

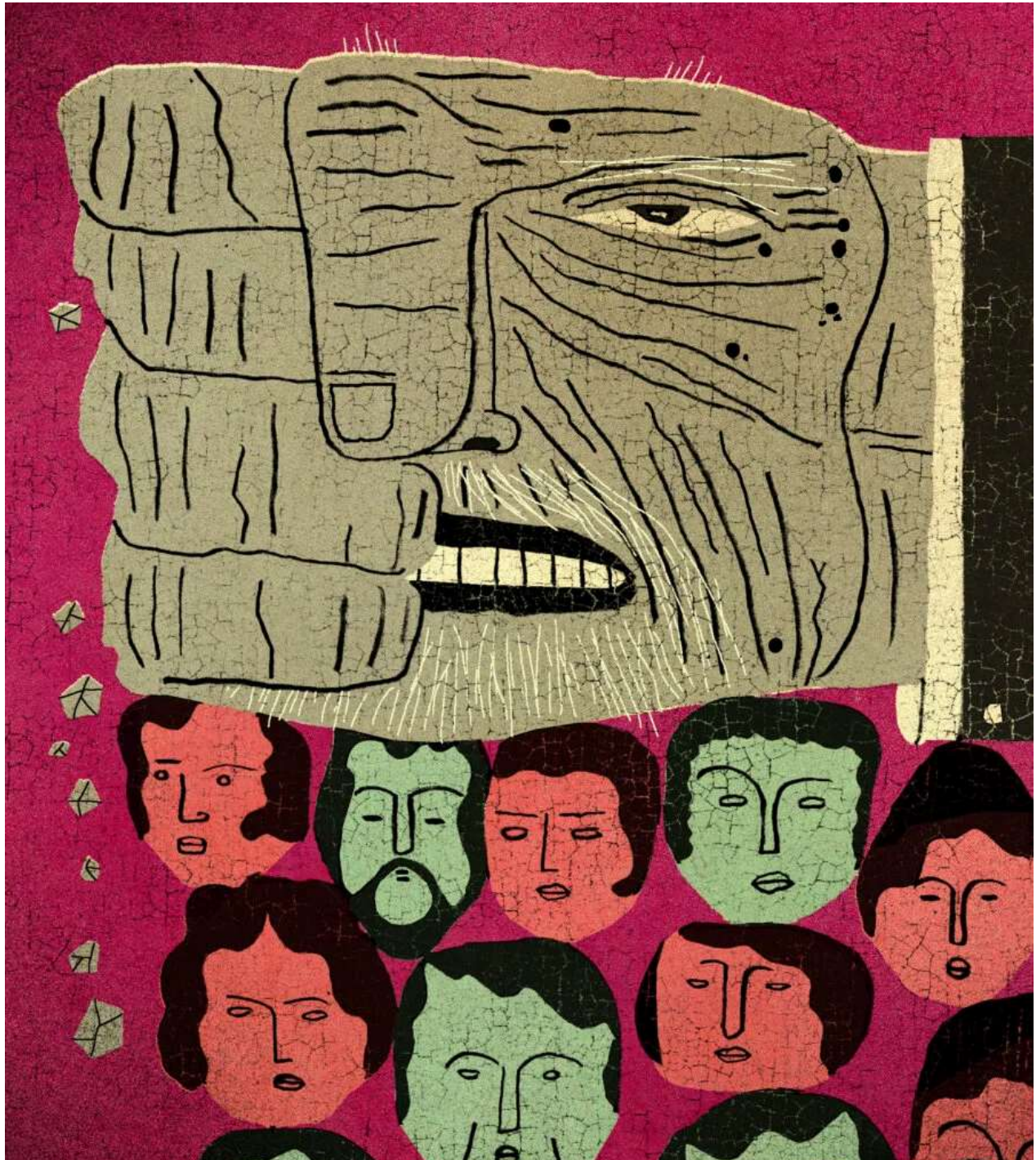
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[Essay]

The Old Guard

Confronting America's gerontocratic crisis

by Samuel Moyn



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In Greek myth, Eos falls in love with Tithonus. She is the goddess of the dawn. He is a Trojan prince, yet still a mere mortal. Eos asks Zeus to give her mate the gift of eternal life—but, foolishly, she forgets to ask for eternal youth too.

Tithonus never dies; he just grows older and older. “Ruthless age,” goes the Homeric hymn recounting his story, is “dreaded even by the gods.” Tithonus becomes more decrepit and wizened with each passing year. Eventually, when he can no longer move, Eos has to shut him away, in a place where “he babbles endlessly, and no more has strength at all.” Eternal life amid the decline of one’s faculties is not a blessing but a curse. “Me only cruel immortality / Consumes: I wither slowly in thine arms,” Tithonus complains in Alfred Tennyson’s rendition of the myth (published in these pages in 1860), in a rare moment of lucidity that emerges from his everlasting gibberish.

The story of Tithonus no longer feels so outlandish, because our society postpones death to an unprecedented degree. Unlike immortals, we still pass. But the great majority of us, and not only the bad, now die old. In whatever nursing home he was parked in, Tithonus must have looked much like we increasingly do, as doctors continuously defer our mortality. We are approaching a time when a legion of Tithonuses will live in our midst. We have already felt the social and political consequences.

During the 2024 presidential campaign, the revelation of Joe Biden’s decline altered the course of American history, leaving a storied republic on the brink. The experience brought home the crisis of the country’s aging leadership: our politicians are dangerously old. I bring little news on this front, but the facts are startling nonetheless. Between 1960 and 1990, the median age of members of Congress was in the early fifties. In the three decades that followed, the median surpassed sixty. Among the effects of this trend has been the on-the-job senility or death (or both) of those who govern us. Take, for example, the Texas representative Kay Granger. Eighty-one years old in 2024, she chose not to seek reelection and disappeared from the Capitol after casting her last vote that summer, only to be found six months later in a senior-living facility, where she had ended up, without resigning, after experiencing “dementia issues,” as her son put it when reporters tracked him down. Granger’s is an isolated case only in its absurd extremity. At least half the Democrats in the House who are seventy-five or older—there are nearly thirty in all—are running again this year. Last year, a seventy-five-year-old, Gerry Connolly of Virginia, bested Alexandria Ocasio-Cortez for a leadership role on the House Oversight Committee before dying of throat cancer soon after, which made it easier for House Republicans to pass President Trump’s One Big Beautiful Bill, slashing taxes and welfare.

The overrepresentation of the elderly in political office is hazardous beyond the most obvious risks. Political theorists would call this situation a failure of “descriptive representation”: ideally, a political class resembles the people it serves. But it might not concern you who holds political office if they deliver good governance for you and yours. Indeed, one reason gerontocracy has escaped scrutiny until recently is that it was commonplace to believe that elderly politicians would act benevolently, as the best grandparents do. But the increasing mismatch between the nation’s demography and its leadership is clearly galling to many.

The prevalence of aged politicians is almost certainly increasing the mass abstention of the young from political participation. The older the politicians, the less credence younger constituents give to the idea that their votes matter. They may even start to doubt the basic worth of the political system and let it fail. A study comparing different countries, including the United States, concluded that the bigger the age gap between people and their politicians, the weaker the population’s confidence in democracy.

In short, it’s not just that our politicians are old. It’s not just the cognitive or bodily decline they suffer. What’s most important is that such leaders represent an aging constituency that controls the political system. They are also the visible face of the elderly’s domination of private forms of power, chiefly wealth: aging Americans control the biggest bank accounts and stock portfolios, partly as a result of living long enough to accumulate more and more without giving much away. The government is bought and paid for by members of the oldest generation, and it is organized for their sake. There is no way to separate the age of our elites from their ascendancy. In America today, age is the modality in which class is lived—with apologies to the late, great cultural theorist Stuart Hall, who said the same thing about race.



Our gerontocracy is not the result of a malevolent plan, exactly. It is, more than anything, an accidental byproduct of the legitimate and understandable desire to survive. Another day, month, or year among loved ones: What downside could that have? Once upon a time, such a question would have been rhetorical, but its answers have snuck up on unsuspecting societies. Boomers aren't distinctively evil (well, some are). Rather, the fact that they are so numerous and the fact that they are aging in an era when life has been extended make the syndrome endemic.

America faces a gerontocratic crisis of succession on the scale of society itself. The melodrama of succession—waiting for the old to make way for the new—defines not only our politics but also our economy and our culture writ large. But there is still a chance for a reset. President Biden exposed one part of our gerontocracy, as Trump now does, too. Pulling aside the curtain that hides the rest might prepare us to dismantle the system and create something new.

At the core of the gerontocracy's rise is a historical irony. The modern world—and America above all—once stood for youth, novelty, and energy. And yet the same modernity that gave us democracy and other forms of progress also prompted scientific advances that prolonged life. Those advances drove a startling demographic transformation that has increased the proportion of elders in our society, unintentionally empowering a caste that has slowed progress. Call it the Great Aging.

The age pyramid—which decreed almost as a law across space and time that the younger the humans, the more of them there were—has been rebuilt. There is still a narrowing tip in the upper echelons, because people still die. But below it, the structure is a rectangle, with steady-state survival of most cohorts, and some younger groups smaller than some older ones. The rectangle is slowly ascending in height, which means that, where there was once a smaller proportion of people over forty, now more than half the population in some countries, and just about half in America, are above that age. Our current median age is nearing forty, up from thirty in 1980 and from the mid-teens early in our national history. And while the trends in life extension have been irresistible, the coincidence of a declining birth rate with the ongoing survival of the baby boomers is creating an especially lopsided upper age cohort. There were just under five million Americans aged sixty-five or older in 1920, accounting for less than 5 percent of the population; now there are more than fifty-five million, making up almost 17 percent of the total.

The Great Aging has reshaped the American electorate. Older voters are more and more numerous in both absolute and relative terms, and because seniors everywhere tend to vote at the highest rates of any age group, their de facto power is

median age of voters rises from fifty-two to about fifty-five. The numbers get far worse in primaries and special elections, when the younger vote plummets even further but seniors dependably turn out. In 2024, the alarming median age of a primary voter was sixty-five. In New Mexico, it was seventy-one. No wonder: nationally, turnout among the over-sixty-five set was six times higher in primaries that year than among those aged eighteen to thirty-four. By the time general elections roll around, old people have already struck their most grievous blow. Around 90 percent of the seats in the House of Representatives are effectively determined by primaries, not by general elections in which one party is heavily favored.

The role of older voters is not just disproportionate; it's getting bigger. For decades in American politics, those aged eighteen to twenty-four have been significantly less likely to vote than the average adult; their participation in presidential elections hovers around 40 percent (in 1996 and 2000, it dipped to barely over 30 percent). Meanwhile, senior citizens have increased their share of the presidential electorate even faster than their share of the population has grown. They made up 15 percent of voters in 1968, 20 percent in 1996, and 26 percent in 2020, when Americans fifty-five and older accounted for a whopping 44 percent of voters in the presidential election.

This issue is often brushed aside even more quickly than the problem of aging politicians. After all, whether or not to vote is entirely up to individuals. Young people who don't vote—at least those eighteen or older—have no grounds to complain about disappointing results when they could have shown up on Election Day. Is America today just a case of gerontocracy by tacit consent?

That question ignores the relationship between the aging of politicians and the disaffection of the young, who prefer to vote for candidates closer to themselves in age, all other things being equal. We know that the age skew of voters is among the best explanations for the elderliness of our politicians, and it has created a self-fulfilling prophecy: the young stay home, and then have an even better reason to do so in the next election, because the old vote old politicians into office.

There is also the fact that you have to register to vote, and older people are more likely to have a stable residency, which makes this easier. Put differently, younger people, as a group, are punished because of their higher mobility. Retired people have a lot more free time to go to the polls, and older people who are still working are more likely to be in a position to take off an hour to vote than those earlier in their careers. Ultimately, though, the abstention of the young owes less to these practical obstacles than to their alienation from politics itself.

America's shockingly libertarian campaign-finance laws exacerbate elder power. The nonprofit OpenSecrets, which monitors campaign funding, last examined the power of elderly donors during the 2014 presidential election cycle. Among that year's 500 most generous donors, the average age of the 491 donors with known ages was some sixty-six years, and the most common was seventy. And though Democratic voters often trend younger, the party's donors were only slightly younger than the Republicans'. More recently, a study from 2025 found that the median dollar donated during an American election comes from a sixty-six-year-old. Even when young candidates are voted into office, they are often doing the bidding of old money.

Alongside voting, organizing is essential to the politics of a self-styled democracy. That is why the enormous might of seniors' interest groups is crucial for understanding how the country functions. More than one in ten Americans have joined the AARP, an achievement bettered perhaps only by the American Automobile Association. With its ranks of dues payers exceeding thirty-five million, and with thousands of staff (plus fifty thousand volunteers), the AARP has for many years been among the most powerful lobbies in American politics. It gets better press than the National Rifle Association, which has a mere four million members. The AARP's annual budget nears \$2 billion; the NRA's is about a tenth of that sum.

Of course, there is nothing inherently wrong with elder advocacy, which is pursued by an assortment of groups, such as the Gray Panthers and the National Council on Aging. But the AARP's preeminence demonstrates the extent to which older people are prioritized at all levels of government.

The group's origins are muddled. One of its founders in the late Fifties was a retired school principal in California named Ethel Percy Andrus, the first woman to hold such a position in the state. She had started a national group for retired teachers that became so popular that other retired professionals sought to purchase its health-insurance plan. The

AARP's other founder was Leonard Davis, a young insurance agent from New York. Davis proved to be a genius at direct marketing, and the AARP grew because he found a way, before the establishment of Medicare in 1965, to provide older people with health insurance that the private insurance industry had refused to offer them.

Andrus died in 1967, at eighty-two, having advanced the idealistic cause of helping old and vulnerable people—a cause that Davis, who lived until 2001, converted into a lucrative business model. In 1963, he founded the insurance company Colonial Penn, which made him fabulously wealthy. (He also became a notable philanthropist.) For a time, Colonial Penn became the exclusive provider of health insurance sold to AARP members, until the organization gave up its privileged relationship with the company after the irascible journalist Andy Rooney made hay of it on *60 Minutes* in 1978. Davis's role in the creation of the AARP was later memory-holed, to avoid accusations that the senior organization was just a front.

The group was in the right place at the right time. The Great Aging created legitimate new needs—as well as an extraordinarily lucrative emerging market. To this day, the AARP remains devoted both to lobbying for the interests of seniors and to monetizing old age itself: it continues to offer millions access to private insurance, along with discounts on travel and other perks, in return for the opportunity to sell them products. Yet the AARP has often tried to play down its commercial activity: “Education, information, community service, and local advocacy, not just legislative advocacy, is the core of who we are,” claimed its former executive director Horace Deets in the mid-Nineties. Its rebrand at the turn of the millennium put further distance between the group and the image of seniors who sat around buying stuff hawked by infomercials. What had been called the American Association of Retired Persons changed its name in 1999 to simply the AARP—an initialism never to be spelled out.

As the AARP expanded, it got so big that it couldn't help but capture elderly America in microcosm. Its gargantuan size put pressure on the group to avoid appearing partisan or taking sides on divisive issues; after all, the bigger your coalition, the more people you need to avoid infuriating. That is why the AARP is less invested in gerontocratic change than in maintaining a gerontocratic status quo. The irony and the shame are that the AARP hasn't been an effective champion for the elderly poor, owing to its defensive instincts. Increasing support for the neediest older people has never been the organization's priority. For decades now, its primary aim in Washington has instead been to preserve the entitlements won from the Thirties to the Sixties: Social Security and Medicare. After all, these programs helped to create the class of better-off retirees who fund the group today.

The AARP's existence warns of a creaky but powerful behemoth that only a fool would rouse from slumber, lest it wreak havoc. The group cannot be held responsible for American policy stasis, nor for the excesses of elder self-protection, but it epitomizes both issues. Where the NRA's guns kill people, the AARP reflects, like a mirror, a country dying by conservative sclerosis.

Elder power in the public realm has a private foundation: above all, old Americans are disproportionately rich. Gerontocracy overlaps with plutocracy—or more precisely, it is one of its most consequential forms. Of course, poor old people exist, just as rich young people do. You can imagine, just barely, a society in which elder rule is not so intertwined with wealth. But that place is not America today, and the correlation of age with wealth is anything but random.

According to a 2011 study, the median senior citizen had forty-seven times more wealth than the median American between the ages of eighteen and thirty-four. This disparity had gotten remarkably worse over time. In 2009, households headed by adults older than sixty-five had improved their median net worth by 42 percent over the prior quarter century. By comparison, the median net worth of households headed by adults eighteen to thirty-four *fell* by 68 percent during the same period.

Alongside the victory of rich One Percenters in the neoliberal era came an extreme class dominance by the older upper echelons. By 2019, this inequality had reached a dire state. Americans under forty, representing 37 percent of the adult population, held a mere 5 percent of America's wealth. Those over fifty-four, representing a comparable slice of the adult population, held 72 percent of the wealth. There has been a slight correction since the pandemic, with younger people finally seeing growth in their assets and income after decades of stagnation, but it has been little and late. The gap between older haves and younger have-nots remains staggering.

It was long predicted, wrongly, that older people would save up a nest egg for retirement and then get rid of it, justifying some amount of class hierarchy favoring seniors who defensibly accumulated enough to live on after they stopped working. But it is clear now that, as seniors earn less from work, they spend less too. A lot of the motivation for hoarding money and assets as people age is a fear of mistreatment when their physical decline makes reliance on others unavoidable, and the prospect of ever-longer life spans may leave people terrified of running out of money. In response, the evidence shows, a great many decide to hold on to their wealth.

It's no mystery why the old want to retain their privileges. That they can keep them so easily is in large part because the age of gerontocracy has been an age of tax revolts on behalf of the propertied. A house isn't just a place to live; older people also have fanatical attitudes toward the disturbance of their property. "They are not generous," Aristotle noted, for "they know from experience how hard it is to get and how easy to lose." Beyond blocking development that would benefit those who do not yet own homes, the old evince a hostility to taxing property for the sake of social goals. Americans in their final decades go even further than the libertarian American default. Not only do they feather their nests; they also secure them against predators, even though they hurt their own young in doing so.

The primary agenda for old people has long been avoiding property taxes, even when the immunities they win are regressive in the extreme, as in the case of California's Proposition 13. Passed in 1978, the law caps property taxes at 1 percent of assessed value, constrains future increases, and limits reassessments, auguring a wave of similar legislation across the United States. The purported rationale for property-tax relief is that old people no longer have the salaries coming in that they would need in order to pay their share to the state. But this is mostly a smoke screen, because of just how much property wealth many older Americans control.

Property-tax limits have further abetted the elderly's monopolization of housing. Places with higher property taxes predictably have lower house prices, leading to younger ownership. After all, it's easier to pay even a high tax bill than to make a giant down payment. So it follows that when property taxes are held down, and home prices rise, young people are kept away.

If they do sell their homes, old people benefit from the exclusion from federal taxation of the first \$250,000 of profit (\$500,000 for a married couple) they make on the deal. And most American states also have so-called homestead-tax exemptions, which allow seniors to reduce their locally assessed property taxes; in some cases, state programs may provide additional credits or rebates to supplement these local savings. Many such exemptions—in Colorado, Nebraska, and more than a dozen other states—are earmarked for the old specifically.

The effects on all levels of American government are tremendous. It has been estimated that various property-tax breaks for seniors cost states the equivalent of 7 percent of their income-tax revenue. But the consequences are experiential as well as fiscal. Cities are graying, with more elderly people living in them than in the countryside, and young workers are being pushed to the peripheries of cities despite commuting downtown for fun or employment. Even in suburbs, housing patterns are not uniform, with the elderly preferring to live where there are fewer children, thus fleeing obligations to pay for schools.

If we want to counter their power, it won't work to suggest that elderly people have the same stake in building a better world for the future, because they don't. Their eagerness to avoid taxes that benefit younger generations demonstrates as much. It won't work, either, to paper over the enormous differences between the precarity of some seniors and the situation of the mass of younger people living without the specific privileges correlated with, and often reserved for, older people. Those differences imply that seniors will sometimes be allies of progress, but not always, and opponents more often. Age-related class advantages are in many cases far more profound than the intersection of class with gender or race. There is no way to ignore them if we want a fairer future.

Old misers working themselves into their graves, amassing money beyond what their lives require while lording power over others, were stock characters in nineteenth-century fiction. Monsieur Grandet is one of the most memorable. A tycoon in his seventies when most of the action in Honoré de Balzac's novel *Eugénie Grandet* takes place, Grandet had been a brilliant hard worker at the start of his career. He made a fortune as a cooper and a vintner, converting his early gains into fabulous profits. But as the years pass, he becomes little more than an obsessive hoarder—to the detriment of his daughter, Eugénie, who makes the mistake of falling in love with a poor suitor. In the end, Grandet is reduced to a greedy old man; while he loses his faculties, his avarice remains "instinctively undiminished." He

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The nineteenth century has nothing on the twenty-first when it comes to bosses who won't leave the workplace, protecting their gains to the point of perversity. Today, the income that older Americans enjoy for as long as they remain in their jobs is one pivotal factor that maintains our gerontocracy. By refusing to relinquish their positions, as a staggering amount of old workers have done, they keep younger people from jobs or condemn them to worse ones. Most terribly, but true to elder conservatism, the fact that such aging men (and now women) monopolize opportunity affects the work itself, stymieing innovation and originality.

Among American men, the average retirement age has been rising inexorably since the Nineties. But for decades beforehand, it was trending in the opposite direction. After World War II, more and more American companies adopted retirement mandates, some softer than others. The problem was that, thanks to the Great Aging, the elderly were enjoying better health and longer lives even as they were stripped of their jobs. In early 1967, President Johnson delivered a special message to Congress, urging it to take action for the "hundreds of thousands not yet old, not yet voluntarily retired, [who] find themselves jobless because of arbitrary age discrimination." Heeding his words, lawmakers went on to pass the Age Discrimination in Employment Act before the year was out. The law aimed to prevent the mistreatment of those forty or older at the point of hiring, and to curb unfair early termination. But far from targeting the validity of mandatory retirement, the ADEA permitted it when it applied to those sixty-five or older.

Then the law was revised in stages. The Florida Democrat Claude Pepper was the prime mover in the ADEA's radicalization. Born in 1900 and first elected to the Senate as a young man during the New Deal era, Pepper was thrown out of office in 1950 after an opponent accused him of holding pro-Soviet views. His political comeback began in 1962, when he was elected to the House of Representatives as a Cold War liberal and an advocate for the elderly, in tune with his state's own transformation into a vast senior center. In the Seventies, Pepper became the chair of the House Select Committee on Aging. He was instrumental in crafting ADEA 2.0, which extended its coverage to federal workers and raised the minimum age for mandatory-retirement policies to seventy in 1978. Over the next decade, during which he made the cover of *Time* magazine as the "spokesman for the elderly," Pepper pushed through the total abolition of mandatory retirement in ADEA 3.0. No member of Congress voted against it, thanks in part to lobbying by the AARP. In this current version of the law, mandatory retirement is essentially prohibited outside exceptional professions—aircraft pilot, for instance—that age undeniably affects. Fittingly, Pepper died in office in 1989 as the oldest member of Congress. His legacy now haunts America from beyond the grave.

Legally, it became possible for workers to stay longer and longer, and many do, clustering in elite professions, in contrast to manual or menial work that people leave if they can or because they must. America's corporate leaders exemplify the situation. The average hiring age for CEOs at the top American companies—those included in the Fortune 500 or the S&P 500—has risen dramatically, from forty-six to fifty-five in the past two decades. That is the same period during which executive compensation has soared, with direct implications for the fusion of age and class inequality in America today. It is not hard to think of leaders who stay on and become hard to eject even for sound business reasons, as they control their own companies or stand symbolically for them. Consider the oil magnate Harold Hamm, who is eighty; Seifi Ghasemi, the former CEO of Air Products, who was finally ousted at eighty after a shareholder revolt; Rupert Murdoch, who retired from his media empire at ninety-two; and Frederick W. Smith, who was still the executive chairman of FedEx when he died at eighty. As of 2023, the percentage of chief executives in their late sixties had reached record levels.

There is no known reason to believe that corporate performance has improved as a result. Indeed, there are many reasons to think that there is a price to pay, and it is not borne only by younger workers who are unable to break into the upper ranks. The market speaks clearly about the profitability of younger leadership. According to a recent study, stock prices decline when younger CEOs die unexpectedly, while the sudden deaths of the doddering and wizened drive price spikes.

According to their official purpose, corporations should be engines of change and novelty; part of what drives profits is the creation of new and better products that consumers will buy. But corporate America is hampered in this mission by its laboring gerontocracy, and by the conversion of society into a static domain for hoarding seniors. While Monsieur Grandet eventually dies in Balzac's novel, his successors are alive and well in America today.

When the nineteenth-century Harvard clergyman Andrew Preston Peabody put out his edition of Cicero's *On*

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on track.

To his credit, Peabody also wondered about the potential costs of having too many old people at the brakes. Fortunately, he concluded, there is no “imminent probability that old age will furnish a larger array of conservative force than the world needs.” Elders died in sufficient numbers to stick to their proper place. The saving grace of seniority, Peabody wrote, is that “old men are so few.” He didn’t anticipate the Great Aging, or how the brakemen he thought would make the modern ride forward gentler and more sustainable could end up hobbling it instead.

The cost has been great. The aging of government and capital alike has led to a crisis of renewal in politics and society, as younger Americans see their interests disregarded and their prospects for advancement degraded. Today’s crisis is made worse by the fact that, in gerontocracies like ours, which are prone to letting long-term problems fester and worsen, it is difficult even to consider the possibility of change. This portends heavier and heavier consequences for the future.

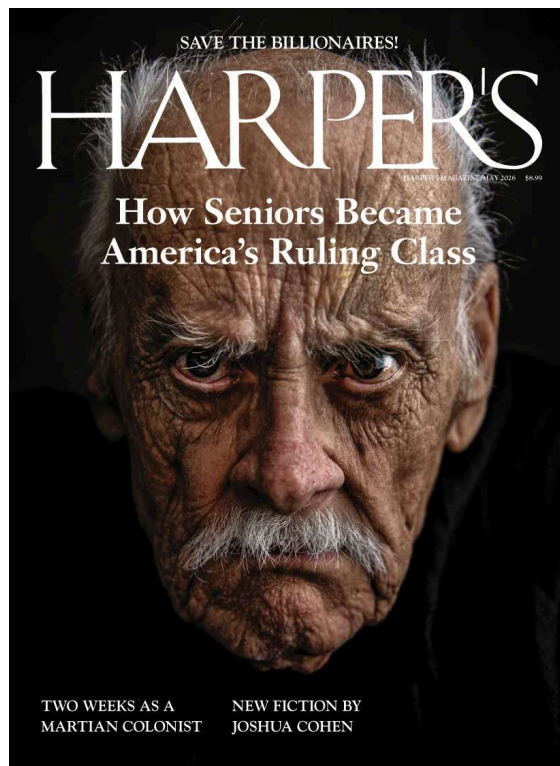
A fundamental imperative is therefore at stake. Americans must abolish gerontocracy if we are to realize a collective aspiration to social movement and progress, or achieve other important goals such as intergenerational equity and fairer political representation.

Antigerontocratic reform should reflect the life course, acknowledging the inevitability of decline and death. Instead of permitting the indefinite retention of authority and assets, our policies should usher people through all the phases of life. Americans ought to be educated and equipped in one phase. They ought to be launched and supported when they are likely to contribute most. And they should eventually cede the stage to others without fearing abandonment. Solutions such as ousting politicians from lifetime jobs and giving younger voters more say over the future have their place. But contemporary gerontocracy is mainly a matter of excess authority in the private sphere, which means that greater economic equality across generations is our ticket out of the gerontocratic dilemma.

Of course, no one denouncing the tyranny of the old should forget how many elderly Americans have counted among the most oppressed, and still do. More than a million Americans over the age of eighty live below the poverty line, and further millions live on fixed incomes not far above it.

That is why, though there is every need to fight gerontocracy, there is no need to do so punitively. Currently in my mid-fifties, I have a personal stake in what happens to older people: as my college-age daughters like to remind me, I am one of them. So I mean it when I say that curtailing the excessive authority of some has to be for the sake of all. Building a fairer system—with the elderly divested of political power, wealth, and property, but guaranteed dignity and state support at the end of their lives—would help everyone, including most of the aged. Our neoliberal era has pitted creativity against care, but there is no way to prize the first without enacting the second too.

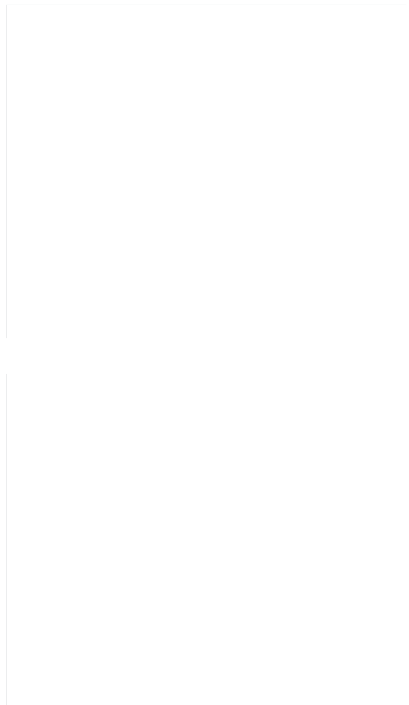
Of all the defects of American gerontocracy today, one of the worst is our failure to face mortality and embrace old age as a phase in nearly everyone’s life: a phase that should appeal, in its own way, to those already in it, and that should permit succession for those not yet there. After all, it’s our collective future, even as our own contributions wane, that matters most.



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[Samuel Moyn](#) is the author of *Gerontocracy in America: How the Old Are Hoarding Power and Wealth—and What to Do About It*, from which this excerpt is adapted. It will be published next month by Farrar, Straus and Giroux.

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