Vices and Virtues of Old Age Retirement

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As baby-boomers begin to reach retirement age in 2010, they are faced with the prospect of 20-30 post-work years. Should this period have any goals or purpose other than be a very long vacation? Four gerontological theories propose alternative priorities for this time: continuity, new start, disengagement, and completion. Each has a place within a full life. Careful consideration of each exposes how certain vices and virtues mutate during this "third age" of life: integrity and dissipation; self-gratification and generosity; repentance, humility and denial; trust and detachment.

A twenty-to-thirty year vacation! Is that good? Should government subsidize it? Should Christians aspire to it? Or would it be ethically better if people worked as long as they were able, just as people have for most of human history? Should those approaching retirement age be reminded that God replies "You fool!" to the person who says "Soul, you have ample goods laid up for many years: relax, eat, drink, be merry" (Lk. 12:19-20)? In other words, what expectations should Christians have of those who retire?

Alfons Deeken proclaimed that old age is "a golden opportunity for human growth, fulfillment and deep happiness." But he quickly added, "Growing old presents one of the most difficult tasks in human development."[1] What is the task of old age?[2] What goals and ideals should seniors pursue? For example, in classical Hinduism old age is a time to leave family to

take up a solitary prayer life in the forest. For American culture, the dream for old age tends to be a time to leave for Florida to take up a life of golf and early bird specials. Are these two ethically equivalent alternatives? Since Jesus is hardly a model for old age or retirement, does Christianity have a vision to offer for this age?

Gerontologists usually avoid normative claims. They interject that "Different old people have different desires about how to live out their lives."[3] The mission statement of the American Association of Retired Persons concludes: "AARP celebrates the attitude that age is just a number and life is what you make it."[4] Daniel Callahan observed that those who insert a normative demand into this discussion of aging typically meet great opposition.[5] Nevertheless, ethicists should ask how people ought to live this phase of life.[6]

At the very time when our culture sanctimoniously demands that burdened single mothers get a job, it suggests that healthy, educated, experienced, talented retirees should have no demands placed on them.[7] This laissez-faire attitude implies that the elderly are no longer important to civic life.[8] But if old age has no real purpose, then euthanasia, as we already see in Oregon and Washington, begin to seem less unreasonable.

Social policy advocates who want to help the old cannot do so well until it is first determined how the old should live. [9] As Kwame Anthony Appiah writes, "In making our choices we must sometimes start with a vision, however inchoate, of what it is for a human life to go well."[10] But, Marc Freedman adds, "America today simply lacks a compelling vision for later life."[11] Christians have an obligation to help shape an ethical vision for this period.

Before proceeding, let me set out why this question is both new and urgent.

The New Old Age

Beginning in 2010, the number of people in old age in the United States will balloon for two reasons. First, the baby-boomers arrive at retirement age. Second, "People in the United States are living longer and healthier lives than ever before. Average life expectancy at birth rose from about 28 in Jesus's time and 47.3 in 1900 to 76.9 in 2000."[12] For those who reach the age of 65, an average of 19 more years can be expected.[13] According the U.S. Census Bureau, "The older population in 2030 is projected to be double that of 2000, growing from 35 million to 72 million."[14] Historically, a group of old age retirees is coming into existence that, as a group, has never existed before.[15] With no hint of exaggeration, Len Fishman portrays the "grey tsunami" as the "greatest demographic change in the history of humanity."[16]

Although old age debilities are a matter of biologically "wearing out,"[17] the significance of "old age" and "retirement" is a matter of social construction. Earlier societal decisions to make some age such as 60, 65, or 67 the time of retirement (currently the average age of retirement is 62 years) or the time for receiving pensions and social security payments helped create this period in life.[18] What has not yet happened, however, is any consensus on the ethical significance of this period.

The freshness of the question is due to the social situation that in earlier eras people did not retire.[19] Rather, old people fell loosely into two groups: contributing adults who continued to work and the sick who could not work.[20] In the first half of the 20th century, people began to retire, but on average lived only 3 years after retirement. By contrast, in our era, only 60% of

men and 40% of women work full time in the labor market during the ages of 55-64; 18% and 10% between the ages of 65-69, and 5% and 3% over 70 years of age.[21] Retirees, on average, will live into their 80's. The simple question: What, if anything, should they do with all these extra years?

The focus of this essay concerns the third age, a period that precedes the extreme debilitation that many undergo in the last years of life with "exhaustion to the point of listlessness, asthenia to the point of sickness, senility to the point of dementia."[22] Even during this third age, there will be "progressive intermittent . . . disequilibrium between a person's internal capacity and external demands."[23] The "experience of growing older is a multifaceted process" of continuity, life evaluation, fewer demands, health-concerns, and loses. [24]

Of course, it has long been known that the elderly face difficulties.[25] Nevertheless, this point in history is an exceptionally opportune time to develop a vision for old age since the boomer generation has "changed the rules in every phase of their life-cycle," and they likely will do so again when reaching the standard age of retirement. [26] Christian ethics has a golden opportunity to contribute to this reassessment. [27]

Four Priorities for Old Age

In this part of the essay, I lay out four moral priorities for old age. In the next part, I discuss some virtues and vices that pertain to these priorities. Let me stress three preliminary points. First, I am not asking what society should do for the elderly. Rather I am asking what normative tasks belong to old age. After this is established, one can ask what provisions must families,

governments, churches, and the like make to enable the elderly to meet these expectations.[28] Second, I focus on retirees in the United States.[29] Many people in this country cannot afford to retire, while others' lives are typified by the saying, "a woman's work is never done." In other countries retirement comes much earlier or not at all. Third, I focus on virtues, not norms. One function of naming virtues is to exhort; another is to provide a self-checklist. Like positive duties, virtues cannot be fulfilled all the time. For example, we expect ourselves to give generously, but not constantly.

During the past fifty years, gerontologists have proposed at least four different priorities for old age: 1] continuity, 2] new beginnings, 3] disengagement, and 4] completion. Each speaks to one aspect of old age. In a well-lived life, there is a time for each (Eccles. 3:1). The proper proportion of each aspect varies with persons and changes over the years. Continuity and new beginnings predominate in the earlier parts of old age, while in the later parts letting go and summing up loom larger. It takes discernment to decide which is morally appropriate.

Continuity

The elderly by and large will continue to be and do as they have for years.[30] We have an obligation to persevere in our unique identity and vocation from God. [31] As seniors we are still human beings, bound by ordinary moral duties. It is not permissible, for example, to drink away our days, even if we no longer bear responsibilities for children or jobs. Rather, our most important obligations are, in varying ways, possible and required right to the last breath, centrally, love of God, others, ourselves, and our world.

On the biological level, a significant task appropriate to old age is, put simply, "staying

alive" and healthy.[32] Paradoxically, this requires us to be more careful about exercise and diet in order to remain healthy. As Sherwin Nuland comments, "the developmental phase that we call aging is indeed different from those that preceded it. We are no longer at a stage where things will care for themselves."[33]

We also ought to work. Part of being human is to produce goods for oneself, one's partners, and one's fellow human beings. Current patterns of lower savings and longer lives, plus diminishing workforce, will require that more people stay in the labor market. Since many people remain as healthy and active at 75 as people once did at 65, there is an "immense waste of skill and productivity accompanying early withdrawal from the labour market."[34] But there are also theological and ethical reasons why people should continue to work. As Pope John Paul II argued, work is an essential part of life. Our work is a way of being co-workers with God, and we thereby contribute to the world's salvation. [35] The idea of retirement must be rethought so as to expect people to continue to "work" to the degree they are able.

Life also contains myriad gifts to be enjoyed in old age. A popular Jewish maxim is that God will judge us for every pleasure offered us that we refuse.[36] In justice, the elderly who have given their lives to others deserve Sabbath time. [37] While "liberal arts" activity actually enhances survival and forestalls various kinds of dementias,[38] the important point is that these pleasures are worthy in themselves, whether or not they produce health benefits.

No one should "retire" from religion, although that frequently happens. The task of continuity, especially in the twilight of life, requires hope which, as Benedict XVI writes, gives "courage to act and persevere."[39] The pope's point is either profoundly religious or profoundly

wishful. As far as earthly existence, everything that we create and maintain will finally fail. The cross wins. The Christian hope is that everything good we create, develop, and sustain–including not only ourselves, our projects, but especially the persons we love–will be taken up (in)to God and thus will never cease to be. This is the ultimate continuity. The resurrection wins.

New Start

A second school of gerontology insists on new beginnings.[40] Gerontologists advocating a position called "activity theory" encourage the elderly to find new projects or friends to replace the loss of old activities and relationships. Ethical love of self and others requires this development.

Gerontologists fondly point out that geniuses such as Beethoven did their most creative work at an old age.[41] The elderly can direct time and energy into new personal or social activities such as gardening, politics, the arts, or church outreach. [42] Since "Human beings need . . . to invent and reinvent themselves a number of times throughout their lives,"[43] old age offers the chance to polish new facets of the “immortal diamond” they are. Researchers report that men commonly move away from restless, aggressive, or productive stances toward more constant, affiliative, and receptive modes of being, while women move towards greater control and power over their environment; and both tend to renew and expand their sensuality.[44] Reversing the usual “wisdom,” George Vaillant urges the old to learn from the young, who, as a cohort, have grown up and travel in a “different world.”[45] Elderhood, above all, should be a time to explore new avenues for spiritual relationships with God, e.g., increased prayer or church attendance. Since church attendance actually is declining among the elderly, it would seem that Christians

have not sufficiently reflected on what this elderly spirituality might be. [46]

Disengagement

A third group of gerontologists insists that old age is a time for voluntarily withdrawing from the activities and relationships that have filled previous years.[47] Human beings have an obligation to admit their limits. These limits increase rapidly after 75; indeed, "close to 50 percent of those over 85 will suffer some form of dementia, and only 5 percent will be fully mobile."[48] Our task at this stage task is not to force ourselves to be and do ever more, but rather to adjust to and accept our diminished capacities and shortened horizons. These gerontologists reject the anti-ageism campaigns that urge the elderly to keep endlessly active.

No one recommends complete disengagement. People are, after all, greatly constituted by their engagement with persons and things. Loneliness, which plagues many elderly, is not humanly desirable. Rather, proper disengagement requires prioritizing.[49] When former activities and roles take up a smaller part of life, there is more space for reflecting on the self that we have become.[50] The process of disengagement should bring home to us that we are not (and have never been) the center of the universe. Each time we "let go" of some possession or activity, we symbolically anticipate our final and complete "letting-go" in death.

Completing Life

Fourthly, some gerontologists recommend that old age is a time to develop an integrated life story that not only has a beginning and long middle, but is also moving towards its end.[51] Of course, the experiences that have made up our lives are so numerous and so lost from retrievable memory that the task is literally impossible. Still, during old age, we grow in self-possession if

we can weave various strands into a loose narrative. The Christian tradition, with its exaggerated sense of death bed conversions, recognized not only that the past affects the future but also that decisions in the present can reconfigure the past.

Thus, old age is not only a time to look backwards but also forward. It is a time to conclude at least some unfinished business, to resolve conflicts in our important relationships, and to prepare for debilitation and death.[52] Earthly life has its own finite completeness which, to the degree possible, we should honor.[53] While avoiding premature death, we are not required to live as long as possible. [54] Indeed, the cross of Christ teaches that it may be wrong to hold on to life. Eventually, we will have lived a complete "enough" life. [55] Then, we must consent to the often neglected scriptural theme that God is not only the God of life, but also the God of death (Deut. 32:39).

The four priorities discussed above provide "tasks" the elderly fulfill well or poorly. Normally, in the rhythm of life, old age should contain each. Persons must discern where in this rhythm God wants them to be.

Central Vices and Virtues of Old Age

Discussions of virtues and vices, when kept at a sufficiently high level, lack much content and are often mind-numbing. Similarly, when virtue is described as the "mean," then vices as "too much" or "too little" are tautologies.[56] Here, I will understand virtues simply as habits appropriate for good human living.[57]

It would be nice if the virtues we develop in the second age, "adulthood," carried over

and served us straightforwardly in the third age, "elderhood." But such is not the case. Specific virtues developed in one context may have little "carry over" into another context.[58] For example, the scientist's intellectual habits not infrequently are vices in the humanistic studies. The exercise of virtues and vices is contextual.[59] The new context of retirement means that some older habits will now be inappropriate and some new habits must be developed. The once resourceful carpenter may have to become willingly dependent on his more agile wife.

The point of these comments is that we understand the vices and virtues appropriate to old age only by understanding old age. Without an effort to reconfigure virtues appropriate to the third age, elders, as Cicero long ago pointed out, often cite "old age" as an excuse for their bad behavior.[60] I have chosen to examine only a few relevant vices and virtues of old age. I group them under the four priorities discussed above.

Continuity: Integrity and Dissipation

Integrity

For fulfilling the priority of continuity in old age retirement, the virtue of integrity is crucial. Its practice, however, is problematic. Three meanings of integrity are relevant. The first is a systematic coherence within and between one's principles and norms. This coherence is rare, and not strictly necessary. Usually, the elderly will have long ago developed an ethically workable, though somewhat incoherent set of practical norms and principles to deal with the recurring issues of their lives.[61] They apply now one and now another of these norms, much as we find in all traditions. For example, the bible tells us to beat "swords into plowshares" (Isa. 2:4; Mic. 4:3) as well as "plowshares into swords" (Joel 3:10).

The second meaning of integrity, the one most commonly meant, refers to coherence between a person's norms and actions. The absence of this kind of integrity is bad, though not always. All elders, just like Huck Finn, have developed at least some wrong ideas that, fortunately, they do not practice. Conversely, they engage in some good practices, but have developed spurious reasons for doing so. Paradoxically, they do so in order to protect their self-esteem as “rational beings.”

Third, integrity means a unity of the different domains of human life. This kind of integrity obviously becomes especially difficult in old age, since body, psyche, mind, and religious spirit each follow such different patterns of growth and decline. Goethe observed that in our younger years we live through the body while in our old age we more and more live against our bodies.[62] This shift is illustrated by the way health is taken for granted by the young but tends to dominate the conversation and concerns of old people. It is further illustrated by diseases such as Alzheimer's when the mind mostly fails its otherwise healthy body. Therese Lysaught remarks, “Those who grow old inevitably find their lives becoming undone on a number of levels.”[63] Integrity requires us, finally, only to “keep body and soul together” to the extent this is spiritually salutary.

Dissipation

Not uncommonly, women and men in their retirement years live without significant goals. Prior to that time, their lives usually were patterned by the social expectations that come with job, family roles, social status, etc. In retirement, not only are many of these social expectations absent, but elders frequently care much less what others will think if they do not

fulfill such expectations. As they while away the hours, the old aphorism applies: "Sometimes I sits and thinks; and sometimes I just sits." In the face of this temptation, society must encourage the elderly to develop a set of purposes for this period in life. Without social and religious inducement to make something of these two or three decades, one day at a time tends to be motivated by the attraction of the moment: the flitting-butterfly vice. In other words, dissipation.

In retirement even more acutely than earlier, being free to do anything leads, paradoxically, to the loss of freedom. Freedom requires self-possession and self-determination. Without some guiding commitments or goals, the practice of being able to make a thousand "free choices" is an exercise in dissipation. When humans lose a sense of purpose in life, they are inclined to substitute satisfactions at more peripheral levels of themselves.

Perversely, when a deeper sense of purpose has gone out of life, negative attitudes and emotions become important as a way of proving to oneself that one can still feel and thus is still alive. Christopher Faircloth, a gerontologist, describes a housing complex for the elderly that developed a highly interactive community whose members' only bond was their criticisms of other residents.[64] Sadly, this activity was their chief pleasure. Perhaps mercifully, people whose days are dominated by such negativity also tend to live shorter lives.[65]

The antidote to dissipation is a sense of purpose. As Benedict XVI observed, people are motivated by lesser and greater hopes. As retirement arrives and then death rises on the horizon, they need a great hope beyond earthly concerns to give an ultimate purpose to their lives. Benedict concludes; "This great hope can only be God."[66]

New Activity: Self-gratification and Generosity

The second "priority" of old age is to start new activities. Because of Social Security, pensions, government-encouraged savings programs, etc., the elderly of the USA generally are no longer mostly poor. Rather, "the vast majority of those over sixty will have had some college education and will be in better condition both economically and physically than in any preceding generation in history."[67] The challenge, then, is what to do with these intellectual, economic, and physical resources. One possibility, currently encouraged by our culture, is to expend their resources on themselves, enjoying the "good life."

Self-gratification

During most of our lives, there is a tension between self-interest and the good of others. When socially sanctioned responsibilities diminish and as health concerns increase for elders, the temptation is to increased self-concern, but this self-concern usually is not directed to their own moral development. Rather, researchers observe, "Older people have more interest in being satisfied and content and show less concern for character or competence."[68] Elder Americans "volunteer less than any other age group–even those overwhelmed Americans in the middle generation."[69] They also show a decreased interest in societal and national issues, other than those that directly concern their own cohort.[70] Indeed, some become "'greedy geezers' who are determined to use their newly discovered political clout to continue to drain more and more from the shrinking resources of society, thereby depriving other groups (especially children)."[71] They refuse to accept any limits on medical services, even when their geometrically increasing expenses drain healthcare resources while providing only a few more weeks or months of a

debilitated life.[72]

Old age can become a second childhood, a time of no responsibilities and a time for endless leisure–often at age-segregated playgrounds.[73] Mary and Kenneth Gergen approvingly describe one form of "positive aging" as the "sybaritic life style." Observing that older people possess "approximately one-half of all discretionary spending," the Gergens rhapsodically conclude: "Outfitted with both resources and time, there seem to be no limits to personal growth and fulfillment for the older person today."[74] Patricia Fry likewise counsels: "Enjoy whatever measure of income you have. Don't look at your retirement funds as your children's inheritance."[75] The baby-boomers are the generation, Daniel Kadlec comments, that has "commonly been thought to be the most self-absorbed generation in American history. . . . [T]hey spend lavishly on themselves, remodeling everything from their homes to their bones." Given the habits of a lifetime and given that retirement years have "long been marked by withdrawal, entitlement and the pursuit of leisure,"[76] some expect that the pattern noted by the Gergens will predominate. It should not.

<u>Generosity</u>

The proclivities of the second age need not carry over into the third age. Even self-absorbed boomers can and should make their retirement a time of giving. It is far from ethically justified to spend money on oneself (or those close to oneself) just because one has lots of money. Harry Moody, eminent gerontologist, comments: "Ego-preoccupation represents the temptations of narcissism in old age." He urges instead "ego-transcendence [which] means living

for the sake of causes or objects that lie beyond the self."[77] Retirement should first bring to mind, especially in Christians, not just trips abroad or new hobbies, but new opportunities for serving others.

Generosity is an offspring of justice and gratitude. Each of us comes into a world that has been prepared for us by our predecessors. While generosity is appropriate throughout life, it takes on a distinctive character in old age. One more and more works for a future that others, but not oneself will enjoy. [78] One sows, but others will reap. The elderly demonstrate "ego-transcendence" if they are strongly concerned for the world they will leave behind.[79]

Disengagement: Repentance, Humility and Denial

Disengagement, the third priority of old age, brings with it mutations of familiar virtues and vices. The non-engagement of the third age should be quite different from that of the "first age," childhood. Our society prevents children from taking full-time employment so that they develop the minds and hearts they need to become contributing members of society. Society should not encourage a similar societal disengagement among the elderly. However, is there a good disengagement to recommend to seniors? Or is disengagement only an inevitable result of declining powers?

Repentance

One might easily suppose that the most important form of disengagement for older Christians would be to repent of any sinfulness, especially when they are moving closer to meeting their Maker. One might also suppose that disengagement from one's own sinfulness

might be somewhat easier since the passions of youth and the occasions for sin in a complexly-engaged adulthood will have diminished. Those who work with the elderly, however, indicate the elderly have little inclination to seek or give forgiveness. Helen Black concluded her research on elders with the observation that the very "subject of forgiveness itself is a problematic topic for them."[80] As a striking illustration, she tells of an elderly Nazi era guard who claimed that he never, ever hurt anyone–even though, in fact, he had helped execute war prisoners. On the other hand, this man protested the cruelty of his daughter-in-law who deprived him of a chance to visit his grandchildren.[81] As Jesus observed, logs in one's own eye do not prevent us from seeing specks in others' eyes (Mt. 7:5).

It is a common feature of contemporary life that many people think of themselves as without much sin, at least as far as any felt need to repent. This is a major reason for the severe decline of the use of the sacrament of reconciliation in the Catholic Church.[82] A vague sense that "Sure, I am a sinner" carries slight concrete content. Accordingly, there is little desire to ask God or others for forgiveness. Most people, without some form of sin-list, cannot well reflect on their own errant ways. The Christian community could helpfully name, as it once did for childhood and adulthood, sins typical of old age, e.g., regurgitating old grudges, being opinionated, or withdrawing from civic life.

This reluctance for self-examination contrasts starkly with a view found in medieval Christian literature, namely, that the time of old age was "one that should be given to recollection of past sin, penitential acts, and continued pleading for mercy (from Christ and the Virgin) to

mitigate the horrors of purgatory and to avoid the catastrophe that is hell."[83] Few contemporary elderly have such expectations; indeed someone who engaged in such pious practices would more likely be sent to a psychiatrist than a spiritual director or confessor. Benedict XVI, in an attempt to update this medieval understanding, which itself was founded on multiple Gospel texts, argues that the point of God's judgment is not to create terror but rather to evoke responsibility.[84] The Christian tradition could and should do more to make old age a time of accepting responsibility.

It is not enough just to forget our past moral failures, as if nothing can be done about them anyway. Our past evil deeds represent inadequate and evil aspects of ourselves that endure until we distance ourselves from them. By abjuring these sinful aspects, we transform ourselves through grace into persons who would no longer sin or, at least, who hope they would no longer commit the sin if they had a chance to reenact the past.[85] By genuinely repenting, one sets "the regretted action or attitude in a new relation within the totality of one's life."[86] We thereby change the past; that is, we change its meaning for our lives.[87]

There is an even more profound form of repentance, for those to whom the grace is given. This form, closer to the great insight of Luther, is a repentance of our very being. As we come to the end of our lives, we may realize that, when sin is seen as a deficient relationship with God, all of us are deeply sinners. Repentance in this sense is not a self-confident sense that "If I had tried harder, I would now be perfect." Rather, it is a humble acknowledgement that we human beings are fundamentally too scattered and self-deceptive to be wholly committed lovers of God.

It is this fundamental weakness that we repent; and in so doing we grow towards becoming the person God loves.[88]

Humility and Denial

Self-esteem is so important to us at any stage in life that we often lie to ourselves and others in order to maintain a sense that we are good. Humility, by contrast, requires an honest recognition that we are both sinners and saints. Old age should add new aspects to the virtue of humility, but it can be a time of increased denial.

A major temptation is a denial of indebtedness. The natural talents we have and the social environment into which we are born are unearned gifts.[89] As John Rawls made clear, most of what we are has been given to us; and what we can take some credit for is itself built on gifts, such as intelligence and "willpower," that largely derive from nature and nurture.[90] The pretension that we are a "self-made" man or woman is a denial of reality.

Whereas earlier in life, humility likely focuses on counteracting an exaggerating pride, in old age humility is required to face "humiliations" such as loss of authority, skills, or even control over bodily functions. Seniors have to humbly admit that they are not what they once were and they will never become what they could have become. They have to face the fact that they are no longer (as) necessary in the lives of people who once considered them central. Without denying that they can make further contributions to others, they have to acknowledge that in all likelihood they have already made their most meaningful contributions to history. A further mark of humility is the ability to affirm the many things which are genuinely valuable for

others, particularly younger cohorts, but which have little appeal or are out of reach for themselves. [91]

The most obvious kinds of denial relate to dependence and death. Fahey observes, “The common characteristic of frailty is the loss of capacity to manage without the assistance of people, devices, interventions, drugs, or even supportive physical environments.”[92] Humility in receiving this care from others should participate in the religious truth that, with respect to God, it is more blessed to receive than to give. The humble person “acknowledges and gracefully accepts his dependency needs.”[93] The temptation to deny aging and death is fostered in contemporary America by a host of cosmetic services created to help the old pretend that they can be forever young. Deeken, who did extensive work with the elderly, comments: “A great number of people simply reject the fact that they are growing old. They . . . simply close their eyes to the evident facts and pretend that they are still young. It is sometimes pathetic.”[94] Some seniors demand every new medical breakthrough as a way of forever putting off death. But, as Daniel Callahan wryly retorts, even a life-prolonging procedure such as a heart-transplant “does not cure death but only delays it.”[95]

Completion: Trust and Detachment

During the last phase (predominant by the 80's) of old age, elders typically experience, at first gradually and then with increasing severity, irreversible decline in health, growing helplessness, and the dull fog horn of death. Remarkably, however, sociologists have found that worry about death ranks lowest of sixteen concerns among the elderly. Rather, they worry more

about living well the remaining years of their life.[96] To do so, they have to learn new forms of trust.

Trust

As people go through old age, they must perforce depend more and more on others–family, friends, Church, and society–to care for them. They can do so warily or with trust. Theologically speaking, those who have lived their active lives caring for others as their way of cooperating with God now must cooperate with God by letting God take care of them through others. [97] However, there are three factors–autonomy, contingency, and death–that inhibit growth in trust towards others and towards God.

Muriel Gillick comments, “The culture of autonomy is not only problematic for society as a whole, but it fails abysmally in meeting the needs of old age.”[98] This culture inclines many older people to expect that they should totally care for themselves, right to the grave. They choose to live alone or in an assisted living facility, not relying on children until they can do no other. Some prepay and plan their own funeral. Viewed kindly, they spare their children these burdens. Viewed in terms of autonomy, they entrust none of these decisions to others. Our culture has thus cut the arms and legs off the commandment “Honor thy Father and Mother,” a commandment which is frequently misunderstood to obligate children only when they are young, but which primarily refers to the support adult children owe their aging parents. The downside of social security, retirement accounts, and government sponsored savings plans is a diminished need to trust in the support of family and friends. This in turn diminishes occasions for nurturing

the sense of trusting in a personal God who acts through others.[99]

A second obstacle to trust is a cultural sense of contingency, the realization that nothing earthly, including one's self and one's accomplishments, has enduring validity. This sense of contingency is abetted by three recent shifts in cultural consciousness: the claim of psychology and economics that everyone is self-interested and thus others have no deep or lasting altruistic concern for oneself; the postmodern view that undermines the conviction that the world has any coherency or purpose; and the scientific story that suggests the universe not only is the product of randomness but also is destined to ultimate burnout. This sense of contingency undermines a desire to trust both that one's work in the world has been meaningful and that, in the hands of others, it will continue to be so.

A third obstacle to trust is the approach of death. It is one thing to trust a God who gives life and all good things. It is quite another to trust God in the face of progressive debilitation from which one will never recover (2 Cor. 12:9-10).[100] In the face of obvious evidence to the contrary, the old have to trust that the life-story they have been sharing with God will not end—because God does not end. As a result Christians do not trust that God will deliver them from death, no more than God delivered Jesus from death. Rather, they have to trust that they will be with God on the other side of death.

Detachment

At the end of life, one often must make a virtue out of necessity. The necessity is our decline and death. The virtue is detachment. Our life at every stage essentially includes

detachment, both the intellectual ability to distance ourselves through objectification and the power of freedom to say Yes or No to our impulses and drives. When death gets very near, we must cease asserting our Yes to earthly life. We prepare for final detachment from life.

Preparation for that final act was advocated by St. Paul who taught that the present form of this world is passing away (1 Cor. 7:29-31).[101] This stoic attitude becomes more and more appropriate as seniors retire from active life. Old age becomes time to simplify life, letting go of things long saved for a future that is now past. The elderly should avoid the vices of either hoarding or neglecting their possessions. Similarly, they should avoid preoccupation with and endless talking about their debilities. As Paul might say, they should have their illnesses as if not having them.

Through the practice of detachment, seniors prepare to be stripped of their earthly relationships and to trust in that relationship against which the grave is powerless. "For I am convinced that neither death . . . nor things to come . . . will be able to separate us from the love of God in Christ Jesus our Lord" (Rom. 8:38-39).

Some seniors endure an even greater stripping. Their experience does not match up with Paul's serene confidence. In his hour of agony, Jesus pleaded with his God to be spared, and yet he had the experience of being forsaken on the cross (Mt. 27:46). Others in approaching death have to let go of former religious certainties and confirmations. They may have to let go of the divine images and consolations that in the past sustained them.[102] Their trust must now endure paradox and ambiguity.[103] "Strong faith" has to become a blind trust that somehow all manner of

things will be well. Like Theresa of Lisieux near the end of her life, trust may be tempted by atheism.[104]

Thus, as they near death, some elders must finally detach themselves from their important life-long practice of constructing a symphony of meaning out the booming, buzzing cacophony of life's sounds. Instead, they have to rely on God's "silent music" that has been playing in the background throughout their entire lives. As in earlier life, but now more finally, their love of God precedes and outlasts their knowledge of God. Trusting the promise which concludes Matthew's Gospel, the promise that God will be with us always (Mt. 28:20), they prepare to say a final "into your hands I commend my spirit" (Lk. 23:46). Thus detached from life, they are ready to live with God forever (1 Thess. 4:17).

Conclusion

A huge baby-boom generation is retiring and entering old age. Christians and others must develop a vision that reveals meaning and purpose for this stage in life. The vision must contain an ethical demand that this period be used productively, but also contemplatively. Because the third and fourth ages of life present new challenges, vices and virtues take on new forms. Any new vision must be crafted with these vices and virtues in mind. Most importantly, this vision needs to be crafted in such a way that elders come to entrust themselves to Mystery.

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1. Alfons Deeken, Growing Old, And How to Cope with It (New York: Paulist, 1972), 4-5.

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2. The term “old age” in this essay does not refer to chronological time. Earlier some gerontologists distinguished by calendar years between “young old age” (65-74), “old age” (75-84), and “old old age” (85+). Daniel Callahan much more correctly—though much less helpfully for social policy—insists that what is important is “biographical” old age; “Afterword,” in A Good Old Age? ed. Paul Homer & Martha Holstein (New York: Simon and Schuster, 1990), 301, 312. “Old age” is then relative to typical health concerns as well as to the completion of typical life-tasks and goals. See also Robert Hudson, “The Political Paradoxes of Thinking outside the Life-Cycle Boxes,” and Charles Fahey, “The Ethics of Long-Term Care: Recasting the Policy Discourse,” in Challenges of an Aging Society: Ethical Dilemmas, Political Issues, ed. Rachel Pruchno & Michael Smyer (Baltimore: Johns Hopkins University, 2007), 281. Most people at age 65 are rather healthy and have experienced a pretty full life; most by 75 are feeling the accumulation of losses over the years; and most after 85 experience significant health deficits. Thus, “9 of 10 people who live into their 80's will wind up unable to take care of themselves, either because of frailty or dementia” (<http://query.nytimes.com/gst/fullpage.html?res=9A03E7DD153FF936A35756C0A96E9C8B63&sec=&spon=&pagewanted=print> {accessed 30 July 2008}).

3. Christine Cassel, “The Meaning of Health Care in Old Age,” in What Does It Mean to Grow Old? ed. Thomas Cole & Sally Gadow (Durham: Duke University, 1986), 184.

4. <http://www.aarp.org/> {accessed 7 ../AppData/Local/Microsoft/AppData/Local/Temp/%3chttp:/www.aarp.org/aarp/articles/aarpmis

sion_1.html%3e,July 2008}.

5. Daniel Callahan, "Curing, Caring and Coping," America, 194 #3 (January 30, 2007): 16.

6. Rather than focusing on moral issues, most analysts instead examine the financial or social problems of the boomer's retirement, e.g., see Steven Sass, "Overtime," Boston College Magazine, 68 #3 (Summer 2008): 41-48. By contrast, see William F. May, "The Virtues and Vices of the Elderly," in What Does It Mean, 43, 48. Elderly persons, of course, are morally required to do only what is possible. They may be hindered by external contingencies (e.g., insufficient resources, ill-fortune, resistance of others) or internal problems (e.g., illness, neuroses, loss of strength).

7. Marc Freedman, Prime Time: How Baby Boomers Will Revolutionize Retirement and Transform America (New York: Public Affairs, 1999), 16-19.

8. Don Browning, "Preface to a Practical Theology of Aging," in Toward a Theology of Aging, (New York: Human Sciences, 1975), 158.

9. Gerben Westerhof & Emmanuelle Tulle, "Meanings of Ageing and Old Age: Discursive Contexts, Social Attitudes, and Personal Identities," in Ageing in Society: European Perspectives on Gerontology, ed. John Bond et al., 3rd ed. (Los Angeles: Sage Publications, 2007), 236.

10. Kwame Anthony Appiah, Experiments in Ethics (Cambridge: Harvard University, 2008), 1.

11. Freedman, Prime Time, 21.

12. Wan He, Manisha Sengupta, Victoria Velkoff, Kimberly DeBarros, U.S. Census Bureau, 65+ in the United States: 2005 (Washington: U.S. Government Printing Office, 2005), 1. Not only

has life expectancy continued to increase, but, contrary to earlier expectations, it “has shown no sign of slowing its rate of increase” (Rudi Westendorp & Thomas Kirkwood, “The Biology of Ageing,” in Ageing in Society, 27).

13. Sherwin Nuland, Art of Aging: A Doctor’s Prescription for Well-Being (New York: Random House, 2007), 229. Of course, there are great variations within this population and throughout the world. For example, in the USA, by age 21, Asian American males have a life-expectancy that is 11.5 years longer than African American males. See Rachel Pruchno & Michael Smyer, eds., “Introduction: The Science and Ethics of Aging Well,” in Challenges of an Aging Society, 2-3.

14. He et al., 65+ in the United States, 12; for comparable European Union figures, Freya Dittmann-Kohli & Daniela Jopp, “Self and Life Management: Wholesome Knowledge for the Third Age,” in Ageing in Society, 296.

15. Fahey, “Ethics of Long-Term Care,” 53. When old age is understood as psychobiologically determined, its onset and length will change whenever medicine yields increased “healthy longevity.” Harry Moody, the eminent gerontologist, envisions a “weak” life extension to average life expectancy of 100, with compressed morbidity, and maybe a “strong” life extension to 200 (“Who’s Afraid of Life Extension?” <http://www.hrmoody.com/art5.html> {accessed 10 June 2008}). In this context, “retirement” would be based on “disability” rather than years lived or years worked.

16. “Bracing for the Age Wave,”

<http://www.boston.com/bostonglobe/editorial_opinion/editorials/articles/2009/01/03/bracing_for_the_age_wave/> {accessed 8 January 2009}.

17. For a succinct overview, see Atul Gawande, “The Way We Age Now,” The New Yorker (April 30, 2007): 50-56.

18. Murray Gendel, “Retirement Age Declines Again in 1990s,” Monthly Labor Review (October 2001): 14. The retirement age is younger in many other countries, both rich and poor. Subsidized retirement is a category of life that did not exist until recent decades, and it is now taken for granted as a possibility for all. See Daniel Callahan, Setting Limits (New York: Simon and Schuster, 1988), 68; Robert Katz, "Jewish Values and Sociopsychological Perspectives on Aging," in Toward a Theology of Aging, 148; Linda George, “Age Structures, Aging, and the Life Course,” in Gerontology: Perspectives and Issues, ed. Janet Wilmoth & Kenneth Ferraro, 3rd ed. (New York: Springer Publishing, 2007), 211-12; Alicia Munnell & Steven Sass, Working Longer: The Solution to the Retirement Income Challenge (Washington: Brookings Institution Press, 2008), 12; Robert Hudson, “Politics and Policy in the Lives of Older Americans,” in Gerontology, 312; Hudson, “Political Paradoxes,” 276. Reasons for retirement are, of course, multi-factorial: Harald Künemund & Franz Kolland, “Work and Retirement,” in Ageing in Society, 177.

19. Künemund & Kolland, “Work and Retirement,” 166-70; Patricia Beattie Jung, “Differences among the Elderly,” in Growing Old in Christ, ed. Stanley Hauerwas et al. (Grand Rapids, Mich.: William Eerdmans, 2003), 112-16; Stephen Sapp, Light on a Gray Area (Nashville,

Tenn.: Abingdon, 1992), 147.

20. Georges Minois, History of Old Age: From Antiquity to the Renaissance, tr. Sarah Hanbury Tenison (Cambridge, England: Polity Press, 1989), 306.

21. He et al., 65+ in the United States, 89; a considerably different set of statistics are given by Phyllis Korkki, “Turning 65? Maybe It’s Not Time to Quit,” <http://www.nytimes.com/2008/09/28/business/28count.html?_r=1> {accessed 6 January 2009}.

22. Nuland, Art of Aging, 19. I preserve the current academic conventions of three (or four) “ages.” I think it would be better to speak of at least five ages: childhood, adolescence, adulthood, retirement, senescence.

23. Fahey, “Ethics of Long-Term Care,”52, 56.

24. Westerhof & Tulle, “Meanings of Ageing and Old Age,” 248.

25. See, for example, Cicero, De Senectute, De Amicitia, De Divinatione, tr. William Armistead Falconer (Cambridge: Harvard University, 1953), V #15, p. 25.

26. Phyllis Isley & Christopher Kimbrough, “How the Retirement of the Baby Boomers Will Affect You: Part II,” <http://www.livingoak.org/index2.php?option=com_content&task=view&id=75&Itemid=48> {accessed 12 June 2008}; Patricia Fry, “Retirement: Baby Boomer Style,” <http://www.matilijapress.com/articles/boomerretirement.htm> {accessed 12 June 2008}; John Bond et al., “Ageing into the Future,” in Ageing in Society, 306; Jonathan Haidt, The Happiness Hypothesis: Finding Modern Truth in Ancient Wisdom (New York: Basic Books, 2006), 221-22.

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27. Charles Fahey, “Ethics and the Third Age,” in Affirmative Aging: A *Creative* Approach to *Longer* Life, ed. Joan Lukens, new edition (Harrisburg, Penn.: Morehouse Publishing, 1994), 14.

28. This social task must be achieved dialectically with the personal task. American policy has gone some ways towards providing opportunities for elders; but American society needs also to foster responsibilities to utilize them. Cf. Freedman, Prime Time, 22. Freedman’s book is replete with examples of successes and failures in setting up such structures.

29. Of course, to speak of the United States is already to gloss over the many subcultures in the USA. Since I will be arguing that virtues are culturally modified, I invite others to further fit the broad points to particular subcultures.

30. Künemund & Kolland, “Work and Retirement,” 174.

31. David Moberg, "Sociology of the Aging and Christian Responsibility," in Reader in Sociology, ed. Charles De Santo et al. (Scottsdale, PA: Herald, 342; Sapp, Light on a Gray Area, 148; Paul Pruyser, "Aging: Downward, Upward, or Forward?" in Toward a Theology of Aging, 108-09.

32. George Vaillant, Aging Well: Surprising Guideposts to a Happier Life from the Landmark Harvard Study of Adult Development (Boston: Little, Brown, 2002), 185-86.

33. Nuland, Art of Aging, 17. Health is a virtue of the body. Like other virtues such as courage or temperance, people have different pre-voluntary aptitudes for this virtue. Health becomes a moral virtue when it is freely consented to and fostered; cf. Edward Vacek, S.J., “Proportionalism: One View of the Debate,” Theological Studies, 46 #2 (June 1985): 287-314.

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34. Ralf Krampe & Lynn McInnes, "Competence and Cognition," in Ageing in Society, 255-56. Generally, studies show that elderly workers, while they really do decline in both mental and physical ways, do not decline in productivity, presumably because age has taught them ways of compensating, or because sharp mental/physical abilities are not necessary, or because past practice enables them to do some things better than those who are younger. William Hoyer, "Commentary: The Older Individual in a Rapidly Changing Work Context: Developmental and Cognitive Issues," in Impact of Work on Older Adults, ed. K. Warner Schaie & Carmi Schooler (New York: Springer Publishing, 1998), 40.

35. John Paul II, Laborem Exercens; Sapp, Light on a Gray Area, 150; Haidt, Happiness Hypothesis, 221-22; Edward Vacek, S.J., "John Paul II and Cooperation with God," Annual of the Society of Christian Ethics (1990): 81-108.

36. Dennis Prager, "Physician-Assisted Suicide: A Jewish Perspective," Update 21, #2 (October 2006): 5-6; Nancy Jecker, "Disenfranchising the Elderly from Life-Extending Medical Care," in A Good Old Age? 159.

37. Edward Vacek, S.J., "Sunday Business," Month, 26 #11 (November 1993): 455-59; "Never on Sundays: Whatever happened to Leisure?" Commonweal, 121 #3 (February 11, 1994): 13-16.

38. Thomas Cole & Michelle Sierpina, "Humanistic Gerontology and the Meaning(s) of Aging," in Gerontology, 257.

39. Benedict XVI, Spe Salvi, #35. John Hick, "Soul-Making Theodicy," in Philosophy of Religion: Selected Readings, ed. Michael Peterson et al., 2nd ed. (New York: Oxford University,

2001), 313.

40. Myles Sheehan, S.J., “Jesuits and Aging: Thoughts and Opportunities,” National Jesuit News, (October 2006): 10-11. It should, however, be recognized that for many people earlier disadvantages in life accumulate, thereby making it more difficult to take advantage of new opportunities. See: Munnell & Sass, Working Longer, 13-14, 145; Kenneth Ferraro, “Afterword: The Gerontological Imagination,” in Gerontology, 336. Conversely, earlier advantages, such as a college education, also may accumulate, making both continuing in a career as well as a “new start” so much easier.

41. Chris Phillipson & Jan Baars, “Social Theory and Social Ageing,” in Ageing in Society, 73. Unfortunately, most people say there is nothing in their former employment that they miss, so they are not eager to begin new work. Academics should recognize that, while some work enriches, other work enervates and “breaks one’s back”; Edward Vacek, S.J., “Work,” New Dictionary of Theology, ed. Joseph Komonchak et al. (Wilmington, Del.: Michael Glazier, 1987), 1098-1105; Vacek, “Inquiring after God when Working,” in Inquiring After God: Classic and Contemporary Readings, ed. Ellen Charry (Malden, Mass.: Blackwell, 2000), 89-107.

42. Cole & Sierpina, “Humanistic Gerontology,” 256-58; David Gutmann, Reclaimed Powers (London: Hutchinson, 1988), 7, 252; Zalman Schachter-Shalomi & Ronald Miller, From Age-ing to Sage-ing: A Profound New Vision of Growing Older (New York: Warner, 1997), 193-94.

43. Robert Butler, Why Survive? (New York: Harper and Row, 1985), 401.

44. Gutmann, Reclaimed Powers, 98, 102, 157, 184, 185-86, 216-17, 221; Deeken, Growing Old,

38-40; Debora Kestin van den Hoonaard, “Expectations and Experiences of Widowhood,” in Ways of Aging, ed. Jaber Gubrium & James Holstein (Malden, Mass.: Blackwell, 2003), 198.

45. Vaillant, Aging Well, 131-33.

46. <http://www.arcamax.com/religionandspirituality/s-527341-808405> {accessed 8 June 2009}.

47. Elaine Cumming, "Further Thoughts on the Theory of Disengagement," in Aging in America, ed. Cary Kart & Barbara Manard (Sherman Oaks, CA: Alfred, 1981), 39-41; Moberg, "Sociology of the Aging," 341-42; Callahan, Setting Limits, 34.

48. Callahan, “Curing, Caring and Coping,” 13.

49. Alfons Marcoen, Peter Coleman & Ann O’Hanlon, “Psychological Ageing,” in Ageing in Society, 42; Karen Fingerman & Brooke Baker, “Socioemotional Aspects of Aging,” in Gerontology, 183, 186-88; Dittmann-Kohli & Jopp, “Self and Life Management,” 274-75; Haidt, Happiness Hypothesis, 153.

50. Schachter-Shalomi & Miller, From Age-ing to Sage-ing, 26.

51. Fahey, “Toward a Public Dialogue,” 188-89.

52. Callahan, Setting Limits, 34; Butler, Why Survive? 409; Dittmann-Kohli & Jopp, “Self and Life Management,” 288, 293.

53. Moody, “Meaning of Life,” 35-36; Thomas Cole, “The ‘Enlightened’ View of Aging,” in What Does It Mean, 120, 122, 127.

54. Mary McConough, Can a Health Care Market Be Moral? A Catholic Vision (Washington:

Georgetown University, 2007), 172.

55. Daniel Callahan wisely judges that a tolerable death occurs "when (a) one's life possibilities have on the whole been accomplished; (b) one's moral obligations to those for whom one has had responsibility have been discharged; and (c) one's death will not seem to others an offense" (Setting Limits, 66); Schachter-Shalomi & Miller, From Age-ing, 26.

56. Appiah, Experiments in Ethics, 157.

57. Lisa Fullam, "Sex in 3-D: A Telos for a Virtue Ethic of Sexuality," Journal of the Society of Christian Ethics, 27 #2 (2007): 154-57; Ronald Sandler, "A Response to Martin Calkins's 'How Causuistry and Virtue Ethics Might Break the Ideological Stalemate Troubling Agricultural Biotechnology,'" Business Ethics Quarterly 15 #2 (April 2005): 320; Dennis Moberg, "Practical Wisdom and Business Ethics," Business Ethics Quarterly 17 #3 (July 2007): 543-44.

58. Fullam, "Sex in 3-D," 161-62; Vaillant, Aging Well, 284-85.

59. Appiah, Experiments in Ethics, 38-39, 68-72.

60. Cicero, De Senectute, V #14, p. 23.

61. Vaillant, Aging Well, 256; David Gems, "Is More Life Always Better? The New Biology of Aging and the Meaning of Life," Hastings Center Report, 33 #4 (July-August, 2003): 35-36; Jeffrey Stout, Ethics after Babel: The Languages of Morals and Their Discontents (Boston: Beacon Press, 1988), 243.

62. Deeken, Growing Old, 37.

63. M. Therese Lysaught, "Memory, Funerals, and the Communion of Saints," in Growing Old

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in Christ, 272, 277-80.

64. Christopher Faircloth, “Constructing Community from Troubles,” in Ways of Aging, 96-110.

65. Stephen Hall, “The Older-and-Wiser Hypothesis,” New York Times Magazine, <http://www.nytimes.com/2007/05/06/magazine/06Wisdom-t.html> {accessed 6 August 2008}.

66. Benedict XVI, Spe Salvi, #30-31.

67. Mary Gergen & Kenneth Gergen, “Positive Aging,” in Ways of Aging, 203-04.

68. Dittmann-Kohli & Jopp, “Self and Life Management,” 286; Stephen Hall, “The Older-and-Wiser Hypothesis.”

69. Freedman, Prime Time, 19-20.

70. Dittmann-Kohli & Jopp, “Self and Life Management,” 283.

71. Sapp, Light on a Gray Area, 156; Schachter-Shalomi & Miller, From Age-ing, 213-14; Freedman, Prime Time, 13-16, 214-16.

72. Callahan, “Curing, Caring and Coping,” 12-16.

73. Andrew Bleckman, Leisureville: Adventures in America’s Retirement Utopias (New York: Atlantic Monthly, 2008); <http://www.livingoak.org/index2.php?option=com_contentanddo_pdf=1andid=75> {accessed 12 June 2008}. In such playground communities, “No one under 18 may live there–ever” (<http://www.latimes.com/news/opinion/la-oe-blechman8-2008jul08,0,2015598.story> {accessed 30 July 2008}); also Freedman, Prime Time, 21.

74. Gergen & Gergen, “Positive Aging,” 206-07.

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75. Patricia Fry, “Retirement: Baby Boomer Style.”

76. Daniel Kadlec, “‘Me Generation’ Becomes ‘We Generation,’” <http://www.usatoday.com/news/opinion/editorials/2006-08-02-we-generation-edit_x.htm> {accessed 23 July 2008).

77. Moody, "The Meaning of Life," 20; Gutmann, *Reclaimed Powers*, 130-31, 186; Don Browning, "Preface to a Theology of Aging," in *Toward a Theology of Aging*, 156.

78. May, "The Virtues and Vices," 51.

79. Fahey, "Toward a Public Dialogue," 189; Sapp, *Light on a Gray Area*, 169-70.

80. Helen Black, “Narratives of Forgiveness in Old Age,” in *Ways of Aging*, ed. Jaber Gubrium & James Holstein (Malden, Mass.: Blackwell, 2003), 34.

81. Black, “Narratives of Forgiveness,” 18.

82. Edward Vacek, S.J., “Do ‘Good People’ Need Confession? Self-Deception and the Sacrament of Honesty,” *America* 186 #6 (25 February 2002): 11-15.

83. David Aers, “The Christian Practice of Growing Old in the Middle Ages,” in *Growing Old in Christ*, 54,

84. Benedict XVI, *Spe Salvi*, #43; hence, Benedict XVI, following the lead of the Eastern Church, speaks of purgatory as a non-temporal “transforming moment” in which, as St. Paul (1 Cor. 3:12-15) suggests, a purgation as if by fire must take place; *Spe Salvi*, #47-48.

85. This repentance is particularly difficult because we would not be the person we presently are without the sin. Hence, we will be reluctant to give up whatever good we have learned through

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our sin.

86. Max Scheler, "Repentance and Rebirth," Eternal in Man (Hamden: Shoe String Press, 1972), 41-42; Browning, "Preface to a Theology of Aging," 159.

87. Schachter-Shalomi & Miller, From Age-ing, 93-100.

88. Edward Vacek, S.J., Love, Human and Divine (Washington: Georgetown University, 1993), 225, 321.

89. Edward Vacek, S.J., “God’s Gifts and Our Moral Lives,” in Method and Catholic Moral Theology: The Ongoing Reconstruction, ed. Todd Salzman (Omaha, Neb.: Creighton University Press, 1999), 103-24; “Gifts, God, Generosity, and Gratitude,” in Spirituality and Moral Theology: Essays from a Pastoral Perspective, ed. James Keating (New York: Paulist, 2000), 81-125.

90. John Rawls, Theory of Justice (Cambridge: Harvard University, 1971), 100; Fahey, “Ethics of Long-Term Care,”53.

91. Deeken, Growing Old, 12.

92. Fahey, “Ethics of Long-Term Care,”57.

93. Vaillant, Aging Well, 310.

94. Deeken, Growing Old, 11; Jung, “Differences among the Elderly,” 117; Nuland, Art of Aging, 7.

95. Daniel Callahan, “Unsustainable: Hard Truths about the ‘American Way of Life,’” Commonweal 135, #12 (20 June 2008): 13; McDonough, Can a Health Market Be Moral? 172-

85.

96. Terry Tirrito, Aging in the New Millennium: A Global View (Columbia, So. Car.: University of South Carolina, 2003), 55; for a different set of concerns indicating how concerns vary according to culture, see Alice Dembner, “Around Globe, Fears of Aging Vary Widely,” Boston Globe (November 5, 2007): C1-2.

97. Vacek, Love, Human and Divine, 116-56.

98. Muriel Gillick, Denial of Aging: Perpetual Youth, Eternal Life, and Other Dangerous Fantasies (Cambridge: Harvard University, 2006), 226.

99. Sapp, Light on a Gray Area, 130, 140.

100. Leo O'Donovan, S.J., "The Prospect of Death," in Aging, ed. William Bier, S.J. (New York: Fordham University, 1974), 221.

101. Paul’s advice is not straightforwardly appropriate for most of a person’s life when various forms of attachment are required of Christians. For example, he recommends that husbands interact with their wives as if they have none.

102. Benedict XVI, Spe Salvi, #43.

103. Vaillant, Aging Well, 259.

104. Deeken, Growing Old, 68, 84; Frederick Copleston, S.J., Memoirs of a Philosopher (Kansas City: Sheed & Ward, 1993), 223.