

Older workers (1952)



PROCEEDINGS  
of the  
CONFERENCE ON THE AGING  
WORKER IN INDIANA

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Conference on  
THE AGING WORKER IN INDIANA

Monday & Tuesday  
July 28-29, 1952

Purdue University  
West Lafayette, Indiana

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# THE AGING WORKER

## IN INDIANA

### ~~FORWARD~~

Industry and the community in Indiana, and in every other state for that matter, are concerned more each day with the economic and social problems of making adequate provision for those who are growing older and must either retire or be reemployed. As part of its educational program for the state the Adult Education Division of Purdue University invited representatives of Indiana industries and unions to join in a conference on "The Aging Worker in Indiana" last July 28th and 29th. Speakers well known for their interest and special preparation in dealing with industrial aspects of older workers' problems presented papers, followed by discussion from the floor, that had as their over all objective the statement of current needs and analysis of Indiana's particular problems.

During the panel discussions and in informal meetings those who attended the conference indicated a very lively interest in going on with the start made at this conference. The suggestions for future conferences were, in the main, for meetings to be held in various industrial cities such as Gary, Evansville, Indianapolis, or Fort Wayne. The response to this first conference was so satisfactory that it is the intention of the Adult Education Division to work with those industries, community, and organized labor groups in any city that wish to explore further the very great social problems that growing older on the job put before us as employers, workers, and as individuals.

In the following report the written summaries of the speeches have been edited with the permission of those who gave them. Whenever possible the exact words of the speaker have been kept.

George E. Davis  
Division of Adult Education  
Purdue University

## PREPARATION FOR THE LATER YEARS

By

Clark Tibbetts

Preparation for the later life is one of the most important problems now facing the community, the individual, and industry. It is a vast problem involving the whole economy and nearly every aspect of our social life. Consideration of the aging worker alone gets us into so many ramifications and complexities that here I will restrict myself to the problem of the worker and his preparation for later years. That his is a vital problem is being recognized more and more. This conference and your presence here proves that.

National interest in the special problems of the aging is something new. Sudden awareness that the number of old people has steadily increased until now it represents the largest proportion of our total population is hardly more than a decade old. The great interest in the need for study and community activity with relation to the problems peculiar to aging has led to some remarkable activity. Fourteen states have commissions studying these problems. There are 2 national scientific groups and several national organizations with sociological interests that have old age sections that do nothing but investigate and work with the senior citizens. There have been more than 50 conferences held that have dealt exclusively with old age problems. Three new periodicals have been published that consider one or another of the various phases of the aging. Also, there have been innumerable radio programs and articles calling attention to this new problem.

Universities and colleges have seen the need for education of their students and the community in the field of gerontology. They have put courses into their curriculum that train social workers and community leaders in this field. Short courses are held on the campus and then community courses are offered where public spirited citizens show an interest in knowing more about aging and its difficulties. Business and industrial plants are showing increasing interest in studying the problem of pensions, employment, and retirement funds. Government on a state and national scale is very much concerned about the welfare of its citizens who grow old. Educational institutions are turning to consideration of the social and recreational needs of the old. One university, the University of Michigan, has held conferences on the problem of housing of the aged.

With our hospitals and rest homes jammed with oldsters suffering from chronic illnesses and the infirmities of age the medical profession is more than ever interested in how the community and the individual is going to meet the inescapable problems of old age.

Areas where research particularly applicable to industrial workers is being carried forward and where more research is needed are:

1. Pension systems and their relation to the employer's cost and that of the worker in

- providing for adequate support upon change of employment or retirement.
2. Effects of retirement upon the individual.
  3. Adequate income for medical and other care.
  4. How to teach the individual to meet the problems of aging and illnesses.

In spite of this activity there is no general awareness of the real nature of aging and its problems for older people. It is still generally believed that old age is something that happens to some people in their '60's and '70's. Rapid and progressive deterioration of some faculties in the aging requires management, supervision, and care. Industrial workers are not any different from others in this respect. Some of their problems are special, but all of them are those that involve the individual and his working life.

The aging worker faces the loss of some of his vital energy and functions. His family responsibility is great. He has to be trained to accept a decline or change of status. Father and head of the family becomes grandfather without authority in the children's home. Retirement becomes too often a dreaded event where loss of work is accompanied with a feeling of helplessness and dependence on others. All too frequently the widowhood of the worker goes along with a feeling of loss of usefulness, of loss of friendship and affections. The aged's need for medical care in chronic illnesses is part of the fear for health and money to pay doctor bills. Enforced idleness may bring mental problems that in themselves create illness. But there is a brighter side to this picture.

Industries that have tried to help their older workers are finding out that they can be trained for jobs that they can do well, that they are experienced, capable of fine judgement, and can boost employee morale. Free time provided by lightened work loads keeps the old workers happy, gainfully employed, and a continuing asset to the company.

The present situation is complex and not clear. This is because social attitudes toward the aging persist. They continue to grow more pressing to individuals and to society and must be understood. Too many of our citizens are frustrated, on the verge of physical and mental illness that may add up to a tremendous cost to society in unhappiness and medical and institutional care. The problem of financing retirement or change in status and living habits of the old present the family, the individual, and the community with some very serious facts for thoughtful study and action.

It is the duty of the individual growing older to think about his future and try to make all the preparation for old age that he can. He can not expect to have others do it for him. The community has to make provisions for him to make these adjustments and inevitably for aid. Palliative measures are not enough. The individual must be given education and opportunities to help him prolong his independence. This is what we in the Federal Security Agency are trying to do.

The individual must be taught that there is a whole new way of life for him in the later years. There must be an erasure of the social stigma that so much of society attaches to the process of growing old. The world is for the aged as well as for the youth. In this respect a widespread change in our cultural pattern must come about. There is something specific that industry can do.

Industry can do away with compulsory retirement for the mass of workers. It can substitute a system of individual consideration. It can train more for anticipated changes in occupation. Fifty-six per cent of industrial employees between 65 and 69 are now working at some sort of job, and most prefer it this way. Management can remove the barriers that now exist to retraining and hiring.

To the nation the most important fact about old age and its immediately vital problems is the cost of keeping those who quit work. From 1/2 to 2/3 of our retired workers do not have enough money to meet the basic necessities of life. Those who are 70 are usually unable to work at some task and must be supported by families or the community. The solution that immediately faces industry is that of larger pensions or more public services to take care of those who are forced from work. This means taxes that will go higher or diversion of more money into pension funds. What can industry do about this?

Something can be done and is being done here and there. The activities of an industry that can be most helpfull are:

1. Give as much status and retain respect as possible by keeping the worker as active as long as possible.
2. Help the worker prepare for a change of job by teaching handicrafts, new occupations, and providing a chance for the worker to choose services of which he is capable to perform.
3. When possible put the worker into shops where he can work a short time each day or week.

These activities on the part of management in helping the worker will fit into the larger pattern of community activities that help him.

The worker must learn or be taught that he will have the illnesses and disabilities that come with old age, that he may have to change his living place and his living habits, and that he must know where and how to obtain adequate medical care. Industry can, through adequate job counseling, give a very great boost to the community and its efforts to create opportunities and services for the retirement activities of the aged.

Many business and industrial establishments are experimenting in setting up job counseling, special services, and special workshops for their older workers. There is an obvious need for training and education of the individual on how to meet old age. It should begin in the middle years. The united efforts of all groups are needed to deal with the preparation for later years. Conferences and study groups such as this are helpful in pointing the way for education and suggestion of how best to meet this responsibility of the community and the individual.

## INDUSTRY'S CONTRIBUTIONS TO HEALTH PROBLEMS OF THE AGING

By

L. E. Burney, M. D. \*\*

There is no better evidence of America's high standard of living than our outstanding health status among the nations and the increased life span. An average life span of 68 years, an increase of 20 years over that of 50 years ago, well demonstrates our economic, scientific, and social progress.

The contributions made by the medical and allied professional groups in this progress have been great. Medical research has an outstanding record, accelerated during the last decade. There is wider application of this knowledge than ever before: better diagnostic tools for the physician; improved therapy for almost all diseases, some affecting miraculous cures; and more widespread availability of this knowledge through education of the public and the provision of hospitals and related facilities in more and more areas.

Individuals, families, and communities have activated this strong movement for better health protection. Voluntary and official health agencies operate effectively in the fields of communicable diseases, sanitation, health education, chronic diseases, housing, accident prevention, nutrition, and related areas.

Our economy has made possible this research, expansion of medical and hospital facilities, and the wider application of public health and preventive services. Our great capacity for production has created the wealth necessary to initiate and maintain these advances.

Industry has a vital stake in this increased life span and an important function to perform. Reasons are both economic and social.

The industrial physician and nurse are especially important. They have essentially the same relationship to the adult worker as the school physician and nurse have to the school child. With the understanding and encouragement of management, the industrial health team can:

1. Develop and use screening tests for disease.
2. Conduct periodic health examinations.
3. Participate in educational programs to assist workers in adjusting to biologic changes and to any disability that may occur.

The problem created by progress--namely, an increased life span-- is being studied locally and nationally. Our objective is to keep the members of this aging population alive, productive, and happy. The problem is more social than medical. All of the answers are not readily available, however. A better

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\*\* State Health Commissioner, Indiana State Board of Health

understanding and a wider application of the knowledge are urgently needed. In addition, it will be necessary to secure:

1. A more intelligent conception of the aging process, remembering that we are concerned not with just a process but with people, with individuals who are aged. The pattern established must not be the primary concern; rather the individuals in this pattern must be given principal consideration.
2. More research--medical, economic, and social--to provide better solutions.
3. Wider application of present knowledge and newer advances as they become known and accepted.

From the medical viewpoint, primary concern must be directed at prevention; otherwise, the chronic diseases and disabilities of the aged will accrue so rapidly with our increasing aged population that the problems will be overwhelming. Since many chronic diseases and disabilities have their inception in childhood, the place to begin is in childhood.

This problem is everybody's business. Industry can aid in stimulating an awareness in the minds of the public of the importance of this field of endeavor as well as to initiate programs of direct benefit to their employees.

## BETTER OPPORTUNITIES FOR CONTINUED ACTIVITY OF WORKERS IN INDUSTRY

Problems of the Aging in  
a Rehabilitation Agency

By

Freeman Ketron

Since Public Law 113 was passed in 1921 and reinforced in 1943, State and Federal governments have made no distinction in individuals with vocational handicaps in getting the employable back on the job. Through opportunities in this task with the aged in industry, these two agencies have answered the challenge in our time when the problem was double-barreled each aged with an added physical disability or disabilities.

In preparation for this panel I went to reference after reference on the subject--to conference report after conference report--and in none of them did I find any mention of the work of the Federal Office of Vocational Rehabilitation or its children--the State Agencies. Public Law 113 was given to the people of the United States as a tool to use in returning the disabled, regardless of cause, to effective citizenship. It is a Federally instituted program in which all states can and do participate by contributing a just share in casework costs. Thus the aged worker who becomes disabled on the job is given the assistance he needs to enable him to return to the role of wage earner. The aged worker, disabled by disease or accident, has his chance if there is any hope for any salvage of his or her capacity to do.

The agent found a philosophy, an employment system, and an adamant personnel management that said you don't change your habit patterns after age 40; that a change of vocation after 50 ill advised and that such a move after 60 was darned near impossible. He started to prove this line of thinking wrong in 1923 and has been about his business proving it each year since then. And remember, he was not only dealing with the aging in industry as one segment of society he served but the aging who must have a disability before he could give the service to which he was committed to give.

Blithely, we in counseling, have recognized the youth who faced us as individuals, each with his own problem, intelligence, aptitudes, interests, flexibility and potential for service. As blithely we have cast all of our adult workers into the crucible of one great moulding, ignoring what they have, visualizing only what they have not. Forgetting the assets of know-how, successful living, skills and the very virtue which the mantle of time has been cast about the shoulders of the older age group.

Not what can be done but what is being done is the answer I was to give. Let's look at some statistics for Indiana, cold though they be. Here in the use of the word "rehabilitated" I mean specifically that individual who was disabled and has been returned to self-sufficiency and a "respectable" earning power. In 1950-51 the Indiana Rehabilitation Division returned 1063 individuals to society as rehabilitated. Of this number 3.5% were between the ages of 51 to 55; 3% between the ages of 55 to 60; 2.9% between 61-65 while 1.5% were over 65 years of age. Coupled with age there had to be a disability which prevented

him from getting or holding a job. Practically all were wholly or partially dependent upon relatives or government for subsistence at the time of application.

During the last fiscal year there were 124 cases closed in the state as rehabilitated who were 50 years of age or older. This, again, was 11.3% of the total number closed as rehabilitated during the fiscal year just ended. The median age for these people was 57 and the average was 57.2. The oldest in the group was 84 and the youngest 50.

The services included a bill for \$12,062.00 for physical restoration for 72 of them before we could consider training, placement or any other service. This physical restoration included the purchase of surgery, artificial appliances and hospitalization. This service was provided only because these people were medically indigent and could pay only a part or none of their expenses. The training or retraining item cost your State and Federal Government the tremendous sum of \$228.00 for the whole group of 124 people. Twenty of the 124 had to have tools with a total cost of \$5,353.00. In other words we spent \$142.45 on each of the 124 of this group which society had already given an ultimatum to when it said, "Too old, retirement for you."

How did the cost compare in dollars and cents with the returns gained? The first year these people will earn \$185,000 if we are to take their first few months earnings into account. The first week of employment they collectively earned almost \$3,700. This group of aging workers are not a tax burden, they are taxpayers. This group is not depending on the past for sustenance, they are earning it now.

From our experiences we know that a portion of our aging disabled can produce at greater out-put levels, with less absenteeism and a lower accident rate than his fellow non-disabled worker if he has the opportunity for job placement in a job which matches him with the operations he can do.

## UAW-CIO's Position on Compulsory Retirement

By

Carroll M. Hutton

Preface to Mr. Hutton's talk:

The topic "Better Opportunities for Continued Activity of Workers in Industry" is one in which we in the union movement are deeply interested. Today I will try to state the position of the UAW-CIO on the question of compulsory retirement. Both the International and UAW Local Unions fought hard and long against compulsory retirement features; and we were finally compelled to concede them in order to establish the first pension programs in our collective bargaining contracts.

In our fight against compulsory retirement, we have been successful in many important instances. In negotiating the Kaiser-Frazer pension agreement, the Union was successful in keeping out compulsory retirement provisions. That agreement provides, however, for medical examinations for workers 65 and over to determine whether they are physically able to continue work. It is highly significant that out of 130 examined so far under this provision, only one was found physically unable to continue work.

Not only does the Union find compulsory retirement unsound, unjust and unwise, but important segments of industry are beginning to find that they were wrong in their insistence on this provision. The Nash-Kelvinator pension plan contained a rigid compulsory retirement clause originally, but that Corporation has now agreed that it is better for both the company and the worker that retirement should be on a voluntary basis, and that any dispute as to whether an older worker, reaching the retirement age, should retire is subject to grievance procedure.

It has rightly been found that it is neither just nor intelligent to disqualify workers automatically on the basis of their calendar age. Many workers at age 68 are capable of additional years of useful work, and to deny them the opportunity to continue working is both unfair to them and a criminal waste of valuable man power.

There are many other indisputable economic facts which prove the basic wrongs of compulsory retirement provisions.

Life expectancy has increased, and there has also been an extension of productive life. The average working life expectancy has increased by more than 7 years since 1900.

In 1900 three million Americans were 65 and over. Today there are 11 million Americans 65 and over. In 1975 there will be 18 million; and in the year 2000 there will be 21 million Americans 65 and over.

It is, therefore, obvious that we cannot afford to restrict the employment of elder people on an arbitrary basis.

When workers are retired who prefer to continue working, and are able to do so, such retirements are a misfortune to those workers. Their incomes are

decreased, which means that their purchasing power is also decreased to the disadvantage of the community as a whole. The size of the labor force is reduced; the volume of production is reduced.

Most studies, including one by the Bureau of Labor Statistics, show that older workers have lower rates of absenteeism, have lower rates of work injuries, offer more highly-developed skills and more mature judgment.

Some of the thinking about compulsory retirement seems to regard employment as a pie---if the older workers get a share, then the younger workers will have to take less. This thinking, of course, is completely unsound and unrealistic. It takes unemployment for granted, and in so doing, seeks to use retirement plans as one among many other impossible substitutes for full employment and full production, when, in fact, there are no substitutes.

Despite our whole-hearted and consistent opposition to compulsory retirement, we must point out that workers who are required to retire against their wills have benefited from the Union program in at least two important respects.

One is that most of them would have been thrown on the industrial scrap heap years before retirement age if they had not been protected against such ruthless treatment by Union seniority provisions.

The other is that when they retire, they will benefit from the legislation passed two years ago which doubled Federal old-age pensions, a direct result of the UAW-CIO's success in negotiating pensions in collective bargaining agreements.

Every bit of experience, every available moral and economic fact has proved that the Union was right in opposing compulsory retirement and that management was wrong when it insisted on compulsory retirement. Since compulsory retirement is a pension clause that appears in our agreements because of the adamant position of management, and since under most agreements members can be continued at work after retirement age only with the consent of management, management must accept the full responsibility and the justified criticism of the workers who are compelled to retire despite the fact that they desire and are able to continue working beyond the retirement age.

## Vocational Adjustment of the Older Worker

By

William Gellman

The existence of vocational problems effecting older workers is one aspect of a wide-spread social problem - the gradual aging of our populations. Chronological age is not a criterion of vocational problems or occupational age. There are wide individual differences in aging and in the curve of the pattern of age changes for specific abilities. The limitations imposed by age are similar, therefore, to the handicaps or vocational restrictions which all individuals face.

The process of counseling older workers is similar to that of counseling persons of any age - determination of the vocational plan which best fits the needs of the individual in the light of his personality and the job market. This involves review and analysis of ability patterns, motivation to work, flexibility of adjustment to work pressures, and ability to maintain inter-personal relations.

In-plant procedures should be predicated upon provision of vocational counseling on an individual basis. It is necessary to determine for each older worker concerned the pattern of abilities, interests, and values which will lead to acceptance of work in keeping with his capacities. Possible procedures for use of an older worker are changes in hours and wages to conform to individual productivity and capacity. If transfer within the plant is necessary, job analysis and job specifications which indicate minimal critical requirements for each job should be available. In-plant transfer and transfer between plants and the procedures mentioned are valuable tools in the maintenance of plant morale.

For the community this implies recognition and acceptance of the hypothesis that each individual possesses a sufficiently varied pattern of abilities to enable him to meet the minimal job requirements of most unskilled or semiskilled jobs. With this assumption, older workers can be helped to participate in industry despite changes in their ability profiles. A community-wide program involves the development of training facilities geared to the needs of older persons and the establishment of an adequate vocational guidance program. A successful community program can revitalize the outlook for older workers who wish to continue in gainful employment.

THE PROBLEM OF ADMINISTERING WITHIN INDUSTRY  
THE PROGRAM OF EDUCATION AND TRAINING OF THE  
AGING WORKER

By

Maurice T. Harrell

As a background of our discussion of the problem of the aging worker in industry I will briefly tell you of some facts concerning our industrial growth in the State of Indiana and the relation of the State Industrial Board in its contacts with employers and employees in industry.

The State of Indiana is typical of the rapid industrial transition that has been going on in the United States in the last decade. Our state with a population of four and one-half million people has nearly two million engaged in industrial and commercial pursuits that are subject to the State Workmen's Compensation Statutes. Indiana is now 60% industrial and 40% agricultural which is an exact reversal of percentages only a few years ago. By the law of averages and in spite of extensive safety measures the accidental injury cases keep increasing due to the rapid increase of the number of new industrial plants locating in our state.

Over 40,000 cases a year are filed with our commission, 3200 of which are contested. Our board approves over 35,000 compensation agreements a year and over Five and One-Half Million Dollars are paid out annually for Workmen's Compensation in Indiana.

The administration of the large volume of Workmen's Compensation and Occupational Diseases Cases is the responsibility of the Industrial Board of Indiana. The Industrial Board has considerable dealings with the medical profession of Indiana as all awards for compensation for industrial injuries by reason of accidents or occupational diseases contracted from employment must be based upon medical examinations and statements.

Although the Industrial Board does not have jurisdiction of safety matters in industry as that is the responsibility of the State Labor Division, we do have direct knowledge and a great deal of information in our files concerning all types of accidents of various age groups.

The prolongation of the span of human life and the changing characteristics of the industrial scene raise many interesting questions relating to the older worker. Analysis of experimental studies in the physiology and psychology of age, indicates the rapidity of the decline in quality and quantity of performance after forty years, is less than the average worker or employer believes it to be. In some instances the decline may be quite large, in others it is of small magnitude, while there are many conditions of work which indicate that the older man is a distinct asset.

Given certain changes in function with age, one can not say arbitrarily that they imply better or poorer qualifications for all kinds of employment. The

type of work to be engaged in, plays an important roll also. The very nature of the changing characteristics of our adult population forces upon us the issue of understanding and adjusting the older members of our society to jobs for which they are well suited.

The gap between the working life span and the total life span continues to widen for most workers. One of the most important problems confronting the nation is how to prevent a waste of the productive capacity of older workers. Arbitrary age discrimination is against older workers who must seek new jobs and compulsory age retirement of able employees deprives the nation of valuable productive capacity.

We must question policies that fail to utilize the skills and abilities of willing and experienced workers. Decisions to be taken by employers along these lines will influence the size of the nation's labor force, the level of national income and the standard of living for all American people. Real estate firms and anthracite coal mines today employ the highest proportion of older workers--men and, in the real estate women over 45.

One of the most common reasons offered for discrimination against the older worker is that he is more of an accident risk than the younger worker. That this view is not justified by facts has been demonstrated repeatedly.

Studies made of disabling accidents show that the accident rate is highest for the younger workers. In terms of frequency rates, that is, the average number of disabling injuries per million hours worked, men between 40 and 45 years of age had rates only about two-thirds as high as workers under 21 years of age and 70% as high as those in their 20's. The accident rate for workers 55 years of age and over was less than one-half that for ages 20 to 29.

Studies also show that older men had fewer accidents than young men with the same amount of experience. The higher frequency of accidents among the younger workers has been attributed to inexperience and immaturity. There is one exception to the general rule that older workers are less prone to accidents and that is connected with working in high environmental temperatures.

It is premature to set definite age limits for retirement. Each case should be judged on the basis of "functional fitness" rather than on chronological age alone. In the case of railway engineers many have proved to efficient up to the ages of 65 or 70 years.

To summarize the influence of age we must consider the different physical and mental demands which various industries make on their employees. The efficiency of all the older workers must therefore be considered in terms of the requirements of specific types of work. In general older workers are economical for the following reasons:

- (a) They have fewer industrial accidents.
- (b) The labor turn-over is smaller thereby decreasing the expense of training new employees.

- (c) Their output is usually equal to that of younger men, and they tend to cause less spoilage and general breakage.
- (d) They tend to be more stable, loyal and responsible.
- (e) They are particularly valuable in situations involving little supervision.

The real problem is not that of retiring the old worker but of keeping him productively employed.

It has been suggested that pension plans may solve this problem but all pension plans, no matter how set up, no matter whether governmental or private, will fail to give adequate retirement pay to the men now in their 40's, if retirement at 65 or 70 should become the rule. Retirement at 65 or even 70 years of age will be unacceptable and impossible to impose in another twenty to twenty-five years. No matter how liberal the retirement pay as the number of persons over 65 will have jumped from the present eleven million to twenty-two and twenty-five million.

The Steel Industry Fact Finding Board established a basic principle when it said that "social insurance and pensions should be considered a part of normal business costs to take care of temporary and permanent depression in the human machine in much the same way as provision is made for depreciation and insurance of plant and machines."

The problem we will have to solve is thus an entirely different one from that which the pension contracts attempted to solve. A generation hence we will be unable economically and politically to provide adequate retirement pensions for people over 65. At the same time retirement, however generous the pensions, is no solution at all to the problem of the healthy old man. We will have to develop an entirely different approach to the problem of the old. We will have to make available to them an adequate retirement pension should they want to retire. We will certainly have to provide for retirement pensions to people who are no longer physically or mentally able to work. But the main emphasis in our policy will have to be on finding work the older people can do - work in which they can be both productive and happy. But, on the whole, the policy of designing work especially for older men will have to be confined to rank and file jobs.

Such a policy of productive employment for the old will, of necessity, have to be worked out separately in each plant and based upon the mental and physical abilities of those reaching retirement age. It will succeed only if the management of an individual plant has a genuine incentive to make it work. The anticipated increase in the proportion of older people among the population makes the planning of further research in this field an absolute necessity.

## The Problem of Maintenance of Health in the Elderly Work Force

By

Carl T. Olson, M. D.

Business and industry cannot operate without man power. The total number of people employed today is at an all time high, exceeding that of the peak of World War II by 8,000,000. Both in overall numbers and percentage-wise, the number of older workers is steadily increasing.

The practice of medicine teamed up with various ancillary arts and sciences has succeeded in increasing longevity. Life expectancy at birth has been increased more than 20 years since the turn of the century. Today we have approximately 3,000 people arriving at their 65th birthday every day in the year. Those who become 65 have an additional life expectancy of approximately 12 years. We have somewhere in the neighborhood of 13,000,000 people in this country who are 65 or older. Our Social Security Bureau in Washington makes monthly payments to 4,600,000, only a small portion of which are pre-65 dependents.

According to the most recent figures available, 56% of all males past 65 are still working at gainful occupations. However, the greatest increase in our work force has come from the feminine side and is reflected in highly increased numbers of women past 44 either entering the work force for the first time or re-joining it because of freedom from family obligations.

These figures give only a small part of the picture of industrial employment. Certainly we must face up to the fact that if the United States is to carry its work load, it must utilize the performance of the elderly group. Old time prejudices against the oldster must be broken down.

However, business and industry must not be too quickly or too severely condemned if they do not welcome the oldster with enthusiasm in spite of the fact that the oldster generally speaking has a better absentee record, has more skill, has less spoilage and exhibits more loyalty to his employer. He or she presents quite a difficult problem to the employer because of the characteristics exhibited by the oldster. Rather arbitrarily I am using age 40 as the dividing line between the younger and elderly worker.

If industry is to get effectiveness out of the elderly group, it must do everything in its power to maintain the health of this group. Getting maximum effectiveness out of the labor force is, in essence, the biggest problem facing management. Consciously or subconsciously, management has had to face up to this problem because it has learned that in the final analysis the optimum results to be obtained from the production, the distribution, the sales and service departments depend upon the effectiveness of the human individuals who staff them.

Many approaches have been used to get this necessary effectiveness but it is still the exception to see what I would call a balanced approach.

Without belittling the importance of present techniques, I would say that the most neglected field of endeavor is the proper use of medical knowledge and understanding directed to the conservation and maintenance of health of the employee group. Generally speaking, management has been far more willing to listen to the psychologist, the sociologist, or the lay technical advisor in the realm of maintenance of human effectiveness than it has to the medical man trained for industrial work. The former of these has been primarily concerned with the problem of human behavior, but may I point out that medical research is already laying measurable scientific bases for understanding human behavior. If industry would encourage more medical research in this field, it should not be too long before definite yard sticks can be employed which do not depend upon the bias of opinionated judgments so prevalent in business and industry today.

Now all of the statements which I have made so far concern the employee group as a whole, young and old. From a medical point of view, the difference in amount of medical skill required, as between the older and the younger employee, is one of degree. Inasmuch as the individual who has reached the fifth decade (40 years) begins to show signs of physiologic damage due to aging and pathologic damage due to a host of diseases associated with the elderly years or residuals of past disease, a maintenance of health program for the elderly requires far more medical work. From the standpoint of management, the employee who has reached this age should be a far more valuable member of the working force because of his know-how and his more adult judgment. Let me point out that with new discoveries coming along thick and fast, the great majority of disability and ineffectiveness, due to aging in the fifth, sixth and seventh decades, can be forestalled or prevented entirely if proper use is made of medical knowledge and understanding.

However, in my experience, looking at industries from coast to coast, and from north to south, outside of a few, the majority of managements have a "blind spot" which is noticeable in regard to proper medical programs for the maintenance of health of the employees, particularly the elderly.

Today, management is having to pick up the tab for Workmen's Compensation benefits, group health and accident insurance of non-occupational origin, life insurance and annuity payments either in the form of pension retirement plans or payments for disability of non-occupational origin after fifteen years of service and social security. The annual costs to industry for these items are reaching astronomical figures. And may I point out that medical knowledge and experience should enter into the control of each of these items.

And yet in spite of this ever-mounting cost in dollars paid out for lost time and benefit payments, the great majority of industries have not arrived at the point where they want to use the full potentials of industrial medicine to control the cost, in some measure, of these programs. Needless to say, if management showed intelligent interest in controlling these costs through properly practiced preventive industrial medicine, secondarily there would accrue far greater benefits through increased effectiveness of the individual worker.

How do we apply the potentials of industrial medicine to industry?

First and foremost, there must be a formulation of company policy which in turn is based upon an evaluation of the needs of the particular plant or industry. Inasmuch as a large part of industrial medicine falls in the field of industrial relations, might I suggest that more use be made of medical advice in the establishment of the over-all industrial relations policies. In the field of production, sales, service, and distribution, might I also suggest that the plant, the supervision, the machine, the work demands, and the materials handled be evaluated from a medical viewpoint and medical recommendations pointed toward the prevention of loss and the maintenance of effectiveness be heeded.

All managements are required to furnish medical care for injury and illness arising out of occupation but the promptness and the quality of this care go a long way toward preventing losses and through the reduction of pain, suffering, and minimizing of disability and thus increase that intangible factor known as "employee morale".

Managements are more and more cognizant of the value of selective placement of the employee. This begins with the original hiring of the employee but because of variations in physical capacities as time goes along, there must be provision made for repeated medical evaluations through a system of continuing physical examinations followed by job adjustments based in large part on medical recommendations. In this regard, I have never been able to rationalize in my own mind why managements will go through very elaborate psychological and other tests without first knowing what the medical opinion is regarding the individual's capacities. Management could save itself many headaches if there was a better job done of matching the physical and mental capacities. Management could save itself many headaches if there was a better job done of matching the physical and mental capacities with the job demands, not only at the time of hiring but whenever there is a change in job or when there are medical symptoms or histories justifying a thorough physical examination. In addition, I believe that when an employee has reached the forty year mark or has put in from two to ten years of service, it is a wise thing to have medical re-evaluation.

Just what benefits can management expect from such a procedure as a physical examination program?

In the first place, management will know that the employee is working at a job which is within his physical and mental capacities and will not cause aggravation of pre-existing defects or handicaps. Second, remediable defects will be uncovered which if corrected should increase the employee's effectiveness and working longevity. Third, evidences of disease will be detected early which would make it possible to forestall or prevent disability. Should the disease have direct causal relationship to the occupation, steps may be taken to eliminate the cause. And in the fourth place, a program of health counselling or health guidance is extremely essential but it must be tied in with a physical examination program.

Our studies based on data compiled from closed workmen's compensation cases in New York, Pennsylvania, Illinois (highly industrialized states) for 1948-1949 indicate that workers age 50 and over are twice as likely to suffer a fatality and three times as likely to become permanently and totally disabled as workers

under age 50. We have good reason to believe that the "human factor" is responsible for 85% of accidental death or disability. With such a record, surely more use should be made of qualified medical services in industry.

In closing may I make a plea for more research in industrial medicine. Here we have a field where more variables can be observed and controlled than in any other area of medical practice. Here we have a field where every idea in the field of preventive medical practice can be tested out not on the basis of a handful of cases but by observation of millions of people and lastly, here we have a field which will point the way toward answers to some of the questions which bother us. Most of the approaches to medical practice heretofore have been what I would call negative; in other words, we have concentrated our interests upon the factors which cause death. We are in an era now where we know that people live longer but we haven't got very much information as to what are the essential reasons for this increased longevity. On the basis of statistics, we make a lot of generalities, but there are too many exceptions to render complete validity to present statistical observations. In industry, we have an opportunity to get much more specific answers. We know a lot about the factors which cause disability and death. We don't know much about why people live on to ripe old age in spite of handicaps and environmental stimuli which cause early disability and death in others.

## Providing for Economic Security Through Insurance Plans

By

Hal Nutt

As a life insurance man I believe that the best way to provide economic security for old age is through wisely administered insurance plans. The worker retiring or quitting his job for any reason must find some means for his support and that of his wife. He can go to the state for part of this, to pensions, and to insurance. The best way for a worker to find security in old age is by saving.

By saving I mean that he puts his capital, part of his annual income, to work during the years when he is most productive. It is harder for the average worker nowadays to save and lay aside something for retirement than it was formerly. In the past a man could lay aside a good big sum of money on which he could expect to realize 6%. Today with an average income of \$6,000 per year the taxes eat up most of what he would have saved in the past. Today with an average of 3% on investments it would take \$4,241 per year invested to do over a period of 30 years was done for about \$1,240.00 per year. The \$6,000 a year man cannot put over \$4,000 into investments and keep his family. In short, without the aid of insurance in some form or other the average man cannot make the tremendous sacrifice required of his current income to assure himself of security in his old age.

It is doubtful if any man using the conventional savings plan can avoid using principal if he lives long after retirement. Medical science helping people to live longer, better working conditions and the many factors in daily living that prolong life have affected the cost of annuities so that the annuity for \$18,000, an average figure for annuities, paying \$100.00 per month that cost \$14,000 in 1930 costs about \$20,000 in 1950. The best way for the worker to meet the facts of the cost of his retirement is to start with an insurance program certainly before he is 35. He can build up a larger fund with smaller annual payments if he is foresighted enough to do this. In simplest terms the life insurance company allows the worker to put 39¢ to work where without its help he must use \$1.00 to get the same results.

Regardless of the income bracket the worker is in he will probably want to retire at about one half of his present earnings. The average worker simply cannot save enough and continue to live unless he is helped out by insurance. The annuity principle is the best savings plan for him. It is sure, it allows him to spend more during his most productive period of life, and it is something he does for himself. The education of the worker to know the benefits of annuity programs is one of the things that unions, management, and educators can do. The best evidence of the value of annuity plans for workers is found in the great number of companies that help workers with information and plans for annuities.

## EVALUATION OF CRITERIA FOR PLACING WORKERS IN SPECIFIC JOBS

By

Louis W. Spolyar, M. D.

With the factual knowledge that year after year a progressively larger segment of our population is reaching old age, it is apparent that in the not too distant future there will be a significant change in the labor market. Today the market is a relatively young market whereas in 25 or 50 years, with our present birth rate, the labor market is apt to be one with a predominance of people 45 and over. Today, one out of every 12 persons is 65 or over. By 1975 estimates reveal that one out of every nine will be 65 and over. Further the ratio of males to females will be accentuated. Normally females outlive males. As longevity increases this ratio will also increase and thus the bulk of our so-called old age group may very well be females.

Industry is progressive and sooner or later industry will have to take due notice of this biological trend and will have to integrate this problem into its present personnel, medical and retirement policies throughout all strata of their organization - executive, supervisory and hourly rated groups. As suggested by Volz, University of Michigan, "Human retooling will be necessary." It may well be that the success of their business may depend on how well such policies are integrated.

Thus the problem from an industrial standpoint, is not whether industry will become an adjunct to society in general by providing some facilities for employment to the aged in order to alleviate some of their socio-economic problems but the problem is how to utilize this aging labor force to the best advantage in order to make a product and show a profit. In a phrase, it sums up something like this - can some industry stay in business?

The title of this panel, "The Evaluation of Criteria for Placing Workers in Specific Jobs", is stimulating but perhaps not too productive of answers at this time. The workers we have in mind are aging workers and to date with the exception of the fine work done by the late Dr. Fred Wishard, of the Delco-Remy Corp., Anderson, Indiana, little basic data is present for the evaluation or establishment of criteria. Normally the medical criteria used for the efficient placement of workers in specific jobs are as follows:

1. Interviews with personnel departments to establish technical or craft skills.
2. In cooperation with production supervision the personnel department sets up a motion study of physical requirements, such as walking, lifting, bending etc., for each job in the plant. Rate of work must be considered.
3. Pre-placement medical examinations so that the physical abilities of the employees may be determined.

4. Job Placement - a cooperative activity between the medical and personnel departments so that physical abilities that the man has may be matched with the physical requirement that the job demands. Tritely said, it means fitting the round peg in the round hole.
5. Periodic examinations as needed.
6. Plant inspection by the medical department to be certain that all operations are properly controlled for the prevention of occupational diseases.
7. Medical consultation with management on the development of new processes so that adequate medical controls may be installed before production starts.

These criteria will do much to place and keep younger employees on the job. But they fall somewhat short when we try to translate them to an older age group. Aging is a normal physiological process from birth. It does not parallel one's chronological age nor does it occur with the same rapidity in each individual. Thus the determination of the physiological age is far more important than to determine the chronological age. However the determination of the physiological age is not as simple. It generally cannot be determined as part of the routine pre-placement examination. Thus for this group of applicants pre-placement medical examinations must include the routine procedures - plus. The plus - involves determination of physiological data such as lung and heart function, kidney and liver function studies as well as a more critical evaluation of vascular, endocrine, muscular, skeletal, neurological and skin findings. Further it must be realized that these findings will not stay constant for as long a period as with the younger age group. Breakdowns or incipient breakdowns may occur within months and for that reason it is doubly important that periodic follow-up medical consultations be made to be certain that changes have not occurred and if they have what remedial steps may be taken. One must realize that both emotional and physical changes may occur to the extent that it may readily disturb the previously nice fit of the round peg in the round hole. This fit may become very loose or extremely tight and reclassification will be necessary or therapeutic measures may be needed. Senescence need not be synonymous with deterioration. Many qualities are enhanced such as wisdom, stamina and thinking and these are usable traits if properly placed.

Thus it may be readily said that present day medical criteria - used for pre-placement of our relatively young labor force on a specific job - are not adequate for the proper placement or continued occupancy of any given job for the projected older age group in the future.

To date what data or medical criteria do we have relative to the employability of the aged? This type of data is scarce but for the excellent study done by Dr. Wishard. During 1942, 1943 and 1944, Dr. Wishard examined and placed 8000 men 45 years and over. Three thousand of them were in the 65 to 85 year old group. Rejection rate was essentially zero. To quote Dr. Wishard, "rigor mortis was the only criteria for rejection." A study of this group revealed the following pertinent medical data:

28% had blood pressure of 175 mm. or over. Of this  
28% - 10% had pressures over 200 mm.

15% had varicose veins.

1% had ulcers.

6% had severe hernias.

30% had arthritis of which 3% had limitation of motion.

10% had eczema.

It would appear from this limited data that physical deterioration is not as extensive as one may think in this age group. Further these findings suggest that the progress could be kept "in check" through periodic health consultations with the plant and family physicians cooperating. All of these findings are compatible with employment provided the applicant is suitably placed.

#### Summary

In summary when we project our present biometric and economic findings to the future we find that our labor market is apt to be made up of a great number of elderly workers. To satisfy its labor demand, industry will have to enlarge on present day medical techniques to utilize this type of labor force effectively. This can be done through proper medical examination, medical follow-up, job studies and job placement through integration of personnel, safety and medical department activities.

## Criteria for Evaluating Retirement Programs in Industry

By

C. H. Lawshe

I. Retirement programs are intrinsically neither good or bad. They must be evaluated in the light of certain objectives and in terms of the impact that they have on interested groups.

II. These objectives or goals are best represented by the following schemes.

	Quantity Problem	Quality Problem
1. Present employee objectives	A <sub>1</sub>	B <sub>1</sub>
2. Management objectives	A <sub>2</sub>	B <sub>2</sub>
3. Social objectives	A <sub>3</sub>	B <sub>3</sub>

The "quantity" problem is primarily the "rank and file" problem, where huge numbers of aging people are the primary concern.

The "quality" problem is primarily a management personnel problem. The question emanates, not from the number of these people but from the effects of the decisions of aging management people (whether these decisions are good or bad.)

III. A given program may be evaluated as good against a social criterion where rank and file employees are concerned (A<sub>3</sub>) but it may have a totally unsatisfactory impact upon the morale of present employees (A<sub>1</sub>).

A given program may be judged as desirable in terms of management criteria when management personnel are being considered (B<sub>2</sub>) but may not be acceptable by these same criteria when applied to "rank and file" employees (A<sub>2</sub>).

IV. While, in the long run, it is not likely that employee, management, and social objectives are in conflict, it is possible that there may be short term conflicts.

V. The suggestion is made that subsequent discussions in the conference consider the nature of these multiple criteria, rather than attempt to evaluate in terms of a single, more limited criterion.

## Conference on the Aging Worker

By

Winifred Kahman

You have discussed rather widely the many conditions and problems of the employment, the occupation, or the retirement of the aging worker.

Having been engaged primarily in the treatment phases of activity, occupation, or employment of individuals handicapped, either physically or psychologically, I am aware of the problems of the employer as well as those of the worker.

On the premise that the aged carry certain handicaps, psychologically at least, I believe that there is need to bring about a better understanding of the possibilities of employability of the aging regardless of the economic gain.

There have been many and varied studies on the economics and welfare of the employment of the aged.

An increase in the number and proportion of the aging is a characteristic of our industrial society, and as industrialism has progressed the economic and social problems of aging has also increased.

Social Scientists, along with scientists in medical and other fields, have the responsibility of observing relevant experience and suggesting ways and means of adapting present institutions to meet the needs of an aging population.

Many factors were cited which have an important bearing on employment of older workers: The Health of the Worker, his capabilities and skills, his social contacts at work, his desire to work, his economic status and family relations.

It is felt that more information is needed about specific jobs which are suitable for older workers, methods of adapting jobs to the individual requirements, methods of evaluating their older workers, and the experience of those firms which have kept older workers at their jobs, and are still willing or anxious to do so.

Revision of current retirement policies are urged which would enable and encourage individuals who wish to work beyond the usual retirement age. Chronologic age is not always regarded as a satisfactory method of determining retirement.

It has been emphasized that special attention should be given to the early detection of disabilities and rehabilitation measures in order to prevent forced retirement.

Physicians, nurses, social workers, occupational and physical therapists, psychologists, together with the employees are beginning to appreciate the need for concerted effort through coordinated programs for the rapidly increasing number of older persons.

They must be given opportunity for usefulness and at least some measure of productivity.

We must be realistic and we know that the numbers of the aged is rapidly increasing, perhaps to the point where their man power will be essential to our economic welfare.

There is great waste of human resources among the retired which can well be turned to economic productivity. Opportunities must be offered to those who are anxious and willing to carry on beyond the dead-line which has been imposed upon them.

The others who are able should be encouraged to do so for "idleness is a deadly thing and non use renders everything and everyone useless".

Urgent need for coordination of community services and their organization into unified programs is evident.

In recent years there has been a vast growth in the many kinds of services available to all age groups, including health services, social services, rehabilitation, education, housing, nursing and home care, and other facilities.

Community organization calls for a common effort among all specialists in the various services, and the exchange of experience and information in order to utilize the resources of each to the greatest benefit of the aging.

More intensive studies of the economic, social and employment aspects of the aged in different communities are needed.

A sound and progressive program of research, income maintenance, rehabilitation, medical and other services for the aged can and should contribute to improving the economic well-being and happiness of the entire population.

By initiating and improving such a program, excessive costs could be minimized and important social and humanitarian contributions achieved.

THE AREA OF RESPONSIBILITY OF INDUSTRY  
THE UNION, THE COMMUNITY, AND GOVERNMENT  
AGENCIES IN WORKING WITH THE INDIVIDUAL

By

Elizabeth Breckinridge

Sometimes I am inclined to think that in our discussions of services for older workers we are more likely, actually, to talk about working on the individual rather than working with him. When the various services in industry or the community work with the individual they may be regarding him as, first, a worker; second, a family member; or third, a member of a community. When the individual is considered as a worker, obviously he is the responsibility of management or the union. When he is dealt with as a member of a family or a community, the responsibility, in theory at least, is usually allocated to a community service or a government agency.

What do government and community services consider to be their primary areas of responsibility? We find that government programs are usually devoted to problems considered to be too large for practical treatment by a voluntary community service. Traditionally, these government programs are directed toward care for dependent or potentially dependent persons. These programs may be remedial or preventive in character, and protective and custodial in content.

But when we think about the correction or rehabilitation of a maladjusted older worker, we are on much less certain ground. I think it is probably correct that in the last 25 years social and economic forces have inspired a growing trend towards maladjustment with age. Nevertheless, there is frequently misinterpretation on the part of the professional worker as to what constitutes satisfactory adjustment of the older worker, and I am occasionally bothered by the idea that a few of our adjusters might also be considered maladjusted.

In the last few years there has been a tendency for management, unions, government and community services all to accept a general extension of responsibilities, with the result that there is an unfortunate confusion as to who should do what. Actually, what is being done at the present time for older workers? I would like to disregard the theoretical considerations which would require many days discussion and try to focus on the most practical ways in which help can be given to the older adult. Certainly, at the present time, nobody is doing enough.

When we look at the social agencies who have accepted formal responsibility for older workers, we find that almost always very few older people are coming to them for help. It is my opinion that social agencies have failed in interpreting their services in a satisfactory and effective way. Furthermore, I do not see that in the immediate future there will be any great change in this situation. Most older people do not like to come to an agency which is associated, in their minds, with help to personal failures and with charity and poor relief. Until social services achieve a level of public relations which removes this reluctance on the part of the older person, I do not think we can hope for a great deal of help from them as far as the older worker is concerned.

What about some of our other community agencies? For example, schools, churches, and medical programs. Here again we find a group of institutions traditionally and devotedly preoccupied with youth and with other individual professional specialties. Hopefully, this will change, but it is clear that this change will be a long time in coming.

What about the government agencies? Here again I am not optimistic. I think the major stumbling block is that the administrators of these agencies have been too frequently scared by public opinion, which periodically raises the cry of "chiselers on relief." The result is certainly not what the intelligent critic would desire. The result is that most government administrators are preoccupied with maintaining a show of economy, sometimes valid, sometimes false.

Furthermore, the training and experience of these administrators has not sufficiently dissipated a hang-over of the idea of the existence of a group who are the perpetually poor and substandard individuals among our population. There is too little realization of the concept of the development of dependency in old age for individuals who have previously been self-sustaining and well-adjusted.

For these reasons, I think it is foolish for us, realistically, to expect the necessary expansion of programs under government auspices which would be required to do an adequate job in getting the older worker back on his feet once he is in the kind of trouble which leads to dependency.

The idea of assistance from unions in developing adequate programs of working with individuals who are facing problems of aging also strikes me as one that is, for the time being, impractical. For I think we might as well face the fact that, in general, unions are not yet up-to-date in their recognition of the problems of aging. This is natural, because in many instances they are still fighting the battle of pensions and organization and it is not surprising that they have not progressed beyond these concepts.

What does this leave us? It seems to me that we are left with the fact that the corporation, at the moment, is our most hopeful resource for the development of programs in working with individual older workers.

Of course, many companies are afraid that if they embark on these programs they will be charged with paternalism, but a significant number are recognizing the subtle but important distinction between paternalism and a position of constructive social responsibility. I think that the corporation is our best bet today because it is the place where the individual aging worker is used to learning and it is the place where there is the possibility of continuing work with the individual over a period of years.

Now I fully recognize that some companies have a tendency to do too much for their employees and adopt every idea of which they hear. One of the great questions facing industry today in the field of human relations is the working out of a balance between programs within the company and programs in the community. This demands from management a more active interest in the development of programs of community services and of government agencies. It is encouraging that several major corporations are giving considerable thought to this question.

THE AREA OF RESPONSIBILITY OF THE UNION  
IN WORKING WITH THE INDIVIDUAL

By

Joseph Kinch

The C. I. O. - U. A. W. has determined its policies on the question of retirement. It is against compulsory retirement. It is in favor of keeping men usefully employed as long as possible. Where the compulsory clause appears in contracts the union has signed it only at the insistence of management. The union feels that it is responsible to the worker to help him keep working steadily.

We feel that the community, the worker, and management are best served when the worker is gainfully employed. A pension should be the last thing the worker looks for. It should come when he is voluntarily quitting or when he can no longer be employed at some useful job. The union has tried to persuade management in many of its bargaining sessions to agree to leave out the compulsory retirement clause.

Our experience is that when management examines workers, as did the Kaiser-Fraiser company according to their agreement, it oftentimes finds that few workers at 65 are physically incapacitated. Kaiser-Fraiser company found only 1 out of 130 workers who were examined for retirement at the age of 65 failing to meet physical qualifications for employment. Some companies such as Willys-Overland, Auto Lite, Continental Motors have contracts with the union that do not contain compulsory retirement provisions.

The union feels that compulsory retirement is wrong because it is economically unfeasable to restrict older people's years of service on such an arbitrary basis. Older workers have lower rates of absenteeism, lower injury rates, and possess better judgement and more skills. It is economically better to keep oldsters at work.

The community benefits from having its workers employed at some gainful task rather than sit around either wasting their time in doing nothing or in drawing public relief and pensions. It is best to keep people happy by keeping them on the job as long as possible and it is best for the community too.

The Area of Responsibility of Industry  
in working with the Individual

By

W. C. Jackson

This conference is an exploratory conference to open avenues of discussion pertaining to the problem of the older aged employees. It is obvious that once the employee retires, he can become a community problem if he is not financially able to stand on his own feet. He may need financial help, counselling or psychologic help or advice. At this time, as a problem, he becomes the responsibility of community welfare agencies.

Prior to the retirement, industry and labor have a joint problem in the various stages leading to retirement. In order to accomplish the right preparation, there are several questions which highlight a discussion such as this one.

1. Should a company devise any setup leading to the psychologic preparation for retirement?
2. Is the employee's ability to finance himself upon retirement any business or responsibility of the company.
3. If job reassignment or even downgrading appears to be the logical answer, does the union have any interest or responsibility -- particularly if such moves are against the contract for normal employees?
4. Is an answer possible to measuring the difference between chronologic age, physical age and mental age and can such answer be acceptable to industry and unions both?
5. In what way can community welfare services be used prior to retirement by industry to aid in the solution of retirement problems?

Such questions suggest many others which should be discussed before the problem can be thoroughly analyzed.

As far as follow-up conferences are concerned, I believe that the conferences which we had discussed be held out in the regional territories should start first on this problem of the industry and union preparing the worker for retirement. I believe most industrial thinking is coming to accept the principal that a forced or fixed retirement age is not an economic good. Basing our discussion on this philosophy that there should be no fixed retirement age, I think that we should have a panel discussion of the problems of proper preparation for retirement. The five questions itemized above form at least a basic outline for the scope of these panel discussions. It seems to be that the fundamental purpose of the panel discussions should be to develop a grass-roots

interest in this problem and promote a lot of statewide discussions, particularly in all sizes of industries. With this background properly prepared, a follow-up conference to the one which was just held would be very profitable, because many people would come to that conference with their ideas jelled and consolidated.

## INDUSTRY AND THE AGING WORKER

By

I. Lynd Esch

There is an old adage which says, "many a truth has been spoken in jest". We might add to that, but in the same vein, "much intelligence is revealed through the funny papers". Al Capp frequently does more than entertain. Some of you may have observed his series of episodes recently relative to the discovery by government officials of the new sub-human species called Dogpatchus Erectus. These animals were put in a special fenced-in preservation and became wards of the government with everything furnished for them. They were about ready to murder Pansy Yokum for insisting that they and she were human beings because they said, "We never had it so good when we were human beings." People used to speak of a "Dog's Life" in derision. But some of them have it pretty good.

Of course, no one thinks of such a paternalistic state as ideal, or at least very few people do because, like Pansy, we insist that we are human beings and that there is something more to life than simply material security. But still most of us would like to have some sense of security, particularly in our later years.

We have made a lot of progress in the matter of retirement during the present generation. We have made progress to the point where, in reality, economic, financial security is no longer the primary problem to be solved so far as retirement is concerned. It is still a problem. Some of the steps we have taken are not wise. We can pick many flaws in the situation as it exists today. If we start with the miner's pension (the idea of which, I believe, was one of the most progressive steps in that industry in a century) we can find things which are far from ideal. First, it is not ideal that the entire fund comes from a per ton levy collected through the operators. The miners themselves should be required to make some direct contribution. Psychologically it would be much more to be desired. Neither is it ideal that the fund be under the direct control of the Union. No matter how good the Union may be, there still needs to be some impartial, disinterested trusteeship controlling it. So, too, we can find flaws in the social security program and administration perhaps. Time and experience will correct many of these faults. But it is not my purpose to talk too much about the economics of retirement this afternoon because as I have indicated already, in my judgment, this is not the number one problem of industry and the aging worker. We are well on the way to finding satisfactory answers to this problem. The answers we find, however, should never obviate necessity for individual thrift.

There are more important problems upon which less progress has been made. These have to do with the entire matter of personal adjustment in relation to retirement. They are partially physiological, partially psychological and partially sociological. They are deeply embedded in our present system of industrial specialization. It seems that human beings are never satisfied. Through all the centuries people have been striving for an economic system which would produce in such a way that they might retire at a not too late age and enjoy some years of leisure. Now, here in America, we have come to that

place, but thousands of people who can live in reasonable comfort on retirement incomes are fighting retirement. It seems like a paradox and it needs some explanation. An example may serve to explain. Some years ago I was located in Oakland, California. A couple from the mid-west moved into the community and began attending our church. They had purchased a home there so that they might be near a daughter and her family. The man, a railroad engineer, had just retired. He had been looking forward to retirement for years. He liked his work, but it would be mighty good not to have to take those long runs and be away from home for several days at a time. A cross continental passenger train has a lot of responsibility connected with it when you sit on the right side in the engine cab. They were a delightful couple. They had just what they had been dreaming of for years. Putting it in the language of the old colored man he was "just doing nothin and doin it mighty slow." Nothing to worry about, no responsibility, enough to live on, do just as he pleased, in good health, apparently happy. But it did not last long, for in less than two years he was dead.

Now that is a rather common experience. One that is all too common. They do not always last two years. So it is that in spite of the fact that they may live in reasonable comfort and have all of the material things which they really need, many people look ahead to their years of retirement with dread rather than expectancy.

Then there are problems which relate to the sociological readjustments which are required. With retirement, the relative position of a person in the community changes. It may change for better or for worse, but it does not remain the same. People think of him in a different frame-work. He looks at the community from a different point of view. If he moves to another locality, as many retired people do, then the sociological problems are greatly amplified. He must reajust to the new environment, make new friends, establish himself and find status in entirely new circumstances. When we are older and have physical limitations and habit patterns deeply rooted it is an entirely different matter.

But more fundamental than either the physical or sociological problems of retirement is the mental hurdle. For centuries we have been quoting the old saw, "Man works from sun to sun, but women's work is never done." It is only recently that we have learned how fortunate that is for the women. They still have their work to do so long as they are physically able to do it, regardless of age. Man used to be much the same in small shops or farms. But today the man reaches a certain point on the calendar and he no longer has work to do. His job is done, his sun soon sets. The greatest problem in this entire matter of industry and the aging person is at this point. The whistle blows, the man is given a gold watch or some other kind of send-off, and he is face to face with a purpose vacuum. His problem is not primarily fear of insecurity or dread of old age, but just plain and complete emptiness. It is a very real shock. It may take a few weeks for it to take hold, but then it faces a man at every turn. It is something like the sensation of frustration which came to me one day while driving from Oakland to Piedmont, California. Out there they have a way of labeling their dead end streets with the one word "Blind". We came up over a knoll and looked ahead of us at a very prominent sign which read, "View Street - Blind." A man has been following this highway to retirement, anticipating the beauty of the scene which will unfold before him, then discovers that it is only a blind alley.

Within this concept is the root of the entire problem of industry and the aging worker. If we can find a solution to it, the related problems will not prove to be very difficult of solution. It is a growing thing because of the increased specialization. Few men are any longer "jack of all trades". Rather they have learned to do one job. It has become habitual with them. When it ceases they have nowhere to turn. That is the reason that hobbies have been suggested. They help but do not solve the basic problem. The real question is, "How can millions of ordinary people be useful and of service to humanity though retired?" What useful things can they still do? I do not have the answer. I wish I had. It will not be the same for all. But I am sure an answer can be found if Industry, Unions and Communities will work cooperatively on the project. I should like to suggest some possible points at which we could start.

First, we could make more adequate preparation for retirement. Of necessity everyone knows that the day will come; therefore, it is wise to start preparation well in advance. This preparation should be in terms of specifics. Plans should be as definite as possible. It is so easy to let the inevitable day sneak up on us and not be ready for it. A number of companies have taken this into account. Perhaps most notable would be Standard Oil of New Jersey which has a series of planned conferences with each employee before retirement. These are spaced over a period of time so that there is ample opportunity for the problems which the conferences bring to light to be solved before the retirement date. This preparation should give consideration to all the phases and areas of life. It is true that this is the basic responsibility of the person who is going to retire but, if adequate preparation is to be made, in most cases someone else will have to take the initiative. However wise it may be and however much logic may dictate the course, few there are who ever make preparation for their own funeral. The company and the union can take initiative cooperatively in this procedure of preparation for retirement. Set up an adequate program and urge the individual employees to participate. Advance consideration will often go far to bringing solutions to the problems.

We are making great progress relative to this problem in our society. It is made under the freedom of our American way of life and not under regimentation. There is no single answer. We must understand that the problem is everybody's business. We all have an interest in it. No person can escape responsibility. A major part of the responsibility must be shared by the companies which employ and the unions who speak for the workers collectively. Initiative should be taken by both and answers should be sought cooperatively. Communities, with all of their agencies such as the churches, the schools, the recreational agencies, the various social groups must be willing to do their full share in this regard. But when we have done all that we can in all these areas and thru all these various groups and agencies, the final solution will rest with each individual worker. He will have to work out his own salvation. We can provide the possibilities, the opportunities, but we cannot force personal adjustments upon anyone. Each individual has the responsibility and the privilege of doing that for himself. With the progress which is being made most working people today can look forward to a free, a comfortable and a useful retirement if they will take full advantage of the opportunities which are available to them.