

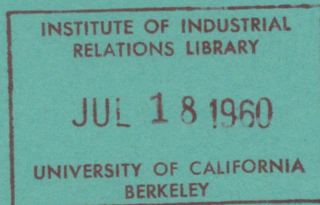
✓
Older Workers
(1959-60 folder)

**HOW TO ELIMINATE
AGE BARRIERS TO EMPLOYMENT**

✓
**Proceedings of a Conference on the
Problems of Older Workers,**

Pittsburgh, Pennsylvania,

February 20, 1959.



COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF LABOR AND INDUSTRY
ADVISORY BOARD ON PROBLEMS OF OLDER WORKERS
IN COOPERATION WITH THE
UNIVERSITY OF PITTSBURGH

DAVID L. LAWRENCE
GOVERNOR

WILLIAM L. BATT, JR.
SECRETARY OF LABOR AND INDUSTRY

[Harrisburg? 1959]

TABLE OF CONTENTS

MORNING SESSION

	PAGE
<u>Welcome</u> Charles H. Peake, Ph. D., Vice-Chancellor for the Academic Disciplines, University of Pittsburgh.	3
<u>Opening Remarks</u> Honorable William L. Batt, Jr., Secretary of Labor and Industry.	4
<u>The Age Barrier, A Challenge to All of Us</u> , Honorable Newell Brown, Assistant Secretary of Labor.	6
<u>Comments</u>	
Bernard Greenberg, Insurance, Pension and Unemployment Benefits Department, United Steel Workers of America (AFL-CIO).	12
Arthur S. Davies, Executive Director, Smaller Manufacturers Council of Pittsburgh.	17
Campbell Moses, M. D., Director of the Addison H. Gibson Laboratory, School of Medicine, University of Pittsburgh. . . .	18

AFTERNOON SESSION

<u>Pennsylvania's Faith in the Older Worker</u> Honorable David L. Lawrence, Governor of the Commonwealth of Pennsylvania.	19
<u>Panel</u>	
<u>Older Worker Myths</u> , Abraham Stahler, Chief, Counseling Branch, United States Bureau of Employment Security.	23
<u>New Skills for Older Workers</u> , William E. Koehler, Director of Extension Education, The Pittsburgh Board of Public Education. . .	30
<u>Older Workers with Limited Capacity</u> , Leonard Weitzman, Director of the United Vocational and Employment Service, Pittsburgh.	32
<u>Retirement--When Should It Come and How Should We Prepare for It?</u> Charles E. Haines, Ph. D., Director, Employment and Retirement Section, National Committee on the Aging.	36
<u>Conference Summary</u> Harold W. Williams, Executive Director, Advisory Board on Problems of Older Workers.	40

NOTE

This conference was sponsored by the Advisory Board on Problems of Older Workers in cooperation with the University of Pittsburgh. These proceedings are being published by the Advisory Board on Problems of Older Workers in the belief that the material presented by those who were on the program is significant to an understanding of age barriers to employment. A small number of extra copies are available and may be secured, until the supply is exhausted, by writing to the Advisory Board on Problems of Older Workers, Department of Labor and Industry, Harrisburg, Pennsylvania.

The Advisory Board on Problems of Older Workers

Honorable William L. Batt, Jr., Chairman (ex-officio)
Earl C. Bohr, Harrisburg
Joseph H. Britton, PH.D., University Park
William J. Meinel, Philadelphia
B. Frank Rosenberry, M. D., Palmerton
Bessie Kann Sack, Pittsburgh
Everett F. Zurn, Erie
(Three vacancies)
Harold W. Williams, Executive Director

Pittsburgh District Office
Marion E. Warner, Regional Director
1200 State Office Building
Pittsburgh, Pennsylvania

Conference Planning Committee
Viers W. Adams, University of Pittsburg, Co-Chairman
Marion E. Warner, Co-Chairman
Anna K. Harris
Chester A. Holmquist
Bessie Kann Sack

MORNING SESSION

Welcome

Charles H. Peake, Ph. D., Vice-Chancellor for the Academic Disciplines,
University of Pittsburgh

Ladies and gentlemen, my function here this morning is a very minor one, but very pleasant. On behalf of the Chancellor of the University, I bring you greetings and express our great pleasure in joining with the Pennsylvania Department of Labor and Industry in sponsoring this conference on age barriers to employment.

I don't have to tell you, of course, how increased longevity has become tremendously important and how problems associated with increased longevity have affected our jobs and our lives.

The University of Pittsburgh, in its various departments and divisions, has long been interested in all aspects of this development. We fully expect to continue our interests. Thus, it is with great pleasure that I greet you and wish you all success in this most important conference.

Opening Remarks

Honorable William L. Batt, Jr., Secretary of Labor and Industry,
Commonwealth of Pennsylvania

It is a great privilege and pleasure to welcome you to this conference on the problems of older workers and to serve as conference chairman. This conference is the second conference on this subject which has been sponsored since I came to my present post in the Department of Labor and Industry. Last year, we held one in Philadelphia. Previous to that, there were three other conferences, in 1952, 1953, 1954. The 1953 conference took place here in Pittsburgh.

But we do more besides holding conferences on this subject. In the past two years we have established a bi-partisan Advisory Board on Problems of Older Workers, which has a professional staff working full-time on a broad gauged program designed to eliminate age barriers to employment. In addition to holding conferences, this staff publishes a great deal of information on the subject; its members make speeches before community groups; it sponsors research; it stimulates continuing community programs designed to help older job-seekers find employment. The Advisory Board also has a most charming, intelligent and hard-working board member from Pittsburgh, Mrs. Bessie Kann Sack, who is with us today.

We have active programs for counseling and placing older workers through the many offices of our Pennsylvania State Employment Service. And our fine Bureau of Vocational Rehabilitation helps many handicapped older workers.

We are encouraged in all these efforts by figures which seem to indicate that we are getting better. We maintain in our Advisory Board an index which compares the placement of job applicants over 45 in State employment offices with the placement of job applicants under 45. If that index ever reaches 100, we will have achieved our goal--that is we will have placed the same percentage of our older job applicants as we have of our younger applicants. For the year 1957, that index averaged only 48. In other words, it was more than twice as hard to place an older job applicant as it was a younger one.

In 1958, the average index jumped 10 points to 58, a clear indication that we are improving. Our goal is to get it up to 75 by 1960 and our ultimate goal is to reach 100.

But even with that improvement, we are still faced with a great number of unemployed older workers, somewhere around 150,000.

It is clear that we won't even begin to make a dent in this figure until we can do something about the general level of unemployment which is near the half million mark in Pennsylvania today, more than 10% of our labor force.

We must never lose sight of the fact that the most important thing which can be done on behalf of older workers is to relieve general unemployment. Only when there are enough jobs for everyone can we begin to show real success in placing those who have special job-finding problems.

I am confident that we will do much in Pennsylvania to stimulate general business under the leadership of our great Governor, whom you in Pittsburgh well know.

But I also know that the causes of joblessness in Pennsylvania are rooted in national economic policies which need to be planned to promote a high level of employment. We must always keep that in mind.

It is now time to turn our attention to how best we can see to it that age barriers to employment are eliminated, of how, within a given limit to the number of jobs, we can promote policies that will be fair, just and most conducive to the economic health of our society.

It is the purpose of this conference to put before you all the essential facts with regard to the elimination of age barriers to employment. To that end, we have persuaded a very distinguished group of people to lay aside their other responsibilities and come here to Pittsburgh today to tell us what they know of this problem.

I can think of no one more competent to deal with this issue than our keynote speaker. He has had a distinguished career as a journalist and as a public servant. As the present chairman of the Federal Council on Aging, he bears the major Federal responsibility for programs connected with our growth to and beyond maturity. As an assistant secretary in the United States Department of Labor, he is in constant touch with the problems of all workers. We in Pennsylvania are very grateful to the Federal Department for the help and support it has given to us in our older worker programs, and we know that the Department of Labor in Washington is doing a very fine job on behalf of older workers under his leadership. Thus, it is a great pleasure indeed to introduce to you our main speaker today, the Honorable Newell Brown, Assistant Secretary, United States Department of Labor, who will speak on "The Age Barrier, A Challenge to All of Us."

The Age Barrier
A Challenge to All of Us

Honorable Newell Brown, Assistant Secretary of Labor
U.S. Department of Labor

It is indeed a pleasure to be with you today and to participate in this conference. I bring you greetings from Secretary of Labor, James P. Mitchell, who is keenly interested and concerned with the employment problems of middle-age and older workers.

We are particularly pleased with the interest Pennsylvania has shown in meeting this problem and the many positive steps that have been taken by your Department of Labor and Industry and the Pennsylvania Advisory Board of which this conference is an excellent example.

The conference theme, "Breaking Through the Age Barrier", is most challenging and timely. While the front pages of newspapers across the country describe the exploits of rocket scientists in their attempts to shrink time, the back pages -- the want ad section of those same newspapers -- prescribe age limitations in employment which result in long hollow and unproductive hours of unemployment for large numbers of our senior citizens. This sharp contrast suggests that the energies applied to the problems of penetrating the space barrier need to be matched with vigorous efforts to solve the formidable but more mundane problems of piercing the age barrier. While young, adventurous men will undoubtedly be the first to be encased in a capsule and launched into outer space, it is just as likely that many mature minds will have contributed appreciably to the technology that will have made this possible.

The severity of the age barrier problem may be indicated by a few figures. During 1958, of all workers registered in the 1800 public employment offices throughout the nation, about 30 percent were 45 or over. In contrast, of all placements made during the past year, somewhat less than 20 percent were workers in this age category. In Pennsylvania, a similar picture exists. More than one-third, about 34 percent, of registered workers in this State were 45 or over. Again, in contrast, about 22 percent of all placements made were in the 45-and over category -- despite all the efforts that have thus far been made.

To deal with a problem effectively, one must understand, or at least postulate, as to its essential nature. What is the age barrier? Is it a paper one, built of birth certificates, employment applications and want ad listings with restrictive age specifications? Certainly these are only outward indications of the underlying problem.

But it seems to me that the barrier which age presents in employment is created largely by what men think. And their thoughts and attitudes and behavior are shaped by what they think they know, what they believe, whether such knowledge and belief are based on solid fact or not.

Thus, few people have been aware of the dramatic changes which occurred in the age distribution of the population and the work force and of the

continued trend toward an older population. Fewer still have understood their full social and economic implications. And many labor under substantial misconceptions in regard to the work qualifications of those over 45. How many are aware of these facts?

First, population, workforce and economic. During the last quarter of 1958 we were producing goods and services at the annual rate of \$453 billion. By 1965 it is estimated that we will need \$620 billion (in terms of 1958 prices) -- an astonishing increase of about 37 per cent! Our national production is doubling every 20 years, but still can't keep up with the demand. There are, of course, short periods of lagging sales and faltering distribution. But over any period of time, production lags behind consumer desires.

Now look at the manpower requirements to meet these production goals. By 1965 ten million more workers will be needed than in 1955 to produce the goods and services required. But only 900 thousand will be from the 25-44 age group (the so-called "cream of the crop" group) -- this was brought about by the decline in birth rate in the 1930's. Four and one-half million will be from the 14-24 age group. Many of these should be encouraged to remain in school to acquire the training required by our complex economy. Also, the Armed Forces gets first choice of this select age group.

Where will the remainder of the 10 million additional workers needed come from? They will have to come from the 45-and-over age group, which is expected to increase by about 5 million by 1965.

Although the age distribution varies by States and by localities, this is the substance of the national picture. Thus, at the very time when the economy is expanding and demand is rising, there are too few younger workers to meet that demand. Accordingly, there is a necessity, and will be for some years, to make greater and more effective use of men and women over 45. Were these facts more widely understood, those concerned with planning plant and business expansions would now be re-examining hiring policies designed for the labor market of a different day. Soon they will be forced to.

In addition to these considerations, there are considerable social costs directly and indirectly related to a policy of hiring only younger workers. Not only does such a policy result in a heavier and heavier burden being placed on those least able to afford it, but the morale and well-being of both older workers and those on whom they become dependent is seriously threatened.

And third, the misconceptions. Numerous myths and misconceptions concerning the capabilities of middle-aged and older workers give further evidence that much of the problem is dependent upon what we -- employers, workers, the public -- think. I'm pleased to note that you are devoting part of your afternoon discussion on this matter. However, I would like to speak briefly on it here.

Some of the most common stereotypes that have been associated with the older worker are:

1. Workers over 45 begin to decline in skill and ability.
2. They cannot meet physical standards.
3. Their employment results in higher pension and insurance costs.
4. They are inflexible.
5. Their absentee records are excessive.

These are the most glaring of the half-truths and fallacies -- there are others -- and I'm sure, most of you have heard them.

The facts refuting them are substantial and represent the findings of intensive and extensive research undertaken in the past few years by government and private organizations.

Opinion surveys of employers surprisingly show the high regard with which employers hold the older worker in terms of reliability, production, and attendance. Undoubtedly, in answering survey questionnaires, employers are thinking of the many such employees who are productive, steady workers. However, the "halo" effect does not seem to carry over in too many instances to recognizing these same qualities in the unemployed mature applicant who appears at the company's employment office.

Research projects, aimed at getting more facts with which to explode myths, have been conducted by some of the State employment security agencies. Pennsylvania, especially, is to be commended for its early and continuing recognition of the need for study and action on this important problem. We were very pleased to receive a few days ago your report on the Philadelphia pilot project and are looking forward to receiving the final report on the pension costs study.

I am particularly interested in the findings of the pension cost study. For, more and more frequently, we are receiving complaints from workers that increased pension cost is given as the reason for not hiring them. While the Department of Labor study of pension costs in 1956 does much to weaken this argument, individual pension plans contain so many variable that further light needs to be thrown on this matter. In several recent instances, the criticisms of correspondents seem to be directed to insurance companies rather than employers. This suggests the possibility that such insurers might find it desirable, in the interest of good public relations, to prepare and distribute a simple, explanatory statement of the facts on pension costs as they relate to age. Casualty insurance companies have disseminated similar statements in relation to the hiring of the physically handicapped.

If the problem of age discrimination hinges largely on what men think -- their attitude, their feelings, their conception of maturity, -- then the solution lies in penetrating the inner reaches of the mind. The minds to be reached are those of the public, employers, and older workers themselves. I visualize a three-fold approach to achieve this objective: (1) Further research to gather more facts, (2) dissemination of the facts through public information programs, and (3) service programs to provide improved and increased counseling and job placement assistance. A fourth area, that of legislation, is in the exploratory stage and needs time to test its value.

We have touched upon some of the research projects undertaken in the past few years or currently underway, such as your own special studies.

To date, the Department of Labor has completed studies on performance and age, on older worker adjustments to labor market practices, on pension costs, on the status of older workers in collective bargaining and on counseling and placement services provided by State employment services in 9 metropolitan areas, including Philadelphia.

These studies resulted in the development and introduction of improved techniques and services for facilitating the employment of older workers. The "meat" of these studies was used not only to develop training materials for staff in the State employment offices but as the basis for a stepped-up educational and promotional program.

Currently, at the national level, we are developing materials for a TV campaign; a portable exhibit, promoting job opportunities for forty-plus workers to be used at various conferences of employers and others; a brochure citing examples of successful employer experiences in hiring and utilizing older workers; and a leader's guide for conducting institutes on employment of older workers. In addition, older worker demonstration projects are being planned to demonstrate effective counseling and placement services for older workers. We are also planning to step up contacts with national associations, such as the U. S. Chamber of Commerce, American Legion, National Association of Manufacturers, labor organizations, 40-plus clubs, Kiwanis International, the Fraternal Order of the Eagles, and similar organizations.

Comparable efforts are being made by the State employment security agencies, other State organizations and some private groups. The Business and Professional Women's Clubs have been in the forefront in the sponsoring of Earning Opportunities Forums in a number of communities. The Eagles are devoting considerable time, money, and effort to their "crusade" in behalf of older workers. Your own Advisory Board on Problems of Older Workers has been doing a magnificent job in alerting Pennsylvania communities to the serious problem. This conference is but one of a series that have been held or are scheduled for the near future. Its excellent educational pamphlet "Breaking Through the Age Barrier" has been distributed by our national headquarters to all State agencies.

We are encouraged by the fact that at least 32 States have appointed State Commissions or Committees to study the problems of aging, including employment; to recommend actions to be taken; and to coordinate activities and services for older persons.

Some of you may be familiar with the recent Congressional action that has resulted in a White House Conference on Aging being scheduled for January 1961. The act providing for this conference authorizes grants for State and local conferences on problems of the aging in preparation for the national conference in 1961. We believe that this piece of legislation will result in the establishment of more State and local committees as well as stimulating increased activity on the part of those committees already in existence.

We hope that each of these groups, in addition to preparing for the White House Conference, can serve as a focal point in their States and in their communities for carrying out aggressive community campaigns of education and publicity to promote equal job opportunities for the 40-plus workers.

On the Federal level, the Federal Council on Aging, of which I have the honor to be the current Chairman, has been functioning since 1956. The Council is a consultative group of 13 Federal agencies charged with coordinating policy development, planning and programming, so as to achieve a more effective government-wide approach to the needs of older citizens. It also serves as a central point within the Federal government for the gathering of information.

In addition to research and education, concrete efforts have been, and are being made in the area of direct services to middle-aged and older workers.

It is important to remember that there are two parties involved in employment: The worker and the employer. Our studies show that older job-seekers themselves sometimes create their own barriers, partly through a defeatist attitude, through fear of change, through unrealistic demands, and, particularly, through lack of real knowledge on how to go about looking for a job. This is why more adequate attention must be paid to realistic counseling as well as placement assistance and why expanded facilities for practical training or retraining need to be provided for them by the community.

I am glad to say that special funds have been made available to State Employment Security agencies for the assignment of older worker specialists in the State administrative offices and in local offices of the employment service in order to spearhead and supervise more effective activities in behalf of middle-aged and older jobseekers. During the past year, over 300 specialists were devoting full or part time to these duties in the larger local offices. In addition, State agencies have designated a person to give emphasis to the program in most of the remaining offices. We know that a program of direct services is most vital and we intend to support it to the best of our ability.

There is one other area that is worthy of consideration, and that is legislation.

Four States, including Pennsylvania, already have rather comprehensive laws barring discrimination in employment on account of age. There has been increased activity by other State legislative bodies as well as the Congress in considering such legislation.

The current position of the Department of Labor in regard to Federal legislation of this kind is that current means of eliminating age barriers in employment, including concerted promotional activities, should be fully exploited before considering compulsory Federal legislation to accomplish this same purpose.

Moreover, we hope that, by the time the White House Conference rolls around, a greater body of accumulated knowledge and experience will be available in regard to the experience of States with legislation so that the thinking of delegates will have a solid basis on which to develop recommendations, including possible alternatives. In the meantime, we are closely observing whatever effects State legislation has had to date in order to gauge its possible value nationally in the battle against age barriers.

Looking ahead, there are several areas which need our joint attention. We need, first, to strengthen the direct services to middle-aged and older

workers. In addition to further improving our specialized job counseling and placement services, we must strengthen other services relating to employment. For example:

- We need more adequate vocational and refresher training for older workers to meet current and prospective job needs;
- We must extend vocational rehabilitation services to greater numbers of mature workers; and
- We must provide the older worker with ready assistance to cope with physical, emotional, and other health and welfare problems that may affect his employability.

Secondly, we must continue our research program -- at all levels and by all groups, particularly by colleges and universities. Although many valuable facts have already been gleaned from previous studies, there are still many "gray" areas, especially in regard to such areas as pension and other employee benefit costs, and trainability and productivity of middle-aged and older workers. In this connection, you may be interested in knowing that representatives of our Department have been meeting with officials of the Office Executives Association of New York on a contemplated study of the productivity and performance of middle-aged and older persons in white collar jobs. The study, to be conducted by the Bureau of Labor Statistics, will involve approximately 75 establishments employing 5,000 to 10,000 clerical workers in New York and in other parts of the country.

Thirdly, we must expand and intensify our educational and promotional program to get across to the public the facts about employment and age, and to eradicate some of the untenable, moss-backed notions about unemployability that linger from an earlier era. At the Federal level, we in the Department of Labor are trying to provide the available facts on age distribution of the population and the work force, and on employment by age. They need to be placed before people in your communities, together with a picture of the State and local situation. The public needs to forget the old stereotype of a bent, physically declining person with ingrown, unchangeable habits, and to replace it by the new look in aging--which is that of a mature, competent person who can adapt to new situations. Above all, we need to convince the public that each prospective employee should be considered on the basis of his or her individual qualifications for the real requirements of the job; that, in reality, it is ability that counts; and that there is no fixed age at which a person becomes too old to work.

In closing, I wish only to emphasize what is already evident in my description of these activities: They are and must be a joint venture involving a participation by national, State and local agencies, as well as universities, employers, unions, and associations of all kinds.

It takes a closely-knit, coordinated team to put a satellite into orbit. Similarly, it takes the coordinated efforts of many groups and individuals to break through the age barrier.

COMMENTS

Mr. Bernard Greenberg
Insurance, Pension and Unemployment Benefits Department
United Steelworkers of America, AFL-CIO

Perhaps I ought to say that with Mr. Brown, I, too, had service in the Wage and Hour Division of the U. S. Department of Labor. As a matter of fact, I was in the Wage and Hour Division from 1938 to 1941. The reason I mention this, is that prior to that date and while I was working for the government, I attended George Washington University in the evening. In a course in economics, I was taught that a minimum wage and over-time penalties would not only not mean more work but would probably result in vast unemployment. Today, I doubt very much that anyone would say this.

The Wage and Hour Law is illustrative of how a major social problem was examined; how the government understood and worked on it; and finally how a successful program of social reform was accomplished.

Today, when governmental activities are under such extensive criticism I think it worthwhile to examine our experience with various government programs. In order to understand the problem of unemployment and particularly the unemployment problems of older persons, we must examine the factors that Mr. Brown has discussed and talked about. In some respects I disagree with Mr. Brown's conclusions, although I hasten to add that I think he has touched on the subjects that all of us think and talk about.

I might say, too, before I attempt to discuss any subjects specifically in this morning's session that there is a report in today's paper that Mr. Henry Ford made a speech at Yale University in which he criticized labor leaders who think they have the answer to all problems and who have a tendency to give criticisms and oppose any particular proposals which may be made, but in nearly all instances the criticisms are only vague generalizations.

I want to say that I don't think I know the answer to any of the problems we're discussing here today. In fact, I am not sure that I really understand all of the problems involved because there are such serious conflicts of opinion in this field. They have not yet been resolved and certainly not by any expert opinion that I know of. It would be a mistake to assert any final answer on the problems.

First, it seems to me that most people in this room have lived long enough to see three very serious economic cycles.

In the cycle of the 1930's, unemployment among the aged seemed endemic. There was no hope for a cure. The seriousness of the problem resulted in the present Social Security Law; resulted in efforts to secure enactment of laws, such as those administered by the Wage and Hour Division, to spread employment by reducing the number of hours worked. One of the most important efforts to cure unemployment by the laws administered by Wage and Hour Division was the law which abolished child labor. I recall the immediate effect of that law. When it was passed, the immediate result was the discharge of many thousands

of children who were working in various hand trades, mainly in the South. We heard suggestions and protests at that time that the abolition of child labor created unemployment among children.

In the war period, we saw a different kind of cycle, a cycle which can teach us a great lesson. Not only were older persons employed during this period, but all of us can remember that older individuals were urged to return to the labor market and that it was unpatriotic to retire. No one, during this period, thought we had a problem of employing the aged.

Today we are in the third cycle. A cycle which is possibly similar to the cycle of the 1930's. I don't think it will go that far. I hope not. I think we can prevent it, but nevertheless it is a cycle in which we find that the problem of employing aged persons has once again arisen. On this score, I want to comment on the statement Mr. Brown made concerning the possibility of an increase in gross national product, which would require a vast increase in the working population.

I would like to point out that in 1929, the gross national product was 104 billion dollars; in 1933, 56 billion; 1954, 361 billion dollars. Mr Brown has mentioned a figure of approximately 438 million dollars for some time in the future. I hope that the trend which has been in evidence since the end of the 1930's will continue, but I think past history indicates that it is possible for the trend to take a reverse direction. If it takes a reverse direction, then the problem we will be talking about will be aggravated rather than improved. This grave possibility demonstrates for me the necessity for immediate concern with this problem.

I think we ought to deal with this problem in terms of our past efforts and with what we have learned from these experiences. I hope it will not be necessary for a crisis to arise before we believe that this is a problem worth working on.

So far as the Steelworkers are concerned, we have approached the problem from three points of view.

One, we attempt to protect the job of the older worker by requiring that no layoff may be made in the work force except on the basis of seniority. This usually means that the older worker will continue on the job while the younger worker loses his job first. However, this is not altogether true, because there are considerable numbers of older workers who did not start their employment until the war period or in the period immediately following the war when older people were being hired in great numbers. You, therefore, find that among the workers who are being laid off at the present time, there are some older workers who have not succeeded in developing enough seniority to protect their jobs.

The second thing we try to do is to require an employer to give hiring preference to workers who are turned out as the result of the closing down of a plant before hiring new persons. It is not an easy thing to accomplish. In fact, the majority of agreements between companies and our Union do not yet require this type of preferential hiring. However, as the problem of plant shutdowns continues to grow, more preferential hiring provisions will

undoubtedly be negotiated. Recently, in the Pittsburgh area, the United States Steel Corporation shut down one of its plants in Donora and an immediate problem arose as to the job rights and privileges of the employees who were turned out as a result of that shutdown. The older employees, naturally, were concerned with their rights to jobs in other properties of the U. S. Steel Corporation. Although we do not have a preferential hiring agreement with U. S. Steel, we did get the corporation to agree to the placement of a considerable number of these displaced employees.

One of the biggest problems connected with preferential hiring is the resistance of employers to the transfer of older persons to other operations because they have the prejudices against older workers to which Mr. Brown alluded. In fact, there is a suspicion that one reason why some plants are shut down is to relieve the company of older persons on the payroll.

It is not an altogether practical matter to talk about preferential hiring when the job opportunities are in another city. If a plant shuts down in Pittsburgh and the preferential opportunity arises in Chicago, the cost of moving is so great that the older person very frequently decides to remain where he is, where his roots are, so to speak. However, the job opportunity in the distant city may often be the only opportunity he may have for work and a refusal to use the transfer privilege extended to him could do irreparable harm.

So far as the problem of retirement is concerned, I'm not so sure I know the answer to the whole problem.

I must tell you immediately that my doubts concerning retirement policies are not to be interpreted to mean that the Steelworkers are going to abandon voluntary retirement for forced retirement. We believe that if an individual is capable of continued activity he should have a right to voluntary retirement. Nobody has the right to play God with a life of any individual. So long as the man is capable of performing his work and so long as he has the right to have his job by seniority, I feel he has the right to continue on with his job.

I want to emphasize that this policy of voluntary retirement has been completely successful. I might add that I don't know of any employer who has raised the question of compulsory retirement after having negotiated voluntary retirement in any of the negotiations in which I have participated. In all our pension negotiations with the steel industry, voluntary retirement was not an issue. Neither in 1949, 1954 nor 1956, nor do we expect this year to be different, have the companies raised the question or suggested any changes with regard to voluntary retirement.

You may have heard the recent story about the picketing of a steel plant, I believe in Monessen, in which younger workers at the plant wanted the older workers to retire from their jobs to make way for younger people who are on layoffs.

Here's where the complications start. There's no question in my mind that most workers, as well as the general public, think that the way to create employment is by removing older persons from the labor market. This, I think, has a very large measure of truth in it. If workers could retire at the age of fifty-five or sixty, there's no doubt that a large number of persons would

be removed from the labor market. I think I have some figures here to give you some idea of what's involved. In 1955, of a total population of 165 million persons, 14 million were between 55 and 65, and another 14 million were over 65. By 1980, total population is estimated to increase to 260 million persons, of whom 21 million will be between 55 and 65, and 24 million will be over 65. Undoubtedly, if retirement policy were to provide for the pensioning of all persons age 55 or over at an income level to support the high standard of living to which they were accustomed, a very large number of persons would be removed from the labor market. However, that isn't as easily done as said.

The cost of retiring a worker at age 55 on an income that will permit him to enjoy even a half-way decent standard of living is very considerable as you may have heard from the loud commotion made by employers whenever we make our pension proposals to them. My guess is that what we're talking about when we talk about inducing early retirement at age 55, is a retirement income of about 50 percent of normal income. At present income levels, the cost of providing such adequate retirement incomes to industrial workers may very well come to about 50 cents an hour, including the costs of governmental pensions. I would not suggest that such an expenditure is an impossibility. But like the cries raised against minimum wages and hours when many thought it couldn't be done, it may very well be alleged by some that such enormous costs could possibly harm the economy. I don't know. All I can say is that retirement costs are a very large problem and one that we are not probably ready to meet now, in their entirety.

Early retirement on reasonable pension income does not strike me as being within reach--at the present time. I do not believe those who are now urging that older workers should be removed by compulsion from jobs because of their age so that the unemployment problem of younger persons could be solved have thought this problem through. To start with, many persons over 65 do not have pensions coming from employers. Furthermore, many older persons have obligations which may require them to have as much income as they enjoyed previously and would find it impossible to meet their budgets if they would have to live on meager pensions.

Finally, as I have said before, do we have a right to say to anyone who can continue in gainful employment that he must retire even when he wishes to remain on the job? Is not the "right to work" still a great right in this country?

I want to conclude by saying this: There is no question in my mind that we must plan for the future. All of the proposals which have been enumerated by Mr. Brown must be considered and acted on.

I have talked to older workers who have come to my office because their plant shut down, and they ask, "What is it we can do now, to find employment"? I am forced to the conclusion that our present efforts on behalf of older unemployed workers are much too small and ineffective. My answer to these people is usually not very helpful. We need a great expansion in re-training programs, special counseling, and special efforts to find older people jobs,

taking into consideration the unique problems older persons have in finding jobs. Very much remains to be done.

So far as proposed laws against discrimination on account of age are concerned, I think we must obviously take every legislative action necessary to insure that persons will not be discriminated against exclusively for their age alone.

I want to conclude by saying that all these measures, which Professor Galbraith calls "micro-economic measures", will be of no avail whatsoever if we should find ourselves in a slump anything like the one we saw during the 1930's. The problem then will involve a bigger group as it will not only involve older persons, but to everyone of us. Under those circumstances, as in the 1930's, I think that what would happen would be that older worker unemployment would become a hard core problem, and the employment of older people, would become insoluble. What we must guard against the most, then, is the recurrence of any severe economic depression.

Thank you very much.

COMMENTS

Arthur S. Davies, Executive Director
Smaller Manufacturers' Council
Pittsburgh, Pennsylvania

(Editor's Note: Unfortunately, the stenographic record of the conference does not contain an accurate transcript of Mr. Davies' comments. However, he made the following points in his talk.

1. That the principal reason which promotes many older persons to seek work is financial in character, and that many older persons would like to retire, but they cannot afford to.
2. That many older persons seek his help in finding work, and that in many cases he is able to help them, because smaller businesses can definitely benefit from the experience of good older workers.
3. That the age of a person is not a good way to tell whether he is going to be a good worker. Businessmen are interested in costs, and they should be persuaded to employ on the basis of whether they can keep costs down by employing experienced workers.)

COMMENTS

Campbell Moses, M. D.
Director of Addison H. Gibson Laboratory, School of Medicine
University of Pittsburgh

I'm not sure exactly why I was invited to speak here but I presume it is because I am working in the problems of vascular diseases, and these do relate to the problems of aging.

Mr. Greenberg talked about "micro-economic" factors. Unfortunately, we don't know enough of the "micro" world, which in medicine is the world of micro-organisms.

Micro-organisms are doing a good many things. They bring on different diseases and they multiply and can change the course of human lives. By the same token, "micro" factors can, when multiplied in various aspects, really make a difference and change the course of our economic system. While micro-economic changes may not change things quickly, they are making our economic system move in the direction of change. Thus, while the age barrier may only be having a micro-economic effect, it may be changing our social and economic system profoundly.

Some of you, I am sure, have friends at 45 who are considerably older than other people at 45, and the same thing is true at age 65. Even thinking back a bit, back when you were 25, some friends of yours were older at that time than other friends of the same age---older in terms of imagination, older in terms of attitudes, older in terms of their thinking and being willing or unwilling to change their habits, and older in terms of their ability to form different conceptions and accept new ideas. Some at 25 were older physically, particularly if they were participants in sports. Aging is an individual thing. Aging is something that at 65 means one thing to John Jones and another to John Doe.

We cannot hope to succeed in finding better jobs at better wages for older workers unless we consider their capacities as individuals. Aging is an individual process and varies a great deal in quantity and quality from one individual to the next. You cannot apply it in employment in the broad sense that you do when you say that at the age of 21 a youngster can vote, or at 16, drive a car.

Finally, I'd like to say one word as an example of individualism. There is a man in Pennsylvania who has recently been hired at a new job. He is 69, and I think that you'll have a chance this afternoon to see what I mean, that some people at 69 are not so able and some are very able to do a job. Some at 69 don't want to move to a new job, some can't do it. But I'm sure that you will agree with me when, this afternoon, Governor Lawrence talks to you, that some people at 69 have unlimited abilities and are constantly adding to them.

Remember, aging is an individual matter.

AFTERNOON SESSION

Pennsylvania's Faith in the Older Worker

Honorable David L. Lawrence
Governor of the Commonwealth of Pennsylvania

For most people in most places, the most important thing in the world is the ability to earn a living. Anything we can do to help people earn a living by themselves is bound to be worthwhile.

You are here today to consider age barriers to employment and the special problems faced by people whose ability to earn a living has been severely affected by the passage of time. But these special problems cannot be understood by themselves. They must be related to other special problems and the more general problem of mass unemployment throughout the Commonwealth. That is Pennsylvania's most pressing and most immediate problem.

Many of our other difficulties can be traced directly or indirectly to large scale joblessness. Until we can see the unemployment figures drop, our ability to deal effectively with these other matters will be limited.

To that end, I want to assure you that those of us in State Government constantly keep severe unemployment uppermost in our minds; that we intend to deal with the unemployment problem continuously, vigorously, and with determination. We have no easy answers. But we are confident that our efforts--combined with the interest and activities of other private and public groups--will be successful.

I know, also, that you will keep this over-all problem of general unemployment in your minds today as you consider the very special problem of how to eliminate age barriers to employment, of how to help our older and more mature workers to lead useful and productive lives as long as they are willing and able to work.

Older workers are having a hard time getting jobs. They are having such difficulties because all unemployed workers--regardless of age--are having such difficulties. In this regard, I suggest that all of our general unemployment problems would be easier to lick if we could only get more older workers back to work. Let me explain this point more fully.

We have, in Pennsylvania, a great number of older workers who are affiliated with declining industries, such as coal, textiles, and railroads. These workers represent a vast and imposing array of skills, skills which are gradually decaying and perhaps not readily apparent to the casual observer. Yet, those skills are here, waiting for intelligent businessmen to find them and put them to work.

These older workers are, to a very great extent, heads of households. They are, when they are working, taxpayers. They are home-owners. Their economic distress only helps to foster their communities' blight. The result can well be neglected civic improvement declining neighborhoods, slums, and neglected educational opportunities for the children.

A superficial examination of our surplus labor areas might well lead to the quick conclusion that these areas are unattractive, unprogressive and not very desirable locations for new industry.

Nothing could be further from the truth.

It is true that our surplus areas are in the grip of a self-perpetuating problem characterized by unemployment, migrations of young people, obsolescence of older persons' skills, and postponed civic and neighborhood improvements. All of these tend to discourage industry.

Yet beneath this discouraging veneer there is a solid core of reliable, industrious, and independent people who are equipped to make and service and grow things which the entire world can use. The pioneering economic redevelopment efforts of our so-called "depressed areas" is ample testimony to the leadership, the imagination, the courage, the faith and the vigor of the older workers who live in them.

These areas are depressed only in employment. In ability, in willingness to work, in intelligence and in ambition, the people who live in the labor surplus areas of Pennsylvania are unsurpassed.

To industry everywhere, let me say this: "If you are interested in an honest day's work for an honest day's pay; if you want an experienced, dependable, skilled, industrious labor force, come to Pennsylvania. Our trained, mature, and well-motivated workers will produce for you in a manner unsurpassed by any other labor force anywhere in the world."

We have a great faith in the Pennsylvania work force, composed as it is of so many mature and experienced workers. We know that they can be depended upon to do whatever is expected of them. We know that they are industrious. We know that they are steady, reliable and accurate. We know that they are stable, that they waste little time on the job and that they have an overwhelming desire to work. We know that they have a strong sense of responsibility, steady work habits and a serious attitude toward the job.

These are the articles of our faith in the Pennsylvania older worker. These are the characteristics which we know are here in the Pennsylvania work force. These are the reasons why I can feel sure that our older workers will match any workers anywhere else. These are some of the reasons we invite industry to come and prosper and grow in Pennsylvania, confident that we can match our words with deeds.

But there is much that we must do here in Pennsylvania to make certain that we are able to back up what we say.

First, we must build a balanced work force. We must do away with discriminatory hiring practices which substitute in the hiring process such irrelevant factors as chronological age, race, color, creed, religion, and national origin for the important factors which deal directly with a person's ability to do the job.

Second, we must provide in our communities the climate and the mechanism by which persons who do need special help--such as older workers--can get the understanding and guidance required to get back into the mainstreams of our economy.

Third, we must train and train and train. We can be sure of one thing. The trend is to a highly skilled work force. The more skills the individual has, the easier it is for him to get a job. And I am firmly convinced that the more skills in a community, the easier it is for that community to get a new industry or for industry already in the community to expand.

As far as employment is concerned, the future belongs to the skilled worker. Pennsylvania takes pride in its work force. If we are to continue to be proud of our workers, we must see to it that they have every opportunity, every encouragement and every stimulus to learn new skills. We are already building modern plants for new industry throughout the Commonwealth. Let us also continue to build a modern work force to work in those plants.

Already-employed and skilled workers should be training for highly skilled occupations. Unemployed workers connected with declining industries should be encouraged to train for related skills in expanding industries. Unskilled workers should be encouraged to train for skilled jobs.

Our high schools need to do a first-class job in vocational and technical training for young people, and we need more area technical schools to serve high school students, high school graduates and older workers who need advanced training. Certainly, in our concern for the older worker, we must not neglect the problems of the younger worker who, especially if he is unskilled or untrained faces a particularly difficult job breaking into the labor market.

And finally, we must adopt some simple, common-sense programs for helping those who want to retire to enjoy their retirement; for advising and counseling those who will have to retire and for offering work opportunities to those who are still able and willing to work despite their age.

How well we do these things will be a measure of Pennsylvania's faith in the older worker, indeed of Pennsylvania's faith in all its citizens, regardless of their age, their color, religion or national origin.

We are already proud of what we are doing. The Advisory Board on Problems of Older Workers, which is conducting this conference, is doing an excellent job in alerting our communities to the problems and needs of older workers and in helping us all to work out the specific programs which are needed.

The State Department of Public Instruction is already doing a good job in providing vocational training opportunities for everyone, and is encouraging local school boards to do even more. Much work is being done by all appropriate State agencies to step up our vocational and technical training activities.

The local employment offices provide extensive counseling and guidance services for unemployed workers who need help and assistance in returning to the mainstreams of economic life.

All these programs--and many more--are proof of our faith in the older worker. More proof is evident in your presence here today. It is clear not only in the programs of the various State agencies, but also in the many fine national and local programs.

It is abundantly evident in the exciting programs for industrial development which are helping to revitalize the economy of our Commonwealth.

We are doing a great deal and we can be proud of what we have done.

But we need to do much more.

As Governor of the Commonwealth of Pennsylvania, it has fallen to me to call the people of our Commonwealth to greatness. Nowhere will that greatness be more evident than in the vigor and intelligence with which we attack our economic problems. The existence of age barriers to employment remains as one of the most basic of those problems. How well we can work at removing those barriers will be one measure of how well we achieve the greatness which must be our destiny.

Let us demonstrate our confidence in the future. Let us show the Nation our faith in our older workers--in our entire work force. Let us resolve here and now that we will do what needs to be done to eliminate age barriers to employment throughout Pennsylvania.

Panel

Older Worker Myths

Abraham Stahler, Chief, Counseling Branch
Bureau of Employment Security
U. S. Department of Labor

When I arrived yesterday, and looked over your fine airport and later walked along the Golden Triangle and gaped at the structures that now comprise it, I could not help but marvel at the changes that had taken place in a short dozen years or so. When I thought of the tremendous construction that has been achieved, of the cultural advances that have been made, of the virtual miracles that have been wrought in so short a time, it occurred to me that, if you could harness but a fraction of the drive, the effort, and the action that went into those causes and bring them to bear on the problem we're meeting on today, what equally miraculous progress could be achieved in eliminating age barriers to employment.

To take the actions that are needed, we need to have an understanding of the problem--and what is behind the problem. There are many reasons for the added difficulty of middle-aged and older workers in obtaining suitable employment. Many lack skills needed in the current labor market. Many have slowed down physically. Many have unrealistic attitudes about accepting new employment. But the great majority of these workers are fit and ready for re-employment, if only they are given the opportunity to compete for available openings with other, younger job seekers on the basis of qualifications. A major reason, then, for their added difficulty in getting work lies in policies and practices of many employers who tend to limit their hiring to persons under a set chronological age. As an example, a study of over 21,000 job openings which were filed in April, 1956 with State employment service offices in seven different areas in the country, including Philadelphia, revealed that 58 per cent had some age restriction, more than one-half (52 per cent) barred workers 55 years of age or over, over two-fifths (41 per cent) barred workers 45 or over, and one-fifth (20 per cent) barred workers as young as 35 or over. It was also found that the age at which the problem begins to be serious was between 35 and 44, or around age 40. In clerical occupations it was in the early 30's.

Now these policies obviously are not the result of a deliberate desire to deprive middle-aged and older persons of the opportunity to work. Employers who impose upper age limits in hiring, I feel, sincerely believe that such policies are necessary in order to bring them better, more efficient workers. In too many cases, however, such policies are based on misconceptions, misunderstandings, - myths, if you will - about older workers, which have grown up over the years or which have been generalized from experience with a few and then erroneously applied to the many.

Most Common Myths

What are some of these myths about older workers? It seems that when analyzed they may be grouped into three categories:

- (1) Productivity
- (2) Costs
- (3) Personal Traits

With regard to productivity, you will find such generalizations as: they can't produce as well as youths, they are too slow, they are not strong enough, they are absent too much, they don't have the needed skills. they are harder to train for new jobs.

With regard to costs, objections will revolve around such assertions as hiring middle-aged and older workers will increase the costs of private pension plans too much, or group life insurance, or health and accident insurance, of Workman's Compensation, or all, or some combination of them, or simply that older workers are too prone to accidents.

With regard to personal traits, you will hear such generalizations as they are inflexible, they are too set in their ways, they won't accept new ideas, they don't get along with others, they can't work with younger people, they won't accept supervision, or they are undependable.

With a possible exception of costs, we all know that these are unsubstantiated generalizations about a group of people who are as different from each other as is any other group of job seekers in the labor market. If we hope to make inroads on this problem, we have to deal with these kinds of generalizations and myths. We have to refute them. We have to persuade employers to think of middle-aged and older workers, not as a group, but as individuals.

Answers to Myths

How can we answer and refute these myths so that hiring employers will consider these workers as individuals? A great deal of study and thought has been given to this question and, I believe, some effective answers have come out of them. Let me cite some examples which I hope will be helpful.

Productivity

Let us take the first major area - productivity. Studies were conducted by the Bureau of Labor Statistics in 1956 and 1957 in which the productivity of older and younger workers was compared. The output of 5100 production workers in 26 plants-15 footwear manufacturing and 11 furniture factories-was analyzed. They found that there was relatively little difference in the average output per hour of workers among the various age groups. But they found that there were great variations between the output of the slower and faster in each age group. In fact, the variations among workers within the same age group were greater than the differences in the average output per hour between the age groups. For example, in the age group 45-54 almost one-half of the workers in the footwear plants out-produced the average of workers in the 35-44 age group, considered the fastest producing group of all. In other words, had the companies barred workers 45 and over they would have deprived themselves of a considerable number of workers who out-produced a great many of their younger employees. These findings, interestingly, were based on piece-work production in which, traditionally, the accent has been on youth.

The Bureau of Labor Statistics concluded that: (1) age in itself did not differentiate between good and bad performance but that it was the individual skill, knowledge, and ability of the worker that actually made the difference in production, and (2) establishing arbitrary age limits for jobs closes out a considerable proportion of workers who can be expected to meet and to exceed the productivity of younger workers.

We sometimes hear as a reason for not hiring middle-aged and older workers that "they are absent too much and this affects production." In the same BLS study, the attendance records of almost 10,000 workers from 22 plants were compared. They found such little difference in attendance among various age groups that they concluded, "There is no appreciable relationship between attendance and age." In fact, the attendance record for several older age groups was actually better than that for the younger age groups. In an earlier study of 18,000 employees in 109 manufacturing plants, incidentally, the study showed that in every age group over 50 years the workers lost fewer work days than those in younger age groups.

As you know, "physical requirements" is often given as a reason for not hiring 40-plus workers. A study by the Bureau of Employment Security of characteristics required for 4,000 jobs representative of occupations in American industry revealed that only 14 percent of these jobs required great strength or heavy lifting. In the seven-area study of older workers conducted in 1956, we found that 5 out of 6 job seekers 45 and over had no significant physical disability. Actually, chronological age is not a true measure of physical ability, for, as we all know, some people are weak at 30 and others are strong at 50. For those heavy jobs for which there are rigid physical requirements, it would seem that physical examinations would be a better way of determining the physical capacities of the job seeker rather than arbitrary age limits through which the employer may needlessly deprive himself of highly acceptable and qualified workers.

A frequent objection voiced regarding employment of older workers is that "they are too hard to train." In 1957, McGraw-Hill's research department surveyed plant personnel managers regarding their opinions concerning workers 50 years of age and over. The survey covered 112,000 non-supervisory employees in production, maintenance, and service functions in 163 companies. The personnel managers reported that generally it seemed to take somewhat longer to train these workers than younger workers but that it was well worthwhile, for their performance after training was superior to that of the younger worker. Last year, three chapters of the National Office Management Association (New York, Houston, and San Francisco) surveyed employers regarding, among other things, the training of persons for office work. The majority of the companies reported that they did not find 40-plus workers more difficult to train than other employees.

The Bureau of Employment Security is at present conducting a series of studies concerning the effect of aging on performance in the General Aptitude Test Battery which measures aptitudes to learn to perform in various occupations. In cooperation with a half dozen States including Pennsylvania, individuals of all ages from 17-79 years of age are being given the GATB which measures nine basic aptitudes. A comparison will be made of the test results of the various

age groups. Results have been received from two of the States, New York and Michigan, with rather interesting findings.

In New York, the test results of 280 persons were compared. It was reported that there was no significant difference in the number of occupational aptitude patterns (representative of fields of work) for which the older group as a whole qualified, as compared with younger age groups, until approximately 60 years of age.

In Michigan, the test results of a total of 914 persons were studied. It was found that three of the aptitudes - general intelligence (or general learning ability), verbal ability (i.e., facility in understanding and using words) and numerical ability (i.e., facility in use of numbers) - tended to hold up well with age until the late 50's. In fact, verbal ability tended to be higher as the age increased, until age 60. Much to the surprise of many, they found no substantial difference in motor coordination (i.e., ability to perform eye-hand work, important for many kinds of machine operation and assembly work) among the various age groups until the late 50's. There was a gradual decline in scores among the older groups in aptitudes involving perception and a more substantial decline, as you would expect, in finger and manual dexterity. Many persons in their 40's, 50's, and 60's had higher scores in various aptitudes than many in their 30's, 20's, and even teens. This finding corresponds with that in the BLS study on productivity - that many older people excel many younger ones - and that age alone cannot be used as a criterion.

While it is too early to draw definite conclusions from these findings, it does appear that: (1) the difference between persons in their 40's and 50's and younger persons, in so far as learning new types of work in many fields, is not great; and (2) many people in their 40's and 50's and even their 60's have greater ability to learn to do many kinds of work than do many people in early ages. Again, it is a matter of individual differences rather than merely of chronological age. It would appear that we cannot sell short the ability of middle-aged and older persons to learn new types of work and to become satisfactory producers.

Costs

With regard to costs to the employer, resulting from the hiring of middle-aged and older workers, a great deal has been written on this subject in recent years. Some excellent presentations on this point were made at the older worker conference in Philadelphia held last May, which you will find in the proceedings of that conference. Let me make just a few points on this important area.

(1) Pensions - In 1956, Secretary of Labor Mitchell called together a committee of experts to study the question of the effect of hiring of older workers on costs of private pension plans. These experts included top insurance company executives, representatives of insurance consultant firms, bankers, and university professors, well versed in the nature of private pension plans. The committee concluded that the costs of private pension provisions ought not to be considered a real obstacle to the employment of older workers. They brought out that the old type of pension plan, calling for retirement benefits to be paid in a specific amount for all workers and which may be significantly affected by age, was being used less and less today. Most pensions now call for benefits

related to length of service or amount of earnings, or both. These kinds of plans are not affected adversely by the age of the workers being employed.

Incidentally, the findings of this committee are supported by Mr. R. M. Peterson, Vice-President and Associate Actuary of the Equitable Life Assurance Society of the United States, in an article appearing in the May 1957 issue of the American Management Association publication, "Personnel."

(2) Group Life Insurance. The costs of group life insurance may be affected somewhat by employment of large numbers of older workers, but the premiums go up only when the average age increases. However, employment turnover tends to produce a fairly stable average age and the addition of middle-aged and older workers is usually counterbalanced by the death and retirement of still older workers. But, even when such hiring is not completely offset by death or retirement, the employment of older workers has only a minute affect on the total costs of group insurance and, if proper selection measures are used, such effect is generally more than offset through savings on turnover, training, and production costs resulting from use of experienced workers.

(3) Sickness and Accident Insurance. The rates for sickness and accident insurance are generally determined without direct regard to age. Obviously, if age were important with regard to costs, it would be incorporated as a direct factor affecting the insurance rate. Actually, where dependents and maternity benefits are covered, the rates may be lower for middle-aged and older persons since individuals in this age category do, in general, have fewer dependents and lower maternity incidence.

(4) Workmen's Compensation. - Workmen's Compensation rates are based not on age but on the frequency and severity of injuries. Numerous studies have shown that older workers in general suffer fewer industrial accidents than do younger persons as they learn to become more careful. While disability suffered by middle-aged and older persons generally last longer, reduction of accident frequency more than offsets this.

To sum up, there is a question if the hiring of middle-aged and older workers affects at all the costs of these various benefits. If in an individual case, it is found that they are actually affected, I would suggest that the employer think in terms of total costs and see if any adverse effect is not more than offset by savings in turnover, in training, and in production loss through the use of these workers.

Personal Traits

In the area of personal traits are found perhaps the weakest reasons for barring 40-plus workers. In this area, generalizations are often made regarding personality, flexibility, ability to get along with others, and acceptance of supervision. Actually, there is no evidence that age has anything to do with these faults. It is a matter of individual difference rather than age. Oft-times, adverse generalizations are made about older workers as a group because of experiences with one or two cases, which, of course, are not necessarily typical of a whole group.

On the contrary, many surveys and studies indicate highly favorable reactions with regard to the personal traits of older workers. For example, the University of Illinois made a study of the ability of workers 60 and over to get along with others. They found that 91 per cent of supervisors surveyed reported that these workers get along as well as, or better than, those in younger categories. The National Association of Manufacturers, Prentice Hall, McGraw-Hill, and the National Office Management Association surveyed the characteristics, habits, and attitudes of older workers as compared with younger ones. They reported that those surveyed replied that middle-aged and older workers were equal or superior to younger workers in many areas that are really important to employers, such as: work attitudes, promptness, low turnover, loyalty, dependability, response to supervision, and ability to get along with others. Actually, many employers appreciated the serious attitude, dependability, and the stabilizing effect of older workers on their work force.

Actions Needed

What does all this add up to?

It would mean that:

(1) No age group has a monopoly of fast producers or slow producers or of good guys--or of in-between guys. Each group has its share of each.

(2) You cannot hope to get the best producers and most satisfactory workers that are available in the labor force by applying arbitrary age restrictions which automatically would bar some of its most desirable and capable job seekers, without giving the employer and the job seeker an opportunity to get together.

(3) You must keep an open mind in hiring if you hope to build up an efficient and capable work force. This means considering each individual as an individual, considering his assets and liabilities as a worker, and deciding whether to hire him or not based on what he has to offer you as an individual, and not on how old he happens to be. The man who is best for you may be 21 or 31 but he may also be 41 or 51 or even 61, depending on what assets and qualifications you are seeking--and we have any number of cases in which he was 51 or 61.

Virtually, all employers have workers in all age groups. And most employers, as survey after survey has shown, think highly of their middle-aged and older workers. The challenge before us, then, is: How can we get employers to reconcile the opinions they seem to have of middle-aged and older persons as employees--and the age limits they so frequently impose when hiring new workers? It is a challenge for all of us.

There are a number of things we can do to help bring at least some of this about. Through community publicity media, through employer or labor-management institutes, through forums, and through individual visits and conversations, we have to create a climate of acceptance of workers - all workers - on the basis of individual ability. We have to refute myths and overcome adverse generalizations about any group of workers in our community. We have to put across the elementary concept that people are individuals and that there are

better workers and average workers and poorer workers among all age groups. We have to put across a better understanding of just who these older workers are:

1. They are not necessarily out of work because they are poor producers,
2. But these are people who are out of work, for the most part, like younger people, because of conditions beyond their control: Businesses merge, businesses move, business slows down, technological changes take place. As a result they are inevitably dislocated. Yesterday they were satisfactory workers, today they are out of work.

We should not say and need not say to employers, or even imply, that older workers are superior to all other workers - nor even that as a group they can hold their own with younger workers in all occupations. We cannot overcome generalizations with other generalizations. But what we should say is that you cannot apply a generalization about a group and base a hiring policy on such generalization, and feel that that is the best way to get competent workers. The best way really is to consider each one individually for what he has to offer.

I would like to make this additional point: No matter how successfully you sell employers in the area on the qualifications of middle-aged and older workers, and on the emptiness of myths about them, you cannot expect employers to hire a greater proportion of older workers than now unless these workers meet their hiring needs. Many need counseling service, training, rehabilitation service, or other services as well as job solicitation and placement. We must be alert to their need for counseling and other services, and we must see to it that they are as well prepared as possible for the employment opportunities that your promotional efforts will be opening up for them.

In conclusion, may I say this: You have demonstrated what can be done with a collective mind and heart and effort. When one sees the material changes wrought in a little over a decade in this community, when one sees what tremendous changes have taken place in our own life-time, from horse and buggy to rocket ships and satellites into outer space - advances that are truly out of this world - it makes one wonder that we should be assembled here to discuss what we can do to get men to see other men as they are, merely to give men the same opportunity they give other, younger men to prove themselves - really no more than that. But that is a problem we are faced with. And, surely, a community that can accomplish such engineering, architectural, and structural wonders for the outward comforts and aesthetic senses of man can surely do as well with a far more basic problem - to enable men to be judged according to their own abilities, and to enable them to earn a livelihood for themselves and their families and to have the dignity and the self-respect that comes from having a job--a satisfactory job. There is no doubt in my mind that this, too, can be accomplished.

New Skills For Older Workers

William E. Koehler
Director of Extension Education
Pittsburgh Board of Public Education

I come here with a great deal of trepidation because I feel I am among experts, and I am not an expert. I am an ex-school teacher who suddenly finds himself considered an expert. And when one is not an expert, he has a terrible feeling that people have a tendency to listen to what is said with the expectancy that something very wise is coming out.

You give your age away in a situation like this very quickly when you start mentioning the last war and things which you did, and these things always have a date. I worked with the Office of Civil Defense. One thing I can never forget happened to me in those days, which shows people not only listen but they remember what they read. I remember one pamphlet we wrote on how to defend your home against fire from bombs. I got some information from Washington, and they said you should put six to eight inches of sand in your attic. And I thought this was sensible, so we wrote it up that way. But you know you always run into thinkers, run into people who read.

I had a man who called me and asked me, "Is this correct?". I said, "Certainly it's correct. It's written, isn't it?" He said, "I've just been figuring here. You say you use chicken wire, put that down and put tar paper over that and then the sand. I have my slide rule here and eight inches of sand in my attic would be nine tons of sand". He said, "I just have two questions. I want to know who's going to carry that sand up there. And the second one, what's going to hold the house after it gets up there?".

So one who is not an expert is always a little reticent about speaking to experts. With that introduction you cannot hold me too responsible for my advice about the aged.

In the Extension Education program in Pittsburgh, this is what we had before 1953. We had 50 centers in which we taught a variety of subjects. We had academic schools, we had discussion groups and so forth. Then our city ran into a little difficulty tax-wise, and after 1953 our 50 centers were reduced to 11. What are these centers? What do they do? We have a standard evening high school at Schenley where we enroll about 1400 each year. That 1400 goes down to about 800 by the end of the year. These are people who want a high school education. They attend classes three nights a week, about three hours per night. We have other academic schools. We have a terrific set of classes for Americanization in which immigrants coming to our area can learn to speak and read and write English. There are about 600 Americans in these classes. Now and then they develop into basic English classes. A man will call and say, "My little girl's starting to read. Can you help me learn to read? I have a fair job doing laboring work, but I can't read." All right, we have a place for him -- our basic English and naturalization classes. We put on a program last week for Lincoln's Birthday as a memorial for the Bicentennial with 101 immigrants. We had a regular court room procedure at Soldiers and Sailors Memorial. I made sure of an audience -- everyone of those 101 people had to be there.

We have vocational schools, three in number, working pretty closely with business and industry. If they are interested in a certain class and they come to us, we set up the class and they send their people there. When industry sends people to our classes, we never have any trouble with attendance.

My subject was "New Skills for Older Workers." I don't know what these skills are. I don't know if you do, but I know if you have an idea and if there are a certain number, say 15 or 20 older people who would like to learn something, we'll find a classroom and set up a class. What the new skills are, you'll have to help me with. There isn't going to be room in the daytime to do this at this time. If I could pick out a building which I could have as part of my extension education program, that would be wonderful. What training is needed, that again we must get out of a group of this type.

I repeat, I am not an expert. I came here to learn. I came here to see what services we can give. Where the need is great and where the recognition of that need is great, I always somehow feel that there is money available. And we want to help.

Older Workers with Limited Capacity

Leonard Weitzman
Director of United Vocational & Employment Service
Pittsburgh, Pennsylvania

I don't know if any of you know what it feels like to be a scheduled speaker and be scheduled for the latter part of the day where all well-informed people talk about a subject they are very familiar with, very well-informed on. You begin to wonder what is going to be left for me come the end of the day. Of course in discussing problems of older workers, so many of these things are so related, and when we are talking about pensions, myths, training, or what have you, somehow there is a common bond of relationship.

The fact that we are meeting here today to discuss the employment problems of older persons indicates how aware and concerned we are with this problem. Since we all realize the nature of the problem and have a pretty good understanding that it is a difficult problem, I will not dwell too long on how much more complex, how much more difficult it is when you have a person who is further burdened by severe physical disabilities or emotional problems which make him an even poorer risk, if you will, in the labor market.

I will attempt, however, to tell you about some of the things that I think can be done in the area of vocational rehabilitation. This is the field that really holds out hope for restoring older disabled persons to their proper place in our productive system so they can live out their remaining years in dignity and in the confidence that goes with the knowledge that they are still useful and able to provide for their own needs.

You all know of the tremendous strides that have been made in the last few years in the field of medicine, and particularly the gains that we have made in physical medicine, which have enabled the handicapped person to achieve the maximum levels of physical restoration of functions that were never before possible. As a result, it makes it possible for them to go into jobs they never thought they could go into. And the doctor in rehabilitation today no longer concerns himself with just the problem of getting a person well and getting him out of bed. The doctor today is far beyond that. He becomes a member of a team and treats the "whole person", not only the physical aspects, but the psychological, social and vocational. He is concerned about getting this person back to the kind of state that will make him a contributing member of society.

As many of you know, we do have a public agency which is responsible for the rehabilitation of handicapped persons. In the last few years this agency in Pennsylvania led the nation in terms of the number of rehabilitations they have had which, I think, is a record we in Pennsylvania should be pretty proud of. However, the State and Federal appropriations for this particular operation are insufficient to administer the law fully in terms of its present draft. As long as appropriations are based on the number of persons rehabilitated, then it will follow that there will be a tendency to apply the money where the risk is less, to those persons who have the greatest possibility of being rehabilitated.

I call this the "numbers game" when Congress or the Legislature appropriates money and says that with a given number of dollars, we expect a given number of rehabilitations.

Under this kind of philosophy, the older worker has, and will continue to have the lowest priority possible in being accepted for service. I find this to be true as I travel throughout the country and talk to people in rehabilitation. You talk about a disabled person in the late forty years or fifty, and they say: "Well, why should we invest the money when we're not sure how long it's going to take to rehabilitate the person. Here's a person here who is younger. We have an idea at the end of a certain time, this will be true." They can produce statistics.

However, there is a ray of hope because in the last few years there has been some federal legislation, to be specific, Public Law 565, which is known as the Vocational Rehabilitation Act, and under this Act, the Federal Office of Vocational Rehabilitation has poured literally hundreds of thousands of dollars into what are termed research and demonstration programs. These programs are set up all over the country. There are some public programs going on now designed specifically for service to the vocationally disabled older persons. It is hoped that on the basis of this research the State agencies will begin to develop a new look, so to speak, some new insight into what can be done for these persons. Even though these are only demonstration and research programs, nevertheless these programs are done with people, and we have seen conclusive evidence to this point. Handicapped persons, older persons who were hitherto thought to be unemployable, are being returned to the labor market and are contributing to the social well-being of the nation far exceeding the cost and the personal efforts involved in attaining these results.

It is quite possible that the results of these projects may soon enable the older worker to be accorded the same benefits and opportunities from State programs as the younger population.

Let me tell you very briefly about a program that I saw just about ten days ago in New York City. This is one of these demonstration and research projects that I just described, and it was granted funds under Public Law 565 for a three-year period to find out specifically what can be done with the older disabled person. This program has just completed the first ten months of its operation. I think the results of this will be very interesting to you because here is a severely disabled group. Let's see what has been done.

According to the design of this particular program, no one under 60 years of age can be accepted, and each applicant for the particular program must be vocationally disabled by a distinct physical disability or a mental or emotional problem. Initially each person that comes into the program undergoes a complete evaluation and from there he goes into an intensive counseling program. A vital part of the program is a rehabilitation workshop which provides a realistic job experience and a controlled work environment. The worker then moves into the workshop after this counseling experience when it is felt, and if it is felt that he needs a transitional work experience. He is encouraged to produce as much as he can in the workshop, but he is not dismissed if he fails to produce. When it is felt that he is ready to go into employment in private industry, there is a very aggressive, dynamic placement program which attempts

to find employment for him.

As I said before, this project is only ten months old, and during the past ten months, I think we have heard enough to convince us that the business climate wasn't the best for the placement of these kinds of persons, and yet the initial results of this program are quite encouraging. Some 145 persons were accepted in this program during this first ten months. About 80% of these persons had been unemployed for a period of more than a year, and 60% had what were described as very severe disabilities, physical disabilities specifically in the cardiovascular and the orthopedic categories. About 22% of these persons have already been placed in competitive employment. And 40% were found to be employable and sufficiently motivated for employment as a result of this program. And I might say that the professional people involved in the program were very optimistic about placing these people in the New York area. Now out of the remaining 34%, 16% of these persons were found to be employable, but after this determination was made, they decided they didn't want to go to work. About 18% were found to be unemployable and were dropped from the program. And four per cent were found to be employable only in a permanent sheltered situation.

I think that when this program is completed and the volume of work is done and this is meshed with the other programs that are being done, some very definite directions for us, will be pointed out. I think it is beginning to show some of the things we can do in our own community. First of all, the older worker needs intensive professional counseling, someone to tell his problems to, someone to give him encouragement and confidence, someone to gather and evaluate his medical, psychological, social and vocational history and to help him arrive at a realistic vocational plan. Then of course we see the need of a specialized intensive placement effort. This must include an active public relations program which can make employers aware of the needs of the older disabled workers and can show them the kind of job that they are prepared to do. Then of course it needs people to go out and see the employers and make as many contacts as possible to create the kind of climate that was discussed earlier. And then it needs someone who can do the leg work, who can make actual placement of these people on jobs that are suited to their needs, abilities, experience and so forth. In professional jargon, we call this "selective placement." I feel this is the very key aspect of the placement of this particular group.

I would like to dwell for a moment on the broad field of sheltered employment. I mention sheltered employment first as a rehabilitation technique and secondly as a means of providing permanent employment for those who can never go into private employment. We have more than sufficient evidence that a workshop experience can be extremely helpful for the older handicapped person as a means of building up work tolerances, of adequately diagnosing the work potentials of a person, of helping the disabled person to adjust to the demands of actual employment, and in some cases to teach him a specific skill by direct vocational training. There is also tremendous need for shops which offer permanent employment to persons who can never become productive enough to work in private industry, and while they may not earn as much in this environment as they could in private employment, they still would earn enough to achieve the kind of personal satisfaction and the kind of financial independence that have been discussed by the previous speakers. We certainly must encourage the establishment and development of both of these kinds of workshops, and we must enlist the

support of industry and labor as workshops cannot flourish unless they have the work contracts, unless they have the support of their industrial community.

Now some of you may know of several companies that have set up little sheltered workshops in their own plants where older workers with limited capacities can work together and where provisions are made for them to earn at rates commensurate with the amount of remuneration to be made for their productivity. I know of several communities where the employers have taken the initiative and have helped to set up independent workshops, profit-making if you will, for their older disabled employees and have given these shops the contracts with which to operate.

There is no doubt but that the older persons, even those with limited capacities, as severe a problem as it might seem, have a definite place in our working society. Certainly there is no simple solution, especially in days like these when younger, able-bodied people are having difficulty finding employment. More and better facilities, good professional staffing can certainly help, but I feel that the foundation for real success for these kinds of programs is the understanding and active support of all the segments of the community. All of the public and private agencies, labor and management must be willing to pool their efforts and then tackle this problem. I am convinced that with the proper understanding, working together, the disabled older workers can be helped to find their little niche in society and continue to live as happy and useful citizens.

Retirement--When Should It Come and How Should We Prepare for It?

Charles E. Haines, Ph.D., Director
Employment and Retirement Section
National Committee on the Aging

Until the event of pension systems, health and personal finances were the primary factors determining an individual's retirement from gainful employment. Today the time of retirement for many workers is tied to chronological age without regard to these other factors. Questions are being raised whether this is the best possible arrangement either from the standpoint of the individual or from the standpoint of society.

Should a doctor, a lawyer, a scientist, an engineer, or a teacher automatically retire from the stream of affairs at age 65 merely on account of age? What about manual laborers, skilled workers, clerical employees, supervisors, and salesmen? Or what about executives? Does the wear-out point fluctuate depending on the individual and the nature of his occupation?

Some people think that the time has come for a new look at traditional retirement practices and a sharper questioning of stereotypes in popular assumptions. If we assume that an individual earns the right to retire at a certain age, does it necessarily follow that he must retire at that age regardless of circumstances?

Mandatory retirement at a uniform age, usually 65, 67, or 68, has the virtue of simplicity, but like all forms of regimentation, it fails to take account of individual differences. Retiring or reassigning a manual laborer who is physically exhausted makes sense at any age, as does retiring an executive with faulty judgment, or a salesman with tired feet. But retiring a capable worker from a necessary job by a count of birthdays and nothing more is a denial of the validity of differences which the American system has done much to foster and protect.

One of the aims of scientific personnel management is to reassign or retire persons whose job performance falls below acceptable standards. This is continuing a management responsibility from the time of hiring. If sentiment colors the picture for older workers, as is sometimes alleged, the situation indicates a need for objective retirement criteria and procedures.

Comparative sales and production records, attendance, and medical records and test scores can be evidence of job performance. When this evidence is confirmed by the judgment of supervisors and associates the composite picture tells whether a person is doing his job satisfactorily. If he is not doing his job, age should not excuse him. If he is doing the job should age condemn him?

When should a person retire is a question therefore which cannot be answered in a vacuum. Actual time of retirement in individual cases depends upon whether retirement is a matter of free choice. If it is a matter of free choice, the answer to the question is that retirement will come when the attractions of retirement outweigh for the individual the attractions of employment, including monetary compensation which is normally the incentive for work. Finances and health are likely to be important considerations in this determination.

If retirement is not a matter of free choice, two alternative answers to the question are conceivable. First, an individual is retired when efficiency drops below standard, in the setting of which age is not a factor. Or, second, all employees are automatically retired at a predetermined chronological age. These two systems of retirement are commonly referred to as flexible retirement or compulsory retirement. Some employers prefer one system, some another.

An individual who retires by choice presumably does so because he anticipates certain advantages from retirement. It is this expectation which makes retirement acceptable to him, and even desirable. Like marriage, retirement is improved by anticipation.

An individual who retires by request, on the other hand, either under a flexible or compulsory retirement system must make not only adjustments in daily routine, but possibly more important, must make adjustments within. He must become conditioned to change in status which he himself did not choose.

This need for adjustment to what for some people may be a new way of life explains the proliferation in recent years of so-called retirement preparation programs. These programs have been variously sponsored by employers, labor unions, educational institutions, religious organizations and social agencies. Regardless of sponsorship and program content the purpose in all cases is the same: namely, to assist the individual to make a smooth transition from employment to retirement.

Retirement preparation programs sponsored by employers have one common denominator. They all aim to inform the individual about his pension and social security benefits, and such other benefits as may be available in specific situations, and I think it is safe to say that the overwhelming majority of these programs do not go beyond this basic assignment.

Some employers, labor officials, educators, doctors, psychologists, psychiatrists, clergymen and social workers question whether this is enough. Is the only preparation a person needs for retirement the certainty that he will receive an X number of pension dollars in income and assorted fringe benefits? Will that person readily adjust to 25, 35, or 40 additional hours of leisure per week? Will he adjust to a retirement income which may be no more than 25 to 50 per cent of his pre-retirement compensation? Will he adjust to a possible feeling of emptiness in place of a former sense of usefulness? Are retirement years a time of happiness and fulfillment, or years of vegetation and slow death?

These are disturbing questions to many thoughtful persons. If medical science is as successful in controlling chronic diseases in the next 50 years as it has been in controlling infectious diseases in the past 50 years, life expectancy at age 65 may jump from 12 years for males to an average say of 25 or more years. Since few people die of old age, the upper limits of the life span can only be guessed. Moral and religious systems are based on the premise that human life is precious. The moral question is whether this precious quality is impaired at age 65 or any other age.

The right to life, liberty, and the pursuit of happiness has always been expressed without age limits.

Preparation for retirement assumes such planning and conditioning as may be necessary to make retirement a reasonably satisfying experience. Many individuals are capable of self-planning and self-conditioning, and such individuals may resent interference with what they consider their personal affairs. Many other individuals require or welcome assistance and it is for this latter group that retirement preparation programs are intended.

Though program content varies in detail, the three subject areas which receive coverage in some form are: finances, health, and activity in retirement. Even a superficial acquaintance with these subjects discloses the fact that long-range planning is desirable, if not indeed essential.

For example, a person does not ordinarily accumulate a year before retirement the savings necessary for financial security in retirement. That is a long range process. One does not suddenly achieve good health in retirement by reversing a life-long trend of bad habits. One does not develop in retirement a zest for activity previously shunned.

If retirement is a projection of previous life patterns, with greater emphasis on activities formerly restricted by time limitations, retirement preparation may logically begin in the 40's or 50's and extend over a period of years.

The oft-repeated claim that people are not interested in retirement until retirement is virtually upon them may be less a statement of fact than a testimonial to the inability of a teacher or counselor to arouse interest. Financial security, good health, interesting activity---these have potential interest for mature people everywhere, as attested by the columns of almost any daily newspaper. Finding the key which unlocks this interest and relates it to long-range retirement planning is the proper aim of professional pedagogy. This is the "terra incognita" of modern education.

The past five years have produced a spate of books, pamphlets, and periodical literature on retirement planning as well as a miscellany of programs, courses and research. Many people agree on the need to do something without agreeing on what to do.

There is no universal prescription for successful retirement preparation. But if development of retirement preparation service is to be logical and orderly, the rationale of these services must be logical and orderly also. The following generalizations seem warranted:

1. The aim of retirement preparation is to facilitate the transition from a pattern of living oriented to "work for compensation" to a pattern of living in which "work for compensation" is secondary or non-existent.
2. Some individuals make this adjustment without help. Others welcome assistance.
3. Assistance to those who invite it may be by group meetings, by individual counseling, and by distribution of appropriate literature.

4. Sponsorship of this assistance may be by the employer, by the labor union, or by some agency less directly associated with the work environment of the individual.

Methodology has not yet crystallized, but I suggest that three principles are emerging as sound guide lines to action:

1. Group meetings serve a useful purpose for impersonal identification of problems common to many people.

It is reassuring to the individual to learn that matters about which he is concerned are not peculiar to him. Opportunity for group discussion of these matters may lead to individual solutions about which the discussion leader is never aware. Each person seeks peace of mind in his own particular way. The therapeutic value of group discussion should certainly not be discounted.

2. Individual counseling to supplement group discussion is indispensable in some cases.

This need is especially apparent when an employee overstays his usefulness on the job. This is a situation which can occur at any age, but which is more likely to occur in later years. The aim in individual counseling is to help the individual make his own decisions in terms of realistic appraisal of relevant facts. The individual tends to accept decisions he makes himself; whereas he may resent decisions made for him.

3. The best preparation for retirement is cultivation of an attitude of anticipation.

Many elements may enter into such an attitude and many years may be required to develop life patterns sufficiently flexible to adjust to the extra hours of leisure in retirement. If awareness of these elements occurs in the forties or fifties, the individual still has time to do something about them, whether it be to save money, to safeguard health, to cultivate new interests, or what-not.

Retirement can be a boon to a person who finds too few hours in the day to do all of the things he would like to do. Retirement can be a bore to a person whose job is his chief interest in life.

In conclusion, evaluation of retirement preparation procedures correctly practiced is impossible, but one suspects that the impact in many cases is superficial. Techniques are still in the experimental stages. What is impressive is the fact that so many people respond to offers of assistance, and in some cases faithfully attend meetings from which their only hope of reward is solution of personal problems occasioned by retirement.

Need for retirement preparation programs has been convincingly demonstrated. Formulation of methods to meet the need requires skill, judgment, and compassion. Can proper methods help to make retirement a time of personal growth and spiritual fulfillment? If we have faith in the power of mind and spirit, the answer to that question I say is affirmative.

Conference Summary

Harold W. Williams, Executive Director
Advisory Board on Problems of Older Workers

It seems to me that we might consider a seven-point program for community action on behalf of older workers. These points have been implicit in everything that has been said today and explicit in many things said.

1. A continuing information and education program to build a better climate of understanding of the need for providing more employment opportunities for older workers.
2. Expanding counseling services for all kinds, including public and private agencies, to help older workers who need help either in their vocational search and choice or in coming to a healthy conclusion about retirement.
3. Expanded job solicitation efforts, both public and private, on behalf of older workers who need to show employers that they should be hired on the basis of their qualifications without regard to birthdays.
4. Expanded opportunity for vocational training and re-training of older workers through better liaison between the educational system doing the training and the economic system which needs it.
5. Better community activity for retiring people in the way of expanding recreation programs and centers, so that many of our older workers can in fact anticipate retirement.
6. Enlarged part-time employment exchanges which will provide for older people and people with some physical incapacity an opportunity to be useful on a part-time basis.
7. Many more opportunities for workshop programs for the aged.

I think that a program of this type offers a real challenge for any community. It is a program that cannot be done by government alone. It is a program that will not be done unless there is a deep understanding within the community of the need and a very sincere willingness to get at the business of doing it.