

Older workers (1953) ✓

THE STUDY OF OCCUPATIONAL RETIREMENT

First Progress Report

1953



INSTITUTE OF
INDUSTRIAL RELATIONS
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MAR 8 1954

Conducted by

The Department of Sociology and Anthropology

Cornell University

Ithaca, New York

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INTRODUCTION

Cornell University has now essentially completed the first year's work of the Study of Occupational Retirement under a grant for that purpose from the Lilly Endowment, Inc. Nearly 4,000 persons have been reached in more than 250 participating organizations throughout the country. The participants are persons who were born in 1888 and 1889 and represent virtually all major types of employment and professional activity. At the time of this first year's contact, all of these people were gainfully employed. During this year many of these people will be retiring, and others will retire during the course of time over which the study will extend. There will be some participants, however, who will continue in gainful employment throughout the entire period of the research project.

Over the years Cornell hopes to be able to discover some of the effects of retirement and by so doing, to be in a position to suggest possible solutions not only to the problems that face the older employee, but also those that face their employers and other organizations.

The basic plan of the study is to record and analyze the effects of retirement as compared with continued employment. To make such a comparative analysis those persons who retire will be compared with those who do not; those who retire because they want to will be compared with those who are involuntarily retired; those who are very active in their later years will be compared with those who are less active. In many other ways comparisons will

be made in order to develop a complete picture of the older employees of this country and of the impact of retirement upon them.

Because of the design of the research project, the program for this first year was organized to provide basic data upon which the later studies will proceed. Therefore the emphasis of the present report is factual rather than analytical. Accordingly, interpretations, explanations and recommendations are deliberately avoided. Yet, because this research project is one of the first of its kind, the information assembled during the first year provides one of the few complete pictures of the older employee in America.

A second major aspect of this report is a comparative presentation rather than absolute. The data are broken down by major industrial and occupational categories so that comparisons can be made. It is important to remember that the question-answer technique is most fruitful when the answers to the questions are interpreted comparatively rather than absolutely. The information in the report is organized in terms of twenty-three major industrial and occupational categories.

The data contained in this report were obtained by means of a questionnaire administered to 3,515 employees in 265 business, industrial, governmental, and private organizations. A large proportion of the participants filled out the questionnaires during time provided by their employer. In those organizations in which the employees were too widely scattered to

be met as a group, the questionnaire was sent through the mails. Employees who had difficulty in completing the questionnaire were assisted by a member of the staff of the Study of Occupational Retirement, and in some cases this required a personal interview which lasted an hour or more. Participation in the study was voluntary on the part of the individual employees involved as well as on the part of the organization.

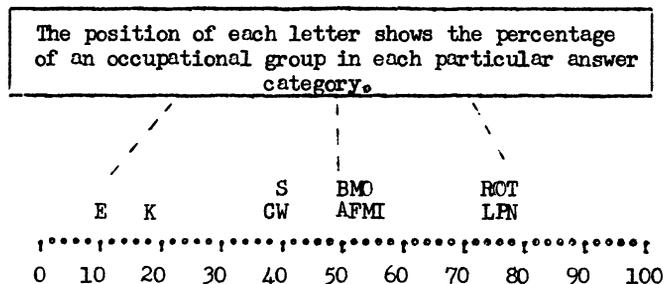
The questionnaire was constructed after months of careful study of the problem, utilizing the experience obtained from a community study of the problems of older citizens in an industrial city of fifty thousand population and the knowledge and insights obtained from a nation-wide cross-sectional study of the attitudes of America's older citizens. The questionnaire was carefully pretested through several versions until its final form was determined.

This report places its main stress upon those items in the questionnaire which it was believed would be of greatest interest to the organizations which cooperated in the study. In limiting the scope of the report, it was necessary to omit some of the findings obtained from the questionnaire. Continuing additional analyses of the data will be made and such analyses will be available to anyone who is interested in them.

For the purpose of the report the participating organizations generally have been classified according to the code found in the Alphabetical Index of Occupations and

Industries: 1950, published by the United States Bureau of the Census, although in some instances it has been necessary to modify the classification because of the small number of participating employees in a given major occupational or industrial category. The classification scheme and the list of cooperating organizations may be found in Appendix A.

In the following pages the employees' opinions are reported for many of the specific questions used in this study. The letters on each chart represent the different occupational and industrial groups into which the participating organizations have been classified (see Appendix A). The descriptive statement above each chart summarizes the responses which have been counted to obtain the percentages reported. The position of a letter represents the percentage of that group checking the answer or answers to the particular item, as shown in the chart below:

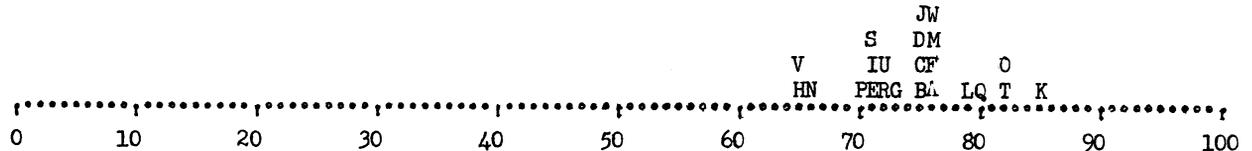


THE LIFE SITUATION OF THE OLDER EMPLOYEES

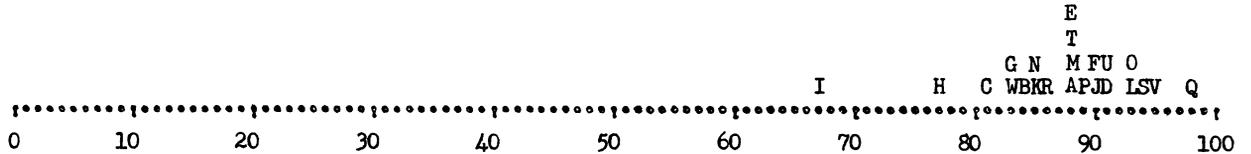
General Outlook on Life

In recent years more and more study has been given to the relationship between a person's general outlook on life and his personal and social adjustment. The following charts present the participants' attitudes regarding their happiness and satisfaction with life in general.

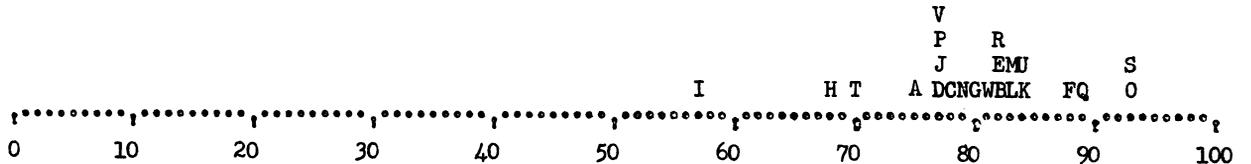
THE PARTICIPANTS ARE OF THE OPINION THAT IN SPITE OF WHAT SOME PEOPLE SAY
THE SITUATION OF THE AVERAGE MAN IS GETTING BETTER



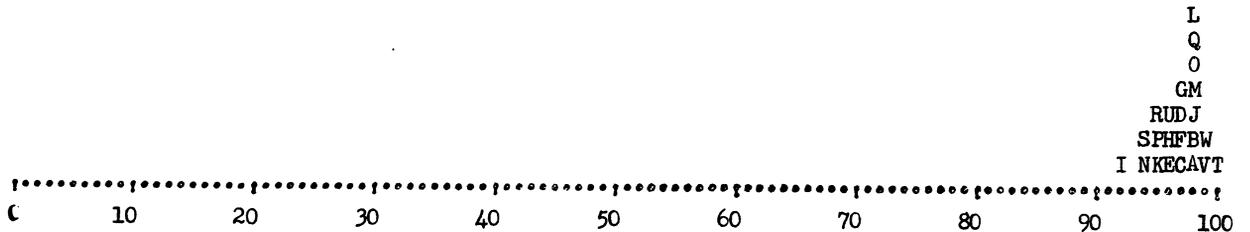
THE PARTICIPANTS FEEL THAT ALL IN ALL THEY FIND A GOOD DEAL OF HAPPINESS IN LIFE TODAY



THE PARTICIPANTS FEEL IN GOOD SPIRITS MOST OF THE TIME



THE PARTICIPANTS INDICATE THEY ARE VERY (OR FAIRLY WELL) SATISFIED WITH THEIR WAY OF LIFE TODAY

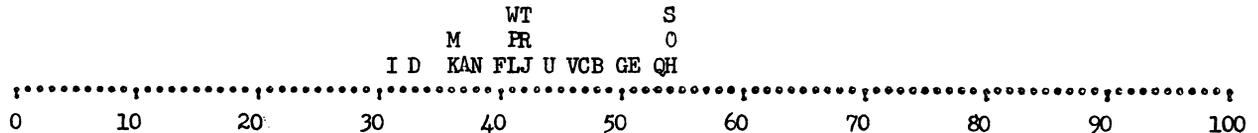


L
Q
O
GM
RUDJ
SPHFBW
I NKECAVT

The Participants' Self-Conception

A folk adage says, "You are just as old as you think you are." Like many other folk ideas, this one contains a kernel of truth. In this study it was thought that some attention should be given as to whether a person conceives of himself as being middle-aged or old. The importance of considering a person's self-conception was intensified by the fact that all of the participants in the study are of similar chronological age, having been born in 1888 or 1889. The following charts present the findings regarding the participants' self-conception of their age.

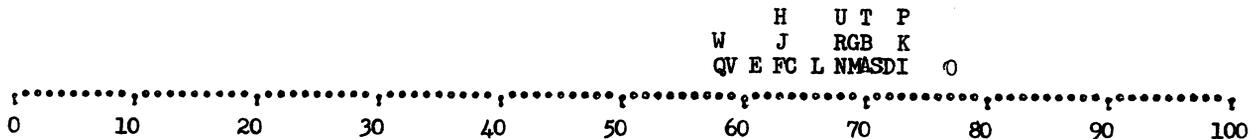
THE PARTICIPANTS FIND THEMSELVES HARDLY EVER WISHING THEY
WERE YOUNGER



THE PARTICIPANTS SAY THEY HARDLY EVER GET THE FEELING THAT THEIR
LIFE TODAY IS NOT VERY USEFUL



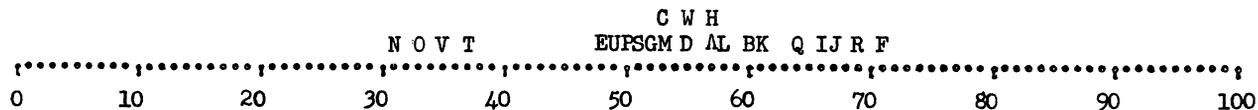
THE PARTICIPANTS THINK OF THEMSELVES AS BEING MIDDLE-AGED OR
YOUNGER



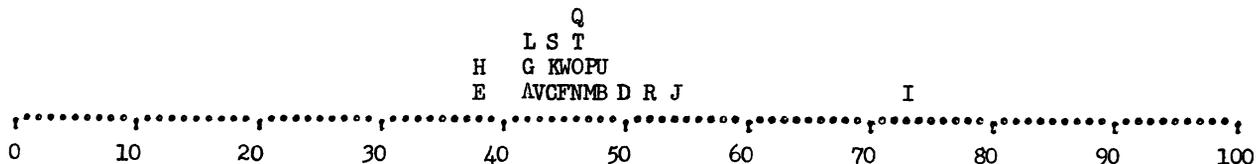
Attitudes Towards Their Economic Situation

Research in a variety of fields has indicated that man is both a social and an economic being. However, a person's economic situation is undoubtedly a key factor in shaping his outlook on life and a key determinant in shaping his attitudes and plans towards retirement. The charts which follow in this section are concerned with the participants' economic situation and their attitudes towards it.

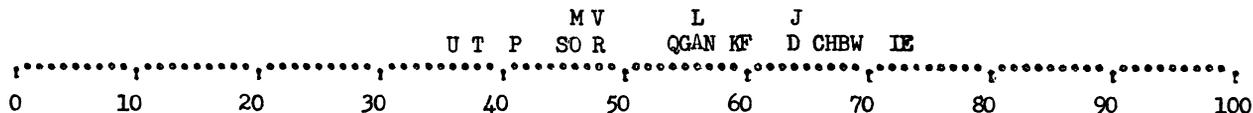
THE PARTICIPANTS WHO PLAN TO CONTINUE WORKING FOR THE NEXT FIVE YEARS DO
SO BECAUSE THEY DO NOT HAVE ENOUGH MONEY TO RETIRE ON



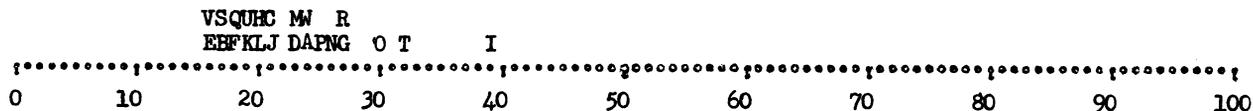
THE PARTICIPANTS INDICATE THEY WORRY "OFTEN" OR "SOMETIMES" ABOUT
MONEY MATTERS



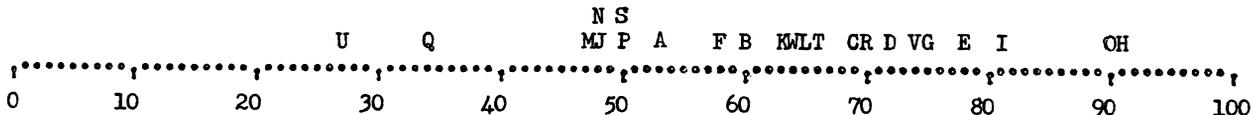
THE PARTICIPANTS INDICATE THEY HAVE NO INCOME BESIDES WHAT THEY
EARN AT WORK



THE PARTICIPANTS FEEL THEIR PRESENT INCOME IS NOT ENOUGH TO MEET
THEIR LIVING EXPENSES



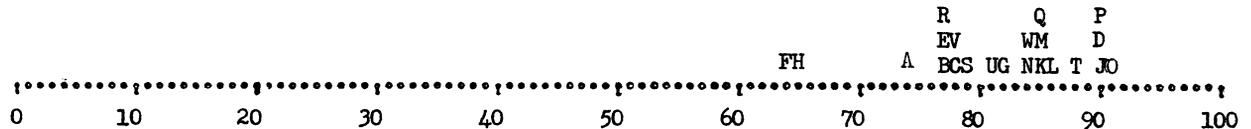
THE PARTICIPANTS INDICATE THEY EARN LESS THAN
\$85 PER WEEK



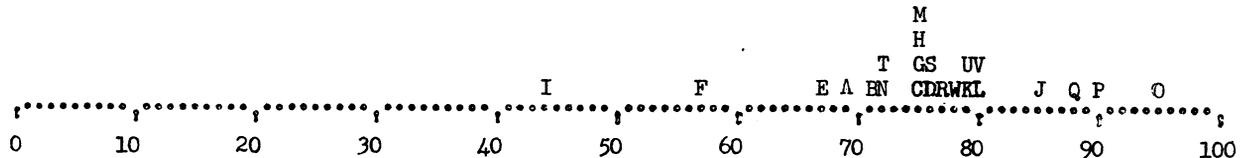
WHAT THE PARTICIPANTS THINK ABOUT THEIR JOBS

Retirement is a situation that occurs primarily in industrialized societies like our own. In less complex societies the question either never manifests itself or is handled informally. Formal retirement assumes great importance because a person's job is not only a means of earning a living, but a central part of his social and psychological world. Therefore it was essential that we obtain information on attitudes towards the place of work, fellow employees, supervisors and the like which could serve as a baseline for future evaluation of retirement.

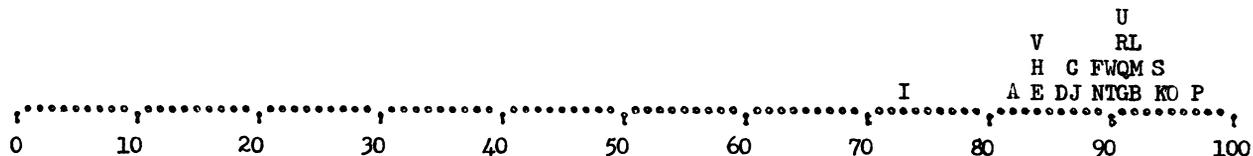
EMPLOYEES SAY THAT THEIR PRESENT PLACE OF WORK IS VERY GOOD



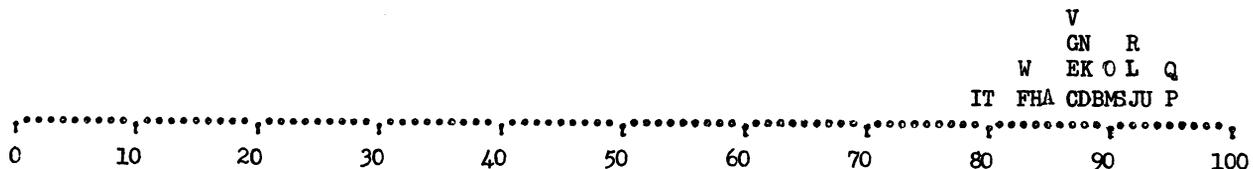
THE PARTICIPANTS INDICATE THEY ENJOY THEIR WORK VERY MUCH



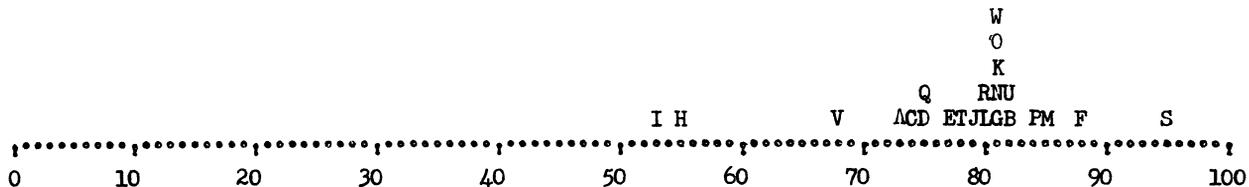
THE PARTICIPANTS BELIEVE THEY GET ALONG VERY WELL WITH THEIR
IMMEDIATE SUPERVISORS



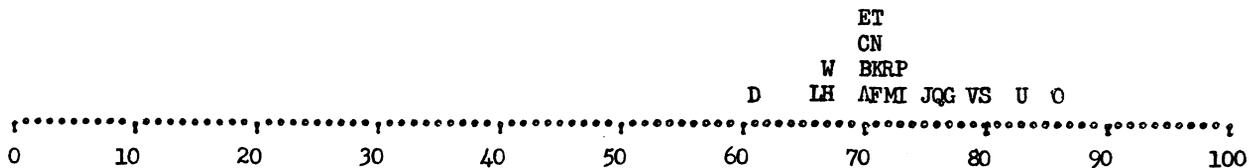
THE PARTICIPANTS IN THE STUDY CONSIDER THEY GET ALONG VERY WELL
WITH THE PEOPLE WITH WHOM THEY WORK



THE PARTICIPANTS INDICATE THEY HARDLY EVER WORRY ABOUT BEING
ABLE TO DO THEIR JOBS



THE PARTICIPANTS SAY THEY WOULD NOT LIKE TO CHANGE TO ANOTHER
JOB IF GIVEN A CHANGE



THE HEALTH OF THE PARTICIPANTS

Retirement as a social and personal matter in our society is closely linked with the health of our older citizens. Thus one of the crucial aspects which had to be considered in this study was the health and physical condition of the participants. The following charts present information on the participants' self-appraisal of their health.

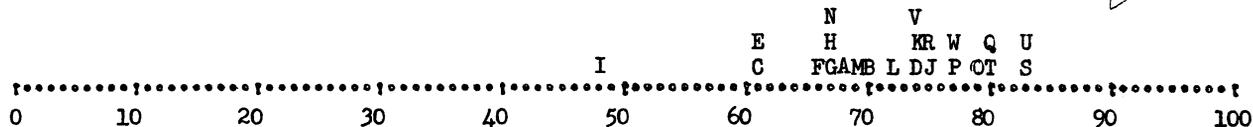
THE PARTICIPANTS INDICATE THEY HAVE NOT HAD TO CUT DOWN ON DAILY
ACTIVITIES SUCH AS DRIVING, GARDENING, TAKING WALKS AND THE
LIKE, BECAUSE OF THEIR HEALTH OR PHYSICAL CONDITION



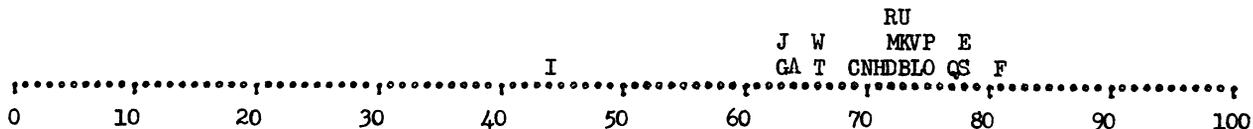
THE PARTICIPANTS IN THE STUDY INDICATE THEY HAVE NO PARTICULAR PHYSICAL
OR HEALTH PROBLEMS AT THE PRESENT TIME



THE PARTICIPANTS CONSIDER THEMSELVES TO BE IN GOOD OR EXCELLENT HEALTH



THE PARTICIPANTS INDICATE THEY HARDLY EVER WORRY ABOUT THEIR HEALTH

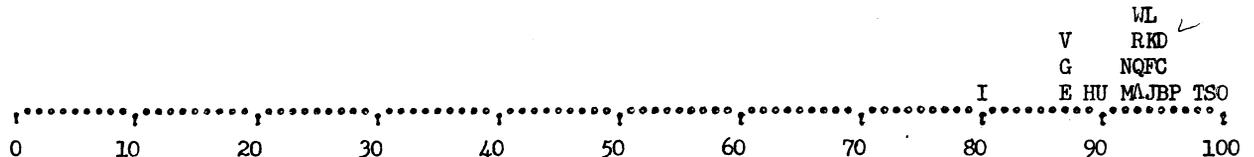


WHAT THE PARTICIPANTS THINK ABOUT RETIREMENT

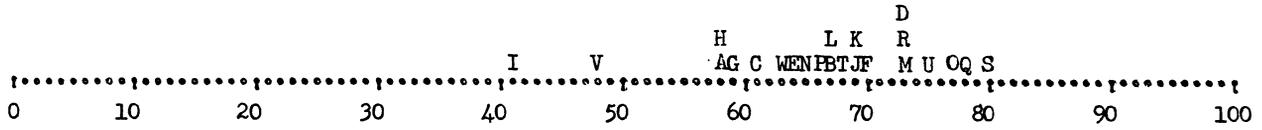
In conducting an empirical investigation of retirement it is imperative that considerable attention be devoted to the way in which the potential retirants regard the subject of retirement itself. Since retirement is a broad field and has many facets which are related to attitudes and behavior, the information on this subject is presented under more specific subheadings: attitudes towards older persons as members of the working force; attitudes towards the retirement process in general; knowledge of, and attitudes towards the pension plan for which the employee may be eligible; retirement income; and attitudes towards personal involvement in the retirement process.

Attitudes Towards Older Persons as Members of the Working Force

THE PARTICIPANTS CONSIDER THAT AN OLDER PERSON DOES A BETTER JOB ON
THEIR WORK OR THAT AGE DOES NOT MAKE ANY DIFFERENCE

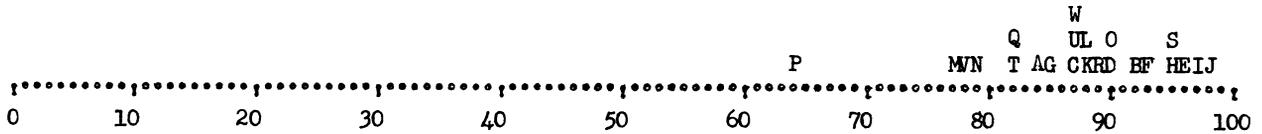


THE PARTICIPANTS IN THE STUDY FEEL THAT OLDER EMPLOYEES DO NOT HAVE A HARD TIME KEEPING UP WITH THE WORK



Knowledge of and Attitudes Towards Pension Plan

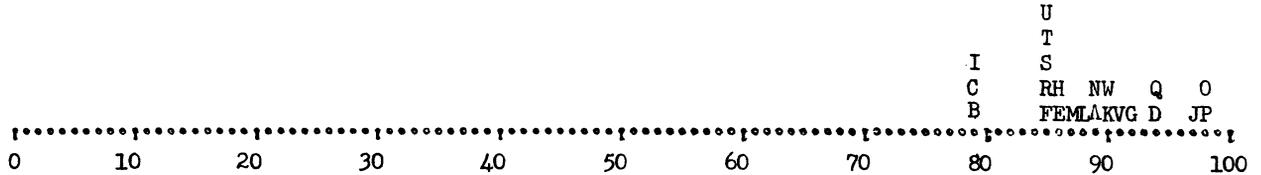
THE PARTICIPANTS IN THE STUDY INDICATE THAT THEIR ORGANIZATIONS HAVE NOT TRIED TO DO ANYTHING TO HELP THEM PREPARE FOR RETIREMENT, ASIDE FROM PENSIONS



THE PARTICIPANTS WHO SAY THEY DON'T KNOW ABOUT THEIR COMPANY'S PENSION PLAN

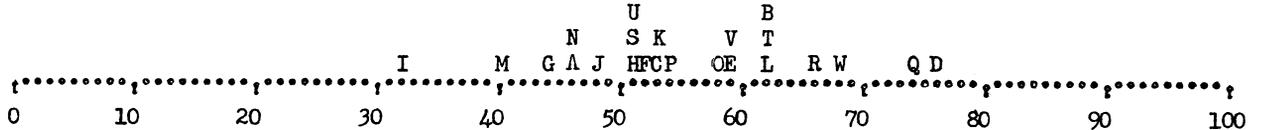


THE PARTICIPANTS WHOSE ORGANIZATIONS HAVE A PENSION PLAN FEEL THAT
THE PLAN IS VERY GOOD OR FAIRLY GOOD

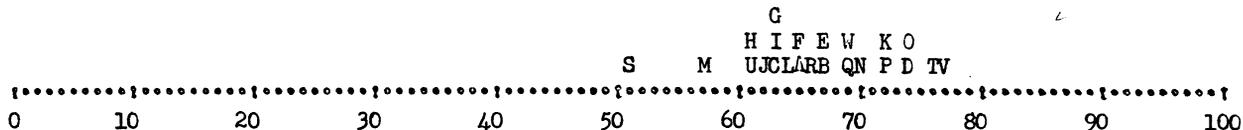


Attitudes Towards Retirement in General

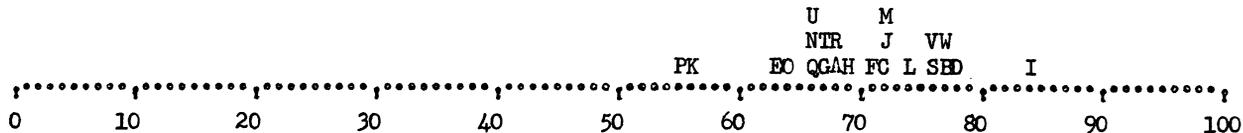
THE PARTICIPANTS DO NOT THINK THAT EMPLOYEES SHOULD BE ENCOURAGED
TO RETIRE AT 65



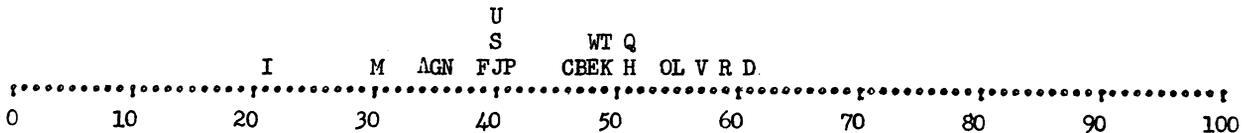
THE PARTICIPANTS THINK IT IS BEST FOR A PERSON TO RETIRE GRADUALLY --
 THAT IS, BY WORKING FEWER AND FEWER HOURS



THE PARTICIPANTS THINK THAT THE PERSON HIMSELF SHOULD MAKE THE DECISIONS AS
 TO WHEN A PERSON SHOULD RETIRE

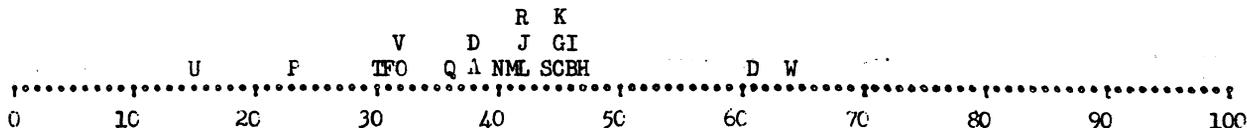


THE PARTICIPANTS BELIEVE RETIREMENT IS MOSTLY BAD FOR A PERSON

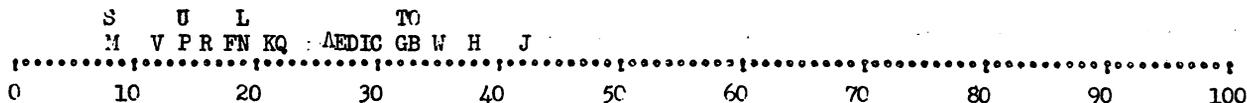


Retirement Income

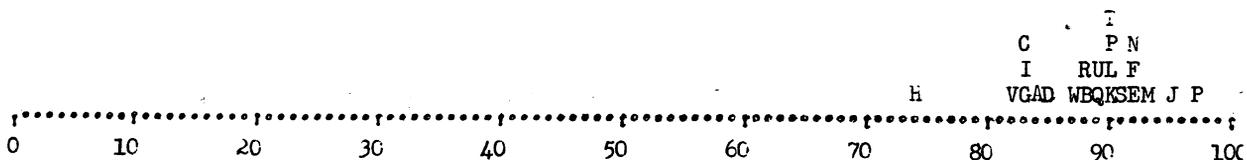
THE PARTICIPANTS INDICATE THAT SOCIAL SECURITY AND A PENSION FROM THEIR EMPLOYER WILL BE THEIR ONLY SOURCE OF INCOME WHEN THEY STOP WORKING



THE PARTICIPANTS INDICATE THEY DO NOT KNOW APPROXIMATELY HOW MUCH INCOME THEY WILL RECEIVE UPON RETIREMENT

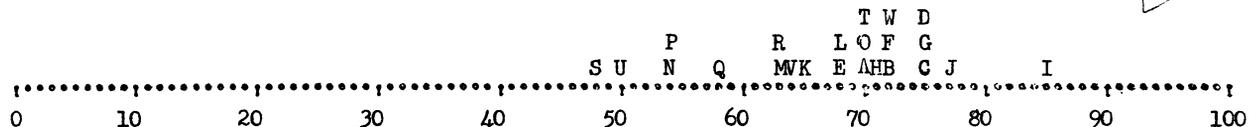


THE PARTICIPANTS INDICATE THEY DO NOT EXPECT TO RECEIVE ANY SUPPORT FROM MEMBERS OF THEIR FAMILIES, FRIENDS, OR ANYONE ELSE WHEN THEY STOP WORKING

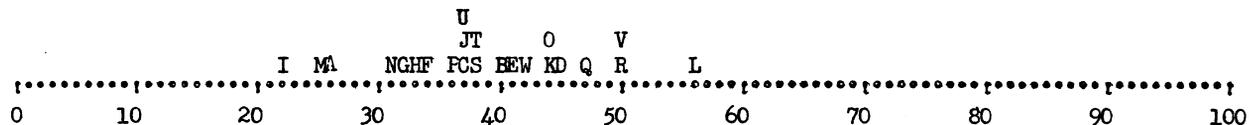


Attitudes Towards Personal Involvement in the Retirement Process

THE PARTICIPANTS INDICATE THEY HAVE NOT MADE PLANS AS TO WHAT THEY WOULD LIKE TO DO AFTER THEY STOP WORKING



THE PARTICIPANTS INDICATE THEY DISLIKE THE IDEA THAT THEY WILL STOP WORK AND RETIRE



THE PARTICIPANTS INDICATE IF IT WERE UP TO THEM ALONE, THEY WOULD CONTINUE WORKING FOR THEIR PRESENT EMPLOYER



APPENDIX A

PARTICIPATING ORGANIZATIONS GROUPED BY INDUSTRIAL CLASSIFICATIONS

A Machinery, except electrical: (260 cases)

American Type Founders
 Browne and Sharpe
 The Bullard Company
 Ditto, Inc.
 The Euclid Road Machinery Company
 Gleaner Harvester Corp.
 Harris-Seybold Co.
 International Harvester (Tractor Works, Chicago)
 International Harvester Company (Milwaukee Works)
 International Harvester Company (McCormick Works, Chicago)
 International Harvester Company (West Pullman Works, Chicago)
 Minneapolis-Moline Company
 The Murray Company of Texas, Inc.
 National Acme Company
 Pitney-Bowes, Inc.
 Universal Winding Company
 Whitman and Barnes

B Transportation equipment: (267 cases)

Aluminum Industries, Inc.
 American Car and Foundry Company (New York City)
 Arnold, Schwinn and Company
 Briggs Manufacturing Company
 Detroit Gear (Borg-Warner)
 General Dynamics (Electric Boat Division)

Houdaille-Hershey (Buffalo)
 Houdaille-Hershey (Chicago)
 Houdaille-Hershey (Detroit)
 Houdaille-Hershey (North Chicago)
 St. Louis Car Company (American Car and Foundry Co., St. Louis)
 Solar Aircraft Company (Des Moines)
 Solar Aircraft Company (San Diego)
 Spartan Aircraft Company
 Willys-Overland Motors, Inc.

C Metal Industries: (334 cases)

Aluminum Company of America (*Tenn.* Alcoa - ~~East St. Louis~~)
 Aluminum Company of America (Cleveland)
 Aluminum Company of America (New Kensington)
 Aluminum Ore Company (Alcoa-East St. Louis)
 American-Standard (Bond Plant, Buffalo)
 Armo Steel Corporation (Butler)
 Butler Manufacturing Company (Kansas City, Mo.)
 Butler Manufacturing Company (Minneapolis)
 Columbian Steel Tank Corp.
 Crane Company
 Donaldson Company, Inc.
 Federal Mogul Corp.
 Foster Wheeler Co.
 Granite City Steel Company
 Grede Foundries, Inc.
 Hartford Machine Screw Company
 E. F. Hauserman Company
 Lunkenheimer Company
 Pratt and Letchworth Company
 Unitcast Corporation
 William Wallace Company

D Electrical Machinery: (111 cases)

Anaconda Wire and Cable Company
Apex Electrical Manufacturing Company
Brush Electronics Company
Bulldog Electric Products
Cannon Electric Company
Champion Spark Plug Company
Engineering Research Associates, Inc.
Line Material Company (East Stroudsburg, Pa.)
Line Material Company (Milwaukee)
The Magnavox Company
P. R. Mallory and Company
D. W. Onan & Sons Company
Rome Cable Corporation
Stromberg-Carlson Company
Willard Storage Battery Company

E Lumber and Its Products, Except Furniture: (92 cases)

Crossett Lumber Company
Nickey Brothers, Inc.
Oregon Lumber Company
Weyerhaeuser Timber Company (Enumclaw, Wash.)
Weyerhaeuser Timber Company (Everett, Wash.)
Weyerhaeuser Timber Company (Longview, Wash.)

F Rubber and Its Products: (83 cases)

The B. F. Goodrich Company
Richardson Company

G Food and Kindred, Including Tobacco: (235 cases)

Amalgamated Sugar Company
American Chiclet Company
American Maize Products
Awrey Bakeries, Inc.
Brown and Williamson Tobacco Corporation (Louisville)
Brown and Williamson Tobacco (Petersburg, Va.)
Brown and Williamson Tobacco Company (Winston Salem, N.C.)
Campbell Soup Company
Cargill, Inc.
General Foods Corporation (Akron)
General Foods Corporation (Battle Creek, Mich.)
General Foods Corporation (New York City)
General Foods Corporation (Diamond Crystal-Colonial Salt Division, St. Clair, Mich.)
General Mills (Buffalo)
General Mills (Chicago)
General Mills (Minneapolis)
Gerbers Baby Foods (Oakland, Calif.)
Gerbers Baby Foods (Fremont, Mich.)
Golden State Company, Ltd.
Hunter Packing Company
McCormick Spice Company
Nestle Company, Inc.
Pillsbury Mills, Inc.
Schluderberg-Kurdle Company
Van Camp Sea Food Company
Wm. Wrigley Jr. Company

H Textile: (69 cases)

Alexander Smith, Inc.
The American Thread Company
Continental Mills, Inc.
Eagle and Phenix Division
Fulton Bag and Cotton Mills
Indianapolis Bleaching Company

I Apparel: (95 cases)

S. Buchsbaum and Company
Friedman Marks Clothing
Hickey-Freeman
Michoels & Stern
Phoenix Hosiery Company
Retirement Fund of the Dress Industry of New York
John B. Stetson Company

J Printing and Publishing: (52 cases)

Atlanta Newspapers, Inc.
The Courier Journal and the Louisville Times
C. T. Dearing Printing Company
Des Moines Register and Tribune
Meredith Publishing Company
National Blank Book Company
Rust Craft Publishers

K Chemical and Allied Industries: (96 cases)

Avon Products
 Bristol Myers
 Carter's Ink Company
 Cincinnati Chemical Works
 Cutter Laboratories
 The Harshaw Chemical Company (Cleveland)
 The Harshaw Chemical Company (Elyria, Ohio)
 Hooker Electrochemical Company
 Houdry Process Corporation
 Eli Lilly Company
 Wm. S. Merrell Company
 Monsanto Chemical Company (Everett, Mass.)
 Monsanto Chemical Company (Monsanto, Ill.)
 Monsanto Chemical Company (St. Louis)
 Monsanto Chemical Company (Springfield, Mass.)
 Pittsburg Coke and Chemical Company
 Rohm and Haas Company

L Stone, Clay and Glass Products, Petroleum and Coal: (106 cases)

Basic Refractories, Inc.
 Carborundum Company
 Corning Glass (Central Falls, R.I.)
 Corning Glass Works (Corning, N.Y.)
 Owens-Corning Fiberglas (Ashton, R.I.)
 Owens-Corning Fiberglas Corporation (Huntingdon, Pa.)
 Owens-Corning Fiberglas Corporation (Newark, Ohio)
 Permanente Cement Company
 Union Oil Company of California
 Volunteer Portland Cement

M Transportation and Communication: (206 cases)

American Airlines, Inc.
American President Lines
Bell Telephone Company of Pennsylvania (Harrisburg)
Bell Telephone of Pennsylvania (Philadelphia)
Bell Telephone of Pennsylvania (Pittsburgh)
The Greyhound Corporation
New York Central System
Portland Traction Company
San Diego Transit System
Service Pipe Line Company

N Other Public Utilities: (136 cases)

Arizona Public Service Company
Atlantic City Electric Company
Consolidated Edison Company of New York
The Montana Power Company
Pacific Power and Light Company
Portland Gas and Coke
Salt River Valley Water Users Assn.
Wisconsin Electric Power Company

O Wholesale and Retail Trade: (57 cases)

Albers Super Markets
Colonial Stores, Inc.
Ferry-Morse Seed Company
Frederick and Nelson
Sage Allen Company, Inc.

P Finance, Insurance and Real Estate: (56 cases)

Farmers Insurance Group
 Fireman's Fund Insurance Company
 First National Bank of Minneapolis
 First National Bank of Portland
 John Hancock Mutual Life Insurance Company
 Investors Diversified Services, Inc.
 Minnesota Mutual Life Insurance Company
 Northwest Bancorporation
 Northwestern National Life Insurance Company
 Provident Mutual Life Insurance Company
 Prudential Insurance Company of America

Q Federal Public Administration: (91 cases)

Federal Security Agency
 Tennessee Valley Authority (Chattanooga)
 Tennessee Valley Authority (Johnson City)
 Tennessee Valley Authority (Kingston)
 Tennessee Valley Authority (Knoxville)
 Tennessee Valley Authority (Paducah)
 Tennessee Valley Authority (Stevenson)
 Tennessee Valley Authority (Wilson Dam)

R State Public Administration: (601 cases)

State of Alabama
 Public Employees' Retirement Association of Colorado
 Georgia Employees' Retirement System
 State Employees Retirement System of Illinois
 Maine State Retirement System

Nebraska Civil Service
 Employees' Retirement System - The State of New Hampshire
 New Jersey State Employees
 New York State Employees' Retirement System
 Oregon Public Retirement
 State Civil Service Commission of Pennsylvania
 State Retirement System of Wyoming

S Local Public Administration: (80 cases)

Civil Service Commission - San Diego
 Los Angeles County Civil Service Commission
 City of Phoenix

T Mfg. of Professional, Photographic Equipment, Watches: (50 cases)

Bell and Howell Company
 Iron Fireman Manufacturing Company
 Johnson and Johnson Company
 Minneapolis-Honeywell Regulator
 Ohio Chemical and Surgical Equipment Company

U Educational Services: (221 cases)

Public School Systems

Berkeley County Public Schools
 Board of Education -- Birmingham, Alabama
 The School Committee of the City of Boston

Department of Public Schools Burlington, Vermont
 City Public Schools - Columbia, South Carolina
 Denver Schools
 Board of Education - Detroit
 Hempstead Public Schools
 Indianapolis Public Schools
 Ithaca Public Schools
 Kanawha County Schools
 The Lima Public Schools
 Little Rock Public Schools
 Louisville Public Schools
 The Board of Public Instruction - Miami, Florida
 Board of Education of the City of New York
 Richmond Public Schools
 Board of Education - Rochester, New York

Colleges and Universities:

Cornell University
 Earlham College
 Lafayette College
 University of Minnesota
 New York City - Board of Higher Education
 Oberlin College
 Union College

V Other Professional Services: (135 cases)

Board of Pensions - American Lutheran Church
 California Hospital
 Children's Hospital Society of Los Angeles
 Annuity Fund for Congregational Ministers

Lutheran Church - Missouri Synod
Rabbinical Pension Board
Trundle Engineering Company
United Lutheran Church in America

W All Other Organizations: (83 cases)

Allied Kid Company
American Seating Company
Bechtel Corporation
Bismark Hotel
Chicago Rawhide Manufacturing Company
The Davey Tree Expert Company
H. K. Ferguson Company
Gardner Board and Carton Company
Globe-Wernicke Company
Lionel Corporation
Metal Office Furniture Company
Morrison-Knudsen Company, Inc.
Stearns and Foster Company
Union Bag and Paper Company

APPENDIX B

SUGGESTIONS FOR FURTHER READING

(a) Effective Use of Older Workers. By Elizabeth L. Breckinridge. Chicago: Wilcox and Follett Company, 1953. 224 pp. \$4.00. A few years ago the Committee on Human Development at the University of Chicago raised two questions: What are business and industry doing to make more effective use of older workers? What procedures are being devised and adopted to facilitate retirement and subsequent adjustment? To get answers to these questions the Committee decided to make a survey, support for which was provided by the Rockefeller Foundation. The author, Mrs. Breckinridge, conducted the survey in 1951 and 1952. No attempt was made to ascertain the pattern of employment and retirement practices generally affecting older people, but rather the purpose was to discover and report on unusual practices and attitudes making for flexibility in employment and retirement. The findings are for the benefit of those people in business and industry who need and want guidance in experimenting with the modification of their own procedures in the hiring, retiring, transfer, health maintenance, and other problems concerning older workers.

(b) A Social Program for Older People. By Jerome Kaplan. Minneapolis: University of Minnesota Press, 1953, pp. xiii and 158. \$3.00. The author, a group work consultant for the Hennepin County (Minnesota) Welfare Board and secretary of the Minnesota Commission on Aging,

utilizes his own experience to point out the need for social services for the "senior citizen" and to offer concrete suggestions for implementing them. His emphasis is on the less tangible needs of older people: companionship and creative activity. A case study of what his own pioneering welfare agency has done in group programs for the aged is followed by specific program suggestions for other agencies, public and private, as well as for professional and volunteer workers. Although the book is primarily designed for those whose orientation is toward the community, many of the suggestions are readily adaptable to industrial and other work situations.