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ABSTRACT

SOME ASPECTS OF THE ECONOMIC AND MORAL IMPLICATIONS OF THE AGING WORKER'S EMPLOYMENT PROBLEM ON OUR PRESENT AND FUTURE NATIONAL ECONOMY

by Bert W. Weesner

Body of Abstract

This thesis is predicated upon the theory that the discrimination against the aging worker in the areas of hiring, promotion, firing and retirement is economically unsound and the economic implications will continue to worsen in the foreseeable future due to the general population growth with the greatest growth in the forty-five year and over age group. Admittedly, the writer is biased favorably toward the usefulness of the older worker and has built his research around material that presents the older worker in the most favorable light possible with the hope that a better understanding of the older worker, his problems and the better utilization of his experience will result from this thesis.

Mainly the technique of secondary research was used in exploring this problem. Government studies and New York State studies formed the background of most of the research material checked. Considerable attention was given to the various studies and surveys published by the University of Minnesota, Columbia University, Michigan State University and the University of Michigan. Many sources were checked, and, where feasible, the material was incorporated in the body of the thesis.

In addition fifty letters of inquiry were sent to various firms, universities conducting research in this area, senators of several

states, C.I.O. union officials, and a few officials of large cities asking for their views on the older worker's employment problem and what steps should, could and were being taken to find a solution to this national economic burden. The response was discouraging. All that answered professed great concern, considered that the older worker was discriminated against but had no realistic ideas for a solution to this problem.

Opinion type studies revealed that the majority of the employers expressed attitudes contrary to the best interest of the aging worker in his quest for employment or re-employment. Even where discrimination against the aging worker was denied, actual practices revealed by employment studies indicated beyond any reasonable doubt that the employer didn't practice what he preached. Thus a majority of the studies showed that discrimination against the aging worker is practiced by most of the employers.

The next major finding was that this discrimination against the aging worker in his employment and re-employment is largely unjustified. Studies proved that as a group the aging worker was as productive, more loyal, more trustworthy, had less absenteeism, had a better health record, was more skilled, produced less scrap, used better judgment and had greater maturity than the younger worker age group. Pension costs and group insurance costs, advanced frequently by the employer as barriers to the employment of the aging worker, were investigated and found to be so little more for this group of workers than for the younger group that it became evident that these were "cover up reasons" for the employer discrimination against the older worker.

Unions talk big but practice little in aiding the older employee with his employment, re-employment and retirement problems. In fact their rigid stand on seniority and downgrading has magnified this problem and imposes a very inflexible frame of reference within which the employer must move to attempt a solution to the aging worker's employment problem.

Industry and union both have extensive collective bargaining in the retirement area but both are practically barren in the pre-retirement counseling area. It was found that this is one major area that can aid the retiree to a fuller, richer and happier retirement era. It is the moral responsibility of both the union and industry to provide this service.

The community has a vital stake in helping provide a solution to the employment and retirement problem of the aged. It was found that community attitudes accurately reflected the role the aged must play in employment and in retirement in that area. The Lansing Demonstration program reflects what a community can do to solve this problem when they really put their shoulder to the wheel.

Several experimental studies of employment agencies employing intensive counseling and placement methods for the aging revealed that the employment chances of the aged worker were, enhanced by almost 100%. This showed the value of recognizing individual differences and not treating the aging worker as a group.

Finally, the population explosion with the 45 to 65 year age group growing much more rapidly than the younger age group, the next decade will magnify the economic burden to our nation of a smaller proportion of our population supporting a greater proportion of our population for

a longer period than this country ever experienced before. The fact that the various sciences of the country must work more closely and harmoniously together becomes inescapable. Added opportunity for the oldster must keep pace with added longevity if our national economy, standard of living and national gross product is to remain healthy.

It is apropos to say that there can be no solution to the problem of the aged until our society clarifies its values regarding the role of the aged, in work and in retirement.

SOME ASPECTS OF
THE ECONOMIC AND MORAL IMPLICATIONS
OF THE AGING WORKER'S EMPLOYMENT
PROBLEM ON OUR PRESENT AND FUTURE
NATIONAL ECONOMY

By

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PREFACE

Original interest in the employment problem of the aged was aroused by the apparent inconsistencies of a healthy economy being built on wasted productivity such as apparent discriminatory employment practices against the aged. However, as research continued on this subject, it became more evident that our economy is now healthy enough to with stand the impact of the lost productivity of the older worker but that continuing vigilance of relating the aged employment problem to the current employment climate and other economic aspects should be followed. The real threat of the aged employment problem is not so much a threat to our economy as it is a wastage of productivity and the human misery resulting from inadequate income.

This human misery resulting from inadequate income due partially to industry's apparent discriminatory practice against the aging worker in hiring, rehiring, promotion, separation, and retirement could easily upset a healthy economy. The peril lays in the hands of the older worker himself via the ballot box. Politicians are gaining momentum in their pleas and promises to the aging worker and unfortunately too many of these same workers can look no farther than their own selfish interests. They either cannot recognize or refuse to think for themselves of the serious peril to our national economy or to our standard of living imposed by the socialistic demands for the aged by a growing number of vote getting politicians. It is time industry recognizes their role in helping solve the aging employment problem by reviewing their actual practices in the areas of employment and retirement before the growing number of oldsters unthinkingly impose impossible economic

burdens on our nation via the ballot box.

The population explosion now occurring with the fastest growing population bulge in the 45 to 65 year age group due to World War II should make any American pause and reflect. How can a thinking individual really expect our economy to remain healthy by "shelving" the older worker while he is able and willing to remain in the work force? How can a group that is growing smaller (the younger worker group) be expected to support adequately a growing larger group (the older worker group) without giant strides in technological and related areas keeping pace with the medical strides in longevity for the older person? The educated estimate has been given that our economy is losing over 4 billion annually by compulsory retirement. Is this a sound economic policy?

When an individual ponders the questions posed in the preceding paragraph, he will recognize the incongruity of relating the growing productive need for goods and services to a population explosion which is now occurring at the present time and a diminishing work force to supply these needs. Added to this we have the added longevity of our dependent population. The chronological age on entering the labor force has been later with earlier retirement being forced on the recipient and with added longevity to "enjoy" that retirement.

This thesis has been written in the hopes that in some small way it may help to awaken each individual and especially industry to the vital stake we each have in helping to preserve the American way of life by honestly attempting to solve the employment problem of the older worker as it relates to the economic well-being of our nation. The writer admits to a favorable bias toward the older worker and has

presented research material backing this stand with the hope that a better understanding of the older worker's problems and capabilities will result in better utilization of this worker's mature judgment, greater skill and experience and other attributes that normally grow greater with age. If this thesis can erase some falsely held biases against the older worker and can present him in a way that can prove beneficial to both the employer and the employee, then my goal has been reached.

There can be no effective solution to the problems of the aged until our society and especially those in a position to modify conditions clarifies its values regarding the role of the aged in that society. When these aged are treated as human beings with individual differences and the golden rule is applied by those in a position to change things, there can be no question about the new role the aged will play in our society.

Bert Winfred Weesner

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FOR THE HELP IN MAKING THIS THESIS A REALITY, THE AUTHOR WISHES TO EXPRESS HIS APPRECIATION TO MISS NAOMI HAMILTON AND TO THE MANY OTHERS TOO NUMEROUS TO MENTION THAT MADE THEIR VARIOUS CONTRIBUTIONS TOWARD THE SUCCESSFUL COMPLETION OF THIS WORK.

MOST DEEPLY AND MOST DIRECTLY, THE AUTHOR IS INDEBTED TO HIS WIFE, ISABEL JUDD WEESNER, WHOSE WISE COUNSEL, STIMULUS TO SCHOLARSHIP AND UNDERSTANDING OF HIS NEGLECT TO HER AND HIS YOUNG DAUGHTER DURING THE MANY RESEARCH HOURS THAT MADE THIS PRESENT WORK POSSIBLE.

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CHAPTER I

INTRODUCTION TO THE PROBLEM, THE PROBLEM AND DEFINITIONS OF TERMS USED

Introduction to the problem. For many years widespread apathy has existed regarding the economic implications of the aging worker's livelihood struggle. This apathy has been enhanced by pre-conceived notions backed by a paucity of experimental evidence and based upon discriminatory hearsay. Limited experimental evidence is now being gathered and in some instances will support while in other instances will rule out commonly held biases.

The older worker is at a distinct disadvantage in obtaining employment as shown by the records of the U. S. Employment Service.¹ Men and women beyond the age of forty are able to regain a place in industry less easily than the younger worker. This is true of the worker in all types of occupations except that it is slightly easier for a highly trained and skilled older worker to obtain employment. The crucial years seem to be on entering and on leaving the labor market.²

Present employment policies and trends with respect to the older workers is "wasteful and appalling."³ Many persons beyond 45 find the

¹"Problem of the Older Worker," Monthly Labor Review, (January, 1938), page 3.

²Tibbits, Clark C. "A Philosophy of Aging," The Annals of American Academy (January, 1952), page 3.

³Walker, David M. "Pennsylvania's Problem in Perspective," The Problem of Making A Living While Growing Old, Temple University School of Business and Public Administration (September, 1952), page 22.

labor market closed to them because they prematurely left school without training or after a full work-experience find themselves untrained for available employment. The community should take a deeper interest in helping the older worker help himself through the provision of facilities for retraining. "Whatever contributes to the vocational, social and general life adjustment of our citizens can be expected to raise the level of economic and social well-being of the entire community."⁴

National employment during 1952 increased but the proportion of men 45 years and over that were gainfully employed was lower than it was in May, 1945.⁵ Thus the pressure of military necessities meets today's social needs for the older worker better than peacetime practices of industrial employers. In 1900, 84% of all men 45 years and over were gainfully employed. In 1952 only 75% of men 45 years and over were gainfully employed. At 65 years in 1952 the percent of those employed dropped to 42%.⁶ These statistics indicate some discrimination.

Work opportunities for the older person will vary widely depending on occupation, industry, individual differences, education, training, physical conditions, and labor market conditions. Scientific advancement has increased man's life expectancy from 47 to 68 years since 1900 which causes a shocking impact on the present labor market. The place of the older worker in industry has been progressively affected by industrial and economic conditions, resulting from technological changes

⁴Ibid., pp. 24

⁵Ibid., pp. 25

⁶Ibid., pp. 26

and improvements, the introduction of mass production methods and the aftermath of war. Failure to use these oldsters results in an estimated 4 billion dollar loss annually to our nation and a conservative estimate is that 950,000 workers over 65 were able to work but were not gainfully employed in 1952.⁷ Pennsylvania's Department of Labor and Industry set up an employment service to help solve this problem by providing to both industry and the worker (1) testing, (2) counseling, (3) job analysis, and other allied services necessary to promote a more equal opportunity for older applicants and workers.⁸ This is proving very satisfactory.

The age at which a worker encounters employment problems because of characteristics associated with aging varies widely with his occupation, his industry and the locality in which he works. As an example a retail salesman may begin to experience difficulty at 35 years while a wholesale salesman may have no difficulty until the age of 60 years has been reached.⁹ Studies provide ample evidence that workers 45 years and over in every occupational category have fewer employment opportunities than their representation in these categories would warrant. The study data further show that there is a decided increase with advancing age in the proportion of workers in service occupations.¹⁰ Since service jobs are comparatively low paid and often involve poor working conditions, the availability of opportunities for employment of older workers in the

⁷Walker, David M. "Pennsylvania's Problem in Perspective," The Problem of Making a Living While Growing Old, Temple University School of Business and Public Administration (September, 1952), page 26.

⁸Ibid., page 27.

⁹Charles E. Odell, "Employment Services for Older Workers," The Annals of American Academy, Vol. 279 (January, 1952) pp. 171-172.

¹⁰Ibid., page 175.

service occupations is really significant of disadvantage rather than advantage. One of the gravest aspects of the employment problem of older workers is the long period of unemployment which the majority of them suffer once they lose their jobs. This increases the cost of social security and public assistance programs and robs our economy of potential production.¹¹ This unemployment of older workers eventually lowers the standard of living of both the older workers and the employed workers who support them.

About 39% of the older workers obtain employment through Public Employment Services. It is difficult for workers to obtain the comprehensive information and assistance which the employment service can provide to help them arrive at a realistic appraisal of their own capacities in relation to immediate and prospective employment opportunities and training in ways to adjust themselves to the existing labor market conditions other than through the local offices of the employment services. By careful application taking, technically accurate occupational classification, intensive employment counseling, and placement service by local employment offices, the development of job opportunities should result. Also individual job solicitation and an employer promotion and public relations program which encourages understanding of the advisability of employing older workers by local employment offices should result in helping solve the older worker employment problem.

Interviews with employers reveal that the sense of obligation to provide for older workers who no longer are able to work constitutes their only specific reason for hesitation in the hiring of older workers, except for the belief in some instances that younger workers are more

¹¹ John D. Durand, The Labor Force in the U.S.A. 1860-1960, (New York: Social Science Research Council, 1948), pp. 184-185.

versatile.¹² This same study also showed that 2/3 of the men hired were younger workers under 35 years of age.¹³ However, the older employed industrial worker is protected by the employer's sense of obligation toward him and by seniority policies governing lay-off. Thus it is clear that in a period of curtailment it is the younger workers who bear the brunt of the lay-off. Thus any situation must be carefully scrutinized to make certain that it does not transfer the problem from one set of workers to another set of workers.

Table I shows the results of a study conducted in New England plants and indicates that the younger worker is more readily hired than older workers but are in turn more quickly laid off and separated from the payroll. The reason for this is that the younger worker generally has less seniority and less skill.

Table II reveals the percentage distribution, by age of unselected applicants for factory work in 6 New England plants. The Older worker is often more skilled and thus finds himself more frequently out of work due to automation and technical changes in mass production methods. Generally the skilled occupations are protected by a different union than those protecting the mass production workers thus a relationship is not necessarily reflected between Table I and Table II.

¹²Dwight L. Palmer and John A. Brownell "Influence of Age on Employment Opportunities," Monthly Labor Review, Vol. 48 (April, 1939) pp. 765-770.

¹³Ibid., pp. 775.

TABLE I

Distribution by age of factory employees hired, laid off, and totally separated during a 12 month period in New England plants by percentage distribution.

Age	Males (17 Plants)				Females (11 Plants)			
	Age Distribution At Beginning of Period	Hired and Rehired	Laid Off	Total Separation	Age Distribution At Beginning of Period	Hired and Rehired	Laid Off	Total Separation
Under 35 years	43.9	67.6	68.2	67.1	79.5	75.3	87.5	88.0
35 years and over	56.1	32.4	31.8	32.9	20.5	24.7	12.5	12.0

Source: Dwight L. Palmer and John A. Brownell. "Influence of Age on Employment Opportunities", Monthly Labor Review, 48 (April, 1939), page 765-780.

TABLE II

Percentage distribution, by age, of unselected applicants for factory work in 6 New England plants.

Age Group	Men			Women	
	Skilled	Semi-Skilled	Total	Total	
No. of Applicants	622	1348	1970	524	
Under 30 years	39.7	80.3	67.3	93.5	
30 years and over	60.3	19.7	32.7	6.5	

Source: Dwight L. Palmer and John A. Brownell. "Influence of Age on Employment Opportunities", Monthly Labor Review, 48 (April 1939), page 765-780.

A study of five representative areas on basic considerations of establishing programs and policies in behalf of older workers arrived at the following basic findings regarding the older worker and his employment problem.¹⁴

- (1) The odds are heavily against the older worker in competition for jobs.
- (2) Hiring ceilings are applied by the majority of employers - often at 35 years of age and older.
- (3) Even without age limits, older workers are eliminated by various ruses along the line.
- (4) Personnel workers taking their cue from the general employer attitude tend to anticipate and extend restrictive specifications which the employer himself would frequently disregard.
- (5) Age limits can usually be modified if the individual making the hiring decision can be induced to consider a qualified individual in relation to a specific job. In other words, not blanket considerations but individual differences should be kept in mind on the hiring line.
- (6) Pension systems and the resistance to downgrading and change by the older worker, often mentioned by the employer as interfering in placement of older workers, are in reality only secondary obstacles. The primary impediment to the placement of older workers is a wide range of unfounded assumptions and biases regarding the flexibility and capacity of older workers, completely unsupported by any valid research.
- (7) Intensified counseling and placement services improve the chances of older workers to find new jobs by about 100%.

Many years ago industrial change was comparatively slow and infrequent. The labor force turned over about once every 25 years.

¹⁴Richard D. Fletcher, "Some Basic Consideration in Establishing Programs and Policies in Behalf of Workers 45 and Over," The Problem of Making A Living While Growing Old, Temple University (September, 1952), page 114.

A skill once acquired at one time was good for a lifetime. Under such conditions the problem of adapting the labor force to the industry was not a current problem."¹⁵ However, the picture of the period from 1947 to the present time presents a great contrast to that period. The age of entering the labor market has become later, the skilled trades give a man employment until 45 years but with longer longevity, he still expects to work until 65 years of age or later is reached. Physiological changes such as skill in his fingers, waning strength, agility and the speed of his work have taken place.¹⁶ Upgrading this older worker to a supervisory or a trainer position, if qualified would help this problem. Instead the older worker is pushed "out" rather than "up" and to further complicate the problem industry is changing more rapidly than ever with the labor force growing older and older. Often the man 45 years of age and older must learn a new trade and start at the bottom again. Simply stated the basic problem of unemployment of the older workers is "how can the nation maintain in productive self-supporting work and not become an economic burden to the younger worker the many millions of men and women 45 years and over in the labor force, with their vast reservoir of skill, experience and eagerness to work?"¹⁷ Methods must be found to aid the aging worker through education, retraining and counseling plus employer flexibility in re-engineering of jobs make a

¹⁵Ewan Clague, "Employment Problems of the Older Worker," Monthly Labor Review, Vol. 65 (December, 1947), pp. 661-663.

¹⁶Ibid.

¹⁷Ibid.

successful transaction to a second 20 to 25 years of productive employment. Unless this is done a decision will have to be made between (1) lowering the retirement age and attempting to remove these older workers from the labor force, (2) reducing the work week, or (3) taking steps to assure the continued usefulness of the aging worker in productive work.

Actually the plight of the aged came into the consciousness of the American people at the beginning of the 20th century and the problem became increasingly acute during the decade of the 1920's. This period brought increasing pressure for the old age pension. However, the problem was considered strictly social until the 1930's. The economic aspects of the problem emerged during the 1930's as millions became unemployed with heavy concentration among the older workers. It was during this period that the nation passed the Social Security act which dealt both with the economic and the social aspects of the problem.¹⁸ Millions are again becoming unemployed and the problem is again becoming very acute due to the much higher cost of living during the decade of the 1960's.

An analysis made by the New York Bureau of Research and Statistics in 1939 to show the seriousness of the older worker's employment problem is as timely today as it was at that time. A total of 400,000 persons were checked in arriving at the percentages shown in Table III. These results clearly indicate the dwindling opportunities in some occupations and industries for the employment of older workers and inexperienced young people.

¹⁸Ewan Clague, "Employment Problems of the Older Worker," Monthly Labor Review, Vol. 65 (December, 1947), pp. 661-663.

Table III: New York Dept. of Labor, Bureau of Research and Statistics, Division of Placement and Unemployment Insurance. Age, sex and occupation of applicants for work in New York City, December, 1939. Registrants in active file in New York City by age, sex and major occupational group.

Occupational Group	Percent Aged 40 Years and Over	
	Men	Women
Professional Workers	43.1	34.6
Semi-Professional Workers	35.4	22.9
Managers and Officials	61.2	39.6
Clerical, Sales, etc.	35.1	13.6
Craftsmen and Foremen	61.9	29.7
Operatives	51.8	34.8
Protective and Personal Service	71.2	48.8
Manual Service Workers	49.5	44.4
Laborers	50.8	15.5
Others	7.6	6.4

Source: Monthly Labor Review, April, 1940, page 861.

The problem. The problem might be put in question form as "is there discrimination against the older worker in employment and if so is our economy sound in the continuation of such practices?" This discrimination might take the form of hiring, promotion, firing or retirement.

Statement of the problem. It was the purpose of this study (1) to determine through research if discrimination against the older worker does exist, (2) to present the pro and con of the aging worker's contribution in the industrial situation with emphasis on the pro, (3) to show the relationship in this situation between the worker's age and such factors as trustworthiness, turnover, productive output, health, absenteeism and schooling, (4) to present the majority of the presently held employer and union attitudes on this vital economic problem as revealed through intensive research study and (5) to show the economic incongruity of

the lessening number of younger workers supporting the ever increasing number of aging workers in premature retirement.

Importance of study. To point up the crucial need for further experimental studies and for immediate action in the area of the productive utilization of the aging worker's abilities rather than the socialization of the aging worker's retirement with the resulting economic waste and loss of potential national gross product. It is acknowledge that the surface has only been scratched with experimental studies and research, but, that which has been done urgently suggests the need for more thorough and complete studies and outlines our bungling in one of our nation's most valuable commodity--aging manpower. This thoughtlessness continues by today's industry leaders even though the older worker forms a very valuable group of experienced, steady and reliable workers that made a real contribution to the labor force during World War II.¹⁹

Definition of terms used.

Aging. This is a relative term used to designate the age at which any worker, male or female first finds difficulty in obtaining or retaining employment due to his or her chronological years.

Retirement. That period in a worker's life when either voluntarily or involuntarily he becomes an inactive member of the labor force and lives off of his own funds or those supplied by the state or industry.

¹⁹A. H. Castelazo, "The Utilization of the Population in a Period of National Mobilization," The Problem of Making a Living While Growing Old, Temple University, (September, 1952), page 107.

Employment Barrier. Any type of restriction placed on one group of workers and not on another group.

Older Worker. The older worker has been defined as an adult who meets with resistance to employment, continued employment, or reemployment solely because of his age.²⁰

Younger Worker. Any worker who has experienced no resistance to employment, re-employment or continued employment due to his age.

N.A.M. National Association of Manufacturers'.

Vesting. Permits a worker to retain a portion of company payments to his pension fund or the retention by the worker of a portion of any credit given to him by the company if he leaves the company employ prior to retirement age.

²⁰Ibid.

CHAPTER II

POPULATION GROWTH, SHIFT AND IMPLICATIONS

Population growth. It is satirical that advances in medical and other sciences have prolonged the life span of the average man, while social and economic developments have tended to put a terminal point to his working life span. In 1900, a forty (40) year old white man on the average could live to 68 years of age and work until $64\frac{1}{2}$ years of age - thus having less than 4 years in retirement. In 1940 a forty (40) year old white man could on the average expect to live until 70 years of age with approximately 6 years of retirement in prospect.¹ The estimate has been given that approximately 8 or 9 years of retirement can be looked forward to by 1975 due to the increasing life span of the retiree.²

Ours is an aging population as evidenced by the fact that the 30 years and older population is increasing while the under 30 years of age has shown a marked decrease in the past century. This trend is inevitable for the next foreseeable future years. Table #IV clearly points out this fact.

¹Gertrude Bancroft, "Older Persons in the Labor Force," The Annals of American Academy, vol. 279 (January, 1952), pp. 52-61.

²Ibid.

TABLE IV: Population of the U. S. by Age: 1950 and 1850

AGE	NUMBER		PERCENT	
	1950	1850	1950	1850
TOTAL	150,697,000	23,191,876	100.0	100.0
Under 10 yrs.	29,565,000	6,743,185	19.6	29.1
10 - 19 yrs.	22,094,000	5,423,744	14.7	23.4
20 - 29 yrs.	23,420,000	4,279,958	15.5	18.5
30 - 39 yrs.	22,794,000	2,827,577	15.1	12.2
40 - 49 yrs.	19,048,000	1,847,806	12.6	8.0
50 - 59 yrs.	15,504,000	1,110,226	10.3	4.8
60 - 69 yrs.	11,010,000	610,301	7.3	2.6
70 yrs. and over	7,262,000	349,079	4.8	1.5

Source: Tibbets, Clark and Henry D. Sheldon, "A Philosophy of Aging", The Annals of American Academy, (January, 1952), page 3.

Population Shift. The economic problem with regard to the aging worker's employment now begins to take form. A close look at table #1V shows that over 50% of the population is over 30 years of age and that only 15% of the remaining population is in the 20 to 29 year age group with less than 15% in the 10 to 19 year age group. The latter two age groups will out of necessity bear the economic burden of supporting the 30 to 70 age group in their retirement years. In other words the older non-productive retirement group will be increasing while the productive supporting younger group will be decreasing. Even with progressive technological improvements, this is economically unsound.

Another indication of the gravity of the situation is a table of life expectancy compiled by Metropolitan Life Insurance and covering the period 1879 to 1945. This table V shows a gain of 30 years in life expectancy between the periods of 1879 and 1945. With further advances in medical and related sciences we can expect as good or

TABLE V
LIFE EXPECTANCY OF INDUSTRIAL POLICYHOLDERS OF METROPOLITAN
LIFE INSURANCE COMPANY
1879-89 to 1944

Period	Expectation in Years	Period	Expectation in Years	Period	Expectation in Years	Period	Expectation in Years
1944	64.40	1936	60.31	1928	55.88	1919-20	51.14
1943	63.86	1935	60.25	1927	56.42	1911-12	46.63
1942	64.26	1934	59.45	1926	55.02	1879-89	34.00
1941	63.42	1933	59.19	1925	55.51		
1940	62.93	1932	58.80	1924	55.62		
1939	62.50	1931	57.90	1923	54.55		
1938	61.94	1930	57.36	1922	55.04		
1937	60.71	1929	55.78	1921	55.08		

Data are from Statistical Bulletin of Metropolitan Life Ins. Co., N.Y. (Aug., 1945). Military and civilian deaths from enemy action were excluded from this table.

better increase in life expectancy in the years ahead.

A corollary to the increased longevity has been the **growing** number of older persons in our population. The number of persons 65 years and over has been increasing by approximately 200,000 persons yearly.³

Table #VI shows the total civilian labor force for the two periods of July and December, 1945. In making any comparison between the figures for July and December, you must consider the seasonal factor in agricultural employment, the withdrawal of students from remunerative work and the return of veterans to civilian work. Unfortunately these figures for consideration were not available.

³Mary T. Waggaman, "Employment and the Older Worker," Monthly Labor Review, Vol. 62 (March, 1946), pp. 386-396.

TABLE VI

TOTAL CIVILIAN LABOR FORCE, 14 YEARS OF AGE AND OVER,
JULY AND DECEMBER, 1945

Age Group	Total		Males		Females	
	July	December	July	December	July	December
All Ages	55,220,000	53,310,000	35,140,000	36,130,000	20,080,000	17,180,000
14-19 years	7,050,000	4,320,000	3,700,000	2,120,000	3,350,000	2,200,000
20-24 years	4,660,000	5,080,000	1,460,000	2,170,000	3,200,000	2,910,000
25-44 years	22,730,000	23,700,000	14,210,000	16,170,000	8,520,000	7,530,000
45-64 years	17,730,000	17,280,000	13,250,000	13,200,000	4,480,000	4,080,000
65 years and over	3,050,000	2,930,000	2,520,000	2,470,000	530,000	460,000

Source: Waggaman, Mary T. "Employment and the Older Worker". Monthly Labor Review, Vol. 62, (March, 1946) pp. 390.

Rising Proportion of Older Workers

Employed men aged 45-64 constituted 30 per cent of the whole body of employed men in 1940. In 1950 this proportion was 32 per cent. (Table VII)

TABLE VII

PER CENT OF EMPLOYED MEN AND WOMEN IN MAJOR AGE GROUPS, UNITED STATES, 1940-1955*

Age Group	Men			Women		
	1955	1950	1940	1955	1950	1940
Total	100.0	100.0	100.0	100.0	100.0	100.0
14-44 years	60.7	62.6	65.0	63.6	70.0	77.8
45-64 years	33.6	31.8	30.1	32.2	27.0	19.9
65 and over	5.7	5.6	4.9	4.2	3.0	2.3

*Data for 1940 and 1950 are based on the Censuses of Population. The 1955 data are from U.S. Bureau of the Census, Current Population Reports: Labor Force, Series P-57, No. 154, May, 1955. The 1955 data are for April. They are roughly comparable to those for 1940 and 1950.

Table VIII: Indicates the rapidity with which our population is shifting.

TABLE VIII

ESTIMATED CIVILIAN POPULATION AND LABOR FORCE, BY SEX AND AGE,
UNITED STATES AND NEW YORK STATE, MARCH 1948 (a)

Sex and age	United States			New York State		
	Civilian population (In thousands)	Civilian labor force (b) Number (In thousands)	Percent of civilian population	Civilian population (In thousands)	Civilian Labor Force Number (In thousands)	Percent of civilian population
Total	108,368	59,769	55.2	11,256	6,777	60.2
14 to 44 years	67,673	39,129	57.8	6,824	4,341	63.6
45 to 64 years	29,838	17,910	60.0	3,352	2,141	63.9
65 years and over	10,857	2,730	25.1	1,080	295	27.3
Male	53,025	43,009	81.1	5,479	4,576	83.5
14 to 44 years	32,959	27,142	82.4	3,293	2,785	84.6
45 to 64 years	14,895	13,612	91.4	1,692	1,554	91.8
65 years and over	5,171	2,255	43.6	494	237	48.0
Female	55,343	16,760	30.3	5,777	2,201	38.1
14 to 44 years	34,714	11,987	34.5	3,531	1,556	44.1
45 to 64 years	14,943	4,298	28.8	1,660	587	35.4
65 years and over	5,686	475	8.4	586	58	9.9

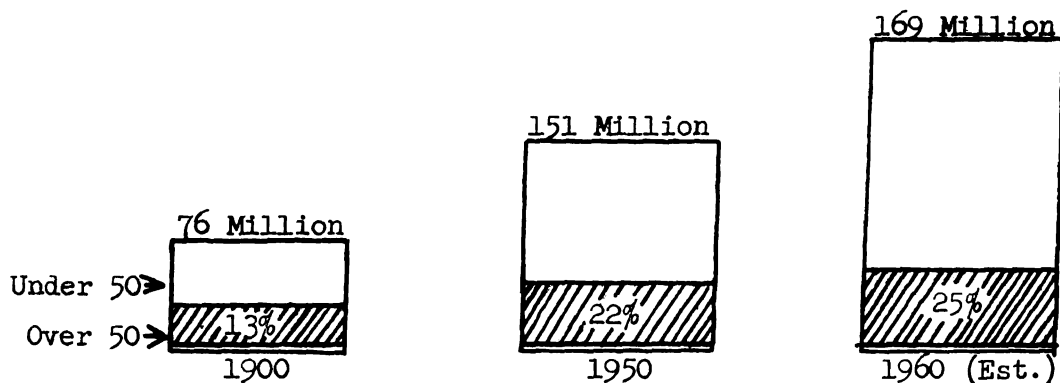
(a) Excludes persons under 14 years of age.

(b) United States Department of Commerce, Bureau of the Census, Population, Special Reports, Series P-57, No. 69.

(c) From unpublished estimates of the New York State Department of Health.

Still another bar chart that indicates our population growth and change is the following one by U.S. Public Health Service.

Chart 1. Growing and Aging Population



Source: Herman E. Hillebo, M.D., "Population Trends Affect Public Health Planning", U.S. Public Health Service, Vol. 71 (December, 1956) Page 227.

It was further predicted by Dr. Hilleboe that the number of persons 65 and older can be expected to rise by one-half between the years 1955 and 1975.⁴

Tentative conclusions of the 1956 Eighth Annual Conference on Aging, with Dr. Wilma Donahue as chairman, concluded that (1) the proportion of the people in our society who are old is probably going to remain at about the present level to the end of this century; that (2) as with other segments of the population, older people can expect more of the better things of life, more leisure and time for creative pursuits as our national productive capacity expands in line with the extension of automation; (3) as a result of our added years, all of us will spend more years in the work force, but these years will

⁴Herman E. Hilleboe, M.D., "Population Trends Affect Public Health Planning," U.S. Public Health Service, Vol. 71 (December, 1956) page 227.

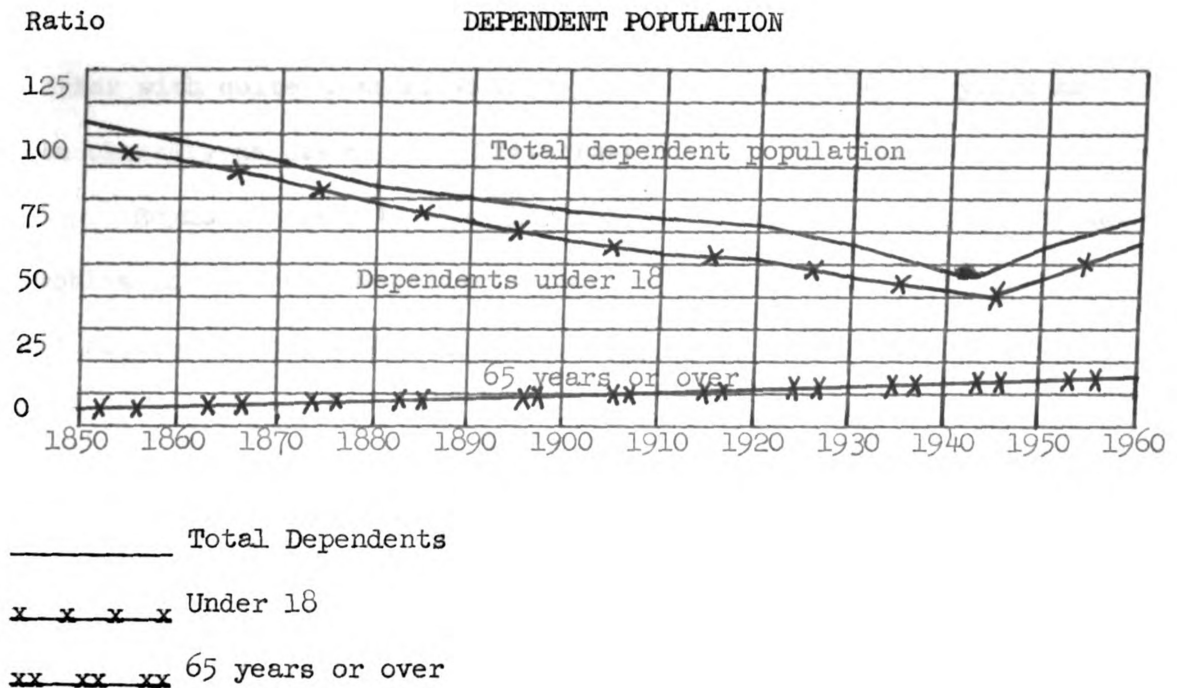
constitute a smaller proportion of our lives; and (4) there is no immediate prospect of a dramatic rise in the total length of life.⁵

The above view of Dr. Donahue and her Commission on Aging is one of almost complete disagreement with a study taken in Meriden, Connecticut by the Connecticut Commission on "The Potential of the Aging" published in December, 1954. As states therein, "the present and future economic situation of the aged represents serious problems for both the older person and the various agencies that will have to support him. For the first time in our history the ratio of dependents to producers has gone up. This suggests that an increasing proportion of older persons, coupled with an increase in the proportion of persons under 20 years of age, may in time present a real threat to our level of living."⁶ The study does go on, however, to agree with Dr. Donahue that little doubt exists but what our economy could continue to support a much greater number of older persons without serious consequences due to the fact that the past 50 years has shown approximately 2½% labor productivity increase annually and should do as well or better in the foreseeable future. Figure #I shows in graphic form the Meriden, Connecticut study.

⁵Wilma Donahue, Chairman of Conference, "As More People Live Longer," Eighth Annual Conference on Aging, U.S. Public Health Service, Vol. 71 (December, 1956), pp. 75-76.

⁶Report of the Connecticut Commission on the Potential of the Aging, Meriden, Connecticut (December, 1954), 125 pages.

Figure #1



Source: Report of the Connecticut Commission on the Potentials of the Aging, (December, 1954), page 125.

Clark Tibbets in his article "Securing Employment After 45" placed this problem in perspective as due to (1) population changes - since 1900 population has doubled and those over 45 have quadrupled. In 1952 there were over 13 million in the 65 or over category with 45 million as having reached their 45th birthday; (2) we are an aging nation. By 1960 the average age will be 45 years. (3) 16% of our population live on farms - thus the bulk of our labor force is employed in industry, commerce or service fields. Most of the older workers do not have the safe job protection of a farm or small shop but are part of a vast impersonal industrial machine with a philosophy of production and management heavily weighted against them;

and (4) 13% of the men in the 55-64 age range are no longer employed.⁷

We have a substantial increase in the life expectancy of the older worker with quite a substantial decrease in the number of years he can classify as his working life span.

Seymour L. Wolfbien in his article "Methods of Approaching the Problem of Securing Employment after 45" produced much the same facts and figures as Mr. Tibbits has shown in Table IX.

TABLE IX

POUPLATION CHANGE IN AGING

YEAR	QUANTITY	AGE GROUP	% OF TOTAL POPULATION
1900	13 $\frac{1}{2}$ Million	45 and over in Pop.	18%
1950	43 Million	45 and over in Pop.	28%
1975 (Est.)	63 Million	45 and over in Pop.	33%

Source: Seymour L. Wolfbien, "Methods of Approaching the Problem of Securing Employment After 45," The Problem of Making a Living While Growing Old, Temple University (September, 1952), page 95.

Mr. Wolfbien also estimated that the period of 1950 to 1975 would show a 20% increase in population of the 25 to 44 year age group, 40% increase in the 45 to 64 year age group and 69% increase in the 65 years and over age group.⁸

Holgar J. Johnson in his article "Inflation: Enemy of Growth and Progress" which appeared in "Business Topics" stated "Inflation

⁷Clark C. Tibbits, "Securing Employment After 45," The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 11-21.

⁸Seymour L. Wolfbien, "Methods of Approaching the Problem of Securing Employment After 45," The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 91-98.

deals indiscriminately and heavy handedly on all sides, without regard to justice or morality, or to the condition of those who are feeling its impact. This applies particularly to those 65 years and over."⁹ He then gave table #X to show how serious this evil can be to an economy supporting such a large aging or changing population.

TABLE X

AGING POPULATION OF U.S.A.

YEAR	QUANTITY	AGE GROUP	% OF TOTAL POPULATION	LIFE EXPECTANCY	NO. OF RETIREMENT YEARS
1900	3 million	65 yrs. and over	4%	47 years	3½ years
1940	9 million	65 yrs. and over	7%	--	6 years
1960	16 million	65 yrs. and over	8½%	70 years	--
1975(est.)	22 million	65 yrs. and over	10%	--	9½ years

Source: Holgar J. Johnson, "Inflation: Enemy of Growth and Progress," Business Topics, Vol. 8, No. 2, Michigan State University Press (Spring, 1960), page 10.

Implications. To point up the seriousness of the aging worker's employment problem, great deal of space and research has been devoted to this chapter on population growth and change due to the fact that our economy has changed from an agricultural economy to an industrial economy and from small business to large enterprise.¹⁰ Formerly as a

⁹Holgar J. Johnson, "Inflation: Enemy of Growth and Progress," Business to Pics, Vol. 8, No. 2, Michigan State University Press (Spring, 1960), page 10.

¹⁰Seymour L. Wolfbien, "Methods of Approaching the Problem of Securing Employment After 45," The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 91-92.

small business man or as a farmer, the older person could change gradually and adjust to those changes in his capacities that accompany older age. However, the aging worker has been at the greatest disadvantage as a wage earner in today's huge industrial economy, because he has difficulty in continuing in the job he is holding due to the actual physical slowing down which accompanies age and, secondly, the older worker is at a disadvantage as a job seeker because of technological, industrial changes, new processes, new procedures, new materials and employer biases which handicap the aging worker.

For the future it appears that a widening of the gap between total life span and the working life span will continue.¹¹ The change in population growth and the shift from a younger to an aging population makes it necessary that there must be development of jobs and occupations which can be adequately filled by older workers to lessen the economic peril engendered by the employment problems of the aging worker. The responsibility for accomplishment of this goal lays in the following three areas:

- (1) Industry is going to have to take a good share of the responsibility if it is to have an adequate manpower supply to meet its production needs.
- (2) The worker has the responsibility to undertake training or retraining required to keep up his employment.
- (3) The community has the responsibility for providing facilities to industry and to the worker to assist in his adjustment--training facilities, an adequate placement service, counseling service, adult education, etc.

¹¹Seymour L. Wolfbien, "Methods of Approaching the Problem of Securing Employment After 45," The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 93-98.

As President Dwight D. Eisenhower stated, "Our nation now must learn to take advantage of the full potential of our older citizens-- their skills, their wisdom and their experience. We need these traits fully as much as we need the energy and boldness of youth."¹²

¹²---"How to Use Older Workers," Mill & Factory, Vol. 60, No. 4, Section 2 (April, 1957), page 1.

CHAPTER III

BARRIERS IN THE HIRING AND CONTINUED EMPLOYMENT OF THE AGING WORKER

Studies relative to aging barriers. As stated previously, biases have played a major role in the discriminatory practices by employers against the aging worker. Generally these biases are based on hearsay and unvalidated scientific data and finds expression in two types of barriers--indirect and direct barriers in hiring.

Indirect barriers. Indirect type barriers are:¹ (1) restricted job entry; (2) promotion from within; (3) pensions; (4) unvalidated medical and psychological tests; (5) time pressure tasks; (6) certain union regulations; (7) glorification of youth; (8) upward gradients; (9) high energy society, and; (10) success values based upon monetary and job status.

Direct barriers. More direct type of barriers and techniques which exclude the aging worker are:² (1) written rules excluding workers over certain chronological ages; (2) unwritten rules followed by hiring or screening authorities to bar applicants over a certain age; (3) deficiencies of the older worker in the area of training, adjustability and preparation for job seeking; and (4) lack of public or private counseling and placement service geared to the older job seekers.

¹Albert J. Abrams, "Barriers to the Employment of Older Workers," The Annals of American Academy (January, 1952) page 62.

²Ibid., page 63.

The indirect barriers are more elusive and more difficult to bring into the open for corrective education than are the direct type barriers. A cancer in the pancreas is inoperable but one on the skin is operable and can be cured. The insidious indirect type barrier can be likened to cancer in the pancreas. These indirect barriers are results of biases that a majority of the employers have regarding the older employees productivity, absenteeism, safety, turnover rates, higher insurance and pension costs and misconceptions about physical and mental aging.³ Company policy in respect to pension plans is the largest single barrier.⁴

Employers resist hiring the older worker as indicated by the results of three post-world war II surveys which follow.⁵

First study covered 38 firms with 62,828 workers in the Rochester, N.Y. area and indicated that 29.5% of these firms imposed maximum age limits for hiring. This study was conducted by Industrial Management Council, Community Survey of Employment of the Elderly, Rochester, N.Y., January, 1948.

The second study by State Senator Thomas C. Desmond, Chairman of the New York State Joint Legislative Committee on Problems of the Aging, found that 39% of 172 companies studied, admitted the imposition of formal aging barriers.

³Charles E. Odell, "Employment Services for Older Workers," The Annals of American Academy, Vol. 279 (January, 1952), page 171.

⁴Clark Tibbits, "Securing Employment After 45," The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 11-21.

⁵Abrams, OP. Cit., pp. 70-71.

Hiring barriers. A third study by the National Association of Manufacturers and the U.S. Chamber of Commerce in 1949 indicated that 26% of 277 nationwide concerns "did not follow a practice of hiring older workers."⁶

N.A.M. two decades earlier had conducted a similiar survey and found that 28% of the firms studied had age barriers. In 1930 a survey of firms in New York State indicated that in approximately one-quarter of the moderate sized and large companies, including 40% of the jobs in the state, the older person would encounter an insurmountable hiring bar.⁷

"Therefore over a period from 1930 to 1950, from 1/4 to 2/5 of all firms studied in various surveys across the breadth of our land, admissions have been made that direct formal age barriers have been imposed."⁸

Further proof of discriminatory hiring practices against the aging follow:⁹

- (1) A study in 1950 conducted in New York State covering 3500 job openings showed 25% had age limitations.
- (2) A study in 1950 in Columbus, Ohio, covering 3925 job openings showed that 81% had age restrictions for women and 75% age restrictions for men.
- (3) A study in Lancaster, Pa., in 1950 of 511 job openings indicated 60% had age restrictions.

⁶Albert J. Abrams, "Barriers to the Employment of Older Workers," The Annals of American Academy (January, 1952), pp. 62-71.

⁷Ibid.

⁸Ibid.

⁹Ibid.

- (4) In Birmingham, Alabama, 90% had age restrictions.
- (5) In Dallas, Texas, 50% had age restrictions.
- (6) The help wanted advertisements in any newspaper you wish to study will show more than 50% of the advertisements have age limitations.

In a personal survey of the help wanted section for men in the Lansing State Journal, Lansing, Michigan, for the years 1956 to 1960, tabulations have indicated that over 60% of all these advertisements have had direct age restrictions.

New industries, such as chemical, plastic and aviation plants impose age restrictions to a greater extent than the older established industries and large concerns are more likely to impose age barriers than small or medium size firms.¹⁰ Age barriers are less numerous in service jobs in any industry or in highly skilled jobs such as tool and die making. However, advertising and public utility are notorious in imposing inflexible age limitations.

Cultural barriers. In addition to the age barriers imposed upon the older worker, we have cultural barriers to his employment.¹¹ Generally these can be listed as; (1) America is a nation of youth worshipers as evidenced by our sport idols, our young political idols, our beauty parlor impact on the national economy, our young stars of TV, movie and stage, our beauty contests, and many other examples too numerous to mention; (2) America shows age disrespect in our value of not past successes but continued upward achievement as evidenced by

¹⁰Albert J. Abrams, "Barriers to the Employment of Older Workers," The Annals of American Academy (January, 1952), pp. 65-66.

¹¹Ibid., pp. 67-70.

our 1960 Presidential and Gubernatorial as well as minor political propaganda and promises. In fact every debate featured this argument. Even our daily pattern of living is governed by this all consuming goal; (3) the gradual disappearance of the kinship, conjugal family which provided status, emotional security and work security for the aging, is another hurdle in the path of the aging worker.

Other economic barriers. Lack of jobs or increased unemployment in our economy is also a barrier for the aging worker. Especially is this true in the unskilled and the semi-skilled classifications.

Then we have the barriers imposed by the worker himself. These may be listed as:¹²

- (1) Lacks skill in selling self.
- (2) Unemployment shock - either overly timid or overly aggressive.
- (3) Lack of familiarity with the job leads in his field, such as trade directories and publications.
- (4) Unfamiliar with the principle of conversion, such as a watchmaker thinks in terms of watchmaking only and does not relate this to other precision work.
- (5) High obsolescence of machinery and skills in modern industry.
- (6) Failure of older workers to recognize his own declining production and failing capacity and failure to adjust to them by refusing to accept lower prestige work or status or lower pay.
- (7) Older workers "set in his way or know it all attitude."

¹²Albert J. Abrams, "Barriers to the Employment of Older Workers," The Annals of American Academy (January, 1952), pp. 62-64.

Industry obstacles or barriers to the employment of the aging workers are many. However, the gravity of the situation may be pointed out by the following few points:¹³

- (1) Executives argue that hiring older workers means increasing production costs.
- (2) Younger workers needed for competitive strength.

However, in contradiction of these two points the Desmond Committee and N.A.M. have proven by several studies that older workers produce as much, have better health and safety records, less turnover and much higher quality of work than the younger worker.

- (3) Pension and compensation rates:
 - (a) Pensions may prove costly when older men are hired.
 - (b) Pension plans usually require long periods of service to qualify for annuities--making firms reluctant to hire older workers.

Again Senator Desmond says that it is a myth that workman's compensation goes up as older workers are hired.

- (4) Other personnel policy factors:
 - (a) Barring older workers because of the need to maintain a balanced labor force.
 - (b) Refusal of union to permit downgrading of older workers.
 - (c) Resistance by unions against hiring older men so that they can't get a foothold in the plant--older workers subordination of interest in higher wages, union security and better working conditions to holding a job is well recognized.

In an article titled "Old Age at Fifty" which appeared in the

¹³Albert J. Abrams, "Barriers to the Employment of Older Workers," The Annals of American Academy (January, 1952), pp. 70-71.

"North American Review," the following quote appeared "The practice of setting an arbitrary age limit for employment is anti-social and unsound. With industry highly mechanized, skill and experience are more valuable in a worker than brute strength. Where machines do so much and the worker so little, the worker at 60 becomes as able as the one at 20, with the added value of a tendency to stick to the job."¹⁴

Dr. Louis I. Dublin, Statistician for the Metropolitan Life Insurance Co. stated that "There is no logical reason why the increased use of machinery which requires no severe physical strain to operate should not lengthen rather than shorten the active working period of life--Nevertheless, there is today in all lines of work, clerical as well as manual labor, a very widespread and intense prejudice against the employment of older workers."¹⁵

John P. Frey, in his article "Middle Age Labor is "Waste" problem" which appeared in the "Weekly News Service" stated that "To eliminate all waste in material things and throw away the productive capacity of hundred of thousands of middle age workers is the anti-thesis of scientific methods in industry. In many respects the semi-skilled and skilled worker is more valuable at middle age than at any other period of his life. What may be lost in muscle resiliency is more than made up by knowledge and skill."¹⁶

¹⁴"Old Age at Fifty," North American Review, Vol. 225, (May, 1928), pp. 513-520.

¹⁵Louis I. Dublin, Health and Wealth: A Survey of the Economics of World Health (New York: Harper & Bros., 1928), page 361.

¹⁶John P. Frey, "Middle Age Labor is "Waste" Problem," Weekly News Service (American Federation of Labor), (March 16, 1929).

Henry Ford expressed a preference for a working force between 35 and 60 years of age and stated that fitness should be the only criterion for employment.¹⁷ Also Lillian Gilbreth said that calendar age is a "dubious measure of a mans or a womens fitness to carry on in the job."¹⁸

William Green, labor leader, in an article in the "Weekly News Service" said that "To draw the dead line of employment when a man is 40 or 45 years old is folly. Most men are in their prime at this age. They have acquired a mental balance and a sounded knowledge that equips them for service."¹⁹ A later issue of this same "Weekly News Service" indicated that the costs of group insurance and workmen's compensation were important factors in barring the older worker from finding employment.²⁰

In a report of the proceedings of the Second 81 National Conference on Old Age Security held in New York City, April 26, 1929, concern was expressed that hiring age limits in industry have and will continue to make the problem of Old Age Security much more acute according to F. A. Miller (pp. 24), John A. Ryan (pp. 45-46), Frank Fitch (pp. 61), and Frances Perkins (pp. 81). John A. Ryan at this same conference went on to say that "There is something wrong with the

¹⁷Henry Ford, "When is a Man Old?" Ladies Home Journal, (July, 1929), pp. 25, 132-133.

¹⁸Lillian M. Gilbreth, "Scrapped at Forty," Survey, Vol. 52 (July 1, 1929), pp. 402-403.

¹⁹William Green, "Labor Will Resist Ban on 40 Year Men," Weekly News Service (American Federation of Labor) (February 23, 1929).

²⁰---"Middle-aged Persons Are Barred From Work," Weekly News Service (American Federation of Labor), (June 8, 1929).

whole conception which leads society to say that no man will be hired by a new employer after he is 45."²¹

Frank E. Wood, Commissioner of Labor of Louisiana, in an address before the 15th Annual Convention of the Association of Government Official in Industry of the U.S. and Canada stated that "The matured worker, both men and women are better capacitated to perform their respective duties than others younger in years who lack experience. The average worker who has reached the age of 40 or 50 is surrounded by certain conditions in life that make him all the more careful in the performance of duty and by service has established that spirit of cooperation and loyalty that is so essential to the welfare of both the employer and employee."²²

Results of a survey made by the Committee on Employment Problems of Older Workers with Harry Woodburn Chase, Chancellor of New York University as Chairman indicated that older workers have an advantage in seniority rules and general personnel policy but once they are displaced by layoffs, shut-downs, mergers or technological progress, it is most difficult for them to obtain re-employment. Three major barriers for this inability for workers 40 to 60 years to find re-employment are:²³

²¹John A. Ryan, "Our Obligation to the Dependent Aged" in Second National Conference on Old Age Security, New York City, (April 26, 1929), pp. 45-46.

²²Frank E. Wood, "What Effect Has So-called Age Limit on Employment," U.S. Bureau of Labor Statistics, Bulletin No. 480, pp. 63-66.

²³United States Department of Labor, Bureau of Labor Statistics, "Employment Problems of Older Workers," Monthly Labor Review, Vol. 48, (May, 1939), pp. 1077-1081.

- (1) General unemployment.
- (2) Employer's prejudice.
- (3) Workers own fears

Employment barriers for the aging also exist for clerical workers as indicated by the statistical data gathered in a recent survey conducted by the Personnel Committee of the Minneapolis-St. Paul Chapter of NOMA. The data and conclusions of this study are based upon the responses from 109 member firms which employ almost 20,000 office employees in the Minneapolis-St. Paul area. Results of this survey are:²⁴

- (1) Men face some resistance in the employment market because of age beginning around the age of 30 years. 5% of the companies indicated some resistance to hiring men of this age.
- (2) Much hiring resistance develops toward men around the age of 45. 11% of the companies reported this age barrier.
- (3) Almost impossible for men 55 years of age to find clerical employment. 53% of surveyed companies bar men 50 years old. 68% of the surveyed companies bar men 55 years old.
- (4) Only about 10% of the surveyed firms adopt the above ages as definite maximum limits but 83% follow this practice as routine procedure.
- (5) A great majority of the responding firms indicated no real difference between the older worker and the younger worker in attendance, turnover, reliability and productivity.
- (6) Approximately 50% of the firms indicated training and supervisory problems exist with the older worker due to less flexibility and an unwillingness to adapt to changes which posed potential problems in placing and utilizing the older worker.

²⁴C. E. Ginder, "Employment Age Barrier Exists for Clerical Workers in Minneapolis, St. Paul," Office Executive, (September, 1959), pp. 62-63.

- (7) A significant minority believed that the public preferred younger people as reasons for their age barriers.
- (8) 6.4% of firms believed that employment of the older workers harmed the morale of the younger worker.
- (9) 21% of firms reported problems caused by placing younger supervisors over older workers. However, unusually careful selection and placement procedures minimized this condition.
- (10) A majority of the firms indicated 25 to 55 years for men and 20 to 50 years for women as the ideal productive age range. Despite this indication the results of the survey showed that many of the older people were barred from employment during these expressed productive years of their working life span. Also the contrast between expressed beliefs and their employment practices was revealed in answering the question of listing the factors in judging job applicants in degrees of importance. The majority of the firms listed experience as the most important factor and age as the least important factor, ranking below such factors as personality, appearance and poise.
- (11) 49% of firms indicated age maximums when advertising through newspapers for employees.
- (12) 73% of firms always or occasionally set age limits when seeking employees through an employment agency.

An amazing correlation between this 1959 Minneapolis-St. Paul survey and two surveys conducted in 1957 and 1958 in New York is revealed and indicates that the potential productivity of aging workers is lost to our economy at a time when our national welfare requires the utilization of every manpower resource.²⁵

Chart #II, #III and #IV depicts certain hiring practices brought out in the Minneapolis-St. Paul survey.

²⁵C. E. Ginder, "Employment Age Barrier Exists for Clerical Workers in Minneapolis, St. Paul," Office Executive, (September, 1959), pp. 62-63.

CHART II: Is the age barrier a specifically stated company policy or an understood policy?

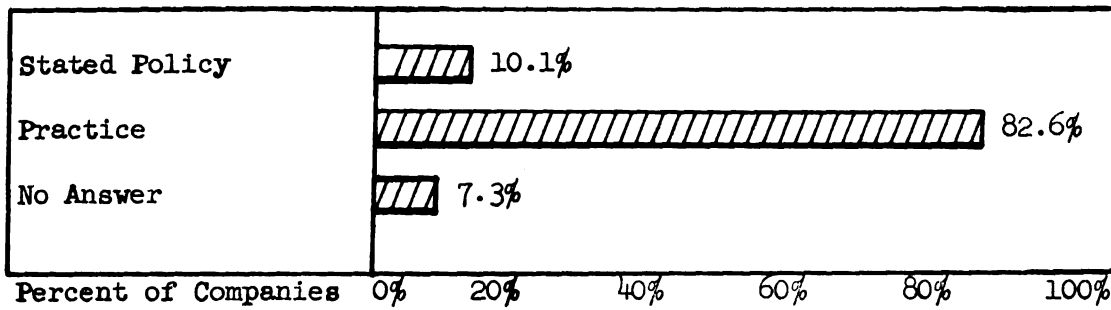
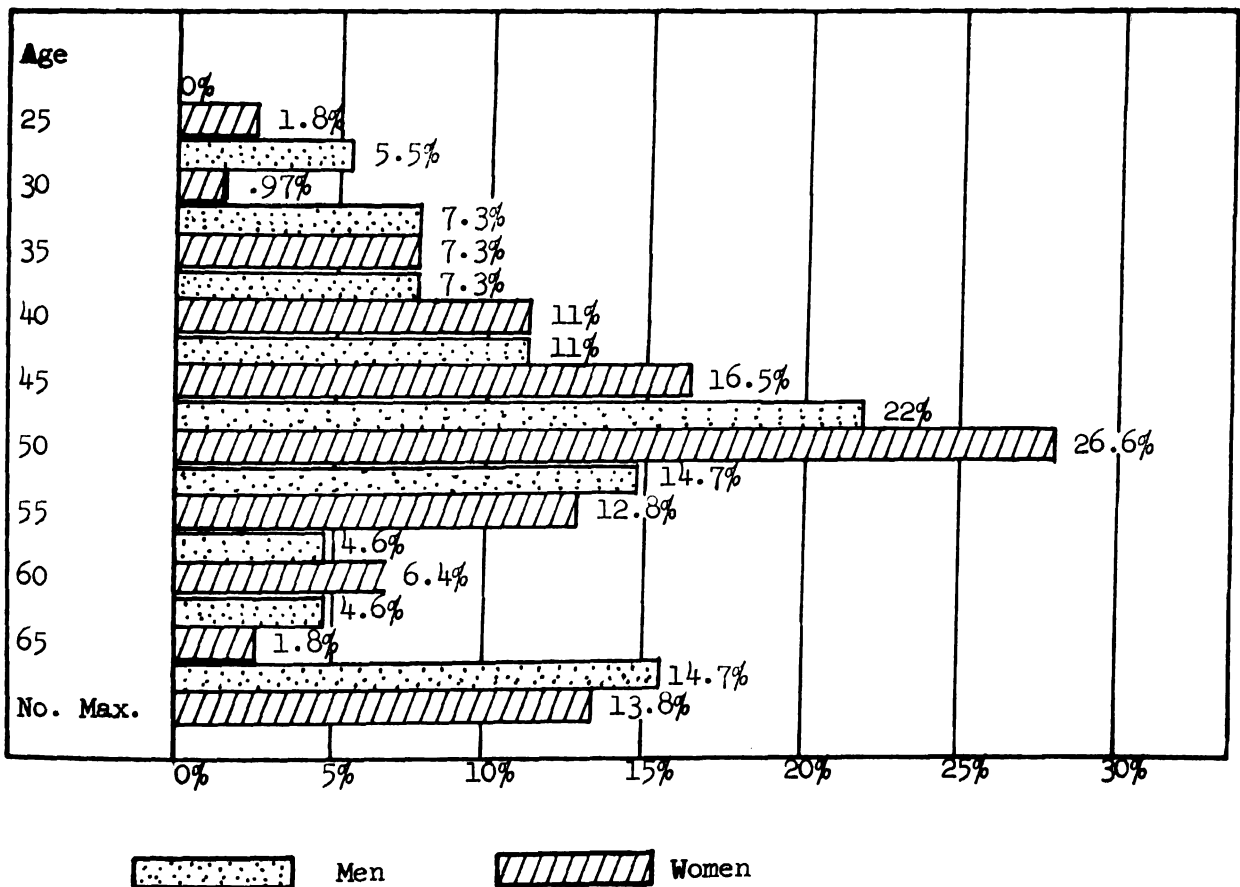
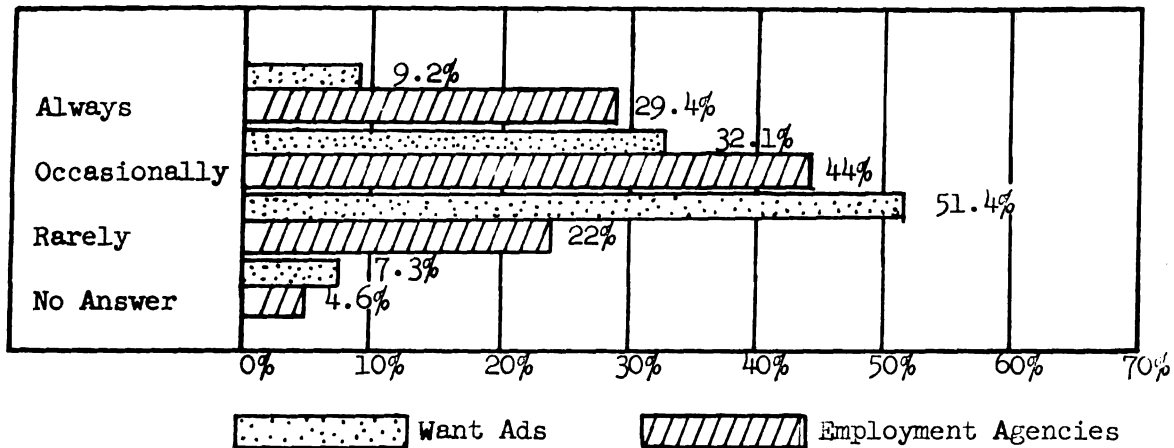


CHART III: What approximately is the maximum age at which your company will hire office workers?



Source: Chart II & III - C.E. Ginder, "Employment Age Barrier Exists for Clerical Workers in Minneapolis-St. Paul," Office Executive, September, 1959, pp. 62-63.

CHART IV: Does your company specify an age maximum in want ads? With employment agencies?



Source: C. E. Ginder, "Employment Age Barrier Exists for Clerical Workers in Minneapolis-St. Paul," Office Executive, September, 1959, pp. 62-63.

Norman Medvin, in his article "Employment Problems of Older Workers" insisted that needless restrictions have been directed against the older worker through the imposition of employment barriers on account of age. Further, that it is apparent that many of the biases are intangible and unsupported by evidence. The older workers are thought of as men and women who have reached some arbitrary chronological age such as 45, 55, 60 or 65. In reality the age at which a worker becomes too old to work varies widely with his occupation and the industry.²⁶

In actual practice age restrictions are determined by individual employers and usually are applied in advance of any review of the individual job seeker's qualifications. Table #XI bears out this statement by showing the percentage of job openings with a specified maximum age limit in various occupational groups and the size of the firm shown from where the data was collected. As the age increased the discrimination was in direct ratio with the size of the firm. This survey from

²⁶Norman Medvin, "Employment Problems of Older Workers," Social Security Bulletin, Vol. 20, No. 4 (April, 1957), pp. 14-20.

TABLE XI

Percentage of job openings with specified maximum age limits, by occupational group, industry by occupational group, size and division, April, 1956.

Classification	SPECIFIED MAXIMUM AGE				Classification	SPECIFIED MAXIMUM AGE			
	Under 35	Under 45	Under 55	Under 35		Under 45	Under 55		
	Occupational Groups					Industry Division			
Clerical	35	57	67	Finance, Insurance, Real Estate Transportation, Communications & Public Utilities Wholesale & Retail Trade Durable Manufacturing Non-Durable Manufacturing Government Construction Service	36	60	69		
Unskilled	26	49	61		36	53	63		
Professional & Managerial	28	45	54		24	47	60		
Sales	20	37	52		25	46	57		
Service	9	35	48		23	42	48		
Semi-Skilled	16	33	43		19	34	45		
Skilled	9	15	28		19	32	44		
				Service	10	29	43		
Classification	SPECIFIED MAXIMUM AGE				Classification	SPECIFIED MAXIMUM AGE			
	Under 35	Under 45	Under 55	Under 35		Under 45	Under 55		
	Size of Firm					Size of Firm			
1-7 Workers	14	35	47	50-99 Workers 100-499 Workers 500-999 Workers 1000 or more Workers	28	41	52		
8-19 Workers	19	35	47		27	53	64		
20-49 Workers	21	38	51		38	61	70		
					30	49	59		

Source: Norman Medvin, "Employment Problems of Older Workers," Social Security Bulletin, Vol. 20, No. 4 (April, 1957), pp. 14-20.

seven Metropolitan areas: Detroit, Los Angeles, Miami, Minneapolis, St. Paul, Philadelphia, Seattle and Worcester was taken by Bureau of Employment Security and Affiliated State Offices.²⁷

Table XI points up the fact that each worker is not, though he should be, considered for employment on the basis of his abilities in relation to the requirements of the job. These artificial age barriers to employment is a problem that will become more serious due to the greater longevity and the increasing aged composition of our population. The 45 and over population is increasing more rapidly than total population. Between 1955 and 1975 those aged 45 and over will increase 34%, those under 25 will increase 58%, but the remainder age 25 to 45 will increase only 13%.²⁸

Table XII shows the data collected by the same survey of the seven widely scattered areas previously mentioned and further emphasizes the problem of the older worker as it relates to the employment pattern and hiring practices of employers.

The 45 and over age group was set apart from the balance of the data so that attention could be directed to the seriousness of this aging problem. When 40% of the job seekers receive only 22% of the hires, it becomes an unhealthy factor in our economic progress.

Table XIII merely depicts the workers 45 and over as percent of total for the various categories shown in Table XI and Table XII by areas from whence the studies originated.

²⁷United States Department of Labor, Bureau of Employment Security, Older Workers at the Public Employment Office, (Washington: United States Department of Labor, 1950), page 8.

²⁸Medvin, OP. Cit., pp. 14-20.

TABLE XII

Percentage distribution of hires, separations, employment and job seekers, by age, seven areas, selected periods - 1956.

	Hires	Separations	Employment	Job Seekers
Under 45	78	76	66	60
Under 25	25	23	13	12
25 - 34	30	30	27	25
35 - 44	23	23	26	23
45 AND OVER	22	24	34	40
45 - 54	14	14	19	16
55 - 64	6	7	12	14
65 and over	2	3	3	10

Source: Social Security Bulletin, Vol. 20, No. 4 (April, 1957), pp. 19.

TABLE XIII

Workers Aged 45 and over as percent of total hires, separations, employment and job seekers, by areas and selected period - 1956.

Area	Hires	Separations	Employment	Job Seekers
	Percent of Total			
Detroit	15	18	34	35
Los Angeles	24	26	32	33
Miami	24	24	30	52
Minneapolis-St. Paul	20	22	34	47
Philadelphia	18	20	42	40
Seattle	30	31	36	65
Worcester, Mass.	21	21	39	52

Source: Social Security Bulletin, Vol. 20, No. 4 (April, 1957), pp. 19.

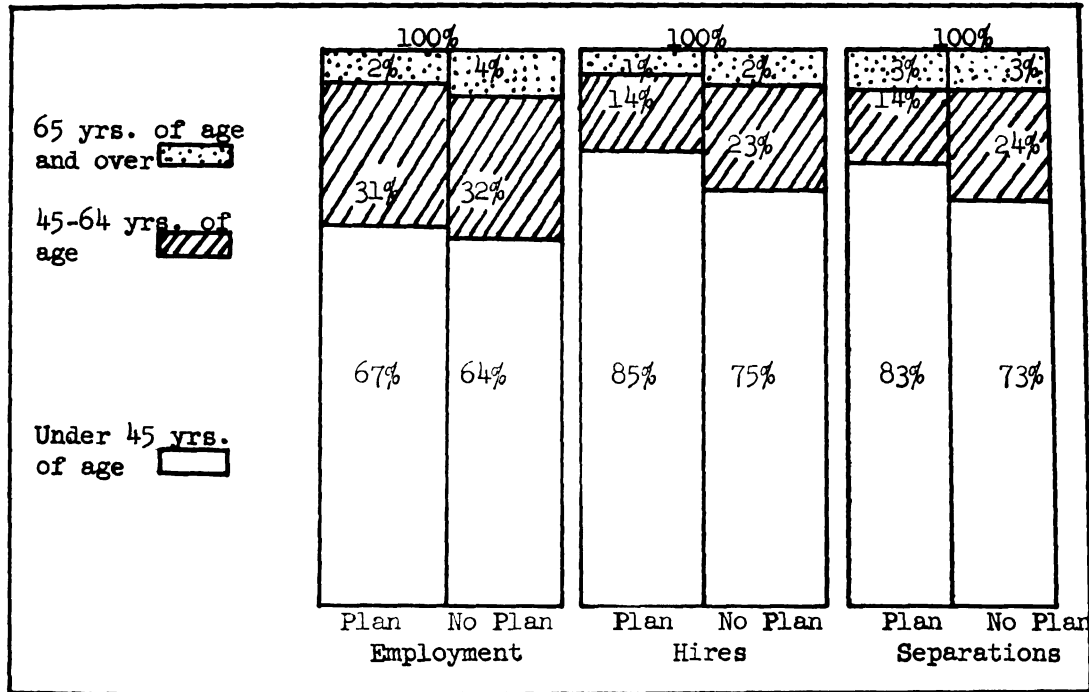
Several conclusions reached by Mr. Norman Medvin in his article "Employment Problems of Older Workers:"²⁹ (1) Older workers obtained twice as many hires in smaller firms than in larger firms (Table XI); (2) The older worker is more likely to find a job that is not covered by a private pension plan than one in which he will have such coverage (Chart V); (3) When older workers becomes unemployed they tend to remain out of work longer than younger workers--a condition accentuated with advancing years (Table XIV); (4) Additional schooling tends to go with shorter unemployment but increased age offsets this influence; (5) Employers discriminate because they think an older person is limited in physical capacity, limited in performance, and has set work habits; (6) Employers also impose age barriers because they find it administrative undesirable to give older workers hiring preference because of the promotion-from-within policy and pension plans (Chart V). Points 4, 5 and 6 will be discussed in detail in a later chapter.

Dr. Daniel H. Kruger in his article³⁰ "Employment Problems of the Older Worker" added one new barrier discussed very little by other researchers. This is the barrier placed against the older worker by the policies of the union. He stated that the seniority situation is of greater benefit to the employed than the unemployed. Thus this does create a situation that acts as a barrier to the employment of the older worker. However, Fred G. Krivonds in discussing the question

²⁹Norman Medvin, "Employment Problems of Older Workers," Social Security Bulletin, Vol. 20, No. 4 (April, 1957), pp. 14-20.

³⁰Daniel H. Kruger, "Employment Problems of the Older Worker," Business Topics, Vol. 7, No. 4 (East Lansing: Michigan State University) (Autumn, 1959), pp. 19-38.

CHART V: Employment, hires and separations by age for workers covered and not covered by pension plans. Six areas, 12 month period ending June, 1955 (Miami not included).



Source: Norman Medvin, "Employment Problems of Older Workers," Social Security Bulletin, Vol. 20, No. 4, (April, 1957), pp. 14-20.

TABLE XIV

Percentage distribution of job seekers by age and duration of unemployment in the three preceding years and by industry division of last job, seven areas, January - February, 1956.

Duration of Unemployment	Total	Construc- tion	Manufacturing			Trade	Service	Other
			Total	Durable	non Durable			
Under Age 45	100	100	100	100	100	100	100	100
Less than 2 mos.	27	28	24	22	27	31	34	27
2 - 5 months	35	36	34	32	36	37	34	40
6 or more mos.	38	36	42	46	37	32	32	33
Age 45 and over	100	100	100	100	100	100	100	100
Less than 2 mos.	20	17	22	20	23	23	20	18
2 - 5 months	31	28	32	35	30	31	32	19
6 or more months	49	55	46	45	47	46	48	53

Source: Social Security Bulletin, Vol. 20, No. 4 (April, 1957) pp. 14-20.

TABLE XV

Percentage distribution of job seekers by age and duration of unemployment in the 3 preceding years and by occupation in last job, seven areas, January - February, 1956.

		OCCUPATION IN LAST JOB					
Age and Duration Of Unemployment	Total	Professional and Managerial	Clerical and Sales	Service	Skilled	Semi- Skilled	Un- Skilled
Under 45	100	100	100	100	100	100	100
Less than 2 months	27	38	33	29	33	24	23
2 - 5 months	35	41	37	32	34	37	33
6 or more months	38	21	30	39	33	39	44
Age 45 or over	100	100	100	100	100	100	100
Less than 2 months	20	26	26	17	21	22	15
2 - 5 months	31	32	33	32	29	31	31
6 or more months	49	42	41	51	50	47	54

ment Problems of Older Workers", Social Security Bulletin, Vol. 20,

Source: Norman Medvin, "Employment Problems of Older Workers", Social Security Bulletin, Vol. 20, No. 4, (April, 1957) pp. 14-20.

TABLE XVI

Percentage distribution of job seekers by age and by industry of last job, seven areas, January - February, 1956.

Age	INDUSTRY OF LAST ATTACHMENT					
	Total	Construc- tion	Manufac- turing	Trade	Service	Other
Total	100	17	44	17	10	12
Under 45	100	16	47	16	10	11
45 and over	100	19	41	17	11	12
45 - 64	100	20	39	18	12	11
65 and over	100	15	46	15	9	15
Total	100	100	100	100	100	100
Under 45	60	56	64	59	57	56
45 and over	40	44	36	41	43	44
45 - 64	30	35	26	32	34	31
65 and over	10	9	10	9	9	13

Source: Norman Medvin, "Employment Problems of Older Workers," Social Security Bulletin, Vol. 20, No.4, (April, 1957), pp. 14-20.

as to how union practices affect the hiring of older workers stated that "The provisions of law forbid union practices in regard to the hiring of older workers which would seek to limit such hiring to union members."³¹ Even though this statement is true, it is equally true that membership may and generally does become mandatory within a specified period after hiring.

A. Allen Sulcow states that industrial practices do not preclude the hiring of older workers but does concede that some of the customs, attitudes, and unnecessary practices in industry do result in the exclusion of good but older workers.³² He blames this upon the "rigidity" or following instructions to the letter by personnel people. That when a request such as "20 to 40 years preferred" is followed blindly and the older workers qualifications are not even considered, then this excludes and bars the older worker as effectively as if an absolute age limit had been set.³³ He further states that the "hiring practice of any firm will militate against the across-the-board selection of older workers unless a positive statement of non-exclusion of any age group or the definite understanding that age level is not an important factor is made."³⁴

³¹Fred G. Krivonds, "Do Union Practices Affect Hiring of Older Workers," The Problem of Making a Living While Growing Old, Temple University (September, 1952), page 55.

³²A. Allen Sulcowe, "Do Industrial Practices Preclude Hiring Older Workers?" The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 59-63.

³³Ibid.

³⁴Ibid.

Quite often, as stated earlier in this chapter, the reason for the age barrier has been given as additional group and insurance costs and added pension costs. Leading actuaries estimate the additional group insurance cost for hiring older workers as not exceeding 5¢ per day. Thus this is no valid reason for not hiring older workers.³⁵

A comparison was based on a sample of the insurance of 8 large insurance companies which was used for the most recent inter-company Group Life Insurance mortality study for the year 1950.³⁶ Almost 9 million persons or nearly 30% of the estimated total number of persons insured were included in this study. No support found for the assertion that group insurance plans as a whole have any noticeable affect on hiring of older persons or of their continuance in employment.³⁷ Premium costs under group insurance and retirement plans tend to remain fairly stable over a period of years because premiums are calculated on the basis of the age distribution of the group which normally changes very slowly due to influx of younger workers and outflow of older workers. Also even where age does increase moderately, the corresponding increase in premium costs will generally amount to only a few cents per week per employee.

³⁵Sulcove, OP. Cit.

³⁶Charles A. Siegfried, "Are Group Insurance Costs a Barrier to Hiring Older Workers?" The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 41-45.

³⁷Michael T. Wermel, "The Impact of Group Insurance and Pension Costs Upon the Re-employment of Older Workers," The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp.53.

Most group life insurance plans and, to an increasing extent hospitalization plans, include some expressed or implied commitment to continue the insurance in full or on a reduced scale after an employee's retirement.³⁸ It is these provisions, going beyond the provisions of current protection where there is some danger that a plan will become unbalanced in favor of the employees hired at older ages and thus develop into a barrier against the hiring of older workers.

According to Sumner Slichter "Failure to utilize more completely the productive capacity of older workers in the community is one of the greatest wastes in modern history."³⁹ He suggests that the normal retirement age be raised and wage compensation be adjusted to the abilities of the older worker through the encouragement of the spread of piece work. Where this is not practical, Slichter proposes a simple subsidy of employers who retain aging workers in their labor force. Socialistic as this may be it would lessen the economic burden of complete retirement.

However, many leading actuaries believe that pension costs may and do preclude the hiring of an older worker.

Much evidence has been presented in this chapter that "the worker over 45 who must seek employment has to overcome an attitude of antagonism toward his placement, usually based solely upon his age."⁴⁰

³⁸John K. Dyer, Jr., "Are Group Insurance Costs a Barrier to Hiring Older Workers," The Problem of Making a Living While Growing Older, Temple University, (September, 1952), pp. 45-47.

³⁹Melvin K. Bers, "Union Policy and the Older Worker," Institute of Industrial Relations, Arthur M. Ross, Director, The Regents of the University of California, (Berkeley: University of California, 1957), page 34.

⁴⁰David M. Walker, Joint Conference, The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 4-5.

The common expressions of this attitude are found in the idea that (1) his pension costs are more than those of a younger employee (probably some merit to this) however, results of a survey on pension costs in relation to the employment of the older worker published in government bulletin No. E-150 concludes that "the cost of private pension provisions need no longer be a real obstacle to employing older workers."⁴¹ (2) He is incapable of new job training (little merit in this as later chapters will point out); (3) He is a poor worker, subject to ill health and hence absenteeism. (The next chapter will present evidence to refute these ideas); (4) He is hindered as previously pointed out by union programs. Finally, one great hurdle that the older worker must overcome is the depression born philosophy that older workers are keeping younger workers off the job.

According to Charles E. Odell, the essential factors of a functional labor force are: "(1) skill and experience; (2) stability; (3) regular attendance; (4) loyalty and dignity. These are qualities that are resident in people of all ages and most assuredly not lacking in the older, mature workers."⁴³ Thus ability, not youth, should be the criterion for the hiring of a successful employee. It must not be construed that these 4 factors are the only factors necessary for a functional labor force.

Pension plan barrier. Private company pension plans according to many sources is probably the greatest single cause for employer

⁴¹"Pension Costs in Relation to the Hiring of Older Workers," Bulletin No. E-150, (Washington: U.S. Government Printing Office, 1956), page 26.

⁴²Allen A. Sulcove, "Do Industrial Practices Preclude Hiring Older Workers?" The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 59-63.

⁴³Charles E. Odell, "Employment Services for Older Workers," The Annals of American Academy, Vol. 279, (January, 1952), pp. 171-179.

discrimination against hiring the older worker. It is true that the costs may be slightly higher, however the usual practice of pensions is to give more or less proportional treatment based upon the length of service.⁴⁴ The cost of pension rates depend upon many factors such as rates of life expectancy, rates of investment, etc. that tend to stabilize the cost. However, some factors that increase the cost for older hires as indicated in Table XVII, are the proportion of women in the group, employee contributions, provisions for disability benefits, vesting, death and withdrawal benefits, and labor turnover.

TABLE XVII

Pension Cost increase with age.

Current Age	ANNUAL OUTLAY BY SPECIFIED RETIREMENT AGE			
	55	60	65	70
30	\$ 425	266	163	94
35	\$ 584	353	211	120
45	\$ 1418	723	393	212

Source: Joseph Zisman, "Private Employee-Benefit Plans Today," Social Security Bulletin, Vol. 20, No. 1, (January, 1957) page 20.

Analyzing the 30 year and the 35 year old employee pension cost as shown in Table ~~XVI~~^{XVII}, if they retire at 55 years of age, we find the cost increase is only 11.85 cents per day for the 35 year old vs. the 30 year old. The cost differential would be approximately the same for the 45 year vs. 35 year or 45 year vs. the 30 year worker for any age they might retire at.

⁴⁴John K. Dyer, Jr., "Are Group Insurance Costs a Barrier to Hiring Older Workers," The Problem of Making a Living While Growing Old, Temple University (September, 1952) pp. 45-47.

Many pension plans have been voluntarily initiated by the employer because the advantages of such plans have been considerable.⁴⁵ These advantages more than compensate for the slight increase in cost for the older worker, however such plans do go against the hiring of the older worker. Many older employees are either ineligible for participation in group annuity plans or their benefits are based on the length of service and are therefore not as costly as is sometimes alleged.⁴⁶

The higher pension costs due to advancing age may be due to either of two factors: (1) The purchase of a given amount of pension is being spread over a relatively small number of years so that a consequently large amount is to be purchased each year; (2) for a given unit of pension, the cost increases year by year since the funds can be invested for a shorter period before payment of benefits commences.⁴⁷

Several suggested methods for solving the pension barrier problem has been advanced by H. L. Seal. These are:⁴⁸

- (1) Elimination of pension for newly hired workers over 45 years of age.

⁴⁵Michael T. Wermel, "The Impact of Group Insurance and Pension Costs Upon the Re-employment of Older Workers," The Problem of Making a Living While Growing Old, Temple University (September, 1952) pp. 53-54.

⁴⁶Ibid.

⁴⁷Charles A. Siegfried, "Are Group Insurance Costs a Barrier to Hiring Older Workers?" The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 41-45.

⁴⁸H. L. Seal, "Pension Plans and Retirement Income," The Problem of Making a Living While Growing Old, Temple University (September, 1952) pp. 67-69.

- (2) Decreased pension for those hired later in life. $2\frac{1}{2}\%$ of each man's monthly earnings to a fund accumulating to his credit. Thus under such a system the costs are no higher for a man hired at any age. Employees hired at an older age would have such a small pension that it is questionable if unions would accept such a plan.
- (3) Cost formula - a pension formula which will cost the company the same percentage of each year's earnings irrespective of the age at which the employee entered the company's service.
- (4) Point system - points can be built up and retained by the employee at each place he is employed. Then when he retires each of his former employers would be responsible only for the period of time that the employee worked for company X.⁴⁹

Group insurance barrier. The United States Department of Labor investigated discrimination of employment of middle aged workers in the industrial areas of New York State, and, found that insurance compensation rates are no higher for middle aged than for younger employees. A leading rate making authority in New York declared that the argument that hiring of persons over 40 is too costly because of compensation costs is "absolutely wrong."⁵⁰

If older persons were excluded from employment for any reason relating to a group insurance plan, they naturally would not be included in the class of persons having Group Life Insurance and that would show up in the ratios. The premiums for group insurance providing weekly sickness and accident benefits, hospital or surgical benefits are in most cases independent of the age of the insured

⁴⁹United States Department of Labor, Bureau of Labor Statistics, "Causes of Discrimination Against Older Workers," Monthly Labor Review, Vol. 46 (May, 1938), pp. 1138-1143.

⁵⁰Ibid.

employees. The actual cost of such benefits rendered does increase with advancing age as studies and experience shows but the premiums do not increase.⁵¹

⁵¹Charles A. Siegfried, "Are Group Insurance Costs a Barrier to Hiring Older Workers?" The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 41-45.

CHAPTER IV

THE WORK RECORD OF THE OLDER WORKER

Failure to utilize more completely the productive capacity of older workers in the community is one of the greatest wastes in modern history.

Sumner Slichter.¹

The difficulties encountered by older people in securing and retaining employment constitute a national problem which is becoming more acute as the number of older persons in the potential labor force rises. One factor contributing to this is the employers unfavorable attitude regarding the relative performance of the older worker in productivity, health, absenteeism, labor turnover, safety, and learning ability. Data from surveys and studies will be presented to provide the older workers actual work record in each of these areas.

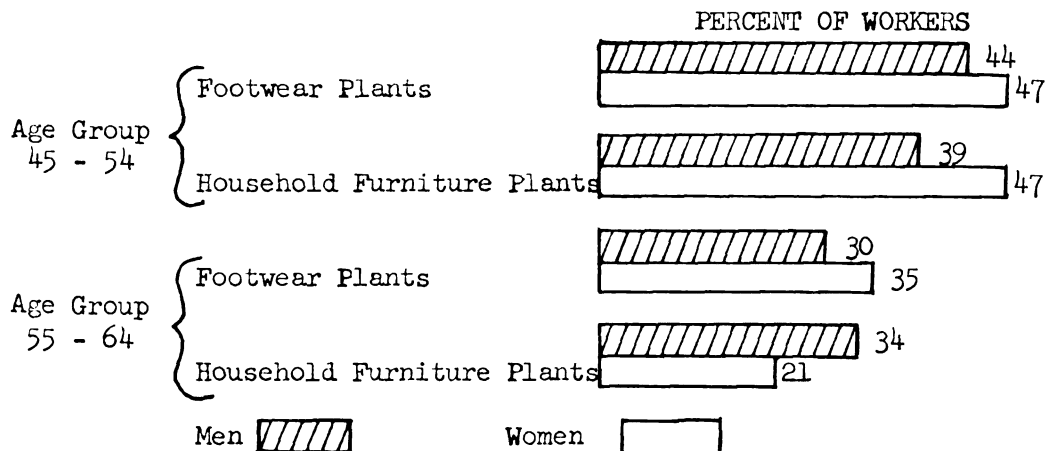
Productivity. The Bureau of Labor Statistics investigated the relationship between job performance and age for production workers in 22 companies - 11 in the wooden household furniture industry and 11 men's footwear companies in order to examine the validity of the unfavorable views held by so many employers toward the older worker.² Each of the 22 companies had over 300 employees each and the reason the footwear and furniture industries were chosen for the study was because of their employment of men and women of all ages and because

¹Melvin K. Bers, "Union Policy and the Older Worker," Institute of Industrial Relations, Arthur M. Ross, Director, The Regents of the University of California (Berkeley: University of California, 1957) pp. 9-46.

²Jerome A. Mark, "Comparative Job Performance by Age," Monthly Labor Review, Vol. 80 (December, 1957), pp. 1467-1471.

these industries involved wide use of incentive systems of payment. Three indicators of job performance, output per man hour, attendance and continuity of service were chosen because they afforded objective measures for which data were directly available from plant records. Output data are for 5100 production workers. Data was obtained for full production period of 4 to 12 weeks. Chart V(a) and Table XVII(a) both show the results of the study in regard to the output per manpower or production. Tables depicting the attendance and the continuity of service will follow in the sub chapters absenteeism and turnover respectively.

CHART V(a): Percent of workers age 45 and over with output per man-hour greater than the average for age group 35-44, by sex.



Source: Jerome A. Mark, "Comparative Job Performance by Age," Monthly Labor Review, Vol. 80, (December, 1957) pp. 1467-1471.

TABLE XVII(a)

Indexes of output per man-hour for incentive workers in 11 men's footwear and 11 household furniture establishments, by sex and age group.
(Age group 35 - 44 - 100)

Age Group	MEN			WOMEN		
	No. of Workers	Index	Coefficient of Variation (Percent)	No. of Workers	Index	Coefficient of Variation (Percent)
ESTABLISHMENTS MFG. MEN'S FOOTWEAR						
Under 25 years	98	93.8	17.9	111	94.4	17.1
25 - 34 years	278	100.3	16.3	292	102.8	17.5
35 - 44 years	484	100.0	13.8	589	100.0	15.2
45 - 54 years	460	97.7	14.1	534	98.8	15.6
55 - 64 years	322	92.5	14.5	219	94.1	13.1
65 years & over	75	81.1	16.6	34	88.0	20.7
ESTABLISHMENTS MFG. HOUSEHOLD FURNITURE						
Under 25 years	214	98.5	16.3	22	101.4	18.8
25 - 34 years	436	101.5	15.1	79	107.4	19.4
35 - 44 years	372	100.0	11.8	97	100.0	17.8
45 - 54 years	218	96.1	11.0	63	98.7	16.0
55 - 64 years	96	94.5	11.8	31	85.6	18.6
65 years & over	20	93.6	11.6	1	-	-

Individual variability is the coefficient of variation which reflects the difference between group averages and the scores of individuals.

Source: Jerome A. Mark, "Comparative Job Performance by Age," Monthly Labor Review, Vol. 80, (December, 1957), pp. 1467-1471.

It is concluded that in the case of output per man hour, although there were changes on the average associated with age, there was a wide variability about the average.

The place of an older worker in the labor force largely depends upon the contribution that he can make to production. His skill and his occupational experience will in the last analysis determine his potential value to the economy.³

In a study of 42 companies in Meriden, Connecticut most of the officials of those companies sampled pointed out that age in itself was less important in the hiring policies than other factors such as skills, work history and personal characteristics. Results of this study showed that:⁴

- (a) 2/5 of employers indicated skill and experience as the major asset of older workers.
- (b) 2/5 of employers mentioned conscientiousness of older workers as favorable assets.
- (c) Most employers believed that older workers had less absenteeism.
- (d) Personal officers in the larger concerns emphasized work habits of older workers as favorable.
- (e) 1/5 of employers believed that older workers had lower production records.
- (f) Many listed as a disadvantage higher cost of training and higher pension costs and insurance costs.
- (g) 9/10 of employers stated that their hiring policies had no maximum age restrictions.

³Report of the Connecticut Commission on the Potential of the Aging, Meriden, Connecticut (December, 1954), page 125.

⁴Ibid.

Examination of all available distribution of workers by their productivity shows a typical form, with many workers clustered near the average and with extreme variation above or below the average and less frequent as the distance away from the average increases.⁵ Mr. W. D. Evans in examining the study of Productivity Distribution found some information on the productivity at different age levels of workers in manual occupations. He reported that in general the data shows that in some occupations, productivity does not reach its maximum until the worker is at least 30 to 40 years of age and after the most productive age has been reached, the decline is very slow.⁶ The dispersion of individuals at each age level around the average productivity of all at that age tends to be about the same for all age groups. Thus even at advanced ages many individuals may be found whose productivity is well above the average for the younger age groups. This indicates that the "slow worker" problem is not necessarily an "older workers" problem.

Dwight L. Palmer and John A. Brownell, staff members of M.I.T. conducted a study for the Bureau of Labor Statistics in order to obtain information regarding the influence of age on employment opportunities.⁷ This study was conducted in New England and was

⁵W. D. Evans, "Individual Productivity Differences," Monthly Labor Review, Vol. 50 (February, 1940), pp. 338-343.

⁶Ibid.

⁷Dwight L. Palmer and John A. Brownell, "Influence of Age on Employment Opportunities," Monthly Labor Review, Vol. 48 (April, 1939), pp. 765-780.

confined to 26 rather large manufacturing concerns with over 200 employees each except for one concern. The personal inquiry, usually with the operating executives, technique was used. Also used to gather this data were supplemental detailed statistical records that had been compiled on special forms by the companies. The information was more complete on safety as will be shown later in the chapter than it was on productivity. However meagre the information, productivity records for 3 firms indicate no definite tendencies toward diminution in production with advancing age except in a very few jobs as shown in Table XVIII.

TABLE XVIII

Productivity of employees in New England Plants by age groups and sex for 172 textile weavers.

Age Groups	MEN				WOMEN			
	No. of Workers	Productivity			No. of Workers	Productivity		
		Aver-age	Highest	Lowest		Aver-age	Highest	Lowest
20 - 24 yrs.	1	90.5	90.5	90.5	5	97.5	114.2	80.1
30 - 34 yrs.	5	98.7	113.5	83.1	24	101.5	115.6	84.7
40 - 44 yrs.	8	104.0	114.2	92.7	19	100.5	115.0	90.6
50 - 54 yrs.	8	106.6	122.2	91.5	18	97.5	118.7	82.1
60 - 64 yrs.	5	104.0	119.3	94.2	2	98.9	103.8	95.9
70 - 74 yrs.	1	90.2	90.2	90.2	0	0	0	0

Source: Monthly Labor Review, Vol. 48, (April, 1939) pp. 765-780.

The in between age groups (such as 25 to 30, etc.) have been left out. However, the trend is down below 40 years and up beyond this age group. The highest productivity for average and highest individually is to be found in the male 50 to 54 year age group. The highest average for female was the 30 to 34 age group. The deviation from the average for both male and female, either high or low productivity showed little tendency for productivity to vary by age group. However, it must be kept in mind that this is a skilled trade and does not necessarily represent a true picture of all industries.

A committee with Harry Woodburn Chase as chairman investigated the employment problems of older workers and reported to the then Secretary of Labor Perkins that "unthinking acceptance of the idea that workers 40 and over are less desirable than younger workers has created a serious situation. An examination of factual data on productivity, accident, group insurance, sickness and pension plans has led us to the conclusion that there is little significant relationship between age and costs and that the prejudice against hiring older workers rests largely on inadequate and erroneous impressions. We urge that everything possible be done to dispel the idea that workers are through after 40."⁸

Generally available records were too incomplete to be too valid--however the committee found that in certain cases the productivity of older employees was higher than that of younger employees. The age at which impairment begins varies greatly among

⁸ Chamber of Commerce of the United States, Employment of Physically Handicapped and Older Workers, (Washington: Department of Manufacture, Chamber of Commerce of the United States, 1949), page 27.

different persons and an arbitrary age limit would be an injustice to many. Regarding productivity the committee found no evidence that would support and much that would invalidate a wholesale prejudice against older employees based on age alone.

William Ruchti in his article "How Old is Old" stated that "You can't predict job performance on the basis of a worker's age. If an older person's production slackens and it usually doesn't, he normally turns out higher quality work that is more conscientiously finished and with less wastage than younger workers."⁹

A. Ryrie Koch has suggested that if there is a loss in production operations it should necessitate a shift to a new field, or to a less skilled work or to accept less money in the same field.¹⁰

It is quite evident from the paucity of studies and the inconclusiveness of these studies that much more work will be necessary in the area of productivity before valid and definite conclusions as to the older worker's record in this area can be fully assessed. Until then no basis for prejudice against the older worker in the area of productivity should exist.

Absenteeism and health. Much more research has taken place in the areas of absenteeism and health of the older worker than in

⁹William, Ruchti, "How Old is Old," Supervisory Management, (October, 1959), pp. 36-45.

¹⁰A. Ryrie Koch, "The Place of Employment Counseling and Vocational Rehabilitation in Securing Employment for Workers Over 45," The Problem of Making a Living While Growing, Temple University, (September, 1952), pp. 147-149.

the area of productivity. Almost without exception the facts as gathered have been in favor of the older worker. In the various studies one factor has emerged that is far more favorable to the older worker than to the younger worker--the factor of loyalty. The older worker is far more loyal to the company--hence frequently at odds with the union. This factor could explain why unions have been accused of putting barriers in the way of the employment of the older worker if it is true that they are guilty of this.

Max D. Kossoris in a survey of 18,000 worker's records in diverse industries arrived at the following findings:¹¹

- (a) As age increased, absenteeism decreased.
- (b) Injury frequency rates compared favorably with those for younger groups--in fact they were lower.
- (c) Older workers once injured took longer to recover.
- (d) Older workers visited plant medical centers less frequently for treatment of ailments not directly related to work injuries.

Dr. Kossoris analyzed data covering nearly a million cases of industrial injuries both in the U.S.A. and in several foreign countries and the indication is that older workers, on the average, are injured proportionately less frequently than younger workers. However, once injured, their injuries are likely to be more severe.¹² Also the proportion of deaths increases sharply with advancing age--the percentage of permanent impairment is higher and the healing

¹¹Max D. Kossoris, "Absenteeism and Injury Experience of Older Workers," Monthly Labor Review, Vol. 67 (July, 1948), pp. 16-19.

¹²Max D. Kossoris, "Relations of Age to Industrial Injuries," Monthly Labor Review, Vol. 51 (October, 1940), pp. 789-804.

period longer in temporary disabilities. Tables XIX through Table XXII and Graph I illustrate the results listed by Dr. Kossoris.

TABLE XIX

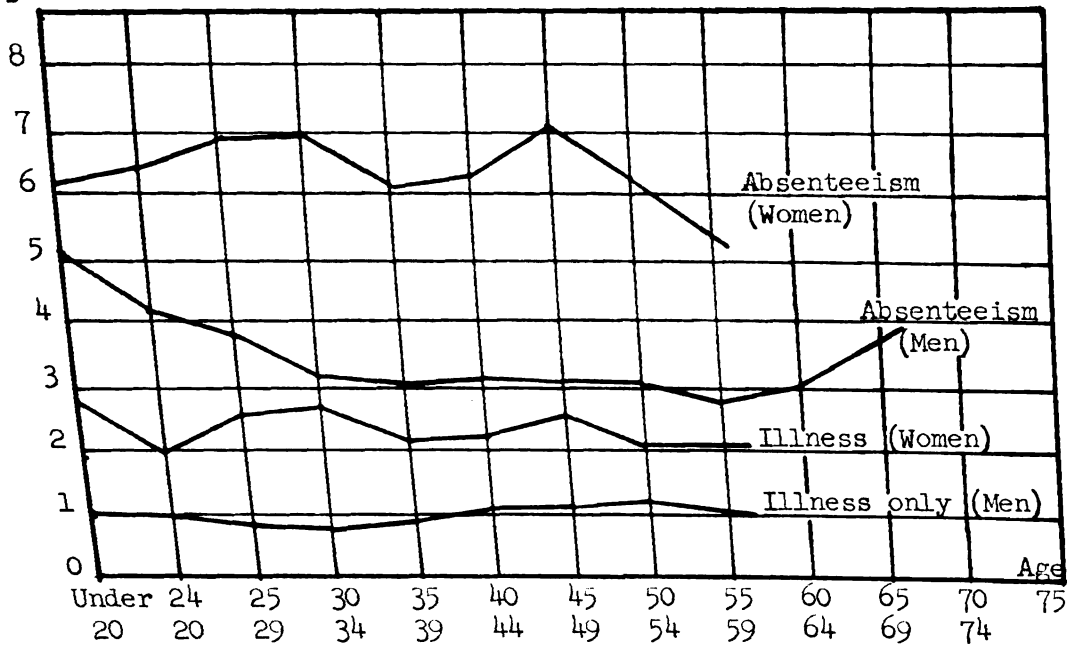
Absenteeism rates by age groups and sex in manufacturing industries covering 18,000 workers.

Age Group	ABSENTEEISM RATES (PER 100 WORK DAYS)					
	All Reasons			Illness Only		
	All Workers	Men	Women	All Workers	Men	Women
Under 20	5.5	5.2	6.1	1.6	1.0	2.8
20 - 24 years	4.9	4.3	6.4	1.3	1.0	2.0
25 - 29 years	4.3	3.9	6.8	1.1	.9	2.6
30 - 34 years	3.6	3.4	6.9	1.0	.8	2.6
35 - 39 years	3.4	3.1	6.1	1.0	.9	2.2
40 - 44 years	3.5	3.3	6.4	1.2	1.1	2.3
45 - 49 years	3.4	3.2	7.1	1.2	1.2	2.6
50 - 54 years	3.3	3.2	6.2	1.3	1.3	2.1
55 - 60 years	2.8	2.8	5.4	1.1	1.1	2.1

Source: Max D. Kossoris, "Absenteeism and Injury Experience of Older Workers," Monthly Labor Review, Vol. 67, (July, 1948) pp. 16-19.

GRAPH I: Absenteeism rate of Table XIX in Graph Form.

Rate Per
100 days



Source: Max D. Kossoris, "Absenteeism and Injury Experience of Older Workers," Monthly Labor Review, Vol. 67, (July, 1948), pp. 16-19.

TABLE XX

Wisconsin Labor Statistics, March, 1930.

Age Group	Number of Injuries per 1000 Gainful Workers
25 - 44 years	20.1
45 - 64 years	19.0

Source: Max D. Kossoris, "Relations of Age to Industrial Injuries," Monthly Labor Review, Vol. 51, (October, 1940), pp. 780-804.

TABLE XXI

Injury - frequency experience of 4 companies, 1937 by age of workers.

Age Group	No. of Workers	Hours Worked (In Thousands)	Number Of Disabling Injuries	Frequency Rate
All Ages	26058	53899	634	11.76
Under 21 years	522	1022	17	16.64
21 - 24 years	2318	5053	73	14.45
25 - 29 years	4040	8580	126	14.69
30 - 34 years	4518	9159	94	10.26
35 - 39 years	3914	7959	72	9.05
40 - 44 years	3327	6784	73	10.76
45 - 49 years	2691	5520	58	10.51
50 - 54 years	2163	4465	48	10.75
55 - 59 years	1441	2994	38	12.69
60 years & over	1124	2363	35	14.81

Source: Max D. Kossoris, "Relations of Age to Industrial Injuries,"
Monthly Labor Review, Vol. 51, (October, 1940), pp. 794.

TABLE XXII

Swiss and Austrian injury frequency experience by age.

Age Group	Frequency of Accident Per 1000 yrs. of Life Exposed to Risk	Age Group	Frequency of Accident Per 1000 yrs. of Life Exposed to Risk
19 yrs. or less	179	45 - 49 years	148
20 - 24 years	216	50 - 54 years	137
25 - 29 years	218	55 - 59 years	127
30 - 34 years	200	60 - 64 years	108
35 - 39 years	179	65 - 69 years	85
40 - 44 years	163	70 yrs. & over	50

Data from International Labor Office, Report on Discrimination Against Elderly Workers, London, 1938. The total number of years of life exposed to risk was 533,643 years.

In studying the information given in Table XIX through Table XXII and Graph I several deficiencies or limitations in information on relation of age to industrial injury becomes evident. Despite the following listed deficiencies several definite conclusions can be arrived at and most in favor of the aging worker.¹³

- (1) Lack of adequate exposure data in a given age group as to how many were exposed to the hazard of being injured in their job.
- (2) Industrial injuries reported to state agencies in practice never cover all gainful workers.
- (3) Usually omissions in coverage extending to specified industries, certain types of employment or establishments with a specified minimum number of employees.

¹³Max D. Kossoris, "Relations of Age to Industrial Injuries," Monthly Labor Review, Vol. 51 (October, 1940), pp. 789-804.

- (4) In a number of states, injuries resulting in disability not exceeding a specified "waiting period" are not required to be reported.
- (5) Absence of occupational data. Comparison between age groups should also be made on basis of similar occupations.
 - (a) This would further be limited by the fact that certain occupations require a degree of skill obtained only by a protracted training period.
 - (b) Certain hazardous occupations require considerable experience and maturity of judgment.
 - (c) Pace of certain machines bar older workers from certain occupations.
 - (d) Some manual occupations require a strength not possessed by most older workers.
- (6) The aging process differs greatly between individual workers. Some workers are more aged at 45 years than are others at 60 years of age.

The Swiss experience tabulated in Table XXII covered 95,500 injuries during 1930-1934.¹⁴ Older workers consistently had fewer injuries than younger workers. Injuries per 1000 man-years for workers 40-49 years were 3/4 those of workers between 20-34 years of age. Workers over 60 had 1/2 that for ages 20-29. Also depicted in Table XXII is the Austrian experience as given by International Labor Office. Frequency accident rate reached its maximum for workers between the ages 20 to 30 years and thereafter steadily declined with advancing age.

Another experience mentioned by Dr. Max Kossoris was the Wisconsin Injury experience.¹⁵ A study of the 1919-1938 period

¹⁴Max D. Kossoris, "Relations of Age to Industrial Injuries," Monthly Labor Review, Vol. 51 (October, 1940), pp. 789-804.

¹⁵Ibid.

revealed that the percentage of injuries in the upper age groups, was, as a rule, lower than the percentage of gainful workers in those age groups.

Table XXIII tabulates the information gathered by Dwight L. Palmer and John A. Brownell regarding the frequency and cost of accidents by age groups in (2) New England Plants.¹⁶

Table XXIII can be used only as a very sketchy indicator as two plants can not serve for broad generalization. In fact the accident records for the entire New England study by Palmer and Brownell were available for only (7) plants, and, certainly not suitable for broad generalization, but they did show no definite relationship between age and either frequency or severity of accidents in the case of men while among the women workers, younger women experienced more accidents.¹⁷ It is indicative that these factor differences between age groups for both men and women are too insignificant a percentage of total costs to make them a valid consideration in determining employment policies.

A study of 5000 cases of injury by Albert Frederick Stevens, Jr. for which compensation was granted by the New York Bureau of Workmen's Compensation shows a definite increase in duration of disability as the age increases.¹⁸ There is a decided drop in the average for the 50-59 year age group. This fact can be explained by the possibility

¹⁶Dwight L. Palmer and John A. Brownell, "Influence of Age on Employment Opportunities," Monthly Labor Review, Vol. 48 (April, 1939), pp. 765-780.

¹⁷Ibid.

¹⁸Albert Fredrick Stevens, Jr., "Relation of Age to Extent of disability," The Personnel Journal, (August, 1929), pp. 138-143.

TABLE XXIII

Frequency, severity and cost of accidents to male factory workers during 1937, in 2 New England Plants by age groups.

Age Group	Exposure (Man Years of 2000 Man Hours)	No. of Lost Time Accidents	No. of Accidents Per 100 Man Years	Days Lost Per 100 Man Years	Direct Cost Per Man Year	Exposure (Man Years of 2000 Man Hours)	No. of Lost Time Accidents	No. of Accidents Per 100 Man Years	Days Lost Per 100 Man Years	Direct Cost Per Man Year
PLANT A						PLANT B				
20-24 yrs.	438	27	6.2	71.6	\$ 2.05	144	5	3.5	46.5	\$ 1.43
30-34 yrs.	413	31	7.5	77.5	7.44	225	5	2.2	42.7	1.41
40-44 yrs.	416	26	6.3	47.4	4.98	282	18	6.4	124.8	3.82
50-54 yrs.	253	9	3.6	32.8	.97	165	5	3.0	33.3	1.57
60-64 yrs.	86	2	2.3	20.9	*9.41	79	6	7.6	72.2	1.81
70-74 yrs.	16	0	0	0	0	16	0	0	0	0

* High cost due to a specific benefit for permanent arm injury.

Source: Dwight L. Palmer and John A. Brownell, "Influence of age on Employment Opportunities," Monthly Labor Review, Vol. 48, (April, 1939), pp. 765-780.

that men in this age group have generally been put on less hazardous jobs, such as night watchmen, sweepers, etc. Table XXIV though from another reference lends truth to these statements.

L. J. Carey, General Counsel of The Michigan Mutual Liability Co., Detroit, Michigan, expressed the view in the *National Safety News* that it is financially profitable to retain the old employees, to capitalize on their superior knowledge, on their dependability, and their sane viewpoint of labor relations. That if a higher accident rate is being experienced then this indicates that the worker is employed at the wrong kind of a job.¹⁹ Much in the same vein were the comments of William Irving Clark regarding the experience of Norton Co., Worcester, Mass. Their experience was that the proportion of men in the factory able to continue work after 60 years over those not able to work is over two to one.²⁰ This was arrived at after thorough physicals and upholds the value of retaining the older worker in industry.

United States Department of Labor, Bureau of Labor Statistics, has gone on record that "middle aged workers are less liable to accidents than younger workers but recover more slowly--not because of more serious accidents but due to a required longer period to recuperate. Middle aged workers are more likely than younger workers to contract occupational diseases."²¹

¹⁹L. J. Carey, "Safe Occupations for the Aged Worker," National Safety News, Vol. 13, No. 4 (April, 1926), page 21.

²⁰William Irving Clark, Nations Health, Vol. 7 (December, 1925), pp. 812-814.

²¹United States Department of Labor, Bureau of Labor Statistics, "Causes of Discrimination Against Older Workers," *Monthly Labor Review*, Vol. 46 (May, 1938), pp. 1138-1143.

TABLE XXIV

Average length of disability resulting from industrial injuries classified by age groups and nature of injury.

Age Group	CUTS, PUNCTURES AND LACERATION			BRUISES, CONTUSIONS, ETC.			FRACTURES, AMPUTATIONS AND DISLOCATIONS			BURNS AND SCALDS		
	No. of Cases	Total No. of Weeks of Disability	Average Wks. Per Case	No. of Cases	Total No. of Weeks of Disability	Average Wks. Per Case	No. of Cases	Total No. of Weeks of Disability	Average Wks. Per Case	No. of Cases	Total No. of Weeks of Disability	Average Wks. Per Case
20-24 yrs.	337	1057	3.1	147	456	3.1	66	491	7.4	50	118	2.4
30-34 yrs.	225	686	3.0	147	613	4.2	64	503	7.9	41	99	2.4
40-44 yrs.	144	617	4.3	111	537	4.8	31	738	23.8	17	50	2.9
50-54 yrs.	74	401	5.4	68	412	6.1	22	320	14.5	11	41	2.7
60-64 yrs.	31	222	7.2	21	94	4.5	7	120	17.1	5	14	2.8
ALL OTHERS (INCLUDES FOREIGN BODIES IN EYES, ASPHYXIATION, ETC.)												
SPRAINS & HERNIAS			SCHEDULE LOSSES*									
20-24 yrs.	112	540	4.8	5	24	4.8	79	3151	39.9			
30-34 yrs.	102	457	4.5	6	25	4.2	94	4427	47.1			
40-44 yrs.	79	537	6.8	5	50	10.0	86	3530	41.0			
50-54 yrs.	37	242	6.5	3	88	29.3	66	3445	52.2			
60-64 yrs.	17	150	8.8	1	82	82.0	19	811	42.7			

* Covers fatalities, permanent disability and certain permanent partial injuries.

Source: Monthly Labor Review, (October, 1929), page 70.

Dr. James E. Birren in his article "Psychological Limitations That Occur with Age" states that "The most significant result of research on age changes in the nervous system is the implication that there is a generalized slowing of all voluntary responses. This fact offers suggestions for structuring the environment in order to reduce problems of living due to psychological limitations of aging. It must be kept in mind that the general age trend and individual differences are separate and are both important."²² This last statement by Dr. Birren is almost echoed by Dr. Joseph A. Falzone and Dr. Nathan W. Shock in their comment "One of the outstanding characteristics of age change is the striking difference in vulnerability among individuals."²³

John G. Pew, Jr., Vice-President of Sun Ship Building and Dry Dock Company, in presenting his paper "Do Industrial Practices Preclude Hiring Older Workers" made the following observations regarding some of the hiring barriers of older workers. These are results of his own company's experiences.²⁴

- (a) Survey's show that absenteeism of an older worker is less than that for a younger worker.
- (b) Older workers are less prone to injury but when injured take longer to heal.
- (c) Older man when employed has a more permanent relationship with the company, probably caused by the fact that when he takes a job he has studied all phases of the opportunity before becoming employed.

²²James E. Birren, Phd., "Psychological Limitations That Occur with Age," U.S. Public Health Service, Vol. 71 (1956), page 1177.

²³Joseph A. Falzone, Jr. and Nathan W. Shock, Phd., "Physiological Limitations and Age," U.S. Public Health Service, Vol. 71 (1956), page 1192.

²⁴John G. Pew, Jr. "Do Industrial Practices Preclude Hiring Older Workers?" The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 56-58.

Mr. Pew believes that the actual basic problem of hiring older workers is whether they are able and willing to produce enough work so that the company can earn sufficient money to meet its obligations to its stockholders, pay its taxes and maintain and improve its plants.

The Industrial Relations Department of the National Association of Manufacturing conducted a study and arrived at these 4 facts:²⁵

- (1) That age of itself should not be a factor in employment.
- (2) That job applicants should be judged solely on their qualifications in light of the job to be filled.
- (3) That companies require employment interviews to recognize that industry needs and must utilize the reservoir of skill, experience and knowledge of older workers.
- (4) That employment policies should be reviewed and where necessary revised with a view toward giving over age workers suitable job opportunities.

In the survey of 11 footwear and 11 household industries previously reported by Jerome A. Mark on the relationship between age and job performance, no relationship was found between age and attendance as shown in Table XXV.²⁶ Thus the main indication that you can get from this table is that absenteeism should not be used as a criterion for either hiring or rejecting the older worker. This attendance data is based on 9400 workers.

²⁵John G. Pew, Jr. "Do Industrial Practices Preclude Hiring Older Workers?" The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 56-58.

²⁶Jerome A. Mark, "Comparative Job Performance by Age," Monthly Labor Review, Vol. 80 (December, 1957), pp. 1467-1471.

TABLE XXV

Indexes of attendance for production workers in 11 footwear and 11 household furniture establishments, by sex and by age group.
(Age Group 35 - 44 = 100)

Age Group	MEN		WOMEN	
	Number of Workers	Index	Number of Workers	Index
ESTABLISHMENTS MFG. MEN'S FOOTWEAR				
Under 25 years	251	99.8	206	100.5
25 - 34 years	381	99.9	420	101.0
35 - 44 years	447	100.0	724	100.0
45 - 54 years	530	100.1	804	101.2
55 - 64 years	442	99.9	396	101.2
65 years and over	125	99.7	54	101.2
ESTABLISHMENTS MFG. HOUSEHOLD FURNITURE				
Under 25 years	562	103.3	54	99.9
25 - 34 years	1122	102.4	140	98.9
35 - 44 years	1010	100.0	197	100.0
45 - 54 years	770	100.9	148	99.8
55 - 64 years	433	101.5	71	97.6
65 years and over	149	98.6	4	-

Source: Jerome A. Mark, "Comparative Job Performance by Age,"
Monthly Labor Review, Vol. 80, (December, 1947)
pp. 1467-1471.

Labor turnover and company loyalty. Another aspect of the relationship between age and job performance as reported by Jerome A. Mark was the continuity of service data based on the records of 10,000 workers.²⁷ In this case some relationship does appear to exist as shown in Table XXVI. Generally as age increases the indexes also increase.

TABLE XXVI

Indexes of continuity of service of production workers in 11 men's footwear and 11 household furniture establishments, by sex and by age group. (Age group 35 - 44 years = 100)

Age Group	MEN		WOMEN	
	Number of Workers	Index	Number of Workers	Index
	ESTABLISHMENTS MFG.		MEN'S FOOTWEAR	
Under 25 years	245	83.9	238	88.2
25 - 34 years	418	96.7	438	97.6
35 - 44 years	478	100.0	749	100.0
45 - 54 years	589	101.5	838	102.1
55 - 64 years	509	100.4	393	101.4
65 years and over	158	90.4	59	97.5
	ESTABLISHMENTS MFG. HOUSEHOLD FURNITURE			
Under 25 years	561	87.7	58	61.1
25 - 34 years	1179	94.1	141	93.0
35 - 44 years	1017	100.0	206	100.0
45 - 54 years	783	101.3	152	102.3
55 - 64 years	440	103.7	75	105.1
65 years and over	168	87.6	6	47.7

Source: Jerome A. Mark, "Comparative Job Performance by Age," Monthly Labor Review, Vol. 80, (December, 1957) pp. 1467-1471.

²⁷Jerome A. Mark, "Comparative Job Performance by Age," Monthly Labor Review, Vol. 80 (December, 1957), pp. 1467-1471.

In another study designed to determine the older worker's adjustment to the labor market, the results released by U.S. Department of Labor of the seven areas studied were quite favorable to the older worker in regard to turnover and company loyalty.²⁸ The following findings and interpretations were released:

- (1) An outstanding quality of older job seekers is their dependability. They're not job hoppers and actually show longer job tenure.
- (2) The higher the degree of skill or training required in the last job, the greater the possibility that the applicants last job corresponded to his longest job.
- (3) Workers 45 and over held proportionately more jobs than younger workers in the skilled, managerial, sales and service occupations.
- (4) As employed workers get older, they stay on the same job longer. They also stay longer in small firms and constitute a higher proportion of total employment in small firms than in larger establishments also their skill rises with their age.²⁹
- (5) Once employed an older worker holds onto his job more and quits less than younger workers. Older workers held about 35% of the jobs but experienced less than 1/4 of the annual total separations.
- (6) Accession and separation rates are much lower for older than for younger workers. Workers 45 years and over comprised 40% of job seekers but obtained only 22% of the jobs.
- (7) The experience of unemployed older workers generally compared unfavorably with the employed older worker. The unemployed (a) had slightly fewer years of formal schooling; (b) had more jobs of shorter duration; (c) experienced more spells of unemployment for longer duration, and (d) changed occupations and industries more frequently.

²⁸"Older Workers Adjustment to Labor Market Practices," U.S. Department of Labor, James P. Mitchell, Bureau of Employment Security, BES, No. R-15 (September, 1956).

²⁹Norman Medvin, "Employment Problems of Older Workers, Social Security Bulletin, Vol. 20, No. 4 (April, 1957), pp. 14-20.

To gather the foregoing information a weekly average of 160,000 job seekers at public employment offices were sampled in January and February, 1956 in the seven areas.³⁰ Of those checked 40% were 45 years and over and 10% were 65 years and over.

Again the research in the labor turnover and loyalty area is very limited but evidence indicates that the older worker rates higher in these areas. It becomes more evident that older workers as a group compare favorably with younger workers and much of the discrimination against them is largely unjustified.

Ability to learn. Mr. Jack Pollack presented the following facts in his booklet prepared for General Motors reading rack.³¹

"Dr. William Owens in a series of tests found that, 50 year old brains were far superior to what they were at 20 in fact mental capacities were tremendous, especially in logic and clear thinking. His subjects had "significantly higher" scores over 30 years later in tests of general information, practical judgment, vocabulary skills, and following directions. (The least improvement was found in arithmetic.)

Another eye-opening study showing how brain power generally grows with age was recently made at the University of California and Stanford University. Two California psychologists, Dr. Nancy Bayley and Dr. Melita M. Oden, gave "concept mastery" tests to 1,103 adults (all formerly gifted children) who had taken the same tests 12 years before.

³⁰BES, R-151, OP. Cit.

³¹Jack Harrison Pollack, "We're All Growing Smarter," Birk & Co., Inc.: Publishers, 22 E. 60th St., New York, 1959, page 4.

The results showed that many intelligence characteristics soared sharply. Comparing scores in history, geography, mathematics, sciences, and philosophy, the investigators found that the now "gifted" adults were much more mentally capable than when they were first studied by the late Dr. Lewis Terman, father of the IQ test.

But it isn't necessary to be mentally gifted to improve with age. Dr. Robert W. Kleemeier, former director of the Moosehaven Research Laboratory for Gerontology in Orange Park, Florida, has been conducting a series of tests with men up to 92 years of age whose IQ had proved to be within the average range. Their IQ's are still within the average range--but the average is higher.

At the University of Chicago, Dr. Ward C. Halstead, director of medical psychology, intensively studied 165 top business executives up to 76 years old. Four out of five functioned as well mentally as 25-year-old medical students.

CHAPTER V

LABOR UNIONS PARTICIPATION IN THE PROBLEM OF THE AGING WORKER

There are two schools of thought regarding the labor unions role in regard to the employment of the older worker. Both versions will be presented. However, it is quite evident that generally the older employed worker fares much better under the union practices than the older unemployed worker.¹

Harry Boyer, President of Pennsylvania C.I.O. Council presented the unions role toward the older worker quite favorably in his presentation of a paper titled "Do Industrial Practices Preclude Hiring Older Workers?" He contended that unions were in the "vanguard" of the movement to liberalize the benefits, to extend the coverage of fringe benefits and to lower the qualifications for Federal Old Age Pensions and supplementary private pensions.² These factors would work favorably for the employed older worker but unfavorably for the unemployed older worker. Industry would resist hiring the older worker as the employment cost would be greater than for the younger worker in relation to the expected work tenure of each. Mr. Boyer also made the following points in his speech:³

¹Daniel H. Kruger, "Employment Problems of the Older Worker," Business Topics, Vol. 7, No. 4, East Lansing: Michigan State University Press (Autumn, 1959), pp. 29-38.

²Harry Boyer, "Do Industrial Practices Preclude Hiring Older Workers?" The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 64-66.

³Ibid.

- (1) The plight of the older worker becomes a symbol of the inadequacies of our economy.
- (2) Seniority rules limit the employer's discretionary powers for those hired.
- (3) Unions have challenged and resisted the use of occupational and physical tests as detrimental to an employees rehiring rights.
- (4) Unions have asked for vigorous public action to guarantee employment to the older worker.
- (5) The union's sensibilities are affronted by any employer action that sacrifices the individual worker for the financial success of the business enterprise. This last point would work for both the employed and the unemployed older worker if action rather than words were employed.

Mr. Boyer's statements lose their significance unless the important fact is kept in mind by both industry and the union that economic growth is the result of a combination of productivity gains and increases in the quantities of labor, capital and other inputs used in production, changing technology, training, education, rate of investment, research, managerial skill, quality of labor and hours of work.⁴ Any unbalance of these factors can retard economic growth and jeopardize industry as well as the plight of the union.

Mr. Irving Kessler listed seven points that were favorable to the union's practices in promoting the employment of the older worker.⁵ Generally these points are worthy of consideration and indicate steps in the right direction even though they may be more of a dream than reality.

⁴Jack Stieber, "Non-wage Aspects of Collective Bargaining," Business Topics, Vol. 8, No. 2, East Lansing: Michigan State University Press (Spring, 1960), pp. 32-33.

⁵Irving Kessler, "What Labor Union Practices Promote Employment of Older Workers," The Problem of Making a Living While Growing Old, Temple University, (September, 1952), pp. 158-161.

- (1) Unions resist involuntary retirement and work to establish flexible retirement. This point recognizes the individual differences inherent in all workers.
- (2) Company-union agreements provide for adapting the job to the worker.
- (3) Agreement that former hourly basis employees transfer to piece rate basis as he gets older.
- (4) Union has set up the practice in the building trade industry that a specified ratio of older workers to the younger workers be hired. This is definitely a boon to the older worker.
- (5) The unions to expedite the hiring of older workers have occasionally agreed to waive contractual agreements whereby workers after 50 do not participate in the employee's benefit plans and are not added to the seniority lists.
- (6) Unions have been articulate in public movements designed to promote employment opportunities for older workers by such means as publications, conferences, and political lobbying. Concrete examples of success are Colorado, Louisiana and Massachusetts which have statutes on their books that make discrimination because of age unlawful.
- (7) Educate and mold public opinion by high lighting the assets of the older worker such as his stability, skill and loyalty rather than attempting to improve his employment opportunities by forcing him upon the employers through legislation. However, if the molding and education of the public is too slow then legislation may be necessary.

It seems apropos at this point to state that any remedial program designed to assist older workers must first establish the extent to which they are discriminated against in the labor market, and, second, it must determine whether the discrimination against older workers is justified on the basis of any special labor-force characteristics.

The Federal Government has policies under consideration to promote the employment and effective utilization of older workers in

public employment and to encourage labor and management to adopt policies and practices which will promote the employment and effective utilization of older workers in private employment.⁶ Also the Department of Labor is to make available information on collective bargaining agreements with respect to retirement and pension plans.

Richard D. Fletcher in studying the information from a survey of the five areas⁷ previously mentioned has advanced these suggestions;⁸ (1) management and labor to both undertake wider studies of productivity, absenteeism, and labor turnover by age and occupations; (2) labor unions should have added to the seniority provisions of their contracts permission to down grade older workers to easier jobs at lower earnings in exchange for continued employment. David M. Walker has added an additional suggestion that the union should do and that is that they should resist arbitrary retirement ages for the older worker and should immediately study plans to help its membership prepare for retirement.⁹

Harry Block listed three practices of some unions that tend to aid the older worker in finding employment.¹⁰ These practices have

⁶Louis Levine, "Federal Programs Designed to Promote Employment of Older Workers," The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 108-112.

⁷Ibid.

⁸Richard D. Fletcher, "Some Basic Consideration in Establishing Programs and Policies in Behalf of Workers 45 and Over," The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 114-117.

⁹David M. Walker, "Pennsylvania's Problem in Perspective," The Problem of Making a Living While Growing Old, Temple University, (September, 1952), pp. 22-27.

¹⁰Harry Block, "What Labor Union Practices Promote the Employment of Older Workers?" The Problem of Making a Living While Growing Old, Temple University (September, 1952), page 157.

been implied before but not actually listed. They are (1) unions maintain rosters of members who have been laid off and direct these persons to job opening; (2) unions demand contractual agreements which specify a given percentage of older workers in hiring (this has been a practice of the building trade unions for a number of years); (3) unions have fought to include in the contract provisions which place specific bars on discrimination in employment because of age.

"Union principles of first in - last out are non-discriminatory in nature and do not permit discrimination on the basis of normal variations in competence nor do they permit discrimination on the basis of age," states Melvin K. Bers.¹¹ Actually the older workers employment difficulty is that he is in competition for available jobs with other workers who for many reasons are preferred by the employers over him. Union-controlled placement procedure bestows a basic benefit on the older worker by protecting him from such employer bias. Other protections offered the older worker are:

- (1) Layoffs - seniority protects all workers alike and is non-discriminatory against the older worker.
- (2) Unions take a strongly negative attitude toward company departure from a standard wage rate. This protects the employed older worker but works as a hiring barrier to the older unemployed worker.
- (3) Seniority - much better protection for the employed older worker than the unemployed older worker.

¹¹Melvin K. Bers, "Union Policy and the Older Worker," Institute of Industrial Relations, Arthur M. Ross, Director, The Regents of the University of California (Berkeley: University of California, 1957), pp. 9-46.

- (4) Unions are generally favorable to physical examination. However, they generally resist such physical examination as a basis for rehiring after a layoff. This stand should generally aid both the employed and the unemployed older worker and permits hiring on the basis of fitness rather than chronological age.
- (5) Work loads - some unions are getting control of this in their collective bargaining agreements.

Whether or not unions have benefitted the older workers as a whole is a difficult question to answer. A number of policies which have been noted in this chapter confer advantages upon the older union member worker but constitute a burden on the older non-union worker in a protected labor market. The same thing holds true for the older employed vs. the older unemployed worker.

CHAPTER VI

RETIREMENT OF THE OLDER WORKER

Beginning of forced retirement. The plight of the aged came sharply into the consciousness of the American people at the beginning of the Twentieth Century. The decade of the 1920's increased the problem of the aged. The old age pension movement developed great strength and persistence about this period. However, until 1930 the aging problem had been considered social and not economic. Now in the 1930's the economic side of the problem emerged as millions become unemployed with an extremely heavy concentration among the older workers.

During the 1930 period the Social Security Act with the following two points was passed by the United States:¹

- (1) Provisions were made for more funds for old age assistance for those unable to work.
- (2) Old age insurance for those workers old enough to retire from industry.

Point #1 dealt with the social aspects of the case and point #2 dealt with the economic aspects of the case. Thus the emphasis for the future remained on the removal of older workers from the labor market by granting more old age insurance benefits.

The war years of the 1940's returned an amazing number from retirement to the active labor force. It was estimated by Ewan Clague that "three quarters of one million workers who could have retired stayed on the job."²

¹Ewan Clague, "Employment Problems of the Older Worker," Monthly Labor Review, Vol. 65 (December, 1947) pp. 661-663.

²Ibid.

The labor force in April, 1945 for men 65 years and older was 25% above normal--for women 65 years and older 50% above normal. There were quite significant employment changes between April, 1945 and April, 1947 such as millions laid off immediately after the war, speedy demobilization of millions of servicemen, work hours shortened and millions of women workers between 20 and 34 years of age were voluntarily retired from work. The excess of above normal work force for women aged 65 years and older exceeded 29% and the 45 to 64 age group that remained in the active work force was also abnormally high. The older men worker group showed little change in employment which indicates that most older workers whether below or above the 65 year age want to continue working as long as they can. Generally they will only withdraw from the labor force upon being forced out.

Retirement problem grows. Retirement problems and many related economic and social aspects of aging are today commanding national interest. The tremendous gains in longevity made by the medical science magnifies this problem. The average life expectancy at birth for a white man has increased 17 years from 48 years in 1900 to 65 years in 1947.³ A further increase of approximately 2 years has taken place for the 1947 to 1960 period. The sharp reductions in mortality, in combination with other population trends have brought about a very rapid increase in the number and proportion of the aged in our population. Ewan Clague has estimated that if the present trends continue, the number of the aged will more than double before the end of the 20th

³Ewan Clague, "Older Workers: Industrial Aspects of Aging," Monthly Labor Review, Vol. 70 (May, 1950), pp. 506-509.

Century and that they will comprise a significantly greater percentage of the total population than at present.⁴ Mr. Clague also presented evidence that the group of workers between 45 and 64 years of age who are rapidly approaching the retirement years have experienced an impressive growth. In 1900 this group comprised about 1/7 of the total population.⁵ Presently approximately one out of every 5 persons is in this age group and it is probable that this group will grow in importance in the next several decades.

If the employment opportunities for the aging had kept pace with their increase in numbers no special problem would exist. The scientific and technological advances to extend the life span by medical science, have in industry, limited the span of working life. Also the industrial transformation during the past century from an agrarian economy to an urbanized economy of mass production and large scale business has very effectively tended toward limiting the employment opportunities for the aging worker.⁶ In 1900 about 2/3 of all men 65 years and over were still gainfully employed. By 1940 only 2/5 of all men 65 years and over were gainfully employed. This downward employment trend for workers over 65 years of age is still continuing through 1960.

Increased national productivity and the resultant rise in earnings and living standards combined with the extension of social

⁴Ewan Clague, "Older Workers: Industrial Aspects of Aging," Monthly Labor Review, Vol. 70 (May, 1950), pp. 506-509.

⁵Ibid.

⁶Ibid.

security and pension programs have made it economically possible for many former workers to live comfortably in retirement if they so desire. However, current studies indicate that very few industrial workers can save significant amounts during the working life span to give sufficient security against all the contingencies of old age.⁷ A survey by the Board of Governors of the Federal Reserve System, during the year 1948, indicated that one out of every 3 families in the U.S.A. was unable to save anything, and, another 1/4 averaged savings of less than \$200.00 during this working life span.⁸ Insurance actuaries state that a worker would require almost \$15,000 in cash in order to provide himself with a \$100.00 per month annuity starting at the age of 65 years. Therefore an expanded old age insurance program will afford the older worker a real choice between continued employment and retirement. Experience is already showing that some 65 years and even 60 years of age prefer retirement, but the real danger is that this expanded program will push many unwilling workers into retirement.

Despite the very favorable war time and even post war industry experience with the aging worker, many employers still tend to regard the older worker as a "drag" on their work force and may and do use the expansion of the retirement benefits to institute compulsory retirement policies.⁹ This plan is against the desire of many aging workers as available evidence indicates that many do wish to

⁷Ewan Clague, "Older Workers: Industrial Aspects of Aging," Monthly Labor Review, Vol. 70 (May, 1950), pp. 506-509.

⁸Ibid.

⁹Ibid.

continue working as long as they are physically and mentally capable and suitable job opportunities are made available to them rather than accept retirement even with adequate pension.¹⁰ Even more far reaching in scope is the situation of many workers between their late 40's and sixties who have not yet reached retirement age but who are exposed to the possibility of involuntary and premature separation from the work force by retirement. Pensions are the solution for a minority of this group who are disabled but not for the healthy worker in this group. Yet the rising tempo of modern industry with its increasingly rigid job standards place these workers at a competitive disadvantage.

It was during the 1930 depression era that many older men and women were forced out of employment and later found it increasingly difficult to find re-employment. It is true that even today under relatively prosperous post-war conditions, the same problem exists for the older worker, though to a lesser degree. Some plan must be found to extend the productive work life span for those workers who are either ineligible for retirement or who wish to continue working regardless of age.

Handicaps of many older workers in industry must be taken into account. The most obvious handicap appears to be simple physiological aging, characterized by reduced muscular strength, slower reflexes, decreased keenness of sight and hearing and many chronic disabilities. Recent studies indicate that these physical impairments are exaggerated in present day thinking as these changes occur very slowly and interfere

¹⁰Ewan Clague, "Older Workers: Industrial Aspects of Aging," Monthly Labor Review, Vol. 70 (May, 1950), pp. 506-509.

less with job performance than generally believed.¹¹ Physiological and chronological age differ greatly between individuals. Many older men have keener hearing and vision than average men 20 years younger. Thus it is extremely important to appraise each older worker as an individual before forcing unwelcome retirement upon him.

More subtle than the physiological aging are the psychological aspects of aging.¹² These include the overestimated reduction in learning speed, the lessened adaptability to new ways of doing things, and, occasionally the tendency to become "hard to get along with" in working relationships. These are important factors to consider in mass production as the most successful employee is the person who is alert, fast moving and readily adaptable to changing situations, with no obvious personality problems and with the capacity to work smoothly in a production team. Many younger as well as older workers lack some or all of these capacities. In many occupations other than on factory mass production lines, experience and judgment count most. Also at the professional and managerial level, maturity is a positive asset. This is also true in the skilled crafts, and in certain types of service jobs where reliability is especially important. In intermediate job situations, the effect of age on working effectiveness is much less clear cut than in the extreme case of the assembly line worker and the independent professional man.

The following statistics were taken from the article "The Aged--

¹¹Ewan Clague, "Older Workers: Industrial Aspects of Aging," Monthly Labor Review, Vol. 70 (May, 1950), pp. 506-509.

¹²Ibid.

Management's Dilemma" which appeared in the January, 1960 issue of "Office Management." "Approximately 15.8 million are 65 years of age or older and this number is increasing by 1100 daily. It is estimated that 20.6 million will be over 65 years of age by 1975 representing a 47% rate of growth for this age group as against 32% rate of growth for total population in the 20th Century. Life expectancy as of 1960 is 70 years compared to 48 years in 1900. 60% of the men over 65 years of age are unemployed."¹³ Unions fear this "cheap" labor market which this growing pool of older workers presents to the cost conscious companies that do dip into it. In fact here in Lansing, a committee man of the United Plant Guard Workers of America told the writer that his union is quite concerned about the growing practice of smaller firms hiring the older worker at a rate less than 2/3 of the standard union rate. He cited two Lansing manufacturing firms who have laid off all their regular plant protection men and replaced them with the Greater Lansing Protective Service which employs the older worker at \$1.00 per hour. Also the entire group of stores in a shopping center near Lansing are under this same protection as well as many of the East Lansing stores which are under the East Lansing Detective Agency that also hires the older man at a greatly reduced hourly rate. Janitor service companies are also springing up and replacing regular departments in various companies and offices throughout the country. These are some of the results of industry's approach to the compulsory retirement policies in regard to the aging worker.

¹³Office Management Staff Report, "The Aged-Management's Dilemma," Office Management (January, 1960), pp. 35-37.

Further evidence of the seriousness of the retirement problem is the testimony that 10 million elderly Americans subsist on \$1000 annually or less was heard recently by a Senate Sub-Committee on problems of the aged and aging at a recent Miami, Florida meeting.¹⁴ Another survey in December, 1959 by the National Committee on the Aging showed that among older workers who wish to retire at 65, over 1/2 say that financial reasons are behind their desire to stay on the job.¹⁵

A survey of 110 companies employing 10,000 or more workers found the following attitudes of both workers and the companies.¹⁶

- (a) Between 40% and 60% of male employees want to keep working at their regular job after 65 years of age.
- (b) 66% of the men who want to remain at their regular jobs after 65 years of age are acceptable to management.
- (c) The percentage of male employees wanting to work and actually retained after 65 years of age varies widely - from 50% to 85% between companies is very common.
- (d) The primary reason for wanting to work after 65 years is financial with job satisfaction and the need for useful activity as secondary reasons.
- (e) The main reason for wanting to retire after 65 years is "to take it easy." Health and financial independence are frequently secondary reasons.

Some definite trends relative to the retirement problem of the

¹⁴Office Management Staff Report, "The Aged-Management's Dilemma," Office Management (January, 1960), pp. 175-178.

¹⁵Ibid.

¹⁶Ibid.

older workers that management must face are:¹⁷

- (a) Management will have more older workers to contend with.
- (b) Older workers have demonstrated their money mindedness.
- (c) Older persons are moving into a position of stronger force, numerically and politically.
- (d) Pensions and social security will be the money source. This fact should give management much cause to re-evaluate their position on compulsory retirement of the older able-bodied worker.
 - (1) One proposal by Dwight S. Sargent, Director of Consolidated Edison Company, New York, would permit people to earn more without jeopardizing the drawing of benefits. Since this proposal some progress has been made in this direction. However, a much more liberal program will still need to be set up in regard to extra earnings while drawing old age benefits.
- (e) Companies should conduct pre-retirement programs with counseling on future plans, financial matters, hobbies, etc., beginning 5 years in advance. Retirees should be counseled even after retiring. A new department under the heading Gerratric Department should be set up for this kind of a program and its services made available to any and all of the aging employee even prior to the five year re-retirement program.

Dr. Wm. Gafafer, writing on the criteria for retirement of the aging in U.S. Public Health Service, December, 1956 stated that he believed that retirement policies should be based on an individual's health and job performance, and that the goal in each instance should be to maximize employability. He flatly denied that any evidence existed proving difficulty in administering a selective service policy based on individual differences and emphasized that "chronological age as a criteria for retirement is considered unsound economically and

¹⁷Office Management Staff Report, "The Aged-Management's Dilemma," Office Management (January, 1960), pp. 175-178.

socially, having no relation to the nature of the worker's job or his ability to perform his work."¹⁸ Dr. Gafafer advocated, as have many other authorities in this area, the wider adoption of the practice of preparing employees for retirement by:¹⁹

- (1) Annual physical examinations.
- (2) Annual talks on retirement plans.
- (3) Frequent review of attendance history and production.
- (4) Review and discussion of employee's attitude toward job.
- (5) Review of present and previous health records.

Such a program as suggested by Dr. Gafafer would mean an added expenditure of money by industry but should be more than offset by the added productivity of workers that otherwise would be "turned out to pasture" or the severance of even younger unfit employees that formerly would have been retained at a loss of company profits.

Compulsory retirement policies reviewed. "Compulsory retirement is industry's acknowledgment of its failure to profitably utilize available and often highly skilled and experienced but aged manpower," asserts Mr. Albert J. Abrams. In support of this statement, Mr. Abrams presented the following statistics:²⁰

- (a) At Ford Motor 3000 out of 5000 eligible to retire are staying on the job.

¹⁸Wm. M. Gafafer, "Criteria for Retirement," U.S. Public Health Service, Vol. 71 (December, 1956), page 1204.

¹⁹Ibid.

²⁰Albert J. Abrams, "Should There be a Fixed Retirement Age," The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 28-36.

- (b) At Alleghany, Ludlum Steel Company only 27.6% of those eligible to retire have retired.
- (c) At U.S. Steel Company only 40% have retired on reaching optional retirement age.
- (d) In a study of 492 corporations having optional retirement, 68% were still working one year after their eligibility.
- (e) A survey by Northwestern National Life Insurance Company in 1951 showed 37% of the older workers want to keep on working after retirement age if permitted.
- (f) One large steel company reports that the average age of those retiring on pensions is 69 years.
- (g) Railroad retirement averages about 69 years of age.
- (h) Workers eligible for retirement in the auto and steel industries in Detroit and Pittsburgh indicated that 60% of those eligible for retirement prefer to keep working.

There are many arguments for and against compulsory retirement at a certain age. The main points advanced for by industry are; (1) ease of administration; (2) treats all employees alike; (3) reduces headaches with problem personnel; (4) age is the only good composite index of physical, mental and production decline that is available; (5) opens up jobs for youth; (6) essential for low unit cost; (7) essential for competitive aggressiveness; (8) speeds up promotion; (9) certainty of retirement eases personal adjustment problems; and (10) old workers deserve a rest. Bias and lack of mature thinking are evident in many of the listed points for a fixed retirement. On the other hand some of the arguments advanced by some authorities against a fixed retirement age are; (1) chronological age is no measure of physiological age; (2) it deprives companies and our economy of some of our most productive, able workers; (3) lowers our standard of living; (4) impairs our national defense; (5) imposes unnecessary burden on

those remaining in production; (6) destroys the usefulness and therefore the dignity of human beings; (7) destroys "goodwill" to private enterprise; (8) it is costly as pension systems would be greatly reduced; and (9) it reduces productivity in later years as the individual approaches the fixed retirement age.

The for and against a fixed retirement age controversy is not without compromise possibilities. First there could be variations in compulsory retirement policies based on the type of industry or type of work. Mr. A. D. Marshall, Assistant Secretary of General Electric Company says that retirement might be varied in different industries and different occupations. Secondly, variations in a fixed retirement age could be based on an adjustment to the business cycle of technological unemployment, and, thirdly, variations based on a three phase retirement system such as optional, normal at 68 and compulsory at 70 years of age.²¹

Many large companies are beginning to recognize the older worker problem by changing their compulsory retirement programs. United States Steel and General Motors are two industrial giants that have changed over to an elective retirement basis under which an employee can elect to retire at 60 years of age, normal retirement at 65 years of age for hourly, compulsory retirement at 65 years of age for salary, and compulsory retirement at 68 for hourly workers.²² This is a step in the

²¹Albert J. Abrams, "Should There Be a Fixed Retirement Age," The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 28-36.

²²A. J. Caruso, "What State Employment Practices Promote the Employment of Older Workers?" The Problem of Making a Living While Growing Old, Temple University (September, 1952), page. 137.

right direction but industry might well consider the following steps that could serve advantageous to its interests in further modification of its retirement program:²³

- (1) Support research on a tapering off process, experimenting with stepped down retirement as a prelude to full retirement.
- (2) Develop sheltered workshops or departments to permit older workers to work at their own pace.
- (3) Support research on self-employment opportunities for older workers.
- (4) Encourage the school system and community agencies in efforts to up-grade handicraft skills as a source of retirement activity and income.
- (5) Develop economical use of part time jobs in factories and office.
- (6) Redesign jobs to adapt them to older workers.
- (7) Survey, study and learn the techniques of training older workers for new job assignments.
- (8) Finance research to develop a scientific criteria to be used as a substitute or an additive to chronological age as a basis for retirement.
- (9) Ferret out and erase the stereotypes held by management at various levels toward older workers.
- (10) Finance research to determine definite attitudes in the community and the factory toward retirement.

An example of the suggested step #2 is that Dodge Division of Chrysler Corporation has been operating a miscellaneous light assembly department manned entirely by workers over 55 years of age.²⁴ All workers are paid the same basic wage but each man works at his own speed. The

²³Abrams, OP. Cit.

²⁴Clark Tibbits, "Securing Employment After 45," The Problem of Making a Living While Growing Old, Temple University, (September, 1952), pp. 11-21.

rejection of material is less than 1% as compared to an average of 2% in most departments and 3% in departments where speed and quantity of output are emphasized. Another example that has proven profitable is that France and England have set up special branches in their automobile manufacturing firms that employ only workers over 70 years of age.

Mr. Clark Tibbets stated that a survey by the Industrial Relations Center of the University of Minnesota indicated that only 30% of a large number of firms interviewed stated that they pursued a policy of compulsory retirement at age 65, yet among those denying such a policy evidence that a rule of thumb practice existed was undeniable because a study of job terminations at or around the age of 65 showed much the same results as a compulsory retirement age.²⁵ There is no argument that management must have the right to take steps to insure the continued efficiency of its operations, but no evidence has been found to support the theory that 65 or any given chronological age is the point for a fixed retirement age.²⁶ The Old Age Security Insurance system plus the 1930 depression germinated this idea of a man retiring at 65 years of age and reinforced the previously held bias toward the older worker. It was during the 1930's that the proportion of men 65 years and over in the labor force took the sharpest decline--from 54% to 38%. Old age insurance was put into effect to protect the older worker against the uncertainties of employment in that unpredictable

²⁵Clark Tibbits, "Securing Employment After 45," The Problem of Making a Living While Growing Old, Temple University, (September, 1952), pp. 11-21.

²⁶Ibid.

economic 1930 period and not to pass judgment on his ability to function efficiently on his job at any certain age. The Desmond Committee has challenged industry to prove that;²⁷ (1) older workers cost the company more than younger workers; (2) that younger workers produce more than older workers; (3) that the company can afford to lose its investment in the older workers by pensioning them off; (4) that improvements in the company have come mainly from the younger worker; (5) and that the lower turnover rate, better absenteeism record, the stability, loyalty and job know how of the older worker is outweighed by any qualities possessed by the younger worker. If industry cannot prove the above challenge issued by the Desmond Committee and there surely are no surveys or studies to contradict the Committee then industry is most shortsighted in their bias toward the older worker and their practiced policy of compulsory retirement at a fixed chronological age rather than retirement on an individual basis.

Solomon Barkin speaking for organized labor feels that compulsory retirement stems from pension programs in private industry and the bias against the older worker held by so many executives in industry.²⁸ He says that the worker is not anxious to retire, does not have the income to retire, that there are many jobs in industry that can be made available to the older worker and that industry should consider means to extend employment rather than curtail employment due to the huge social and economic costs of retirement. Mr. Barkin says that the individual

²⁷Albert J. Abrams, "Should There be a Fixed Retirement Age," The Problem of Making a Living While Growing Old, Temple University, (September, 1952), pp. 28-36.

²⁸Solomon Barkin, "Should There be a Fixed Retirement Age? Organized Labor Says No." The Annals of American Academy, Vol. 279 (January, 1952), pp. 77-79.

has the sole right of determining his need for employment up to the point of not handicapping the economic well being of the enterprise and that management is only an agent of the enterprise which our society has allowed to utilize the community's natural and human resources in a socially approved manner.²⁹ Thus management must employ and retain all persons who are willing and able to work when it can thereby increase our national well-being and the satisfaction of the individual's who make up our society. To accomplish this management must redesign jobs and rehabilitate older workers and should use the pension plan only to facilitate the retirement of those desiring it. The standard of living of any nation depends on the total production of all its people. Enforced retirement is not generally a desirable principle economically, physically nor mentally.³⁰ Yet the slow downward trend in labor-force participation of the older worker is continuing. According to statistics by Lenore A. Epstein, less than 4.2 million persons aged 65 and over have received cash income from employment.³¹ A large proportion of the wage earners only worked part time or intermittently, and, also many of these 4.2 million were also drawing retirement benefits. The year ending June 30, 1957 saw a net increase of more than 1.2 million persons 65 and over receiving Social Security

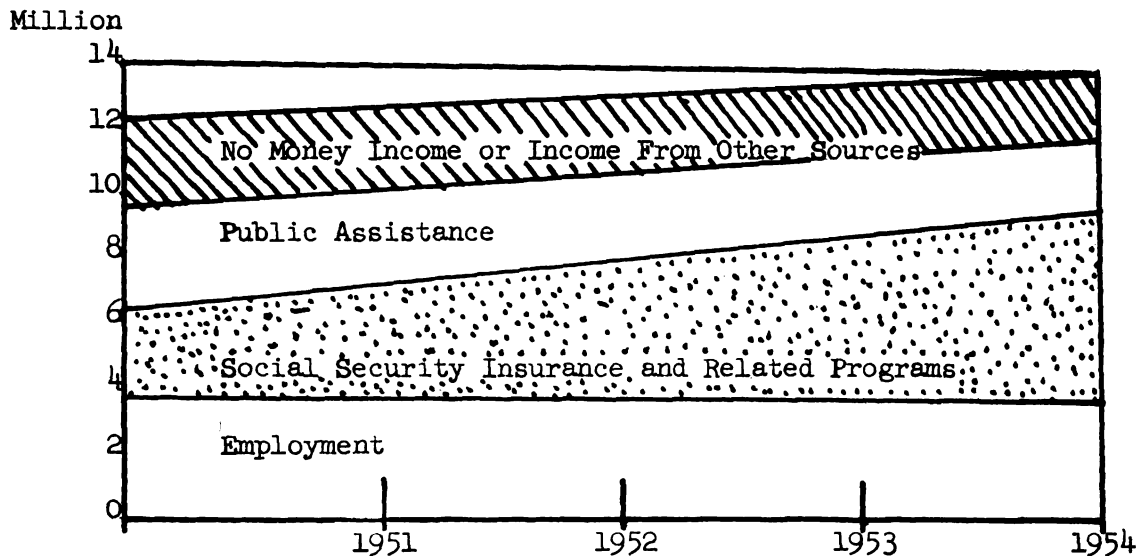
²⁹Solomon Barkin, "Should There Be a Fixed Retirement Age? Organized Labor Says No." The Annals of American Academy, Vol. 279 (January, 1952), pp. 77-79.

³⁰Richard A. Kern, M.D., "Physical and Health Problem of Workers Over 45," The Problem of Making a Living While Growing Old, Temple University (September, 1952).

³¹Lenore A. Epstein, "Selected Sources of Money Income for Aged Persons," Social Security Bulletin, Vol. 20, No. 12 (December, 1957), page 21.

benefits. Since the total number of persons in the United States 65 years of age increased an estimated 350,000 people, the proportion of the aged benefiting under the old age social security plan increased about 52%. Chart VI shows the money income of persons 65 years and over for the period of December, 1950 to December, 1954.³²

CHART VI: Estimated number of persons aged 65 and over receiving money income from specified sources for period December, 1950 - December, 1954.



Source: Epstein, Lenore A., "Economic Resources of Persons Aged 65 and Over," Social Security Bulletin, Vol. 18, No. 6, (June, 1955), pp. 3

³²Lenore A. Epstein, "Economic Resources of Persons Aged 65 and Over," Social Security Bulletin, Vol. 18, No. 6 (June, 1955), page 3.

Gertrude Bancroft in her paper "Older Persons in the Labor Force" implied that most older workers want to remain in the labor force and cited as partial evidence that at the beginning of 1951 over 2/5 of the persons over 65 who were fully insured were not drawing benefits because of employment and even after retirement many had sought and found employment.³³ See Table XXIII for statistics on this.

The American economy is providing jobs for about 8 million full time workers 55 years and over and for some 2 million part time workers. World War II experience demonstrated that almost a million more men in this age group would be available for employment if jobs were to open up. Our failure to employ these older men involves a great economic productive loss to the nation. Many of the housekeeping tasks such as service jobs and jobs requiring highly developed manual skills on advanced educational and technical abilities are being performed by the older workers. The future is unpredictable but it is quite possible that without a basic change in our current attitudes and policies, the older worker will find himself facing a very long period of retirement.

Gertrude Bancroft stated that the factor of the increasing cost of retirement may force permanent changes in policy because of an intolerable burden on the economy and also the increased awareness on the part of the community of the need of an opportunity for oldsters to be occupied in ways that command respect due to changing attitudes on the part of psychiatrists, welfare workers and industrial experts may also contribute to a change in retirement policies favorable to the

³³Gertrude Bancroft, "Older Persons in the Labor Force," The Annals of American Academy, Vol. 279 (January, 1952), pp. 52-61.

older worker.³⁴ Table XXVII and Table XXVIII were taken from reports of the U.S. Bureau of the Census cited by Gertrude Bancroft and are hereby being reproduced to lend awareness to the possible increasing cost of retirement and the increasing desire of the older person to continue working at least part time.³⁵

TABLE XXVII

Persons at work, classified by full and part time status, May, 1951, (Percent Distribution).

Employment Status	Men			Women		
	45-54 age	55-64 age	65 yrs. & Over	45-54 age	55-64 age	65 yrs. & Over
Total At Work	100	100	100	100	100	100
Worked Full Time	94.6	90.9	78.7	75.6	71.2	58.7
Worked Part Time	5.4	9.1	21.3	24.4	28.8	41.3
Usually Work Full Time	3.0	4.2	3.8	4.4	3.8	1.9
Usually Work Part Time	2.4	4.9	17.5	20.0	25.0	39.4
Prefer & Could Accept Full Time	1.0	1.1	1.5	3.1	2.2	2.8
Do Not Prefer Full Time	1.4	3.8	16.0	16.9	22.8	36.6

Source: Bancroft, Gertrude, "Older Persons In the Labor Force," The Annals of American Academy, Vol. 279, (January, 1952), pp. 52-61.
(U.S. Bureau of the Census - Series P-57, No. 106)

³⁴Gertrude Bancroft, "Older Persons in the Labor Force," The Annals of American Academy, Vol. 279 (January, 1952), pp. 52-61.

³⁵Ibid.

Table XXVIII shows the percentage of the civilian population by age groups that are in the labor force. This table shows the labor force for one reason or another.

TABLE XXVIII

Percent of civilian population in labor force by age, April, 1951.

Age Group	Men	Women
14 - 15 years	22.1	7.3
16 - 17 years	43.5	26.4
18 - 19 years	70.6	48.3
20 - 24 years	85.0	44.8
25 - 34 years	95.1	34.4
35 - 44 years	96.1	38.7
45 - 54 years	94.4	37.8
55 - 64 years	86.0	28.0
65 years and over	43.5	9.1

Source: U.S. Bureau of the Census, Current Population Reports, "Monthly Reports of the Labor Force," Series P-57, No.106, (June, 1951).

A fixed retirement age works to the disadvantage of society as a whole during general economic changes and to the disadvantage of individuals, and groups in other situations. Flexibility of retirement permits better adjustment to retirement by the individual. Craig P. Cochrane believes that flexible retirement policies are desirable from industry's point of view because all decisions with respect to retirement bear on industry's responsibility to many different individuals and groups, the general public's interest, the company's position in

a competitive economy and its ability to provide steady employment at a fair rate of pay.³⁶ As stated throughout this thesis, the implication that everybody reaching a certain age at once becomes incapable of further active employment is false--rather a normal retirement age should be set but not compulsory. Mr. Cochrane also states that "By continuing the present efforts to provide financial security for later years, and, in addition, by seeking out new and worthier goals for older people, we should be able to make better use of the precious time which industrial efficiency has given us."³⁷

Mr. Stanley C. Hope³⁸ and Cecil Morgan³⁹ disagree with Mr. Cochrane and strongly back a fixed retirement age for the following reasons:

- (1) All employees are treated alike.
- (2) Effective plans for retirement can be made.
- (3) Provides incentives for capable younger employees.
- (4) It is desirable from the employee's personal standpoint as no apology, excuses or explanations for dismissal from work is necessary and it avoids physical or mental deterioration or incapacity.
- (5) It provides the most practical solution.

³⁶Craig P. Cochrane, "Should There Be a Fixed Retirement Age? Some Managements Prefer Flexibility," The Annals of American Academy, Vol. 279 (January, 1952), pp. 74-76.

³⁷Ibid.

³⁸Stanley C. Hope, "Should There Be a Fixed Retirement Age? Some Managements Say Yes," The Annals of American Academy, Vol. 279 (January, 1952), pp. 72-73.

³⁹Cecil Morgan, "Should There Be a Fixed Retirement Age?" The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 37-40.

(6) It is desirable from the economic and social standpoint.

(a) Mature, experienced retirees offer much to community.

(b) May retain the inefficient, ultimately developing a full salary "pension-roll" more costly to the company if there is no fixed retirement age.

Mr. Morgan further aired his views by stating that by keeping the older worker beyond a certain fixed retirement age, the reduction of efficiency might permeate the entire organization and the cost of continued employment would have to be reflected in higher costs to the public. That until the "practical questions of the administration of a policy dealing on an individual basis are answered, corporations under private plans who have assumed their full responsibility to the individual employee and to other segments of the public must adhere to the policy of a compulsory retirement age as the best means of accomplishing the most in the desired direction."⁴⁰

The preponderance of evidence, statistics and informed views of authorities indicate that a fixed retirement age is not good for the individual, the industry, the community, nor the welfare of our national economy. The next chapter will present ways and means to better use the talents of the aging worker and to make more productive the golden years of the retiree.

⁴⁰Cecil Morgan, "Should There Be a Fixed Retirement Age?" The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 37-40.

CHAPTER VII

WHY, WHAT AND HOW TO AID THE OLDER WORKER

Why. Continued dependency on a large scale among older age groups will lead to an extension of government operated programs. Most authorities agree that this cannot be avoided if the employment trends of the last thirty years continue for any length of time. Elizabeth Llewellyn Breckinridge is one authority that holds this view and warns that if an "appreciable portion of the total older group were to band together as is now the case in California, the weight of their combined and supporting vote would be the most powerful political force the country has ever known. The ultimate cost must come out of national production, that is, out of industry's income."¹ Thus it comes to this truth that the really vital stake in the national problem of what to do about the older worker is really industry's problem.

Job seekers over 40 represent 1/3 the available labor supply and 1/2 the reservoir of skills. They represent more stability and less costs from quits, and, studies, both objective and opinion type show that older workers compare favorably on productivity, absenteeism, safety and turnover rates.²

To turn loose 24,000,000 to 30,000,000 persons with nothing to do will be a mistake. These older workers will resent it and will

¹Elizabeth Llewellyn Breckinridge, "Why Worry About the Older Worker?" Effective Use of the Older Worker (Wilcox and Follett Co., 1953), page 21.

²Job Performance and Age, BLS Bulletin #1203 (September, 1956).

organize against it and will have the time to develop a strong political bloc. If industry and state are wise, they will take the initiative before this happens. Proper placement, reassignment, training and medical services will prevent premature decline in skills and increase capacity for growth. Such measures, continuously applied to employed workers, will reduce costs arising from turnover, absenteeism, accidents, made jobs and premature disability retirement. This will cost us less than idleness on a dole that can break our Treasury.

To effect such a policy will boost the morale of employees, reduce pension costs, prevent the loss of irreplaceable skills, cut the costs of social security and unemployment insurance, and prevent loss of needed skills to competitors. The thought that a dependent older population will unduly lower the standards of those at work is coupled with two allied considerations.³ First, that the nation is suffering a decrease in potential net productivity, and, second, that we are also losing net purchasing power as older workers are dropped out of the employed group. Industry must be concerned about the older worker because:

- (a) Possibility of labor shortage.
- (b) The unhappy older worker may be a public relation problem and inspire more complicated union negotiations.
- (c) Unemployed older people may increase the corporate tax load.
- (d) Business wants the most efficient work force possible.

Industry must remove restrictions on hiring older workers, on keeping

³Breckinridge, OP. CIT.

them at work longer and utilizing their abilities more fully during their period of employment for more effective use of the older worker.

Society must make parallel efforts in related fields if public health and medicine's efforts to improve the health of the aged is to be fully successful. Leroy E. Burney, M.D., states that planning for the health of the aged must be predicated upon the following three basic assumptions:⁴

- (1) That continued efforts will be made to improve the financial security of our older citizens.
- (2) That parallel efforts will be made to remove arbitrary restrictions on the employment of individuals because of chronological age.
- (3) That the concept of Federal-State cooperation and of working together with the professions and the public will continue to inform and inspire all that we do for the better health of the aged.

As stated by Otto Pollak, the education of one person who can do something for the alleviation of any social or economical problem will in all probability hold greater promise than the education of any number of people who lack such power.⁵ Thus it becomes basic to good management that their re-education will include revision of attitudes concerning pensions, their belief in group criteria for the evaluation of individual situations rather than the inescapable factor of individual differences, and their generally wide spread tendency to look upon the decline of physical and mental capacity associated with

⁴Leroy E. Burney, M.D., "Program for the Aged," U.S. Public Health Service, Vol. 71 (1956), pp. 1168-1169.

⁵Otto Pollak, "What Is the Place of Education in Securing Employment for Older Workers," The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 129-131.

older age as indices of functional inadequacy.

Other "whys" of this problem of the older worker are according to William Ruchti in his article "How Old is Old" as follows:⁶

- (1) The American Medical Association has stated that research has proven that without incentive a man may be "old" at 35; and with incentive "young" at 70 years.
- (2) Population increases through 1959 have given us 50.2 million (out of 171.4 million) people who are 45 years of age or over.
- (3) Nearly 3000 a day become 65 through increased longevity.
- (4) Relative decreases in the ranks of younger workers caused by the lower birthrate in depression era have emphasized the increase in our older population. Since 1900 the number of people under 45 has almost doubled, 45 to 64 group has tripled and 65 years and over has quadrupled.
- (5) The Department of Labor predicts that by 1970 at least 16 million additional workers will be needed to meet normal production.
- (6) Workers over 44 years of age make up 40% of all job applicants but get only 22 percent of the jobs.
- (7) Physical aging need not affect work ability. An intensive analysis of 4000 typical jobs conducted by the U.S. Employment Service indicated that only 14% of the jobs require great strength and lifting ability.
- (8) Age needn't affect work capacity.
- (9) Older workers are more cautious and therefore less accident prone.
- (10) Older workers are usually easier to get along with than younger.
- (11) Older workers have better over all absenteeism records than younger.

⁶William Ruchti, "How Old is Old," Supervisory Management (October, 1959), pp. 36-40.

- (12) Older workers have less illness than younger workers but the illnesses are usually more severe.
- (13) Older workers, as a group, tend to have sounder judgment and greater maturity than younger workers.
- (14) Older workers are extremely loyal to their employers and have lower turnover than younger workers.

Older persons want to work and work is important to them as a foundation of self respect and prestige, as a source of income, as membership in a group, as a chance to be creative and as a service to others.⁷ The welfare of our fellow man is each one's responsibility, and that is another reason "why" we should aid the older worker in any way possible.

In 1946 Congress passed an Employment Act stating that it is the continuing policy and responsibility of the Federal government to use all practicable means to create and maintain useful employment opportunities for all persons able and willing to work and to promote maximum employment, production and purchasing power which are prerequisites to a strong national economy.⁸ This act is to cover all segments of our labor force including the older worker. Mass retirements of older workers could severely strain the national economy, and especially where faced with a marked lengthening of the life span and an aging population, the number of retired persons who produce nothing will be greatly out of proportion to the size of the labor force producing goods and services for our economy.

⁷William Ruchti, "How Old is Old," Supervisory Management (October, 1959), page 45.

⁸Louis Levine, "Federal Programs Designed to Promote Employment of Older Workers," The Problem of Making a Living While Growing Old, Temple University (September, 1952), pp. 108-112.

What. The "why" we should aid the older worker has been fairly well established. Now the question as to "what" we can do to aid the older worker arises. Industry to protect itself can and must:⁹

- (1) Survey hiring policies and practices and change their attitudes and biases toward the older worker.
- (2) Eliminate maximum hiring ages whenever possible in ads, job specifications, orders placed with agencies, and gate hiring.
- (3) Lower the physical demands to levels actually required to do the job.
- (4) Eliminate unnecessary formal educational specifications.
- (5) Revise age restrictive eligibility provisions in pension plans if these affect hiring policies.
- (6) Conduct studies of safety, absenteeism, turnover records, and health records by age.
- (7) Train key personnel, including foremen and supervisors, to carry out the new policies.

If industry will faithfully and honestly fulfill these seven criteria of "what" to do it will have now progressed to the stage of hiring on the basis of ability and not age. The goal should now be for industry to make better use of the existing skills of all its employees.

Making better use of existing skills requires proper placement. To assure proper placement and full utilization of employee skills industry should:¹⁰

- (1) Make an inventory of personnel by age and develop replacement training and skill broadening programs.
- (2) Study existing training, health and utilization policies and practices.

⁹"How to Use Older Workers," Mill & Factory, Vol. 60, No. 4, Section 2 (April, 1957), page 1.

¹⁰Ibid.

- (3) Reassign middle-aged and older employees to more suitable work.
- (4) Engineer and change jobs to eliminate stress which threatens the welfare of older employees.
- (5) Initiate periodic medical examinations and screening.
- (6) Provide foremen and supervisors with information and training on changed and improved placement methods.
- (7) Work with the union for more effective provisions for **transfer**, reassignment, job engineering, periodic health examinations and other facets of improving the lot and the performance of the older worker. If these seven steps are followed better placement and more effective use of the older worker's skills will result.

Industry should retain workers who are able and want to work.

To do this scientifically and profitably industry should initiate the following steps:¹¹

- (1) Evaluate costs and effects of present retirement policies.
- (2) Revise upward or eliminate mandatory retirement ages and practices.
- (3) Develop a simple criteria of flexible retirement policies to be applied individually.
- (4) Establish ways and means to review employee desire, willingness and fitness to continue working beyond the normal retirement age.
- (5) Consider and set up arrangements for part time work or tapering off of able older employees in line with their wishes.
- (6) Review experience and periodically evaluate costs and effects of flexible retirement policies.

This retention of older worker's goal can be the most costly and yet the most productive of all policies to be established by industry and must be very closely supervised and constantly studied to assure the

¹¹"How to Use Older Workers," Mill & Factory, Vol. 60, No. 4, Section 2 (April, 1957), page 1.

most effective and productive use of the older worker. Proper eligibility, vesting and funding provisions will increase the mobility of labor and ease the restrictions on hiring.

Industry has a moral as well as an economic obligation in our society to help employees prepare for retirement. Much of the resistance to retirement by the older employee stems from fear of the unknown. By starting proper preparation programs early enough and continuing these programs to and through the retirement period, employees will understand and accept the changing role in retirement. The following steps will aid in setting up this program.¹²

- (1) Establish individual counseling services for employees who want further discussion of their retirement plans or problems.
- (2) Conduct annual review of employee fitness to continue working by the medical and personnel departments.
- (3) Provide all available information about retirement and benefit provisions to employees.
- (4) Establish group planning sessions for employees approaching retirement.
- (5) Follow-up on retired employees and encourage continuing contacts and visits to the company. All retired Oldsmobile employees are invited to the executive dinners, parties, football events and other events held during the year and really enter into the spirit of the thing.
- (6) Use follow-up information to evaluate retirement plans and preparation services.

These six steps are actually designed more for the larger company as many of the smaller employers cannot afford such elaborate employment and retirement services.

Community agencies and services plus state and federal

¹²"How to Use Older Workers," Mill & Factory, Vol. 60, No. 4, Section 2 (April, 1957), page 1.

employment services should and must be developed to help the smaller employers meet their responsibility to the older workers. The use of these services by the smaller employer will reduce his own costs and increase his sources of labor supply. All employers both large and small should, for maximum benefits, profit by the following eight steps.¹³

- (1) Survey existing community resources and furnish results to their appropriate departments.
- (2) Determine the extent of use of the community agencies.
- (3) Encourage greater participation by the community in the aging problem.
- (4) Encourage greater use by appropriate departments.
- (5) Provide all available information regarding community services to employees.
- (6) Enlist the aid of newspapers, churches and schools in the aging problem.
- (7) Use personnel of agencies as resource persons in planning and carrying out employment and retirement programs.
- (8) Seek community support for activities and services that can be carried on better in the community than in the plant.

How. There are two major approaches that can be followed in regard to "how" the aging worker can be helped. One approach is through community agencies and services and the other within industry itself. The interpretation of community services and agencies must be broadened to encompass state and federal aid.

Industry should and must develop teamwork among its various departments, particularly personnel, employment, training, medical, safety, job evaluation for both salary and hourly, and employee

¹³"How to Use Older Workers," Mill & Factory, Vol. 60, No. 4, Section 2 (April, 1957), page 1.

benefits if a co-ordinated plan to increase employment and utilization of the aging worker is successful. Some specific steps for implementation of this program are as listed:¹⁴

- (1) Designation of a representative of top management to co-ordinate the team effort of representatives of all departments involved in this effort.
- (2) Require each department to review policies and practices related to the problem and to recommend changes.
- (3) Review and revise policies and practices in accordance with discussion and consideration of departmental recommendations.
- (4) Provide training in the newly adopted policies and practices for key personnel.
- (5) Establish controls permitting continuous evaluation of the effects of changes.
- (6) Co-ordinate with groups working on retirement plans and preparation for retirement.

Further utilization of the workers might be the retention of those older workers who are able and willing to work. Using the approach to this problem shown in the six steps above, the working team of representatives from the departments involved should review thoroughly their particular industry's retirement policies and actual practices. The following ten steps should serve as the criteria for action:¹⁵

- (1) Survey age structure of employees and estimate costs of present policies for the years ahead.
- (2) Survey sample of retired employees on their attitudes toward retirement, adequacy of retirement income, benefits prestige, social usefulness, etc.

¹⁴ Counseling and Placement of Older Workers, BES Bulletin #E-152, (September, 1956).

¹⁵ Older Worker Adjustment to Labor Market Practice, BES Bulletin #R-151 (November, 1956).

- (3) Circulate findings and get departmental opinions and ideas for changes of present policies or practices.
- (4) Evaluate the merit of flexible retirement and demonstrate the criteria and implementation necessary for such a program.
- (5) Evaluate the results in terms of costs, policy implications, administrative problems and savings.
- (6) Revise policies and actual practices to agree with team decision.
- (7) Retrain key personnel.
- (8) Practice continual follow-up and checking with economic conditions.
- (9) Establish controls and constantly evaluate results of these policy changes.
- (10) Co-ordinate with groups working on employment and retirement preparation.

Industry has a moral obligation to help their employees prepare for retirement and should designate a working team to develop a program of preparation for retirement. This can be accomplished by:¹⁶

- (1) Reviewing results of surveys on age structure and attitudes of retired employees.
- (2) Surveying attitudes of employees approaching retirement age in the next 5 or 10 years.
- (3) Reviewing experience of other companies and community groups.
- (4) Setting up experimental project on preparation for retirement, including provisions for informational publications, group sessions, individual counseling and follow-up.
- (5) Drawing on community resources to supplement company resources.
- (6) Evaluating results and acting accordingly.

¹⁶ Studies of the Aged and Aging, Committee on Labor and Public Welfare, U.S. Senate, Washington, D.C., 1957.

(7) Initiating formal program.

(8) Providing for continuous evaluation and follow-up.

Communities can stimulate local employment service to provide special counseling and placement services for older people.¹⁷ They can request surveys and periodic reports from employment services and also initiate services. The community can create a more favorable community climate so that the specialized employment service can do a more effective job through direct approach to employers and through educational and public information media. They can carry on pilot projects by voluntary agencies which are frankly educational and costly and outside the range of a public agency but which add to knowledge and eventually make more effective public and private service. These community agencies can also stimulate other community services to supplement and support work of employment agencies and individual industry in such areas as vocational counseling, training and retirement counseling and establish new and auxiliary services for those ineligible for regular employment.

By employing the emerging concept of treatment of the whole person as opposed to a focus on a particular disease entity, spectacular results are being achieved in restoring the individual to a self-functioning role and to a useful place in society.¹⁸ It is increasingly recognized that the problem of later years have their onset in the

¹⁷ Geneva Mathiasen, "Community Programs Promoting Employment of Older Workers," The Problem of Making a Living While Growing Old, Temple University, Philadelphia (September, 1952), pp. 119-126.

¹⁸ Wilma Donahue, Chairman of Conference, "As More People Live Longer," Eighth Annual Conference on Aging, U.S. Public Health Service, Vol. 71 (December, 1956), pp. 75-76.

middle years. Therefore, there is need for increased focus on prevention and planning in the fields of income maintenance, education, living arrangements, use of leisure time and health. We can expect the aging worker to exert continuing pressure to remain in the work force until it is possible to guarantee income security and meaningful social roles. Apparently social security, private pensions, and limited personal savings will be the source from which this income will be derived.

Counseling is the best media in not only restoring the individual to a self-functioning role and a useful place in society but can be employed successfully for planning and prevention in the dangerous middle years. The successful counselor will heed the following do's and don'ts.¹⁹

- (1) Give special attention to his timing and keep in mind that the way advice is given may determine acceptance or rejection.
- (2) Make a point of counseling, when necessary, on a continuous basis and not expect a one shot conversation to provide the solution for a complicated issue.
- (3) Give praise to the older worker when it is deserved because the insecurity of slowing down and occasional doubts about his effectiveness makes the average older worker unsure of himself from time to time.
- (4) In placing the older workers remember that they do better in sustained performance than in accelerated, high quantity work, and that they are likely to prefer small to large work groups.
- (5) Don't coddle the older worker as he must be encouraged to fit into any group. Being too solicitous about any age group tends to weaken that group by making it overdependent and it may antagonize others.

¹⁶ 19 William Ruchti, "How Old is Old," Supervisory Management, (October, 1959), pp. 36-45.

- (6) Search and discover signs of a slowdown early as preventive treatment may stall, if not halt, further deterioration.
- (7) Group counseling is useful in areas involving attitudes, habits, appearances and emotional reactions to situations which are difficult to discuss in a face-to-face interview.
- (8) Role playing in group counseling sessions is good.
- (9) Retirement counseling should start at least 5 years before actual retirement. It should be a continuous program, answering questions, stimulating post retirement planning and enlarging the workers outside field of interest.

Other methods as to "how" the older worker may be helped are by job shifts, such as, from production to non-production, transferral to jobs requiring use of sound judgment and maturity but less physically taxing, by switching older employee to a more desirable shift. Also the older worker should be encouraged to participate in training programs, medical programs, geriatric research, special counseling and educational instruction. The counselor must recognize and be able to convey to the older worker that in preparing for retirement he must have a workable plan for the future, that he must have a genuine interest and active participation in some activity that can replace employment, he must admit any need for readjustment that he may have, he must develop a constructive anticipation of retirement and he should try to develop his plans along with others facing the same problem.²⁰

Any successful attempt to retain the aging worker either in his job that he held before 65 or by transferring him to a more suitable job in the company that employed him will promote personal adjustment in his later years and will reduce the cost to society entailed by

²⁰ William Ruchti, "How Old is Old," Supervisory Management, (October, 1959), pp. 36-45.

enforced inactivity.²¹ A concentrated effort to place some of these workers in new positions, either on a full time basis or a part time basis, will have the same effect. The then Gov. Lodge observed that "Enforced idleness on the part of our working population means more than a tragic waste of our human resources. It means a loss in purchasing power and a potential economic strain on the state and its communities. Most disturbing, it means a growing feeling of frustration for thousands of our fellow citizens."²²

A number of states are considering bills to provide some method of dealing with employment difficulties of the older worker.²³ While these may be ineffective, the consideration of such bills will keep the issue before the public and will serve to educate it. Actually the older worker's employment problem and his labor market participation is a local problem but if not satisfactorily handled locally, then it should become state and then federal if necessary.

Thus it boils down to the fact that a team approach of vocational rehabilitation, all industries, medical, private social agencies, organized labor and community agencies must work together and must consider each aging worker individually.²⁴ Mr. Clark Tibbits in his

²¹Report of the Connecticut Commission on the Potential of the Aging, Meriden, Connecticut (December, 1954), page 125.

18 ²²Ibid.

19 ²³Louis Levine, "Federal Programs Designed to Promote Employment of Older Workers," The Problem of Making a Living While Growing Old, Temple University, Philadelphia (September, 1952), pp. 108-112.

20 ²⁴A. Rylie Koch, "The Place of Employment Counseling and Vocational Rehabilitation in Securing Employment for Workers over 45," The Problem of Making a Living While Growing Old, Temple University, Philadelphia (September, 1952), pp. 147-149.

article "New Careers in Gerontology" states that "Middle age and old age are identifiable periods of life, having characteristics that should be studied in all of the life science and social science courses given in secondary schools and in colleges and universities."²⁵

Finally, older workers themselves must retrain for new jobs and employers must revise their hiring policies, that is on the basis of ability and not age.²⁶ Industry can also re-engineer jobs to fit older people and should re-examine their retirement area. Then the community must recognize the existence of employment problems of the aging worker and must expend every effort in developing workable solutions--with state or federal assistance if necessary.

²⁵ Clark C. Tibbits, "New Careers in Gerontology," U.S. Public Health Service, Vol. 71 (December, 1956), pp. 1205-1206.

²⁶ Daniel H. Kruger, "Employment Problems of the Older Worker," Business to Pics, Vol. 7, No. 4, East Lansing: Michigan State University (Autumn, 1959), pp. 29-38.

CHAPTER VIII

THE FUTURE PICTURE

Present position. In the middle age ground, prejudice and misinformation apparently seriously complicate the older worker's employment problem. However, a great deal has been accomplished already in adjusting employment practices to the declining powers of older workers. According to Clague, many companies shift aging employees to lighter work.¹ Many labor management agreements protect the older worker, such as seniority rules, and percentage hire of older workers for each new younger hire.

Many states are showing an increased interest in the aging worker. New York has long been the leader in this area, but many other states are now awakening. Gov. Williams, Michigan, appointed a 21 man commission with Dr. Edwin J. Forsythe as head of this group to study the employment problems of the older worker.² The Governor stated that "The commission would study and define the nature of these problems and make recommendations for state, local, employer and union action so that this vast pool of skill will not be lost."

¹Ewan Clague, "Older Workers: Industrial Aspects of Aging," Monthly Labor Review, Vol. 70 (May, 1950), pp. 506-509.

²News item in the Detroit Free Press, December 11, 1957.

A state commission created by a legislative act will aid in setting up local services for the aged.³ At the local level, Lansing, Michigan started a demonstration program in 1959 to show employers that jobless older people can make good employees despite their age. This is the first such program in the U.S. and Lansing was elected as the pioneer city because of its broad and active interest in the field of the aging.⁴

Attitudes must be changed if a totally successful realization of effort at the many levels is to be complete. One major way to change attitudes is by facts. Even then some bias may remain. The Department of Labor on job performance of clerical workers concluded a study of 6000 clerical workers to test the validity of assumptions that productivity declines with age.⁵ The key findings listed below should cause any employer to re-examine any previously held anti-old age attitudes.

- (1) Differences in the output per hour of office workers among age groups ranging from under 25 to over 65 are insignificant. The researchers used the output of workers in the 35-44 age group as the base of "100". The indices were within a few percentage points of 100.
- (2) There is considerable variation among workers within each age group--and a large proportion of workers in the older age group exceeds the average performance of younger workers.
- (3) Older workers have a steadier rate of output with substantially less variation from week to week than younger groups. Employees aged 55 and over had particularly higher average indices of output in such routine jobs as typing, sorting and filing.

³News item in the Lansing State Journal, September 15, 1960.

⁴News item in the Lansing State Journal, September 15, 1960.

⁵News item in the Lansing State Journal, March 22, 1960.

- (4) Older workers not only maintain an average output equal to that of younger groups, but also maintain an equal degree of accuracy. Workers in the 45-54 age group showed a 7% greater consistency in their week to week performance than workers on the average.
- (5) Where differences in average performance do occur, the main reason for the differences lies in experience. The output of workers in the under 25 age group was impressively below average. But when only workers with nine months or more experience on the job were surveyed, all the age groups had almost similar averages.

It is facts such as those given above that will achieve more in helping to crush employer discrimination than all the emotional outbursts and "be-good" anti-discriminatory laws put together. Therefore, at this point many more such studies should be taken and the facts widely publicized.

Progress in the Lansing area. Another very favorable phenomenon that is taking place in the Lansing area and also many, many other local areas is the increasingly frequent newspaper reports of meetings, panel discussions, council meetings, conferences, etc. that are discussing the plight of the older worker. It is such meetings and newspaper coverage that not only brings this problem to our attention but keeps the issue alive and before us. Attitudes are formed and knowledge and realization are gained. Just to point up the coverage in the Lansing area alone are some of the subjects discussed and when they appeared in our local State Journal:

- (a) "Age Barrier Discussed" by Executive Director Harold W. Williams, Friday, July 1, 1960.⁶

⁶News item in the Lansing State Journal, July 1, 1960.

- (b) "Personnel Needed to Aid Elderly," by Dr. Wilma Donahue, Tuesday, September 13, 1960.⁷ (It might be apropos to list three points in this article: (1) research to determine magnitude and services required to solve them; (2) training of personnel to supply these services, and (3) co-ordination of local, county and state efforts in this area).
- (c) "Aged Care Discussed," by Michigan Society of Gerontology, Sunday, January 17, 1960.⁸
- (d) "Aid to 'Over 40'" by Newark City Council, Friday, August 22, 1958.⁹
- (e) "Aging Woe Discussed," by Prof. Arthur J. Robins at University of Michigan's 13th Annual Conference on Aging, Tuesday, June 28, 1960.¹⁰
- (f) "Older Workers Getting Aid in New M.E.S.C. Plan," by Director Horton of Michigan Employment Security Commission, January 7, 1959.¹¹
- (g) "Age Can be Job Hunter Asset," by Marguerite Davis, Wednesday, October 14, 1959.¹²
- (h) "Labor Force Needs Older Workers," by Jerry Bennett, Sunday, October 25, 1959. Major points emphasized in this article to promote employment of the 45 plus group based on studies conducted by labor experts include:¹³

⁷News item in the Lansing State Journal, September 13, 1960.

⁸News item in the Lansing State Journal, January 17, 1960.

⁹News item in the Lansing State Journal, August 22, 1958.

¹⁰News item in the Lansing State Journal, June 28, 1960.

¹¹News item in the Lansing State Journal, January 7, 1959.

¹²News item in the Lansing State Journal, October 14, 1959.

¹³News item in the Lansing State Journal, October 25, 1959.

- (1) There is no significant decline in job performance until after 55 and then only a small drop. In many instances older workers out perform younger workers.
 - (2) Older workers are just as flexible as younger workers in adapting to changes in business and industrial techniques.
 - (3) Hiring older workers causes no significant increase in pension and insurance costs.
 - (4) Automation has drastically reduced the need for strong physical requirements. Only 14% of today's jobs require great strength.
 - (5) Older workers are more reliable. Employers who hire them find less turnover in personnel.
- (i) "Older People Can Obtain Aid by Force of Ballots," by Harold Sheppard, Research Director of the McNamara U.S. Senate Sub-Committee on Aging, Friday, September 16, 1960.¹⁴ It was noted in this article that to solve this problem of the aging, "We have to plan on the individual, community, state and national level as if everyone of us were going to live beyond the age of 65 years"--failing this "sheer voting numbers if nothing else, will one day force adequate legislation to relieve problems of older people."
 - (j) "Your Mind Improves with Age," by Jack Harrison Pollack, October 12, 1958.¹⁵ The gist of this article was that the same Army Alpha test given to 179 freshman students at Iowa State College in 1919 was again given to 127 of the same now middle aged ex-students 39 years later and the results showed that nowhere was there any sign that "brains had grown rusty, on the contrary, the increase in most mental capacities was tremendous." Thus the inescapable conclusion is that most people in their 50's are smarter than at the brink of maturity, especially where logic and clear thinking are required.
 - (k) "Don't Keep Aged Aloof," by Senator McNamara, Monday, August 3, 1959.¹⁶

¹⁴News item in the Lansing State Journal, September 16, 1960.

¹⁵News item in the Lansing State Journal, October 12, 1958.

¹⁶News item in the Lansing State Journal, August 3, 1959.

- (l) "Rep. Harry Emmons To Ask Legislature to Establish Agency to Aid Aged," by Willard Baird, Thursday, December 5, 1957.¹⁷ The legislature created a commission as requested.
- (m) "Hobbies Help to Prepare Oldsters for Retirement," by Harold T. Hyman, M.D., Monday, April 11, 1960.¹⁸
- (n) "Dental Care for Aging is Predicted," by Dr. A. C. Pringle, Wednesday, May 4, 1960.¹⁹
- (o) "Medical, Leisure, Tax Aid for Aging Urged," by Virginia Baird, Wednesday, April 20, 1960.²⁰
- (p) "The Aged are Also People," by Virginia Baird, Friday, April 29, 1960.²¹
- (q) "Retirement Plans Hurt in Science," by G. Warfield Hobbs, Chairman of the National Committee on the Aging, Sunday, December 15, 1957. The article made this point "A scientist in the hand is worth two in the cradle."²²
- (r) "Aging Unit Expanded," Friday, June 19, 1959. Four Michigan residents have been appointed to 1961 White House Conference on Aging.²³
- (s) "Claims Incomes Do Not Support Older People," by Dr. Wilma Donahue, Friday, June 19, 1959.²⁴ Dr. Donahue made the statement that "about half the nation's elderly population cannot afford proper living accommodations."
- (t) "Today's Middle-Aged Have Brighter Future," by Harry Stapler, Friday, September 16, 1960.²⁵

¹⁷News item in the Lansing State Journal, December 5, 1957.

¹⁸News item in the Lansing State Journal, April 11, 1960.

¹⁹News item in the Lansing State Journal, May 4, 1960.

²⁰News item in the Lansing State Journal, April 20, 1960.

²¹News item in the Lansing State Journal, April 29, 1960.

²²News item in the Lansing State Journal, December 15, 1957.

²³News item in the Lansing State Journal, June 19, 1959.

²⁴News item in the Lansing State Journal, June 19, 1959.

²⁵News item in the Lansing State Journal, September 16, 1960.

- (u) "Firm Likes to Employ Older Men," by A. B. Canning, President of the Panther Company, Thursday, November 28, 1959.²⁶ This article deals with the Panther Company, Fort Worth, Texas, a producer of cold process asphalt roofing compounds. This firm prefers to hire men between the age of 45 to 65 because it has found them more serious minded, past the stage of get-rich-quick schemes, and are more productive than the younger men. Mr. Canning stated that "Our orientation and training program is too thorough and expensive to waste on curiosity seekers."
- (v) "Forced Retirement Rapped," by Senator McNamara's Senate Sub-Committee on problems of the aged and aging, Tuesday, November 17, 1959.²⁷ The theme of this article was the need for local, state and federal government co-operation in meeting the needs of the aging worker.
- (w) "What They Say Beyond Age 65," by Thomas Collins, Sunday, February 28, 1960.²⁸
- (x) "The Elderly Worker Cannot Be Ignored," by Bishop Sheen Detroit Sunday Times, Sunday, March 13, 1960, page 2. Among the many fine points brought out in this article, Bishop Sheen asserted that "the mind often grows stronger with age; hence the ridiculousness of enforced retirement at 65."²⁹
- (y) "Manpower Waste Hit," by University of Michigan's 12th Annual Conference on Aging, Tuesday, June 23, 1959.³⁰ This article stated, "Compulsory retirement at an arbitrarily fixed age represents, in effect, a decision on the part of society to force older persons--many of whom are capable and desirous of self support--to be supported by the productivity of the young."

²⁶News item in the Lansing State Journal, November 28, 1959.

²⁷News item in the Lansing State Journal, November 17, 1959.

²⁸News item in the Lansing State Journal, February 28, 1960.

²⁹News item in the Detroit Sunday Times, March 13, 1960.

³⁰News item in the Lansing State Journal, June 23, 1959.

(z) "Enforced Retirement Scored as Evil," by Thomas Collins, Sunday, January 5, 1958.³¹ The general theme of this article was that "compulsory retirement policies are making high class gold-bricks out of a lot of good 60 year old men---and doing companies a great deal of harm."

(zz) "One out of Four Placed Since Program is Launched Here," by Harry Smith, Michigan Employment Security Commission, Sunday, April 10, 1960.³² This is a follow-up article on the Lansing Demonstration Program mentioned earlier in this chapter. It states that 179 out of 701 job applicants over 45 years of age have been placed with employers since the pioneer demonstration program was started in Lansing in 1959.

Much space has been devoted to these newspaper articles, first to show the wide range of ideas pertaining to the aging problem; secondly, to show the calibre of people interested in this subject; thirdly, to show the mounting interest with each passing day, and, finally to portray the impact such coverage must be having on all of us, but especially on those in a position to do something about this problem.

Employment Counseling role. A survey of seven areas by the Bureau of Employment Security, Department of Labor to determine what services the employment offices should be able to offer the worker 45 years and over, studied 7,361 job applicants.³³ 3,764 or 51% were in the control group that were to be given employment services normally offered job seekers in the local employment office. 3,597 or 49% were in the experimental group and were to be given intense counseling and placement services. From this experience in the study, 25 to 30% of

³¹News item in the Lansing State Journal, January 5, 1958.

³²News item in the Lansing State Journal, April 10, 1960.

³³Counseling and Placement Service for Older Worker. United States Department of Labor, Bureau of Employment Security, BES No. E152 (September, 1956), pp. 1-88.

job applicants 45 years of age and over are in need of employment counseling service. The major problems presented by the applicants who were counseled were, in order;³⁴ (1) physical handicaps (30%); (2) difficulty with job search (21%); (3) lack of job opportunities for long specialized experience (9%); (4) lack of skills (9%); (5) non-realistic job demands (8%); (6) disuse of skills (6%); (7) loss of speed in production operations (6%); (8) lack of insight into own limitations (5%); (9) low morale (4%). More than twice as many counseled applicants as now-counseled applicants in the experimental group (69% vs. 32%) who obtained employment received their jobs as a result of job development through counseling--apparently necessary to assist older workers to obtain employment.

Thus the conclusions can be drawn that in order to alleviate the nine major problems presented above the following recommended steps should be followed by the employment offices.³⁵

- (1) Provide expanded specialized services to older workers, with sufficient additional local office staff trained to provide such services.
- (2) Have specialized but integrated service to older worker. Provide regular service but have trained personnel to handle the special cases.
- (3) Sufficient time should be allowed for various operations if effective results are to be expected from these expanded services.
- (4) More counseling interviews per older worker counseled should be provided for than are presently provided.

³⁴Counseling and Placement Service for Older Worker. United States Department of Labor, Bureau of Employment Security, BES No. E152 (September, 1956), pp. 1-88.

³⁵Ibid.

- (5) More older workers should be called in for possible referral to job openings received by local employment office for which they are apparently qualified.
- (6) Have more intensive job development for older workers whose qualifications would not find them normally referred to existing job openings.
- (7) Relaxation or the removal of upper age limits specified by employers on job orders should be attempted more often.
- (8) Certain attitudes and practices on the part of some local office staff members should be changed in order to assure a more effective service to older workers such as:
 - (a) Assuming age ranges when taking employee orders.
 - (b) Assuming employer will not hire applicants above a certain age because he has had this practice in the past.
 - (c) Assuming worker can be placed only in certain stereotyped occupations.
 - (d) Passing over qualifications of older applicants in the anxiety to fill orders quickly.
 - (e) Incompletely identifying and recording older applicant's experience, training and skills under pressure of local office work loads.
- (9) Refresher courses in basic techniques and their application to older workers plus additional emphasis on rudiments in selling (for office staff).
- (10) Promotional activities to emphasize to employers and the public the qualifications and favorable attributes of older workers and the importance of utilizing this available labor pool through the media of:
 - (a) Meetings with employers.
 - (b) Direct mail.
 - (c) Use of films.
 - (d) Distribution of promotional brochures.
 - (e) Speeches before employer, labor and civic groups.
 - (f) Human interest articles in newspapers.
 - (g) Spot announcements on radio and TV.

- (11) Local office should work closely with local community groups.
- (12) Information should be developed at national, state and community levels for use by local staff in meetings and overcoming adverse employer attitudes to older workers.
- (13) The U.S. Employment Service³⁶ should make a study of the opportunities for work in a particular area and ascertain the jobs most suitable for middle aged and older workers. This agency should be in a position to offer applicants training facilities to help them adapt their skills to new job opportunities.

Another area often blamed for contributing to the older workers employment problems is the area of pension plans. Private pension plans have been regarded as offering an inducement to cut down costs by not taking on older workers. A government committee recommended that private pension plans be adjusted to do away with minimum service requirements and limitations on age at entrance, thereby eliminating age as a controlling factor.³⁷ Credits for pensions should be developed so that accumulation can be earned between various companies--thereby reducing the risk of just one company and letting each company bear a fair share of the responsibility for the older workers earned retirement.

Growing interest in the problem. On the brighter side of the picture, progress for alleviation of the older workers employment problems is being made.

- (1) A.F.L. and C.I.O. have assigned personnel to explore this area and to promote hiring of older workers.
- (2) Many foundations are allocating funds for basic and applied research.

³⁶United States Department of Labor, Bureau of Labor Statistics, "Employment Problems of Older Workers," Monthly Labor Review, Vol. 48, (May, 1939), pp. 1077-1081.

³⁷Ibid.

- (3) Columbia, Cornell, University of California, Minnesota, Wisconsin and Chicago have started research on the employment problem of the older worker.
- (4) Many government agencies are stepping up research in this area.
- (5) National Association of Manufacturers, National Industrial Conference Board, American Management Association and the U.S. Chamber of Commerce are just a few of the many organizations that are conducting surveys on educational programs designed to promote employability and retention of the older worker once employed.

Much greater research is needed as success in increasing job opportunities for older workers depends heavily upon research findings. These studies should investigate the attitudes of older workers toward employment, their ability to meet job requirements, their need for jobs, and ways of expanding their employment opportunities. These programs should investigate some of the following:³⁸

- (1) Physical, mental and social changes typical of various age groups and the extent of overlap.
- (2) Development of measures of functional capacities particularly significant in employment.
- (3) Employment opportunities and job requirements in particular industries and occupations in relation to changes characteristic of the aging process.
- (4) Pilot studies within industry to test in operation various plans for utilization of older workers.
- (5) The costs of retraining and rehabilitation programs in relation to the resulting value of production.
- (6) Analysis in statistical terms of the work capacities and productivity of older persons as compared to the younger person.

³⁸Charles E. Odell, "Employment Services for Older Workers," The Annals of American Academy, Vol. 279 (January, 1952), pp. 171-179.

Understanding of the aging worker's problem must begin at the first line supervision level. Through understanding and better supervision, many biases may be eliminated and changed attitudes will flow upwards to the top. Better supervision will:³⁹

- (1) Consider the particular needs of each worker.
- (2) Not, for lack of proper identification of an issue, slough it off as "because of old age." Employees have specific problems, identify them and attempt solution.
- (3) Pay greater attention to performance, which is a practical index of competence, than to age, which may be irrelevant.
- (4) Because veteran workers represent an investment in training and supervision and because they already know company policy and work situation, it's cheaper to retrain them for new jobs than to lay them off and start over with younger workers.
- (5) If your older workers learn slowly, try to compensate for it, and speed up their learning by improving your training methods by being more thorough, more intensive and more specific.
- (6) If you're making a change that involves older workers, don't wait until the last minute to announce it. Proper notice allows time for older worker adjustment to the change.
- (7) Since some workers, both old and young become set in their ways, don't expect to eradicate all resistance to change.
- (8) Since the attitude of older workers toward change may depend largely on the extent that they've been exposed to changes, make your organization elastic and progressive "change minded." Workers in a rut soon develop fixed attitudes at any age.

Future possible trends. In the future, greater flexibility and variety is needed to provide employment opportunities for the older person. This is a responsibility of the worker, the union and industry.

³⁹William Ruchti, "How Old is Old," Supervisory Management, (October, 1959), pp. 36-45.

In any event the major social goal should be to give the individual a maximum degree of choice in deciding how much and how long he wants to work.

Both the objective conditions and subjective attitudes toward aging and work may change substantially in the future. For instance, the spread of private pension plans and the absence of catastrophic depressions may change the income picture for the aged and as more middle aged women enter the labor force, new retirement problems may emerge.

Unions may well consider a modified form of "vesting" seniority rights on an industry wide basis. This "vesting" is now used in some pension plans and permits the worker to retain a portion of company payments to his pension fund if he leaves the firm before retirement age.

These are just a few of the possible trends for the future of the aging worker. Time alone will tell whether the growing concern for the plight of the aging worker will follow any of the paths previously outlined, but no doubt exists as to the growing concern for the aging worker and concern as to what his political role, whether as a participant or as an object, may cost our economy. Industry should awaken while it still has some choice. History has repeatedly shown that the oppressed slowly but surely awaken and arise. The aging worker is awakening.

CHAPTER IX

CONCLUSION

Conclusion. Undoubtedly some discrimination against the older worker, employed or unemployed, does exist. Sumner Slichter made an analysis for the United States on the annual loss of production for each unemployed worker or retired worker and arrived at a \$4,000 per person loss as a whole.¹ While this loss will not bankrupt a healthy economy it appears that common sense would dictate the salvage of at least a portion of this loss by employing the older worker for as long as he is able and willing to continue working. No statistics are available to show the cost of following this suggestion. However, the key should be as long as he is willing and able to contribute to industry's profit.

Most of all studies agreed on the following points, yet in most cases, the actual practices differed from the stated beliefs of most employers.²

- (1) Most employers believed that older workers have a contribution to make to their companies and the advantages of hiring and retaining older employees far outweigh the disadvantages.
- (2) Practically all employers specifically stated no age barriers, yet the rule of thumb practice does not lend itself to such stated procedure.
- (3) Most employers indicated that they made a practice of transferring older workers to jobs more suitable to their age.
- (4) Much emphasis placed by employers on financial security of older worker but very little in the way of pre-retirement preparation by any company.
- (5) More effective use of the skills and experience of older persons will avoid heartaches and hardships and the cost to society will be lessened.

¹Report of the Connecticut Commission on the Potential of the Aging, Meriden, Connecticut (December, 1954), page 125.

²Ibid.

- (6) A major economic loss lies in the decline of purchasing power that accompanies unemployment of any worker. It is estimated at \$2,000 average per year per person decline in purchasing power.
- (7) The cost of supporting the idle older worker--that is the value of the goods and services which these men consume over and above what they can pay for with casual earnings, earnings of their wives, the earnings of their investments or by depleting their savings.
- (8) Very little change in reduction of voluntary retirements can be expected.
- (9) Reduction of involuntary retirements are in two categories: (a) those who want to work but cannot get work, and (b) those unable to work because of ill health.
- (10) The average older worker has less education but more skill than the younger person. Thus the older worker employment problem is intensified by the fact that surveys have shown that 61% of all job openings have some educational requirements and automation is rendering many skills obsolete.³
- (11) Studies consistently show that as the size of the establishment increases, the upper age limit restrictions also increase. Thus in our economy where big business is getting bigger the picture for the older worker grows darker.
- (12) Special counseling⁴ and placement services⁵ improve the changes of older workers to secure satisfactory employment.
- (13) Elimination of employer hiring restrictions regarding age is the major objective to promote suitable employment of older workers.

³Counseling and Placement Service for Older Worker, United States Department of Labor, Bureau of Employment Security, BES No. E152 (September, 1956), pp. 1-88.

⁴A. Ryrie Koch, "The Place of Employment Counseling and Vocational Rehabilitation in Securing Employment for Workers Over 45," The Problem of Making a Living While Growing Old, Philadelphia: Temple University (September, 1952), pp. 147-149.

⁵A. J. Caruso, "What State Employment Practices Promote the Employment of Older Workers?" The Problem of Making a Living While Growing Old, Philadelphia: Temple University (September, 1952), page 137.

- (14) An intensive educational program concerning older worker's problems and qualifications must be carried out before community and employer groups as well as among individual employers.
- (15) Special job solicitation for selected older workers is one of the most effective techniques in demonstrating the qualifications of this group of workers.
- (16) It is essential to assign the older worker an occupational classification that is realistic in terms of his qualifications and related skills as well as job opportunities in the particular area.
- (17) Considerable attention must be devoted to instilling personal incentive in place of the discouraged attitude held by many older workers in employment counseling.
- (18) From a community standpoint, the establishment of realistic retraining facilities and educational opportunities for older workers is very important.⁶
- (19) Increasingly intergenerational relationships will become voluntary in nature as opposed to socially defined legal or moral obligations. This factor will further increase the economic woes of the oldster.
- (20) There exists in many communities a need for the co-ordination of medical and social services to reduce the problems institutional medical care and the cost of such care of the old.
- (21) The concept of an older worker is an elastic one. Age restrictions vary from 25 years in some occupations to 65 years in other occupations.
- (22) Workers 45 years and over represent 35% of the surveyed employment but 40% of the job seekers at local employment offices.
- (23) The attitudes and policies of individual employers in any community also affects the number of older workers who are hired, retained or retired. These policies vary with the kind of business, the size of the business, the provisions of the union contract, the pension plan and the experience of the employer has had with older workers.⁷

⁶Mary T. Waggaman, "Employment and the Older Worker," Monthly Labor Review, Vol. 62 (March, 1946), pp. 386-396.

⁷Report of the Connecticut Commission on the Potential of the Aging, Meriden, Connecticut (December, 1954), page 125.

The declining role of employment among the sources of income of the aging worker has been a matter of concern not only because of its implications for their general well being but also because of its effect on the costs of public programs for income maintenance in old age.⁸ The Federal Government is taking more of an interest in the plight of the aged. The Senate Finance Committee approved on August 13, 1960, a limited medical care plan for the aged.⁹ The plan sets up a system of federal and state grants to help aged persons unable to meet medical expenses. The incoming Kennedy administration promises still greater interest in the problem of the aging and will undoubtedly support much stronger legislation for solving this problem. All of this should awaken industry leaders to their responsibility before the aged masses awaken to their great potential political strength--if, perchance, this has not already taken place.

"Much more research into the many facets of the aging economic problem is needed, including the actual practices of employers in hiring, promoting, separating older workers from the payroll, in reassigning super annuated employees, evaluating the actual work performance of older workers, and in compiling studies on the quantity and quality of their work compared with that of younger workers."¹⁰ Information of this kind properly compiled for various industries and occupations

⁸Warren J. Baker, "Part Time Employment of the Aged," Social Security Bulletin, Vol. 18, No. 1, (January, 1955), page 4.

⁹Bulletin in the Lansing State Journal, August 13, 1960.

¹⁰Ewan Clague, "Older Workers: Industrial Aspects of Aging," Monthly Labor Review, Vol. 70, (May, 1950), pp. 506-509.

could indicate the kinds of work for which older people are best adapted and supply the basis for developing a comprehensive national program for dealing with the older workers employment problem.

Old age is actually a quality of mind and body whose onset varies from individual to individual rather than a mere quantity expressed by a term of duration applicable to all.¹¹ Each worker should and must be evaluated individually and the premise of individual differences must always be foremost in the employer's mind when considering the older worker in any context.

In a democracy it should be possible for the later years to be less of a struggle and to be filled with some satisfaction in accomplishment and creativity. Given an opportunity, the older worker can contribute to our cultural and economic well being. Society must enable all of the aging to fulfill the promise of growth and achievement offered in the prolonged life of man.

Summary. Much evidence has been presented that, in the writer's opinion, establishes unquestionable discrimination against the aging worker in his quest for employment, re-employment and continuation in service for as long as he is willing and able to do so. This discrimination is mostly due to the stereotyping and categorizing the older workers as a group rather than viewing each older worker as an individual having individual differences with diverse needs and wants.

It has been well established that on the average the aging worker,

¹¹Harry A. Levine, "Community Programs for the Elderly," The Annals of American Academy, Vol. 279 (January, 1952), pp. 164-170.

contrary to generally held attitude as a group can produce as much, has a lower turnover rate, less absenteeism, as good a health record, showed more loyalty to the employer, is more skilled and has much greater maturity and better judgment than the younger worker group. In this context it is only fair to add that much more research is needed to definitely establish beyond any doubt the validity of the foregoing statement.

Finally much evidence has been presented that our population is growing rapidly and that the greatest rate of growth now and in the next decade will be in the aging worker group of the ages 45 to 65 and over. These two factors plus the added factor of an undeniable expanding economy points up the incongruity of hoping to hold or improve our standard of living by expecting a diminishing portion of our labor force (the younger worker group) to carry the economic burden of supporting a growing group of aging and retired workers. Unquestionably the most crucial problem is that of the older worker who upon reaching some fixed age must leave the labor market against their own preference and may well face economic insecurity and become an economic burden on the nation.

From the evidence presented it may be concluded that most unions have not placed emphasis on practices and procedures designed to foster a more efficient utilization of older workers on the job. In reality, the union's reluctance toward wage decrease, down-grading and changing of certain seniority rights has tended to set up a rigid framework within which industry must operate in any attempts to aid the older worker. Thus flexibility necessary to work toward a possible

solution to the aging worker's problem by industry is quite effectively stifled.

Unions have also given little consideration to the many psychological problems confronting the aging worker when faced with retirement. No evidence of a counseling program by any union was found. However, unions do bargain for retirement pension clauses in their collective bargaining agreements but totally ignore all other approaches to the older worker's retirement and other special problems.

On the average the older worker is not as well educated as the younger worker. However, studies have been submitted that indicate that the brain does not grow rusty with age and that the older worker can be effectively retrained. There is evidence though that the rigidity of response is in many ways concomitant of aging and thus is frequently misinterpreted as a deterioration of the learning ability. There is evidence that a program of earmarking certain jobs and re-engineering other jobs for the older worker is feasible. Thus special selection, training programs and systems of transfers and job adaptation to the older worker can be developed by industry.

The community working through employment agencies has a great responsibility in aiding in the solution of this older worker problem as what affects the nation also affects our communities and surely the employment of the older person is of fundamental importance to the economic well-being of the nation. Experimental studies by state employment agencies have definitely demonstrated the value of intensive counseling and proper placement given to the older worker. By training, retraining, and respecting the individual difference of the aging worker, plus re-educating the employer in the positive attributes of the older

worker, almost a 100% improvement in the chances of the older worker obtaining and retaining profitable employment was noted.

Therefore, though the problem of the aging worker's economic role is everybody's responsibility, the solution to this problem lays heavily in industry's realm and industry's success in maintaining the superannuated employee in productive, satisfying labor for as long as he is willing and able, will most certainly help in determining the size of our future burden of economic dependency and national economic well being.

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