

Golden Years? Social Inequality in Later Life. By Deborah Carr. New York: Russell Sage Foundation, 2019. Pp. 376. \$35.00 (paper).

The past century has been marked by sweeping social, economic, and technological changes. These changes create opportunities for enhanced health and longevity while also affecting the distribution of resources in society. The policies and programs that originated during and after World War II in the United States, such as the GI Bill, the New Deal, and the establishment of Medicare, boosted the US economy and created opportunities for many Americans to enjoy what have come to be known as the golden years of retirement and older adulthood. These policies and programs combined with post-World War II economic growth to facilitate the upward mobility of many of today's seniors through enhanced higher educational opportunities, home ownership, and retirement savings. These strategies contributed to the economic prosperity and vast spending power of many older adults in the United States.

As a group, the 50 million adults ages 65 and older in the United States enjoy higher levels of wealth and income than any other age group (*2018 Profile of Older Americans* [Washington, DC: Administration for Community Living, 2018]). This so-called graying of wealth in contemporary America enables many of today's seniors to enjoy the fruits of their labor through recreation, lifelong learning, and continued contributions to their families and communities. Technological advancements have facilitated many improvements in health, longevity, and financial well-being. Meanwhile, expanding opportunities for encore careers and increasingly flexible work arrangements now often supplement or postpone the need to draw from retirement savings and Social Security benefits. For many, the experience of aging in America appears gilded indeed, particularly among those with a double-bill ticket of economic security and good health in later life. To millions of others, however, the image of such golden years remains a mirage, resulting in a bifurcation of health- and aging-related experiences and later-life outcomes.

The economic prosperity commonly depicted among today's older adults obscures the heterogeneous realities of aging in contemporary America; these experiences and opportunities are stratified by status and privilege in the United States. Overall, the poverty rate among older adults ages 65 and older has declined in the past 50 years by nearly 70 percent, whereas

the number of older adults experiencing poverty has increased since the 1970s (Zhe Li and Joseph Dalaker, *Poverty among Americans Aged 65 and Older*, R45791 [Washington, DC: Congressional Research Service Report, 2019]). The Administration for Community Living estimates that 4.7 million adults, or 9.2 percent, of those ages 65 and older lived in poverty in 2017. However, the same report indicates that as many as 7.2 million, or 14.1 percent, were identified as living in poverty when using estimates based on the Supplemental Poverty Measure, which takes regional variations in living costs, noncash benefits received, and nondiscretionary expenditures into consideration. Poverty rates also vary strongly by race, Hispanic origin, and gender. A Congressional Research Service Report by Zhe Li and Joseph Dalaker (2019, summary) reports poverty rates as being “lowest among non-Hispanic white populations (5.8 percent for men and 8.0 percent among women) and highest among those identifying as black or African American (16.1 percent among men and 21.5 percent among women).” Alongside the graying of wealth, then, we also see a graying of poverty—particularly among older women and older minority populations.

These disparate realities are the focus of Deborah Carr’s *Golden Years? Social Inequality in Later Life*. This book aims to “reveal the complex, surprising and often heartbreaking ways in which social inequalities affect nearly all aspects of older adults’ lives” (4). Through case studies, discussions of demographic trends, and historical and contemporary policy analysis, Carr characterizes and examines the role of social factors in divergent health, longevity, and aging-related experiences, with emphasis on differences by race and ethnicity, socioeconomic status, and gender. Carr’s work goes beyond descriptive demography to consider how multiple forms of advantage and disadvantage interrelate to compound or offset differences in health and aging according to the multiple social positions a person occupies. Carr elucidates the processes through which social inequalities get under the skin throughout the life span and across generations.

The ambitious scope of this work illuminates the mechanisms through which social inequalities affect the health, longevity, and aging experiences of older adults. To examine these broad processes with depth and detail, Carr concentrates on differences in life expectancy, physical and emotional health outcomes, social isolation and interaction, housing, neighborhood conditions, and end-of-life experiences according to key sociodemographic factors (race and ethnicity, socioeconomic status, and gender in particular).

In *Golden Years*, Carr provides an approachable and useful reference on the demographic, policy, and service terrain affecting current and future older adult populations. Students and scholars in the health and social sciences, especially in such disciplines as social work, sociology, public health, medicine, and nursing, could benefit from this text. The 29 detailed figures are likely to be useful to instructors or facilitators seeking to provide background and context for discussions of trends and challenges in aging and social disparities in health. The text's overview of historical and contemporary policy issues concerning older adult populations also provides a useful reference for direct practitioners such as geriatricians, geriatric nurses, and geriatric social workers.

Golden Years is uniquely theoretically driven and policy relevant. Carr draws upon established theoretical explanations (e.g., life-course perspective, cumulative advantage/disadvantage, and the theory of constrained choices) to explain the widening cleavages among the haves, the have-somes, and the have-nots in older adulthood. Often narratives examine health status through a lens of individualism, attributing behavioral challenges to health to lack of motivation or other failings. Other narratives concentrate on the role of structural factors in health outcomes, which diminishes the role of action and notes the importance of intervention for health promotion strategies. Through the examination of biological, psychological, and social processes, Carr argues that culture and subculture, structure and substructure, and agency all contribute to these differential trajectories in health and aging in later life. This balanced approach acknowledges an important role for individual behavior and action within a larger social structure.

Golden Years lays the groundwork for the discussion of social inequalities in health, life span, and aging experiences. The policy discussions throughout the text, which emerge from the discussions of demographic and intersectional differences, are perhaps the book's greatest contribution. In *Golden Years*, Carr demonstrates, skillfully and with nuance, how historical and contemporary tax policies particularly favor traditional family structures. She delineates the ways in which these policies have differential effects, often to the benefit of those who already enjoy greater privilege and resources. Readers might find Carr's analyses to be exemplars for the explanation of Dannefer's theory of cumulative advantage, operating over the life span and across generations.

Another particularly strong contribution of this work is Carr's thoughtful discussion of both the benefits and detriments of technology for older adult populations. In terms of the benefits of medical technology, Carr captures how innovation in medical knowledge and technology has benefitted older adults in quality of life and life span, including the successful treatment of life-threatening illness and the management of chronic disease. As Carr notes, technology can facilitate increased access to health information, promote mobility and independence, and foster social connection to family and community in a virtual space. However, Carr also addresses the automation of the eldercare workforce and concerns that technology may further isolate already isolated older adults. As eldercare is increasingly outsourced to artificial intelligence, the replacement of caregiving activities and other sources of interaction, such as mail and meal delivery, could exacerbate the health effects of isolation (D. E. Duncan, *Talking to Robots: Tales from Our Human-Robot Futures* [New York: Dutton, 2019]).

Advancements in internet technology have enhanced opportunities for remote and flexible work for older adults, people with disabilities, and caregivers across the life span. Personal technology could in many ways continue to facilitate upward mobility for women, racial and ethnic minorities, and individuals with disabilities by providing opportunities to enter occupations that were previously blocked to these populations. However, technology is hardly a great equalizer. Carr notes that access to broadband internet is limited among older adults, particularly among the rural poor (228). There is a similar lack of access to advanced computing and coding instruction. Tech industries have begun to invest in coding boot camps and tech-savvy teaching corps in rural and urban areas with limited economic opportunities (see, e.g., <http://www.code.org>). However, more systemic efforts are needed to address the digital divide and enhance opportunities in the technology sector over the life span.

Future work should build upon Carr's discussion of the role of technology and other contemporary challenges facing aging populations. For an extension of the discussion on how technologies are changing the experience of aging, we recommend Louise Aronson's *Elderhood: Redefining Aging, Transforming Medicine, Reimagining Life* (New York: Bloomsbury, 2019). For an engaging discussion of elderhood in contemporary America amid challenges such as climate change, social isolation, and community

disengagement, see Stephen Jenkinson's book *Come of Age: The Case for Elderhood in a Time of Trouble* (New York: Penguin-Random House, 2018). For a nuanced discussion of the ethical and policy implications of surveillance technology on diverse older adults from a social work perspective, we recommend the work of Clara Berridge and colleagues.¹

The overall picture of aging in America has greatly improved over the last century, and many are able to enjoy older adulthood as the long-awaited golden years we may imagine. However, the seemingly widening strata of socioeconomic opportunities in later life also stretch the distances between health outcomes, longevity, and aging-related experiences among wealthy, middle-class, and low-income individuals over life spans and across generations. This widening of the gap in wealth and income observed among older adults in the United States is due to several factors. Alongside economic growth, the United States has also experienced a widening distribution of wealth and income, resulting in stark inequalities. The expansion of economic opportunities offered through industrial and postindustrial capitalism makes more options available. However, for many, they are still not attainable. Although past policies and federal initiatives helped advance opportunities for upward mobility, contemporary initiatives tend to help those with the greatest access to wealth to maintain it.

As described by Carr in *Golden Years*, these inequalities are beyond economic. Inequities persist in the United States according to societal privileges and barriers associated with race and ethnicity, race and sex, and also by sexual orientation, gender identity, physical ability, nativity and citizenship status, and other factors (see American Society on Aging's *Generations* 2018 special issue authored by Karen Lincoln entitled, "Land of the Unequal? Economic, Social Inequality in an Aging America"). These inequities speak to the so-called long arm of discrimination and inequality over the life course: Discrimination in work, housing, and lending practices restricted opportunities for many to invest, consume, and pass on assets to future generations. Despite substantial gains in civil and gender rights in the

1. Clara Berridge and Terrie Fox Wetle, "Why Older Adults and Their Children Disagree about In-Home Surveillance Technology, Sensors, and Tracking," *Gerontologist* (2019), <https://doi.org/10.1093/geront/gnz068>; Clara Berridge, Keith T. Chan, and Youngjun Choi, "Sensor-Based Passive Remote Monitoring and Discordant Values: Qualitative Study of the Experiences of Low-Income Immigrant Elders in the United States," *JMIR mHealth and uHealth* 7, no. 3 (2019): e11516; Clara Berridge, Jodi Halpern, and Karen Levy, "Cameras on Beds: The Ethics of Surveillance in Nursing Home Rooms," *AJOB Empirical Bioethics* 10, no. 1 (2019): 55–62.

past 65 years, opportunities for upward mobility remain constrained, and opportunities are unequal according to race and place.²

These inequalities are driven by exploitation, by the hollowing out of the manufacturing sector and weakened US labor markets, and by policies and initiatives that facilitate inequality (see John Tropman and Emily Nicklett, “Balancing the Budget through Social Exploitation: Why Hard Times Are Even Harder for Some,” *Advances in Applied Sociology* 2, no. 2 [2012]: 111–19). This multipronged problem requires multipronged interventions at the individual, community, and policy levels. Effective interventions should address the consequences of social inequality, the systems that exacerbate inequality, and the sources of inequality themselves.

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2. John Tropman and Emily Nicklett, “Status Crystallization and Mobility Lock: The Poverty Production Process,” *Advances in Applied Sociology* 9, no. 10 (2019): 478–90; Andrea Flynn, Dorian T. Warren, Felicia J. Wong, and Susan R. Holmberg, *The Hidden Rules of Race: Barriers to an Inclusive Economy* (Cambridge: Cambridge University Press, 2017); Raj Chetty, Nathaniel Hendren, Patrick Kline, and Emmanuel Saez, “Where Is the Land of Opportunity? The Geography of Intergenerational Mobility in the United States,” *Quarterly Journal of Economics* 129, no. 4 (2014): 1553–623.

Moving toward Integration: The Past and Future of Fair Housing. By Richard H. Sander, Yana A. Kucheva, and Jonathan M. Zasloff. Cambridge, MA: Harvard University Press, 2018. Pp. 608. \$41.00 (cloth).

The fiftieth anniversary of the Fair Housing Act (FHA, or Title VIII of the Civil Rights Act of 1968) produced a swath of panels, conferences, special issues, monographs, and edited volumes.¹ The anniversary, however, was

1. Gregory D. Squires, ed., *The Fight for Fair Housing: Causes, Consequences, and Future Implications of the 1968 Federal Fair Housing Act* (New York: Routledge, 2017); Ingrid Gould Ellen and Justin Steil, eds., *The Dream Revisited: Contemporary Debates about Housing, Segregation, and Opportunity* (New York: Columbia University Press, 2019); Paul Jargowsky, Lei Ding, and Natasha Fletcher, eds., “The Fair Housing Act at 50: Successes, Failures, and Future Directions,” a special issue of *Housing Policy Debate* 29, no. 5 (2019); Carly M. Celestino,