

"Social Implications of An Aging Population"

by

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Earlier papers in this conference have dealt with the demographic, attitudinal, and ecological aspects of the aging population of the United States. From as far back as the records enable us to analyze the age structure of the population, it is clear that the average of our people, and the number and proportion of our elders have been continuously increasing. The aging process may be briefly and dramatically summarized by reiterating the facts that in 1790 when the First Decennial Census of the United States was taken, the average person in this country was about 16 years old. In 1950, the Seventeenth Decennial Census of the United States disclosed that the average American was over 30 years of age. During the past 100 years, the end of which we are among other things here helping to celebrate Northwestern University's Centennial, the total population of the United States increased from six to seven fold; the number of persons 60 years of age and over, however, increased 18 fold - from less than a million in 1850 to about 18 million persons in 1950.

The aging of the population is not a phenomenon unique to the United States. It is a trend discernible in all the nations which share Western Civilization. The increasing average age of the populations of Western Countries and their increasing number of oldsters represent one aspect of a number of the demographic consequences of that great series of technological, economic, and social changes which are epitomized in the expression "the industrial revolution". The

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attainment of old age is not a recent phenomenon. Survival to relative old age by large proportions of the human population, however, is a modern invention. It is as modern and as much an innovation in the history of man, as the electric light. The "problems of aging" and discussions such as this of "the social implications of aging" are therefore relatively new also. They are but one facet of the many complex problems of our industrial, urban society.

The chronological definition of the aged is of course a cultural variable. Among peoples where expectation of life at birth is 30 years - that is where half the population dies before reaching age 30 - the senior citizen is not likely to match the age of Bernard Baruch or even Herbert Hoover. In such a society the man of 40 or 50 is regarded as aged. And even the number and proportion of persons of this age are relatively small.

The role, as well as the number and proportion of our elders has been greatly altered in the emergence and development of an industrial society. The literature is replete with illustrations of the relative prestige and authority of elders in pre-industrial orders. The classic example of the revered and powerful position of the aged is to be found in the large family system of China.

To some extent perhaps, the role of the aged in a pre-industrial society was partly a function of their scarcity value. It seems clear, however, that in such a society characterized by traditionalism, by illiteracy or semiliteracy, and the absence of formal education, training and libraries, that the older person through sheer survival became an important storehouse of information, knowledge and wisdom. Moreover, as the head of a large family group, his role as "senior citizen" both existed in, and was reinforced by, his position of social and economic superordination.

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The problems of aging and the social implications of an aging population derive then, from the basic changes in the role and in the number and proportion of the older population which have accompanied the transition of society from an agricultural, pre-literate, pre-industrial order to contemporary western civilization.

Factors Affecting Problems of Aging

A number of specific factors have affected the problems of aging. Among the more important of these which I should like to single out for this discussion are the following: 1) the transition from a rural to an urban society; 2) the changes in the family; 3) the tempo of social change; 4) the changes in our economic organization; 5) the changing functions of government.

Let us turn to a consideration of each of the factors -- in order to gain perspective, to obtain understanding of the problems involved, and to grasp their implications both in the contemporary scene and in prospect.

Transition from Rural to Urban Society

Urbanization carries with it not only a changed physical environment and radically altered forms of economic organization, but also inevitably and irresistibly profound changes in social organization and in man's conduct and thought. Contemporary problems of aging and their social implications can be grasped only against a background of the fundamental differences between the "urban" and "rural" ways of life.

The typical rural society is a society in which organization and consensus is achieved through the inheritance of a common culture and through a process of social interaction which involves social contact, is essentially personal and conscious, and which invokes sympathy, reciprocity, appreciation and sentiment. The typical urban society is a grouping of individuals in a given area that

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achieves organization largely through a process of competition and economic interdependence. The process of competition is impersonal, unconscious, utilitarian and involves no social contact.

There is no "problem of aging" in a rural society in the sense that the roles and the lives of older persons are integrated into the total social structure and determined by commonly accepted cultural expectations and by the nature of personal and primary contacts and inter-relationships. Problems of aging in contemporary life are becoming increasingly pressing largely because of the competitive, impersonal, and utilitarian character of urban social interaction. In contrast with rural life the city introduces an element of sheer bigness to which the person is exposed but which he can never quite envelop. The city does not provide the homogeneous setting of the farm and rural community. It is made up of a diversity of social worlds, of conglomerate racial and ethnic groups, languages, institutions, religious traditions, economic levels and patterns of conduct and thought. It is in such a heterogeneous and impersonal social order that the older person and especially the older person who is unable to hold his own in the intense social and economic competitive process, experiences or becomes a problem.

Furthermore, the emphasis in urban life on rational, rather than traditional behavior, and on science and training rather than on experience and the cake of custom, tends to undermine the importance of the role of the senior citizen as a carrier of tradition, experience and wisdom.

In general, the urban way of life, through its effects on fertility and mortality has on the one hand operated rapidly to increase the number and proportion of older persons in our population, while on the other hand it has also broken down the traditional, personal, and sentimental patterns of life which in the past have

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among other things provided clearly defined roles and positions of great respect, prestige, and often power to the aged.

Changes in the Family

As a microcosm of the social whole, the family is a convenient unit through which to trace many of the influences of urbanization on social institutions and on personal behavior and thought. The family in our society has traditionally been recognized as the primary social unit. The family in early colonial American history, for example, was the keystone of social organization. It was a basic and largely self-sufficient economic unit; it had primary responsibility for the socialization and the education of the young; it was the focal point for religious training and practice; it was the center of recreational life; it was the matrix of affectional relationships; and it provided for the protection and security of its members, including its older members.

Even this most solidly rooted of our social institutions, however, has not been able to withstand the impact of urbanization. The modern American family is not what it used to be. Compared with the colonial rural family the modern urban family is smaller; it is more often childless and has fewer children if fertile; it is much more mobile, collectively and individually; it is not rooted to the soil nor even to a home in the manner of its rural counterpart; it possesses comparatively little economic or social unity - and is much more frequently broken by separation or divorce. The family has long since lost many of its various historic functions or has shared them with new, specialized, urban institutions.

Perhaps the outstanding changes in the family which have affected the position of the older person have been the shift from the "large family system" to the "small family", the altered patterns of interpersonal relationships, and the attenuation of the protective functions of the family.

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The shift in patterns of living from the large family to the small family system has its physical manifestations in the size of the contemporary dwelling unit or the average automobile. Our standard facilities for family use are adapted to the parent-child type of organization, the two generation unit, rather than to the historic three, or even four generation unit. In lieu of the traditional living arrangements in which older persons spent their declining years with relatives - usually their children - increasing proportions live apart from their family or relatives - over 1/5th in 1949. The older person in our contemporary society, as his children mature and form their own families, is increasingly faced with the necessity of living by himself, with the surviving spouse or with non-relatives.

The relationships of family members as a group of interacting personalities, has been greatly altered in the urban setting. Both husband-wife and parent-child relations have tended to become segmental contacts in competition in depth, range, influence and satisfaction with extra-family relationships. There is more meaning than may appear on the surface to the expression "God gave us our relatives, but thank God we can choose our friends". In the changed pattern of urban living greater emphasis is placed on the individuality of the family member, than was the case in the rural setting, and the historic bonds of solidarity, sentiment and affection are subjected to considerable strain. Greater emphasis on individual values often create situations in which children definitely prefer not to live with parents, let alone in-laws, whose patterns of thought and behavior are in conflict with their own in a rapidly changing social order. In such a setting, the gulf between parents and their married children may be one not only of physical distance and separate living arrangements, but also of social distance with its attendant emotional and sentimental strains, particularly on the part of the older person.

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New dangers and new forms of insecurity introduced by urban life, such as hazards to public health, traffic accidents, occupational hazards, economic depression, unemployment, and more recently, war-time bombing of civilian populations, have created problems of protection with which the family cannot deal. These changing forms of hazards and insecurity coupled with the decreasing size of family vitally affect the position of older persons. Smaller family size tends to increase the financial burden on each child in providing support for the dependent aged, whether dependency results from defective health, decreased earning power, unemployment, disemployment, or accident. So attenuated have the protective functions of the contemporary urban family become that it often cannot - even when it wishes to do so - provide security to its aging dependent members.

Tempo of Social Change

The rapidity and basic character of the social changes we have experienced in the process of industrialization and urbanization have produced many evidences of personal, cultural and political friction and of personal and social disorganization which surround us on every side in contemporary life. Although rapid social change creates problems of adjustment for persons of all ages, it is to be expected that adjustment would be more difficult for older persons because they have been more exposed to rapid and even drastic changes. The person of 70 today has certainly lived through profound technological and cultural changes and has witnessed fundamental modifications in personal modes of conduct and thought. In fact, there is scarcely an aspect of living which the person of 70 has not seen greatly altered during the course of his life time. Moreover, it has been virtually impossible for older persons to adapt themselves to many of the significant changes in our society. For example, with the prolongation of modern education and increasing

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numbers of our people enjoying the benefits of high school and college education, the older person who in keeping with the practice of his youth has not attained more than a grammar school education may find it difficult in many realms of life to keep up with his younger contemporaries. Or, to turn to another vital area, technological innovations have frequently resulted in the obsolescence of occupational skills which provided prestige, good psychological adjustment and economic security for older persons. In general, rapid social change tends to create a chasm between the oncoming and the older generations, manifested in culture conflict, emotional and affectional strains, and serious barriers to communication.

Changes in Economic Organization

Among the more profound of the changes which have accompanied the development of our urban industrial civilization is the segmentation from the various activities of life of that activity we know as "work". The sharp delimitation of activities pursued during a specified time and usually, in a specified place away from other members of the family, devoted to the production of goods or services for remuneration in money has drastically altered our way of life. The emergence of the wage salary worker dependent upon a job to "make a living" has created new problems of adjustment for all persons of "working age" and especially for older persons. The shift from "status" to "contract" epitomizes in the economic sphere the shifts which have occurred in social organization and the transition from "primary" to "secondary" contacts: from personal to impersonal relationships; from sentimental to utilitarian relationships; and from traditional to rational behavior. The employer in a competitive economy who must deal with the worker as an element in production necessarily has a different attitude and approach in dealings with him than he who regards the same worker as a father, a brother, a

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friend, or a neighbor. In a competitive economy all workers, including older worker must necessarily, within some limits, be evaluated in terms of their productivity, in terms of the cost of their contribution to the productive process.

This framework, although sketchy and oversimplified, helps to account for many of the problems of the older worker which include high unemployment, long duration of unemployment, disemployment, discriminatory hiring practices, occupational downgrading, and compulsory and involuntary retirement. Although problems of aging are by no means restricted to the economic sphere, there can be little doubt that the maintenance of means is perhaps the basic and critical problem of old age. This can be achieved either through the maintenance of a job connection - the predominant medium through which self support is achieved and dependency avoided for the vast majority of our people, including older people - or through adequate provision for retirement at an appropriate time. Compulsory retirement at an arbitrarily fixed age, however, with payments in the amount now provided for, raise a number of questions which will be further discussed below, among which is the importance of employment as a major ingredient of satisfactory social and psychological adjustment.

Other aspects of our economic organization have augmented the problems of old age. Recurrent and increasingly violent swings of the business cycle have in various ways adversely affected the income maintenance of our older population. Wide-spread depression has characteristically resulted in a larger incidence of unemployment among older workers than among all but their very youngest colleagues just entering the labor market, and in a longer duration of unemployment. Such periods vividly exemplified by the 30's have dissipated the savings of many older workers through loss of employment or through drastic depreciation of their holdings. Alternatively, periods of business boom accompanied by inflation have also greatly depreciated the value of various forms of savings - including insurance and pensions

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with serious repercussions on the financial independence of the aged.

Despite the great technological advances which characterize our economy it is still true that a very small proportion of our national production can be stored - most of it is consumed with a relatively short period after it is produced.

Economic provision for old age necessarily takes the form of claims upon the production of the future, claims which will continue to be tenuous and uncertain under present provisions as long as the economy is subject to great swings of the business cycle.

Changes in our economic organization have by no means been entirely adverse to the interest of the aged. On the contrary it could undoubtedly be demonstrated that older persons, along with the entire population, have on the whole achieved a higher standard of living in the United States than every previously achieved in human history. More specifically, it must be recognized that continuous increases in productivity and in the utilization of resources have contributed directly and importantly to the welfare of our older citizens. A large part of the gains in our national output has been used in the form of increased leisure represented by the decline in the average length of the work week rather than in the increased consumption of goods and services. Declines in the length of the work week have probably had a special significance for older workers in improving their competitive position in the labor market. Technological advances - although they may have outmoded the skills of many older workers - have also contributed materially to the lightening of manual tasks and to the lowering of physical requirements for the performance of many types of work. The large increase in service occupations, as distinguished from extractive and industrial occupations has also probably operated to the advantage of the older worker in providing types of employment better suited to old age. Higher rates of pay and substantially increased real wages have increased the opportunity for, and the volume of, savings,

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permitting voluntary retirement from the labor force for many. The emergence and development of strong labor unions have operated to protect the older worker and to provide various forms of security in his later years through "seniority rights", pension plans and various types of public services gained through participation in the political process.

Much remains to be learned about the interaction of the forces in our economy which tend, on the one hand, towards the maintenance, and on the other hand, towards the disruption of the flow of income of older persons. In any case, about 40 percent of all our people 55 years of age and over, today require assistance from various public and private sources to provide them with minimum income adequate for decent living.

There is increasing evidence that this percentage is likely to increase rather than decrease in the years which lie ahead. Disruption of income flow among our older population results largely from the withdrawal of older workers from the labor force. Some of these withdrawals are voluntary, but many of them, and particularly those which require public or private assistance are involuntary and result from external factors. Many workers undoubtedly have personal motivation to spend their declining years in leisure and such factors as increased savings, and voluntary pension schemes, together with rising real wages have made voluntary retirement increasingly possible. The limited evidence available however, indicates that most men would prefer to work rather than to retire, and that involuntary factors are relatively more significant than voluntary ones in the departure of the older worker from the labor force. Among the more important external factors which force retirement from work must be included compulsory retirement schemes at arbitrarily fixed ages, technological changes which displace workers, and various forms of discriminatory employer practices in hirings and layoffs. There is need

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for much more knowledge than is yet available on this entire subject.

But it seems clear that rapid social and economic changes, particularly during the last half century, have precipitated many problems relating to the older worker for which there is as yet no adequate solution either in our culture, in our various social institutions or in our contemporary attitudes or practices.

The magnitude of the economic problems of old age can hardly be over-emphasized. The maintenance of income for the aged, more often than is generally realized, is necessary for not only the support of the older persons themselves, but also for their dependents. Although only 1/3 of the women 65 and over have husbands, 2/3 of the men of this age have wives. Ten to fifteen percent of all persons 65 and older have dependent children under 18. Furthermore, the period of financial dependency following the loss of employment has been continuously increasing with improved longevity. In 1900 a white male in the United States could at age 25 look forward to an average of 34.5 years more in the labor force and to an average future life time of 38.5 years. This left him on the average with a period of four years between retirement and death. By 1940, the life expectancy of the average white male of 25 had increased by four years while his work expectancy had increased by less than a year. Thus by 1940, the period between retirement and death had increased 3 years to a total of 7 years. These figures, it must be stressed, are averages. For half the population the period between retirement from work and death is more than 7 years and may be much more.

Life expectancy is still increasing rapidly but even at present levels savings of about \$17,000 are required to give a person of 65 an income of \$100 per month for life assuming the utilization of the entire principal and all interest earnings. Savings of this amount have never been achieved by most families in the United States.

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Changing Functions of Government

The constitution of the United States which established the framework of our Federal Government and, in the main, the constitutions of the individual states which created our forms of local government were drawn in a pre-industrial, rural setting. The technological, economic and Social changes introduced by the industrialization and urbanization of this country have posed many problems of political organization and policy. Included among these problems is a sharp divergence of opinion about the proper role of government itself. Political answers to this basic policy question have greatly affected the role and the services of government in respect to the aged.

At the risk of great over-simplification it may be said that foremost in the concept of the role of government in political heritage is emphasis on the tenet that "that government is best which governs least." This doctrine, coupled with the liberal tradition in economic thinking that each man acting in his own interest acts in the interest of the larger society, constitutes in a fundamental way the traditional framework of principles in the bitter contemporary debate over the proper functions of our Federal Government. The fact is, no matter what may be the merits of the contending principles, that the functions of American government on all levels -- Federal, State, and local -- have tremendously expanded and multiplied in the course of our history. The record shows that the expansion has been continuous without regard to the complexion of the political power in power. The major explanation for the rapidly expanding functions of our government is to be found in the increasing interdependence of the various elements of our changing social and economic order, in the breakdown of traditional social controls, in the inability of our inherited social institutions to cope with the new situations and new problems of urban life.

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This is the setting in which one can understand the expanding services of the government directed at meeting the needs and dealing with the problems of old age. The various services of government in the form of provisions for the aged may be regarded as social inventions designed to deal with the problems of aging no longer being adequately met by our inherited culture and social institutions. Government provisions for the aged have dealt mainly with the maintenance of income. To a lesser extent provisions have been made for custodial and medical care. More recently beginnings have been made, as for example in the conference on Aging in 1950, sponsored by the Federal Security Agency, to approach the problems of old age in their entirety and to consider the non-economic as well as the economic problems of our older people.

The two major Federal programs designed to maintain the income flow of older persons are the programs of Old Age Assistance and Old Age and Survivors Insurance administered through the Federal Security Agency, the former in cooperation with the States.

The program of Old Age Assistance is, at present, the largest system administering to the financial needs of older people measured by the number of beneficiaries. In June of 1950 almost 2,800,000 people 65 years old and over were receiving old age assistance benefits aggregating \$122,000,000 for the month, an annual rate of nearing $1\frac{1}{2}$ billion dollars. This program provided financial assistance to almost $1/4$ of all persons in the United States in this age category. Old Age Assistance payments under this Federal-State program averaged just under \$44 per month in June, 1950, ranging from a little over \$21 in Mississippi to almost \$71 in California. Variations in State requirements and administration are reflected in the fact that although almost $1/4$ of all persons 65 and over in the U.S. were recipients of old age assistance, less than $1/10$ of persons of this age received such payment in several of the mid-Atlantic States, while about $4/5$ of them received

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such assistance in Louisiana

Old Age and Survivors Insurance is to be distinguished from the Old Age Assistance program as the terms imply. The former is a system of social insurance, the latter a system of assistance based on a needs test. The insurance system is financed by revenues from "payroll taxes" imposed upon both employers and employees. No general tax revenues are used for Old Age and Survivors Insurance benefits or administration. In June, 1950, this was the second largest program contributing to the income of older persons. Almost 2 million people 65 and over received benefits under this system, including retired workers and their wives, widows, and parents. Younger survivors of deceased beneficiaries totalled an additional 800,000. Old Age and Survivors Insurance contributed to the income then of about 1/6 of all persons 65 years and over. The total cost of Old Age and Survivors Insurance exceeded 2 billion dollars in the fiscal year 1950.

Other government programs not expressly designed for dealing with problems of old age contribute to the income maintenance of older as well as other workers. These include such programs as workmens compensation, unemployment insurance disability compensation and general assistance or relief programs. Military pensions are also an important source of income to many of the aged.

This brief summary of governmental provisions for maintaining the income of older persons is supplemented by other governmental programs including homes and hospitals for the aged and increasing efforts to deal with special needs of the aged in respect to health, housing, education, personal adjustment and recreation. The general aspects of these programs will be dealt with more fully below.

Although major stress has been placed on government programs for the aged, it should be mentioned that there are also many important private programs contributing to the needs of older persons. These include the services of many private welfare

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agencies, private homes for the aged, both on a profit and a non-profit basis, and, most important of all, the rapid development, especially in recent years, of industrial pension plans. In general, however, the preponderant proportion of programs for the aged and especially programs designed to maintain an income flow are governmental in character, and it is probable that this will continue to be the case indefinitely.

The current importance of industrial pension schemes requires special mention of these systems since in 1950 it was estimated that as many as 11½ million workers were covered by them and that the annual contributions from employers and employees to such pension funds aggregated \$1,350,000,000. It is noteworthy that these systems cover about 1/4 of all industrial employees and that employer contributions under these schemes are greater than their total tax payments under Federal Old Age and Survivors Insurance. The rapid development of these systems since the close of World War II is attended by many problems some aspects of which will be examined below.

PROBLEMS OF ADJUSTMENT

Professor Burgess in his use of the concept of "adjustment" has pointed to a central idea in the light of which the problems and social implications of aging can be better comprehended whether approached from an etiological, descriptive, analytical, or planning and administrative point of view. Burgess has called attention to two aspects of adjustment in old age, "personal" and "social". Personal adjustment represents to Burgess "the changes which a person makes in his attitudes and behavior when confronted with a new situation. Successful personal adjustment means that the individual satisfies his own needs and aspiration and at the same time the expectations and the demands of society." Social adjustment

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"is the adaptation to society or one of its component institutions or groups to social change. It means revision of policies, programs and procedures in the interest both of the general welfare and the happiness of its individual members."

Personal Adjustment

In our society provision for the maintenance of income of older persons is unquestionably the major factor in personal adjustment in later years, but it is by no means the only one. Personal adjustment in later maturity involves not only subsistence but also living. This theme was highlighted in the Conference on Aging sponsored by the Federal Security Agency, to which reference was made above, in the reiteration of the importance of activities "to add life to years, not just years to life." The economic aspect of adjustment to old age, although by no means solved, has received and is receiving major attention by both private and government agencies. But we are just beginning to realize the importance of, to do research in, and to discuss and plan programs for, the non-economic phases of the adjustment of the aged.

Many of the problems of personal adjustment in old age are indicated by the factual materials including Census materials presented earlier in this conference and discussed to some extent in their historical context above. The low sex ratio among persons 65 and over, the higher percentage of widows and widowers, the change in living arrangements, particularly those involving living in dependent family relationships or living with unrelated persons; the lower average years of schooling; changing occupations; and similar readily measurable and measured phenomena among the older population indicate both the range and severity of the adjustments which confront older persons. Recent studies, which do not have the advantage of the census type of coverage but which are much more intensive than the census can possibly be, have pointed to additional significant areas of personal adjustment for older people. Additional adjustments are required for example, to the decrease

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in the amount of close companionship arising not only from the death of a spouse, but also to the loss of intimate friends, physical impairments requiring partial or complete confinement, change of residence and similar factors. Adjustment is also required to the decrease in participation in various forms of activities as revealed by decreased attendance at meetings, offices held, hobbies, business contacts, and planning for the future. Difficult adjustments are required by the increase in physical handicaps through disease, chronic illnesses, nervousness, or various physical impairments. Furthermore, adjustments are required in attitudes and feelings of happiness, usefulness, zest and interest in life itself. These are among the items listed by Burgess in describing the more important as well as the more measurable "Social and personal changes and crises which accompany aging".

The general implications of these various types of personal adjustment are clear enough. It is necessary first of all to obtain a better understanding of the problems involved. On the basis of such an understanding it is then possible to plan and administer action programs designed to minimize the frictions and problems of personal adjustment in old age and to help provide older persons with a satisfactory and even zestful way of life in their declining years. Both of these tasks are already under way - but neither in an adequate manner.

A better understanding of the range, the character and intensity of the problems of personal adjustment in old age must depend on adequate and competent research. Studies of this character have been made and programs for continued research are under way and in prospect. On the whole, however, resources being devoted to such research are pitifully small in relation to the human problems and values which are involved. That the products of continued research could be excitingly rewarding is indicated by the few pioneer studies which have already been conducted. Particularly promising are the systematic attempts to measure personal adjustment, most significant one of which is probably that made by E. W. Burgess,

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Ruth S. Cavan and R. J. Havighurst.

The findings of available studies indicate the principal factors which seem to be associated with good adjustment in old age and suggest the types of activities required of the person, the community, and the government if the problems of aging are to be mitigated. The major factors associated with good adjustment in old age include a feeling of permanent economic security, no lowered social status, good health, the maintenance of marital and family relations and of friendships, leisure time and participation in activities, plans for the future, attendance at church and belief in an after life.

In summary, the wide range and the complexity of the problems of personal adjustment in old age in contemporary life, the changing role and uncertain economic position of the older person in our urban industrial society, together with the rapidly increasing number and proportion of older persons in our population seem definitely to call for concerted action of individuals and of private and public agencies to deal with the problems of old age and to facilitate personal adjustment.

Social Adjustment

Some of the problems of adjustment in old age depend for their solution almost entirely on the attitudes and conduct of individual older persons. Many of these problems, however, especially those arising from mortality, physical invalidism, or impairment, rapid social change, and economic insecurity, are not subject to the control of the individual. The problems of old age have, therefore, albeit neither in a systematic nor comprehensive manner, required social adjustments - that is, the adaption of society to the problems of aging. Some of these adaptations have already been reviewed in the materials above. Let us focus here on some of the more important types of social adjustment which are still to come and which

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are currently under discussion. I shall deal separately with that aspect of social adjustment which involves the economy and the government.

Let us turn first to a consideration of the non-economic forms of social adjustment. The nature of some of the adjustments required have been pointed up by Dr. R. Cavan on the basis of her study of conditions of life for the aging in Rockford, Illinois. In this not atypical community in the United States:

1) many older persons find it difficult or impossible to make satisfactory adjustment to old age without assistance; 2) There is no special or central agency to provide information, counseling or guidance to older people. The minister, the police, and the county welfare bureau are among the agencies to which the older person turns. 3) There is no community provision for assisting older persons to find employment. 4) There is no community provision for providing recreation for older persons. 5) Many older persons, by reason of the disabilities of advancing age are confined to their homes or immediate neighborhoods without access to their friends for long periods of time. 6) Little provision exists in any form for older couples who cannot maintain their own residence to live together. Institutions either do not accept old couples or require them to live in separate wards for men and women. 7) No comprehensive provisions exist for the care of old chronic invalids.

This rather unpleasant listing strongly points to the need, as one basic form of social adjustment, for "the establishment of a central coordinating service with a view to community wide and comprehensive service to aging persons", and for the organization of services to provide "personal counseling where the needs of older persons are considered individually rather than in the mass". Fortunately the provision of such services has already begun in some cities, and the trend seems to be in that direction.

Other types of non-economic social adjustment which merit special attention include provisions for the education of the aging population, for meeting the problems of old age, the adaptation of church and religious programs, provision of creative and recreational activities, and the development of professional personnel equipped to deal with and to assist oldsters in dealing with the problems of old age. This does not permit a more detailed consideration of these

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types of social adjustment here. A timely and succinct discussion of these problems, however, will be forthcoming soon in the publication of the proceedings of the Conference on Aging, by the Federal Security Agency.

Economic Adjustments

Although various forms of economic adjustment to problems of old age have received widespread attention in private industry by both employers and employees (especially through organized labor) and by government on national, state and local levels, the problems of providing economic security for the older population is still far from solution. How to effectively, efficiently, and adequately maintain the income of older persons is a complex and highly technical question, but we may briefly examine some of the major considerations which are involved.

As has already been stated, the major economic problem of old age is that of income maintenance. It was practically the unanimous conclusion of the approximately 900 persons who attended the Conference on Aging that the provision of employment opportunities for older persons was the master key to the maintenance of income in old age. Improvement on employment opportunities for older persons however, requires drastic institutional and attitudinal changes.

To begin with, a reexamination and reconsideration is called for of present compulsory retirement plans. Compulsory retirement at an arbitrarily fixed age without regard to the productive capacity, personal desires, and the psychological and social needs of the person is undoubtedly a major factor contributing to the difficulties of both personal and social adjustments to old age. Furthermore it is becoming increasingly clear that this practice represents a huge and tragic waste of manpower and national production, at all times, and especially in a national emergency such as that with which we are now confronted.

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Stated baldly, the present systems of compulsory retirement at arbitrarily fixed ages represent, in effect, decisions on the part of our society, and not well considered ones, to force older persons, many of whom are capable and desirous of self-support, to be supported by the productivity of the young. It is difficult to conceive of an institutional practice better designed to force a waste of manpower and a loss of production and to create and augment a large number of adjustment problems.

In the framework of this discussion, the type of economic adjustments required seem clear enough. It would be patently absurd to abolish retirement systems or even compulsory retirement systems. But compulsory retirement could depend on criteria other than chronological age. This determination, from a personal, social and economic standpoint, would be more sensibly based on the capacity and willingness of the person to be productive. The measurement of continued capacity to produce at older ages is admittedly difficult. It is a problem for intensive and expanded research if equitable and efficient determinations are to be made. It is not an insoluble problem.

Even if compulsory retirement at arbitrarily fixed ages was abolished, however, other problems relating to the employment of older workers would remain. Economic invalidism is not a function of chronological age alone - younger as well as older persons may have their productivity impaired. Younger as well as older persons may be unable to meet the competitive rigors of a full work day or a full work week. Rigidities of the wage structure and of hours of work undoubtedly contribute to the disemployment of the economic invalid and especially of the older economic invalid. Although this is admittedly touchy ground, both from the standpoint of management and of organized labor, it would seem that consideration should be given to the development of more flexible hours of work and a more flexible wage structure which would permit the older worker, who so desires, or for that matter

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other workers who cannot meet the standards of productivity that may be set, to contribute towards his own self-support and towards national production in accordance with his own productive capacities. Needless to say, such provisions should not be used in a manner to impair the efficiency of production or to undermine the hard won position of organized labor. This is also admittedly a difficult problem but certainly not an insoluble one.

Providing adequate employment for older workers who desire them, will also require significant changes in a number of the attitudes and practices of management in hiring and firing. That discriminatory practices against the older worker exist is clearly shown by the facts. That justification for such practices exists, in terms of the productivity of the older worker, his skill or his dependability is not so clear. Such evidence as is available suggests, on the contrary, that the older worker who is not afflicted with definite physical impairments or chronic disorders which handicap him, more than holds his own with younger workers in many types of occupations and industry. Many of the discriminatory hiring and firing practices with respect to older workers appear to stem from superstitions rather than economic and factual considerations. Here, again, there is a great need for effective research to provide a factual basis for the evaluation of the productivity and the economic contribution of the older worker, and to point up the specific occupations and industries in which he can be most effectively utilized.

It cannot be over-emphasized that employment opportunities for older people vary significantly with the phases of the business cycle. Depression means disproportionate unemployment both in volume and duration of unemployment for older workers; full employment carries with it tremendously expanded employment opportunities for the aged. It is ironical that in recent years Hitler and Stalin may have contributed more to the solution of the employment problem of older workers

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than we have managed to do on our own. Needless to say, we can hardly as a matter of public policy depend on war or the specter of Communism to solve the economic problems of our older people. Effective contracyclical measures - whether they be privately or governmentally induced - which would mitigate, if not entirely eliminate the swings of the business cycle and which would maintain a high level of general employment and national production, would undoubtedly be the most important contributions to the economic problems of old age.

At least passing mention should be made of the industrial pension system as a factor in the economic problems of old age. At the present time, the number of persons receiving industrial pensions is relatively small because many of these systems have been in operation only for a short time. Recipients of such pensions will undoubtedly increase greatly in the coming years. Professor Edwin Witte of the University of Wisconsin, who has intensively studied the economic problems of old age, does not view the industrial pension system with much optimism.....

"it seems certain" he says "that the great majority of workers who are employed by companies having industrial pension plans have but small prospects of ever receiving benefits, unless these plans are radically changed. Nearly all of the existing plans require long years of service. Practically none of the new plans provides for the vesting of employee credits, so that they are lost on termination of employment prior to retirement age. Many of the plans are inadequately financed and will cost the employers a great deal more in the years that lie ahead than they are not putting into them."

Time does not permit an extended discussion of industrial pension systems, but seems clear that this is an economic adjustment that is headed in the wrong direction from the standpoint of contributing to a comprehensive, efficient, and adequate solution of the economics of old age.

In general there can be little doubt that we have the capacity to deal with the economic problems of old age. Our unprecedented productivity and national product and our continuously expanding economy can unquestionably meet the demands represented by the requirements of older persons as well as those of other claimants

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groups. Our problem is not one of determining whether we can afford the maintenance of an older population, a large proportion of which can, in fact, maintain itself if given the opportunity to do so. Our problem is rather, one of determining most effectively how to utilize our human as well as other resources, to assure not only subsistence, but the good life for all our people.

Government Adjustments

The intervention of the Federal government into the problems of old age has already been discussed in the context of generally expanding functions of government in our inter-dependent and rapidly changing urban society. It has been noted that government interventionism on behalf of the aged has up to now been primarily concerned with income maintenance. Government financial provisions for old age can be traced to two major influences. The first is the survival of the traditions and institutions imported by the early colonists from England in the form of "poor relief" including relief assistance to the aged. The second is the development of provisions for the aged incorporated into the Social Security enactments of the New Deal, in response to the tragic consequences of the great depression of the 30's. In general, it is clear that governmental provisions for income maintenance for the aged are not based on a comprehensive study of the contemporary economic problems of old age in their entirety, but represent, rather, a combination of musty inherited social institutions and patch work improvisation under pressures of severe depression and great political unrest.

This is not the place comprehensively to deal with the needed rationalization of governmental forms of income maintenance, including consideration of needed improvements in the programs of Old Age Assistance and Old Age Insurance. These are, in fact, technical and highly complex problems which are adequately dealt with elsewhere (and which will undoubtedly be discussed tomorrow afternoon).

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Suffice it to say, that from a practical standpoint it is probably desirable to improve the programs we already have -- to work on them as a point of departure rather than to start in new directions, however sound, de novo. The obvious next steps will be concerned with the broadening of coverage, the ironing out of existing inequities in the systems, the improving of benefits to make them more consonant with the requirements of decent living for the aged and their dependents, and the more realistic development of the financing of the systems.

Without question the Federal government, as well as State and local governments, can make a major contribution to the solution of the economic problems, of old age, and probably at smaller ultimate cost to taxpayers, by activities designed to enable older workers who desire to do so to continue in employment. Four major types of programs are indicated in this respect.

First, under an obligation already assumed in the Employment Act of 1946, the Federal government should adhere to its pledge to utilize its resources, within the framework of the free enterprise system, at least to mitigate, if not entirely to eliminate, swings in the business cycle - that is to do all that it can through its manifold powers and resources to maintain a high level of employment and national production. The maintenance of such an economic climate would contribute significantly toward the employment of older workers, as our recent war, and present national emergency, experiences testify.

Second, there is growing awareness that the government can make a major contribution towards reducing physical and economic invalidism and, thus, maximize the extent to which older workers who so desire can support themselves. Resources of a magnitude which only the government can provide are required both for the basic research, and the administration of programs, designed to reduce the disabling effects of chronic illnesses and degenerative diseases, and to contribute

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to the maintenance of good health without physical impairment of our older as well as other groups of our population. Such programs would not only be relatively efficient from an economic point of view but would, also, contribute materially to the enrichment of life itself for our older people.

Third, the government can, with the cooperation of other agencies, contribute materially to programs designed to rehabilitate that part of our older population which requires it. Such programs could be aimed at occupational, psychological and social as well as physical rehabilitation. Moreover, efforts directed towards educating our older people both to make up for the gaps in their earlier formal training and to prepare them for the adjustments of old age would undoubtedly be most rewarding.

Fourth, the government can and should assist in developing programs designed to assist older workers in finding and retaining employment. The State Employment Services should, of course, be utilized in this connection. Effective achievement in this area would undoubtedly be dependent upon sound and adequate research to dispel the ignorance we now have about the relative capacities and productivity of older workers on the one hand, and on the other about the occupations and industries best suited for older workers.

A fourfold program of this type tied to a comprehensive approach to problems of aging in their entirety is among the important forms of governmental adjustment which is called for and which may be anticipated. The government should, and may be expected more systematically and comprehensively to, deal with the economic problems of aging with which it is already concerned. Government income maintenance programs must have dual objectives: first, the provision of equitable and adequate income flows for that part of our older population and their dependents which cannot maintain itself or which, as properly determined, has earned the right it may choose to exercise to live in retirement and leisure in later years;

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and second, the provision of services designed to maximize the extent to which that part of our older population that desires to do so can continue in productive employment and contribute both to their own maintenance and the total national product.

There are many signs on the horizon that the government is becoming concerned with provisions for old age other than income maintenance. Certainly it is true that man does not live by bread alone and this should be doubly true for older man. Some of our governmental provisions for old age, not directly concerned with income maintenance, and this is particularly true on a state and local level, are by any standards little short of scandalous. I refer particularly to the inadequate public provisions for providing custodial care and maintenance for the indigent and physically disable aged. It is a disgraceful fact that in many of our communities the allocation of such aged persons to institutions for the mentally ill or to the survivals of the traditional poor-house or poor-farm is determined largely by the availability of space, rather than the requirements of the person. Or what is more likely to be the case, both types of institutions are badly over-crowded and inadequately equipped to provide a decent existence.

Approximately 200,000 older persons are now in institutions, both public and private, providing custodial care. Very few new private homes for the aged, however, have been established in the past several decades, as this function seems to be becoming primarily a public responsibility. There is certainly room for considerable adjustment, particularly on the part of state and local governments, in the direction of providing better facilities for the helpless and indigent aged. Continuation of the present situation would mean the continuation of what is, indeed, a national disgrace.

Of special importance is the growing need of special and adequate housing arrangements for older persons who are able to avoid institutionalization. It may

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be expected that there will be increasing attention paid to this problem as an important aspect of government responsibility in the public housing field.

Finally, there is increasing recognition, on the part of the government, on all levels, of the educational, psychological, and recreational needs of older people and of the importance of provisions for counseling and various special services for them. A comprehensive approach to the problems of old age in their entirety, it may be expected, will inevitably lead to the development of various types of programs, both public and private, to meet these needs.

Concluding Observations

In this discussion of the social implications of an aging population I have studiously avoided what has become almost a conventional discussion of the effects of aging on various aspects of our society. I have made no reference to the effects of aging on national politics, on the production and distribution of consumer goods, on savings, on opportunities for the advancement of the young, or on national defense. This is not because these subjects are unimportant, but rather because our ignorance of them is great and it is not possible to do more than speculate about them. I mention them at this point primarily to direct attention to the importance of concerted research attacks upon these problems so that we may gain a better comprehension of them and their implications for social and economic life.

I should like to close on the basic theme with which I started and to point to the all embracing social implication of our aging population.

The present large, and prospectively increasing, number and proportion of older persons in our population is a recent product of modern civilization. The great changes we have experienced in the transition from a rural to an urban society and from an agricultural to an industrial economy have precipitated many new and

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unanticipated problems of aging. The profound changes in our culture and economy have, on the one hand, greatly increased the number and proportion of oldsters, and, on the other, tended to undermine their traditional role and status and to leave them in a relatively insecure, dependent, and troubled position. There is a great need for more rationally and effectively dealing with the problems of old age that confront us today; and for anticipating and making provision for dealing with the augmented problems which lie ahead. The problems of aging require a comprehensive and concerted approach, public and private cooperation, and national and local attention. Significant changes in our basic approaches to the problems of aging are called for -- both in thought and action. The constructive efforts which we as a nation have made, and are making, in respect to the conservation of our national resources should now be paralleled by similar constructive attacks aimed at the conservation of our human resources, of which the aged are a significant element. We have in a major way succeeded in adding years to life; we are only beginning to turn to the task of adding life to years.