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## The Fallen Angels of 'Nomadland'

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By Kerry Pechter    Wed, Apr 28, 2021

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*Many elderly poor in America have always been poor. But the elderly poor in 'Nomadland' seem relatively new to the game. We compare the people in the film to the subjects of a new research paper, 'What Explains Low Old-Age Income?'*

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Have you seen *Nomadland*, which won the Best Picture Oscar on Sunday night? As a specialist in retirement income (a central motif of the film) and as someone who has visited several of the scenic locations in the film (Wall, SD; Quartzite, AZ, etc.), I watched it with personal interest.

Based on Jennifer Bruder's 2017 non-fiction book, "Nomadland: Surviving America in the 21st Century," the film mixes fact with fiction. It turns Bruder's muckraking point-of-view over to Fern, a traumatized fictional Everywoman who takes to the open road in an old white van after her husband dies and she loses her job and house in Empire, NV.

On the road she finds a brother- and sisterhood of similar van and RV dwellers. They live on Social Security and earnings from seasonal jobs; Fern packs boxes at an Amazon warehouse, shovels sugar beets in Nebraska, sanitizes public toilets at RV camps and grills hamburgers for tourists at Wall Drug.



Frances McDormand as 'Fern,' in *Nomadland*.

At night, in parking lots, our fictional protagonist listens to real nomads as they swap hard-luck stories by bonfire-light. These are not the wealthy couples who drive RVs worthy of touring rock stars. These are the unlucky Americans like Fern who were able to piece together nominally normal lives until the pieces—health, relationships, income—came loose.

Low-income older Americans are the subject of a new research paper by Olivia S. Mitchell of the Wharton School, AnnaMaria Lusardi of George Washington University and labor economist Robert L. Clark of North Carolina State. The title is, “What Explains Low Old-Age Income? Evidence from the Health and Retirement Study” ([NBER Working Paper 28721](#)).

The army of elderly poor identified by these experienced researchers—Mitchell is director of the Pension Research Council, Lusardi is a global expert on financial literacy—resembles the itinerant army in the movie in some ways but differs in others. The film and paper focus on overlapping, but not identical segments of the grey-haired, grey-bearded Boomer tribe. We find a lot of single women in both. But the low-income elderly in the movie are mainly white and Western. In the research paper, which is based on national survey data, they are disproportionately people of color and from the South.

Clark, Mitchell and Lusardi pose and answer three questions:

- What factors are associated with low incomes for older Americans nearing retirement?
- Which financial and other behaviors appear to improve or set back low-income peoples’ financial status as they move through their later years?
- Does real income decline as individuals enter and live through retirement? If so, is this a particular problem of low and middle income households?

Earlier research has shown that white American home-owning couples are the least likely to be in poverty in old age. The new paper confirmed that “Blacks and Hispanics, women, the least educated, and non-married persons were more likely to be found in [the lowest income quartile] as are disabled persons and people with underage children at home. Nonworking persons were also more likely to be in [the lowest quartile], as were residents of the US South.”

Factors such as “Being in poor health or disabled, not having health insurance, and not working for pay” were all associated with worse economic standing. “Groups that were the hardest-hit by the COVID-19 pandemic were already in a financially fragile state beforehand.” Many older persons in fragile economic circumstances are also likely to be caring for underage children, the paper said.

The impoverished older people in *Nomadland* are not accustomed to displacement. They share varying degrees of surprise and outrage at living in parking lots. Once middle-class, many had been knocked sideways in life by grief, family upheaval, or bad luck. They were refugees from a prosperous past. Fern's fictional husband, a gypsum mine worker, died in middle-age; the gypsum mill closed when demand for sheetrock slumped. Fern was turned out of her company-owned tract house.

The two most prominent characters, Fern and Dave, whose attentions she can't decide whether to resist or encourage, seem only one degree of separation away from the American Dream. Needing \$2,300 for van repairs, Fern visits her sister's stylish, xeriscaped Southwest home. She's offered a room there. Dave returns to his family, and offers Fern a guest house on his son's idyllic Midwest farm.

Indeed, nothing seemed wrong with the America in the film; it took no position in our culture war. The landscape is clean and bright; images of golden-hour sunrises and sunsets link one scene to another. Non-degrading, self-supervised part-time jobs are available for those willing to work. I haven't read the book, but I'm told it portrayed life-on-the-road as much harsher and grittier, and a society less accommodating to the old and poor, than the one in the film.

The population described in the research paper differed in another important way from the people in the film, or so it appeared to me. The authors of the paper observe that it's common for the lifelong poor to experience an *increase* in cash income after they reach age 62 and qualify for monthly Social Security checks.

The women in the film, however, complain that they can't live on the few hundred dollars they receive from Social Security. (Until I saw the film, I hadn't realized how small a Social Security check could be—perhaps almost nothing if a Medicare premium is withheld.) The film reminded me how much Social Security favors married women. A single woman can end up with almost no Social Security benefit after a lifetime of raising children and intermittent paid labor, while a widow who has never worked for pay will inherit her spouse's full payment.

I wondered at one point why a half-dozen of the female nomads didn't pool their Social Security checks and, like the four wise-cracking "Golden Girls" of 1980-90s television, rent a house and settle down to years of kibbitzing and low-stakes Canasta around the kitchen table. But if the nomads were so inclined, they wouldn't have been on the road in the first place. Misery often loves solitude.

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