

Why don't more politicians retire? Expert explains how the US could benefit from a mandatory retirement age

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President Joe Biden and former President Donald Trump are hardly the only examples of politicians who work well into their golden years.

Members of the baby-boom generation—Americans [born between 1946 and 1964](#)—are the [most numerous in the House](#), and in the Senate they outnumber lawmakers from all other generations combined.

All told, two-thirds of U.S. senators and nearly half of House lawmakers are [eligible for full retirement benefits](#) through the Federal Employees' Retirement System. And yet they keep working. So do the four [Supreme Court justices who are over 65](#).

They're not alone. When given the choice, many [Americans seem to prefer to work more rather than less](#). This is true in their weekly and annual work hours as well as the [period of their life they spend working](#). About [1 in 5 Americans over 65 are working](#), even though they've passed the point where they are eligible for full [retirement](#) benefits and Social Security payments.

The share of older adults in the workforce is rising, although it's not clear how many of them [are still punching a clock because they want to](#) and how many can't afford to stop because of [holes in the U.S. safety net](#).

As a [historian and anthropologist of medicine in the U.S.](#), I have spent years researching the ways that American adults have generally chosen [to earn higher wages](#) rather than reduce their work hours.

I believe that Biden's [decision to retire after years of public service](#) offers an opportunity to consider what is at stake as a society when so many people [over the age of 65 keep working](#), especially in prominent roles.

Retirement conventions in other countries

Maybe not for politicians, but in many occupations it now takes fewer

hours of work to achieve the same labor output as a century ago, thanks to [advances in manufacturing and computing](#).

Yet, [hardly anyone is reducing their workloads](#) despite these increases in efficiency. According to the Bureau of Labor Statistics, a government agency, most full-time U.S. employees log about [40 hours of work each week](#).

Many Europeans work shorter hours, take [longer vacations and get more generous retirement benefits](#) from their governments than their U.S. counterparts. Not coincidentally, support of [retirement at the age of 65](#) or earlier has broad support in the European Union.

In the U.S., later retirement is partly due to policy changes. For Americans born in 1960 or later, the [federal retirement age has edged up to 67](#) from 65. That includes the tail end of those born during [the baby boom](#), who will turn 65 between 2025 and 2028. Retirees eligible for Social Security benefits can collect a lower level of them at 62 and get rewarded with higher levels of [Social Security benefits if they work until they turn 70](#).

As economist Dora Costa recounts in her book "[The Evolution of Retirement](#)," the convention of a set retirement age arose in the early 20th century as a result of actuarial data on life expectancy and the establishment of pensions and social security systems.

Aging and health

To be sure, [everyone ages differently](#), and there are benefits for society when [older people](#) remain on the job after their 65th birthday, including [institutional memory and workplace experience](#).

There are recurrent debates about the benefits of working through one's

later life. In some cases, research supports the [benefits some people derive from working after 65](#). But research also supports the [importance of having hobbies](#) and their health-promoting effects. What is clear is that [remaining active later in life](#) is the most important thing in staying healthy in old age.

But there are several drawbacks, too, related to the health issues associated with aging.

For example, routine illnesses can have [outsized effects on aging bodies](#), and recovery from injuries and sickness can take longer when you're over 65 than it does for younger adults. That can mean long stretches where an employee can't do their job.

[Cognitive abilities may barely decline](#) for some people, while others experience the dramatic changes [associated with age-related dementia](#).

Unfortunately, figuring out who really should retire if they don't volunteer to do so is tough because [cognitive tests](#) are [not always reliable](#). They often assess the [capacities needed to take the test](#) rather than underlying capacities.

For example, aural tests inadvertently assess hearing comprehension by attempting to [measure the ability to remember a sequence of words](#). Many tests functionally test someone's personality rather than their cognitive capacities. People with certain personality types can mask their cognitive changes. Moreover, bias in assessing cognitive changes is often based in the [assessor's experience of their interactions with the testee](#).

Except in cases where someone is obviously experiencing clear-cut changes in their cognitive capacity and ability to interact with others, arguing that somebody must retire is often rooted in [ableist assumptions](#).

Social Security concerns

Basing the need for someone to retire on their perceived capacity to do the job brings unnecessary bias to this decision. In my view, setting a mandatory retirement age would provide a neutral mechanism to ensure that retirement from public service happens more smoothly than has been the case with Biden.

Many older Americans who keep working past 65 do so because they can't afford to retire. The cost of living, including the costs associated with longevity, have outstripped the support provided by Social Security benefits. The poverty rate among adults over 65 is [much higher than it is in Europe](#).

But nearly all U.S. politicians and civil servants are free to stop working when they turn 65 or soon after. They have the benefit of the [Federal Employees' Retirement System](#) and the federal employees' [Thrift Savings Plan](#), which [some economists argue](#) could serve as a model for everyone else. Despite their ability to step back from their careers with few financial concerns, many of these leaders and workers remain on the job long after they could step down.

If the U.S. were to adopt a mandatory retirement age for all federal employees, it would spare at least those Americans from the difficult conversations about mental capacity many of us eventually face as we age.

In the meantime, Biden's decision to retire offers a chance to collectively consider when Americans should retire.

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