

Older Workers  
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# THE PRODUCTIVE YEARS -

## AGES 45-65

*A Guide for Employers  
in Making the  
Best Use of the Older Work Force*

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OF MANUFACTURERS

*Industrial relations division.*

# **THE PRODUCTIVE YEARS — AGE 45-65 :**

***A Guide for Employers in Making the  
Best Use of the Older Work Force ...***

## OFFICIAL NAM POLICY ON EMPLOYMENT PRACTICES FOR MATURE WORKERS

“Older workers represent countless years of rich and seasoned experience, judgment and stability, and constitute an immensely valuable asset in the nation’s work force.

“Employers are urged to observe voluntary hiring practices which give consideration to skills and abilities rather than to any arbitrary age factors.”

INDUSTRIAL RELATIONS DIVISION

NATIONAL ASSOCIATION OF MANUFACTURERS

~~2 East 48th Street, New York 17, N. Y.~~ 1961

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## IMPORTANT NOTE

NAM is made up of member companies in many different industries of all types and sizes located in every section of the country. Most of these 18,000 companies are small. (Over one quarter of them employ less than 50 people; almost half employ fewer than 100; five out of six NAM member companies have fewer than 500 employees on the payroll.) NAM's thinking and recommendations, therefore, give particular weight to considerations affecting the smaller company.

The task of providing employment opportunities for mature workers is here discussed with full awareness that conditions vary markedly between types of jobs, between companies, between industries and between different sections of the country. The knowledge that there is no single solution to the problem is a vital consideration.

## FOREWORD

Recently the Association published a "Report on Employment of Mature Workers," based on management's experience in providing employment for the increasing number of individuals in the upper age brackets. The ready acceptance and wide use of this publication indicated intense interest in the problems which it outlined and the progress industry has made in utilizing the skills of mature applicants.

Quite naturally it gave rise to the desire of employers for a "How to do it" procedure for their further guidance in employing and placing the mature individual in productive work. This booklet is the result. It is a product of the NAM Committee on Employment of the Mature Worker—a group of specialists who have had considerable experience with these problems in their own companies.

The clear-cut principles which have emerged from years of intensive experience with employment of mature workers are in no way different from the basic concepts which underlie sound personnel administration for employees of any age.

A booklet of this sort may lead the reader to view the average mature worker as a member of a special group. This is not the Committee's intention. While special characteristics of mature employees are here emphasized, it is not the purpose to reflect unfavorably on employees of other ages.

While significant progress has been made, the ultimate objective that all applicants be employed on the basis of their qualifications, calls for action on the broadest possible front. There is ample evidence to support the record of favorable experience where mature workers have been given employment opportunities in line with their abilities.

Mere acceptance of these views is not sufficient. Accomplishment by any employer, large or small, requires that positive action be taken.

Confident as we are that more companies will employ mature workers when they know more about how to do it, this pamphlet is offered as another step in the NAM's vigorous campaign to make better use of the experience, knowledge and skills of men and women of mature years.

## I. THE PROBLEM

The mature worker is a person over 45, who is not yet old enough to be eligible for social security benefits. We shall discuss this person as:

1. Employed, and
2. Seeking employment.

### *Those Who Are Employed*

On the job the mature worker is generally well thought of by his employer. And for good reasons. In every generation youth looks to maturity for wisdom and leadership. American industry likewise values these traits. To meet competition in the open market, employers rely heavily on the skills, knowledge, and experience of their mature people.

In appreciation of the mature worker's value, and the need for his services, American industry provides rewards, promotion, increased responsibility, recognition for long service, more job security than has ever before been known in the history of free men.

### *Those Who Are Seeking Employment*

The plight of the mature job-seeker is an entirely different story. Employers sometimes do an "about face" and think in stereotypes. Youth is equated with imagination, drive, and aggressiveness. Maturity on the other hand is often interpreted to mean inflexibility and lack of dynamic energy.

If employers are so satisfied with their own mature workers, why are they often reluctant when a mature worker knocks on their door?

Employers have gone a long way in keeping their mature employees at work—by in-company transfers, for instance. On the "inside", career hiring, promotion from within, and seniority mean a great deal to the security of the mature worker. But at the same time these policies make the situation more difficult for the mature job seeker. A plant closing, a production change that eliminates a job, such factors place a heavy burden on the mature job seeker.

What is the answer?

### *A Time for Involvement*

Let's get involved. Really involved.

Why? Because we have to. The problem of the mature worker is our problem.

We can help him and he, most certainly, can help us.

We need the older worker now as we have never needed him before. The company that recognizes the importance of the mature worker, that has opened its doors and mind, taking an objective view of company needs and, where appropriate, employing him has an important advantage. The company that has not reached this point will soon have to face up to the necessity for, and desirability of, employing the mature worker.

In any event: Now is the time for involvement.

Here is an important fact: By 1970 our labor force will increase by 13.5 million. When the present decade ends, the United States will have a working force of approximately 87 million, 13.5 million more than are employed today. Of the total increase, almost 12 million will be either under 25, or over 45.

A job is open. There are twelve applicants—

- 6: under 25, just out of school or inexperienced;
- 1: between 25 and 34, approaching the combination of skill and experience needed to operate at maximum efficiency;
- 5: over 45, fully experienced and skilled, with no sign of decline.

This is the situation employers will be facing in this current decade, the choice between youth with inexperience and age with experience. But right now, even as this situation comes into sharper focus, these mature workers who are to comprise almost half the increase in the working force are being pushed to the rear instead of to the fore.

The prevailing “too-old” myth is a paradox we can no longer afford.

## II. EXPLODING THE MYTHS

MYTH #1 — “I have schedules to keep. I can’t take a chance on an older worker; he’s liable to be absent too often.”

Such fears are groundless. Numerous studies of workers’ absence show the opposite to be true: as a group, older workers can be expected to be absent fewer times each year than their younger counterparts.

MYTH #2 — “I’m afraid for the safety of an older worker. He’s more accident-prone.”

False. All the available research shows the older worker to be generally more safety-conscious, actually less accident-prone. This, incidentally, helps minimize workmen’s compensation costs.

MYTH #3—“Still, you know I have to keep production at a high level. I wonder if an older worker can keep up with the rest.”

If there is any difference in the rate of production of an older worker, it does not show until after 55. Even then it is an individual factor; some older workers *outproduce* the younger ones.

MYTH #4—“I need versatility. Too many older workers are set in their ways.”

Some older workers *are* inclined to be inflexible; so are some younger workers. The important consideration is the individual's outlook—his “functional age.”

More valid limiting factors caused by aging are physical strength, speed of learning, memory and work speed.

What about these?

*Physical strength:* With the amount of power-operated equipment in use today, physical strength is less important a consideration than it has been in the past. But older workers are not well-suited to jobs for which the chief considerations are great physical strength or continued exertion.

*Speed of learning and memory:* The older worker may not be as adept at rote memory, nor may he *seem* to learn a skill as quickly as a younger worker. The older worker learns by grasping one principle at a time, but once having learned the skill, he will perform with a great measure of accuracy.

*Work speed:* When speed is the chief asset for a job, the older worker is at a disadvantage. He may suffer from the pressure and tension involved.

Briefly, these are the main obstacles facing the older worker, but they are adequately compensated for as will be seen in the following chapter.

### III. THE ARGUMENT FOR

The argument for the employment of the mature worker is a strong one indeed. Some of the outstanding traits possessed by a mature worker include:

#### 1. *The ability to stay with a job*

Surveys conducted by the National Association of Manufacturers and the United States Chamber of Commerce show that an employer can expect less turnover among older workers; that once they have a job, they are more likely to keep it.



## ***2. Work of quality and accuracy***

If a mature worker's speed is not as great as his younger counterpart's, it can be expected that the quality of his performance will be superior. In our competitive society, with its increasing emphasis on quality, this trait is a prized asset.

## ***3. Great stability***

Doubtless an older worker has been "at it" longer and this shows up in his performance and adaptability. Further, he is likely to have a stabilizing influence on his fellow workers.

## ***4. More time at the job***

In a Bureau of Labor Statistics' survey, workers over 45 were shown to be absent an average of only three days per hundred, compared to an average of six days per hundred for workers under twenty.

## ***5. Better safety record***

An older worker is naturally more careful. He will take fewer risks than others. Company records show that older workers have less than the average number of disabling injuries, although their recovery time is greater. Insurance company accident surveys confirm this fact.

## ***6. Works better by himself***

Once the older worker masters the job, he can be expected to work well "on his own" and require less supervision, an especially advantageous trait because most supervisors have multiple responsibilities.

## ***7. Adjusts more effectively to the job***

As the world grows smaller, the strength of roots lessens, giving younger people the urge to move and explore new areas. As a rule, an older worker lends an emotional balance to a working atmosphere. He is a settled member of the community, more willing to accept situations as they are, more interested in the progress of the company for which he works.

## ***8. Proven efficiency***

The ability of American industry to meet the production challenge of World War II is a significant tribute to the older worker. With the nation drained of the majority of its younger men, supplies and equipment rolled off production lines in ever-increasing quantities. At the end of the war, 750,000 older workers—many already eligible to retire—were holding jobs and serving their employers and country in an efficient, admirable manner.

#### IV. IMPORTANCE OF A POLICY STATEMENT

The statement of the company's philosophy, thought through and written down, is basic to the success of the mature worker program. This policy statement would include a declaration of:

- The company's willingness to assume its share of the total community responsibility for providing work consistent with efficient and profitable production.
- The company's agreement to hire qualified people when there are suitable openings in which the mature individual can meet the full job requirements.
- The Company's policy to produce high quality goods at lowest prices to the consumer on the basis of efficient production and operations.
- The company's purpose to assemble a work force of qualified people who perform their individual jobs competently and with due regard to the competitive realities of our modern industrial society.

Therefore, the company makes every effort to build a balanced work force, seeking to recruit individuals qualified for their particular jobs, with full consideration for their skills and other qualifications, without regard to arbitrary factors such as age.

#### V. THE EMPLOYMENT PROCESS

Once a company has fully realized the value of the older worker, and has established hiring policies with no age restrictions, certain areas of personnel administration take on special significance.

In *recruiting* through private and state employment agencies, selection of the right person can be greatly facilitated by supplying the agency with an accurate and detailed job description. It is good policy to provide a description of the duties and responsibilities of the job, the specific skills required, and any special or unusual features of the job. This will aid the agency in matching the qualifications of the applicant to the available job.

A company's *application form* can aid considerably by soliciting information on the applicant's employment history, his special skills, personal obligations, education and interests.

After this, a *check of his references* and former employers will add to the total information in the hands of the prospective employer and will help determine both strong points and weaknesses.

*Aptitude tests* are helpful in determining qualities not easily brought out in an interview. *Judgments on qualities* such as manual dexterity, reasoning, ability

to get along with fellow employees, special aptitudes and interests, can be made more reliable by using tests to supplement other sources of information.

When the older worker has been found satisfactory, the final important step is the *physical examination*. It should be thorough, including an investigation of the individual's health history, especially in those areas which might affect his work.

In summary, the same highly selective hiring policies should be used in hiring an older worker that would be used for any prospective employee, regardless of age.

### ***A. The Best Man for The Job***

The goal of every company is to get the best man for the job. This places a heavy responsibility on the interviewer. He must know exactly what the job requires, the training and experience necessary, physical demands and whatever special job factors may have a bearing on selection.

The first step in this process requires that the person doing the interviewing understand the requirements of the job—not only the scope of the work, the training and experience necessary to perform it, but also the physical and environmental characteristics of the job. This is the situation whether the applicant is young or older, handicapped or able-bodied.

Placing the right person on the right job is of course, the ultimate goal of this procedure. However, to be realistic, it is often necessary to compromise in the interest of putting the best available person on the job. Care must be exercised lest a better qualified mature applicant be passed over in favor of a less able younger person. Since there is no sure way of determining in advance how well an individual will perform in a new job, some placement decisions occasionally prove mistaken, and have to be corrected on the basis of further experience.

### ***B. Selection and Appraisal***

The best placement is based on matching the abilities and interests of the mature individual with the job he will perform.

It does not end there. Frequent appraisals should be made, carefully and objectively. These will assist the supervisor by giving him a yardstick of performance, as well as helping the mature worker to get a critical and realistic estimate of his own contribution.

### ***C. Give The Interviewer Some Tools***

It almost goes without saying that no program of this type can work unless the interviewer and supervisor *want* to help; unless these important people appreciate the skills and experience of the mature worker.

The interviewer will appreciate your help. See that he has a job specification and description for each job in the plant, including what work is expected, and a general

indication of the training and experience needed to do it. This information, in writing, is helpful in any company, small or large.

The use of an employment requisition form is recommended, filled out by the supervisor, showing just what the job requires.

These aids are only as good as the effort that goes into preparing them. A vague job description or requisition helps no one—interviewer, job seeker, or company.

Favorable attitudes on the part of the interviewer and supervisor are more important than aids or gimmicks in successfully placing mature workers on jobs. Success cannot be expected from an interviewer with a negative attitude. The foreman also must be interested in this program to use the skills, knowledge and experience of mature workers.

#### ***D. The Actual Interview***

The object is to hire “abilities”, not “disabilities”. If the abilities of the mature worker do not match the requirements of the job, it does no good to try to bend one to fit the other. Well-intentioned though the effort may be, the result can be nothing but unhappy.

But on the other hand, don’t let the mature worker become his own worst enemy. Too many times he feels that he is unwanted in the labor market. Instead of putting his best foot forward and showing the ability which the interviewer is looking for, the mature worker may himself magnify the matter of age.\*

Another thing a young interviewer must especially guard against is thinking of someone past 45 as being “over the hill”. Remember when you were twelve? Remember what you thought of someone who had reached the ripe old age of twenty-five? Keep it in mind.

In dealing with mature workers, treat the matter of formal education realistically. Don’t mistake “years spent in school” for “education”. The important thing is what the mature worker can bring to the job.

Here are some glib phrases making the rounds:

. . . “Supervisors hesitate to direct workers older than themselves.”

. . . “Employers are reluctant to hire a mature employee at a lower rate of pay than he received on his last job.”

. . . “Companies want a work force with a reasonably even distribution of age groups among its employees, so that too many retirements will not occur at one time.”

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\* See “Do’s and Don’ts for Mature Job Seekers”, an NAM guide for employees.

There are others. The point is that at some places, at some time, they may be true. But they are more likely not to be. When you are dealing with people, catch phrases are no substitute for thinking.

Before you can really be in step with the mature worker program, you might ask yourself: "Why hire a mature worker?" Charity? Sympathy? Because he is mature? No. Because you believe he can deliver on the job. Let him know that you expect it, too.

### ***E. Pre-Employment Physical Examination***

When the interviewer and supervisor determine that the applicant has the requirements to fill the vacancy, it is important that the applicant have a physical examination. Many clinics and thousands of physicians make arrangements to conduct physical examinations where the employer does not have the facilities in his plant. It is the physician's job to keep in mind that the environment in which the applicant is to work, as well as the job itself, must be such as to maintain the employee's well-being and in no way to endanger himself or his fellow workers.

With advancing age, physical and medical impairments may appear. As people grow old, there is sometimes a decline in strength of muscles and heart. Reflexes slow down with increasing age and mature employees may lack dexterity and speed. And while the employer should avoid generalizations, these are some of the considerations which arise when he considers hiring mature workers.

On the other hand, employer members of NAM have indicated on a number of occasions that they regard the mature employee as equal to or better than his younger counterpart in such important areas as stability, attendance, work performance, experience, safety, improved judgment and work attitude. As one large manufacturing company states:

"A survey was made involving age groups in one of our largest plants, employing approximately 3,000 wage earners, all male, in the year 1951. It was rechecked in 1956 and the results were precisely the same. The factors included are significant to the point of indicating that the oldest age group does not suffer by comparison with the other three:

	Under 20 Years	20-29 Years	30-39 Years	40 Years and over
Greater Probability of Terminating	2	4	1	3
More Frequent Absence	2	1	3	4
Good Job Performance up to 6 Months	3	2	1	4
Good Job Performance after 6 Months	4	3	2	1

"We have found in our experience with hourly persons in the older age category in our several manufacturing plants that they can learn how to do new and different work just as readily and as rapidly as younger employees. It is not

a serious problem to effect transfers when automation reduces the work force except in those unusual cases where failing eyesight or hearing enter the picture. Unusually heavy physical effort which was at one time a deterrent in placing older workers on other work is being eliminated by the introduction of automatic equipment and methods. The older worker, therefore, finds it much less difficult to maintain production standards and meet the physical requirements of jobs to which he might be assigned."

A rigid physical examination, not related to the physical requirements of specific jobs, is out of place in dealing with mature workers where there is no significant physical handicap that would interfere with their job performance.

## VI. EMPLOYER, EMPLOYEE, AND THE NEW JOB

Developing the recently-hired older worker into a productive employee is a task for both employer and employee. The speed and ease with which this is accomplished will be in proportion to the amount of cooperative effort expended by both parties.

Securing the cooperation of the job supervisor is the first vital step. Initially, the supervisor may feel that an older worker will be more difficult to handle and require more supervision. This fallacy should be dispelled with facts to show that the average older worker probably requires less supervision. To help overcome a supervisor's opposition it is good policy to consult him in the process of hiring. Let him help decide the important qualifications for the job; have him meet the applicant prior to hiring; and listen to his opinions of the applicant's merits. Make the supervisor an important part of this effort.

Ask one of the present employees to be responsible for showing the new employee around, to introduce him to other employees, and help him to become part of the group.

The company publication or bulletin board can also be used to help establish a generally friendly atmosphere. All these are basic to successful induction and orientation efforts.

In training the older worker, consideration should be given to the fact that mature learning-ability is of a *different type* than the learning-ability of a younger worker. If the job requires merely the adaptation of a skill the older worker already has, there should be no problem. If, however, new skills must be acquired, it is well to consider that the mature worker will learn better by steps; that is, the skill should be broken down so that its acquisition will be a matter of learning and mastering steps. This type of learning actually results in a more complete mastery of the required skill.

## VII. THE WRONG MAN FOR THE JOB

Despite the most careful employment procedures, sometimes a person is placed on a job that is wrong for him. If this happens, correct it as soon as possible. Such a situation is hard on the company and it is hard on the mature worker. The longer the situation exists, the more difficult it becomes for all concerned.

What can you do in such a case? You could transfer the mature worker to a less demanding job and forget it—and too often completely demoralize the individual in the process. You can “let it ride” and watch the situation worsen.

Or you can stop and think about it. You can try to find out what created the bad situation. You can analyze it and take steps to see that it does not happen again. Then you can explain it honestly to the employee himself. You can try to place the mature worker in something more suitable.

## VIII. MATURE WORKER UNEMPLOYMENT

Mergers, shutdowns, moves to a new location, expansion, cut-backs, elimination of unneeded jobs—these are everyday words in the business vocabulary. Everyday words, but with important consequences for employees—consequences that have nothing to do with the mature worker’s ability on the job. Nevertheless, the result may be a number of mature workers unemployed.

In this connection, it must be remembered that:

1. Seniority does not provide protection when an entire plant shuts down or discontinues operations.
2. Competition and technological change frequently require displacement of workers.

Most employers who are faced with situations disruptive of employment, have shown a recognition of responsibility and an acceptance of opportunity to aid both employees and fellow employers. In the event of layoffs, employers frequently attempt to place in other plants, those employees who want to remain in the community. Fellow employers welcome the opportunity to secure qualified, recommended people when they can use them in their operations. In short, the employer who, in the event of layoffs, aids his employees to get relocated, not only assists both his employees and his fellow employers, but improves his own employee and public relations.

One large manufacturer in the midwest, after explaining the many things his company does to aid employees who are displaced, states:

- A. “In those instances where we have had to close units, a surprisingly large

proportion of our older people have been helped to find other jobs in the community, often with little or no reduction in income.

- B. "Company representatives can be of considerable help in times when there is a shutdown or large layoff in making contacts for older workers and we have tried to maximize our effectiveness in this area.
- C. "One important consideration is that the older applicant must himself energetically take stock of his skills and abilities and attempt to 'sell' these to prospective employers. All too often people in the older age groups tend to take a defeatist attitude and make little or no real effort to capitalize on the capabilities they have.
- D. "Even when there is a scarcity of jobs, much can be accomplished by the individual who is willing to answer ads, check with his friends, his church and his neighbors, visit employers in the immediate geographical area, register with a reputable employment agency, etc.
- E. "A few of the real assets that the older worker has in a situation of this kind are maturity and stability, skill, etc.

Another example of management action in the event of a plant closing was provided by the Vice President of a metal manufacturing company with headquarters in the East. He said:

"The desirability of the mature worker has already been stated. But there are unavoidable times, because of plant shutdowns, when the mature worker finds himself in the open market."

The mid-western plant of this Company provides a specific example and indicates what can be done to offset this situation. In this case, officials of the Company offered direct assistance to the affected workers to enable them to find suitable employment within as short a time as possible.

Behind this plan the Company had two major objectives:

*First*, to show these employees that their future was a vital concern of the Company. *Secondly*, to assume responsibility as part of the local community, and to work together with the community to discharge this responsibility. A step-by-step plan was promptly developed:

"Key representatives from Eastern Headquarters and their other plants were sent to the plant to work with the local personnel executives. Other interested industries were invited to participate, as were the community and State Employment Services.

Sample resumes and blank resume forms were printed. These were distributed to the affected employees, with sample resumes aiding in the preparation of their own forms.

Individual meetings were set up. The mature workers met with members of the personnel department and talked over their situations. The personnel



management team advised and guided them in how best to prepare their resumes; pointed out the most promising possibilities for new employment.

When the employees completed their resumes, these were duplicated. The employees were supplied with sufficient quantities for their own use. In addition, completed resumes were forwarded by the personnel department to the area State Employment Service and to other possible employers within commuting radius.

A list was made of all the available mature workers, showing occupation, education, and interests. This list was sent to all prospective employers, inviting their consideration.

Prospective employers were contacted and invited to visit the plant. There they were given the use of facilities to interview applicants.

Members of the Company personnel team arranged meetings with the Director of Employment Services for the State, as well as District Managers of Employment Services in adjoining towns to acquaint them with the problem facing the affected workers. At these meetings, the Company representative explained some of the workers' problems, such as commuting and relocating. He explained the Company's desire to help solve these problems. Employees' resumes and summary-lists of available workers were distributed.

The Agencies were anxious to help and supplied listings of job opportunities to be posted on Company bulletin boards, along with information as to how to secure additional data. When required, interview dates were arranged.

Contacts were made with local and national Chambers of Commerce, in the hope of trying to encourage other industries to come to the locality, and thus to increase local employment opportunities.

The local press added its support by carrying a front-page story of the Company's efforts in behalf of the idled employees. Publication of this story coincided with the visit of the personnel management team."

This is a fine example of an important and significant contribution to the solution of the problems of the unemployed mature worker.

A great deal of effort was required—by the Company itself, by employees, by other interested companies, by local and State Agencies, by the community, by the newspaper. It was a large team and a dedicated team.

It shows what can be done when people join forces in the community.

### *The Role of the Local Manufacturers Association*

A Local Manufacturers Association affiliated with NAM, typifies the key role which an employer association can perform when a plant has to close down.

Here are two examples from its own bulletins, indicative of the function which can be performed:

1. "The management of ..... company regrets very much to announce the closing of the Steel Foundry operations at its ..... plant.

It is expected that by December 1, all coremaking, molding and melting operations will have ceased here and by the end of the year all cleaning operations will have ceased and the steel foundry will be closed. This change will mean the loss of some 350 jobs. In the future all steel castings and pattern work will be done at the ..... Steel Foundry. Other foundry, finishing, and assembly operations will continue in .....

The management of ..... company has demonstrated a deep concern over the necessity to make this change and is most anxious to help in every way possible to assist present employees in relocation. They are equally anxious to make skilled and qualified personnel, which includes supervisory and maintenance people, available to other industries which may need such personnel.

These are the reasons why advance notice of this move has been released through this bulletin—

First: The Company wants all of industry to have the true facts in the case.

Second: As a good member of this Association, they wish other members to have first opportunity to acquire needed personnel that will be released, and

Third: Out of consideration for the employees who will be released, they choose to do everything possible to help them relocate.

In the near future an announcement will appear in the classified section of the newspaper, designed to facilitate relocation of personnel. In effect the statement will be as follows:

#### EXCELLENT FOUNDRY HELP AVAILABLE

*As a result of a decision to close the ..... Steel Foundry, many excellent people will be available for employment.*

*It is our hope that these people will be given an opportunity to remain gainfully employed in the ..... area.*

*In order to make this possible, we would be happy to provide interviewing space and time, plus a personal resume on all such people, to any prospective employer desirous of hiring excellent foundry help.*

*If interested, please contact Mr. \_\_\_\_\_.*

2. "The management of the ..... Company regrets very much to announce the closing of the felt operations at the ..... 16th Street plant.

It is expected that by November 1, all felt operations will have ceased. This change will mean the loss of some 60 jobs.

The management of . . . . . Company has demonstrated a deep concern over the necessity to make this move and is most anxious to help in every way possible to assist present employees in relocation. They are equally anxious to make skilled and qualified personnel, which includes supervisory and maintenance people, available to other industries which may need such personnel.

These are the reasons why advance notice of this move has been released through this bulletin—

First — As a good member of this Association, they wish other members to have first opportunity to acquire needed personnel that will be released, and

Second — Out of consideration for the employees who will be released, they choose to do everything possible to help them relocate.

Anyone interested in additional information, please contact Mr. \_\_\_\_\_.

In explaining his Association's part in relocating displaced personnel, the Secretary of the Manufacturers Association says:

“In addition to the examples shown above, we do serve as a clearing house on an informal basis for displaced personnel . . . I might add that most of our effort is on an informal basis since we make no effort to compete with placement agencies, including the State Agency. Thus, visible evidence of our work is lacking.”

As an example of a company's handling a reduction in work force, here is an account of what was done by one Company:

“In January of this year we notified some 27 employees that they would be laid off before July 1. Each man was given a personal interview and all of their qualifications were reviewed. Attempts were then made to absorb them in other company departments. All were given an opportunity to seek other work before the actual layoff date. Numerous other companies were contacted and arrangements made for personal interviews. The following is a tabulation of the results: 9 engineers were transferred to other company jobs, 3 left the company for other jobs before the date of their layoff and with company approval, 15 were released with a generous layoff allowance and all found satisfactory jobs within a short time after their release by us.

“Our handling of this situation was not unusual, but rather serves to illustrate the concern that most employers have for their people when they are faced with a layoff. There could not have been a solution unless other employers were willing to accept mature trained workers from another company.”

Ten weeks after offering area employers an opportunity to hire employees who were

about to be laid off, another Company followed up with a listing of job classifications of the few who had not as yet been placed and stated:

"The Company is completing transfer of operations to our new refinery on \_\_\_\_\_. On \_\_\_\_\_, we sent a letter to many leading companies in the area seeking employment for personnel for whom we do not have work available in the new Refinery.

"The response to this letter was very good and job opportunities were found for many people, for which we are most grateful.

"However, we still have some workers who will be laid off shortly who do not have job prospects at this time. The attached sheet lists the job classifications held by these employees, and any assistance you can give in this matter will be most appreciated.

"If you desire any additional information, please call \_\_\_\_\_."

## IX. WHAT ABOUT COSTS?

The big question: Does it cost more to employ and maintain an older worker?

There is a feeling in some quarters that increased pension and insurance costs are used as a reason for not hiring mature workers. However, situations vary considerably and there is considerable doubt that this feeling is justified.

### A. *Unemployment Compensation*

Unemployment compensation costs are of course lower for the employer when laid-off employees quickly get jobs. Most state laws include merit rating provisions which favor the employer whose workers do not drain off his unemployment compensation account with withdrawals because of idleness.

### B. *Group Insurance*

Richard Hoffman, an actuary for the Equitable Life Assurance Society, when asked to comment on the effect of age on insurance costs, provided some typical costs for Group Life and Group Hospital and Surgical expense. He indicated that while costs generally move upward with age, the increases are relatively small when compared to salary costs. For example, the annual claim cost (exclusive of administrative cost) of \$4,000 of Group Life Insurance plus average Group Hospital and Surgical Expense coverage for an employee and his family at age 25 would be about \$170; at age 55, this cost would only be about \$207. The addition of a charge for expenses would not alter the ratios of the specified costs at one age compared to another. Mr. Hoffman prepared this table which includes claims cost estimates of Group

Weekly Accident and Sickness coverage. Note that this table shows a total per employee group benefits annual cost (excluding pensions) of \$186 at age 25, as against a cost of \$251 at age 55.

#### Estimated Group Insurance Annual Claim Costs\* by Age

Age	\$4,000 Group Life Insurance <sup>1</sup>	Typical Group Hospital-Surgical Expense Plan <sup>2</sup>	\$40 Weekly Accident and Sickness Plan <sup>3</sup>	Total Cost
25	\$ 4	\$166	\$16	\$186
35	6	145	19	170
45	17	137	27	181
55	46	161	44	251
65	110	203	90	403

1. Based on Commissioners 1960 Standard Group Basic Mortality Table.

2. "Voluntary Health Insurance and the Senior Citizen" State of New York Insurance Dept., Table 16, Hospital Expense Coverage for husband, wife and children.

3. Based on the experience of male wage employees in a large sized group for a 7-day waiting period, 26 week maximum benefit plan.

\* Exclusive of administrative costs.

Age is not considered by most insurance companies in determining health insurance premiums. While the duration of illness (or hospital stay) may be longer with mature people, they usually have fewer dependents and are less likely to require maternity benefits.

As for the cost, if a large number of older workers were added it would raise the cost appreciably. However, there is no more reason normally for an employer to hire a great number of older people than there is that he hire none. Actually, in the average balanced aged group, the addition of a few mature workers would affect costs little, particularly when income tax deduction is possible.

#### C. *Workmen's Compensation*

Does accident insurance cost more? The answer is "No." Workmen's compensation costs are based strictly on the accident-frequency of the particular company, and the danger of the work performed. Since studies have shown older workers to be above-average in matters of safety, their employment can keep costs down in this area. Accident frequency rates are lower for mature workers, although the severity rate is sometimes higher. These tend to balance each other.

#### D. *Pensions*

As for pension costs, R. M. Peterson, an actuary and Vice President of the Equitable Life Assurance Society, in his article "Pension Costs and the Employment of Older Workers"\* uses a hypothetical case based on the steel industry pension plan, and states:

\* *Personnel*, May 1957.

“For wage earners . . . the annual normal cost ranges from \$120 at entry age of 30 and \$189 at 40 to \$265 at age 55 and \$300 at age 60. In general, costs for persons hired at older ages are no more than twice those for persons hired at younger ages. In cents per hour, the average differential may be only about 7 cents.

“For salaried workers, *the annual normal cost for young entrants is greater than that for old entrants*. This results from the salary increases assumed and the social security offset in the benefit formula. For example, for entry age 30, the annual cost is \$441; and for entry at 55, it is \$265.”

Of course, these results reflect the costs of the steel industry plan. Other plans might produce somewhat different results, but the features of the steel industry plan that produce the pattern of costs shown here by age are usually present in most other pension plans.

This article, together with the booklet entitled “Pension Costs in Relation to the Hiring of Older Workers,”\* successfully challenges the common view that the actuarial provisions of pension plans constitute difficult barriers to the hiring of older workers. This U. S. Department of Labor study, prepared with the assistance of a Citizens Committee comprised of pension consultants, bank trust officers, educators and life insurance companies, reaches this conclusion:

“The costs of private pension provisions ought no longer to be considered a real obstacle to the employment of older workers.”

Again, pension plans usually operate on the basis of an annuity calculated on the basis of both earnings and length of service. The sum received by an employee hired at an advanced age is much less than that received by a longer service employee. This has not been found to cause difficult employee relations or public relations problems.

The more one examines pension and insurance costs, the less valid they become as legitimate barriers to the employment of mature workers. When one considers the many personal assets the mature employee brings to the job, pension and insurance costs certainly lose whatever significance they may appear to have.

## X. CONCLUSION

A wealth of material already exists to point up the abilities of the older worker and to underline his role as a valuable and productive citizen of the United States.

The value of the older worker can be proven easily. Objective statistics are readily available.

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\* Bureau of Employment Security, U. S. Department of Labor, September 1956.

Unemployment among older workers represents a local problem which can best be solved by the community and by employers in the area. The situation varies markedly from area to area. The more the community and employers aid the older job seeker in his search for employment, the less likely it is that additional legislation will be sought as a means of meeting the situation. The federal government is vitally concerned with, and in, this problem, and since 1950 nine states have legislated against job discrimination on the basis of age.

In this decade, when we must face up to the economic challenge posed by the communist nations, we cannot afford to dissipate the valuable natural resource represented by the skill and ability of our mature workers.

Successful operation requires foresight. It requires that men and women be employed on the basis of aptitude and attitude, and not age. The older worker can help and he will help, if we give him the opportunity.

Can we meet the challenge of the '60's?

We can. If we remember that skill is ageless.

## *Appendix A*

### CONSIDERATIONS IN HIRING MATURE APPLICANTS

It is just good business to hire the best possible applicant for an available job. And while good employment procedures avoid generalizing or treating people as members of a group, there are certain factors which an employer might want to consider when dealing with mature job applicants.

#### *I. Favorable Characteristics of Older Employees*

##### STABILITY

Records indicate that as a group, older people less frequently quit jobs. Companies have solved situations where turn-over has been a problem by deliberately employing mature applicants.

##### ATTENDANCE

Surveys indicate that younger workers have the highest absentee rate. People over 50 are absent from work less than any other age group.

##### WORK PERFORMANCE

Employers in NAM surveys rate their older employees higher than the younger group on Work Performance. Patience and thoroughness with detailed application are characteristics of mature employees.

##### EXPERIENCE

Knowledge is increased by experience. The older worker presents an opportunity for management to capitalize on years of experience.

##### SAFETY

As workers grow older, they tend to become more careful. Records prove that younger workers are more susceptible to accidents. Older workers have the best safety records.

##### IMPROVED JUDGMENT

Obviously some people whether young or old are smarter than others, but greater wisdom usually comes with age. An older employee in the group can serve as a check on the more impulsive younger people.

##### WORK ATTITUDE

Attachment to his work, in fact a bit of possessiveness about his job, is characteristic of the older worker. Interest and job satisfaction are apt to be high with the mature employee. He is less likely to be distracted from his work.

#### *II. Unfavorable Characteristics of Older Employees*

##### LESS STRENGTH

As people grow older, there is usually a decline in strength of muscles and heart. Where physical strength is a prime requisite, younger workers may be preferred.



#### LESS SPEED

Reflexes slow down with increasing age. Where dexterity and speed are essential qualifications, it might be wiser to consider the younger applicant.

#### LONGER ILLNESS

While older workers have fewer accidents and less days away from work, when they are incapacitated, recovery takes longer.

#### LESS ADAPTABLE

The qualities which make the older worker more stable sometimes make him resistant to change. Fear for his security could be a more important factor in his reluctance to accept new methods or directions than so-called stubbornness.

On balance, it is clear that for most jobs, the favorable factors greatly outweigh the less favorable, with the likelihood that mature applicants will make excellent employees.

### *Appendix B*

#### HIGHLIGHTS OF NAM EFFORTS TO EXPAND JOB OPPORTUNITIES FOR MATURE WORKERS

For over a quarter of a century the National Association of Manufacturers has been engaged in continuous activities to promote acceptance of the real value of mature individuals in manufacturing plants. The success of this program is indicated by some of the milestones in the Association's campaign for older job applicants, briefly summarized as follows:

... In 1929, one of the principal sessions of the NAM Congress of American Industry was devoted to a panel discussion of the "Older Employee In Industry." Later that same year at NAM Headquarters a program was launched for the "Older Employee In Industry." In this campaign, NAM secured the active participation of the National Industrial Conference Board, the National Industrial Council, the National Metal Trades Association, the United States Chamber of Commerce, the Society for the Advancement of Management, industrial relations consultants and four life insurance companies.

... In 1939, NAM conducted a survey of management practices with respect to mature employees, covering 2½ million people in manufacturing. This study, "Workers Over 40", was the first broad-gauge attempt to deal factually with this situation and indicated the increasing use of older employees in industry. These findings were used extensively as the basis of widespread programs to open up still wider job opportunities for mature employees. The United States Department of Commerce along with many other organizations gave this material wide distribution.

- ... In 1947, NAM began a series of conferences with manufacturers, to exchange information regarding the performance and contributions of older workers. Informal exchange of experience, as well as discussions at NAM Industrial Relations Institutes, have been a most effective means of opening up additional job opportunities for older employees.
- ... In 1948, realizing that only 25% of the job opportunities were found in manufacturing and that there were three times as many employment opportunities in other fields, the NAM in cooperation with the United States Chamber of Commerce, extended its older worker study to include trade and commerce as well as manufacturing. The results of this survey indicated that employers generally were opening their job opportunities to more and more older workers.
- ... In 1949, NAM published "Employment of the Physically Handicapped and Older Workers", a study indicating how industry strengthens the economy by supplying additional job opportunities to qualified applicants without regard to age or physical disability as such. This work was used extensively as the basis of industry programs to extend employment to the physically handicapped and older worker.
- ... The NAM Industrial Relations Division has taken a leading part in promotional and educational activities in behalf of the aging. Beginning in 1949 it has regularly participated in the University of Michigan Institutes on Problems of the Aging. In 1950 it was represented on the planning committee of the President's Conference on Aging, held under the auspices of the then Federal Security Administration. At that time it was agreed that the Conference should not be used as a springboard for legislation.
- ... In 1951, NAM conducted a survey of management evaluation of older worker performance, covering nearly 3½ million employees. When these results were compared with those of the 1939 survey, it was immediately evident that great strides had been made in the acceptance of older workers by employers in industry. These figures have been used extensively as the basis of widespread studies by government and private agencies in attempting to further extend the acceptance of mature people as employees.
- ... In 1957, NAM made an extensive check of outstanding United States manufacturing companies, uncovering further utilization of older employees.
- ... In 1959, the NAM filed a statement with a Congressional Committee indicating that employment of mature workers in industry has been growing steadily over the years, now reaching the highest point in history.
- ... In 1960, NAM supplied the U. S. Department of Labor with 250 TV messages featuring Rudolph F. Bannow, then President of NAM, for use on TV stations throughout the country. This public interest story featured job opportunities for mature workers and the advantages of hiring these people.
- ... In 1960, a group of prominent industrialists formed the NAM Committee on Employment of the Mature Worker to study and promote additional job opportunities for this group.
- ... In 1960 NAM published "Report on Employment of Mature Workers." This study was based on manufacturing industry's experience in utilizing the skills of

mature applicants. Its wide distribution and use gave rise to the demand for a "How to do it" pamphlet.

...The Committee on Employment of the Mature Worker established five sub-committees to study various phases of mature worker employment:

The Mature Hourly Employee  
The Mature Salaried Employee  
The Mature Management Employee  
Government Activities for Mature Workers  
Private and Public Organizations Interested in Mature Workers

While these highlights indicate significant progress, the ultimate objective — that all applicants be employed in accordance with their qualifications — calls for action on the broadest possible front.

The National Association of Manufacturers continues to drive home the fact that older workers have qualifications which are decided assets in our business life by aggressive education and leadership programs. Some of these follow:

*NAM Activities to Open Employment Doors for Older Workers*

1. The NAM undertakes surveys to evaluate management policies, philosophy, and actual practices in dealing with older applicants, over-age applicants, and to determine the actual on-the-job performance of these groups of employees.
2. The NAM disseminates on a broad-scale basis, educational materials designed to guide industrial management in dealing with over-age applicants seeking employment.
3. The NAM provides practical and sound information to promote greater understanding on the part of industrial management of the contribution older workers can make and strongly recommends that employers re-evaluate their existing employment practices to make sure that each older applicant is appraised in light of the specific requirements of the job that is being filled.
4. The NAM issues statements promoting job opportunities for the older worker, pointing to the tremendous reservoirs of judgment, performance, and loyalties inherent in this group of employees.
5. The NAM conducts meetings, conferences, and roundtable clinics for member companies designed to stimulate acceptance of older workers on the basis of their qualifications for key jobs, irrespective of the question of age or other arbitrary factors.
6. The NAM participates in work sessions, study groups, and national conferences on employment for older workers held by the national and state governments, welfare organizations, universities, and other groups.
7. The NAM regularly uses radio and television programs to demonstrate to the public generally the substantial contribution to our economic prosperity which mature workers are making. By showing older employees efficiently at work, other employers are encouraged to hire qualified applicants.

## *Appendix C*

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