



Joanne Molnar, 64, and husband Mark, 62, pictured on June 22 in the RV that has been their home for several years, managed a camping park in Trenton, Maine, for the summer season. (Linda Davidson/The Washington Post)

## The new reality of old age in America

"I'm going to work until I die," says one 74-year-old in a generation finding it too costly to retire.

By **Mary Jordan and Kevin Sullivan**

in Ellsworth, Maine

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**R**ichard Dever had swabbed the campground shower stalls and emptied 20 garbage cans, and now he climbed slowly onto a John Deere mower to cut a couple acres of grass.

“I’m going to work until I die, if I can, because I need the money,” said Dever, 74, who drove 1,400 miles to this Maine campground from his home in Indiana to take a temporary job that pays \$10 an hour.

Dever shifted gently in the tractor seat, a rubber cushion carefully positioned to ease the bursitis in his hip — a snapshot of the new reality of old age in America.

People are living longer, more expensive lives, often without much of a safety net. As a result, record numbers of Americans older than 65 are working — now nearly 1 in 5. That proportion has risen steadily over the past decade, and at a far faster rate than any other age group. Today, 9 million senior citizens work, compared with 4 million in 2000.

While some work by choice rather than need, millions of others are entering their golden years with alarmingly fragile finances. Fundamental changes in the U.S. retirement system have shifted responsibility for saving from the employer to the worker, exacerbating the nation’s rich-poor divide. Two recent recessions devastated personal savings. And at a time

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when 10,000 baby boomers are turning 65 every day, Social Security benefits have lost about a third of their purchasing power since 2000.

**LEFT:** Joanne Molnar, 64, and husband Mark, 62, are part of a growing number of older Americans traveling the country in their RVs for seasonal jobs. (Linda Davidson/The Washington Post) **RIGHT:** Jeannie Dever, 72, and husband Richard, 74, are among a record number of Americans older than 65 who are still in the workforce — out of necessity. (Linda Davidson/The Washington Post)

Polls show that most older people are more worried about running out of money than dying.

“There is no part of the country where the majority of middle-class older workers have adequate retirement savings to maintain their standard of living in their retirement,” said Teresa Ghilarducci, a labor economist who specializes in retirement security. “People are coming into retirement with a lot more anxiety and a lot less buying power.”

As a result, many older workers are hitting the road as work campers — also called “workampers” — those who shed costly lifestyles, purchase RVs and travel the nation picking up seasonal jobs that typically offer hourly wages and few or no benefits.

Amazon’s “CamperForce” program hires thousands of these silver-haired migrant workers to box online orders during the Christmas rush. (Amazon chief executive Jeffrey P. Bezos owns The Washington Post.) Walmart,

whose giant parking lots are famous for welcoming RV travelers, has hired elderly people as store greeters and cashiers. Websites such as the Workamper News list jobs as varied as ushering at NASCAR tracks in Florida, picking sugar beets in Minnesota and working as security guards in the Texas oil fields.

In Maine, which calls itself “Vacationland,” thousands of seniors are drawn each summer to the state’s rocky coastline and picturesque small towns, both as vacationers and seasonal workers. In Bar Harbor, one of the state’s most popular tourist destinations, well-to-do retirees come ashore from luxury cruise ships to dine on \$30 lobsters and \$13 glasses of sauvignon blanc — leaving tips for other senior citizens waiting on oceanfront tables, driving Oli’s Trolley buses or taking tickets for whale-watching tours.

The Devers have noticed this economic divide. They found their campground jobs online and drove here in May, with plans to stay until the season ends in October. On a recent day off, they took a bus tour near Bar

Harbor and Acadia National Park, where the tour guide pointed out the oceanfront Rockefeller estate and Martha Stewart's 12-bedroom mansion.

“The ones who go on these ritzy, ritzy cruises to all these islands in Maine, I don't know how they got all that money. Maybe they were born into it,” said Jeannie, 72. “And then you see this poor little old retired person next door, who can hardly keep going. And he's got his little trailer.”

On Election Day last November, the Devers expressed their frustration. For more than 50 years, they had supported mainstream candidates in both parties, casting their ballots for John F. Kennedy, Ronald Reagan, Bill Clinton and George W. Bush. This time, they concluded that the Democrat, Hillary Clinton, would be no help to them. And they found the Republican standard-bearer, Donald Trump, too “mouthy.”

So, for the first time in their lives, they cast protest votes, joining legions of disaffected voters whose aversion to Clinton helped propel Trump into the White House. Richard voted for Libertarian Gary Johnson. Jeannie left her presidential ballot blank.

“We are all talking about this, but not politicians. Helping people build a nest egg is not on their agenda,” Jeannie said. “We are the forgotten people.”

On their day off, Richard and Jeannie Dever wash their clothes at a laundry. They are living a new reality of old age in America: Millions have so little savings that they keep working to pay the bills. (Linda Davidson/The Washington Post)

## **‘This job is a blessing’**

The Devers first hit the road in their 33-foot American Star RV when Jeannie turned 65. Since then, they have worked jobs in Wyoming, Pennsylvania and now Maine. In addition to their \$10-an-hour paychecks, the couple receives \$22,000 a year from Social Security, an amount that has barely budged while health-care and other costs have soared.

“If we didn’t work, our money would run out real quick,” Richard said.

On a recent Friday, the Devers met for lunch back at their RV, Richard’s plaid shirt and suspenders dusty from mowing the drought-dried grass. Jeannie had spent the morning working the front desk in the campground

office, where she checks people in and sells bug spray, marshmallows and other camping essentials.

As usual, she had arrived a half-hour early for her 9 a.m. shift to make sure everything was tidy for the first customer. Full of cheer and wearing white sneakers, she shies from talking about her macular degeneration and arthritic knuckles. “This job is a blessing,” she said.

President Trump is one year younger than Jeannie and, she said, “has more money than we can even imagine.” She muses that he probably “will hand a lot down to his kids” — another generation of rich people who, Richard and Jeannie believe, tend to be born that way.

The Devers know how hard it is to make it on your own.

In 1960, when John F. Kennedy and Richard Nixon were running for president, Richard started repairing homes and Jeannie made root beer

floats in a drugstore back home in southern Indiana, near the Kentucky border. Later, they ran a business that put vinyl siding on homes and a little start-up called Southwest Stuff that sold Western-themed knickknacks.

They raised two children and lived well enough but never had much extra cash to put away. After a lifetime of working, they have a small mobile home in Indiana, a couple of modest life insurance policies and \$5,000 in savings.

The Devers are better off than many Americans. One in 5 have no savings, and millions retire with nothing in the bank. Nearly 30 percent of households headed by someone 55 or older have neither a pension nor any retirement savings, according to a 2015 report from the U.S. Government Accountability Office.

From the camper's compact refrigerator, Jeannie pulled a tub of meatloaf she had cooked in her crockpot a couple of days earlier.

"Are you good with just a sandwich?" she called to Richard.

"Just a sandwich, thanks," he said, emerging from the bedroom in a fresh plaid shirt, bought for \$2 at Goodwill. His blue-striped suspenders dangled below his waistband.

Without a word, Jeannie leaned over and slipped them over his shoulders — a daily task that keeps getting harder for the man she married 55 years ago.

Mark Molnar cleans the restrooms at the campground he and his wife manage. After the Great Recession, they liquidated their assets, bought an RV and hit the road looking for work. (Linda Davidson/The Washington Post)

## **A Wall Street gold mine**

While most Americans are unprepared for retirement, rich older people are doing better than ever. Among people older than 65, the wealthiest 20 percent own virtually all of the nation's \$25 trillion in retirement accounts, according to the Economic Policy Institute.

Employers have gradually shifted from traditional pensions, with guaranteed benefits for life, to 401(k) accounts that run out when the money has been spent. Those accounts work best for the wealthy, who not only have the extra cash to invest but also use 401(k)s to shelter their income from taxes while they are working.

People with little financial know-how often find 401(k)s confusing. Millions of people opt not to participate, or contribute too little, or take money out at the wrong time and are charged huge fees.

Even people who manage to save for retirement often face a grim calculation: Among people between 55 and 64 who have retirement accounts, the median value of those accounts is just over \$120,000, according to the Federal Reserve. So people are forced to guess how long they might live and budget their money accordingly, knowing that one big health problem, or a year in a nursing home, could wipe it all out.

The system has been a gold mine for Wall Street. Brokerages and insurance companies that manage retirement accounts earned roughly \$33 billion in fees last year, according to the Center for Retirement Research at Boston College.

Ted Benna, a retirement consultant who is credited with creating the modern 401(k), called those fees “outrageous.” Many people — especially those who need the money the most — don’t even know they are paying them, he said.

Compared with the old system of company pensions, the new retirement system does not serve the average American well, said Ghilarducci, the labor economist, who teaches at the New School in New York.

“It’s as if we moved from a system where everybody went to the dentist to a system where everybody now pulls their own teeth,” she said.

Photos of Mark and Joanne Molnar’s children and grandchildren adorn a wall in the couple’s camper. After finishing work this fall at the campground they manage in Trenton, Maine, they expect to look for work in Texas or Wisconsin. (Linda Davidson/The Washington Post)

**‘The rich help the rich’**

A few miles up the road from the Devers, Joanne Molnar, 64, and her husband, Mark, 62, live in their RV and work at another campground.

For 21 years, Joanne worked as a manager for a day-care company in Fairfield, Conn. She said she paid regularly into a 401(k) account that, at one point, was worth more than \$40,000.

By the time she left the company in 2008, however, its value had fallen to \$2,000.

Molnar said the company's owner thought he was doing his 100 employees a favor by managing their retirement accounts. "But he didn't know what he was doing," she said. Instead of being angry with him, she's furious with the 401(k) system.

"It stinks," she said.

As Joanne's retirement account was further battered by the Great Recession in 2008, the Molnars sold Mark's share of his piano-restoration business and their home in Connecticut, which had lost value but kept attracting higher and higher property tax bills.

They bought a 25-foot RV for \$13,000 and started looking for work near their three sons, one of whom lives near Bar Harbor, and their six grandchildren. After finishing at the Maine campground this fall, they plan to look for work in Texas or Wisconsin, near their other children.

Like the Devers, the Molnars say they are frustrated that the problems of older Americans do not seem to register in Washington.

“The little people are drowning, and nobody wants to talk about it,” Joanne said. “Us middle-class, or lower-class, people are just not part of anything politicians decide.”

Last year, the Molnars grew more optimistic when they heard Trump promising in campaign speeches to help the “forgotten people.” Like a majority of older voters, Joanne voted for Trump. She said she thought maybe a businessman, an outsider, would finally address the economic issues that matter to her.

But the Molnars said that with each passing week of the Trump presidency, they are growing less hopeful.

“We’ll see. I’m just getting a little worried now,” Joanne said. “I just think he’s not going to be helping the lower class as much as he thought he would.”

The recent battle to repeal Obamacare was “kind of scary,” she said, noting that Trump supported legislation that would have slashed Medicaid and left more people without government-subsidized insurance. Although the effort failed, Joanne and Mark remain nervous.

“The rich help the rich, and I’m starting to think that not enough will fall down to us,” Mark said, as he methodically bolted together one of 170 new picnic tables.

Mark signed up to begin collecting Social Security this summer. Even with those monthly checks, he figures he’ll have to work at least 10 more years.

“Forget the government. It’s got to be ‘We the People,’” he said. “We’re on our own. You have to fend for yourself.”

After a lifetime’s work, the Devers have a small mobile home in Indiana, \$5,000 in savings and a couple of modest insurance policies. Still, they are better off than many other Americans: Millions retire with nothing in the bank. (Linda Davidson/The Washington Post)

## ‘It’s not fun getting old’

At the end of a long day at work, Richard and Jeannie Dever met back at their RV. After mowing the grass in the hot sun, Richard, who is just shy of his 75th birthday, was sweating under his baseball cap. He was tired.

“It’s not fun getting old,” he said.

Asked whether he was more worried about dying or running out of money, Richard thought about it, then said with a shrug, “I guess it’s a toss-up.”

Jeannie took off her sneakers and rested her swollen ankles. Richard recently cut back to 33 hours a week, but she was still working 40 hours, sometimes a few more.

A few days earlier, she had spent four hours cleaning a trailer where the guests had used a fire extinguisher to put out a small stove fire. She got down on the linoleum floor and lay on her stomach to reach the dust under the stove.

In the years ahead, Jeannie said, she hopes to find a job where she can sit down.



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