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# AARP Online Portrayal of Social Security: Engaging Aging Baby Boomers Through Interaction

By Michael L. Hilt and Jeremy H. Lipschultz

**Abstract:** Although baby boomers were not the sole focus of the American Association of Retired Persons' (AARP) website content on the issue of Social Security reform, their interests were addressed in a variety of ways. AARP provided information, position statements, a live chat forum, and message boards. Additionally, AARP had a partnership with the Rock the Vote website. It was unexpected that AARP would be so interested in younger people and in convincing them about their generation's need to support Social Security as it currently exists. It may be that as the baby boom generation enters retirement, AARP will become increasingly concerned with addressing the specific needs of this group. For now, AARP seemed comfortable with a single message designed to fit all age groups: AARP favored maintaining the existing Social Security system and promoting individual investing and savings.

Restructuring Social Security has become a major political issue in the new century. As baby boomers (individuals born from the years 1946 through 1964) approach retirement, influential political groups such as the American Association of Retired Persons (AARP) have helped fuel the debate: "When they begin to retire in large numbers in 2008 (when the oldest boomers turn 62), they will create pressures on private and public retirement systems as they begin to withdraw from the labor force, and they may in the process redefine retirement" (AARP, 1998, p. iii). By 2030, all of the baby boomers will have reached age 65, and this will have political, social, and health care implications (Hodes, 2004).

The distribution of scarce federal dollars means that fewer workers will be asked to pay for the increasing costs of Social Security, Medicare, and other health related costs. The aging trend will be seen throughout the industrial world, and will come to a head during the next presidential election:

While the number of senior citizens rises each year, growth in the number of possible workers has been keeping pace since 1985. It will continue to keep up until the boomers start to retire in 2008, just one presidential election in the future. The bumper crop of boomers born in 1946 will be reaching the age at which most people start taking Social Security, 62, in 2008. (Kotlikoff & Burns, 2004, p. B6)

This article examines how AARP—arguably the most influential lobby group for older Americans—portrayed, through its website, concerns about Social Security at a time when President George W. Bush was pushing a reform agenda and media were covering the story. Social Security reform re-emerged as a major national news story in the spring of 2005 when President Bush introduced a plan to allow private retirement investment accounts. A search of the Lexis-Nexis major papers database found that Social Security, President Bush, and AARP were in 71 stories between January 1 and March 31, 2005 (January 17; February 25; March 29). Typical of these stories was one published in the Cleveland *Plain Dealer* in which AARP president Marie Smith argues against "a radical overhaul" of Social Security (Jaffe, 2005, p. B5). The debate centered on the solvency of the Social Security system as more baby boomers retire.

## **Social Security and Retirement Issues**

By the year 2030, nearly 70 million Americans will be age 65 and older, and for every retiree there will be only two workers. There is debate among economists whether or not this change will plunge the country into crisis. University of Texas Economics Professor James Galbraith suggested that the Social Security shortfall should not be viewed as a crisis:

As the baby boomers retire, the revenues we're banking on will fall short of benefits due. That's no crisis. It merely means that there will be, for a time, more old people and fewer young. The economy will simply have to adjust...The solution is obvious. Raise taxes on the part of the population that can afford to pay—the wealthy. Transfer funds from the wealthy to the non-wealthy elderly...When the baby boomers pass on, so will the need for these measures. In the meantime, it's only logical and ethical that those who can afford it keep the promises we've made. (Galbraith, 2004, p. 1)

However, any proposal to raise taxes on workers, wealthy or not, will be guaranteed to produce political squabbles and fairly intense media coverage. Some economists fear that the younger generation will not be able to afford paying for the costs of the aging baby boomers.

In one sense, baby boomers may be thought of as the first generation of “free agents” as they face retirement (Russell, 1993, p. 175). Faced with delayed retirement—perhaps into their 70s or even later—boomers have not fully recognized the impact of a financially stretched national retirement system in a nation with too few workers: “...employers may not want boomers to retire early because there are too few people to replace them, since the generations that follow the baby boom are much smaller” (p. 177):

The constructions of old age and the linkage to aging to crisis in the United States have promoted both politics and social policies that not only reflect but also reproduce and exacerbate preexisting social class, gender, and racial and ethnic disparities among the old...A critical question for old age policy, indeed for domestic social policy, is who will pay and who will benefit? (Estes, 2001, p. 117)

While there is political interest in the issues related to aging, scholars suggest that affluent baby boomers may be more likely to focus on individual pocketbook concerns rather than wholesale protests (Williamson, 1998). One organization that will be at the forefront of any political dispute involving older Americans is the AARP.

### **AARP and Previous Election Content Research**

AARP is an association that targets individuals 50 years of age and older, and focuses attention on issues of importance to that age group. AARP describes itself as a nonpartisan association that promotes social welfare and education for older Americans. It was founded in 1958 and now has more than 30 million members (<http://www.aarp.org>).

Issues of importance to older Americans, such as Social Security, were front and center in the national debate leading to the 2000 presidential election (Benedetto, 2000). Hilt & Lipschultz (2002) examined how AARP portrayed the candidates and issues through its two publications: *AARP Bulletin* and *Modern Maturity*. The case study examined two AARP publications—*Modern Maturity* magazine (bimonthly) and *AARP Bulletin* newspaper (monthly)—from January 2000 through April 2001. The period covered the presidential primary election, the general election, the election aftermath, and the first 100 days of the George W. Bush administration. Hilt & Lipschultz (2002) found that stories about health and medicine were featured most prominently by AARP in its print publications. AARP had a consistent pattern of placing Election 2000 within the context of many other ongoing concerns of elderly people. Clearly, the

election was defined in terms of its potential effect on Social Security, first and foremost, as well as Medicare and other policy issues.

The language employed by AARP throughout the period under study fit a theme of the importance of seniors and their issues in society. The AARP agenda placed a significant amount of importance on Social Security. It did so with a tone suggesting that readers need to be realistic in their expectations for reform. The message seemed to be that their vote was important, but their voices may or may not be heard.

In the intervening years, older Americans use of the World Wide Web has increased dramatically. The elderly are increasingly among the most enthusiastic consumers of online information (Cole, 2003). “Individuals' growing reliance on web-based information exchange leaves little doubt as to the importance of the Internet as a source of news information” (Yang & Oliver, 2004, p. 733).

### **Online Use by Older Americans**

Older people have been the subject of studies in the past few years concerning Internet usage. Kubeck, Miller-Albrecht, & Murphy (1999) compared 29 older adults (mean age 70.6) recruited from senior centers without computers to 30 younger adult college students (mean age 21.8). At that time, older adults were less efficient and less accurate in searching for information: “With brief but well-designed training, novice older adults were successful in their web searches and they had very positive reactions to the web experience” (p. 167). “We had expected older adults to be more negative before and after the web search, but the stereotype of computer-phobic, disinterested older adults was not supported in this study” (p. 181).

A few years later, Chen & Persson (2002) studied the connection between older adult computer usage and psychological well-being. With the widespread availability of Internet access, computer-mediated communication (CMC) has become, for many mature adults, a means of conducting life's business and for negotiating social support. In particular, the “young old”—those 55 to 69—represented an escalating Internet subpopulation. This is due to the relatively ample amount of leisure time they enjoy, improvements in health care that extend “middle age,” and the desire among many within this group to use new technologies to help maintain a vital life style. CMC allows aging baby boomers to use online communities for the purpose of strengthening personal identities through interaction with others (Barnes, 2003).

Papacharissi & Rubin (2000) found that, at least among younger people, motives to use the Internet are accounted for by “interpersonal utility” variables (such as belonging to a group, meeting new people, and expressing oneself freely); “passing time” (diversion from boredom); “information seeking” (such as to find solutions to problems, or to get free advice); “convenience” (particularly e-mail and e-shopping); and “entertainment” (p. 185). One use of the Internet reflected an instrumental orientation, which has been defined as active and purposive, often having to do with information-seeking, and characterized by utility, intention, selectivity, and involvement.

One example is SeniorNet, a nonprofit online community of more than 40,000, welcoming those age 50 and above to engage in discussions, to access databases of specific interest to them, and to encourage usage of computer technology. A study of 1 year of discussion forum postings at SeniorNet.org found that 39% of sampled messages contained strongly instrumental characteristics. The postings with the greatest percentage of instrumental bearing were:

1. Announcements & requests
2. Computer and online Internet Q&A

3. Computer lessons and projects
4. Consumer education
5. Financial topics
6. Leadership exchange

The Leadership Exchange area was a place to call for and provide assistance to people in leadership and volunteer situations (Dillon, 2003). Emblematic of the purpose-bearing potential of SeniorNet was the posting: “Chatting is social but I, for one, want some interactional knowledge (from my communication).” A recent SeniorNet study focused on romantic fantasy themes, emphasizing playful, ideological, and symbolic Internet discourse (Aleman, 2005).

### **Internet Communication and Engagement**

While older people using computer-mediated communication may increase their levels of social engagement, the “disengagement theory” (Cumming & Henry, 1961; Young, 1979; Passuth & Bengtson, 1988) argues that society and the elderly are mutually obliged to withdraw from each other. Cumming and Henry maintained that the process is functional to both society and the individual; it enables society to make room for more efficient young people while, at the same time, allowing the elderly time to prepare for their eventual total withdrawal from social life—death. They argued that the disengagement theory should actually be considered an interpersonal communication theory since mass communication serves as a substitute for interpersonal contacts among elderly people.

The theory of disengagement has generated much criticism. Barrow (1996) contended that one might just as well speak of society excluding the elderly as disengaging them; perhaps the withdrawal of older people is a reaction to a society that excludes them. It may be that older adults are being pushed out of society, and media contribute to the disengagement by not showing, speaking, or writing about elderly people. Thorson (1995) wrote that the disengagement theory, like many studies of the aged, tended to lump all older adults into one group and not allow for individual differences.

Brown (1996) analyzed social processes of aging. Brown contended that a new image of aging is emerging from three sources: (a) personal observations of retired people involved in tourism or recreation; (b) politics; and (c) the mass media. The perception of older people is said to have moved from that of social disengagement toward active elderly entitled to more than their share of societal resources. “The growing discussion among politicians and journalists today about how ‘entitlements’ are an unfair financial drain on the society is a powerfully effective expression of that image” (p. 6). In fact, the elderly have been found to contribute to the economy and social life of their communities and the nation.

For baby boomer-age Internet users, there may be a relationship between seeking public affairs information and their existing engagement in local civic activities (Jennings & Zeitner, 2003). Thus, baby boomers seeking activity in their later years may opt for alternative lifestyles, which would lead to expanding uses of mass media that fit nonlinear lifestyle patterns (Dychtwald, 1999). It may be that as baby boomers break the aging mold, their diverse activities and increasing levels of social engagement will challenge mass media stereotypes about the elderly. If so, traditional portrayals could be replaced or transformed into new social constructions of reality about older people—particularly as the wave of aging boomers transforms the social landscape of the nation (Gamson, Croteau, Hoynes, & Sasson, 1992). A central concern in this study is the role media content may play for boomers and other retirees to influence perceptions about the Social Security issue. AARP, an opinion-leading organization on such concerns, was examined through the following research questions:

1. How was AARP portraying Social Security issues at a time when the President proposed reform?
2. To what extent, if at all, did the content promote a sense of social engagement for older Americans?
3. Was the Social Security issue described in terms that appealed to baby boomers?
4. How did AARP Social Security content address, if at all, computer-mediated communication issues related to identity, interaction (relationships), and community?

## **Methodology**

The present study used qualitative research methods in an exploratory and descriptive analysis of the AARP website on the issue of Social Security (Marshall & Rossman, 1995, p. 39; Hilt & Lipschultz, 2002). This textual analysis builds upon previous studies of rhetorical analysis—specifically, description, interpretation, and evaluation of symbolic communication (Len-Rios, 2002, p. 892). Modern qualitative communication research methods for studying Internet media from a cultural studies approach examine text within a broader context (Lindlof & Taylor, 2002, p. 24). Textual analysis may be seen as a “heuristic device to identify data consisting of words and images which have become recorded without the intervention of a researcher” (Silverman, 2005, p. 52). In particular, studies of computer-mediated communication often center upon the concepts of identity, interaction (relationships), and community (Lindlof & Taylor, 2002; Barnes, 2003).

### *Sample*

This study examined AARP website postings, including those published by AARP as well as a moderated information blog and message boards with reader comments. The entry point for the study was the AARP website (<http://www.aarp.org>) and the exit points were leaving the site to external links. The focus was only those pages that dealt with Social Security. AARP maintained a Social Security page under the money section. Additionally, at some points during the study, Social Security was highlighted on the main page. Beyond this, the study searched and filtered more than 20,000 message board postings down to around 500 that mentioned Social Security. In each case, the researchers examined the text of the messages, rather than the veracity (Silverman, 2005). Additionally, the study considered the rhetorical discourse, reflected upon the cultural and political contexts, and evaluated the computer-mediated communication aspects.

### *Procedures*

The four broad research questions listed earlier guided the review of each posting. The overall focus of the examination was AARP's portrayal of Social Security and the proposed reforms. The study looked for the degree to which content promoted a sense of social engagement for older Americans, and if the Social Security issue was described in terms that appealed to baby boomers. A final layer of the review of postings dealt with how the AARP website allowed for computer-mediated communication that would help users create identity for themselves and AARP. Message boards were studied to see the nature of interaction, relationship-building, and development of online communities.

### *Portrayal: Engagement, Baby Boomers, and Computer-Mediated Communication*

AARP's Social Security page was headed with a textual image of a Social Security card with the words, “Strengthen It. Don't Destroy It.” The page also featured links to the AARP Social Security blog, a live discussion forum, and various articles addressing issues, providing background information, and answering frequently asked questions. The AARP Social Security blog team provided a base of

information upon which readers could comment via the message boards. Overall, there was a heavy information emphasis with few images.

The AARP emphasis on Social Security highlighted the importance of the issue, but it also explained the risks of privatization:

Diverting money away from Social Security and into individual accounts is risky and involves trading some of today's inflation protected, lifetime guaranteed benefit for an account subject to market risk and not guaranteed to last a lifetime or keep pace with inflation...Unfortunately, there is a lot of debate on the semantics rather than the substance. Essentially it doesn't matter if you call the concept "privatization," "personalization," or anything else—diverting Social Security revenues into individual accounts shifts risk to the individual and hurts the financial status of Social Security itself.

Under the heading "Social Security 101," AARP said: Social Security is much more than a retirement program. It is a family income protection program that reflects the commitment of the country to the economic security of workers, retirees and their families. Social Security protects workers and their families during their working lives and through their retirement. It's the primary source of retirement income for most Americans.

The AARP Social Security Blog encouraged reader engagement by highlighting major newspaper articles, speeches, live discussions, position papers, and the views of opinion leaders. For example, Rock the Vote's Washington director, Hans Riemer, had testified before Congress about financial literacy. He said that Social Security should be a safeguard "sufficient to protect a middle class standard of living while at the same time lifting low income workers out of poverty." The central message, which AARP repeated, was that Social Security should be part, but not all, of an individual's retirement plan. AARP identified "four essential pillars to a secure retirement"—Social Security, pensions and savings, health insurance, and individual accounts.

Within the link "Frequently Asked Questions About Strengthening Social Security," AARP gave some attention to how changes in the system might affect baby boomers. AARP reiterated its position that individual accounts should not be funded through existing Social Security contributions:

Individual accounts funded with Social Security revenues actually worsen Social Security's long-term financial health, draining revenues out of Social Security at the very time boomers begin to retire... Diverting money from Social Security into individual accounts is particularly harmful for those who rely most on Social Security: women, people of color and low-wage workers.

AARP took the view that Social Security "is not going broke," and can pay all benefits through 2041. Overall, AARP provided an unwavering defense of the existing Social Security system with only modest suggestions for development of broader and alternative retirement plans.

On a subpage within the Social Security link, AARP urged readers to "Get Involved, Stay Informed" and to "take action today" with this suggestion through a hot link: "Email your legislators and urge them to oppose private accounts that take money out of Social Security, jeopardizing the future of all Americans." AARP offered a number of ways for readers to get involved, including signing up for e-mail updates and alerts, and a monthly newsletter. Additionally, readers could visit an online Legislative Action Center, buy Social Security clothing and other items at the Rock the Vote website, and stay informed by reading the latest AARP articles. The Rock the Vote website targeted younger people and made the case that they have an interest in the preservation of Social Security. Rock the Vote used AARP information in a series of links describing the issue.

## ***AARP/Washington Post Live Chats***

AARP offered a unique series of Social Security live chats through Washingtonpost.com. These happened on January 13, March 4, and May 4, 2005, and were archived as transcripts on the website. The January 13 moderated chat opened with the general question: “Why does Social Security need to be reformed?” AARP federal economic issues director, Evelyn Morton, responded that Social Security needs to be strengthened rather than overhauled: “As long as workers pay into the system, benefits can be paid.” Asked about the actual date for a Social Security crisis, Morton said: “Social Security has a long-term problem but people shouldn't be scared into thinking there is a crisis that requires dramatic changes.” Morton was also challenged on the AARP position of rejecting private accounts, even for younger workers. She responded:

Choice is a good idea and workers have lot (sic) of choice today through IRA(s) and 401 (k)s. Supporters of private accounts say they are voluntary, but everyone—whether they choose the account or not—will have their benefits cut to finance those accounts.

Near the end of the January 13 live chat, Morton agreed with a Portland, Oregon participant that Social Security is an insurance rather than savings program. The AARP position was that workers should be planning additional private savings for their retirement.

The March 4 live chat featured AARP associate legislative counsel, Lisa Davis, and she continued the question and answer session on Social Security reform. She highlighted the failures of privatization in the United Kingdom because of “fraud and bad advice to consumers.” Davis said she supported the right of individuals to take financial risk outside of the federal system: “AARP supports private investment accounts IN ADDITION to Social Security's guaranteed, inflation-protected lifetime benefit.” In response, a participant from Portland, Maine said:

Okay, I don't get it. What is the problem with the reform plan? It protects current retirees and gives younger workers like me an OPTION of trying to save a little more.

Sounds like the best of both worlds.

Davis reiterated the concern that many proposals “would cut guaranteed benefits significantly whether you chose the account or not.” Davis also reminded participants in the chat that AARP opposes additional increases in the retirement age.

The May 4 live discussion forum featured newly elected AARP president, Marie Smith, and Rock the Vote Washington director, Hans Riemer. The two organizations collaborated on a cross-generational campaign to protect guaranteed Social Security benefits: “...generations working together is the key to making sure that Social Security will be sound for the future.” They said that all Americans should be involved in the debate: “Even if benefits aren't reduced for people over 55, we have children and grandchildren and we care about their future economic security.”

The live chat afforded an opportunity for aging baby boomers who disagreed with AARP's position to post and distribute opposing viewpoints:

**Carlisle, PA:** I am a 57 year old, agent orange 100% disabled vet. I understand your comments on President Bush's views about privatizing SS, however, the younger generation should have the right to control their future more by investing for their own future. We would not be involved with the new program, but the young generation is smarter than you think and can do better.



Marie Smith and Hans Riemer responded that their bottom-line concern was that the Bush proposal would save money by cutting Social Security benefits to the middle class.

### **Message Boards**

AARP featured a Social Security blog and at least 500 messages posted with references to Social Security. As with the live chat, the message boards featured a wide range of opinions on Social Security. AARP provided a forum for those who agreed or disagreed with their official position.

As is the case with many message boards, several people dominated the discussion with multiple postings. For example, WernerS2 responded to the posting of OldGeezer:

While AARP is busy bashing President Bush's plan for personal retirement accounts as unsafe, the organization is raking in millions of dollars from its own private stock and bond accounts.

Social Security is an individual's safety net. You can put all you want into stock in ADDITION to that. You can buy from AARP, Wall Street, whatever.

AARP has never said that individuals should not have private retirement accounts. IN ADDITION to the safety net of Social Security guaranteed income.

Frequently the discussion wandered off the topic of Social Security reform. Many posters responded to OldGeezer and his support for the Bush plan. Discussions sometimes became personal as he was described as “cantankerous” and “condescending.” The debate on Social Security branched off into discussions about partisan politics, the cost of living in different parts of the country, and the Supreme Court.

### **Other AARP Social Security Content**

The *AARP Bulletin*, a monthly newspaper targeted at people over age 50, is also available on the website. It featured several articles about Social Security solvency, such as a feature on why “privatization bombed in Britain.” The website archived newspaper articles dating back to September 2001 on the problems with private accounts, including the argument that the accounts would “be financed by huge subsidies and cuts in the benefits of future enrollees.”

AARP offered a large number of links to other sites with information about Social Security. This included, among others, the American Association of University Women, National Women's Law Center, OWL: The Voice of Midlife and Older Women, Latinos for a Secure Retirement, Congressional Black Caucus Foundation, Joint Center for Political and Economic Studies, NAACP, American Federation of State, County, and Municipal Employees (AFSCME), and the Leadership Council of Aging Organizations.

### **Discussion**

AARP's website clearly opposed the Bush plan for privatization of Social Security. At the same time, however, the use of live chats and message boards afforded readers the opportunity to state their disagreement with the AARP position. Not only did the readers interact with AARP but also with one another. AARP encouraged this interaction by promoting various forms of social engagement. The opinions expressed by AARP website users studied in this textual analysis were not judged in terms of their accuracy, but the fact that individuals were interacting is significant from an engagement perspective.

The AARP discussion about Social Security was not limited to the concerns of baby boomers. Surprisingly, AARP's partnership with Rock the Vote highlighted the interest of young people in the issue. At the same time, AARP did not abandon the concerns of its traditional core group—retirees over age 65.

The AARP website offered many opportunities for people interested in the Social Security issue to learn more about it and interact. As a tool of computer-mediated communication, the AARP website strengthened the organization's identity as a key lobby group for issues affecting older Americans. Its message boards allowed readers to form online identities that sparked active interaction among users. In a limited number of cases, the back and forth banter between posters led to relationship-building. The interaction led to creation of online communities interested in Social Security and other issues.

Although baby boomers were not the sole focus of AARP's website content on the issue of Social Security reform, their interests were addressed. It was unexpected that AARP would be so interested in younger people and in convincing them about their generation's need to support Social Security as it currently exists. It may be that as the baby boom generation enters retirement, AARP will become increasingly concerned with addressing the specific needs of this group. For now, AARP seemed comfortable with a single message designed to fit all age groups.

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