E. Webb Corp., he bethought himself of the retirement market.

"My grandfather, Jimmy Webb, used to grouch about being old with nothing to do," he says. "My old man used to say it was only the railroad companies that did anything for the guys it retired. Well, it's pretty grim, being old with nothing to do." Webb assigned one of his lieutenants to see what could be done.

The man he picked for the job was Thomas E. Breen, a vice president of the Webb Corp. and, coincidentally, the son of famed Joseph Breen, longtime head of Hollywood's Hays Office. A former actor himself and onetime marine, Breen began by reading up on geriatrics and visiting places like St. Petersburg, which depressed him with its drab rooming houses and its thousands of elderly people "just sitting around on benches." He decided that activities should be important in any program that Webb might undertake. He was also frequently assured by gerontologists that old folks hated to be cut off from the cross section of ages that make up regular communities. But a littlepublicized community that flew directly in the face of this orthodox doctrine began to interest him.

Adults Only. It was called Youngtown, and was some 16 miles northwest of Webb's home office in Phoenix, Ariz. Since 1954 it had been growing slowly on



DANCERS IN DETROIT



RIDERS IN FRESNO'S CITIZENS VILLAGE In Southern drawls and Northern twangs, the cry is the same.

ERNEST E. RESHOVSK'



CARDPLAYERS IN ST. PETERSBURG

the unusual principle that no one less than 60 was allowed to move in. Despite this geriatric heresy, and despite the lack of facilities for shopping or recreation, the houses at Youngtown were steadily selling. Breen decided that there might be something in the age-segregation idea, no matter what the experts said.

By 1959 Webb had a clear-cut proposal to decide on: Should he commit \$2,000,-000 to building a community that would be limited to residents 50 years old or more with no school-age children, a community that would be strong on recreation and part-time employment? Basic to the proposal was the notion that all its facilities-golf course, swimming pool, shopping center, etc .- should be installed before the first house was sold ("There's no point in trying to sell futures to a guy who's 65 years old." argued Breen). Webb decided the risk was worth it, and the first of Webb's Sun Cities-30,000 acres northeast of Phoenix-began to sell houses five months later.

To Webb's astonishment, 272 were sold the first weekend. Built of concrete blocks in pleasant pastel colors, the houses were priced from \$8.750 to \$11,600 for three bedrooms, two baths. (A house on the golf course, which snakes through the community, cost \$1,450 more.) Both FHA and bank financing were offered, with monthly payments varying from \$73 to \$114. Sun City customers were not rich, but Webb found that more than half wanted to pay cash. The purchasers were usually men of solid substanceformer engineers, successful salesmen, foremen, dentists, small businessmen, schoolteachers-with money in the bank, often as the result of selling the house back home.

Del Webb and his staff found that they had miscalculated on only one point: instead of wanting to work at least parttime, most Sun citizens have been happy to spend all day at play.

Healthy & Busy. There is plenty to play with. Like a laird of the manor, Webb has supplied his tenants with almost anything and everything they want to keep them on the go. If a sufficient number want to play *boccie*. Webb supplies an alley. There are potter's wheels for the potters, easels for the painters. In a proliferation of more than 90 clubs and organizations. Sun City oldsters bicycle and grow vegetables, take pictures, dance, do exercises, sing, sew. act, bowl, swim, and play almost every kind of game from canasta to chess.

All this activity—organized spontaneously by Sun City residents without artificial "cruise-director" stimulation seems to make oldsters healthier as well as happier; they make fewer trips to the doctor, and the death rate is actually lower than for comparable age groups elsewhere. Hypochondriacs are at a minimum; when one of Sun City's three resident doctors gets a call, he knows he had better get there fast.

Helping the doctors is the Sunshine Committee-200 volunteers organized by the Rev. E. Duane Thistlethwaite, 70, a retired Methodist minister—who take the sick to doctors and hospitals, lend wheelchairs, crutches, and even money to widows waiting for their social security or estate funds to start coming in. With typical Sun City initiative, the community church (an amalgam of 35 Protestant denominations) is currently raising money for a small nursing home for long-term cases.

Pioneer Spirit. "We love all the things you can do out here," says Dr. Chester L. Meade, 76, a tanned, lithe, white-haired man who gave up his dental practice in Mason City, Iowa, and moved to Sun City last November. His wife Mabel



chimed: "People say, 'But don't you miss Mason City?' Those dear friends, yes, but not Mason City. We're not lonely at all, and the people are so friendly here."

"Back there," interrupted Dr. Meade, "you can play golf only a few months of the year. The rest of the time you go to the Elks Club and play two-bit rummy."

"We love children," said his wife. "But as you get older, you don't care about having a lot of them around. The fact that you can have your own yard and flowers without worrying about children traipsing through is appealing. And then again, it's wonderful having everybody on the same level. Here they're not interested in your financial status the way they are in most communities."

"I think there's the spirit of the old original settlers out here," says Dean Babbitt, onetime president of the Sonotone Corp., who moved to Sun City from a large estate in New Hampshire to which he had already retired. "People here have pulled up stakes and started over. Whether you're living on social security or a bunch of money, it makes no difference."

Underlying it all is the oldsters' feeling that Sun City is a town that is their own to shape and enjoy. They have no fear of being shouldered aside by younger men. They find that they are competing with no one, and the camaraderie of shared age and past achievement makes for relaxed companionship.

Webb makes no claim to be motivated entirely by Christian charity. "We knew we were taking a calculated risk," he says, "but you have to do that in the contracting business. It was a gamble, but I was pretty damn sure it would work."

He is surprised and pleased, though, that it worked so well. Retirement housing has become a major element in the Del E. Webb Corp., and it has already built similar developments at Kern City, Calif. (just outside Bakersfield), and at Sun City, Fla. (17 miles southeast of Tampa). Sun City, Calif. (20 miles south of Riverside), which opened officially four weeks ago, has already sold 833 units.

Richer or Poorer. Webb's Sun Cities are only for a small minority of the aged. Those who are richer can buy into specialized old-age communities such as the Casa de Mañana in La Jolla, Calif., one of 100-odd similar projects operated by the Methodist Church. The La Jolla colony has fewer recreational facilities than Sun City, but its chief feature is guaranteed until-death medical care, including treatment in the colony's hospital. The price can be high: as much as \$27,500. For this, plus a monthly \$200 maintenance charge, a buyer receives lifetime tenancy of an ocean-view cottage, free meals in the community center. free linens, and cleaning service every two weeks.

In most other church-sponsored groups, the custom has been to demand a "founder's fee," which means the tenant has to pay a proportionate share of the building cost of the entire project. In some cases, he also has to agree to remain in the project for life, and to assign the community all personal assets in exchange for permanent care until death (many oldsters find this humiliating and restrictive of their freedom of choice).

Those who cannot afford Sun City can always go to St. Petersburg, where they can sit on pastel-colored benches in the sun and stare into space, or tell each other what they did yesterday. In St. Pete, they can have their blood pressure taken for 35ϕ at a street-corner booth, or play shuffleboard on 107 courts. They can listen to free band concerts almost any day in the year, or dance most evenings for a quarter, or "Eat Like a King for \$1.60" or less.

Lonely in the Sun. And this is important, for 85% of them are living on less than \$5,000 a year, 11% on less than \$1,000. "What you do," explained one octogenarian, "is sleep good and late in the morning. That way I eat a breakfast for lunch about 11 o'clock, and then I don't have to eat lunch at all. Sure I'm

48

Man on the Cover: DEL WEBB

D^{EL} WEBB, the hulking, slope-shouldered, long-striding 63-year-old who hates to be called Delbert, could not stand the life in one of his own Sun Cities for more than a few days—or a few hours. Though he has earned some unexpected gratitude for his retirement centers, he is better known for more rough-and-tumble activities as co-owner of the New York Yankees and as one of the largest single builders in the U.S.

The Journeyman. A restless barnstormer by trade and temperament, he was born in Fresno, Calif. His mother was the daughter of a German farmer, who built one of California's first irrigation systems. His father was the son of an English evangelist, but most of Del Webb's early exposure to religion came from his father's three sisters. "Those old ladies were so religious they squeaked," he says. "I had to go to Sunday school and church, and—goddammit —I wanted to play ball. They thought baseball was trafficking with the devil, so when I finally went off to play, I had to do it now and then under an assumed name."

His father, a building contractor and amateur ballplayer, passed on to him the tools of his two trades—a carpenter's saw and a fast ball. By the time he was ten, Del knew his way around a scaffolding or an infield with equal aplomb. "I can't remember not being captain of the team," he says. "When we chose sides for a pick-up game, I was always one of the guys who did the choosing."

When he was 14, his father went bankrupt, and Del hit the road two years later. "I've been on the move ever since," he says. "It gets in your blood and you can't stop." Weekdays he was a journeyman carpenter on construction jobs; weekends he played semiprofessional ball. Webb hit nails and nailed hitters all over the West, from Calgary down to the Mexican border, developing at the same time a taste for old bourbon and young ladies. During World War I, he worked in the Oakland shipyards; when it was over, he married his childhood sweetheart, Hazel Church. The marriage broke up in 1952, and last year Webb married pretty, brunette Toni Ince, 41, buyer for the Bullock's-Wilshire department store in Los Angeles.

20 Bourbons a Day. Del Webb's baseball days ended in 1925 with a crunch of cracked ribs and torn ligaments, sliding home from second on a short single, followed by a bout of typhoid fever that brought his weight down from 204 lbs. to 99 lbs. When he was on his feet again, he landed a job with a small contractor in Phoenix. One day,

when he was working on the construction of a new grocery store, his paycheck bounced, and his employer disappeared. The grocer asked young Webb to take over the job, and the Del E. Webb Construction Co. was born. Its total assets: one cement mixer, ten wheelbarrows, 20 shovels and ten picks.

By 1935, this was a \$3,000,000 business. With World War II, the Webb company moved into the big time, built most of the air stations and military installations in Arizona and Southern California. Among current projects, he is building with George A. Fuller Co. a \$62 million Minuteman missile silo complex in Montana, and with Humble Oil Co. is working on an estimated \$375-\$500 million community, covering 15,000 acres southeast of Houston, which will house the employees of the National Aeronautics and Space Administration's new center for manned spacecraft.

World War II also made another

marked change in Webb's life. He was laid up with something the Army diagnosed as flu, and a doctor was routinely taking his personal history. As Webb tells it: "When I told him I drank from ten to 20 bourbons a day, he damn near dropped his teeth. He said I ought to cut down,



but I told him I'd damn well quit. And I did. Not another drop of whisky has passed my lips since that day. All that time I spent drinking, I could now spend working."

Del Webb works even when he plays. The New York Yankees, which he bought with Dan Topping and Larry MacPhail for \$2,800,000 in 1945 (he and Topping bought out MacPhail's interest for \$2,000,000 in 1947), serve him well as a developer of new business via free passes, casual meetings in the ballpark, and just plain publicity. The golf course is another fertile source of new contracts and big deals; Webb belongs to no less than 14 golf clubs around the country, shoots in the high 70s.

No Smoking. Supervising his diversified \$75 million empire, in which he stepped up recently from president to board chairman in a move to make more room at the top,* Webb logs between 50,000 and 125,000 miles of flying a year. Last week he flew out to Los Angeles, talked to Long Beach officials about building their 1966 World's Fair, then to Santa Monica, where his company is in charge of a \$55 million redevelopment program. Then he was off to Manhattan for Old Timers' Day at Yankee Stadium. He has three fulltime hotel suites-in the Beverly Hilton (which he built), the Mountain Shadows Resort in Phoenix (which he also built), and Manhattan's Waldorf Astoria (which was built in 1930-31 when he wasn't looking). In each of them, he keeps complete wardrobes, as well as caches of clothes in half a dozen other hotels across the country. All told, he owns 150 suits, 90 pairs of shoes (plus 52 pairs of golf shoes), numberless outsize shirts (173 neck, 37 sleeve), snarls of 58-in. ties (normal length is 52 in.) and "a helluva lot of hats."

Webb is a nut about smoking (all his desks bear metal signs saying NO SMOKING, and he means it) and about standardization. Webb offices are run according to "The Blue Book," which specifies even what kind of desk calendar pads are to be used and what kind of lettering must be on the

door. One employee who drove a tan car when Webb wanted all company cars to be black found his sedan had been removed from the parking lot and repainted while he was at work. Webb is too busy to spend much time at his retirement cities. But he did manage to spare a day last week to talk with a group of medical researchers about the establishment of a research center for gerontology at Phoenix's Sun City. "When I see what we've built," he says, "it's the most satisfying thing that's ever happened to me. An old fellow came up to me once with tears in his eyes and thanked me for building Sun City. He said he was planning to spend the happiest 40 years of his life there." The mere thought of staying put so long makes Delbert Eugene Webb profoundly uneasy.

* New president is 49-year-old LaVergne Jacobson, who signed on with Webb in 1938 as a \$25-a-week timekeeper.



BALLPLAYER WEBB (1913)

lonely. But it's better to be lonely here in all this sunshine than back in Cincinnati. The old neighborhood's gone now,"

At St. Pete's Municipal Pier one recent evening, 94-year-old Bill Robinson was on the stage quavering Let Me Call You Sweetheart into the microphone. Three ladies were talking in the back of the room. "I can sleep up a storm," said one, "especially if it's raining." A man joined them. "Got up about noon," he said. "Went down to Williams Park and read the paper. Went home and took a nap. Ate at the Driftwood—soup, roast beef, carrots, mashed potatoes, Jell-O, coffee for \$1.25. Went to prayer meeting. Heard a lecture. Moseyed out here to see who's here."

Arnold Baker, a 75-year-old former engineer on the Maine Central Railroad, FHA mortgage insurance program to be applied to old-age housing, under which a nonprofit organization needs only about 2% in working capital to finance an oldage housing project. In addition FHA mortgage insurance is also available for recreational facilities in old-age projects, as it is not for ordinary multiple-dwelling developments.

Utilizing one aspect or another of this federal support, a variety of new projects has begun. One is a new cooperative apartment community called Leisure World, about 25 miles south of Los Angeles, and designed eventually to provide some 6,750 units. Along with their apartments, Leisure Worldlings are supplied with free drugs, 24-hour visiting-nurse service, laboratory facilities, and a staff of ten fulltime doctors and 26 registered



SUN CITY, ARIZ., FROM ALOFT Among the pastel blocks, the spirit of original settlers.

watched the square dancing at the Senior Citizens' Center (this produces several heart attacks a year) and winked at some of the women who were acting kittenish. "You can have a lot of fun in this town if you don't just sit down and die," he said. "You got to keep on the move. I play cards a lot, take a girl out to dinner now and then."

New Help. The more lavish retirement centers will probably never be within the reach of most people who retire. But in recent years, the U.S. has slowly gotten around to helping with the housing of what the politicians like to call "our senior citizens." In 1956 Congress passed a law making public housing funds available to housing projects for the elderly. Subsequent laws and amendments authorized direct loans for private, nonprofit housing of old people—sponsored by church groups, labor unions, individuals, etc.—at extremely liberal rates (interest as low as $3\frac{3}{8}\%$ on mortgages running as long as 50 years). There is also an nurses—all at a cost of roughly \$100 a month after a relatively modest down payment of \$963.

Satellite Units. Leisure World is frankly aimed at the infirm: all electrical outlets are placed two feet above the floor to minimize stooping; all stairs are replaced by ramps. Designed to provide a busy life for the more active (but making provision for the hovering possibility of illness) is Olympia, whose organizers visualize it as a kind of Le Corbusier "Green City" of high-rise apartment buildings set in the green New Jersey countryside near Freehold, served by its own shopping center, medical and recreational facilities.

The United Church of Christ intends to sponsor an elaborate series of projects diametrically opposite to Webb's concept of entire cities for the elderly. The United plan is to scatter clusters of dwelling units through an existing city—some in downtown areas, some on the outskirts to keep the oldsters near their families and integrated in the community. The satellite units will have a centrally located core containing health services, a common dining room, and recreational center. With FHA support, the United Church figures that people with as little as \$1,800 a year income can afford to live in United Church projects. The first one is scheduled for Vermilion, a resort town some 35 miles from Cleveland, with others to follow in Ohio. Still other United Church projects are planned for Baltimore, Santa Clara, Calif., Sarasota, Fla., and Walnut, Iowa. Village & City. One of the biggest proj-

ects set up under the newly liberalized federal financing is California's Senior Citizens Village near Fresno. Like Webb's Sun City, it is an oldsters-only community, with many recreational facilities. But unlike Sun City, it is nonprofit and consists entirely of apartments. Furthermore, medical consultation is provided as part of the package (but no hospitalization or drugs), and its pastel-colored, concreteblock buildings are designed for a lowerincome-level oldster (apartments start at \$70.50). Senior Citizens began moving into the Fresno village last December, and today more than three-quarters of the 557 units are occupied. The second of what is planned as a chain of such villages is under construction-the Portals Senior Citizens Village, some 100 miles north of Los Angeles.

Father of the Senior Citizens Villages is tall, silver-haired George Henry Mc-Lain, 60, fiercely mustachioed and fiercely dedicated to the old people's cause. The Depression of the '30s gave him his lifework. "My father applied for an oldage pension, and what with all the humiliating things they made him do to get his piddling \$15 a month, I channeled my anger into the area of aiding the elderly." For the past 23 years he has been at it, and to the 60,000 members of his California League, McLain is "Mister Senior Citizen," who has judiciously wielded the voting power of his elders and their children to win concession after concession from the California legislature. His latest effort was a proposal for a \$100 million bond-financed revolving fund aimed to provide low-interest loans for old-age housing, which was resoundingly defeated by the voters in last June's primary. McLain will try something else.

McLain does not think his "villages" are in competition with Webb's "cities," which, he says, "are for the more affluent elderly who can more than afford to pay for them. Our aim is to create low-cost, quality rentals, and at the same time, like Sun City, give the old folks a good, busy life. It's got to be like a long vacation on a cruise ship—never a dull moment."

The final solution is not yet in sight. But at least planners have begun to fumble at solutions. The issue has become —and it should—an immediate concern for every U.S. citizen. After all, statistically speaking, any voter in the U.S., if he is not already, can look forward to being 65.