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THE AGED - RETIREMENT

January 11, 1974

There is no evidence that the population of aged persons on welfare differs markedly from the general population of aged persons with regard to their life problems, needs, motivations, or ability to participate in social activities. In Tissue's study, "Patterns of Aging on Welfare," the findings show the patterns of aging among this group to correspond fairly closely with the findings of other researchers who have studied the aged in non-welfare populations. Therefore, the comments in this report include, but are not specific to, the aged welfare population.

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White House Conference on Aging. Background Paper on Free Time Activities.
March, 1960.

White House Conference on Aging. Background Paper on Income Maintenance.
June, 1960.

DATA SECTION

1. An increasing number of retired men and women, age 65 and older, are employable partly from their physical abilities due to better health provisions and medical advancements.
2. Many senior citizens have a need and motivation to remain active participants either in endeavors of employment or involvement in community affairs.
3. There are increasing opportunities for aged persons to continue a productive existence in both the public and private sectors.
4. Society's concepts and ideation of "the aged" is modified in respect to receiving the senior citizen as a person with vital years ahead in which invaluable production can be realized.
5. A combined effort in utilizing the senior citizens' abilities in a constructive way and their involvement would drastically reduce mental illness and suicide among the elderly.
6. At age 65 most people have perfected an expertise in their field of endeavor, whether it be hauling garbage or auditing accounts.
7. Continued productivity maintains an economic independence which reduces social security maintenance, public assistance expenditures, and the frustration of idleness.
8. Examples of employment and/or voluntary activities for senior citizens are (apart from the Foster Grandparent Program):
 - consulting and advising with private and public agencies;
 - working part-time in their original capacity or related jobs;
 - telephone reassurance to shut-ins;
 - friendly visitations to the infirm, confined, and mentally incapacitated;
 - aiding public agencies in carrying out their volunteer activities, such as meals on wheels, medical transportation, etc.;
 - giving leadership to teens and young adult groups;
 - providing assistance and support to peers.

The hearings before the Subcommittee on Retirement and the Individual of the Special Committee on Aging, United States Senate, of the First Session of the Ninetieth Congress, support in much detail the aforementioned positions. Authoritative persons representing vast areas in the field of gerontology presented factual data supporting hypotheses substantiating the senior citizens' abilities for productivity and the need for opportunities to avail themselves. It is well said that one of the most serious defects for older people is the absence of relevant and useful things to do, whether in the nature of paid work or personal activity.

The National Council on the Aging, Summer, 1972, illustrates that the great majority of people in society retire from the labor force while their health still permits them to do some work.

State legislation (AB 2263, October 1, 1973) demonstrates governmental concern in developing and promoting community planning for the well-being of older persons. The intent of this legislation is clear in providing technical assistance and consultation to state and local public agencies, voluntary organizations, churches, industry, labor and other interested persons and organizations with respect to programs for the aging.

DISCUSSION SECTION

Based on the data presented above it is clear that there is, and indeed must be, an active effort to constructively involve the senior citizen in societal activities. By the year 2,000 it is expected there will be 28 million Americans age 65 and over.¹

It would seem retirement years are being increased in two ways. We have experienced intensified pressure for earlier retirement as automation increases productivity and reduces our work force needs. Secondly, there is little question that with better health care and continuing medical advances the life span is being stretched considerably. It is reasonable to assume that the average person will soon be spending 20-25 years or more in retirement.

We can expect not only greater longevity but also greater youthfulness at ages once regarded as advanced. Within the next few years a man of 65 may be the physical equivalent of a 45 year old man today. There will be an increasing number of retired people who are still healthy and alert with years yet to live and who will be wanting more from those years.²

1. Special Committee on Aged, United States Senate, 1967:1.

2. Ibid., p. 1, 2.

Society in its effort to achieve optimal productivity must take advantage of this available manpower. The development of employment and voluntary activities for the senior citizen not only improves the older person's position in life but offers innumerable benefits to the population as a whole.

The men and women of 65 and over have a vast amount of time either for constructive use or aimless boredom. Since, by and large, older people need to be needed, why not take advantage of not only their time but their needs -- in a positive way in which everyone can "win." For example, let us develop a considerable variety of activities patterned after the Peace Corps and VISTA that would serve the community and give older citizens something significant to do. Such activities should be made possible on a part-time basis. They need not be government-sponsored activities; they could be carried on in the private sector.

Friedman, et al, speak of unemployed people over 65 as consumers -- all living on goods and services produced by members of society who are at work. The authors believe that if more older people were productive, several advantages might be gained -- "older people themselves might live more comfortably, young people could be given more education before they commence work, people in the 20-65 age bracket might reduce their hours of work, or the whole society might have more goods and services to consume."³

3. Friedman, et al, 1954:188.

In order to achieve maximum participation from our older citizens there needs to be a continuing effort in barring age discrimination by employers that prevents many qualified older workers from finding jobs. Governmental agencies have done much in strengthening educational and research programs on age discrimination. Private industry, while showing progress in this area, needs further encouragement or mandates, to widen the doors to further opportunities for the aged.

While it may be correct in given situations that the older person is not equipped for manual labor it is not correct to assume that most older people are unemployable. The prevalence of working positions in this country are those in which manual labor is not an occupational characteristic. Examples of industries in which male elderly workers are well represented are: wholesale and retail trade; finance, insurance and real estate; personal services; professional and related services; and public administration. In the works of Riley, et al, in addition to the reference made above, they say that "furthermore, it should be stressed that in a nonagricultural economy such as ours, construction and manufacturing account for only about one-third of all males employed in the nonextractive industries, yet typical discussions concerning the 'problem' of the older worker are often based on an out-of-date image of American industry in which the 'worker' is a manual laborer and the employer is a manufacturer. The contemporary

reality is an economy in which only a minority of the employed population is in construction or manufacturing -- and even in those industries, roughly one-fourth are nonproduction workers."⁴

An additional area of concern from the practical point of view, both for the individual and for social policy, centers in the growing proportion of persons who, because of retirement, move out of the labor force and have free time available for their own pursuits. It is of significance to them as persons and to society insofar as how this time is filled. Again, better health provides the continuing ability to live happily and well after 65; thus, all the more the need for active involvement in constructive activities.

The advantages for encouraging employment beyond age 65 are manifold; some of which we have already spoken to. Others to be considered would be that employment beyond the normal retirement age would be an effective method of increasing the money income of aged persons. The income of fully employed, or even partially employed, aged persons is substantially higher than that of persons dependent entirely on other sources of retirement income. Employment of a larger proportion of aged persons would help reduce the economic burden on the population in the working ages. Aged workers are a vitally important asset at all times and they can contribute not only time and effort but also invaluable skills and experience.

4. Riley, et al, 1969:190, 191.

Methods of encouraging continued employment for aged persons are:

1. A more flexible retirement age in private industry. In recent years an increasing number of companies have raised the compulsory retirement age to as high as 70. In some cases, there is no compulsory retirement age. Many unions have successfully bargained for raising the compulsory retirement age and have also often obtained greater individual option. Usually where the employee has an option, a substantial proportion will continue to work after reaching age 65.
2. Specific measures to promote hiring older workers; such as a further emphasis on governmental agencies on obtaining jobs for older people and legal restrictions against job discrimination because of age.
3. Establishment of public and private programs for retraining of workers displaced by automation and economic change.⁵

5. White House Conference on Aging, 1960:55-57.

There are further arguments supporting the employment of persons over 65. Physiological age is a better criterion than chronological age of the physical and mental ability of employees to continue working. At 65 the great majority of employees are still physically fit for employment. The contention of many employers that compulsory retirement of older employees releases jobs for younger workers assumes a surplus of labor. Interestingly, when there is a labor shortage, many employers relax their retirement and discriminatory employment policies. The national objective should be an expanding economy with jobs for all -- young and old alike -- who want and are able to work.⁶

Much has been devoted, so far, to the abilities of older persons to engage in employment. However, it should be recognized that their abilities to perform constructively are far reaching and need not be confined to paid employment. Perhaps one of the most valuable services that man can offer is in the field of voluntary activity. The contributions are not only self-rewarding but the community benefits resulting are immeasurable. The senior citizen, through voluntary activities, is able to make constructive use of his own time as well as providing assistance to others.

6. The Council of State Governments, 1955:18, 19.

Public agencies need to further develop volunteer programs with a stronger emphasis on recruiting older persons. The older person not only has the available time but the maturity and skills to be of the greatest assistance.

It is unfortunate that many tend to think of senior citizens solely as recipients of volunteer services -- when in actuality they could be, and often are, the providers of these services. Another hindrance to progress in this area is the danger in thinking of volunteers as a replacement of paid staff. The volunteer offers his or her service not as a need for income but as a need to be active and useful. Furthermore, volunteer activity is not a replacement of staff but rather an enrichment of service.

Although there is still progress to be made, much can be said for the efforts and accomplishments with regard to the older person's role in volunteer activity. Some examples of these activities are:

- the Foster Grandparent Program
- the Green Thumb Program
- friendly visiting
- the teaching of academia and vocation
- the direct provision of one's basic skills (carpentry, for example)

- counselling services to private businesses (SCORE: Senior Council of Retired Executives).

These are only to mention a few of the current activities in which our senior citizens participate.

Governmental agencies are advancing their methods in actively seeking the older population for voluntary participation; for example, sending staff to senior housing centers and other appropriate places to make known the available programs and to solicit interests.

Additional programs are being developed such as dispatching busses to Senior Citizen Centers to transport persons to volunteer programs. Another area of development is to actively recruit "seniors" to become directors of voluntary programs such as organizing study centers for children -- transferring their administrative skills to a new field.

There are economic advantages in exercising volunteer activities. Often times the volunteer becomes employable through a "brush up" of skills. By far, however, from the economic viewpoint, the mobilization of thousands of senior citizens into volunteer services, particularly in the human service field, transforms into important financial savings.

It is manifestly impossible to do justice to the multiple activities of national voluntary groups. Among some of the organizations are:

- Voluntary Health Agencies
- Professional Organizations
- National Welfare Organizations
- Religious Groups
- Service Clubs
- Special Interest Groups
- Women's General Membership Organizations
- National Cooperative Federations
- Governmental Volunteer Bureaus.⁷

National organizations may be voluntary but their State and local affiliates are public agencies. This is true, for example, with the American Public Health Association, with the American Public Welfare Association, with a substantial portion of the membership of the Child Welfare League of America, etc.

7. White House Conference on Aging, March 1960:12-17.

CONCLUSION

In thinking of or dealing with the aged, the most frequent and serious mistake is to think of them as a unique group in society, different and separate from the non-aged. A succinct correction of this distortion states that ". . . the later portion of a life can best be conceptualized as merely the last episode of an extended serial, rather than as a separate, single act play."⁸

From this view it follows that the role of the aged in any community has no natural limits or constraints beyond those that apply to everyone; namely, state of health, energy norms, and personal motivation. The greatest crime perpetrated against the aged is to brainwash them into thinking of themselves as different and useless once they cross the boundary of a given year in their growth and development. If social rules and attitudes were permissive rather than compulsory about retirement and social disengagement when a certain age has been reached, distinctions between the aged and the non-aged would become blurred, to the greater advantage of aged and non-aged alike.

8. Tissue, July 1972:127.

QUOTATION SECTION

"Old age is too often a time of lonely sadness, when it should be a time for service and continued self-development. For many, later life can offer a second career. It can mean new opportunities for community service. It can be a time to develop new interests, acquire new knowledge, find new ways to use leisure hours. Our goal is not merely to prolong our citizens' lives, but to enrich them."

-- President Lyndon Baines Johnson in his message on "Older Americans" on January 23, 1967.

"It is not enough to add new years of life; our objective must be to add new life to those years."

-- President John F. Kennedy

"There does exist a great deal of fancy and error in thinking about aging."

-- Donald P. Kent, from his works on "Aging - Fact and Fancy"

"A new colossus has been formed by the millions of leisure hours which have developed out of the forty-hour week. This colossus has more leisure at his disposal than all the aristocracies of history. What will he do with it? Will he make himself a full man and an exact man, or will he be merely a ready man -- a measure of muscle and a shout from the mob? The choice lies before him. Who will help him make it?"

-- Dr. Whitney Griswold, President of Yale University

"Older people differ not at all from their younger contemporaries in the requirement that life must have some meaning."

-- John W. Gardner, Secretary, Department of Health, Education, and Welfare

"There is no higher form of service than unselfish work for the public good. Retired men and women are in a position to think and act independently and they have the time to participate fully in community affairs."

-- William D. Bechill, Commissioner, Administration on Aging, United States Department of Health, Education, and Welfare

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The Aged-Retirement

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THEORETICAL POSITIONS

1. Older people have the right to freedom of choice; to be accorded the dignity of planning and directing their own lives; and to be given the opportunity to participate in work or constructive activities.
2. Discriminatory employment practices and arbitrary retirement policies negate the older persons rights and erect barriers which prevent him from functioning as a productive member of his society.
3. Giving old people employment and opportunities for constructive activities increases their level of income as well as their morale.
4. It is a waste of human resources to keep two million older people unemployed and their potential contributions to society untapped.
5. In most instances the elderly perform as well as if not better than younger workers, and are capable of learning, of being re-trained and of creative activities.

Data Sheet

Theoretical Position #1

The Older Americans Act of 1965, Title I, Declaration of Objectives for Older Americans. Objectives 1, 5, 7, 10.

U.S. Congress, Joint Committee Print, Post-White House Conference on Aging Reports, 1973: Towards a New Attitude on Aging 93rd Congress, 1st Session, Sept. 1973. p. 76.

Theoretical Position #2

Sheppard, Harold L. (ed) Toward An Industrial Gerontology, Schenkman Publishing Co., Cambridge, Mass. 1970. p. 93.

The Older Americans Act of 1965, Title 1, Declaration of Objectives, Objective 5.

Riley, M. et. al, Aging and Society, V2, Russell Sage Foundation, New York, 1968. pp 61, 173.

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Age Discrimination in Employment Act of 1967.

Theoretical Position #3

Riley, op. cit. VI, p. 416. p. 80, p. 454, p. 350, p. 44.

U.S. Congress, Senate, Special Committee on Aging, Retirement and the Individual, p. 30., p. 32.

Theoretical Position #4

Riley, op. cit. V2. p. 61

U.S. Congress, Senate, Employment Opportunities for Middle-aged and older Workers, Hearing before the Sub-committee on Aging of the Committee on Labor and Public Welfare, 92nd Congress, 1st Session, July 29, & 30, 1971. p. 184.

_____, Retirement & the Individual, Hearings before the Subcommittee on Retirement and the Individual, 90th Congress, 1st. Session, June 7 & 8, 1967. p. 33.

Theoretical Position #5

Riley, op.cit. V2, p. 62
ibid., VI, p. 426 - 436.

Data Sheet - Cont.

Theoretical Position #5

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THE AGED-RETIREMENT

"Twenty million older people with talents, skills, experience and time are an inexhaustible resource in our society. We represent all segments of the population; our abilities, our education, our occupational skills, and our cultural backgrounds are as diverse as America itself." 1.

Our society has a negative attitude toward aging. Many of the problems which we attribute to aging are really the result of such attitudes. To many, old age is seen as a period characterized by economic insecurity, poor health, loneliness, resistance to change and failing physical and mental powers.² These are commonly held stereotypes and are detrimental to efforts which would help older people function freely as contributory members in our society. Much of the literature on aging in the past has perhaps contributed to this effect because sociologists and gerontologists have focused upon the problems of aging. A more recent trend has been evolving which emphasizes the potentialities of older people; and growth and development are seen as continuing throughout the life span.

It is an oversimplification to speak of the aged as a homogenous group. We do not have problems of the aged, but rather problems of individuals within the context of aging. Aging itself is a continuous process occurring in a span of time which involves many changes, social as well as physical. Part of our responsibility in working with older people is to help them cope with the many changes which have occurred in a relatively short period of time. One of the changes with which many older people have to cope is that of retirement.

In 1900 retirement was an uncommon occurrence. Since then the population of people 65 and over has had a six-fold increase, nearly double that of the entire population. Today, ten percent of our population is 65 and over. It is anticipated that by the year 2,000, 11.1 percent of our population will be 65 years and older. While the percentage of older people in our population is increasing rapidly, the percentage of older males participating in the work force is decreasing steadily. In 1900 two out of three older males were in the work force. In 1972 only one out of four older males were in the work force. As the trend toward earlier retirement increases, the number of persons in retirement increases, the number of persons in retirement, as well as the number of years between retirement and the end of life increases. For the first time in our history we have a significant proportion of older people in our society, and we have not actually come to grips with the retirement-age phenomena. The effects of retirement are extensive, touching upon the physical, economical, psychological and social life of the individual.

Retirement may be defined as an event, a process, a crisis, a stage of life, or a social status. As an event it means the individual's withdrawal from the labor force, usually between the ages of 60 and 70. As a process it is a transition period which may include preparation for retirement with a gradual withdrawal from the work-force, and the adjustments which are made to retirement itself. As a crisis it is a critical period in the life span during which sharp reductions are experienced in income, and the individual is faced with a loss of role, status, and prestige. As a social status it is a position in society termed by E. W. Burgess the, "roleless role."³

Any consideration of the retirement phenomena must include a consideration of the economic effects upon the individual and upon his society; the meaning of work and of leisure; the abilities of the older person; the necessity for role replacement; and the options open to him.

According to Dr. Sussman, the central variable in the retirement process is the number of options an individual can exercise.⁴ The problem then, becomes one of determining what options are available to the older person and enabling him to make use of them. This, of course, is not as simplistic as it seems because the options open to the older person will depend upon a great many other variables: his health, his economic status, his social supports, his personal methods of coping, and his abilities.

Our thesis here is that older people have the right to a freedom of choice; to be accorded the dignity of planning and directing their own lives; and to be given the opportunity to participate in work or constructive activities.

The Older Americans Act of 1965 included in its objectives the following:

1. An adequate income in retirement in accordance with the American standard of living.
2. Opportunity for employment with no discriminatory personnel practices because of age.
3. Pursuit of meaningful activity within the widest range of civic, cultural, and recreational opportunities.
4. Freedom, independence, and the free exercise of individual initiative in planning and managing their own lives.

In general, the older person's attitude toward retirement seems to depend on the adequacy of his expected income in retirement.⁵

Among those old people who prefer work over retirement, the major reasons given are financial. 6. A sense of economic deprivation in retirement is also related to a sense of job deprivation. 7. Poor health is often the main reason given by workers in explaining why they retire, but only a small proportion of those people who are chronically ill are so severely handicapped that they cannot carry on their major work activity. 8. A study conducted by the National Center of Health statistics showed that less than 15 percent of persons over 65 had a chronic condition which would prevent the carrying on of the major activities of living. 9. Psychological reasons may explain some of the discrepancy between what older persons report and what studies show. Old people tend to view themselves as other see them, and may accept the stereotype of themselves as being "sickly." Also, if they feel that they are not wanted, or are about to lose their jobs they may use ill health as a rationalization. Most persons over the age of 65 need some form of employment to maintain their standard of living, and more than half are physically capable of working. 10.

Some elderly people are well off but there are many who are not. In 1972 almost 1.1 million couples had incomes under \$3,000. Some 1.5 million old people living alone or with non-relatives had incomes under \$1,500. Almost 4.3 million old people lived in households with incomes below poverty thresholds for 1971. 11. Retirees report an income reduction in their pre-retirement incomes of about one-half.

Discriminatory employment practices and arbitrary retirement policies negate the older persons rights and erect barriers which prevent him from functioning as a productive member of his society.

The physiological rate at which people age varies to a great extent and there is no scientific basis for automatic retirement at age 65. Age per se is not an accurate indicator of ability. All available evidence agrees that despite the declining abilities of some aged people, most workers could continue to work effectively beyond age 65, yet a study done in 1963 showed that 73 percentage of companies with pension plans had compulsory retirement at a fixed age for some or all workers. 12.

There are many persons over 65 who are seeking at least part-time employment. Part of this is probably due to the results of inflation which hits hardest those on a fixed income. Another reason that has been advanced is that people over 65 today are healthier, better educated, and have a longer life expectancy than earlier generations had.

Giving old people employment and opportunities for constructive activities increases their level of income and their morale.

Income from employment is still a major source of income for old people over 65. To many of them work is not only a source of income but also a role which gives them meaning and identity. Years of living in a work-oriented society have left them essentially unprepared for the meaningful utilization of large amounts of free time.

Overall satisfaction with life is greater among old people who are still working than among those who have retired, and high morale is more pervasive among employed than among retired. 13. Palmore in a study at Duke University, (1969) demonstrated that work satisfaction is positively related to longevity.

Several of the elderly people who have participated in such programs as Senior Aides have testified before the Senate Sub-committee on Aging about work that they have done and the satisfaction which they have gained from helping others. 14.

It is a waste of human resources to keep two million older people unemployed and their potential contributions to society untapped.

Older people have demonstrated over and over again that they would rather work than ask for help. The continuing trend toward earlier retirement coupled with the unemployability of the older worker does not leave him with that option. It seems strange that while so much attention is being paid to conservation of natural resources, a wealth of human resources is largely untapped and neglected.

"As we plan all these varieties of services for the elderly, let's not forget the importance of services from the elderly. We need them and we need their values, at the very least to test our own against. We need their wisdom from years of living; we need their love to make us more loving." 15.

In Rochester, Minnesota, a Senior Citizens Multipurpose Center operated by senior citizens demonstrated how such a center could provide meaningful roles for seniors, and at the same time create an improvement in the morale and activity of center members as well as improvement in the community's attitudes toward its older citizens. 16.

Many Older people want to be involved in programs which give them meaningful roles. Programs under Title III and Title IV of the Older Americans Act report that the number of persons who want to participate are greater than the number which can be accommodated. 17.

In most instances, the elderly perform as well as if not better than younger workers and are capable of learning, of being retrained, and of creative activities.

Although physiological decrements do take place with age, there is a great difference in the rate at which they occur. There are

instances in which a 60 year old worker will be stronger than a 40 year old worker. The degree to which performance may be affected depends upon the individual and the job to be done. Experience, skill and competence can make up for whatever decrements there may be, and job demands seldom require working at top capacity.

Consistency of output tends to increase with age as older workers continue at steadier rates than younger workers do, and are more likely to remain on their jobs.

Old people generally take a more positive attitude toward their work, and the older the male worker the more likely he is to report satisfaction with his work. Contrary to popular belief, there is no decline in regularity of his attendance. Other personal qualifications which employers report include punctuality, dependability, safety awareness, human relations skills and reliability.

Jobs can be redesigned for the older person. In case of physical decrements, mechanical devices; change in material being used, ie. replacement of heavy containers with lighter plastic containers; or redistribution of tasks within a job so that the older worker is handling only those materials which are lighter. 18.

The older person can also be retrained for new jobs, although he tends to be more anxious and fear of failure inhibits him from attempting the acquisition of new skills. Encouragement, and the provision of a non-threatening atmosphere can help him overcome his timidity. R. M. Belbin has been particularly successful in developing training methods for older workers. 19.

Creative productivity continues into advanced old age. Analyses of published biographies of contributors to scholarly, scientific, and artistic fields provides evidence that there is no necessary decline with aging. In scholarship (history, philosophy, and literary scholarship), productivity is maintained at a fairly stable level into old age. The decades beyond age 50 account for the major portion of output in most scholarly and scientific fields. The decade from 70 to 79 alone accounts for 20 percent of the output in the fields of scholarship, for 15 percent in the sciences, and for 6 percent in the arts.²⁰

On some intellectual tasks there appears to be a gain in capability with age. There is a continual increase in the amount of information that people store. Older people simply take longer to search out their store. That is why it takes them longer to respond. They also work better in the absence of pressure. Given good health, there is no reason why learning should not continue into old age. One has said that man only stops developing because he stops thinking. What if Winston Churchill, Konrad Adenauer, Charles de Gaulle, Somerset Maugham, Pablo Casals, and others like them had been forced to retire at 65?

There are many examples of what active seniors are doing.

In Missouri, older people have formed a transportation cooperative owned and operated by themselves. Each region organizes a committee which publicize the venture, recruits members, and organizes volunteers to take requests for service. A grant under Title III of the Older Americans Act provides funds of mini-buses. The sale of stock in the Cooperative for \$1 a share, \$5 membership fees, and fees for trips provide matching funds which are used for operating expenses.²¹

In Connecticut a senior intern program for older citizens makes

possible visits to Washington to confer with Congress and federal officials on behalf of their communities. It was initiated by their Senator, assisted by the State agency on aging, with contributions from labor, clergy, bankers, and the greater Hartford Chamber of Commerce.²²

In Florida a senior teacher-aides program, originally financed by a grant from AoA, proved so successful in the Dade Co. Schools that it has been extended statewide. Teachers say the aides make it possible for them to teach twice as many pupils.

In Illinois retired professionals work as volunteers with individual children in the Winnetka Public Schools. Started by the Evanston National College of Education as a research project on student underachievement with a grant from the Wieboldt Foundation, and the cooperation of the North Shore Senior Center, Winnetka Talient Pool, and the school system, it is now a continuing part of Winnetka's academic program.

In New Hampshire everybody in town helped establish and operate Manchester's Senior Citizens Show and Sell craft outlet. Sponsored by the Parks and Recreation Department, the downtown store's rent is paid by the local Model Cities agency. The local chapter of SCORE (Service Corps of Retired Executives) set up its bookkeeping. The citywide senior citizens council, representing 21 organizations, assists the management committee. Five older volunteers serve as managers—one for each day of the week—assisted by other volunteers.²²

In San Diego a Council of Senior Advocates was formed to identify unmet needs as expressed by senior citizens themselves, especially through small group meetings held in various communities of San Diego County—Spanish and English speaking, white and black. They evaluate expressions of need, set priorities, and present selected matters to

appropriate public officials and private agencies for action. Advocacy may take the form of letters, appearances at board meetings, public hearings, personal consultations.

A good example of what can be done in the private sector to help put senior citizens to work was demonstrated in Florida. Experience Unlimited, Inc., an organization specializing in the temporary employment of mature persons, was chartered as a non-profit business. The primary purpose of this corporation is to assist older people and to provide an employment program for the older worker. The end of the first year showed 750 jobs filled, and 933 orders received, and over 68,000 hours worked in part-time and full-time positions. The organization is not an employment agency, but hires older people as its own employees and sends them out to people requesting help.²³

Other activities which could be engaged in by older people include: acting as legal aides; acting as volunteers in community-action programs; visiting in nursing homes; and acting as ward clerks in nursing homes; forming groups for community beautification projects. The Savings Bonds Division of the Department of the Treasury offers opportunities for volunteer service in encouraging the purchase of U. S. Savings Bonds. Then there are the other programs such as the Foster Grandparent Program, Green Thumb and Green Light, and Senior Community Service Project.

Enough has been done to show that we need not be pessimistic about what older people can do. They can do a great deal more than we give them credit for. The responsibility rests with the helping professions, the private sector, industry; and local government working in conjunction with the state and federal government.

There is need for flexibility and creativity in the helping professions, for new ways of looking at things, for new attitudes.

Above all, we must believe that progress can be made and we must work together.. and learn together, and develop together.

There is a need for flexibility in our life style. Retirement should not be something which occurs at the end of life. There should be periods of retirement throughout the working life. Periods when the individual can go back to school for times of renewing, and periods for the schools to be getting into the communities so that teaching may be kept relevant to the needs of the community as well as to the needs of the individual. There is need for flexibility in industry. Compulsory retirement is unfair to the worker who is capable and who wishes to continue working. Allowances should be made for people who wish to work part time.

Perhaps the biggest task belongs to the task belongs to the educator. If there is to be a change in attitude in our society, how is it to be achieved? Certainly courses on aging (not just problems in aging) in all its aspects should be introduced into all schools beginning at the elementary level. Programs using seniors as teachers' aides are excellent because children can learn about aging through them.

Courses for older adults have been geared to meet their basic needs, and this is good. However, we also need courses which will help them develop their potential, to help them remain active in their communities, and to help them to adjust to personal and social changes. We need to know more about what their preferences are for learning. This must be one of the options that we keep open for them. Adult education is one of the areas in which it is extremely important for the school to be getting out into the community. Many times it is very difficult, if not impossible, for the older person to get to the school. Certainly, more pre-retirement education courses are necessary. It

It is here that the educational system industry can join hands. Teachers could visit industrial plants and hold classes there. Leaders in industry could visit the schools and give talks. Other leaders in the community could join in giving information about their specialized areas. Another area in which schools and industry could cooperate would be in problems of job retraining and in providing opportunity for new careers. There is no reason why an individual should not have several careers in his life time. Learning and the stimulation of new environments all contribute to self development, to self renewal and to the renewal of the society.

The federal government should provide leadership in all areas of aging including that of retirement. It should provide funds for, and encourage research and training. More research is needed on the various aspects of retirement. It should provide consultative services to the state governments and provide for regional centers on aging which could be used for research and as resource centers. It should encourage the development of curricula on aging at all levels and should act as a facilitator in the exchange of knowledge between states.

The state governments should be responsible for all programs on aging in the state that are financed with government monies. They should act as leaders in the state in the development and coordination of all programs, giving assistance where needed. They should encourage the development of educational programs on aging and for aging. They should encourage industry, the local governments, and the private sector to cooperate in pre-retirement education, job retraining, and finding jobs for older people. They should encourage the development, at the local level of job centers which would specifically operate for the services of older people. Their role would be to counsel and to train older

people, (or arrange for training) to match jobs and people, to work with service agencies in providing volunteers as needed, and to work very closely with employers in all segments of the community.

Government at the local level should act as a coordinating body, providing leadership in programs for the aging, and providing for the ongoing collection of data needed to assess priorities for service programs. They should encourage the utilization of older people in work and service roles wherever possible.

Since retirement is pervasive in its effects upon the lives of older people it is very difficult to differentiate it, or to try to separate it, from other needs in aging.

"Quotes"

"We do not really have the problem of the older worker; what we have is the problem of people who believe stereotypes about the older worker."

Ross Stagner, Ph.D.

From, "An Industrial Psychologist Looks at Industrial Gerontology. in, Aging & Human Development, V2 1971, p35.

"—the age factor in occupational performance and retraining can often be less important than factors such as intelligence, motivation, attitude, and education."

D.B. Bromley

The Psychology of Human Ageing, Penguin Books, Baltimore, Maryland, 1966

"To be needed is one of the richest forms of moral and spiritual nourishment; and not to be needed is one of the most severe forms of psychic deprivation."

John W. Gardner

Excellence: Can We Be Equal and Excellent Too?
New York, Harper & Row 1961. p. 153.

"Twenty million older people with talents, skills, experience and time are an inexhaustible resource in our society. We represent all segments of the population; our abilities; our education, our occupational skills, and our cultural backgrounds are as diverse as America itself."

Dr. Margaret M. Clark

"Statement to the Delegates". in, Toward a White House Policy on Aging. WHCOA, 1971. p52.

"As we plan all these varieties of services for the elderly, let's not forget the importance of services from the elderly. We need them and we need their values, at the very least to test our own against. We need their wisdom from years of living; we need their love to make us more loving."

Thelma Schorr

"Ages of Usefulness," American Journal of Nursing, Vol. 71, #6, June 1971, p.1129

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13 B2

January 15, 1974

POSITION PAPER

SUBJECT:

SOCIAL AFFAIRS

ISSUE:

THE AGED - RETIREMENT

NO. 13 B2

EMPLOYMENT DEVELOPMENT DEPARTMENT

EMPHASIS

1. The retired person generally needs income in addition to pensions.
2. Retired persons need to feel they are making a valid contribution to society.
3. With the above two, retired persons have been found to enjoy better physical and mental health.

Recognizing some of the basic needs of the elderly, the 89th Congress passed Public Law 89-73 "Older Americans Act of 1965". The declared purpose of this Act is:

"Sec. 101. The Congress hereby finds and declares that, in keeping with the traditional American concept of the inherent dignity of the individual in our democratic society, the older people of our Nation are entitled to, and it is the joint and several duty and responsibility of the governments of the United States and of the several States and their political subdivisions to assist our older people to secure equal opportunity to the full and free enjoyment of the following objectives:

- (1) An adequate income in retirement in accordance with the American standard of living.
- (2) The best possible physical and mental health which science can make available and without regard to economic status.
- (3) Suitable housing, independently selected, designed and located with reference to special needs and available at costs which older citizens can afford.
- (4) Full restorative services for those who require institutional care.
- (5) Opportunity for employment with no discriminatory personnel practices because of age.
- (6) Retirement in health, honor, dignity--after years of contribution to the economy.
- (7) Pursuit of meaningful activity within the widest range of civic, cultural, and recreational opportunities.
- (8) Efficient community services which provide social assistance in a coordinated manner and which are readily available when needed.
- (9) Immediate benefit from proven research knowledge which can sustain and improve health and happiness.

- (10) Freedom, independence, and the free exercise of individual initiative in planning and managing their own lives."

Through Federal and local programs, attempts have been made to provide additional income, a feeling of contributing to society, and better physical and mental health for the retired person. Both public and private groups are working on methods for finding suitable employment for the "retiree". For those whose needs are more social than financial, volunteer work has been the answer.

The Over 60 Counseling service to find private employment for retirees; Operation Mainstream to find public employment; and Foster Grandparents a volunteer program, are examples of some of the successful programs currently working for retired persons.

DISCUSSION

Today, thousands of people age 60 and over, in cities and towns across the nation retire from active economic life that was natural for them. In some cases the retirement is voluntary; in most it came about because of compulsory retirement plans, loss of employment and inability to find new employment, or ill health.

Retirement at an age of around 60 to 65 is favorably thought of by most people. It's "good image" was created many years ago when people really were old in that decade of their lives. Retirement came at a natural point during the aging process. Retirement years were not too many in number, and they could be spent under reasonably pleasant circumstances, surrounded by members of the family and in a familiar home environment. It was a time for relaxing, for unwinding, for playing the role of the grandparent and respected elder. Loss of outside employment thus had its very real compensations.

From the point of view of society, the family and the community, retirement was a good thing. Back in village days, society thus obtained its elder statesmen, the son moved up into his father's shoes and the community maintained its healthy balance of reward and challenge. Everybody benefitted.

But retirement at that same age still is thought of favorably by most people. Compulsory retirement at 65 is standard; some major plans make retirement with pensions now possible as early as 55; and compulsory retirement at 45 is being talked about as a probability before the end of the century.

People are beginning to wonder what they will do with the second half of their lives, from age 46 on. Few, today, wonder what the over 60 retirees now are doing with the last third of their lives. The problem is much the same and has been with us in an ever-increasing degree for thirty years, but it has remained largely unrecognized because of social myths.

Social mythology is a powerful force in shaping people's ideas about life and it keeps those ideas rigid long after justification for them has vanished. Such is the case with "retirement"; a word which often no longer even describes accurately what happens. "Ejection" might be better; and "rejection" would be better still.

Retirement no longer comes at a "natural" point in the aging process. Today such a "natural" point would come closer at 75.

Retirement years are no longer few in number. They are so many that there is time for a second career. For those without the necessary inner resources to "start over", it is a span of time which may be desperately frightening and will be unpleasant for many.

In summary, "retirement" today usually means ejection from a useful job which has been the main source of financial support, back to a low-income situation where there is rejection from a family group, and where the older adult finds many of the community's activities of decreasing interest (no associative value with children or employment), and are increasingly inhospitable to older adults because ours is a youth-oriented world.

The psychological effects are sometimes as dramatic as they are tragic. The older individual inescapably feels less needed, therefore less wanted, therefore more useless, therefore less motivated to fight, to continue a normally active life. For those who find no satisfactory answer there are physical effects and emotional effects, and finally there can be complete disintegration.

The most far-reaching plan to meet the need for sustained income also is obvious: one which will do away with compulsory retirement. It is a simple solution to recommend but it raises problems in other areas which cannot be ignored:

1. Disregarding a probable leveling off of the population explosion (which will reduce this figure somewhat) there will be 300,000,000 people in the United States by the year 2,000. All techniques to increase the number of jobs available, including, it could be argued, that of early retirement, may have to be used to meet the exploding need for jobs.
2. There will be an increasing number of teen-agers celebrating their 17th birthdays; in 1974, over 4,000,000 teen-agers will enter (or try to enter) the labor market. As there is a clear correlation between unemployment in this group and teen-age crime and social disorientation; and as the teens of any year are the community leaders of future years, jobs clearly are critically important for them.

3. Unlimited, unorganized retention of older workers can impede industries in efforts to keep up with technological changes, remain competitive or enter new fields to meet demands of the market. The older the worker the more out of date may be his work experiences; the older the worker the less likely it is that he has had any formal job training in the first place.

4. Some employers are partial to compulsory retirement because it is an easy way to get rid of workers they want to get rid of - for whatever reason, good or bad - and it permits relatively easy actuarial calculations for pension and welfare plans. Unions usually approve of compulsory retirement because it opens up positions into which others can be promoted; and many older workers like it because they still believe in the social myth that tells them retirement is wonderful.

Aside from continuing employment as a means of sustaining income, there is only one other way. It is through what (very unfortunately, because of the emotional color of the words) has come to be called either "unearned income," or "income from non-work."

All the terms mean, of course, is income coming to people who are not currently, or directly, working for that income. It includes social security (which was earned, but in earlier years) unemployment insurance (which was paid for, through earlier taxes) and similar payments; veterans benefits and all kinds of pensions and welfare benefits.

Some individuals under some circumstances (fiscally speaking) may not have earned the income - as the totally disabled war veteran who earned it

in other ways; and it might be claimed that some earn welfare payments in no manner at all. Right or wrong, these considerations have no place here.

If compulsory retirement is determined to be necessary for the general good of the economy and in the best interests of most of the population, then income for non-work is of immediate and staggering importance.

Some already accept it as this. It is true, for example, that for the over 62 group non-work income (social security) makes up over half of all their income, and is the most essential component of the income received by most of them. But unions - notably the Steelworkers - are aiming at guaranteed yearly income which may or may not reflect real work; this affects the non-retired, and introduces a whole new concept of social and economic life.

To combat this problem, both public and private groups are working on methods of finding suitable employment for the "retiree".

One such group working on this problem is the Over 60 Counseling and Employment Service, a nonprofit creation of the Montgomery County (Maryland) Federation of Women's Clubs is now finding hundreds of jobs annually for the most difficult group of workers in the Nation to place - those past 60 years old.

Opportunities for those over 60 in the labor market are severely limited, and they often must take work that pays less than earnings during their peak years.

"Probably 60 or 70 percent of them need counseling," said Mrs. Gladys M. Sprinkle, director of Over 60. Many of them come to see it may be

better to lower their sights and make a contribution rather than sit in a rocking chair.

"Please don't think that all of our clients come to us just for something to do," said Mrs. Jean Hartman, chairman of Over 60's Board of Governors. "Eighty percent of them really need the jobs."

Over 60 has instigated its "Good Neighbor" Aide Training and Placement Program. Older women are trained to take care of children and older people, and then are placed in jobs in homes in their immediate neighborhoods.

To make sure prospective aides would not be exploited or suffer a loss of pride, Over 60 laid out a rigid set of guidelines for training, for maximum pay, and for the kinds of work they would be expected - and not expected - to do.

On the job, the Good Neighbor attends to the personal needs of an elderly person or a child, as a companion to the elderly, or as a mother-substitute for the child. She may assist with feeding, bathing, dressing, planning and preparing meals, shopping, and tidying the house but she is not committed to heavy housework or heavy laundry.

Mrs. James H. Baxter, Over 60 trustee and one of the founders states:

"In the Good Neighbors program we are matching and meeting two urgent needs in our community - the need for a job opportunity for the older woman who is without skills in demand in the business world and the need for help in homes to care for elderly persons and children."

Over 60 has now tackled a similar special project for men. It is called the Senior Home Craftsman Program. This, too, meets two community needs: Providing work for older men while supplying workers for minor repairs in private homes. The Washington Building Trades Council and the suburban Maryland Home Builders Association helped develop the idea.

One of the most significant Federal programs for the elderly is Operation Mainstream. This began in mid 1966 under the Office of Economic Opportunity. In 1967 this project was taken over by the Manpower Administration. An evaluation of the program completed in 1972 found:

1. Many older persons are able and willing to work on a part-time basis and are rather easily satisfied in terms of types of job assignments.
2. The job performance of older workers is generally comparable or superior to other workers performing similar tasks.
3. Older workers could provide many community services now lacking, particularly for the elderly.
4. Mainstream can expand or improve community services substantially with careful selection of work assignments and projects.
5. When both elderly and younger workers are enrolled in the same project, it is difficult to meet the needs of either group. Apparently this can be done only if, as in one project, the groups are separated into two components -

one emphasizing training and job development for younger workers and the second featuring indefinite enrollment and continuing work activity for older participants.

6. As a public service employment program. Mainstream is too small to have a significant impact on reducing unemployment.
7. Despite its shortcomings, the Mainstream concept and program has proved valid, and most local projects have met the basic needs of enrollees. With clarification of objectives, proper program design, and improvement in administration, the program could be made even more effective.

One of the most successful programs under Operation Mainstream is Green Thumb.

Green Thumb is operated by the National Farmers Union and funded by the U. S. Department of Labor's Manpower Administration. The men are paid \$1.60 an hour and can earn up to \$1,500 a year. "It's reinstated me morally, physically, and also financially," one participant said. "It's put me back in society. I can act like a man and feel like a man."

All Green Thumbers are older men who need money badly. The program does not recruit anyone else. To be eligible, a married man must have an income of less than \$2,000 a year if he makes his home in a town or \$1,400 a year if he lives on a farm. Actually, the average outside income of participants to date has been about \$900.

"It's a lifesaver to us old men that want to work and are able to work and have been cut out of the factory because of age," said John Reed, 78.

Most Green Thumb participants are ex-farmers, which makes them ideally suited for the outdoor conservation and community betterment projects they work on.

"They're amazingly good," said Hans Bussink, horticulturist in charge of the landscaping. "When they first told me about the program, I thought, 'My God, more deadwood!' But I was wrong." He now counts the 14 oldtimers among the steadiest and most reliable of his 70 to 80 man crew. "They're careful and that's an absolute necessity when you're working with flowers. I give them the most delicate jobs and they do the work right."

Despite their age, some Green Thumbers are able to leave the government payroll and make a new career for themselves in private industry. So far this year, four ex-crew members from Trenton have taken jobs paying more than \$2 an hour with a landscaping firm.

The improvement in the health of the elderly recruits has been noted by doctors as well as the participants. All of them are given physical examinations upon entry and annually thereafter. After examining one crew, a Wisconsin doctor reported, "They were all cheerful and happy to be working and useful again. . . ."

The average age of Green Thumb participants is 69. Recruits are screened and hired through the State employment services. The organizations for which they perform work furnish the materials such as lumber, seedlings, cement, plantings, and heavy equipment. The National Farmers Union provides overall supervision, and the Labor Department the cash for salaries and administration.

Green Thumbers work on any publicly owned land or on property owned by a nonprofit organization. Their primary aims are beautification and restoration - of bridges, parks, recreation and lake areas, roadsides, public buildings, and historical sites. They have renovated and beautified historic sites in virtually all of the States in which the program operates.

Tony DeChant, National Farmers Union president, feels that Green Thumb is more than just a way for older men to work their way out of poverty. "We see these men humanized again. That pride and honor they lost is regained. You can sense it when they report for work each morning. They feel active, useful, and proud again."

Another government program for the elderly is Senior Aides. Senior Aides, which started in June 1968, enrolls poverty-level men and women at least 55 years of age, chronically unemployed or under-employed. They are placed in 20-hour-a-week jobs in public or private nonprofit agencies. Their salaries, normally \$1.60 to \$2 an hour, are paid from Federal funds.

Working usually for local government agencies, particularly in health and welfare, Senior Aides do outreach and referral work for the poor, visit the aged and infirm, help the elderly get medical, food, and welfare benefits, and find jobs for elderly people. Others hold such jobs as teacher aides, hospital aides, and library aides.

The program gives older persons income they need while helping to instill in them a feeling of worth and usefulness. It also helps communities to provide services, particularly for low-income persons, that otherwise would not be available. After a time many Senior Aides move out of the program and into regular full-time or part-time jobs.

Project staff and employers have found that the older workers have many attributes that fit in well with the needs of small employers, such as their experience, stability, dependability, as well as their willingness to work part time for a modest wage. There is reason to believe . . . that there are countless potential jobs in small private businesses and professional firms that could be held by older workers. In all cases reported, using these workers has proven to be of advantage to the employer. Furthermore, the small employer is not always encumbered by rigid hiring policies and union regulations, although the cost of fringe benefits, if he provides any, may rise with the age of employees.

"Older people are our greatest untapped natural resource and it's high time we used them," said William R. Hutton, executive director of the National Council of Senior Citizens.

"We need a vast expansion of the use of older people," he said. "Communities across the land desperately need help in improving their community services, but they can't afford it. The best way to do so is to use the elderly. Older people who are wealthy could help as volunteers. But 5 million of the elderly are desperately poor and 2 million more are on the fringes of poverty. Large numbers of them could work part time and provide these services rather than go on welfare."

In community service work they would not compete with younger workers for jobs or interfere with the labor market, Hutton contends. They would enable communities to get vital social work done.

"We have a youth-oriented culture," Hutton said. The day of large, extended families is gone, he added, and the elderly more than ever need the dignity and therapy of useful work.

Hutton's view about the value of older workers is borne out by the Senior Aides' achievements to date. The oldtimers have demonstrated during the 3½-year life of the program that they are steady, enthusiastic workers and in many jobs can match or surpass younger people. The work they have been performing in Manpower Administration subsidized jobs has boosted their income and improved community services.

In some cases volunteer programs offer a satisfying role to the retiree. One such volunteer program is Foster Grandparents. It is called the Foster Grandparent Program because all who participate are serving as grandparents to children who desperately need someone who conveys that special brand of love marked "made by grandparents."

The program which began in 1965, now includes about 10,500 grandparents. Half of them are between 65 and 71, a third between 72 and 80, 5 percent are older. So, as grandparents should be, they are elderly. They are also poor. Most are women. Half live by themselves and thus keenly understand loneliness.

The children served by foster grandparents also live under special circumstances. Most are living permanently or temporarily in institutions - in hospitals and homes for the retarded or neglected or emotionally disturbed.

The program is operated by ACTION, the Federal agency that also runs the Peace Corps, VISTA, and other volunteer programs. Originally designed to provide the elderly poor with an opportunity to help others and gain the modest income supplement of \$1.60 an hour for 20 hours of service a week,

the Foster Grandparent Program has become a kind of Rosetta Stone, yielding dividends far beyond anyone's expectation. From the cold, unsentimental logic of a benefit-cost analysis done by Booz, Allen Administration Service, the program proves fiscally sound. From the point of view of grandparents and children, the return is beyond price.

QUOTES

President Nixon, speaking to a group concerned with the problems of aging said:

"The older Americans in our midst have been pioneers and builders during a period of dramatic change and severe testing. . . . Having learned to live with change and challenge they offer us, now and for the future, a valuable resource of skill and wisdom."

Arthur S. Flemming former Secretary of HEW, at a recent White House Conference on Aging said:

"They want to be involved in life in a meaningful manner. They want to be part of the mainstream."

William D. Bechill, Commissioner on Aging said:

"Now is the time to build on our experience . . . to fit ourselves for the larger task of assuring that older Americans participate fully in the economic and social well-being which this enormously rich and creative Nation should provide to all of its citizens."

The Secretary General of the United Nations said:

"Most highly industrialized countries are often essentially youth-oriented, emphasizing productivity, competition, self-sufficiency -- the antithesis of old age. The person who can no longer work, produce and provide for his own basic needs, for whatever reason and irrespective of his past contribution, tends to be relegated to the fringes of society."

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