

# RETIREMENT AND THE INDIVIDUAL

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HEARINGS  
BEFORE THE  
SUBCOMMITTEE ON  
RETIREMENT AND THE INDIVIDUAL  
OF THE  
SPECIAL COMMITTEE ON AGING  
UNITED STATES SENATE  
NINETIETH CONGRESS  
FIRST SESSION

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PART 1

SURVEY HEARING—WASHINGTON, D.C.

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JUNE 7 AND 8, 1967



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Part 2, Early Retirement and Related Subjects—Ann Arbor, Mich.

(Additional hearings anticipated but not scheduled at the time of this printing.)

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# RETIREMENT AND THE INDIVIDUAL

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WEDNESDAY, JUNE 7, 1967

U.S. SENATE,  
SUBCOMMITTEE ON RETIREMENT AND THE INDIVIDUAL  
OF THE SPECIAL COMMITTEE ON AGING,  
*Washington, D.C.*

The subcommittee met, pursuant to notice, in room 1114, New Senate Office Building, at 10:05 a.m., Senator Walter F. Mondale presiding.

Present: Senators Mondale, Williams of New Jersey, Fong, and Miller.

Also present: William Oriol, staff director; Donald H. Gaines, professional staff member; John Guy Miller, minority counsel; Patricia G. Slinkard, chief clerk; and Carolyn R. Hyder, assistant clerk.

## OPENING STATEMENT BY SENATOR WALTER F. MONDALE, CHAIRMAN, SUBCOMMITTEE ON RETIREMENT AND THE INDIVIDUAL

Senator MONDALE. Today this subcommittee begins a study of the institution of retirement itself and of its impact on the individual, especially as regards the problems of adjustment to a new role in life and the need for meaning and fulfillment in the retirement years.

We are in the midst today of a retirement revolution involving significant and far-reaching changes in both the nature and dimensions of retirement.

Both the number of retired individuals and the number of years they live in retirement have been increasing rapidly—and will continue to increase in the years ahead.

The number of Americans 65 and over has increased sixfold—from 3 million to over 18 million—since 1900. In the next 15 to 20 years we will have over 25 million—an increase of 40 percent—and by the year 2000 we will have over 28 million, an increase of 55 percent. One out of every three Americans alive today—some 65 million people—will reach retirement age between now and the year 2000.

At the same time, the retirement years are being increased from both ends. We are experiencing intensified pressure for earlier and earlier retirement as automation and technology increases productivity and reduces our work force needs. At the other end of the scale, there is little question that the better health care being provided under medicare, coupled with continued medical advances and possible breakthroughs in the cure and prevention of the big-killer diseases, will stretch the lifespan significantly. Thus it is not unreasonable to assume that the average person will soon be spending from 20 to 25 years or more in retirement.

And we can expect not only greater longevity, but also greater "youthfulness" at ages we now regard as advanced. A witness at these hearings will say, in fact, that by 1985 a man of 65 may well be the physiological equivalent of a 45-year-old man today. Thus we will see an ever-increasing number of retired people who are still healthy

and alert—men and women who will have years yet to live and who will be wanting more from those years.

But with these changes come new challenges and the question arises: Are we ready for the retirement revolution?

In terms of income, we obviously are not. To become retired now usually means that the individual must subsist on half or less of his previous income. This subcommittee is not studying income maintenance—another subcommittee bears that responsibility. But we cannot ignore it for we know that the level of income is closely related to the quality of retirement.

And in terms of attitudes we are also unprepared. Our attitudes toward retirement today are showing their age—they are based on a time when a man of 60 or 65 really was an old man—and I think it is clear that we must reassess and revamp our thinking. We are going to have to start looking on retirement as a distinct and separate phase of life—not as the end of it. And with healthy, alert people living active lives for 20 or more years after retiring from their full-time occupations, we will have to stop equating retirement with old age.

Nor are we ready in terms of understanding the subtle yet profound changes with which the individual must cope when he retires—voluntarily or otherwise—from his life's work. Ours is a work-oriented society in which the individual derives his status and meaning from the position he holds, the kind of work he does, and the amount of money he earns. We value productivity and we have a tendency to downgrade those who have retired because of their unproductiveness and dependency. Thus retirement to many becomes a time of personal crisis and despair—a time of being shunted aside and being made to feel useless, indeed, even worthless—a time of emptiness, depression, and helplessness.

The problems encountered by so many retirees in adjusting to this new phase of life and finding meaning and fulfillment in their new roles reflect a serious lack of understanding, both on the part of society and the individual himself. I would hope that this committee can make some progress in this area. For we are only dimly aware of the challenges and problems involved in earlier retirement, longer life, more free time, and better health in old age.

I would hope that this committee can elevate the nonmaterial needs of older people to the level of concern we have for their material needs. We have been able to make progress in the areas of health care, housing, and income because we have been able to focus attention on the need and gain public acceptance for our goals, and I would hope that we can now do the same with the problems of retirement adjustment and fulfillment.

For as President Kennedy—who as a U.S. Senator helped bring the Special Committee on Aging into being—once said: "It is not enough to add new years of life; our objective must be to add new life to those years."

As I said at the beginning of this statement, today's hearing is the beginning of our studies. From it we will decide on our future actions. However, I am pleased to announce that we have already scheduled our next hearing for July 26 in Ann Arbor, Mich., to take extensive testimony on early retirement trends and their implications for the future.

Finally, I would like to thank our committee chairman, Senator Harrison Williams, for his receptiveness to my suggestion that this subcommittee be established. Without his concern and generous assistance, we would not be here today. I am proud, too, that such distinguished colleagues have asked to serve on this subcommittee.

I am also pleased to have statements for the record from two members of the committee, and offer them now.<sup>1</sup>

**STATEMENT OF HON. EDWARD M. KENNEDY, A U.S. SENATOR  
FROM THE STATE OF MASSACHUSETTS**

Senator KENNEDY. Mr. Chairman, I have a brief statement describing my special interest in the work of the Subcommittee on Retirement and the Individual.

As Senator Mondale knows, I believe that he is beginning an important and timely study. He is pursuing it with his usual effectiveness, and his fellow members of the Senate Special Committee on Aging can look forward to very significant findings from the work that now begins.

As chairman of the Subcommittee on Federal, State, and Community Services, I will pay careful attention to testimony that will help us foresee the magnitude of retirement within the next few decades.

Already, economists and others are talking about major reductions in the workweek and the work lifetime. Greater productivity and greater numbers of trained workers will—or at least, they should—cause the obsolescence of our present attitudes toward retirement and even toward work as so many Americans now appear to regard it—as a major, if not the supreme, purpose of life.

I think Dr. Whitney Griswold, president of Yale University, had a point when he said 15 years ago:

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?

And who will help the new generation of the older American who is now earning added years of retirement—perhaps one-third or more of an entire lifetime?

Obviously, if the income of the 40-hour-a-week worker or of the retired person is inadequate, he will “moonlight” or seek Government assistance.

Income will help determine the quality of leisure, and we in Congress should continue to do all possible to raise retirement income to satisfactory levels.

But we should also be concerned about the things that income dollars do not necessarily provide.

We need services that will enrich retirement years. I am referring not only to recreational resources—much as they are needed—I also mean that we should give our retired population alternatives on the kind of role they can fulfill when their major work career ends.

<sup>1</sup> Statement of Hon. Harrison A. Williams, committee chairman, appears on p. 47.

For some, community service to others may be rewarding and absorbing.

For others, leisure may yield cultural advancement and enrichment of the lives of others.

For many, retirement may mean secure enjoyment of worthwhile pleasures enhanced by contemplation.

For no one, should retirement be a lonely time of life made more bitter by the realization that our society apparently has little regard for the individuals outside our work force.

I am looking forward to a very helpful hearing, as well as to insights on questions of concern to all Americans.

#### STATEMENT OF HON. JENNINGS RANDOLPH, A U.S. SENATOR FROM THE STATE OF WEST VIRGINIA

Senator RANDOLPH. Mr. Chairman, although I am not a member of this subcommittee, I welcome this opportunity to speak briefly as your hearings open.

In his message on "Older Americans" on January 23 of this year, President Johnson made it clear that our Nation has a long way to go before its citizens can feel satisfied about the lot of the elderly in this generally affluent Nation of ours.

He vigorously asked for more adequate social security and old age assistance levels, and he asked for other practical help to the elderly. Many of the suggestions he made are of direct concern to the Subcommittee on Employment and Retirement Incomes. As chairman of that subcommittee I am very much interested in several matters related to the President's proposals, and I will continue to press for much-needed improvements.

Undoubtedly the Subcommittee on Retirement and the Individual will have to consider income as part of the context of retirement, present and future. You can't consider your subject in a vacuum. I will look forward to any new insights you can give to the subcommittee I chair, and you can be sure that we on that subcommittee will give any assistance you may wish to have from us. We are all working for the same purpose—a better and more secure life for persons near and past retirement age.

I think President Johnson expressed it well when he said in his message this January :

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 citizen's lives, but to enrich them.

Congress has already endorsed this goal by enacting the Older Americans Act. Now we must continue the work. Improved services to our elderly population will help us find the way. Advances in employment opportunity in later years will help, as will more adequate income. We will look to the work of this subcommittee to give us perspective on the institution of retirement as we work on the programs that will help determine the quality of that retirement.

Senator MONDALE. I look forward to a productive and interesting assignment, and I am delighted and pleased and grateful that our

first witness is the distinguished Secretary of the Department of Health, Education, and Welfare, the Honorable John W. Gardner, who not only agreed to be with us here this morning but agreed to be with us at an earlier date which had to be rescheduled. I think this underscores not only the Secretary's personal interest in this subject, but the continuing interest and creativity which the administration has shown in trying to deal with this most difficult field. And we are grateful to the Secretary for being present with us this morning.

Accompanying the Secretary this morning is Mr. Ball, who is the Commissioner of the Social Security Administration; Mr. Bechill, the Commissioner of the Administration on Aging; Dr. Duncan, Director of the Adult Development and Aging Branch of the National Institute of Child Health and Human Development.

Mr. Secretary.

**STATEMENT OF HON. JOHN W. GARDNER, SECRETARY, DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE; ACCOMPANIED BY WILLIAM D. BECHILL, COMMISSIONER, ADMINISTRATION ON AGING; MRS. IDA C. MERRIAM, ASSISTANT COMMISSIONER, RESEARCH AND STATISTICS, SOCIAL SECURITY ADMINISTRATION; AND DR. LEROY DUNCAN, JR., DIRECTOR, ADULT DEVELOPMENT AND AGING BRANCH, NATIONAL INSTITUTE OF CHILD HEALTH AND HUMAN DEVELOPMENT**

Secretary GARDNER. Mr. Chairman, Dr. Ida Merriam is with us in place of Commissioner Ball.

Senator MONDALE. Dr. Merriam?

Secretary GARDNER. She is in charge of all the research for the Social Security Administration.

Senator MONDALE. Delighted to have you.

Secretary GARDNER. Mr. Chairman, members of the committee, I appreciate your invitation to appear at this first public hearing scheduled by your new Subcommittee on Retirement and the Individual. As you know, the Department of Health, Education, and Welfare is vitally concerned with the needs of older people and with the various facets of life in retirement. As you proceed, I want to assure you that you will have the full cooperation and support of the Department and its individual agencies. We hope you will call on us when you feel that we can be helpful.

I understand that you will be concentrating not upon the problems of retirement income, employment, housing, or health but on the institution of retirement itself, with particular emphasis on the use of leisure time in retirement.

Let me begin by oversimplifying just a little. There are four paramount problems for a man or woman of retirement age.

One is income. The line between poverty and old age is an ancient one, and we have not completely broken it. Improvement in income levels, not only through pensions but through employment opportunities, is basic to any upgrading of the position and status of older people.

Second is health. The health problems of older people are often inseparable from financial problems, or problems caused by personal

isolation. A number of recent legislative enactments are concerned wholly or in part with the maintenance of health in later years, for example, medicare, the Community Mental Health Centers Act, the heart disease, cancer, and stroke amendments, and the Comprehensive Health Planning Act.

Third is appropriate housing and living arrangements. In housing for older people, we are now moving toward a constellation that includes services and facilities to support independent living arrangements, personal-care homes, homes for the aged, and nursing homes that are attached or integrated with other community facilities and planning.

Fourth is interest and purpose in life. Older people differ not at all from their younger contemporaries in the requirement that life must have some meaning.

The first three have received and will continue to receive major attention, and this is as it should be. The needs of those who lack income, who are ill, or without a decent place to live must be a basic consideration of any society.

The last of the four problems is often the least recognized, the least discussed, and the most neglected. Yet, it is at the heart of the problems of retirement. It is the challenge of how to find meaningful activity in retirement.

#### ONE HUNDRED BILLION HOURS OF FREE TIME

It is a serious challenge and a tough one. Retirement, as we now see it in our society, leaves older people with a vast amount of time either for constructive use or aimless boredom. To the typical man retiring at 65, retirement means at least 25,000 hours of "extra time" for the balance of his life expectancy. Male retirees alone now number well over 5 million. The total time freed by this event amounts to over 100 billion hours.

One of the features of this challenge is that it has come to the American scene suddenly. There are few precedents to guide us.

The need for meaningful activities on retirement is the type of problem that must be dealt with largely on home ground. Many older people cannot travel far from their homes. The best chance of helping those who realistically face these problems of leisure is often through channels which are familiar—the neighborhood, church, club, fraternal organization, or past business or occupational associates.

Now, what are some of the directions in which we might move? We are an inventive people and we possibly may have more options than we have realized or acted upon. Let me suggest a few examples.

One of the most significant things any society could do would be to give all its members in the early and middle years the kinds of experience that will build the capacity for self-renewal throughout life.

We all know people who retire psychologically when they are in their thirties or forties. They may continue working for another two or three decades, but psychologically speaking, they have turned in their uniforms. Perhaps they just grew tired. Perhaps they were trapped by circumstances. Or perhaps they were defeated by their own self-doubt or fear or cynicism or self-indulgence.

In contrast, we all know people who at very advanced ages retain an incredible freshness, curiosity, interest, awareness, and enthusiasm.

I do not believe we need to leave that outcome to chance. If we want to improve the quality of life for older people, we should do everything possible to increase the number of persons with the capacity for self-renewal.

Every institution in the society should work to that end. We are going to have to design our institutions so that they encourage continued learning and growth through in-service training, career development programs, career counseling, systematic reassignment in the interest of growth, and sabbatical period for study.

### MIDCAREER CLINICS

I would like to see the time come when many employing organizations will sponsor midcareer clinics to which men and women can go to reexamine the goals of their working life and consider changes of direction. Schools, universities, unions, and other organizations could have similar clinics. (Such clinics outside employing organizations would be sources of advice and guidance for the person contemplating a change of jobs or geographical move. They could have access through the U.S. Employment Service to nationwide information on job opportunities.)

What does all of this have to do with retirement? A great deal. If the individual reaching retirement is fully alive and accustomed to thinking constructively about life's transitions, he will be far better fitted for the next stage of the journey. All too often the man reaching age 65 has spent much of his work career in a routine or a blind-alley job, has been denied the opportunity to think actively and constructively about the use of his abilities, and has learned no new skills or interests for years. Then we plunge him into one of life's toughest adjustments and expect him to make it easily.

Too many people face the retirement transition passively and fearfully, doing little to make it a constructive experience. But how could it be otherwise when many of them have spent the preceding years in circumstances that foster passivity.

Second, I would like to talk about formal preretirement education.

Much has been said and written about the importance of preretirement information and counseling. I want to make only one point here.

Sometime during the middle years of life, preferably several years before retirement actually takes place—I would say perhaps as much as 10 or 15 years—every person should have access to effective preretirement information and education about some of the common problems and adjustments that are experienced in the retirement period.

This is simply not possible now, at least not on a broad scale. Educational programs of this type require well trained and experienced teachers. There is a risk involved in such efforts if the instruction given is superficial.

Here is a role that could be filled by mature or retired persons themselves who, with some intensive training, could counsel others on the



problems of retirement. Some companies have recruited retired persons for just this purpose with excellent results.

Senator MONDALE. Mr. Secretary, is it your judgment that at this time there is not a substantial effort underway in our country, either in the public or private sector, or both, to deal with preretirement education and counseling?

Secretary GARDNER. There is certainly nothing on the scale that is needed, in my opinion.

There is a good deal of it going on, but it is scattered, and it does not get at the problem.

Senator MONDALE. Do we have any figures on how many receive adequate preretirement counseling sometime prior to retirement at a time when it would be useful?

Secretary GARDNER. I might ask Commissioner Bechill to answer that question.

Mr. BECHILL. Senator Mondale, we have no exact figures on the numbers of people who are receiving or are enrolled in such programs.

We do know that many of the major companies in many of the major industries have preretirement programs, but I think the point made by the Secretary is a valid one, that these programs to date are obviously not reaching large numbers of people.

We would be glad to provide additional information on this point.

Senator MONDALE. Would you explore that and submit to us for the record the best guess you have on the number who do receive adequate preretirement counseling, the sources from which they received the counseling, the kind of counseling they received, and any other observations you want to make for the record.<sup>2</sup>

Mr. BECHILL. Yes, sir.

Senator MILLER. Would the Senator yield at this point?

Senator MONDALE. Yes.

Senator MILLER. I would like to ask the Secretary if he does not think the university extension and adult education programs offer a good potential for meeting this problem.

Secretary GARDNER. In my opinion, they can be extremely useful before retirement and after retirement. They are a useful instrument.

Senator MILLER. Well, as I understand it, there is considerable activity and considerable planning by the university extension people right now.

Secretary GARDNER. That is correct.

Senator MILLER. It is pretty much a matter of funding and personnel.

If I can make a suggestion, you might explore through the University Extension Association what they are doing in this area as a partial answer to Senator Mondale's question.

Secretary GARDNER. Yes, sir.

Senator MILLER. And I would think it would be useful to have more ties between companies and groups such as the National University Extension Association, so that you would reach the full traffic of people coming along toward retirement.

Thank you.

Secretary GARDNER. Shall I continue?

<sup>2</sup> See p. 15.

Senator MONDALE. Fine.

Secretary GARDNER. Third, transitional retirement and second careers.

In considering retirement itself, we must deal first with one of the most widely debated questions of all: Is it unnecessarily rigid for organizations to have a fixed retirement age for everyone?

A fixed chronological age for retirement is the predominant practice today. Its chief justification is that it avoids the difficult problem of individualized judgments on each case.

But it has been argued that people age at strikingly different rates, and that this should be taken into account. The argument is not without merit. It is conceivable that we could develop physiological and psychological measures of aging that would be far more precise than chronological age in identifying the appropriate moment for retirement.

Unfortunately, there are two difficulties. One is that individualized retirement judgments would not meet one of the prime reasons for a fixed retirement age; namely, to make room for younger people.

The second difficulty is that retirement based on individualized measures of physiological and psychological aging might be unnecessarily cruel to those who fail the test. They would have been handed a certified assurance of uselessness.

Nevertheless, many improvements on the present situation are possible. For example, other organizations of professionals might profitably study the civilized practices common among many law firms. Many firms have arrangements to make it possible for an elderly partner to continue in some meaningful relationship to the firm and its work as long as desired.

More and more organizations are beginning to make special provisions for phasing the period of retirement, for hiring retired people from other organizations, or rehiring their own retirees under special arrangements. This practice is especially common now in the academic world, where able professors are beginning to enjoy a postretirement market for their skills.

### THREE COMPONENTS OF LIFE CYCLE

Some have suggested that formal retirement would be less traumatic and the whole life cycle more rational if we thought of every career as having three components—study, work, and community service. The weights given to each component vary from one individual to another, and change as the years pass. Under ideal conditions, the study component would presumably be dominant in the early years of life, tapering off for most people during the twenties and thirties, rising briefly perhaps for a period of midcareer training and rising markedly in retirement years for those who would enjoy further formal or informal education. The work component would build up to a dominant role in early and middle maturity and drop off for most people in later years. The community service component might have an early peak, for example a tour of duty in the Peace Corps, but would normally begin to rise during mature years. And this component might well reach a peak during the retirement years.

This is an oversimplified model, but the principle is an interesting one.

#### AN ARRAY OF CHOICES

The final point I wish to make is that older people, like all others, vary greatly in their desires, interests, and needs, and we should not presume to judge what will be best for them.

Some will want to work until the day they drop; others will want to pitch horseshoes; others will want to watch someone else pitch horseshoes.

Some will want to be part of a community; others will want to be alone.

Some will want to remain in their own hometown; others will want to be footloose.

So we must design a society in which older people have choices. And in designing such society, we shall have to work harder on some choices than on others. It's already fairly easy for the older person to be alone; it is often much harder for him to find companionship and friends. It's already easy for him to find a park bench to sit on; it is much harder for him to find useful work.

Despite a good deal of progress in recent years, one of the most serious defects in our present arrangements for older people is the absence of relevant and useful things for them to do, whether this be paid work or a personal activity. Like everyone else, older people need to be needed. They need to have something to occupy their hands and minds and hearts.

In our society, this range of needs is generally supplied by work. Work has more meaning than the salary received. It's a social environment, a community, a source of friends, a supplier of purpose.

But for the retired person, work is often hard to obtain. We need far more imaginative attempts to supply work opportunities for retired people, including part-time jobs. The latter are especially important since the retired person often has many reasons for wanting to work less than full time.

Opportunities to remain active are, of course, not confined to conventional employment. The foster grandparent, and green thumb programs provide significant opportunities that serve all the purposes of meaningful work. We have barely begun to scratch the surface of such possibilities. It would be possible to 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. Again, such activities should be made possible on a part-time as well as full-time basis.

And I should add that they need not be Government-sponsored activities. These activities could be carried on in the private sector.

The possibilities are limitless because of the serious shortages in every one of the so-called helping professions. If you set yourself the task of identifying those fields of human activity that cannot be automated, the areas in which humans cannot be replaced by machines, you will find that many of those areas involve the helping fields. You can automate some of the activities a nurse performs, but the human presence is of the essence. The usefulness of a companion to an elderly person is not just in the tasks performed but in the human interaction.

Our arrangements for bringing together people who need help and people who want to be helpful are still rudimentary. An elderly lady living on the fifth floor of a large urban apartment house may need companionship in the worst way; and another more vigorous older lady living on the seventh floor may need very much to be needed. We haven't yet been sufficiently inventive in the ways of bringing them together.

#### A "HELPING CORPS" OF VOLUNTEERS

There is no reason why a considerable variety of groups—clubs, unions, fraternal organizations, and the like—shouldn't design their own "helping" corps of older people for volunteer work in a local setting.

I would like to see this helping principle applied to a whole town. I would like to see some community say, "Within our city limits no child who needs a tutor will lack one, no hospital will lack for nurses' aides, no social agency will lack volunteers," and so on. Then, I would like to see that community organize to meet its commitment. In such a community every person with willing hands and a willing heart would be needed and valued, whatever his age.

I hope that the next few years will bring greater attention and thought to the value and meaning of leisure, and the wise use of leisure in our society. I believe that we are already gaining some wisdom in this matter. Leisure is no longer thought of as simply unfilled time or thumb twiddling—though no one, in this world full of terrifying action, should downgrade thumb twiddling. It is beginning to be viewed as an opportunity for all kinds of activities that contribute to individual growth, enrichment, and satisfaction.

Mr. Chairman, I have gone on too long, yet I have only scratched the surface of this important subject. I have not commented on the many constructive things that are being advanced under the Older Americans Act and other legislative authority; but Commissioner Bechill will deal with that subject.

Thank you for giving me the opportunity to present these ideas.

Senator MONDALE. Mr. Secretary, thank you so much for your splendid statement, which provides many thoughtful suggestions which this subcommittee should deal with, and certainly provides an appropriate beginning for these hearings.

Some advocates of guaranteed income say that if you give people a certain number of dollars, their problems will disappear. In effect, let's scrap some of these service programs and substitute them with money.

With particular reference to the area of inquiry here, what do you think of this suggestion and this approach?

Secretary GARDNER. Well, I think that it is hard to find a substitute for money for many of the problems facing older people. And I must say that I have been immensely impressed with the link that I mentioned between age and poverty. It is a longstanding link, and we have made great progress in breaking it, but we have not yet broken it. And, in fact, even the people receiving social security payments and even those whose social security payments are supplemented with welfare payments, which is a regrettable necessity for some of them, still have a very difficult time making ends meet.

And, aside from them, there a great many people who are just above the borderline of poverty.

And as I said in the testimony, income and health are essential for everything else. That is the base from which you move.

Senator MONDALE. Assume that we could meet the economic problems which the elderly people have—which I think you state so clearly in your testimony—would that then bring us to a place where the services that we are now directing toward the elderly and that we might consider too direct would no longer be needed?

#### MOVED FROM THE MAINSTREAM

Secretary GARDNER. No, sir. No, I believe that they are quite acceptable problems, and even people with a good deal of income suffer from the fact that our society is now designed to put most older people on the shelf.

Our society is now designed to deal them out of the game, so to speak, to shunt them off into unproductive activities, or to move them out of the mainstream of life, out of useful roles, out of communities, and so forth. And this is perfectly correctable, but we are going to have to work at it.

Senator MONDALE. Some other people say that we cannot give attention to the elderly until we have taken care of our youth.

Do you think it is necessary for us to choose in some sort of set of priorities one age group over another?

Secretary GARDNER. I certainly hope that it will not be necessary to do so.

Obviously, in a world of resource constraints you have to make choices. But we have never in our Department accepted the notion that these were mutually exclusive, or that we would have to neglect our children in order to look after our older people.

Senator MONDALE. Would you comment on the adequacy of educational opportunities for our older citizens in American life today?

Secretary GARDNER. I think there is really a very considerable range of educational opportunities for older people, but not always in circumstances which make it natural for the older people to turn to them. And all too often the educational opportunities are designed for another age level, designed for another purpose originally. And even though an energetic and adaptable older person can get a great deal from them, they present an awkward situation for many older people. We need far more educational activities specifically designed for the special kinds of educational problems that older people have, and presented in settings which are natural settings for older people.

Senator MONDALE. It is my impression that most people approaching retirement prepare themselves in the way they watched their parents prepare, without realizing that the changes in longevity and youthfulness, or even in the vibrancy of the economy, add a great number of new and useful years to their lives which their parents may not have had, and greater opportunity for a fulfilling and enriching experience.

Would you agree with that observation?

Secretary GARDNER. Oh, yes; very much so.

I think that there is very little awareness of the long span of years that they will spend in retirement, very little conscious thought about that.

In fact, I guess I believe that there is an unconscious desire not to think about it.

I spent a good many years watching people move toward the point of retirement, in many, many cases bringing up the subject with men who are on the point of retirement, a year or 2 or 3 years from retirement, and it seems to me that a great many people really would rather push the subject out of their minds.

Senator MONDALE. Senator Miller.

Senator MILLER. Thank you, Mr. Chairman.

Mr. Secretary, I like what you had to say about having the community organized to meet its commitment. I am wondering if you think that the community action programs might be the focal point for such organization.

Secretary GARDNER. Well, this is entirely possible, although I was thinking really of something much more encompassing than that. I was thinking of all the community institutions, hospitals, libraries, industries—everybody in the community with all of their institutional facilities doing the work on this kind of thing.

Senator MILLER. Well, it has been my observation that some community action boards are organized along that line, and I would think in order to implement the ideas that are being advanced now we do need a focal point in each community.

Secretary GARDNER. That is right.

Senator MILLER. Offhand, it would seem to me that the community action program might be a good place to start.

I think that there are one or two in my State which have, among their many activities, something involving retirement. It is a very small portion of the overall program, but I think that with the board membership they have, that they have the potential for doing what you are suggesting here.

Secretary GARDNER. They have the enormous advantage of being an instrumentality that can work between the private sector and the public sector that can draw on all the institutions. And, unfortunately, our communities do not have many such instrumentalities, so this is a very useful suggestion.

Commissioner Bechill, would you comment?

Mr. BECHILL. In addition to the use of the community action agency, Senator Miller, there are many communities that are organizing today which have this broad public and private representation, also through local commissions and local councils on aging, many of which could give similar attention to the kind of idea the Secretary expressed.

Senator MILLER. Thank you very much.

Senator MONDALE. We have with us today, of course, our staff director, Bill Oriol, whom I neglected to introduce, and John Guy Miller, who is the minority staff director.

Mr. Miller, do you have any questions?

Mr. MILLER. No questions.

Senator MONDALE. Mr. Secretary, thank you very much for your most creative contribution. I understand you have other things to do.

(Subsequent to the hearing Senator Mondale asked the following questions in a letter to Secretary Gardner of the Department of Health, Education, and Welfare:)

JUNE 12, 1967.

DEAR MR. SECRETARY :

\* \* \* \* \*

One: in response to a question from Senator Miller you gave your thoughts on community organization to meet commitments to older Americans. You suggested "that all community institutions—hospitals, libraries, industries—everybody in the community with all of their institutional facilities" could work together. Earlier you said that such activities need not be government sponsored. It seems to me that government, while not the prime architect of activities, could well give encouragement or more direct help. Do you see any way in which the Federal level could give incentives to groups that could, as you suggest on page 19 of the transcript "design their own 'helping corps' of older people for volunteer work on a local setting" in areas not now served by OEO Community Action Programs?

Two: Your suggestion about "mid-career clinics" is of special interest. I would appreciate additional discussion on :

a. Whether such clinics should be assisted by government or perhaps directed in conjunction with the U.S. Employment Service.

b. It appears that you anticipate that there will be more employment in the future available for workers past 45 than there now is. Is this assumption correct? If so, where would such opportunities be developed?

Three: Pre-retirement training is a major subject for this Subcommittee. As you know I have asked Commissioner Bechill for a report on the availability of such training today. I would also like your thoughts on ways in which additional training could be offered, either through government or private auspices.

Four: The Subcommittee will hear later from the Office of Education at a hearing on learning opportunities in later years. I was, however, very interested in your response to my question (page 22, transcript) about educational resources available to the elderly. Is it possible for you or the Office of Education to develop further your statement that "we need far more educational activities specifically designed for the special kinds of educational problems that older people have?"

I would also like to have from the Office of Education a list of organizations concerned about learning by older Americans, as well as a brief description of Office of Education programs related to the same subject.

Five: Your comments about individualized measures of psychological aging lead me to wonder about whether adequate research attention has been paid to that subject. If not, should it be encouraged?

(The following reply was received:)

THE SECRETARY OF HEALTH, EDUCATION, AND WELFARE,  
Washington.

DEAR SENATOR MONDALE: I was pleased to have had the opportunity of testifying before the Subcommittee on Retirement and the Individual, and I thank you for your kind words about my testimony. The following is the further information requested in your June 12 letter :

1. FEDERAL ASSISTANCE AND ENCOURAGEMENT FOR "HELPING CORPS" OF OLDER PEOPLE FOR VOLUNTEER WORK IN A LOCAL SETTING

I envision group and community organization of older people for volunteer work as a local effort requiring more time and planning than money. If services and facilities are needed, they should primarily be those already available in the community. However, if a larger-scale operation is undertaken, and additional support is needed, Federal assistance might come from several sources. For example, under the Title III provisions of the Older Americans Act, some State agencies have made grants to local communities for essentially this type of senior volunteer program. Special projects to develop new methods and techniques using the experienced skills of older volunteers also are being supported under the Title IV research and demonstration program of the Act. These efforts are usually operated on a community-wide basis.

Federal assistance also might be available from other sources. The President, in his January 23, 1967, Message on Older Americans, asked the Director of Eco-

nomic Opportunity to make available a wider range of volunteer activities to older citizens. These included increasing the numbers of older people participating in VISTA (Volunteers in Service to America), as tutors and classroom aides in Operation Headstart, and as volunteers in organized community effort to find the isolated and handicapped older person in need of various services.

I mentioned the idea of "mid-career clinics" in the context of building the capacity for self-renewal throughout life. I would like to see such clinics developed by a wide variety of organizations—companies, unions, lodges, professional associations, and so on. Federal financial support probably would not be needed for most of these. But the government might help to create a few models, perhaps in community centers.

Though it would be valuable for the clinics to have access to nationwide employment information through the U.S. Employment Service, the clinics need not actually be administered by the Service. The principal need now is acceptance of the idea that continuing education and self-renewal are an important part of adult life.

And incidentally, the government might be wise to set up such clinics for its own employees, who need renewal as much as anyone.

## 2. FUTURE EMPLOYMENT OPPORTUNITIES FOR PERSONS PAST 45

Our projections show that despite the increase in the number of jobs for persons over 45, there will be little change in the proportion of jobs held by older workers. If we are to increase employment opportunities for older workers, it will have to be through a determined effort. The President, in his message to the Congress on older Americans this January, recommended 5 measures for developing job opportunities for older Americans. The President recommended that:

"The Congress enact a law prohibiting arbitrary and unjust discrimination in employment because of a person's age.

"The law cover workers 45 to 65 years old.

"The law provide for conciliation and, if necessary, enforcement through cease-and-desist orders, with court review.

"The law provide an exception for special situations where age is a reasonable occupational qualification, where an employee is discharged for good cause, or where the employee is separated under a regular retirement system.

"Educational and research programs on age discrimination be strengthened."

## 3. EXPANSION OF PRERETIREMENT TRAINING

Preretirement education and training to date has been offered under a wide variety of auspices, including business and industry, labor unions, professional organizations, colleges and universities, churches, and various other organizations. Also, several Federal, State, and local governmental agencies are actively sponsoring such programs for their employees.

I believe that additional impetus needs to be given to the whole area of preretirement education and information. For example, I have asked the Office of Education, in conjunction with the Administration on Aging, to give greater attention to this subject. Specifically, these two agencies, together with others, could stimulate and encourage additional efforts by States, localities, and other organizations to support extensions of preretirement training programs through adult education courses, university extension courses, the use of educational television, and other means. One thing which is needed is the development of various models of preretirement counseling programs that could be adapted for use in a number of settings and under a number of auspices.

I would like to stress here again the importance of tailoring preretirement training to the needs of persons about to retire. Merely offering a series of lectures or classes will accomplish little. There must be individual counseling so that the special concerns of each person may be discussed privately and dealt with. And there must be a concerted effort to maintain contact with the older person as he nears the age of retirement and after he retires.

## 4. EDUCATIONAL PROBLEMS OF OLDER PEOPLE

The occasional news story about the grandmother getting her A.B. at the local college is appealing, but as a general rule it doesn't make sense to ask senior citizens to adjust to a world designed for youth. Older people have different



reasons for study, they come to the classroom with vastly greater experience, and they rarely have reason to be competitive about their learning. A number of universities (e.g. University of Oklahoma, Brooklyn College) have designed special programs for mature people.

#### 5. RESEARCH ON PSYCHOLOGICAL ASPECTS OF AGING

Most of the federally-aided research in the field of aging today deals with disease processes rather than psychological aspects of aging. Support for research in this aspect of aging is offered by the National Institute of Child Health and Human Development, the National Institute of Mental Health, and to some extent also by the Administration on Aging.

I think we should encourage further research in this area, but as I stated in my testimony, I do not think this should be done with the view that eventually mandatory retirement age policies will be replaced by psychological testing.

I hope the Subcommittee's studies of retirement will continue on their present fruitful course. Please feel free to call on me for further information.

Sincerely yours,

JOHN W. GARDNER, *Secretary.*

[Enclosure.]

#### OFFICE OF EDUCATION SUPPORT OF EDUCATIONAL OPPORTUNITIES FOR OLDER AMERICANS

Office of Education programs of educational opportunities for older Americans include educational programs for personal enrichment and training programs whose major purpose is subsequent employment.

Public libraries, with Federal support under the Library Services and Construction Act, have included activities specifically aimed at older persons. Large type books, delivery service, and other special services are provided to senior citizens. In Los Angeles, for example, an operating program was specifically designed to assist older persons and others who are home bound by bringing book services to these people. Regular visits to senior citizens are also conducted by staff members.

Basic literacy training is offered under the Adult Education Act. Almost one-fourth of the 378,000 persons participating in the program last year were over 45 years old.

Some communities, through the community service and continuing education program of the Higher Education Act of 1965, have established special programs for the elderly. Several types of educational opportunities can be provided through this portion of the act. For example, programs are being established where older people can be trained for community service, such as retired teachers who are retrained to teach in literacy programs.

The Manpower Development and Training Act was amended in 1966 to give special emphasis to selected groups with special employment problems, including older workers. Ten percent of the trainees under the program are now 45 years of age or older. Under this Act, several experimental and demonstration programs have been supported which are directed specifically to older workers. In addition, under the Redevelopment Area Resident Training section of the Manpower Development and Training Act, a number of training programs have been initiated for older workers.

Senator MONDALE. Our next witness is our very able Commissioner of the Administration on Aging, the Honorable William D. Bechill, who is doing such a fine job in this field and who is one of those responsible for suggesting the creation of this subcommittee.

Mr. Bechill.

#### STATEMENT OF WILLIAM D. BECHILL, COMMISSIONER, ADMINISTRATION ON AGING, U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

Mr. BECHILL. Thank you very much, Senator Mondale. Mr. Chairman and members of the subcommittee, the Administration on Aging, created under the Older Americans Act of 1965, has a special interest

in this area since two of the 10 objectives set forth in title I of the act are directly related to the charge given to your subcommittee.

The first of these two objectives is "pursuit of meaningful activity within the widest range of civic, cultural, and recreational opportunities." The second is "retirement in health, honor, dignity—after years of contribution to the economy."

These are broad objectives, and there is universal agreement as to their merit. For our agency they indicate that we must assign a high priority to the subject of free time in retirement.

This is an important task since there has been a tremendous increase in leisure time during the last few decades, and additional gains seem assured with the lengthening of the retirement period. And, if this period of time is to be meaningful, it is clear that a range of opportunities must be available.

Under the Older Americans Act today, we are stimulating a variety of roles in retirement that offer promise of making the retirement period more meaningful and satisfying. Our major tools are the three grant programs of the act, the foster grandparent program, which we administer under a contract with the Office of Economic Opportunity, and the resources which are being made available by the State agencies on aging in the 45 States and territories which have established them to date. As of June 1, there were 474 community projects approved by the States under total III of the act, 42 title IV demonstration and research projects, and 25 title V grants for training.

#### NEW ROLES IN COMMUNITY SERVICES

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. Several demonstration programs are now underway to provide opportunities for the productive use of the skills of retired people.

For instance, under a title III grant, Senior Citizens Services, Inc., of Clearwater, Fla., sponsors a wide range of services which include employment referral, friendly visiting, a gift shop outlet for arts and crafts, and a wide range of other activities. In Nashville, Tenn., Senior Citizens Services, Inc., one of the outstanding senior centers in the Nation, is training older people to work with other older people. Graduates of the program are being utilized in volunteer leadership positions in churches and in other community club programs for senior citizens. In Savannah, Ga., a grant under title III has enabled Senior Citizens Services, Inc., to expand its friendly visiting program. Older people give their time free but are reimbursed for the cost of transportation. An average of 80 visits per week to older people living in isolation or to those who are homebound is made under this grant. The visits have led to the discovery of many people who are not eating properly or who are in need of special services. In several other States, people over 65 are seeking out the isolated, the lonely, and those in need. These friendly visitors across the country do whatever they can to achieve renewed meaning in life for those who are homebound, as I mentioned, or who are living in social isolation.

In six different communities in northern Illinois, under a title IV grant to the Winnetka Public Schools, retired persons are making a

major contribution to the enrichment of the curriculum and in the general academic motivation and vocational outlook of pupils in the secondary schools of these communities. In New York City, another grant, to the community service society, is developing new ways of recruiting and training volunteers. This project involves older volunteers, including a number with significant assignments at the Willowbrook State Hospital and other locations in Staten Island. Mr. Chairman, I wish to point out that the corps of volunteers ranging in age from 70 to 83 has grown from 22 to 73 regular workers in 4 months. Each volunteer service has not only provided a new reserve of manpower to supplement existing services but has proved beneficial for the mental and physical well-being of those who are participating.

#### PRERETIREMENT EDUCATION AND INFORMATION

As the Secretary mentioned, it is reasonable to assume that programs whose purpose is to help people prepare for retirement are helpful to obtaining a satisfactory, personal adjustment to retirement. Several major industries and governmental agencies now either conduct preretirement programs or, at the minimum, provide information to their employees on the various aspects of retirement. However, comparatively little is known at the present about the type of content or best methods for offering such programs. The administration on aging is now supporting a research and demonstration project in preretirement education at Drake University located in Des Moines, Iowa. The university is establishing a retirement opportunity center which will offer a program to some 500 persons who are within 5 years of retirement.

Senator MONDALE. Is that the most desired time to begin preretirement counseling? Would it not be advisable to have such a course adequately given much earlier in life where, oh, for example, insurance problems and other economic problems can be looked at, long-term adult education programs can be considered and carried out easily consistent with their family and occupational problems, and they can do that while they are still insurable, while these other plans can be carried out rather comfortably?

If you educate them this close to retirement, I wonder if there are not certain options that are already foregone.

Mr. BECHILL. Senator Mondale, I think the way the program is being set up, they are going to start with the group of people who are near retirement, but I do not think they intend to stay within this one period.

Senator MONDALE. When does this program actually start?

Mr. BECHILL. This will be starting next fall. It is one of the most recent grants that we have approved.

Senator MONDALE. I see.

Mr. BECHILL. I would say that the whole question of actual formal preparation-for-retirement education is a very open one at the moment. It does need to be evaluated and more information secured.

As to what are the best ages for information about retirement to be introduced into the mind and thinking of an individual, there are many people, for example, in the field of aging, in the field of social

gerontology, who believe and have wanted to see information being developed on this period of life as early as the elementary and secondary curriculums, and there is some logic to this approach.

If you are going to think of retirement, or the older period of life, as a normal period of life, then in your educational process itself you could not ignore this period in whatever materials or items of information are presented.

Senator MONDALE. The Secretary said that he thinks many people during their working years put out of their minds any thought of retirement. It is a distasteful subject. They do not want to think about it. At the same time, many psychologically retire in their middle thirties. They may continue working, but psychologically they have retired. They are bored; they are just waiting out their years.

I think both points argue for an earlier period at which the realities of retirement, that the explosion in leisure time and retirement potential is made known to the younger people in our communities so they can have a chance earlier in life to, if they are bored, change jobs or go back to school, to realize perhaps that they have a whole lifetime ahead of them, contrary to the standards of a few years ago.

Mr. BECHILL. Right.

Senator MONDALE. That is why when you say you are planning retirement counseling for those who are so near retirement—I am sure it is very useful to sit down and seriously consider it, but I wonder if it would not be helpful to consider it earlier.

Mr. BECHILL. I think another part of the project, the demonstration part of it, includes the effort to bring the university into some meaningful relationship with the major employers, both public and private, in the Des Moines area who are very interested in this whole field of preretirement planning. And I would judge that as they proceed in that effort, they would modify, change, and adapt their program to serve people of different ages.

In the project, extensive use will be made of a team approach that employs competent specialists drawn from several professional fields. There will be a careful evaluation of different methods used, such as group discussions, individual counseling, and the person's own participation in the program. One of the hopes that we have for this project is that it, together with other information already available on preretirement planning programs, can be used at a later date to design a model program. Possibly, it could be adapted for use by either government or industry.

#### EDUCATIONAL OPPORTUNITIES

Additional major resources for assisting people achieve meaningful activity in retirement are programs that provide opportunities for continuing education.

Several projects with a major educational component have been funded under the various titles of the Older Americans Act. For example, in a large proportion of the 150 grants made by the States for the establishment or expansion of senior activity centers, opportunities for educational programs are an integral part of the center's program. Courses, for example, are in creative writing, the arts, civic affairs, and consumer information. And these courses can be viewed

as equipping those who wish to remain active during retirement with the tools needed for new vocations and interests.

And if I might digress here, Mr. Chairman, Secretary Gardner in his testimony mentioned the whole idea of providing educational programs in settings that were natural and compatible to older people, and certainly the senior center is one such setting.

Another setting, one that I hope the subcommittee may give some attention to in a future hearing, is specialized housing for older people. This has been developing. Also, I have had a long interest and personal concern in the activities, the social, educational, and recreational activities, that are available to people who are living in or are temporarily confined to a nursing home, an extended care facility, or a home for the aged.

Anything that could be done to enrich the environment of those types of facilities through an extension of these activities seems to me to be quite important.

Senator MONDALE. Is it your impression that in the construction and planning of such senior citizen housing, nursing homes, and the rest, that enough thought is put into this area you have just suggested, either in terms of physical planning of the structure or in terms of the ongoing programs which could be undertaken?

Mr. BECHILL. I think that over the years the Department of Housing and Urban Development, in its operation of the Federal housing programs for the elderly, has had a growing awareness of the relationship and importance of facilities that afford these kind of activities.

The distinguished person who heads the housing program for the elderly, Marie McGuire was formerly the Commissioner of the Public Housing Administration. I think the great contribution that she made was to insist that in the development of public housing programs specifically designed for older people, there should be included a center, or a facility where these kinds of activities could be conducted on a regular basis.

Several educational projects are also being supported under titles IV and V of the Older Americans Act. For example, the Adult Education Association is conducting pilot institutes in the New England area for adult education directors who are interested in establishing new educational programs for older people within their communities.

Another grant to the University of North Carolina is being used to develop curriculum materials for subprofessional personnel, some of whom are retired. These persons will be trained in the knowledge and skills required to work in recreational and senior citizen programs.

These training and educational programs are geared to add another dimension and another choice to the retirement experience of the individual. They seek to enhance and enrich the accumulated knowledge and experience of the retired.

Senator MONDALE. Turning to your point in the last sentence of the previous paragraph about training persons so that they have enough skill to work in recreational senior citizen programs, is it your view that there is a shortage of adequately trained personnel in this field?

Mr. BECHILL. Yes, Mr. Chairman. I very definitely feel that there is a shortage.

We have, as I mentioned in the testimony, close to 800 senior centers in the country, and until very recently there was not one formal training program being carried out under a college or university in the United States.

The first training programs for this purpose are some of the programs to which we have awarded grants in the last year. And I would point out—

Senator MONDALE. Well, where do they get their personnel now?

Mr. BECHILL. They get their personnel from a number of different fields, from the field of recreation, from the field of social work, from the field of adult education. But here is a new facility, a new type of social institution that has been emerging silently but very rapidly, serving many older people in the United States.

Senator MONDALE. Why don't you put in the record for insertion at this point a more detailed description of the special kinds of training you think such personnel ought to have that makes such training unique and necessary, some description of what is involved in this training—

Mr. BECHILL. All right.

Senator MONDALE (continuing). What kind of background is preferred, what kind of training, and what will flow from that in terms of improved programs and the rest.

I imagine that an unskilled amateur could be hired for such a job and probably in some cases do more harm than good because he did not understand it and could come up with contrived programs which would really be an insult to the senior citizen.

Mr. BECHILL. Senator Mondale, we would be glad to put this information in detail in the record. We feel that there is a real need to identify this need and the types of roles that the professional, the semiprofessional, and the volunteers play.

And as to your point about quality, this is my general concern with the training programs being operated under the Administration on Aging. It seems to me that we have to be concerned with the quality of the programs in the field like senior centers and other facilities serving older people.

(The information follows:)

#### NEED FOR TRAINING

Recent national efforts to meet the needs of older people have led to an increased demand for professional and technical personnel possessing knowledge in the field of aging and in other fields necessary to the successful operation of the various programs which are being initiated or expanded. A number of specialized facilities are now regarded as essential to the preservation of physical, mental, and social wellbeing during the later years. Among these facilities are housing for retirement living, personal care homes for the aged, extended medical care facilities, and multiservice senior centers. These facilities require the services of personnel with knowledge of the processes of aging and the needs of older people and with the essential administrative and program skills.

Measures of personnel needs are inadequate but estimates can be made of the extent of this need by looking at the number of facilities requiring their services. For example, there are 800 senior centers providing a variety of educational, recreational, social, health, and other services. There are about 2,000 retirement housing projects providing housing for 500,000 older people, with the number of projects increasing at the rate of from 150 to 200 per year. The number of homes for the aged, extended care facilities, and related institutions exceeds 10,000.

Each of these types of facilities requires the services of administrators with special competence in agency administration, community organization, and program planning as well as detailed knowledge of older people. In addition, each facility requires its own particular staffing pattern of professional, semiprofessional, and technical personnel. Until now there has been virtually no educational or training program in the country offering systematic career preparation for personnel in the wide variety of tasks to be performed.

With support provided largely by the Administration on Aging, four universities have announced educational programs designed to provide some of the personnel required. These programs must be enlarged and developed in additional educational institutions.

Occupations which are important in providing services for older people and which require knowledge of the processes of aging of older people for successful performance may be identified as follows:

#### PROFESSIONS REQUIRING GRADUATE LEVEL EDUCATION

Research and teaching in all of the biological, behavioral, and social sciences  
Physicians, dentists, public health workers, psychiatrists, and rehabilitation personnel  
Social workers  
Adult educators  
Recreation specialists in aging  
Managers of retirement housing  
Administrators of homes for the aged  
Planners, administrators, and coordinators of programs for older people at Federal, State, and community levels  
Directors of multiservice senior centers

#### OCCUPATIONS REQUIRING COLLEGE LEVEL TRAINING

Geriatric nurses, occupational therapists, physical therapists, health educators, dietitians  
Recreation leaders, librarians  
Program personnel for retirement housing, homes for the aged, and multiservice centers  
Older worker employment specialists

#### OCCUPATIONS REQUIRING JUNIOR COLLEGE, OTHER VOCATIONAL, OR SPECIALIZED PREPARATION OF OTHER TYPES

Companions to the elderly	Information-referral aides
Senior center aides	Library aides
Recreation aides	Friendly visitors
Housing aides	Geriatric nursing aides
Homemakers	Licensed practical nurses
Home health aides	Neighborhood workers
Occupational therapy aides	Transportation aides
Physical therapy aides	

#### SENIOR CENTERS

Mr. BECHILL. Finally, I would like to talk about the senior centers.

During the last decade, there has been a tremendous growth in such centers. And their success is not surprising. Generally speaking, people in the same age bracket gravitate toward each other because of common interests and experiences.

Such centers, which now number close to 800 in the Nation, are important today. As the Congress recognized in various provisions of the Older Americans Act, their establishment and development needs to be encouraged. Thus, many of the projects under title III approved by the State agencies have gone to support a senior center program. Under title IV, several demonstration projects are in process to illustrate new ways in which the center can contribute to more meaningful

and satisfying living for older people. And through these efforts, and subsequent evaluations, we hope learn and distribute information to the Nation that will help show the many ways in which such a facility both meets the leisure-time needs of many older people and enables older people themselves to contribute in a number of ways to the community.

Mr. Chairman, this has been only a brief review of some of the experiences which we have had under the Older Americans Act in attempting to meet this part of our mandate. In closing, I would like to emphasize the determination of our agency to continue to foster the stimulation of both new retirement careers and constructive free-time activities that afford status, dignity, and personal independence to the older person, his family, and his community.

Senator MONDALE. Mr. Bechill, we are very grateful to you for this helpful contribution to the work of this committee.

You made reference earlier in your testimony to the foster grandparent program.

Are you in a position at this point to make some general observations on the effectiveness of that program?

Mr. BECHILL. I am indeed.

Senator MONDALE. I thought you might be.

Mr. BECHILL. The foster grandparent program has been in operations now for about 20 months and has grown to about 48 projects involving 3,000 older men and women. These older persons work on an individual basis with children, many of whom are deprived children living in various kinds of institutional settings.

The oldest foster grandparent is at this time, I believe, 85. The program has not only meant a substantial increase in income for the older participant but we now have documented evidence of the marked improvement that this has brought to the child who has been having this kind of warm and human relationship with the foster grandparent.

The program, in my judgment, is one of the finest examples of what Secretary Gardner referred to in his testimony as the value of human interaction. I would also submit that this human interaction, Mr. Chairman, has a great economic impact as well.

We also have some data on what the program has meant in savings to the institution. Instead of a child remaining in the institution for an extended period of time because of a lack of personal attention and interest, the impact of the foster grandparent has been to enable the child to take advantage of the treatment program at the institution and to move out back to his home or some other arrangement at a much earlier date.

#### FOSTER GRANDPARENT ENLISTMENTS

Senator MONDALE. Have the foster grandparent projects had difficulty finding qualified older citizens to perform in these tasks?

Mr. BECHILL. No, Mr. Chairman, they have not. Every time there is a foster grandparent program announced and the recruiting starts, the experience has been that for every one position that we can support there are eight applicants.

Senator MONDALE. So when we hear this talk that all our older folks want is to be left alone—if the Government will just stop meddling



with them and trying to solve their problems, they will do better—here we have a concrete example that where they have been offered an opportunity to serve for a very modest income, they have responded in great numbers. And from what we have been able to determine after 20 months of experience, this has been an extraordinarily successful program.

Mr. BECHILL. Yes.

Senator MONDALE. It has always seemed to me that the foster grandparent program is one of the finest examples of the kind of new and creative thinking that is coming out of the economic opportunity program because here you meet the need of the child for 1-to-1 attention.

One of the big problems that psychiatrists and psychologists tell me about is that even though they know how to deal with a child's problems, they do not have resources to give the child that most indispensable of all items; the love and attention of a single person.

At the St. Cloud Children's Home, which is a home for troubled children, they have a foster grandparent program. The officials there tell me that this foster grandparent program has provided the one ingredient they have dreamed about for years and that it has been fantastically successful in helping these children adjust.

I am glad to hear that the preliminary returns on that program are that reassuring.

I talked to you earlier about the importance of early preretirement counseling, and what I really had in mind is the way we go at it in Minnesota. We are so interested in preretirement counseling that 22 Girl Scouts from Wadena, Minn., are here this morning to be sure that they understand the problem.

I think we ought to have them stand up, because it is a pretty good sight.

Would you stand up?

See what I mean?

Thank you very much.

It shows you how alert we are in our State.

Mr. BECHILL. Minnesota has always been a leader in this field, Senator.

Senator MONDALE. You can take all the time you need on that.

As I understand it, you are asking for a very modest increase in funds in the proposed extension of the Older Americans Act. I believe you are asking for \$10,550,000 for fiscal year 1968, if I am correct.

How do you hope to achieve the far-reaching goals that we heard about today with such a modest budget?

Mr. BECHILL. Well, first of all, I am glad to see that you have that view. I hope it predominates when we have the bill heard before the Senate Labor and Public Welfare Committee.

Actually, many of the kinds of things that ought to be done in this field do not solely need to be done through the work of services of one agency. And, Senator Mondale, one of the other charges that we have under the Older Americans Act is to stimulate the other agencies who do have resources to see that appropriate attention is given to the needs of older people. And I think that some of the areas that you identify

will perhaps lead us to more activity in that field, in that area of responsibility.

Senator MONDALE. Mr. Miller, do you have any questions?

Mr. MILLER. Yes, sir, Mr. Chairman; I have several.

On page 2 of your statement, Mr. Bechill, you made reference to two or three organizations, each of which in various geographic localities were referred to as Senior Citizens Services, Inc.

Mr. BECHILL. Right.

Mr. MILLER. Clearwater, Fla.; Savannah, Ga.; and possibly another.

Mr. BECHILL. Yes.

Mr. MILLER. Are these completely independent groups that have the same name, or is there a regional or national movement?

Mr. BECHILL. No. This is a coincidence. These are all locally based and locally organized nonprofit agencies.

Mr. MILLER. And elsewhere in your statement you made reference to the existence of some 800 senior centers.

Mr. BECHILL. Yes, sir.

Mr. MILLER. Do you have information as to the percentage of these that are adjuncts of other senior citizen activities, such as housing projects or other activities, and how many of them are what might be termed, for the lack of a better term, free standing?

Mr. BECHILL. I think we could give you a breakdown on this. It might not be entirely accurate.

As you know, Mr. Miller, we have an annual inventory of centers that we conduct jointly with the National Council on Aging. I think we could give you an approximate breakdown of the number of centers that are independently organized in the community and number of centers that may be located within a specialized facility.

And I think beyond that I would like to just mention that even though the center may be a free-standing institution in the community, as you well know, it often has many relationships throughout the community, as a part of the community.

Mr. MILLER. Another aspect of the senior citizen center matter, I am sure that participants range from all ages of what may be generally described as senior citizens, but do you have any information as to the preponderance by age or sex of the participants?

Mr. BECHILL. We do not have the best kind of information here, but I think again we could give you some estimates.

I do not want to suggest that what we are advocating is that the senior center has to be looked on as the only facility to meet the leisure-time needs of all people.

The rate of participation obviously varies community by community.

In California I know we estimated at one time that somewhere in the neighborhood of 10 percent, on the average, of the older population were participating in the centers. But we would be glad to provide you with that information.

We do know this—that the State agencies on aging, in implementing the Older Americans Act, are consistently pointing out to us that there seems to be quite a demand in the community at the local level for this kind of facility.

(The information follows:)

## SENIOR CENTERS

It is estimated that there are now 800 senior centers in the Nation which are operated as independent facilities. These are divided approximately half and half between public and private auspices. Although operated as independent facilities, most centers have and are developing extensive relationships with other community agencies working with older people.

In addition, according to information received from the Department of Housing and Urban Development, of the 364 senior citizen housing projects constructed through fiscal year 1966, 291 contain a community facility for social, recreational, and other activities. At least one-third of these community facilities in senior citizen housing are full-time senior centers.

More detailed information regarding the characteristics, location, and program of senior centers are being collected on a regular basis by the Administration on Aging in cooperation with the National Council on the Aging, the National Recreation and Park Association, and other interested agencies. The first such national directory was published in March 1966, and a revised directory is now in process.

According to our latest information based on questionnaire findings from senior centers across the country, approximately four women attend senior centers to every male participant. In over three-fourths of these centers, age 60 is the minimum age for membership eligibility. Approximately half of all participants are 72 years of age or older.

Mr. MILLER. Would you venture an opinion as to the likelihood that a higher percentage of such participants are in the older age or the nonmarried group?

Mr. BECHILL. Yes.

The most definitive study on this was conducted at Stanford University. We know that a high percentage of those who are participating in the senior centers are women. We also know that a high percentage of the women who are participating in the senior center are widows.

Now, this is not an unusual finding. There are other characteristics of the people who are members of senior centers that can be given.

One of our recent research grants is to the Charles Weinstein Geriatrics Center in Philadelphia, and this also will give some new information about the role of the senior center in serving various needs of its members in the community.

Mr. MILLER. One last question, Mr. Chairman.

In this matter of personnel, do you feel that a possible source of good personnel to work in senior centers might well be what is sometimes described as the young aged, or do you feel that the great need is for strictly young people to work in this area?

Mr. BECHILL. No; I do not have any one preference. I think that the major need is for the individual, regardless of his age, who can establish a meaningful relationship with older people and who is dignified and acceptable to them.

One of the real talents that is needed in the operation of a senior center is the willingness to see and to understand that the recreational and leisure-time needs of older people are not the same as children. There has to be a great respect for the independence and the initiative and the skills and the talents of the older people who come to the center. The outstanding centers in our country are the ones with staffs with that kind of attitude and that attitude itself is not a product of age.

Senator MONDALE. Thank you very much, Mr. Bechill, for your most useful and important contribution to these hearings. I hope that you might stay around in case we have questions at the end of Dr. Merriam's testimony.

Mr. BECHILL. Thank you.

(Subsequent to the hearing Senator Mondale asked the following questions in a letter to Commissioner Bechill, Administration on Aging:)

JUNE 12, 1967.

DEAR MR. BECHILL:

\* \* \* \* \*  
 One: It is my impression that Senior Services in Clearwater, Florida, and perhaps in the other cities you mentioned are supported only in a very small degree by AoA funds, but that such funds are essential. Is it correct to say, therefore, that Federal money is helping private organizations to do their work better with modest amounts of assistance?

Two: May we have additional information on the following projects, mentioned in your testimony:

- a. Title IV grants in Winnetka, Illinois, and in New York City.
- b. The pre-retirement research and demonstration at Drake University.
- c. Educational projects by the Adult Education Association and the University of North Carolina.
- d. A few examples of the Title IV projects intended to demonstrate ways in which centers can contribute to more wholesome living for older people.

(Page 27 of transcript)

Three: I am curious about coordination of research on retirement by the AoA, NICHD, and the Social Security Administration. How is it determined that one agency or another shall conduct a particular project? (I am addressing the same question to Commissioner Ball and Dr. Duncan, and I will soon make a similar inquiry at the Office of Education.)

Four: You have already agreed to forward to me additional information on the need for trained administrators of facilities for the elderly, including community centers. I would also like information on the need for training of administrators in government for expertness in fields under study by this Subcommittee.

Five: You mentioned that you could supply data on savings to institutions served by Foster Grandparents. I would like to have that information.

Six: In response to a question (page 41 of transcript) you said that the AoA is responsible for stimulating other agencies who do have the resources to see that appropriate attention is given to needs of older people. I would like information on such activity in fields under study by this Subcommittee.

Seven: On the second day of the hearing, we heard from witnesses who questioned the value of projects such as Foster Grandparents because: (1.) health problems and other difficulties would prevent many Older Americans from serving, and (2.) such programs can enlist only relatively small numbers of the elderly.

My own impression is that there are large numbers of older persons who are fit to serve and that the idea of giving service in later years could eventually become an accepted role of life for hundreds of thousands, if not millions, of people. I would appreciate your additional views on the subject.

Enclosures.

(The following reply was received:)

JUNE 30, 1967.

Question 1: It is my impression that Senior Services in Clearwater, Florida, and perhaps in the other cities you mentioned are supported only in a very small degree by AoA funds, but that such funds are essential. It is correct to say, therefore, that Federal money is helping private organizations to do their work better with modest amounts of assistance?

Answer: Yes, it is. In numerous instances Title III grants under the Older Americans Act are helping to strengthen, improve, and continue activities which have already started in local communities. These grants are intended to stimulate and encourage local efforts, not to supplant them.

For instance, Senior Citizens Services, Inc., of Clearwater, Florida, has expanded its programs by employing a full-time director, and establishing a committee on second careers to facilitate utilizing talents of older people in community services and in satisfying use of their own leisure. The addition of Title III funds (\$22,000) has enabled this well established program to reach far more older people through expansion of each of its services—employment

referral, friendly visiting, an outstanding gift shop outlet for arts and crafts, and similar activities.

Nonprofit private agencies and organizations have participated extensively under the programs authorized under the Older Americans Act. Under Title III, 215 community projects, from 40 to 45 percent of the total, have been made by the States to private nonprofit organizations. Half of the 50 research and demonstration grants and contracts made under Title IV have gone to nonprofit agencies. These included such organizations as senior citizen clubs, community welfare councils, senior centers, a settlement house, and major national voluntary organizations. In addition, 10 of the first 27 Title V training grant awards went to private, nonprofit agencies.

Question 2: May we have additional information on the following projects, mentioned in your testimony:

- a. Title IV grants in Winnetka, Illinois, and in New York City
- b. The pre-retirement research and demonstration at Drake University
- c. Educational projects by the Adult Education Association and the University of North Carolina
- d. A few examples of the Title IV projects intended to demonstrate ways in which centers can contribute to more wholesome living for older people (Page 37 of transcript)

Answer: a. *Winnetka Public Schools, Winnetka, Illinois, Two-year project—"Project for Academic Motivation," \$18,085.*

This project, operated by the Winnetka Public Schools Board of Education, is built on experience gained in using older people in Winnetka to motivate young students to reach maximum learning potential.

In that program, which has operated for the past six years, retired men and women have used their own personal experiences to add meaning and depth to classroom lessons.

In this project, teams of volunteers experienced in the Winnetka program are helping other communities set up similar programs. Initial activity is restricted to communities in Illinois, but in the future teams will visit other communities with large concentrations of retired persons to help establish programs there.

This project is demonstrating the fact that older people have the desire and the ability to contribute in a very vital way to the life of their community.

*Community Service Society of New York, N.Y., Three-year project—"Older Volunteers in Community Service," \$36,770.*

The Community Service Society of New York is conducting a demonstration project on Staten Island to determine the feasibility of involving older volunteers in vital and challenging jobs at the Willowbrook School for the Mentally Retarded. Ways are being tested to recruit, train, place, and retain older people in volunteer jobs within the community. Because transportation is often a problem, CSS provides a bus to pick up volunteers each Monday at two points on the Island. Within a few months, the corps of volunteers has mushroomed from 22 older men and women to 55 regular workers who are between 70-83 years of age. Their assignments are as varied as the individuals involved—occupational therapy, baby wards, teacher aides, etc. Many of the assignments have grown out of the volunteers' enthusiasm and willingness to see and respond to the needs of the patients and institution. The patients, many of whom rarely or never have visitors, receive them with warm anticipation.

b. *Drake University, Des Moines, Iowa, Three-year project—"Des Moines Retirement Opportunity Planning Center," \$57,637.*

This project, jointly financed by the Administration on Aging and the Department of Labor, will develop and test various approaches to recruitment, counseling, and active involvement in broad areas of concern such as legal and financial information, health, living arrangements, continuing education, and use of leisure time in retirement. Particular emphasis will be given to development of interests outside their present work situations in order to prepare individuals for productive activity and meaningful use of leisure time after fulltime regular employment is past.

The new knowledge gained regarding changes in attitude toward, and adjustment to, retirement should produce recommendations for future programs and generate action based on needs and interests of the retirees.

The major hypothesis is that satisfactory adjustment in retirement will depend on the extent to which the individual is able to replace his work role with other roles which he and society find acceptable.

The University expects to reach an estimated 500 workers per year through the new retirement planning center. They will range in age from 50 to 65 and will be recruited from five target groups, each representative of a major employment setting in our society: industrial workers; white collar employees of large agencies; State government employees; members of professional and occupational associations; and individuals at large from the community. Spouses will be included in counseling and activities. Released time will be sought from industry for sessions whenever possible.

Techniques to be used and tested for effectiveness will include lectures, group discussions, individual counseling, and active involvement of the preretirees in making definite plans and arrangements for future educational and avocational activities. They will be introduced to specific services and alternatives which will be available to them in such areas as housing, health insurance, health examinations, recreation, and the handling of legal and financial matters. The University will work closely with community agencies and services in development and operation of the program.

*c. Training Institute for Adult Education, Three-year project—Adult Education Association, USA, First year: \$54,043.*

Under this grant, the Adult Education Association will hold a national pilot institute in New England to bring together approximately 30 selected key adult educators with authority to establish new educational programs for older people within their organizations and agencies. The educators will be invited from university extensions, public schools, rural educational programs, libraries, and labor unions. The pilot institute will be held in cooperation with the University of New Hampshire and will draw its "trainees" from all the New England States. During the institute, the educators will develop specific plans for launching new programs and at the conclusion of the session will return to their organizations to begin the programs. A follow-up session will be held at a later date to allow them to evaluate their programs, share experiences, and help solve any problems encountered in starting or operating the new programs. The experience in New England is expected to lead to similar institutes in other parts of the country. Published materials, developed during the institute, will provide help for all those interested in furthering adult education for older people. In addition, the Association will prepare an inventory of existing adult education programs for older people throughout the country and provide a directory of resources.

*Curriculum Models for the Preparation of Professional Staff for Multiservice Centers and Recreation, Personnel Administration, One-year project—University of North Carolina, \$23,274.*

This contract with the Curriculum on Recreation at the University of North Carolina calls for an intensive study of the functions of senior centers and of personnel employed in senior centers and recreation programs. The study will provide a basis for developing curricula for career preparation in this new field of aging. Curricula models will also be developed for giving sub-professional personnel already experienced in recreational programs the additional knowledge and skills required for work with older people.

Specifically this project will:

(a) collect information and bibliographic materials relative to, and examine the functions, structures, and relationships to other community agencies of, multiservice senior centers and recreation programs for older people;

(b) determine the most effective methods of organizing and providing services through the above facilities and programs;

(c) assemble information about, and study the roles of professional personnel serving in, multiservice senior centers and recreation programs for older people;

(d) suggest career models, including position descriptions, for individuals preparing to assume professional responsibilities in multiservice senior centers and recreation programs for the older population; and

(e) develop curriculum models for (1) the educational preparation of such personnel and (2) for providing competencies for working with older people to sub-professional personnel already experienced in recreational services.

d. Two of the Administration on Aging's demonstration grants have been made for projects to explore new roles for senior centers.

*Arkansas Farmers Union, Little Rock, Arkansas, One-year project—"Community Activities for Senior Arkansans," \$74,995.*

Through this demonstration project, county-wide senior citizens centers are being organized and operated in six rural counties. The project is designed both to develop a model which may be applied generally in the rural areas of the region and to provide impetus for the use of senior citizens in running senior centers. The program and activities conducted by the centers are attempting to meet the most pressing needs of the relatively isolated rural population living in these counties.

Older men and women are employed up to 20 hours per week as counselors, home aides, or home maintenance and repair specialists to help other older persons achieve or maintain their independence.

The program is improving community attitudes toward the older person, giving the participants meaningful activities, and creating an awareness in the older, isolated person that someone cares about him.

*Senior Citizens' Services, Inc., Rochester, Minnesota, Three-year project—"An Extension of Multipurpose Senior, Citizens Service and Center", \$19,820.*

This project is designed to demonstrate how a multipurpose senior center operated by senior citizens can provide meaningful roles for older citizens of varying economic and educational levels by enabling them to (1) serve other older people who come into the community as transients and (2) give leadership to surrounding rural communities as they develop their own senior citizen programs. The transient population which this center is serving is composed largely of patients or relatives or patients at the Mayo Clinic.

Reports indicate that there has been an improvement both in the morale and activity of center members and in the community's attitudes towards its older citizens.

Question 3: I am curious about coordination of research on retirement by the AoA, NICHD, and the Social Security Administration. How is it determined that one agency or another shall conduct a particular project? (I am addressing the same question to Commissioner Ball and Dr. Duncan, and I will soon make a similar inquiry at the Office of Education.)

Answer: All Administration on Aging research grants, including those in the area of retirement are made in consultation with other granting agencies who may have an interest in the subject. In order to maintain close contact with the interests and activities of these other agencies:

1. Conferences are held periodically with the Directors of the Research and Development programs;
2. Informal discussions are held among the research and development staffs of the agencies;
3. Applications received by AoA which appear more relevant to other agencies are referred for their review;
4. The publications of other agencies are regularly consulted to keep abreast of their current research interests;
5. Staff members participate as observers in the review meetings of other agencies;
6. Project Review Committees, consisting of national experts not in regular Federal employment, are conversant with publications and current projects in their fields and advise concerning the appropriateness of various sources for funding; and
7. Whenever an application is of sufficient breadth of scope to reach into several agencies' areas of interest, the Administration on Aging consults with other agencies on possible arrangements for joint funding with each agency supporting a particular aspect of the project.

Question 4: You have already agreed to forward to me additional information on the need for trained administrators of facilities for the elderly, including community centers. I would also like information on the need for training of administrators in government for expertness in fields under study by this Subcommittee.

Answer: Information on the need for trained administrators of facilities for the elderly is included in an insert prepared for the transcript. (See page 21.)

There is a similar need for trained personnel for planning, administering, and coordinating programs for older people at Federal, State, and local levels in both public and voluntary agencies. Several Federal agencies have programs addressed to meeting the needs of older people. Nearly all of the States and Territories have officially designated State planning and coordination agencies as well as a variety

of program agencies concerned with older people. Hundreds of community programs for the aging have been established throughout the Nation in recent years.

There are desperate needs for personnel among all these agencies at all levels. Required are competencies in such areas as public administration; community planning and development; and health, welfare, education, and recreation administration as well as in knowledge of the characteristics and needs of the older population.

The Administration on Aging is supporting pioneer training programs in public administration, community organization, and gerontology in five universities. These efforts need to be multiplied many times if the needs of older people are to be met comprehensively, adequately, and efficiently.

Question 5: You mentioned that you could supply data on savings to institutions served by foster grandparents. I would like to have that information.

Answer: There is growing evidence that the Foster Grandparent Program has contributed to savings in the care provided to children in various institutional settings. These savings have contributed to the improved care of the children in the institutions rather than reductions in budgets. While overall information regarding this particular feature of the program has not been analyzed, the following three examples are illustrative of the economic impact of the program:

a. The Foster Grandparent Project in New York City employs 120 older men and women who work with dependent and neglected children in institutions. The Project Director estimates that over 50 children have been placed in foster home care one year earlier than would have been possible without the Foster Grandparent Program. With institutional care costs of \$450 per month and foster home care costs at \$115 per month, this can be projected into net savings of over \$200,000 per year.

While these institutions have not reduced their staffs or child population, they have been able to provide care for a greater number of children who need specialized service.

b. The Foster Grandparent Project in Denton, Texas located at an institution for the mentally retarded, reported that 17 children have learned to feed themselves with the help of the foster grandparent. They would not have learned this task otherwise because of lack of staff time. This can be projected into a saving of staff time worth \$3,888.75 per year or a \$232,679 savings for the expected life of the 17 children. Savings have also been realized in staff time as foster grandparents have taught children to dress themselves and provided toilet training.

There were no staff reductions, but staff time was freed from these tasks and made available for focusing on other aspects of the children's lives.

c. In the San Antonio, Texas, Foster Grandparent Project the foster grandparents work primarily with premature infants and children suffering from malnutrition and dehydration. By being with and feeding the child at mealtime or when hungry, the foster grandparent assists the child to gain strength and health faster, and thus leave the hospital at an earlier date. This results in a savings of an estimated 3,800 hospital days per year at a monetary savings of over \$76,000 per year. This has not resulted in a reduction in staff, but in better care for all children in the hospital and less crowding.

Question 6: In response to a question (page 41 of transcript) you said that the AoA is responsible for stimulating other agencies who do have the resources to see that appropriate attention is given to needs of older people. I would like information on such activity in fields under study by this Subcommittee.

Answer: Stimulation of more effective use of existing resources and available services for older people is a basic responsibility of the Administration on Aging. Several of these activities touch specifically on areas of immediate interest to the Subcommittee on Retirement and the Individual.

#### *Constructive Employment-Service Role for Older People in Retirement*

The Foster Grandparent Program provides older Americans with an opportunity to play an active and useful role in their communities after retirement. The Administration on Aging administers this program under contract with the Office of Economic Opportunity. The program employs men and women, over the age of 60, whose incomes are below the poverty index to provide personal care and attention to children who are living in various types of hospitals or institutional care arrangements and who have been deprived of the affection of a concerned adult.



As of May 31, there were 48 Foster Grandparent projects in 33 States, employing 3,000 people. Many other communities, institutions, and organizations have expressed an interest in starting foster grandparent programs.

The program has given new meaning to the lives of the grandparents and of the children. In addition to supplementing their incomes, the program enables the grandparents to provide valuable services to many youngsters. The program has enabled over 70 percent of the children to be helped and their behavior has improved. Some retarded children have learned to walk; others have improved their personal habits, since now there is someone who cares about them. Communities and institutions are taking a new look at the contributions which can be made by older people when given the opportunity to remain productive.

Interest in the Foster Grandparent Program on the part of older people is continually growing. It has been estimated that there have been at least eight applicants for each grandparent position available. One project reported more than 500 applicants for some 38 positions. Turnover in these positions has been very low, only about 10 percent. Absenteeism has also been very low; institutions report that the absentee rate for grandparents is lower than for regular employees. The Foster Grandparent Program has clearly demonstrated that there exists a viable role for older people in service-oriented programs.

The Administration on Aging is also coordinating with the Office of Economic Opportunity in Project FIND. This project, being administered by the National Council on the Aging, is a major effort to utilize older people to locate the indigent elderly in a community who need public services.

#### *Pre-Retirement Training*

The Administration on Aging and the Department of Labor's Office of Manpower, Policy, Evaluation, and Research have made a grant to Drake University, Des Moines, Iowa, to establish a Retirement Opportunity Planning Center to aid 500 people aged 50 to 65 annually to prepare for retirement. This project is described in more detail in the response to Question Two (b).

#### *Use of Leisure Time*

In the field of outdoor recreation, the Bureau of Outdoor Recreation for the first time has issued instructions to its own State representatives to put emphasis on developing programs which recognize the recreational needs of the elderly. State Commissions on Aging and regional representatives of the Administration on Aging received similar information to work with representatives in the Bureau of Outdoor Recreation in developing a greater awareness of the needs of the elderly for outdoor recreational activities.

The Administration on Aging has also asked the Commissioner of Education to keep it informed of developments in those grant programs which may benefit older people, particularly in those areas which deal with research and demonstration into new techniques and programs for the older student.

#### *Research Activity*

The Administration on Aging has provided consultant services to and established a basis for future cooperation with the Social Security Administration on special areas such as: defining and counting the aged poor, a proposed longitudinal study of retirees, a special study of the immediate impact of retirement on income, the economics of income maintenance programs, and the whole area involved in early retirement and actuarially reduced benefits.

Question 7: On the second day of the hearing, we heard from witnesses who questioned the value of projects such as Foster Grandparents because: (1) health problems and other difficulties would prevent many older Americans from serving, and (2) such programs can enlist only relatively small numbers of the elderly.

My own impression is that there are large numbers of older persons who are fit to serve and that the idea of giving service in later years could eventually become an accepted role of life for hundreds of thousands, if not millions, of people. I would appreciate your additional views on the subject.

Answer: I completely disagree with testimony received by the Subcommittee that such efforts as the Foster Grandparent Program have little value since health and other problems would prevent many older Americans from participating and that such programs can enlist only relatively small numbers of the older population.

Contrary to popular belief, the great majority of the older population are not institutionalized, are not bedfast, or are not handicapped. There are nearly 19

million people in the United States 65 years of age and more than 8 million between ages 60 and 65. Of those over 65, only about 5 percent are living in institutions, the remainder are living in their own homes or with relatives or friends. A recent study of the noninstitutionalized older population conducted by the National Center of Health Statistics for the period July 1963-July 1965, pointed out that of those 65 years of age and over, less than 15 percent had a chronic condition which would prevent the carrying on of major activities of daily living. Another 27 percent had some limitation on certain activities of daily living. The remainder had no limitation which would interfere with the major activities of daily living. In short, without any intent to minimize the serious problems of health and disability experienced by large numbers of older people, the facts are that the majority of the older population are physically able and mentally alert.

As Secretary Gardner pointed out earlier, the lack of meaningful activity for many older people is one of the most neglected aspects of our society. There are still too few opportunities available to the retired person who wishes to continue in some active and positive way to contribute his skills and experience. Programs like Foster Grandparents, Medicare Alert, Green Thumb, and similar experiences under the Title III and Title IV grant program of the Older Americans Act have dramatized the fact that there are many older men and women who are able and willing to participate in activities which are vital and afford service to others. While these programs to date have been on a demonstration basis, the number of older people who want to participate in such programs has been far greater than can be accommodated in virtually all such programs.

I am convinced that, if sufficient opportunities were available, hundreds of thousands of older men and women would find a career of service to others a very attractive role, both as a volunteer or as a means to supplementing their basic retirement incomes.

Senator MONDALE. We are pleased to have with us this morning Dr. Ida Merriam, who is the Assistant Commissioner of Research and Statistics of the Social Security Administration and a renowned authority on statistics relating to social insurance and from whose office is issued some of our best data and material.

As I understand it, you have two exhibits resulting from your research that you would like to have introduced in the record and that you will be presenting Mr. Ball's testimony this morning for us.

**STATEMENT OF IDA C. MERRIAM, ASSISTANT COMMISSIONER, RESEARCH AND STATISTICS, SOCIAL SECURITY ADMINISTRATION, REPRESENTING ROBERT M. BALL, COMMISSIONER, SOCIAL SECURITY ADMINISTRATION**

Mrs. MERRIAM. Thank you very much, Mr. Chairman.

With your permission, I would like to present for the record Mr. Ball's prepared testimony in its entirety, including two pieces of statistical material<sup>3</sup> that we had thought belonged in the record anyway, and then try to summarize in the interest of time, if that is acceptable with you.

Senator MONDALE. Very well. It is so ordered.

Mrs. MERRIAM. As you know, we were asked by your committee to describe briefly the extensive research program carried on by the Social Security Administration on the problems of aging and retirement.

At the present time one of every nine Americans receives income support from the old-age, survivors, disability and health insurance

<sup>3</sup> See p. 177.

programs. And over three-fourths of the present beneficiaries are aged retirees, their wives, and widows aged 62 and older.

One of the questions with which we are concerned, as your committee is, is whether the years of retirement are, in fact, satisfying leisure years, or whether, instead, they represent an extended period of social and economic deprivation.

As Secretary Gardner said, the quality of life after retirement depends basically, for most people, on a secure and adequate income that provides them with real choices and opportunities. Since social security benefits are the only or the major source of continuing income for almost all retired persons, the adequacy of social security must be a matter of continuing concern to anyone who is interested in retirement and the individual.

#### ECONOMIC AND SOCIAL RESEARCH

Shortly after the aged first started receiving social security benefits in 1940, the Social Security Administration began a series of systematic surveys of the income and other circumstances of aged beneficiaries. A number of these were carried on in the intervening years, but with the growth of the program it became apparent that we needed to look at the economic and social circumstances of all aged persons and not only of beneficiaries in order to evaluate existing retirement provisions.

A landmark survey of the population aged 62 and over was undertaken by the Social Security Administration in 1963. Before the end of that year data from the survey on incomes of the aged was released, and since then subsequent articles in the Social Security Bulletin have presented information on their assets, their work experience, their medical expenditures, their health insurance coverage, and other questions.

A monograph bringing together a full report on the 1963 survey findings, entitled "The Aged Population of the United States," will be released about June 30, and we will, of course, make copies available immediately to this committee.<sup>4</sup>

A survey of disabled adults, undertaken last year, will soon provide a considerable amount of information on the effect of work-incapacitating impairments on early and unpremeditated retirement. While disability benefits are payable at age 18, 60 percent of disabled worker beneficiaries are age 55 or over. I think, therefore, that this study also has some bearing on your interests.

A second phase of this survey, relating to institutionalized adults, which is scheduled to be conducted this year, will provide further information on the care, treatment, and economic circumstances of both younger and older adults in mental and chronic disease institutions. And we are also considering a more extensive study to examine the situation of the aged in nursing homes.

We are also now planning for a second survey of the entire age population to be undertaken at some time during 1969 and 1970 in order to update the information obtained in 1963. While certain relationships remain fairly stable over time, as you have pointed out, there are many major economic and social changes going on, and

<sup>4</sup> Summary on p. 177.

consequently one needs to take another look at the situation at more or less regular intervals.

Senator MONDALE. Will the scope of this planned study in 1969 and 1970 be broadened to include factors in addition to those incorporated into the 1963 study?

Mrs. MERRIAM. We have not gotten to that point yet. I think it will be essentially similar to what was in the 1963 survey. Obviously, some of the kinds of questions we ask today about health care will be changed as a result of medicare. To what extent we will go beyond the material there, I think, depends partly on our experience with another study which we are about to launch and which I would like to describe to you. This we are calling the retirement history study. To understand the dynamics of the retirement process and many of the economic and social aspects of retirement and retirement decisions, a different type of study, different than looking at all those who are currently aged, is also needed. Cross-sectional studies provide only limited understanding of processes occurring over time. Adequate data on change and adjustment, such as adaptation to retirement living, must be a product of continuing observation of the same group over extended periods.

#### RETIREMENT HISTORY STUDY

We are consequently planning to undertake a longitudinal retirement history study. This study is scheduled to start next year with a national sample survey of noninstitutionalized persons aged 58 to 63. These years were selected because we want most of the persons still to be at work. Then the study will be continued for at least 10 years and as much longer as it remains productive.

Subsequent resurveys, at intervals of 2 years, will provide information on the process by which people enter, experience, and adjust to retirement.

The initial inquiry next year will focus on preretirement conditions and retirement expectations. Subsequent intensive studies will examine changes relating to applications for social security benefits, death of a spouse, and other life changes determinable from our records. And data from the major study will dictate the course of supplementary studies and will be tied in in some way with subsequent cross-sectional surveys.

The most basic information to be obtained in the survey will relate to the income, assets, and economic circumstances of aged persons at different stages in their lives. Information on the previous work experience and education as well as, of course, their demographic characteristics, will be obtained in the first interview.

Retirement has become an accepted phase, or is becoming an accepted phase of the life cycle, and many social adjustments to that acceptance are taking place. They characterize every aspect of retirement, including the circumstances under which it begins. Preparation for retirement is one such phenomenon which we have been discussing today. We do expect to get information of a kind which, I think, will be of value to Commissioner Bechill and his staff and to this committee. We also expect to get some information on the extent of preretirement counseling in this sample group.

Senator MONDALE. I gather that everyone who is interested in this field, or virtually everyone would agree that there is very little adequate preretirement counseling at this time, even though we are seeing a beginning effort by private business.

Mrs. MERRIAM. I would like to put in one caveat, Senator. We will try to get some information on the extent to which people in the sample have experienced preretirement counseling. In this kind of a survey I do not think we can find out whether it was adequate, but at least we will get some indication of where it is occurring.

Senator MONDALE. Would you like to comment on that, Mr. Bechill?

Mr. BECHILL. The only point I would care to make is that both Cornell University and the University of Michigan have recently completed some studies on the question of evaluation of preretirement programs, and we will try to incorporate that in the material requested on this subject.<sup>5</sup>

Senator MONDALE. Very good.

Mrs. MERRIAM. To the extent that we can get a measurement of the adequacy of such programs, we will furnish it to you. In this area, as in others, subsequent phases of the study may provide some basis for saying whether those people who had preretirement counseling seemed to be doing better than those who did not, which is one method of evaluation. But this takes a long time to develop the information.

A primary purpose of the retirement history study is examination and analysis of the patterns of change and continuity which characterize life in retirement and the relationship of events and consequences to each other and to antecedent conditions. Areas of particular concern include work, health, expenditures and savings patterns, group participation, living arrangements, and personal and household maintenance.

Neither change nor the human reactions to it can be entirely explained by material events. Measures of morale and satisfaction will be used to interpret the effects of changed life patterns. We hope that satisfactory measures may also help to distinguish acceptable levels of living and income support.

Senator MONDALE. When will this study that you just described be completed?

Mrs. MERRIAM. We are hoping to get into the field next spring sometime—in 1968.

In these studies, as in all our major studies, the Bureau of Census will do the data collection for us, and they are helping us in the planning of the study. We also have a distinguished advisory group that is helping with the planning. A longitudinal study of this kind which is going to continue over a long period of time is a technically difficult type of thing to handle, and we want to be sure—

Senator MONDALE. Do you have an estimate as to when the study will be completed?

Mrs. MERRIAM. Well, we are saying we should start with an age group just before retirement—so we can find out their circumstances in pre-retirement years—and we want to follow them through long enough to find out what kinds of changes result, to find out what the adjustments are to retirement. We have said 10 years at the minimum. I suspect we should go on longer than that, probably.

<sup>5</sup> See pp. 32, 37.

One of the technical difficulties is that you have to start with a reasonably large sample since some of the group will die, and therefore in order to have a sufficiently large sample at the end of the period you have to start with a fairly large group.

But I would say 10 or 12 or 15 years is perhaps the length of time.

Now, we will, of course, as soon as we have done the first survey next year, analyze and publish the findings, and we will be able to tell you for this particular age group approaching retirement something of their past work experience, their expectations, what they plan to get from private pension programs.

Senator MONDALE. Your present authority in funding permits you to do this.

Mrs. MERRIAM. Pardon me?

Senator MONDALE. Your present authority in funding permits you to do this without additional congressional appropriations or statutory changes?

Mrs. MERRIAM. Yes; that is right. The authorization in the Social Security Act for research is sufficiently broad to cover this kind of study, and we have in our budget the funds for this year. Obviously, we do not have them for 10 years from now, but we assume we will have.

Senator MONDALE. I think the study that you call a longitudinal study seeks to probe into some of these subjective problems—

Mrs. MERRIAM. It does.

Senator MONDALE (continuing). That we face. As you read the many statements and contributions in this field, one is struck by the number of questions about what the condition of American life, in fact, is today. We do not know. We have some hunches, some guesses; we have some statements by experts in the field, but we do not have data that is as hard as I think we should have in this field, and hopefully this study will help fill those gaps.

Mrs. MERRIAM. We hope so, Senator.

Senator MONDALE. Yes.

#### OTHER STUDIES

Mrs. MERRIAM. If I may, I would like to mention—in addition to these major surveys, we are doing some other things. I would like to mention just a few of the things that I think might be of particular concern to your committee.

An area of concern at this time is the large number of persons—men as well as women—who are getting reduced social security benefits because they retire before age 65, and you have mentioned the fact that maybe there will be many more people retiring before 65 in the future. We have made some preliminary analyses of our records of earnings to find out something of the past employment experience of this group. And we are now planning a mail survey of recent retired worker beneficiaries, for late 1967, to find out why they applied for benefits when they did, remembering that at the present time anyone who applies for benefits before 65 takes what may be a substantial reduction in amount. We want to find out more about the characteristics of this group.

The Social Security Administration is currently supporting a study of early retirement being conducted by the University of Michigan's

Survey Research Center, which covers both a representative national sample and a sample of automobile workers entitled to private pensions at an early age. I suspect you will be hearing more about this in your hearings in Ann Arbor. We are also supporting a pioneering study of the funding of private pension plans being carried out with the Wharton School of Business at the University of Pennsylvania. One of the questions of considerable interest is how much workers can count on getting from the private pension fund system.

Now, I am glad to say that we were able to help support, also, research in the field by two of the witnesses, one of whom we are going to hear this morning (Dr. Kreps) and, also, Dr. Jaffe, who you are going to hear tomorrow. And we have other research which has a bearing on this. Obviously, studies that we are carrying on ourselves relating to health insurance and the financing of social security have some bearing, but I thought it not appropriate to include here a discussion of work in these areas.

We would be glad to submit for the record a summary of our entire research program,<sup>6</sup> if that would be of value to you, or to answer any questions you may have.

Senator MONDALE. I think it would.

Mrs. MERRIAM. Thank you.

Senator MONDALE. Dr. Merriam, we are most grateful to you for your contribution.

Your 1963 study shows that most people who took social security benefits at age 62 did so because they desperately needed the money, even though they could not really afford the long-range losses.

What sort of implication does this have on the quality of their retirement, and in your opinion is the situation worsening?

Mrs. MERRIAM. I am not sure whether it is worsening. We have been surprised and somewhat taken aback by the fact that over the entire period since retirement at age 62 became possible for men, close to one-half of all men retiring in each year have taken the reduced benefits that is, have retired before 65. The number has stabilized now, but it does not seem to be worsening.

Obviously, with benefits that are low in any event—the level of full benefits is low—a reduction in benefits creates a problem for the people who take them.

As you indicated, both the 1963 survey and some other things that we have done show that a very small proportion of those retiring early probably do so because they have sizable private pensions which make it possible, but this is one little group. The great majority of them are persons who have had low earnings much if not most of their life.

Senator MONDALE. Your study in 1963 surprised me in one respect. I would have thought that those who retire early had arrived at an adequate financial situation where they could do so and be assured of a long period of retirement in a decent economic status.

But, in fact, the reverse seems to be the case, that those at the lower economic rung, those who can least afford the loss of earnings, are the ones to retire, perhaps for a host of reasons, but that still seems to be the case, wouldn't you say?

Mrs. MERRIAM. Yes; the great majority are at the lower end.

<sup>6</sup> See p. 177.

Now, some of them have—remember, our benefits are weighted, and some of them may not be doing so much worse—they would not be doing worse if it were not for the reduction, I suppose, as they were before, and they can continue earning because the retirement test is high relative to their preretirement earnings. Others of them clearly are in poor health but not sufficiently disabled to qualify for disability benefits. Others have not had work for several years prior to reaching age 62. They may have been pushed out by technological change. As I said, we are planning to start this fall a mail inquiry addressed to all people currently claiming benefits to try to get some better feel as to what it is that is causing these early retirements. I hope that we will have something to report on that reasonably soon.

Senator MONDALE. Mr. Miller?

Mr. MILLER. No questions.

Senator MONDALE. Thank you very much for your statement.

(The complete statement of Mr. Ball follows:)

PREPARED STATEMENT OF ROBERT M. BALL, COMMISSIONER, SOCIAL SECURITY ADMINISTRATION

One of every nine Americans receives income support from the Old-Age, Survivors, Disability and Health Insurance Program (OASDHI). Approximately 19 million old people are eligible for health benefits. Since its conception as a program of wage replacement for the aged, the scope of the social security program has been enlarged to cope with income loss from long-term disability and from the death of the worker. Over three-fourths of the present beneficiaries, however, are aged retirees, their wives, and widows aged 62 and older.

Over the first six decades of this century, the life expectancy of a young man starting work has increased an average of almost eight years. Average work life has increased by a little over three years; average life in retirement by more than four years. This increase in the number of retirement years represents more than a doubling of the number of leisure years which could have been expected at the turn of the century, from three to seven years of retirement. As requested, we are submitting for the record additional data on past and projected changes in life expectancy.

One of the questions with which we in the Department of Health, Education, and Welfare are concerned, and which President Johnson and your Committee have taken as a major consideration is whether these years are, in fact, satisfying leisure years, or whether, instead, they represent an extended period of social and economic deprivation. The quality of life after retirement depends basically, for most people, on a secure and adequate income that provides them with real choices and opportunities. Since social security benefits are the only or the major source of continuing income for almost all retired persons, the adequacy of social security must be a matter of continuing concern to anyone who is interested in retirement and the individual.

THE SSA PROGRAM OF ECONOMIC AND SOCIAL RESEARCH IN AGING AND RETIREMENT

I have been asked by your Committee to describe briefly the extensive research program carried on by the Social Security Administration on problems of aging, work, and the related factors affecting the older individual's and the family's ability to maintain itself at a decent level of self-sufficiency.

The research program of the Social Security Administration has from the beginning been closely tied to an overall concern with social welfare and the development of appropriate social policy. Shortly after the aged first started receiving social security benefits in 1940, SSA began a series of systematic surveys of the income and other circumstances of aged beneficiaries. With the growth of the program it became apparent that we needed to look at the economic and social circumstances of all aged persons and not only of beneficiaries in order to evaluate existing retirement provisions.

A landmark survey of the population aged 62 and over was undertaken in 1963. Data from this survey on the income of the aged was released at the end



of 1963 and subsequent articles in the *Social Security Bulletin* have presented information on their assets, work experience, medical expenditures, health insurance coverage and other questions. A monograph bringing together a full report on the 1963 Survey findings, *The Aged Population of the United States*, will be released about June 30, and we will of course make copies available immediately to this Committee. We should like to place in the record meanwhile a brief summary of the major findings.

A Survey of Disabled Adults, undertaken in 1966, will soon provide a considerable amount of information on the effect of work-incapacitating impairments on early and unpremeditated retirement. While disability benefits are payable at age 18, sixty percent of disabled worker beneficiaries are age 55 or over. A second phase of this survey, relating to institutionalized adults, which is scheduled to be conducted this year, will provide further information on the care, treatment, and economic circumstances of both younger and older adults in mental and chronic disease institutions. We are also considering a more extensive study to examine the situation of the aged in nursing homes, with particular reference to the problems of financial guardianship and the extent of nursing care required.

We are now planning for a second survey of the entire aged population to be undertaken at some time during 1969-70, to update the information obtained in 1963.

#### *The Retirement History Study*

To understand the dynamics of the retirement process and many of the economic and social aspects of retirement and retirement decisions, a different type of study is also needed. Cross-sectional studies provide only limited understanding of processes occurring over time. Adequate data on change and adjustment, such as adaptation to retirement living, must be a product of continuing observation of the same group over extended periods.

The Social Security Administration is consequently planning to undertake a longitudinal retirement history study. This study is scheduled to start in 1968 with a national sample survey of noninstitutionalized persons aged 58 to 63 years. Most of these persons will still be at work. The study will be continued for at least 10 years and as much longer as it remains productive. Subsequent resurveys, at intervals of two years, will provide information on the process by which people enter, experience, and adjust to retirement. Initial inquiry will focus on preretirement conditions and retirement expectations. Intensive studies of specialized problems will examine changes related to application for OASDHI benefits, death of a spouse, and other life changes determinable from Social Security Administration records. Data from the major study and future program and policy considerations, will dictate the course of supplementary studies.

The most frequent result of retirement for an individual is reduction of income accompanying loss of paid employment. For some people, retirement income will be adequate for self-support. For others it will not. For all, their situation is susceptible to change because of altered needs or resources. The most basic information to be obtained in the survey will relate to the income, assets and economic circumstances of aged persons at different stages in their lives. To interpret such data, information is needed on the paths by which people arrive at retirement age with either sufficient or insufficient provision for the retirement years. Information on the previous work experience and education of individuals, as well as their demographic characteristics will be obtained in the first interviews. The experience of the aged may also be useful in helping to define "acceptable" living standards during retirement.

Retirement has become an accepted phase of the life cycle. Many social adjustments to that acceptance are taking place. They characterize every aspect of retirement, including the circumstances under which it begins. Preparation for retirement is one such changing phenomenon. Most people, apparently, as yet do little concrete planning for retirement living. Employers have begun to introduce, or experiment with, programs of preretirement counseling and orientation. When the events and processes to which the label of "retirement" is applied are examined, however, it becomes evident that the phenomenon is much more complex than a simple designation would imply. Some people leave lifelong occupations and never again work for financial return. Others return to the work force on a regular or occasional basis. Married women have retirement experiences of a still different kind.

The retirement history study will inquire into the retirement planning and expectations of the older working age population. Information will be collected about reasons for retirement, particularly when it takes place before 65. Of special interest will be the parts played by income alternatives, by health, and by private pension plans.

A primary purpose of the study is examination and analysis of the patterns of change and continuity which characterize life in retirement and the relationship of events and consequences to each other and to antecedent conditions. Areas of particular concern include work, health, expenditures and savings patterns, group participation, living arrangements and personal and household maintenance. Events which are not actually part of the retirement process but which are associated with and influence it, such as death of a family member, subsequent loss of economic support, drastic changes in physical health and ability, personal attitudes and interests, are also important factors in the post-retirement living patterns.

Neither change nor the human reactions to it can be entirely explained by material events. Subjective factors should also be accounted for. Measures of morale and satisfaction will be used to interpret the effects of changed life patterns. Satisfaction measures may also be important in distinguishing acceptable levels of living and income support.

In addition to these major surveys, the Social Security Administration has in process or planning a number of other studies relating to the problems of the aged.

An area of particular concern at this time is the large number of persons—men as well as women—who get reduced benefits because they retire before age 65. In each year since 1962, when early retirement became possible for men, close to half of all the men who retired during the year did so before age 65. We have made some preliminary analyses of our own records of earnings to find out something of the past employment experience of this group. We are now planning a mail survey of recent retired worker beneficiaries, for late 1967, to find out why they applied for benefits when they did.

The Social Security Administration is currently supporting a study of early retirement being conducted by the University of Michigan Survey Research Center, covering both a representative national sample and a sample of automobile works entitled to private pensions at an early age. It is also supporting a pioneering study of the funding of private pension plans being carried on at the Wharton School of Business at the University of Pennsylvania.

We have limited this presentation to the major studies in which this Committee has expressed an interest. Studies relating to health insurance or to the financing of social security have a bearing on the problems with which you are directly concerned, but we have not thought it appropriate to include here a discussion of our work in these areas. If it would be of use to the Committee, however, we would be glad to submit for the record a summary of our entire research program.

(Subsequent to the hearing, Senator Mondale asked the following questions in a letter to Commissioner Ball:)

JUNE 12, 1967.

DEAR COMMISSIONER BALL:

\* \* \* \* \*

May we have additional details on the purpose and scope of the longitudinal study which will begin next year? We already have a three-page report and will be happy to use that, if you wish.

The record shows that Dr. Merriam and I discussed the problems facing individuals who take reduced benefits at age 62 even though they cannot afford the long-term losses incurred by so doing. I believe that one of your 1963 reports gives additional information on their economic status and other descriptive data. I would like that report, or a summary of it, for our record; and I will look forward to receiving the findings from the mail survey you will begin later this year.

I am curious about coordination of research on retirement by the SSA, the AoA, and HICHD. How is it determined that one agency or another shall conduct a particular project? (I am addressing the same question to Commissioner Bechill and Dr. Duncan, and I will soon make a similar inquiry at the Office of Education.)

Your excellent exhibit on life expectancy gives useful projections on average increases in longevity for several age groups. I would appreciate some interpre-

tation of the statistics in terms of the number of individuals affected. For example: Table 1 shows, I believe, that a man who was 20 years old in 1960 can expect to live to age 69.6 and spend 7 of those years in retirement. Can you tell me approximately how many men will in the year 2002 be retired in that year to enjoy the average 7 years of retirement? I am trying to get an idea of the increases we can expect in the dimensions of retirement.

(The following reply was received:)

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE,  
SOCIAL SECURITY ADMINISTRATION,  
Washington, D.C.

DEAR SENATOR MONDALE: We were happy to have the opportunity to testify before your Subcommittee. The questions which you are raising are of real importance.

I am enclosing for insertion in the record the four statements that you requested.

\* \* \* \* \*

If we can be of further help, please let us know.

Sincerely yours,

ROBERT M. BALL,  
Commissioner of Social Security.

[Enclosures]

1. Additional details on the longitudinal history study. The report which was sent to the Subcommittee staff some time ago is still the only brief statement available. Another copy is attached.\*

2. Two reprints from the *Social Security Bulletin* on the characteristics of early retirees are attached. These summarize presently available information.\*

3. A statement with regard to the coordination of research on retirement is attached.\*

4. A further statement on life expectancy it attached.\*

Senator MONDALE. Our next witness is Dr. Leroy Duncan, who is the Director of the Adult Development and Aging Branch of the National Institute of Child Health and Human Development. And I understand he is accompanied by Dr. Frances Carp, and perhaps she would like to also be at the witness table.

Dr. Carp, you might want to come up to the witness table, too. I want you to know that you kept me awake until 1 o'clock this morning reading your report, so I wanted to take a look at you.

Mrs. CARP. Here I am.

Senator MONDALE. Dr. Duncan, we are very pleased to have you.

**STATEMENT OF DR. LEROY DUNCAN, JR., DIRECTOR, ADULT DEVELOPMENT AND AGING BRANCH, NATIONAL INSTITUTE OF CHILD HEALTH AND HUMAN DEVELOPMENT; ACCOMPANIED BY DR. FRANCES CARP, HEALTH SERVICES ADMINISTRATOR, ADULT DEVELOPMENT AND AGING BRANCH, NICHD**

Dr. DUNCAN. Mr. Chairman, it is a pleasure and a privilege to be able to come here to tell you about the interest of the National Institute of Child Health and Human Development, or NICHD, in some of the problems of retirement. The first thing I would like to talk about is why the adult development and aging program of that Institute has chosen those problems for study.

NICHD differs from most of the Institutes at NIH in that it is not primarily disease oriented. Its mission is to promote physical and

\*See pp. 177-179 for additional information from the Social Security Administration.

psychological health in the sense of vigorous well-being as distinguished from the absence of disease. In carrying out its mission it studies normal processes throughout the entire lifespan and, of course, at times the interactions of disease processes and normal function.

NICHD is as dedicated to the solution of the problems of the elderly as it is to the solution of the problems of children. The adult development and aging program of NICHD is concerned with the problems of adults from early maturity to old age. The problems of late maturity and old age are most clearly seen in the context of the entire span of the adult years. These problems are both biological and psychological. NICHD places equal emphasis on these two aspects of man's life.

In carrying out its mission, NICHD operates within the intellectual framework that is necessary for the accomplishment of that mission. That framework is developmental science. The biological and psychological characteristics of the person at any stage of his life determine what he can and cannot fruitfully do at that time of life. It is the function of developmental science to describe the successive changes in the person as he passes through life, the factors that modify his health, capabilities, and directions, and the impact on him of the environment and the society in which he lives.

In the course of the consideration of the directions in which NICHD should move in fulfilling its responsibilities to the adult population, it became apparent that NICHD should investigate some aspects of retirement. This is true because the problems of retirement and the central issues of concern to NICHD are highly interdependent. On the one hand, biological and psychological changes with age are major determinants of when retirement is appropriate. On the other hand, retirement has a great psychological and biological impact on the person.

#### CONFERENCES ON RESEARCH—1966-67

Recognizing the need for the development of information on retirement and the individual, NICHD undertook to sponsor a series of conferences to provide stimulation and guidance for research on retirement.

Senator MONDALE. At that point I would like to say that I think those conferences have been an outstanding contribution to this whole field, and I think you are to be congratulated for proceeding with the conferences and administering them in the fashion that you have. I think that has been most helpful to get some advice in this field and to bring to bear the best thinking we can find.

Dr. DUNCAN. Thank you very much.

We have found them very stimulating and we hope to continue with them. Dr. Carp merits the credit for much of the excellence with which they have been conducted.

We have had three conferences. I would like to refer briefly to some of the points that have been made in order to give you an idea of the range of problems that appeared important to the participants. A number of these participants will be appearing before this committee today and tomorrow.

The end of the worklife may bring reduction of income, loss of psychologically meaningful activity, loss of social contacts, and loss

of social status. At about the time of retirement chronic disease may become significant.

Reduction in income was recognized by all the participants as being an extremely important factor in adjustment to retirement and one that must be taken into account in trying to assess the effects of other aspects of retirement on the individual.

Senator MONDALE. Could we return to the earlier point about the psychological and other impacts upon retirees? I know that others will be testifying on this. Could you make a generalization of how broad and how serious the problem is of psychological maladjustment that occurs in American life as a result of, in some cases, what can only be described as the trauma of retirement?

Dr. DUNCAN. I think it is very difficult to make quantitative statements about that at present, but there certainly are persons who are seriously affected by the psychological impact of retirement. Income and physical health are such major determinants of adjustment that they are prone, I think, to override some of the manifestations that you might otherwise see of a psychological nature.

Senator MONDALE. The reason I asked this question is I think one of the elements in our study of retirement and the individual is the possibility that there is a widespread national phenomenon of psychological disarray experienced by millions of persons upon or near retirement.

I see that we are honored to have the distinguished chairman of the full committee, Senator Williams, here with us this morning.

Delighted to have you. I would like to have you sit up here with us, Mr. Chairman, lest I be removed from my subcommittee chairmanship.

The other day my father-in-law, who is the chaplain of MacAlester College, gave the indication—he is nearing retirement—and I said, "Do you think you're ready? Do you know what you are going to do?"

He said, "Yes."

I said, "Why are you ready?"

He said, "Well, I have been in the active ministry, and I have seen so many people fall apart, so much of my ministry has been involved in trying to deal with the problems of persons who have reached retirement without thinking about it and preparing for it that I have been thinking about it for 20 years."

In other words, this is not a statistical conclusion, but this is the pragmatic experience of a person in the ministry who took as self-evident the fact that this was a broad and profound problem in American life. If it is, I do not think we have made it visible enough so that we begin to deal with it as we should.

Dr. DUNCAN. I think that persons like ministers and persons like physicians are likely to see many individual cases where this is important and get a feeling for the significance of the problem in the population as a whole without being able to attach quantitative numbers to it.

At our first conference great emphasis was placed on the importance of chronic disease. Dr. Adrian Ostfeld presented the results of a study of the health of a group of retired persons between the ages of 65 and 74 who were receiving old-age assistance in Cook County, Ill. This

particular group, being poor, probably is typical of the least healthy portion of the aged population. However, even so, the prevalence of chronic disease was strikingly high. There was almost no one who did not have some obvious disease process. For the purpose of the study persons who had no illness that was producing more than moderate disability or discomfort were considered to be healthy. Less than one-fifth of the subjects fell into this category. The rest of the subjects had serious disease. In general, these persons did not look upon themselves as being terribly ill. They did not spend much time in bed because of illness. They were not often hospitalized. Nevertheless, it is apparent that this burden of illness must have a tremendous impact on the older person's usefulness and happiness in his retirement years.

#### ATTITUDES TOWARD WORK

Work may be so psychologically meaningful that its withdrawal may lead to unhappiness or depression. Judged by the reports at our conferences, the reactions of different groups of persons differ greatly.

Dr. Robert Butler spoke of this problem as it appears to the psychiatrist. Work may provide a psychological defense for some persons. Such persons may become depressed even with the brief interruptions of work that occur on weekends, holidays, and vacations. To persons so psychologically dependent on work, retirement may come as a real stress. It is not surprising that depressive phenomena are sometimes seen following permanent withdrawal of work.

Dr. Donald Spence described a study of 1,200 elderly persons in San Francisco. One of the original hypotheses of the study had been that retirement might precipitate mental illness in old age. However, retirement was found to be less important than anticipated. It did have an adverse effect on morale, but the factor of overriding importance in the genesis of mental illness was found to be the occurrence of physical ill health.

Dr. Maurice Hamovitch described a group of persons to whom retirement was psychologically welcome. These persons were relatively well fixed financially and had chosen to move into a retirement community. About three-fifths of them said that they did not miss their jobs, have trouble keeping occupied, or miss people at work, and three-fourths reported that they never wanted to work again.

A great deal needs to be done to determine exactly how persons of different backgrounds and in different types of environments actually do adjust to retirement.

Periodic retraining to prevent early retirement because of obsolescence was discussed. Dr. Meredith Belbin spoke of studies in England on training those in middle maturity for immediate job changes. Training performances can be greatly improved by modifying training methods to suit older trainees. In skills requiring an understanding of principles, direct instruction methods are less effective than discovery methods. With older trainees it was found that distraction is particularly harmful and tends to reduce retention of learned material. This is true whether distraction occurs before, during, or after the learning process.

Dr. Juanita Kreps stressed the fact that industrialization and automation would continue to reduce the necessity for a large work force.

She pointed out that the resulting leisure need not be taken as early retirement. It could be distributed throughout the lifespan, taken in the form of a short workday, workweek, or workyear, instead of a short worklife.

The general view that is held of psychological adjustment in the later years of life and of the retirement process determines the types of efforts that are made to help the elderly achieve a useful and satisfying life. A good deal of thought at the conference went into trying to find the most fruitful way to view retirement from the standpoint of the individual.

#### DISENGAGEMENT THEORY

One theory relevant to retirement that has been in existence for some time is the disengagement theory. This theory holds that the withdrawal of the elderly from interactions with organizations and individuals is an inevitable accompaniment of aging and that adjustment to old age depends on adjustment to disengagement. If this is true, then a major effort of persons dealing with the retired elderly should be to help them adjust to disengagement. If, on the other hand, it is not true, if disengagement is not inevitable and, indeed, is psychologically harmful, then efforts should be made to prevent disengagement.

Somewhat different approaches to retirement were put forward at the conferences. One view was that retirement deprives the individual of many things including psychologically meaningful work, social contacts, social status, and interesting activities that occupy his time. Persons holding this view stressed that satisfactory adjustment to retirement depends on finding and participating in activities that resemble those activities that previously gave satisfaction.

Another approach looked upon retirement as opening a new phase of life with its own potentialities and goals. In this view the activities that give satisfaction in later life do so not because they resemble previous activities but because they are appropriate to the later years and are in themselves rewarding.

The development and testing of such general views of the potentialities of the later years of life both for the individual and society are important in that the view held determines the approach to making the later years of life useful and satisfying ones. We hope to pursue these views further in the future.

Senator MONDALE. Well, Dr. Duncan, thank you very, very much for that enlightening presentation. Your testimony in the transcripts of your meetings on research models makes it abundantly clear that the United States is practically starting from scratch in its organized research on retirement.

Do you think we need a bigger research effort, one extending across the agency boundary lines?

Dr. DUNCAN. I think we need a much bigger research effort that deals with the problems of the retired person. There are so many facets to the life experienced in this age group that I think the efforts will necessarily have to be carried out by a number of different agencies.

I think one of the major areas that is not being developed adequately is an understanding of what people in this age span really are like,

what they are fitted to do at that age, and what they would like to do at that age.

Senator MONDALE. I think Dr. Carp pointed out in her statement that we do not have a generic term for what we are trying to talk about, the retirement leisure interval, even though it is becoming a very important and major part of life. We have given it so little attention we do not have a term for it.

Have you come up with a term? <sup>7</sup>

Dr. CARP. No, sir. We are still working on it.

Senator MONDALE. Still working on it.

I thought that was a very insightful observation on the absence of concentration and even community realization on this whole area that we are considering in this subcommittee.

As I said earlier, we are privileged to have the chairman of the full Committee on Aging here whose leadership resulted in the creation of this subcommittee and the realization that this was an area that needed to be studied, that it was a critical area in dealing with the problems of the elderly that had not received the attention that it deserves and needs if we are going to be able to deal with it adequately. And I think everyone interested in this field is impressed by the leadership that Senator Williams has been giving.

Senator WILLIAMS. In connection with the jurisdiction of the Subcommittee on Retirement and the Individual, I was the follower, you were the leader. And I want to commend you, Senator Mondale, for bringing this new dimension to our Special Committee on the Aging.

I was interested in reading the description of your position, Dr. Duncan—Director, Adult Development and Aging Branch, National Institute of Child Health and Human Development. So your institute is really concerned with people from the cradle through retirement, is that right?

Dr. DUNCAN. Yes, sir; that is right. It covers the entire lifespan and is concerned primarily with normal processes that occur across a lifespan, processes that do not receive intensive programmatic development by the disease-oriented institutes.

Senator WILLIAMS. I wonder if I could insert a statement in the record, Mr. Chairman.

Senator MONDALE. By all means. We would be delighted to have it. It is so ordered.

#### STATEMENT OF HON. HARRISON A. WILLIAMS, JR., A U.S. SENATOR FROM THE STATE OF NEW JERSEY

Senator WILLIAMS. Mr. Chairman, I have asked for a few moments to speak about the study this subcommittee now begins.

First, I would like to commend Senator Mondale for his initiative in suggesting that the Committee on Aging should look directly at the institution of retirement itself and its impact on the individual.

The Senator from Minnesota prepared a masterful statement on the need for such a study on March 8, and we on the committee were quick to see that he offered a very convincing case. I'd like to read just

<sup>7</sup> Additional discussion, see p. 50.



one paragraph which, I think, gives a very good summary of the purposes of the study :

This proposal is based on the premise that non-material needs of the elderly for a meaningful and fulfilling life in retirement are as important as their material needs for decent housing, adequate health care and a livable income, and should therefore be elevated to the same level of importance as these material needs. And it is based on a concern that our efforts and the progress which has been made in meeting the material needs of older Americans will go for naught if the individual and society do not recognize the retiree's need to maintain identity, meaning and purpose in his life—and afford him the opportunity to do so. For even with the basic essentials of a decent home, good health care, and an adequate income, old age is still too often a time of boredom, loneliness and aimless existence.

Senator Mondale's study is especially timely because it grows more obvious each day—it seems to me—that the United States is thoroughly unprepared for vast new changes in the retirement patterns of the very near future.

We can now readily foresee a time when many millions of Americans will be put out into the retirement pasture at earlier ages than is now the custom, even though they can expect much more longevity than is now the probability.

We need more research, thought, and action on problems that are now clearly seen by widely scattered specialists, but largely misunderstood or ignored by policymakers and the general public.

Without any great effort, I can think of several such questions that already interest me. For example :

Few public or private voices have been raised about clearly foreseeable demands that will be made on recreational and other leisure resources within a decade or so. We are unprepared for our present retirement population. What will the future be like?

We still seem to think, fundamentally, that retirement is a device to remove old workers in order to employ younger ones. But this policy has social and economic consequences that, in my opinion, we don't really understand.

What will happen when we have two or even three generations in the same family living in retirement? Such a prospect is not unlikely.

It is already occurring, and it will occur more often as longevity increases. Will the multigeneration family in retirement be a blessing or an entirely new social problem?

We don't yet know all we should about psychological effects of early retirement. We already know that there is something called weekend neurosis that affects busy people who don't know what to do with leisure on Saturday and Sunday. What will happen if we have, let's say, 30 or 40 million individuals living for 40 or more years of their lifetime in idleness caused by enforced retirement? Demographers and economists tell us that such a prospect is possible within 30 or 40 years. I ask now—will we be ready?

The subcommittee will undoubtedly discuss many such questions in its systematic studies, and I wish its members well as they begin a significant and much-needed inquiry into a subject that is of interest to all Americans, young and old.

There is an important matter on the floor of the Senate on the Labor Committee, and I think I better be over there, but I would like to make an observation that I think it is true that people are

retiring earlier and living longer, and therefore, we have to certainly attend to the economics of retirement which I think we have done but must constantly improve the situation.

Just 20 minutes ago I had petitions presented to me signed by 2,500 people of a union, the Amalgamated Meatcutters & Butchers Union, asking, petitioning Congress, which they certainly have the constitutional right to do, to improve the social security benefits. Now, we have passed medicare. We have preventive medicine, which some call preventicare, coming on the scene. These are all important, but I think you have made the point that—well, I do not know if you made this particular point—but it seems to me that the economics of retirement are in a sense easier than the psychology and the living environment of retirement. And I believe that the full life, given economic security and the freedom of anxiety about who is going to pay the hospital bill and how it is going to be paid, and the doctor's bill—the dollars and cents is easy, but the realizing of the full opportunity for meaningful life, that is a more profound question, is it not?

Dr. DUNCAN. I think that conceptually at any rate the economic problem is much easier. A great deal needs to be learned about the psychological aspects of this phase of life before we will be able to answer the type of question that this particular committee is interested in.

#### OPPORTUNITIES FOR SERVICE

Senator WILLIAMS. It seems to me if we can open doors of opportunity for productive activity, be it in service areas—I recommend to maybe 60 percent of my retired friends that they go into politics. I leave 40 percent alone because I think they might go the wrong way.

Senator MONDALE. That solves the problem of retirement because we never retire.

Senator WILLIAMS. Are you so sure of that?

I have been involuntarily retired from public service when I was in the House of Representatives, so I cannot fully subscribe to that.

But, you know, people I have seen, people who are sitting on the porch and sort of drying up and withering away enter into the dynamics of public life and politics, and it made them young again.

Well, let me not detain you any longer.

Senator MONDALE. Thank you very much.

The committee staff director, Mr. Oriol, would like to make a statement.

Mr. ORIOL. I merely want to note for the record that several questions will be addressed to members of the panel for reply in writing and inclusion in the final record.

(Subsequent to the hearing Senator Mondale asked the following questions in a letter to Dr. Duncan:)

JUNE 12, 1967.

DEAR DR. DUNCAN:

\* \* \* \* \*

One: Fortunately we did not, at our opening hearing, enter into extended discussion over a definition of retirement. I understand that you have considered many such definitions since you began your conferences. May we have the major definitions together with some discussion of the merits and weaknesses of each. I would also like to have your recommendations for a preferred definition.

Two: As you have already said, you have discussed the "disengagement theory" often at your conferences. May I have a summary of the varying attitudes toward that theory, as expressed within and outside of your conferences?

Three: In answer to my question, you said that you believe that a research program on retirement might well require a multi-departmental base. I would like to have any additional views you may wish to give on that subject.

Four: Dr. Carp's introduction to the first conference was very helpful. May we include it in our hearing record? I would also appreciate your recommendations on other statements of special relevance that could be included in our record.<sup>1</sup>

(The following reply was received:)

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE,  
PUBLIC HEALTH SERVICE,  
Bethesda, Md., June 26, 1967.

DEAR SENATOR MONDALE: Dr. Carp and I found our appearance before your Subcommittee an enjoyable and stimulating experience. We appreciate having had the opportunity to present information on some of the activities of NICHD. The Subcommittee will serve a very valuable function in giving guidance in the important area of retirement and the individual.

In your letter of June 12, 1967, you asked for some points of additional information. These points are discussed in the remainder of this letter.

There are a number of different definitions of retirement. Retirement can be viewed as an event, as a process, or as a status.

Retirement as an event refers to the act itself. Some future anthropologist, studying the 20th century, may describe the retirement dinner as a typical rite-of-passage similar in function to puberty rites, etc., and marking for the individual and for society a turning point in his life history and a change in his status.

Some studies view retirement as a process and investigate the characteristics of the person, the context of the retirement, and the adjustment of the individual to cessation of work over whatever period of time is necessary to make the transition and establish a new form of stability in the life pattern.

Other studies are concerned with persons after they quit work or after they make the retirement adjustment, and their lives become stable again.

Only confusion can result from failure to recognize that factors relevant to these different life-phases defined as "retirement" are not the same. Conflicting results of various studies may reflect only differences in what was defined as "retirement." Research planning and interpretation with this in mind will advance and enrich understanding of retirement rather than confuse it.

Different definitions of retirement are useful for different purposes. As our knowledge expands, new terminology will without doubt emerge. NICHD interest at present centers on *retirement-as-process* and is particularly focused on the period of transition in later maturity which no doubt has physiological, psychological, and social determinants in addition to that of exit from work.

Your second point dealt with the disengagement theory. The disengagement theory (Cumings and Henry, *Growing Old*, 1961) played an important role in behavioral science approaches to retirement by breaking away from the activity theory which was basically an extension of the norms of early adult life into later periods. The disengagement theory had the salutary effect of reminding investigators that what is good or natural at one stage of life is not necessarily desirable at another.

Perhaps the most serious limitation on the disengagement theory is its simplicity. This can hardly be considered a criticism; the statement was a first step, and it has stimulated both research and further theory formation. For example, Williams and Wirths (*Lives Through the Years*, 1965), have refined the disengagement theory, in both empirical and theoretical respects, with regard for the timing, the modes of involvement from which disengagement takes place, the range of attitudes toward disengagement, and the variety of management of disengagement which people exhibit. Williams and Wirths perceive disengagement as *one* of the aspects of aging to which persons must adjust. No doubt, there will be further refinements of the Williams and Wirths approach.

It remains to be clarified as to what extent disengagement—or at least its timing in a person's life—is dependent upon intrinsic developmental tendencies to disengage, and to what extent it is determined by the opportunities, limita-

<sup>1</sup> See p. 199.

tions, and pressures of the physical, economic, and social context within which the person lives his life. Cumings and Henry emphasize the intrinsic developmental tendency; on the other hand, Carp (*A Future for the Aged*, 1966) has demonstrated that disengagement can be reversed by substituting a physically and socially adequate environment for a substandard and socially isolating one. Further research is under way to explore the persistence of this reversal through time.

In summary, the disengagement theory, as a first step in theory formation, was probably, and certainly understandably, an over-simplification. However, it was important in that it alerted investigators to the emergent nature of the later stages of life. It indicated the need to investigate those stages on their own terms rather than on those of earlier periods. A great deal of work on adjustment in these later stages of life remains to be done.

Your third point dealt with the need for more than one agency to be involved in research on retirement. I think that the psychological, social, education, service, economic, health, and housing problems of retirement raise issues that clearly will require the resources of a number of Government agencies. The first four types of problems listed seem particularly important to the interests of your Subcommittee.

You also have indicated an interest in knowing how coordination of research on retirement between NICHD and other Government agencies is achieved. Government agencies concerned with retirement have different responsibilities and resources. The legislative discussion that preceded the establishment of NICHD placed on that Institute a responsibility for the support of research in the biological, medical, and behavioral aspects of aging. The decision as to whether or not a given research project on retirement falls within that responsibility is usually not difficult. When proposals do not fall within the responsibility of NICHD, or when it appears that they can be better handled by another agency, they are referred to the appropriate agency. When it is not clear where a proposal should be assigned, discussions are held between NICHD and other agencies. Decisions and discussions are made easier by the maintenance of a general background of communication by the participation of NICHD and the other agencies concerned in the Committee on Aging of the Department of Health, Education, and Welfare, by the presence of observers from other agencies at the proceedings of NICHD advisory bodies, and by the presence of NICHD observers at the review proceedings of other Government agencies.

I am enclosing a copy of Dr. Carp's introduction to the first conference. She would be pleased to have it included in your hearing record. Other documents are in preparation but are not yet ready for such publication.

I have made several small changes in my testimony. The corrected text is enclosed.

Dr. Carp is preparing the proceedings of the first conference for publication. It will be a while before publication, but we could send you a Xerox copy of the manuscript in about a month, if you wish.

We look forward to the recommendations that will emerge from the Subcommittee hearings. Please let us know whenever we can be of help.

Sincerely yours,

LEROY E. DUNCAN, Jr., M.D.,  
*Program Director.*

Mr. ORIOL. Do you have any questions?

Mr. MILLER. No.

Senator MONDALE. I think at this point we might excuse the panel from the Department of Health, Education, and Welfare and thank them very much for their collective contribution. And if they feel they can stay around, we would be most grateful.

I might say it is now 12 o'clock, and I am willing to go straight through until 1 to complete today's testimony if it is all right with Dr. Kreps and Dr. Wolfbein and Mrs. Walker that we do so. We will all have indigestion at the end, but we will be more enlightened as well.

We have selected for today's testimony two outstanding national experts in this field, Dr. Juanita M. Kreps, professor of economics

from Duke University, and Dr. Seymour Wolfbein, dean of the School of Business Administration, Temple University, and formerly Deputy Assistant Secretary of the U.S. Department of Labor.

Perhaps we can start with Dr. Kreps.

**STATEMENT OF DR. JUANITA M. KREPS, PROFESSOR OF ECONOMICS,  
DUKE UNIVERSITY, DURHAM, N.C.**

Mrs. KREPS. Thank you, Senator Mondale.

At your request, I shall discuss the growth of leisure time in the economy, with particular reference to the possible future growth in leisure time and what it may mean for retirement.

We start with the well-known fact that retirement is a luxury available to only a small proportion of the world's total population. Time, free of work in old age, along with the shortened workweek and later entrance into the labor force, is possible because man can now produce enough goods and services to meet his family's needs in fewer than 12 hours a day—and in a worklife considerably shorter than one beginning at age 14 and ending with death.

In less productive economies it is, of course, not possible to subsist on the product earned in a short workweek or in the shorter worklife. Output per man-hour is so low that leisure in any form invites starvation.

Growth of leisure time in longrun perspective is an obvious corollary of growth in output. The establishment of the 8-hour day is the most dramatic evidence of this growth, but it is equally important to note the shortening of the worklife span as a portion of total life.

Since Mr. Wolfbein has discussed elsewhere the growth of the number of nonworking years in the past, I shall simply summarize here some projections of the possible growth in leisure time during the next two decades.

On the basis of assumptions which are detailed in the statement submitted, it would be possible in the next two decades for the per capita GNP to rise from its 1965 level of about \$3,132 to a level two decades later of \$5,800. This assumes that working time remains the same as it is now.

**POTENTIAL REDUCTIONS IN WORK LIFETIMES**

If one wants to take another extreme, however, and suppose that the growth in the economy is diverted to leisure time instead of to growth in the real GNP, one gets some feel of the possible decrease in working time that might occur. If we supposed that per capita GNP stayed the same at roughly \$3,200—if we took all of the remainder of the growth potential in leisure time—these might be some of the possible results: We could have, by 1985, for example, a workweek of 22 hours, or if we chose, instead, we could have a workyear of 27 weeks, or we could have a retirement age of approximately 38 years.

If the choice were made to divert the new leisure time into retraining, we could have almost half the labor force in retraining at any point in time. Or if we chose instead to take the leisure time in the form of increased education, the number of years which we could devote to education might well exceed the capacity of the individual to absorb it

I realize, of course, that it is not likely that the economy would choose to take all of its growth potential in leisure time.

As a rough breakdown, let's suppose that instead we continue approximately as we have during this century, taking one-third of the growth in leisure time and two-thirds in an increase in the output of goods and services. In such a case as this, we might have something such as the following: With two-thirds of the output growth in goods and services and one-third in leisure time, the per capita GNP would increase to more than \$4,400 by 1980 and to about \$5,000 by 1985. The leisure time which we could gain might be divided up in any one of several ways. Different people would put different priorities on the form in which they take their leisure time.

If we conceded, for example, that part of the unemployment problem is due to some qualitative deficiencies in the labor force, we might want to take a large portion of this leisure time in the form of retraining. Therefore, we might start by saying that we would retrain a minimum of 1 percent of the labor force annually, taking the necessary time from the growth and productivity.

#### ALTERNATIVES IN USE OF LEISURE

A second order of preference might be to increase vacation time at least until 1 more week per person is accomplished.

By 1968 these two goals, retraining 1 percent of the labor force and increasing the vacation time by 1 full week, could be attained.

If after these achievements some leisure time gains were taken in the form of reduction in the workweek, worktime per week could start to decline by one-half hour in 1969, and decline by about two and a half hours by 1980.

There are, obviously, other alternative choices with regard to a distribution of leisure time. The relevant considerations of the overall projections which I call your attention to are at least threefold.

One, the total amount of leisure time available by the anticipated improvements in output per man-hour is extremely great, even if we take into account quite rapid increases in the growth in GNP.

Two, the temporal allocation of this leisure time is in itself quite important, given the different degrees of utility that people attach to different forms of leisure.

And, three, the distribution of leisure time, being quite unevenly spread over the entire population itself, requires further consideration.

It is curious that the unequal distribution of income among persons has received great attention, but it may, in fact, be true that that portion of economic growth that accrues to man in the form of leisure time may be less evenly distributed over the total population.

Senator MONDALE. Could it be said that in the same way America's fantastic wealth and growing wealth has made it possible to retire earlier, to work a shorter week, and to have more leisure time, longer education, longer periods in education and the rest, and the same way within our country those who are more economically advantaged are at the same time by that reason also more advantaged to further leisure, and that those who are the least, in the least desirable position from an economic standpoint are disadvantaged from a leisure standpoint as well?

Would that be a fair characterization?

Mrs. KREPS. I am not sure that that is true, sir. We do not have real good data on this, but there is some evidence that, in fact, higher income persons actually work longer hours. And we also have to be very careful how we define "leisure." If it is just nonworking time, then unemployment counts, too, and the lower the income, generally speaking, the higher rate of unemployment. This would mean that certain groups would be quite well blessed with leisure time, but I do not think we would, generally, want to stretch the term in this manner.

There are a few studies indicating how leisure varies by occupation and by profession, and these studies indicate that business executives and some professionals have much longer workweeks than blue-collar workers.

I would close this summary by pointing out that here the value of leisure itself is at issue, and that the value of leisure depends partly upon when one takes it. Thus, although free time during worklife might have great utility, any significant movement toward early retirement may have the effect of conferring leisure, which is supposedly a superior good, in such a way as to reduce its utility. If it seems desirable, therefore, to allocate free time more heavily during worklife, society must then confront some difficult questions regarding work arrangements, part-time employment, changed vacation and workweek schedules, and so on.

Alternatively, we could argue that a lengthened education period would better absorb the increases in productivity; or that frequent retraining throughout worklife would be a much more valuable use of leisure. The sabbatical plan, which is long recognized as the professor's source of strength and his sometimes sanity, may come to be equally useful for blue-collar workers as well.

But should society elect to push the retirement age down toward 60, the income maintenance arrangements then have to be reconsidered to encompass this much longer period when earnings are small or nonexistent.

Incidentally, in connection with your question to Dr. Duncan regarding the name for this period, Prof. Le Gros Clark has suggested that we call it "limbo," since it is neither old age nor middle age; it is "not work," nor is it strictly speaking, leisure.

The size of the income transfer obviously has to grow as the length of the retirement grows. It is therefore necessary to increase the amounts collected via the OASDHI taxes, or to turn to general revenues, or to finance retirement more heavily through private pensions.

Thank you, sir.

Senator MONDALE. One cannot help feel fortunate that we have a society that generates this vast wealth that will give us the options that you so brilliantly describe.

But at the same time when you say, if society elects, I think it raises a key and fundamental point—are we organized to develop a rational approach to make judgments of the options available to us; and, if so, how?

Mrs. KREPS. I do not know whether that is a rhetorical question, sir.

Senator MONDALE. I did not intend it to be.

## COUNCIL OF SOCIAL ADVISERS

Mrs. KREPS. I certainly do not know the answer.

Senator MONDALE. I proposed a Council of Social Advisers to be created and patterned after the Council of Economic Advisers to bring to bear at the highest level on a Government-wide basis top social scientists to talk about the total spectrum of the sciences and then incorporating into their efforts social educators and the rest that can help quantify this as much as it can be, because I feel that the kind of policy questions that you pose offer enormous potential for creative use of the lives of Americans, and the economic assumptions that you have here are clearly no longer a matter of speculation. We see it in our own lives. We have seen it in the last 5 years, this phenomenal skyrocketing of American wealth. And yet I see so little by way of institutional attempts, not to organize and direct American lives, but to try to rationally plan for and make available the options that people ought to have and make visible the options to them. I feel we are missing an enormous opportunity, and I think your paper helps to at least make visible the alternatives of which I think most American are unaware.

Mrs. KREPS. I would like to, if I may, take just 1 more minute—

Senator MONDALE. By all means.

Mrs. KREPS. On the bill, on which I had added a note, but decided to waive it in view of the time pressure.

I am intrigued with the notion that such issues as these be given explicit attention. They are, of course, not altogether economic issues. They are questions of social priority, which, in the absence of explicit attention, may result in a drift toward policies which do not necessarily reflect people's preferences. For example; I question whether early retirement is the most desired use of leisure time.

But, where does such a question get considered in our course of affairs at present?

We have reacted to the unemployment problem by making it possible for men to withdraw from the labor force on at least a minimum income: in this way we lean toward an early retirement policy, yet we have not given enough attention to the question of whether this is the best use of our growth potential.

There are other needs which such a bill might well meet.

We have always known that growth in GNP, either in total or on a per capita basis, was but one indication of an improvement in human welfare. The leisure component is omitted from the index; yet surely, additional free time is an important aspect of well-being.

Senator MONDALE. Yes; the closest the Council of Economic Advisers comes to measuring nonmaterial values is counting the number of teachers or the number of people engaged in this work, but there is no effort to try to deal with the more difficult problem of seeking to quantify, or at least to describe the nonmaterial aspects of American life. I think that is an enormous inadequacy.

Mrs. KREPS. Yes.

If one is going to talk about the quality of life, there are many indexes which could be used.

Moreover, the whole question of priorities is a question of looking to the future and it is in that context that we should focus the issue of retirement.



Senator MONDALE. You have been most helpful.

Do you have any questions?

Mr. MILLER. I believe I would like, Dr. Kreps, to pose my questions and then let you comment on them as you see fit because they are inter-related, and I am sure your answer will be interrelated.

I gather from what you have said that you are perhaps going farther than an implication that a choice by society to use additional leisure time which may be made available through greater productivity, for earlier retirement is perhaps an undesirable thing.

Now, you make reference as alternatives to the possibility of a shorter workweek or workday, the sabbatical, and longer vacations.

My first question is related to the possibility that free time in the younger periods might better equip people to meet the problems of leisure when they reach so-called retirement age, whenever that might be.

Do you think that is true?

Secondly, do you feel that the decision to apply most of this leisure to an earlier retirement has the effect of preventing a choice by an individual regarding his use of leisure time?

To be specific, you mentioned the possibility of moonlighting with reference to the sabbatical, and this would also apply to the shorter workweek.

If the individual chooses to moonlight, is he not thus economically equipping himself perhaps and thereby opting for an earlier retirement potential as opposed to taking his leisure time in the earlier years?

I hope I have communicated the essence of what I am driving at—whether the decision by society to use leisure time primarily for earlier retirement does not eliminate the choice of the individual as to when he may or may not retire?

Mrs. KREPS. It is argued, I think, quite persuasively, that the option of having early retirement is a desirable option. One can then choose to continue working, or he can take a somewhat reduced income and retire earlier.

I am not sure how real the options are at the present time. Your question indicates that you, too, wonder whether, if the retirement age is lowered, this lowered age does not then become the accepted retirement age, thereby ruling out the alternative possible uses of leisure time.

Viewing the alternatives, I realize we have not had very much success in attempting to reduce the workweek. Nor is such a reduction necessarily desirable.

The last time we had hearings on proposals to reduce the workweek, the burden of the argument seemed to be against it.

There are other alternatives, however, including the one which you suggest by your first question. If one raised the number of years that a child went to school by 2 years, it might be preferable to allowing 2 years of leisure at the other end of the lifespan. For the reasons you suggest, the additional education equips a person better to know how to use his time; also, it raises productivity.

The growth attributable to increased education is apparently substantial.

To tie these two questions together, I would say, yes, I think there is some tendency for early retirement to push out of consideration alternative uses of leisure; also, if I were choosing, I would much prefer to see the leisure time spent either in education of youth or in education or retraining at middle life.

Senator MONDALE. It seems to me one of the problems of taking on course work and changing one's vocational objective at midlife is the cost of it. At that time you are married; you have a family; it is very expensive. If we were to deal with the problem which Secretary Gardner talked about, the bored people at midlife who are still working but they psychologically retire and are just going through the paces, would one alternative be to permit people, say, at 35 or 38 or 40, whenever they wanted to but while they had their family responsibilities, to quit their jobs and spend a year or two taking a course in a field that appeals to them more and then at the same time adjust the support so that they can afford to do it and maintain their families at some decent level, and then proceed on a different course?

I think the problem now with adult education is they either have to take some kind of special course by mail, or weekends, or at night because they just cannot afford to maintain their families without doing it in that way.

#### REEDUCATION AND MANPOWER

Mrs. KREPS. I agree that we need to accept the notion that the mind needs a continuous retooling; that education at all ages is a necessary condition in today's complex society; that the amount of leisure accruing to us requires a broadening of outlook and a perspective which only additional education later in life can confer. Such education should assume a very high priority.

Senator MONDALE. I think today under manpower training you are sustained at the level approximately of unemployment compensation being given a few pennies a mile to go to and from the school. I think that this means that for most adults with families, the idea of dropping out and going into a different career and taking on new training is really not a practical alternative. So that if we are going to have this kind of restructuring and differing opportunities we would really have to change to financial support available.

Mrs. KREPS. Yes.

Even so, it might not be nearly as expensive as the way in which we are now using the free time.

Senator MONDALE. That is right.

Well, I think the alternatives that will be available to us as the economy expands, as you so clearly point out in your testimony, makes available to us this kind of option that may have been totally beyond our means 30 years ago, but today we can do it.

Well, thank you very much for your useful contribution.

(The complete statement of Mrs. Kreps follows:)

PREPARED STATEMENT OF JUANITA M. KREPS, ASSOCIATE PROFESSOR OF ECONOMICS,  
DUKE UNIVERSITY

THE ALLOCATION OF LEISURE TO RETIREMENT

Retirement is a luxury available to only a small proportion of the world's older people. In the United States only about one-fourth of the men aged 65 and over are now in the labor force, many of these on a part-time basis. Time free of work in old age, along with shortened workweek and later entrance into the labor force, is possible because man can now produce enough goods and services to meet his family's needs in fewer than twelve hours a day—and in a worklife considerably shorter than one beginning at age fourteen and ending with death. In less productive economies it is not possible to subsist on the product earned in a short workweek, nor is it possible to keep children in school till age eighteen. Output per manhour is so low that all persons have work work practically all their lives. Leisure in any form invites starvation.

Growth in leisure time has in longrun perspective been an obvious corollary of growth in output per worker. Establishment of the eight-hour day gave the most dramatic evidence of increasing leisure, but an equally significant change has occurred in the number of non-working years. A male born in 1960 can expect to spend half again as many years free of work as the male born in 1900. Instead of 16 non-working years he will have 25; his added life expectancy of 18½ years is divided about evenly between time in and time outside the labor force.

*I. The amount and timing of leisure*

Of the additional nine years spent outside the labor force, about four are being added to the educational and five to the retirement period of man's life.<sup>1</sup> While these developments have been reshaping worklife, the workyear, too, has been shortened by more than 1200 hours per year.<sup>2</sup> Despite these increases in the amount of free time, man's longer life expectancy enables him to work more hours in his lifetime than his predecessor: the 1960-born male will probably log about 6,888 more hours than the male born in 1900.<sup>3</sup>

For purposes of analyzing retirement issues it is necessary to make some projections of future leisure trends, both as to the total amount of leisure and to the various forms it may take. Assumptions must therefore be made regarding the growth in productivity per manhour, labor force size, etc. In Table 1, the 1965 projections of gross national product made by the National Planning Association are used, the basic assumptions being: between 1965 and 1985 the growth rate will be 4.1 to 4.2 percent per year; population will grow by 1.5 percent annually; unemployment will average 4.5 percent. However, in order to show potential GNP on the assumption of no change in working time—NPA estimates GNP on the basis of a decline in working time of one-half of 1 percent per year—the GNP figures used here, corrected for this decline, are slightly higher than the ones derived by the association. Assuming no change in working time, the GNP at projected rates of growth would approximate \$1,544,500,000,000 in 1985, or about 2½ times its present level in 1960 dollars. Per capita GNP would rise from \$3,181 to \$5,802, or more than 80 percent, despite the increased population size. Less rapid increases in aggregate and per capita GNP than these projections indicate may occur, of course, particularly if shifts in labor force composition (from manufacturing to services) are sufficiently rapid to show the overall rate of productivity growth.

<sup>1</sup> Seymour Wolfbein, "Changing Patterns of Working Life" (U.S. Department of Labor, 1963), p. 16.

<sup>2</sup> A rough estimate of the annual increase in nonworking time between 1890 and the present is:

	<i>Hours</i>
Reduction in workweek (21.2 hours per week)-----	1,100
Increase in paid holidays (4 days)-----	32
Increase in paid vacations (6 days)-----	48
Increase in paid sick leave (1 week)-----	40
<b>Total increase-----</b>	<b>1,220</b>

<sup>3</sup> These estimates, and the ensuing projections of possible growth in leisure during the next two decades, were made for an earlier study: Juanita M. Kreps and Joseph J. Spengler, "The Leisure Component of Economic Growth," National Commission on Technology, Automation, and Economic Growth, app. vol. II, "Employment Impact of Technological Change," (Washington, 1966), pp. 353-397.

TABLE 1.—*Prospective growth in productivity and possible uses of released time*

Year	Possible increases in real GNP (1960 dollars)		Alternative uses of potential nonworking time					
	GNP (billions)	Per capita GNP	Total number of years	Retirement age	Length of workweek (hours)	Vacation time (weeks)	Education and training	
							Labor force retrained <sup>1</sup> (percent)	Years of extended education
1965	\$627.2	\$3,181	-----	65 or over	40	3	-----	-----
1966	655.6	3,280	2,245,542	65	39	4	2.9	1.2
1967	635.6	3,382	4,655,526	63	38	7	5.0	2.4
1968	707.1	3,490	6,910,648	61	36	7	8.7	3.4
1969	745.3	3,578	8,880,092	59	36	8	11.1	4.2
1970	779.3	3,690	11,263,301	57	34	10	13.8	5.1
1975	973.4	4,307	23,135,642	50	30	16	26.2	9.4
1980	1,250.2	5,050	35,586,729	44	25	21	37.2	13.8
1985	1,544.5	5,902	47,200,158	38	22	25	45.2	17.5

<sup>1</sup> Figures are in addition to the number of workers now trained in public and private programs.

Source: GNP projections and employment data from National Planning Association, Report No. 65-1, March 1965. Labor force data for other computations taken from Manpower Report of the President, March 1965, p. 248, table E-2.

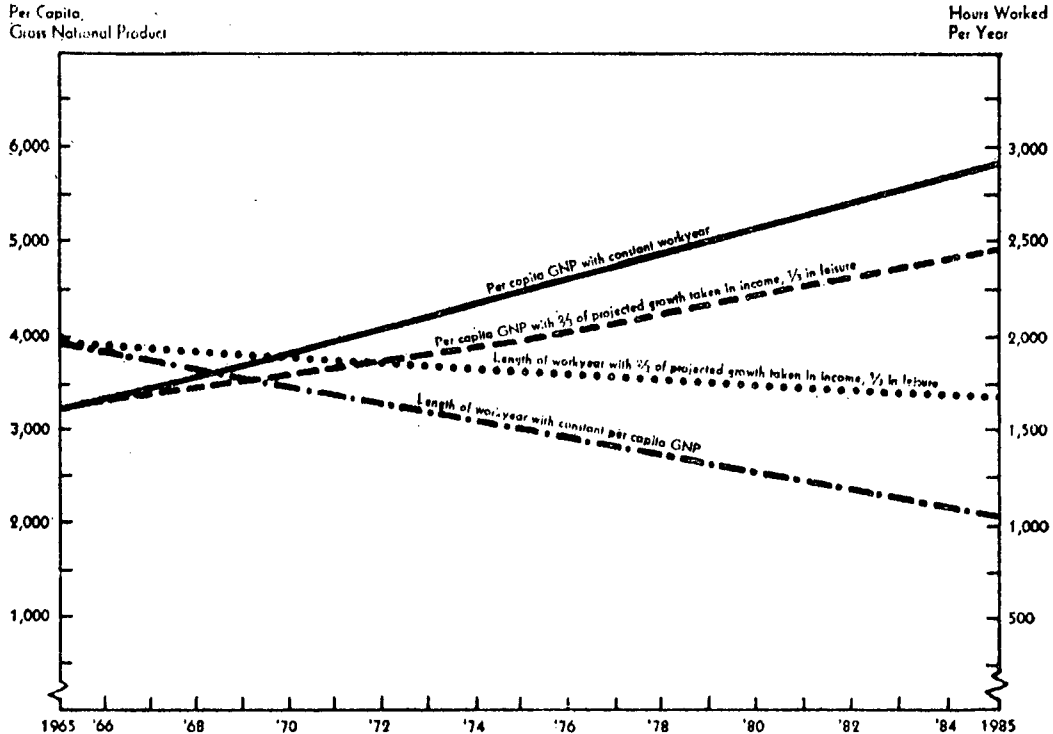
These increases in total and per capita GNP are possible, then, if working time of roughly 40 hours per week for an average of 49 weeks per year is continued. At the other extreme, if one supposes that all growth except that amount necessary to hold per capita GNP constant at \$3,181 is taken in leisure time, the possible increases in free time are indicated in the remaining columns. The workweek could fall to 22 hours by 1985, or it would be necessary to work only 27 weeks of the year; or retirement age could be lowered to 38 years. If the choice were made to divert the new leisure into retraining, almost half the labor force could be kept in training; if formal education were preferred, the amount of time available for this purpose might well exceed the normal capacity to absorb education.

It is, of course, not likely that the workweek will drop to 22 hours or that retirement age will decline to 38 years. Nor is it probable that during the next two decades workers will continue on their present schedules, thereby taking all productivity gains in the form of a greater quantity of goods and services. If, instead, two-thirds of the output growth accrued as goods and services and one-third as leisure, GNP would rise to more than a trillion dollars by 1980, and to \$1.3 trillion by 1985. Per capita GNP would increase to more than \$4,400 by 1980 and to approximately \$5,000 in 1985, as shown in Figure 1.

The leisure which accounts for the remaining one-third of the growth potential could be distributed in any one way or a combination of several ways; different priorities would be assigned by different persons. If it is conceded that present unemployment is due in some significant degree to qualitative deficiencies in the labor force, however, the first priority might be assigned to job retraining. Hence, a policy decision could be made to retrain a minimum of 1 percent of the labor force annually, taking the necessary time from that freed or released by the growth in productivity. A second order of preference might be an increase in vacation time, at least until an average of one additional week accrued to the worker. By 1968, these two goals—retraining one percent of the labor force and increasing vacation time by one full week—could be attained. If after these achievements, some leisure gains were taken in the form of reductions in the workweek, working time per week could start by declining about one-half hour in 1969, the decline increasing to 2½ hours by 1980.

Alternative allocations of leisure in the period 1980-85 might be as follows: given a \$4,413 per capita GNP in 1980, achieved with a 37½ hour workweek, a 48 week workyear, and providing retraining for 1 percent of the labor force, society could choose to retrain much more heavily (4.25 percent of the labor force per year) or, alternatively, could add 1½ weeks per year in vacation. In 1985, when per capita GNP should reach about \$5,000, the choice could be between retraining almost 7 percent of the labor force annually or taking an additional three weeks of vacation. Obviously, other choices could be made, involving a further reduction in the workweek, a lowering of retirement age, or an increased educational span for those entering the labor force.

FIGURE 1 *Alternative Uses of Economic Growth Per Capita Gross National Product and Hours Worked, 1965-85*



Source: GNP projections and employment data from National Planning Association, Report No. 65-1, March 1965. Labor force data for other computations taken from Manpower Report of the President, March 1965, p. 248, table E-2.

The relevant considerations are at least threefold: One, the total amount of free time made available by the anticipated improvements in output per manhour is extremely great, even when allowance is made for quite rapid rises in per capita GNP. Two, the temporal allocation of this leisure is in itself quite important, given the different degrees of utility man may associate with different forms of leisure. Three, the distribution of leisure, being quite unevenly spread over the entire population, requires further consideration. For although the unequal distribution of income among persons has received great attention, it might well be true that that portion of economic growth accruing to man in the form of leisure has in fact been apportioned much less evenly than income. Questions relating to the total volume, the forms, and the distribution of leisure are of some significance in estimating future potentials for growth in output, and particularly in determining the composition of that output.

## II. Retirement leisure and retirement income

In different nations the free time that accompanies increased productivity is apportioned differently. In the two decades since the end of the Second World War the leisure pattern in certain western European countries has given somewhat more emphasis to workyear reductions and less to worklife reductions than have developments in the United States.<sup>4</sup> In allocating to the retirement period an increasing portion of our leisure time, we have in this country magnified the difficulties of maintaining adequate incomes in old age. By contrast, a more even distribution of free time through the worklife, in the form of increased vacation time or a shortened workweek, for example, minimizes the problem of transferring income claims from workers to nonworkers.

There is some question, also, of the value of leisure conferred in old age when it is accompanied by sharply reduced incomes. Whereas free time during worklife might have great utility, any significant movement toward early retirement may confer leisure—supposedly a superior good—in such a way as to reduce its utility. If it seems desirable to allocate free time more heavily during worklife (as opposed to shortening the worklife span), society must then confront difficult questions of work arrangements, part-time employment, changed vacation and workweek schedules, etc. Alternatively, it can be argued that a lengthened education period would better absorb the leisure gain of productivity; or that frequent retraining throughout worklife would be a wise distribution. The sabbatical plan, long recognized as the professor's source of strength and sanity, may come to be equally useful to the blue-collar worker, claims that the released time is spent "moonlighting" notwithstanding.

Should society elect instead to push down the retirement age toward 60, the income maintenance arrangements need to be revamped to encompass the much longer period when earnings are small or nonexistent. The aggregate size of the income transfer grows with the length of the retirement period, even if monthly retirement incomes stay at their present levels. Hence, it will be necessary to increase the amounts collected via OASDHI taxes, or to turn to general revenues, or to finance retirement more heavily from private pensions.

(Subsequent to the hearing Senator Mondale asked the following questions in a letter to Dr. Kreps:)

JUNE 13, 1967.

DEAR DR. KREPS:

\* \* \* \* \*

One: Your prepared statement says that "it might well be true that that portion of economic growth accruing to man in the form of leisure has in fact been apportioned much less evenly than income. I would like additional information on the situation. Have you or others discussed it in other papers that we might study?"

Two: I have enclosed Secretary Gardner's statement. As you probably heard at the hearing, he suggested establishment of "mid-career centers" and it seems to me that his proposal may well be in harmony with your suggestions about retraining in middle age. Is my assumption correct?

Three: You state that leisure patterns in certain western European countries has given somewhat more emphasis to workyear reductions and less to worklife

<sup>4</sup> Rough comparisons of workyear and worklife patterns are drawn in a study recently prepared by the author under a contract with the Social Security Administration.

reductions within the past 22 years than in the United States. Have you any data readily available for the Subcommittee?

(The following reply was received:)

DUKE UNIVERSITY,  
Durham, N.C., July 5, 1967.

DEAR SENATOR MONDALE :

\* \* \* \* \*

First, the reference to the distribution of leisure goes back to an earlier article which I wrote with Professor Spengler, and which was cited in the statement submitted to the Subcommittee. I am reproducing two pages from that study; these pages present the gist of the argument made by Harold T. Wilensky, whose writing on the distribution of leisure are most often cited.

Second, Secretary Gardner's statement on the establishment of "mid-career centers" does bear on the subject of retraining during the middle years, and I am pleased to know that there is support for the idea of utilizing free time for re-education. As you perhaps know, there has been a great deal of study and writing on retraining and education of middle-aged and older workers. In this country, the work has been done primarily by Gerald Sommers (whose article is included in *Technology, Manpower and Retirement Policy*). A number of articles have appeared from OECD, the chief spokesman being R. M. Belbin of Cambridge. I am enclosing a recent bulletin of his.

Third, with reference to leisure patterns in Western Europe, may I refer you to the study which I prepared for the Social Security Administration, entitled "Lifetime Allocation of Work and Leisure." \* \* \* The data indicate, in brief, that the Western European nations have been primarily interested in workweek reductions, rather than earlier retirement.

\* \* \* \* \*

JUANITA M. KREPS,  
*Director of Undergraduate Studies.*

Senator MONDALE. Dr. Wolfbein.

**STATEMENT OF DR. SEYMOUR L. WOLFBEIN, DEAN, SCHOOL OF  
BUSINESS ADMINISTRATION, TEMPLE UNIVERSITY, PHILADEL-  
PHIA, PA.**

Mr. WOLFBEIN. Thank you, Senator.

I am delighted to be here, especially coming down from Philadelphia where we have had a blackout, as you mentioned.

Senator MONDALE. Well, we just thought we would treat you to some reliable electricity.

Mr. WOLFBEIN. If I may, may I submit the paper I prepared?

Senator MONDALE. By all means. Your prepared statement or a summary of the presentation that you propose to give will be included in the record.

Mr. WOLFBEIN. Thank you.

Let me make my half a dozen points a moment apiece and then see if we have any questions.

First, as you know, I was in Government for about 25 years and testified before many committees, and usually we would start off by saying we are delighted to be here and we think the committee very important.

Now, I have changed my career, and I have been pondering how to start my presentation. And believe it or not, my first point is *I am very glad to be here.*

Senator MONDALE. It will be ordered that it be in italics.

Mr. WOLFBEIN. I think perhaps the reason I start off this way is that I love the title of your subcommittee, which, if I remember correctly, is "Retirement and the Individual."

Senator MONDALE. Add to that "The Study of Limbo."

Mr. WOLFBEIN. Oh, I was coming to that.

This has been a learning experience for me.

It is extremely important that you use the word "individual." This may turn out, Senator, to be the crux of the matter. I was impressed by the fact that Secretary Gardner, for example, in his presentation went right down the line, indicating that when all the chips are down it is the individual and the individual differences that make the difference. And it is very, very difficult to come up with broad generalizations, for example, that one should retire late; or should retire early, and so forth.

So that my first point is that the importance of the individual is paramount. And I would like to lead off from that and spend the next 5 or 6 minutes along these lines.

My second point is, if point No. 1 is really viable, and if we keep our eye on that important item we may come up with programs and policies that are really viable, then I would recommend, Senator, that in the future studies and hearings you have, you might keep in mind as a goal, as perhaps the surpassingly important goal, how do you maximize the degrees of freedom of choice that an individual has.

Now, I was going to finish that sentence by saying that the individual has choices among these three great "L's"—you know, learning, labor, and leisure, and I am perfectly willing to buy "limbo," if you want to add to it, that this may really turn out to be what this is all about, how do you get, in a place like the United States of America, which I think we are all agreed can afford it—how do you get individuals at all stages of their lives, and especially pointed toward retirement, the maximum degrees of freedom of choice among the three L's.

Now, if that in turn is correct, then I think it follows as point No. 3 that it is really not correct to talk about work versus leisure, and leisure versus retirement, and all the other dichotomies that we have to date. There is an awful lot that remains to be done. Even in the classic sense of the term "work," there is an enormous amount that we have to do.

In other words, there is a lot of learning and a lot of labor still remaining.

And it was fascinating to sit here and listen to the topics that came up from the Department of Health, Education, and Welfare in terms of foster grandparents, all of these various service programs that are beginning to burgeon, and that really kindle alive and make more than a cliché the idea that it really isn't work first, and then leisure, that you can involve services at various stages of your life. And if that is true as a third point, then maybe we have a real viable package that we can deal with.

Now, the fourth point I was going to make—this may be gratuitous, but I would like to say that recent events underscore what you said in your opening statement. In my paper I indicate the fact that for the first time in our history we have actually seen a reduction in the length of the working life among men, and so it has happened.

It is what has happened here. We have increased so much the span of time we spent in education and retirement that we have actually



gotten to the point where for the first time there is more at the end of the working life among men. So it is here, it is now, and it is something we have to face up to.

#### WOMEN IN THE LABOR FORCE

My fifth point, going along the line of individual differences, is to call to your attention a group of people known as women—and I have, of course, an excellent example on my left here. We ought to take a real good, hard look at that one, Senator, because they are not only different right across the board, but even in terms of working life, and they are gaily going along increasing what we call in our fancy language the rate of labor market participation, but what it really means is they are out there working like anything. Take the age group 45 to 55 years of age, and 1 out of every 2 women in that age bracket in the United States of America is in the labor force.

Now, this creates, I think, a very different picture than we have drawn of the typical couple, for example, moving into retirement. What is it going to be like 10 years from now when some of these women who have had quite a different experience in their lives; namely, working and earning an income, what is that going to do to the retirement picture?

Senator MONDALE. As I understand your table, in 1900, the average woman would work 6.3 hours.

Mr. WOLFBEIN. That is right.

Senator MONDALE. In 1960, the average worklife expectancy of women was 20 hours.

Mr. WOLFBEIN. Just about triple.

Senator MONDALE. Over a threefold increase in 60 years. So that this is working very close to the point where women are—we are going in the direction where women will work as much as men.

Mr. WOLFBEIN. Yes. So what we really ought to do is a little bit more thinking and research on what is this going to mean in terms of "retirement". It has had an enormous impact in the last 20 years on family income. And I have a suspicion that the ripple effect will continue, you see, right through retirement as well.

Senator MONDALE. May we have your observations on the ultimate result of the increase in the worklife expectancy of women and the decrease in the worklife expectancy of men. Do you envision an ultimate balancing out of the worklife expectancy for both sexes?

Mr. WOLFBEIN. Because of such considerations as marriage and child-bearing, we do not foresee an equivalent length of working life for both men and women. However, I see nothing in the offing which will bar a further increase in the length of working life among women and a further decline among men, so that the length of working life among women which was only about one-seventh that of men in 1900 and has risen to the point where it is fully one-half that of men, now may very well rise to where it is two-thirds that of men. The continued development toward family standards of living, higher educational attainment among women, higher rates of growth in the white-collar occupations in which women play a predominant role seem to point in this direction.

Now the sixth point, very quickly—I think I mention this in my paper—is, a lot of discussion of people in retirement relates to the older person or the senior citizen as the odd man out or the odd woman out, and I think it is extraordinarily important, especially in your committee which is dealing with retirement and the individual, to see the retirement phase as it is called, as part of the total picture in terms of economic policy and manpower policy. What you and Dr. Kreps just talked about, of having some kind of council or some kind of organization grab ahold of this and think it through and support the decision is very, very important because the overall economic policy, the overall manpower policy we have in this country can be just as effectively directed toward the old person as it is to the younger person.

I want to say a few more words about that, and that is my last and seventh point.

It is very intriguing to hear all the words that are used, Senator—for example, right here today we heard words like “disengagement” as one of the traumas that older people, people in retirement, may have. Well, I go back to item No. 1. It depends on who you are talking about. There are millions of poor people who have been disengaged all their lives. There are millions of people in slum areas who are disengaged this very moment.

We have to start zeroing in on some of these difficult problems that are all over the United States of America.

I am going to take a chance and make an eighth point and suggest to you that I think there are pathways of a concrete and specific sort that we might at least start talking about as possibilities, and I throw this out as my last and eighth point.

#### SOCIAL SECURITY RETIREMENT CREDIT

What would be wrong, for example—and I will make this as a recommendation—in giving retirement credit so it counts in social security, for example, to education training and to retraining? You know, when the professor in the school takes off on a sabbatical he does not lose his retirement points. Now, what would happen if we really mean what we say, that you have got a lifetime, you have got to go in and out of work and training and retraining—that is the way the technological developments are going.

In a sense, are we not penalizing the person who takes off to refurbish and reendow himself if during that interval of time he is out of the retirement system?

Now, you mentioned the Manpower Development and Training Act, and I was in that, as you know. I was Director of that for 3 years, and I have seen that grow tremendously. It is a wonderful program now, and as you indicated if you are in retraining now, you can get about what you would receive under unemployment insurance, plus some additional amounts, depending on travel and family size.

What would be wrong in giving the person who is going through that training and retraining the retirement credit as well? We want him to do this. We want him to do this kind of thing—

Senator MONDALE. What do you mean by “retirement credit”?

Mr. WOLFBEIN. To begin with—

Senator MONDALE. A tax concept, or—

Mr. WOLFBEIN. No, no.

In other words, it would count towards his eventual social security benefits.

Senator MONDALE. Oh, I see.

Mr. WOLFBEIN. Now, I mention this—this may be a small matter, but I do not think it is. I think it is a substantial one, and I even like to see credits given for that type of development in terms of urging people to stay in school. You mentioned the Girl Scouts coming in. It is a very relevant point even to the young people, and as they look ahead to a lifetime. All this is by way of saying that I think there are concrete and specific things that we can come up with which will kindle alive the basic concept that there are not necessarily only three discrete different stages of man, that each can be enhanced and that we can afford this kind of development.

As Secretary Gardner said, we are inventive.

Well, maybe we ought to be reinventive.

Thank you very much for inviting me down.

Senator MONDALE. Well, thank you very much for a most enlightening and creative statement.

In your prepared statement you list some research possibilities—

Mr. WOLFBEIN. Yes, sir.

Senator MONDALE (continuing). List some potential research projects that are stimulating, and in some cases awesome. Here again how do we organize for such an effort? Do we need a new organization as big as the subject itself? Should we have a joint effort involving several Federal departments, including the Department of Labor?

In other words, how do we assemble ourselves into a force adequate to alleviate the research and other objectives that you recite in your statement?

Mr. WOLFBEIN. Again, very briefly, I think if I had my choice, Senator, I would like to see this whole ball of wax packaged together and researched separately. There ought to be some kind of specific designated, overtly recognized group which is researching the kind of projects I mentioned in my paper, but I don't think it is necessary to wait for it, of course. There are ongoing agencies, Dr. Merriam's, for example, of the Health, Education, and Welfare Department, who testified before you; the Labor Department studies under the Manpower Act, and so forth. As a matter of fact, the way I read title I of the Manpower Development and Training Act, Senator, it encompasses, it most certainly encompasses a good deal of the research that was mentioned here this morning and that was mentioned in my paper. But to be responsive to your question, if I had my choice, I think this field is so important that it warrants some special recognized funded effort along the lines that we talked about.

Senator MONDALE. I agree that retirement should be, as you say, a blend of work and leisure and learning, but how well equipped are we now to provide such resources? And I think, though we have a few examples, we do not seem to be doing very well now in providing work opportunities, or I might say learning opportunities, for our older persons. Do you have any suggestions to improve the situation?

Mr. WOLFBEIN. Well, as a starter, Senator, from an operational point of view, I would use some of the pathways we already have now.

For example, in 1966, this last year, Congress amended the Manpower Development and Training Act specifically to ask those who administer those programs to have special programs, programs oriented for people 45 years of age and over.

Senator MONDALE. Has the Department responded to that congressional directive in a substantial way?

Mr. WOLFBEIN. I know there have been a number of programs, but I suspect that since that amendment came in in late 1966, this is relatively new. But there is one pathway already existing which can again, if you will pardon me repeating the phrase, be kindled alive and resourced to the point where it can be responsive to some of the things that we mentioned. That is the very, very important Manpower Development and Training Act that has major implications for training and retraining throughout a person's lifetime. It underscores the importance of technological change. It puts it in the context of all of manpower policies. It just does not single this group out and make it different. It has a lot of advantages that might be worth looking into, Senator.

Senator MONDALE. Mr. Miller?

Mr. MILLER. No questions.

Senator MONDALE. When we set these hearings for today and tomorrow we deliberately decided not to have statutory objectives in mind, just to cover the field. I must say that the two of you have helped stretch our minds to a broader view of the problems and the opportunities, and we are most grateful to you for your presentation.

Mr. WOLFBEIN. Thank you very much, Senator.

Senator MONDALE. Thank you.

(Mr. Wolfbein's complete statement follows:)

PREPARED STATEMENT OF SEYMOUR L. WOLFBEIN, DEAN, SCHOOL OF BUSINESS ADMINISTRATION, TEMPLE UNIVERSITY

The establishment of a Subcommittee on Retirement and the Individual, under the Chairmanship of Senator Mondale, is an important step in the evolution of program and policy in the field of aging in the U.S.A., and is particularly relevant to a number of current developments in the relationship of work and retirement in the total span of our lives. It is a most welcome occurrence.

I. TWENTIETH CENTURY TRENDS

The hallmark of the 20th Century has been the simultaneous increase in the three major dimensions of our lives: (a) the very length of life, (b) the number of years we spend as workers, and (c) the number of years we spend outside the work force altogether, growing up and going to school in the early years, in retirement in the later years.

The story of these developments can be told in a few figures:

Year	Life expectancy	Worklife expectancy	Years spent outside the labor force
1900.....	48.2	32.1	16.1
1960.....	66.6	41.4	25.2

A much greater proportion of young people now survive to the age when they become economically active. Back in 1900, 22% of all baby boys born alive were dead by age 15; today, that percentage is down to about 4%.

Achieving the age of work, a man also puts in almost 10 years more in the labor force at today's rates than he did back at the turn of the Century. The

manpower potential of our country is therefore enormously enhanced. In fact, each group of 100,000 boys born alive today will put in a million more man-years of work during their lifetimes than did their 1900 counterparts.

Such an increase in a man's working life puts a completely different kind of light on the value of an education and a work career itself. An investment in education and training will now reap dividends for that much longer a period of time and "the money value of a man" is incomparably higher today. Men born at the turn of the Century and alive today average a grade school education; the more recently educated average a high school education and more.

Changes at the end of a man's working life have been equally dramatic. At the turn of the present century, a man who did survive to age 20 could expect to spend 1 out of 15 years of his remaining life in retirement; at current rates, the figure is about 1 in 7. Retirement, therefore, becomes a matter of significant import, to be planned for, to be saved for, to be a major part of public policy (social security) and collective bargaining (private pension plans).

II. RECENT DEVELOPMENTS

*For the first time this century, the working life of men in the U.S.A. has declined.*

This is what happened between 1950 and 1960 :

Year	Life expectancy	Worklife expectancy	Years spent outside the labor force
1950.....	65.5	41.9	23.6
1960.....	66.6	41.4	25.2

Life expectancy continued to go up—in fact, by more than one year, during the past decade, but work life expectancy fell by half a year, because of a very big decline in labor force participation among older men and an increase in age of entry into the labor force among the young. The decline in labor force activity among men 65 years of age and over was one of the fastest on record—declining from 46% in 1950 to 33% in 1960—about 1 1/3 percentage points a year. By 1966, it was down 21% !

Reductions in worker rates were accompanied by substantial declines in year round employment on the part of older men who stay on as workers. Back in 1950, 52% of all men 65 years of age and over with work experience that year were year-round, full time workers; in 1965, the ratio was 43%.

Part time work has increased significantly as a feature of a man's working life. This is true not only during his early (usually teen-age) years when he is combining work and school, but also during his later years. At age 20, a man can expect to spend 10% of his remaining working life in part-time work; at age 60, the proportion goes up to 20% and at age 65, the figure is closer to 30% in part time jobs.

III. WOMEN

The life/work story of women has some important distinctions. As we all know, labor force participation among women has grown substantially to the point where one out of three women of labor force age work; where, in fact, one out of every three American workers is a woman; where, in fact, the majority of women workers are married.

The story, in figures, is as follows :

Year	Life expectancy	Worklife expectancy	Years spent outside the labor force
1900.....	50.7	6.3	44.4
1950.....	71.0	15.2	55.8
1960.....	73.1	20.1	53.0

Not only has working life tripled in length among women during this century (their work-life expectancy is now about half of that of men, while it was less

than a fifth at the turn of the century), it has continued to rise up to the present, contrary to the experience among the men.

In fact, for the first time this century, the increase in work life expectancy among women exceeded their increase in life expectancy. As a result, again for the first time in this century, the years spent outside of the labor force were down among women.

*The fact of the matter is that the average high school girl today, even though she goes on to get married and have children, will still spend about 25 years of her remaining lifetime as a worker.*

#### IV. THE FUTURE

All of these developments portend a blurring of the classic three stages of the life/work pattern of a man's development.

It is clear that we are going to be able to produce more and more goods and services under expanding technology and it appears more likely that a man's lifetime development is *not* going to involve a big, separate, bloc of time for full time schooling—then a discrete change into full time work—then another discrete change to full time retirement and leisure. More and more students are working part time; more retirees do some work.

The future does not lie so much in a great avalanche of complete "leisure" time, bound by the end of working life and life itself. It will be in a blend of work and leisure and learning at all stages of our lives. Technology will support this; the persistent shift to professional and other white collar work as well as skilled crafts will reinforce this; the very rise in educational attainment will enhance it.

As a matter of fact, there has been a significant, although small, start in this direction already down the road of alternating work and other kinds of activities, even during the so-called prime years of working life. Sabbaticals have had an honored place in the academic arena; they have begun to move over into industry. The combination of sustained length of life and advancing productivity make the prognosis for this kind of development excellent.

"Work" itself is in the process of substantial re-assessment, as is the very concept of "retirement." Volunteer services, or community and person-to-person work where considerations of pay are nominal are bound to increase substantially and can engage the young and older persons in very large numbers, for example. The ability to engage in a variety of educational and training pursuits at all stages of development are similarly bound to increase. "Work vs leisure" or "work vs retirement" can become needless dichotomies.

At least three forces are needed to bring these developments about:

- (1) Economic policy must continue, through effective fiscal, monetary and related programs, to generate the growth needed to provide maximum levels of employment and minimum rates of unemployment.

It makes a big difference to move into the last years of working life or even an exit from the labor force from a career marked by blocs of time spent in joblessness and a career of continued gainful employment with adequate levels of income. The former has been the hallmark of substantial numbers of retirees of past years; it will be quite different, if we continue high levels of economic activity for future retirees.

- (2) Manpower policy must continue, through effective education, training and related employment opportunity programs to permit the updating of our knowledge and skills, to keep us mobile, to begin to dampen the enormous differentials among various sectors of the population.

It makes a big difference to move along life and working life with continued opportunities for training, considering the fact, for example, that the average man who begins his work career at 20, will hold 8 different jobs during his working life. And for those millions living out their lives in poverty, the questions of work, leisure, retirement, etc., are ironic, at its least.

- (3) Industrial relations policy must continue, through effective recruitment, training and retirement programs, to provide the complementary support from the private sector for public economic and manpower policy.

It makes a big difference, the critical difference, if employing institutions join in new programs and policies which permit such practices as entry, leave and re-entry to work, pre-retirement development, mitigation of compulsory retirement schemes.

## V. THE IMMEDIATE OPPORTUNITY

We have a great opportunity going for us in the immediate years ahead. A combination of past events are zeroing in on the next decade to give us an unprecedented manpower profile.

Between 1965 and 1975, the increase in the American labor force will take on the following hourglass shape:

	Percent
14-24 years.....	37.2
25-34 years.....	-6.2
45-64 years.....	27.9
65 and over.....	1.2

In actual numbers, there will be one million fewer workers in the working age group 35 to 44 in 1975 than we have now. This is a critical age group, one which already has relevant career development and experience, one which will be in great demand by all employing institutions. In this kind of manpower climate, we have an extraordinary opportunity to expand and accelerate the career development of the young.

And, we have a very good opportunity to expand opportunities for the older person, whose experience ought to count even more in a manpower world where the premium is going to be on experienced talent and skilled hands.

To summarize:

*If* we continue to get economic growth and corresponding employment growth under public and private sector economic policy, and

*If* we continue to mount and support adequate programs of manpower development and training in a proper mix of public and private policy.

*Then*, we have a great many things going for us, including a unique demographic profile, occupational and industrial change which emphasizes experience and judgment rather than physical strength, etc. which make the prognosis for favorable development for the older person very good.

By favorable, I mean permitting the maximum degrees of freedom of choice to the older worker on how he achieves, from an individual point of view, in terms of his own resources, needs, health, etc. the best combination of what are the three great "I's" of our lives: Learning, labor and leisure.

There is no need for the older person to be the odd man out. In fact, all the evidence we have indicates that he is part and parcel of the social and economic milieu, just like any other representative of any other age group. That is why I have emphasized the importance of overall economic, employment and training opportunity.

## VI. SOME RESEARCH POSSIBILITIES

As your Committee focuses on the problem of "retirement" and the individual, you may find it worthwhile to consider, underline and support a variety of research efforts for the future which could begin to give us some hard answers to some hard questions in this field.

Among those which I think would be worthy of your consideration would be:

(1) More study of the changing length and patterns of our working lives, particularly

The role of part time work.

Differential experience among different industries and occupations.

The role of voluntary and service work.

Future projections of human service occupations, their relation to new public programs, their needs by age classification.

(2) In this connection, I commend to you the ongoing work in the Labor Department, which is carrying out a longitudinal study of the labor force. This is just about the best way of getting some good intelligence about how different people fare in the labor force, especially in their preretirement years.

(3) Then there are a whole series of specific questions on some of the assumptions we all have been using without any real documentation. For example:

Do pre-retirement programs of counseling, gradual reduction in work load, etc. really make a difference to "successful retirement?"

(I might add, parenthetically, that I have found it pretty difficult to get much agreement on what is even meant by "successful retirement.")

What difference does income size really make in retirement, after some minimum amount?

What difference does it really make to a retiree if he does or does not work? How does this differ with different groups?

What are the relationships between health and retirement?

What differences exist between those people who retire voluntarily and those who have been compulsorily retired?

(4) We ought to begin to assess the potential impact of the burgeoning number of women workers. They are responsible for a major piece of the increase in family income in postwar America. Doesn't this portend a similar development for future couples in retirement?

(5) I would recommend, too, as a final note, that most—if not just about all—policies and programs relating to this field are set up by experts. It might be an enormously revealing operation to ask the retirees and potential retirees themselves about some of the alternatives we have talked about.

Senator MONDALE. Our next witness and final witness for today is Mrs. Walter Walker, chairman of the Minnesota Governor's Citizens Council on Aging, a post in which she has served for 7½ years. She is an old friend of mine. I served as her lawyer for some years when I was attorney general of Minnesota. And in looking for someone to contribute information from the standpoint of the State agency, we could think of no one better qualified than Mrs. Walker. We are delighted to have you here today.

I understand you arrived at 4:30 this morning, so if you fall asleep during your testimony we will be glad to wake you.

**STATEMENT OF MRS. WALTER W. WALKER, CHAIRMAN, GOVERNOR'S CITIZENS COUNCIL ON AGING, ST. PAUL, MINN.**

Mrs. WALKER. Thank you very much, and I will look forward to that.

Mr. Chairman, I have noted that I am the only individual who is testifying in terms of the role and responsibility of State councils on aging, so I should like to comment briefly on the purpose of the Governor's Citizens Council on Aging.

Particularly in our State, and in other States as well, we are dealing with the problems of the aging individual in the context of his community, and we deem it a responsibility, both our council and its staff, to afford our local communities assistance and counseling that can enable them to meet locally the problems that exist. And we deem it our responsibility to assist the local communities in solving their own problems.

Now, as Commissioner Bechill said a little earlier, title III of the Older Americans Act has really afforded a tool for providing dollars which are normally limited in our State programs.

Because I was asked to talk about public attitudes and the individual in retirement, I am not going to delineate specifically the various kinds of programs that are implemented in our various States, and our State particularly. I do want to refer to Commissioner Bechill's testimony about our concern for housing. I do want to outline that at present, for example, in what is mainly still considered a rural State, we are in a position where we have 80 local housing authorities that



are basically dealing with the problems of housing for the low-income elderly. And at the same time, again remembering the rural connotations of our State, we have over 100 senior centers that are operating in one way or another in the State.

We are concerned about the problems of employment for the older person, and we are concerned about the income for the older person as well. But to get to the public attitude toward the individual in retirement, I think that perhaps the most graphic statement and the one which touches us most in our State, that I have heard concerning public attitudes, is that of a nationally renowned expert in the field of health from Minnesota that most of us would know and know well. One year after retirement he made the following statement:

You know, one day you are sought after by all of your colleagues, your associates and citizens for advice, counsel, and assistance and for your participation and involvement. The next day nobody wants you at all. You are the same person that you were the day before. What's different? You are one day older. You've had your birthday. You are 65.

Now, this succinctly and very specifically expresses the view of citizen after citizen, and I can name these citizens, and particularly those who have held responsible positions of importance prior to retirement. And I would like to observe what Professor Simmons, a sociologist and anthropologist, has said, and that is that no society, including ours, as yet has had sufficient numbers of older people for a long enough time to know how to make use of them. Further, that society has not yet had enough experience to know what constitutes a good life. And he claims that participation and involvement to the very end is probably the key.

#### ATTITUDES EXPRESSED IN 1964 SURVEY

Now, interestingly enough, these observations have been confirmed by hearings for the aging which were initiated in late 1964 in Minnesota. When these hearings were held in 23 areas of the State, we wanted to know how the older people themselves felt about this, so the hearings were limited to people who were 60 or over, and they were given complete freedom of topic. They were asked to express freely their own greatest concerns. We listened to over 2,300 individual testimonies, each of them transcribed, and every county, every area in our State was covered.

Interestingly, they covered the crises of the increased cost of living and diminished income, the cost of health care, and housing, but threaded through every single one of the hearings were loneliness, loss of status, frustration, and idleness. And I think the thing that we observed more than anything else was that every one of these individuals was sincere in his testimony, was very forthright, and some of it was extremely poignant, and yet not one testimony was either bitter or complaining.

Senator MONDALE. Could you prepare a summary of the conclusions of those—

Mrs. WALKER. Yes, we could. We published those findings.

Senator MONDALE. Perhaps if you have that available, we could either include it in our files or, if we deem it valuable, as part of the record, so could we have that?<sup>8</sup>

<sup>8</sup> See p. 206.

Mrs. WALKER. We would be glad to make that available to you, Senator.

Senator MONDALE. Thank you very much.

Mrs. WALKER. Now, I am sure that we all recognize that we did see a listing of the need for golden age clubs, day centers, community services, volunteer services, special events, and these, of course, did underscore the loneliness and empty times.

But emerging, too, out of these hearings were the confusion and frustration of having no identifiable role as a member of society, as a member of the local community and, also, a negative self-image of those very ones in their later years. These were both self-held by the individuals themselves and held by the public at large. So these really confirmed our suspicions that one of the prices of the increased and encouraged trend toward independent living—now, I hasten to say we support this trend toward independent living in the later years, but one of the prices that was a negative component of isolation. In fact, I think it ought to be stated that expressed community attitudes of “the old folks can take care of themselves,” which we hear over and over and over again, were and are leading to true segregation patterns for older citizens.

Senator MONDALE. That is a very interesting point. We think of ghetto living in terms of racial conditions.

Mrs. WALKER. Precisely.

Senator MONDALE. But there are also ghetto living patterns in terms of the elderly, and I am afraid sometimes our Federal housing programs contribute to that.

Mrs. WALKER. Exactly.

If we just witness our retirement communities, for example, this is one very concrete example. And I think, looking at the mobility of the population, for example, from rural to urban areas, that we again see, really, segregation of people or pocketing of older people in various parts of our country or States or communities, and this really does perpetrate and perpetuate the problem of loneliness and frustration, lack of status, lack of role, lack of responsibility.

Well, now, our hearings really were not the only thing that brought this into perspective. An earlier study—and there had been a prior one done in Minnesota alone, but an earlier study done in 1962, a profile of 6,300 citizens, called “Aging in the Upper Midwest,” said the following, that “Age segregation is necessary for certain activities, but in general does not appear to be healthy or desirable for social well-being. Chronological age is a measure of time and should not detract from the importance of the individual nor his opportunities for social group life and intergenerational ties. By rejection, society helps to create the psychosomatic problems with which patients are plaguing health professionals today.”

And we hear this over and over from doctors.

Now, this brings into scope and outlines and underscores for us really negative factors and attitudes. We have to recognize that they are challenges, and perhaps we could say opportunities, that have to be dealt with. They raise questions, and one question—and I am raising questions, not necessarily finding answers, but these are questions that we do have to find answers for.

How do we alter the negative images of later years? And how do we insure status and role for the elderly? And how do we attain involvement of the elderly? And how do we achieve public understanding of what aging really means? I think this latter is far more basic perhaps than we have recognized. And where and when do we start preparation for later years? All of this, of course, is involved in the changing of attitudes.

#### POSITIVE IMAGE OF AGING

Now, because of the findings that I have related, referred to earlier as the hearings in 1964, it was our decision in our State that we needed to aggressively and constructively, if we could, promote and identify a positive image of aging. One of the ways we chose to try to achieve this was the selection of an outstanding senior citizen from the State of Minnesota. In trying to get at it we went to every county and asked every county in the State to identify its outstanding senior citizen.

Now, the important question here was, do we consider the older person who has made contributions following retirement, or do we choose to take the individual as a totality in the summation of his or her contribution? And this is what we feel is critical in promoting a positive image, that it is growth and development, and that it starts in the younger years, and the contributions made to the community go to and continue through the later years.

Insuring status and role for the elderly, we think, are two great unsolved problems, and we can only see that these are going to be exacerbated because of the increase in lifespan and because of the increasing inflexibility built into retirement programs.

Earlier Commissioner Bechill and others have referred to the foster grandparent program. This is one project that we have seen in the programs we have operating in Minnesota as an opportunity for insuring a status and a role for older citizens.

Project Green Thumb is another one that not only insures a role, but it insures an income and a satisfaction and a task to do as well.

When you look at these programs, and when you consider that one of them is involving 120, another one is involving 18, another one is involving three counties in the State and will go to eight counties, when you consider there are close to 400,000 people who are 65 in Minnesota, it is really a pitifully small effort at giving the older people an opportunity to be involved and to achieve their own status.

We have some other projects developed in our other communities in the State, such as a career clinic for mature women, giving mature women an opportunity for retraining, but this, too, is limited, and it goes from 45 years and up. It is useful, but again really a very minimal contribution.

Now, attaining involvement of the elderly in the community and its activities is hampered by two things, we think: The reaction of the older person—and far more prevalent, I think, than most of us have been willing to accept—the reaction of the older person to the rejection of retirement, the fact of retirement on the older person's considering this a rejection, and this is expressed through his own withdrawal, and you see this happens very quickly, and then it reverses, his withdrawal from community activities, his own rejection of involvement itself.

And at the same time we also notice—and this we have noticed particularly with responsible citizens retiring in our urban areas—the resistance of the public at large to involve the older citizen as an integral part of its activities. The community loses the experience and the background and the knowledge that the retiree has and the retiree can no longer promote or assist the public with solving the needs, or developing programs.

To us, the solving of the above really does require the defining and the delineation of the true meaning of what a community is, and the elimination—and I think this is extremely important—of stratification, and it involves the totality of community membership in planning, in programs, and in activities.

This has been brought up before, but I think it should be brought up again. It requires attitudinal changes such as were expressed—and this has happened many times in our State, this rejection of the elderly, this closing the door on their involvement—by more than one church and social organization, and the reason given is that the youth are the future of the organization, of the community, of the State, of the church, and therefore they are the ones with whom work must be done and the ones on whom the organization must concentrate.

#### PROJECTED TELEVISION PROGRAM

Presently, we are trying to get at this through a projected television program, which will probably be authorized under title IV of the Older Americans Act. This will involve the older citizens in community affairs and provide them with the opportunity to discuss, to study, and to promote knowledge about our world, our national, and our local programs, all aims to attain involvement. And we also have in the development stage a senior craftsman program which will relate directly to younger people and children, giving them the opportunity to develop some of the skills and some of the crafts we are seeing lost today as a result of, I guess, our technological changes, among other things.

Public understanding, changing of attitudes, and preparation for later years are matters of education. And to us it becomes increasingly evident that steps to achieve acceptance of the fact of increasing life-span and longer years of retirement with all of the implications for the free time and its utilization, that steps to achieve acceptance of the fact of aging must begin in early youth if not in childhood.

And I remember, Senator, that a little earlier you were trying to get at when this ought to be done. It is our feeling that it starts in early youth.

Senator MONDALE. Is it your impression that adequate preretirement counseling is available in Minnesota?

Mrs. WALKER. No, I do not believe that we are doing enough. In fact, I know we are not doing enough of it. What we are doing is really in the main developing it within 5 years of retirement, and it has no meaning really then for the older person, for the person who is approaching retirement. We are not prepared in our fifties or early sixties for the fact that this is about the time for the end of our involvement in our work oriented society. So I think it has to begin much sooner

than this. When we look at the mobility of our society today, and we look at our urbanization and how it has limited the exposure of our young to the aged, I think that we have to look at taking aggressive steps to educate our young people to the fact of aging and expose them to the aged.

#### SUBURBAN YOUTH AND THE ELDERLY

One of the points that I really have noted, being a resident of a suburban area, a large suburban area, is that the children of our suburbs actually are growing up—and this is an admitted fact—with practically no knowledge of the minorities. Well, it is also a known fact that we have a higher proportion of elderly to be found in our rural communities, or in pockets of the inner city, so that, also, the children in the suburbs are deprived very often of any association or experience or exposure to older people.

Senator MONDALE. I saw a figure that I am sure you can attest to about a year ago that the mean age in the city of Bloomington—is it our fourth largest city?

Mrs. WALKER. Yes.

Senator MONDALE. Was 13.

Mrs. WALKER. That is right.

Senator MONDALE. It is composed, almost exclusively, of young families.

Mrs. WALKER. Precisely.

Senator MONDALE. And the old folks live in town, by and large, live in the core cities or live out in the rural community, and I think this is a dimension of what we might call aged ghetto living that creates a vast ignorance on the part of most Americans to the problems that we are addressing ourselves to.

Mrs. WALKER. And this, I am afraid, is going to become more serious as time goes by; and I think it is time we attend to it and have a concern for it. And when we see that more than half of our population in the future is going to be under 25 and an ever-increasing number are going to be 65 and over and living more and more years, it is the total number of those years added to—the years above 65 that I think are important.

I think the beginnings of preparation for aging need to be incorporated into the educational system. At the same time, when we are looking at aging and retirement in our school system, we need to confront the implications of the increased free time and its conversion to meaningful leisure.

This has been brought out here again and again today and I know it will be brought out again and again tomorrow. So I think that having had the opportunity to view the problems of the individual and the public attitudes in the context of a relatively small population on a State basis points out more concretely and distinctly than ever that we do have a challenge, we do have a need, and we do have an opportunity to change public attitudes. We may have some of the tools, but I daresay we do not have enough of them. And I daresay that perhaps we need to do considerably more research than we have done in the past in order to find out how to integrate the older person into our society today and, also, to have the public accept the totality of our

community, and to recognize that it means the involvement of all ages, that it does not mean discarding one segment of the community when they reach their 65th birthday.

Senator MONDALE. Thank you very much, Mrs. Walker, for that very useful statement, viewed from the standpoint of perhaps one of the most experienced and seasoned aging councils in the United States. I think ours was one of the first created in the country—

Mrs. WALKER. That is right.

Senator MONDALE. Under our then Governor, Orville Freeman, who was wise enough, I think, to appoint you as chairman of the council of aging and to appoint me attorney general.

Mrs. WALKER. Right.

Senator MONDALE. So in his absence we will say he has been remembered here today. You have given us really the hard observations that come from dealing with these problems, not in the academic community, but in terms of trying to implement programs through the council of aging in Minnesota. I think some of the observations you make here are, indeed all of them, are most helpful and most important in the work of this committee.

It is now 1:15, and we stand recessed until tomorrow morning. Thank you very much.

(Whereupon, at 1:15 p.m., the hearing was adjourned, to reconvene Thursday, June 8, 1967, at 10 a.m.)

## RETIREMENT AND THE INDIVIDUAL

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THURSDAY, JUNE 8, 1967

U.S. SENATE,  
SUBCOMMITTEE ON RETIREMENT AND THE INDIVIDUAL  
OF THE SPECIAL COMMITTEE ON AGING,  
*Washington, D.C.*

The subcommittee met, pursuant to recess, in room 1114, New Senate Office Building, at 10:10 a.m., Senator Walter F. Mondale presiding.

Present: Senators Mondale and Moss.

Also present. William Oriol staff director; Donald H. Gaines, professional staff member; John Guy Miller, minority counsel; Patricia G. Slinkard, chief clerk, and Carolyn R. Hyder, assistant clerk.

Senator MONDALE. We will continue the hearings on "Retirement and the Individual."

This morning we have a most interesting group of witnesses to continue with the fine beginning of yesterday.

Our first witness is Dr. Augustus B. Kinzel, chief executive, Salk Institute of Biological Studies, La Jolla, Calif.

Is Dr. Kinzel here?

Dr. KINZEL. Yes.

Senator MONDALE. We are delighted to have you. You may proceed.

### STATEMENT OF DR. AUGUSTUS B. KINZEL, CHIEF EXECUTIVE, SALK INSTITUTE OF BIOLOGICAL STUDIES, LA JOLLA, CALIF.\*

Dr. KINZEL. I will read a prepared statement.

My name is Augustus Kinzel.

Since 1965 I have been the president and chief executive officer of the Salk Institute for Biological Studies, San Diego, Calif., having retired as vice president, research, Union Carbide Corp., by virtue of having then reached the age of statutory senility, 65.

I am the founding president of the National Academy of Engineering, a member of the National Academy of Sciences, and the American Philosophical Society.

I am not a biologist, and this statement is made as a private individual and does not represent the views of the Salk Institute or any member of its staff.

The statement is offered in response to certain questions addressed to the author by Senator Mondale.

Throughout history new scientific findings repeatedly referred to as breakthroughs have been followed by applications for the benefit of man. The time between the finding and the broad application is becoming shorter and shorter.

\*Related statement by F. Marott Sinex on p. 398, appendix 4.

For example, the interval from Watt's first setting forth of the principle of the steam engine to the time of the railroad's major impact on our civilization was about 100 years.

The interval from Carnot's establishment of the principles of the internal combustion engine to the time of the automobile's major impact was 100 years.

But the interval from the Wrights' establishment of the basic principles of aerodynamics to the time of the airplane's full impact was 50 years; the interval from Goddard's establishment of the principles of rocketry to the development of today's satellites was 40 years; and the interval from Shockley, Bardine, and Brittain's invention of the transistor to the time when it came into common use was 12 years.

Today one may expect such application to occur in little more than a decade.

I don't have this in the text but as a matter of interest, if you would like more along these lines, there is an article that I have written entitled, "Engineering, Civilization, and Society,"<sup>9</sup> coming out in "Science," June 9 issue, and I refer you to that.

Senator MONDALE. We have that article here.

Dr. KINZEL. If you want to put that in the record it is quite agreeable to me.

Senator MONDALE. Without objection, it will be placed in the record.

Dr. KINZEL. In biology there has recently occurred an important breakthrough, namely, the postulation and clarification of the structure of the DNA molecule—deoxyribonucleic acid.

That molecule comprises two identical strands wrapped in a double helix which contains the code of life.

Understanding of this molecule is having the same impact in biology as understanding of the fissionable nucleus of the atom during World War II has had in physics.

The development and application of that understanding of the atom are well known. They include, among others, the nuclear reactor to provide energy for electricity, the transistor, all of modern electronics including computers and radioactive pharmaceuticals, all to the benefit of man.

And from a new understanding in biology and its development will flow revolutionary applications in care and treatment of the human body, again to the benefit of man.

Let me, in attempting to be more specific with respect to this breakthrough in biology, first restrict my speculative predictions to a decade or so hence, say, 1980-85, although some of the benefits may come even sooner.

With the increased knowledge of the DNA molecule and the unraveling of its code, with increased knowledge about proteins, and such specialized proteins as hormones, enzymes, and antibodies, we can reasonably expect certain achievements by 1980.

Specifically, we can expect that many of the diseases due to abnormalities in the internal environment will be understood and controlled, just as a host of communicable diseases, smallpox, diphtheria,

<sup>9</sup> See p. 208.



polio, tuberculosis, yellow fever, and measles, now are understood and controlled, at least in limited geographic area.

It is not unreasonable to expect the same success in handling allergies, multiple sclerosis, muscular dystrophy, arthritis, and cancer.

#### CONTROL OF AGING PROCESS

In addition, we can expect sex predetermination, and finally, control of the aging process to provide the health and vigor necessary to that productivity in the span of years 65 to 75 which now we have in the span of 45 to 55 years of age. All of this will necessitate major changes in our approaches to the problems of government and society.

Senator MONDALE. Dr. Kinzel, your list of diseases and other human problems that will be manageable, according to your prediction with the increased knowledge of the DNA molecule and the unraveling of its code is something that is speculation at this point. But the unraveling of the code is not and the potential that follows. It is known scientifically, technologically as I understand it.

Dr. KINZEL. That is correct.

Senator MONDALE. I gave a speech on this fact at one of last year's commencements and I talked to a thousand people.

Dr. KINZEL. I am sorry I am a year late.

Senator MONDALE. You are not talking about theory; you are talking about a known scientific breakthrough.

Dr. KINZEL. With respect to the DNA and the understanding, this is a fact. This is not speculation.

With respect to being able to take that understanding and apply it to the human body in the form of medicines and the like and really get to control these things that I mentioned here, this is speculation, but it is a type of speculation we could have made when we first realized there was going to be more activity with reference to the aged.

Senator MONDALE. There is now a great deal of activity.

Dr. KINZEL. A great deal.

Senator MONDALE. In the application of what is known to the solution of these problems.

Dr. KINZEL. It is attracting a great deal of activity—and it's been stimulated, of course, in very large measure by the D. & A. Branch.

Senator MONDALE. You are fully confident that one of the soon to be realized byproducts will be the control of aging.

Dr. KINZEL. Yes.

Senator MONDALE. So that the 75-year-old in a few years will be as vital as the 45-year-old is today.

Dr. KINZEL. Now specifically as to aging. If man is freed to a great degree from disease in his early and middle years, he probably would be healthier and more vigorous in old age, providing there were no other controlling phenomenon.

I believe that by 1980 a large proportion of our population will be so freed, even though there probably is at least one other controlling phenomenon, damage to the DNA molecule.

There are DNA molecules in each nucleated cell of the human body. At conception there is one pair of DNA molecules in the single cell. The DNA multiplies by self-copying, and the cells multiply.

As long as this self copying is perfect all the DNA molecules in a given individual are identical. But, as multiplication continues, many will have been altered by imperfect duplication or otherwise damaged, and the numbers so affected increase as the individual ages.

This may be the controlling factor in cell degeneration which reduces health and vigor with age. If it is, the understanding now being achieved should enable us, by proper nutrition, including chemicals, and by treatment, to prevent, repair or restore such damage or alteration.

If there is some other controlling phenomenon, it will be found and the same reasoning and predictions apply.

Based on the rate of anticipated progress in this field, I would predict that by 1980 we will be far enough down this line so that the man of 65 to 75 years of age, who has availed himself of what is offered, will have that health and vigor necessary to productivity which he had at 45 to 55 years of age, assuming he had then been healthy.

Moreover, he will probably retain much of this vigor until he dies. Like the one horse shay that fell apart all at once.

Prediction of very long-time achievements is much simpler. In 100 or 200 years, we will probably have the understanding and technology to enable us to prolong healthy, vigorous life indefinitely.

Death would only occur by accident. And we would be able to design and produce robots and supermen. The social implications of such achievements are tremendous, but beyond fruitful examination at this time.

So, let us return to 1980 and 1985 and consider the problems of retirement, retirement security, pensions, work for the aged, and the obligation of our society and our Government in this area.

In such consideration, we must bear in mind the distinct possibility, if not probability, that a much larger part of our over 65 population will be physically and mentally able to well perform those tasks for which they have been trained.

#### SOCIAL IMPLICATIONS

Given the desire and the opportunity, the oldsters will be able to support themselves in the 1980-85 period. If the individual is obliged to retire at 65 or at an earlier age, the converse problem, namely the psychological impact on the retired individual and his needs, including the meaningful use of his time, is greatly magnified.

The social implications of this extend to youth. If we can lengthen the average 45 years of productive life by some 20 percent at one end, we can afford to spend more time in education and training at the other, and the problem of pensions is changed to the problem of living subsidies for the young being educated.

I believe this to be a simpler problem because subsidies could be loans which the young would later repay, either directly, or generally through taxation.

As to the oldsters, I can only suggest that as our population increases, there will be a continuing need for special skills and a continuous shortage of certain of these.

The mentally and physically vigorous individual will be capable of acquiring and using such new skills, and would thus remain, or again

become, employable or capable of rendering useful service as a volunteer, should his financial living requirements be covered by his own financial worth or provided by insurance, government or otherwise. This would be a happy solution.

Finally, I realize that the problem is not black and white. It is, in fact, quite complex, and the oversimplification of the foregoing suggestion obviously involves some wishful thinking.

But it does indicate that achieving a workable solution of the problem is far from hopeless. So I congratulate you on addressing yourself to the problem and wish you success in establishing sound guidelines as a result of your study.

Thank you.

Senator MONDALE. Thank you, Dr. Kinzel for adding to the understanding of this committee the potential that you predict will flow from increased knowledge in biology by 1980 so that we in effect will have some 10 to 15 years of new youthfulness added to the lives of Americans.

This, paralleled with the testimony yesterday from economists of a similar kind of economic miracle in expanded wealth permitting an array of new choices, longer education, more leisure time, preretirement counseling, or longer retirement, or a combination of all of them, added to your prediction of expanded periods of improved health certainly help underscore the fact that we have a literal revolution in retirement that is only dimly perceived in our Nation today and it has enormous implications, possibilities, and problems with which we are confronted.

Dr. KINZEL. Yes, sir.

I read Secretary Gardner's statement and it is completely consistent with what I have here and the two just dovetail.

Senator MONDALE. I was quite impressed by that fact.

Dr. KINZEL. There was no collusion, I can assure you.

Senator MONDALE. Is it your testimony you don't anticipate through this new knowledge of proper nutrition and treatment of DNA cells that youthfulness would be retroactive?

Dr. KINZEL. There are two things involved.

The prevention of deterioration and the repair as you go along, and the repair of major damage.

And the second is certainly much more difficult to do. Eventually, yes. Whether we get that far by 1980 is anybody's guess.

My guess is that is asking quite a bit in that period of time.

Senator MONDALE. You don't rule out the possibility of it being retroactive.

Dr. KINZEL. No, I don't rule it out at all.

Senator MONDALE. I was fascinated by your observation that life had become similar to a one-horse shay.

As I recall it was so perfect that nothing wore out, but one day mysteriously it simply atomized.

Dr. KINZEL. They didn't use that word.

Senator MONDALE. It just broke down.

Dr. KINZEL. It was built so well and was balanced so perfectly that every part wore out at the same rate with respect to its function so at a given instant they all wore out.

Senator MONDALE. It was working perfectly until they all wore out and then it fell apart.

Senator Moss?

Senator Moss. I am, of course, extremely interested in your testimony and it does contribute greatly to the information we are beginning to collect in this committee.

I agree with the chairman that we have just now begun to raise our eyes a little bit to this great problem of aging and retirement and even this committee has been focusing up to now on housing and other care for the aging rather than trying to look ahead and consider what, psychologically, the individuals should have, and so on.

#### MILITARY RETIREMENT POLICIES

It seems to me we have an example of premature retirement that we have never been able to really deal with in our military retirement.

Our military men, by the age of 55 ordinarily and some even earlier, have completed their service and under the rules that we apply to military service they must retire.

They are through with one career but, obviously, at 55 rather than being ready to sit and twiddle their thumbs they really are at a very productive peak in many respects and a great many of them go into other careers and do very well.

But I often wonder how many of them just fall into their rockers and do nothing other than try to find some kind of recreational pursuit perhaps. And so it seems to me we have here a sort of control group that we can look at and project this matter.

Would you agree with that?

Dr. KINZEL. I think your analogy is very well drawn. I would like to point it in the area I now live in.

There are a great many such people. Southern California is favorable to retirement.

I am impressed by the fact that very few of them do nothing and a few that start to do nothing soon find something to do.

These people that retire in their fifties do find other occupations. They teach, for one thing. They have gone into real estate. They go into industry. They run their own businesses.

I don't know one under 50-odd years of age that is doing nothing, and there are hundreds of them there, if not thousands.

Senator Moss. That is a fine commentary.

Dr. KINZEL. It makes a point that I was trying to make here.

If the individual has an intellectual and physical vigor he will then find something to do so that 10 years or 15 years from now when people of 65 to 75 have this continued vigor they will find something to do.

And I represent a case. I retired almost 2 years ago from my major life's work and occupation but I think I am contributing.

Senator Moss. Indeed you are. This is a good example of it here this morning.

A friend of mine who retired, fully retired from the Army, then decided to study law. He studied law. He got a degree. He is out practicing just as vigorously as any other lawyer. He has been in it 10 or 15 years.

Dr. KINZEL. If the skill that you have is not in demand, with this vigor you go back and learn another skill and apply it.

Senator MOSS. Thank you very much.

Dr. KINZEL. I think you have a very nice analogy, a good model.

Senator MONDALE. You talk about expanded youthfulness due to biological discoveries.

Doesn't this place further need for continuing education and for not necessarily preretirement counseling but almost at some point in life making available to Americans an opportunity to be renewed, as Secretary Gardner calls it?

Dr. KINZEL. Yes.

Senator MONDALE. To take stock, to be refreshed, in terms of education, in terms of job opportunities and to realize that they have full opportunity for 2, 3 years.

Dr. KINZEL. It revolutionizes the planning that one must make and can make for his life's career.

### GENERATIONAL GAPS

Senator MONDALE. One of the things that strikes me here is the problem of generational gaps which we hear a great deal of talk about now, far more than we have heard before though I am sure it has always been true.

Dr. KINZEL. There was a conference here in Washington on the generation gap. We hear there is a difference in attitude that separates "us" from those who are at the college level.

There is a generation-gap explosion. There are large differences.

If that is true then the implications of the new science which will shortly be brought to bear to expand life and its youthfulness raises even more serious problems potentially in terms of the gap among the generations.

By the time a person is 70 or 75, unless we change our institutions, his last formal education will have been 45 or 50 years before and not particularly relevant in many ways to the life which he leads and yet a new generation will be coming fresh with current knowledge.

Senator MONDALE. Would you agree that with this realization of expanded life and youthfulness perhaps comes a greater need for adult education and counseling?

Dr. KINZEL. Yes. There is nothing new about this. Today we have this problem of obsolescence of education.

It becomes more severe all the time, the faster we progress, and the way people handle this depends on the individual. Some can do it by their own reading and remain educated.

Others have to go back and take courses.

But the main thing is—and we in industry are facing this business of obsolescence of engineers, that there is nothing now lacking in the educational system with respect to this.

What is lacking is motivation on the part of the individual and this comes from the lack of understanding of the total psychological environment.

When the individual realizes that he has to be retreaded, as it were, then there is no problem.

But the motivation is the problem. I don't know how you motivate people.

In industry you talk about adult education, people there are hard at work; this becomes a problem in that if you take them out of their work they lose their place in the line of advancement and there are a lot of such problems involved.

There is no easy answer.

But so far as the increasing gap between the generations I think we are probably at the worst stage of this now.

You know the Bible says that the sins of the parents will be visited on their children.

Today we are in a stage where the sins of the children are being visited on their parents.

This is due to this generation gap.

As the older people realize that they have to keep up with the changing world and as their health and vigor, or intellectual stimuli become greater they will retread themselves, and this gap will decrease rather than increase.

Senator MONDALE. Thank you so much, Dr. Kinzel, for a most frank and enlightening testimony.

Our next witness is Dr. Alexander Reid Martin, psychiatrist, New York City, and former chairman, committee on Leisure Time and its Uses, American Psychiatric Association.

He serves on a host of relevant committees here. He has a wide range of articles and other publications relative to our consideration here.

Dr. Martin, we are delighted to have you here and we are not only grateful for your appearance but for the fact you have been with us from the beginning of these hearings.

We are very appreciative.

**STATEMENT OF DR. ALEXANDER REID MARTIN, PSYCHIATRIST  
(NEW YORK CITY) AND FORMER CHAIRMAN, COMMITTEE ON  
LEISURE TIME AND ITS USES, AMERICAN PSYCHIATRIC ASSOCIATION**

Dr. MARTIN. Let me say, Mr. Chairman, I am very glad I was able to be here yesterday and zero in on some of the thinking about this subject.

I have here, Mr. Chairman, a statement, and also a supplement, which with your permission I would like to have placed in the record.

Senator MONDALE. It will be placed in the record in its entirety and you can make such comments as you wish.

Dr. MARTIN. Rather than read from it, I would like to extract and present some of the main essentials and emphasize those that are most pertinent to your deliberations.

First of all, I would like to consider retirement not as a separate and distinct opportunity or problem, but rather as a variation in one area of American life of an opportunity or problem, presently confronting our entire population, and that is: how can we make the best use of our latest and greatest freedom, free time?

Senator MONDALE. You wrote an article entitled "Are You a Weekend Neurotic?"

Is that on the same subject?

Dr. MARTIN. Yes.

Senator MONDALE. If you have no objection, we will put that in the record.<sup>10</sup>

Dr. MARTIN. Thank you.

There is no question, as we learned yesterday, from Dr. Kreps and Dr. Wolfbein that we have more time at our disposal than all of the aristocracies of history. I will refer to this as free time.

The first thing to emphasize, Mr. Chairman, is the imperative need for clear definitions.

We have to define exactly what we mean by free time because it is constantly being confused and equated with leisure.

I am purposely avoiding the use of the term "leisure" because it has lost its meaning, its dignity, and its value as a means of communication. Leisure is an inner subjective condition of mind and being.

Free time is an outer objective condition—the time set free by the 27-week workyear, the 4-hour workday, the 4-day workweek, and the 6-week vacation which Dr. Kreps mentioned yesterday.

These are measurable quantities of time set free for our very own use.

Science has given us this free time. It has not given us leisure.

We have to realize that this free time has come with great suddenness and in unprecedented amounts.

It has catapulted us from a work culture into a free-time culture.

Alex Leighton and other anthropologists have told us that any rapid transition from one culture to another is very likely to be followed by mental illness.

We heard from Dr. Kinzel how accelerated cultural change has advanced the physical sciences and will affect our physical well-being.

I would like to think my testimony, sir, is complementing Dr. Kinzel's.

I am not, however, dealing with facts to the same extent, but with the intangibles. Dr. Kinzel referred mainly to our future physical health and what I am saying pertains more to our future emotional and mental health.

The psychological effect of rapid transition has to be kept in mind. This manifests itself in adaptation difficulties which authorities claim not only here but in Europe is causing a great deal of mental and physical pathology.

#### PATHOLOGY CAUSED BY FREE TIME

Dr. Duncan yesterday spoke of pathology that has been caused by too much free time. I would stress, not so much its abundance but its sudden arrival and our unpreparedness. Today, the stage is set for trouble. We have reports of pathology and maladaptation ranging from minor anxieties to fatal coronaries occurring on vacation, suicides, and such. Much of this has to be validated.

Senator MONDALE. Our problem apparently is not that we do not have a strong guess of accuracy of what you said but it is very difficult to quantify it in the way we might economic terms.

I gather it is your testimony as a psychiatrist, as one who has dealt with this problem, that it is a widespread and growing problem of Americans and in some cases Europeans where they have the same

<sup>10</sup> See p. 217.

availability to develop serious psychiatric, psychological, and even physical reactions to it.

We don't know how to deal with it.

Would you say this is a widespread problem?

Dr. MARTIN. I have no question or doubt about it. From all over we hear these reports about lower morale, depression, delinquency, alcoholism, drug addiction, duodenal ulcers, and so forth. I have seen all these conditions throughout my experience concurring with free time and conclude they are more extensive than realized but I have no proof.

I do think we should say that sudden and abundant free time confronts us with a serious problem of adaptation to a situation for which we are totally unprepared, and we do know from anthropology—that this can cause mental illness.

One of the points I would especially like to make is in accordance with what Dr. Kinzel said yesterday. In making this rapid shift, we are confronted with the same problem that presently accompanies rapid change in industry and that is obsolescence, for example, obsolescence in our tools and instruments of thought. We are entering a new culture, with outmoded beliefs that have helped us to adjust to the world of work but are not applicable to a free time culture.

One particular outmoded belief that is responsible for a great deal of trouble is the belief that work was man's only salvation and in his free time he could not be left to his own resources because they were either nonexistent or destructive and this was expressed in the old saying—"Satan finds mischief for idle hands to do" and "Idle hands are the Devil's workshop."

I think this outmoded belief received a great deal of support throughout history.

So we enter this free time culture which is antithetical to the work culture and this belief has made us distrust, if you will, and even negate our inner resources.

I would especially like to stress this fact because as long as we negate and distrust our inner resources, then we have to rely on external resources.

The authorities in history throughout the ages always dreaded free time because they thought something would happen and so these prescriptions always prevailed when the country was at peace and the people had nothing to do—"Keep them busy, keep them distracted, keep them occupied, keep them entertained."

The old Roman injunction was, "Give them bread and circuses."

I think today, much of the participation of our people in leisure-time activities which is a multibillion-dollar market, much of this is the modern form of bread and circuses.

As long as we distrust, negate our inner resources, then we have to use these external resources.

Senator MONDALE. Would you say that some of our current efforts by which we ask the retired to help the needy is motivated by not so much a desire to help as to keep them busy?

Dr. MARTIN. Yes. We have to keep this possibility constantly in mind. You have introduced a point that I specially want to emphasize. This outmoded belief that our inner resources cannot be trusted has



resulted in considerable confusion, about external resources, and consequent misunderstanding, overreliance, and misapplication.

Senator MONDALE. What do you mean by inner resources?

Dr. MARTIN. I need to say a little bit more as to what I mean by inner resources, because the term has been loosely used and has become somewhat of a cliché. In my statement, I have attempted a full definition and here I will consider inner resources along with external and acquired resources.

#### INNER AND ACQUIRED RESOURCES

Because we have a great wealth of external resources—playtime, playthings, and playgrounds, and leisure time projects and programs, we think that these in themselves are the answer to the best use of free time. Yet, George Gallup reported before the AFL-CIO in 1963 that, despite our great wealth of external resources, “there is no evidence that the American people are using their free time constructively.” This statement makes us sit up and wonder.

What about acquired resources as a means of making good use of free time? I refer here to the resources we acquire from individual experience, study, education, and training.

These will not of themselves guarantee healthy free time as witness those who after successful business or academic life have retirement breakdowns.

Coming now to your point, Mr. Chairman, about the inner resources. I feel that the responsibility for creative adaptation to free time lies primarily with our inner resources. External and acquired resources can only serve as their supplements and never as their substitutes.

What are they? We have heard from many authorities that we have a wealth of inner resources.

Sir Arthur Bryant, a respected historian, said, “We are only using 5 percent of our resources.” He mentioned awareness, perception, and capacity.

Dr. Lawrence Kubie says man is only using a fraction of his “brainpower,” but did not specify.

In my statement I have defined two inner resources which are essential for our creative adaptation to our new freedom: “Our inner capacity for autonomous effort and our inner capacity for relaxation.”

These two capacities are singled out for five reasons.

First, because they constitute the complementary phases of all creative cycles.

Second, they constitute the essential components of all playful activity which is so essential for our healthy adaptation to free time. It should be emphasized that it is not the nature of an activity that determines whether it is work or play, but whether the effort involved is autonomous or other-directed. This approach provides us with a means of differentiating between work and play.

Third, our innate capacities for effort and relaxation are clearly expressed in our childhood and reveal a natural inborn independence of external resources. In other words, for a healthy child, a clothespin is a good toy.

Fourth, I single out effort and relaxation because these two innate capacities have suffered most from the work culture.

Autonomous effort has been drafted into the service of other-directed work. Relaxation has been scorned, suppressed and discouraged.

Fifth and finally—nothing has a greater effect upon retirement and our aging population than the vitiating and impairment of these two resources by the work culture.

Prolonged and total immersion in the work culture has prevented the aging years from fulfilling their natural function of being the ripest, most fruitful, and most creative years of a man's life. More research, more understanding of these two resources would give us a better understanding why the latter years of a man's life have not been creative, and as fruitful, as productive, as they otherwise would have been.

We have, sir, in our aging population the greatest number of people with the greatest measure of the greatest freedom.

#### CREATIVE POWER OF THE ELDERLY

I feel that this aging population represents potentially a great reservoir of creative power and ability but factually they have not been adequately prepared for life off the job.

We have to keep in mind the rapidity with which the retired person moves from total immersion in work with its outmoded beliefs into total free time, not prepared, and carrying over with him ideas which hinder his creative life.

You asked me in your letter to try to pinpoint certain themes. I would like to preface my pinpointing by three quotations:

Aristotle said in 400 B.C., "The goal of education is the wise use of leisure."

Lord Rushholme, during the British elections in 1958, when free time was quite a issue, said, "The goal of all schools and universities should be the rediscovery of leisure."

And finally, President Hoover stated some years ago, "The future of this civilization does not depend upon what man does at his work, but what he does in his life off the job."

I would therefore emphasize the imperative need, sir, for "Education for Life off the Job" and a philosophy that will enable us to bring about such education. We cannot readily evolve such a philosophy, because we are still cluttered with old values, standards, beliefs, and outmoded tools of thought.

Someone said, the last thing the deep sea fish discovers is salt water. We are immersed in habits and patterns of thought which are controlling our entry into the new free-time culture.

To evolve a philosophy, we first of all have to undo and remove a lot of misconceptions which have come to us from a predominantly work-oriented culture.

I have in my statement indicated many of those misconceptions that interfere with evolving a totally new philosophy. The obsolescence of our tools of thought is something to keep in mind.

It is not a matter, sir, of retooling or using old tools; I think we have to find new tools, new instruments with which to approach this problem.

I have made certain recommendations, sir, but I am not too familiar with just how these would fit in with your overall plan and your overall policy. I think you will see on page 98.

Senator MONDALE. The last paragraph on page 98.

Dr. MARTIN. That is right. The paragraph begins, "I would commend this whole subject"—I am trying to relate education for life off the job to those departments of Government most concerned. Then to be more specific, I have recommended a conference with representatives of different disciplines.

Such a conference would be called for the purpose of planning how best to mobilize the arts and sciences and various disciplines toward making our people, especially our aging population, fit for free time.

In my experience, there are certain disciplines which have great potentiality in this field. Among these should include religion, industry, insurance companies, psychiatry, psychology, education and the recreation disciplines.

It would be a preliminary conference to plan something toward better education for life off the job.

Thank you.

Senator MONDALE. Thank you very much for your most creative contribution here.

Senator Moss asked me to extend a similar note of appreciation. He had to leave for an 11 o'clock appointment.

As I understand your testimony, you see the problem of retirement as coming under a broader definition of leisure, and the problem arises from a failure of our culture to look on that as an opportunity for creative useful employment.

We have almost a work psychosis in American life which causes one to be busy, it almost requires us to be busy, and thus when we are confronted with leisure, we not only do not know what to do with it, we haven't prepared ourselves psychologically or any other way to use it.

Dr. MARTIN. More than that. Free time can be a traumatic experience creating psychological, psychiatric, and even physical adverse reactions. Everything depends on our preparedness. Because of this, we must mobilize our efforts and pursue the recommendations outlined in my statement. These are aimed to remove our work psychosis or compulsion, and to prepare ourselves to be effective, creative, contributing participants in a free time culture. This will assist our healthy adaptation to a work culture.

Senator MONDALE. Let me ask you this question.

I agree with you that this compulsion to be working, this objective that we have to elevate work to be sort of the only important thing is so deeply imbedded in American society I wonder if part of our answer must be to accept it in part and deal with it by fashioning programs for the use of leisure time which involve work rather than trying to rid ourselves quickly of this attitude.

I have grave doubts as to whether you can do it, at least in our generation, because this is so deeply imbedded.

I, myself, find it hard to take time off; I feel guilty.

Dr. MARTIN. I am very glad you asked that, Mr. Chairman, because I think in this brief and condensed form of presentation I may have given the impression that I am degrading work itself.

What I think is important to emphasize is that the individual who can make a creative adaptation to his free time can and will make a very willing adaptation to work, even monotonous work, whereas the converse does not hold.

A man may make a very excellent long-term adaptation to his work but when he retires, he may go all to pieces.

This point is extremely important and you might say a very acceptable one to labor.

Given a healthy adaptation to free time, a man can perform his other-directed work in a more effective way and accept it. In other words, willingly render unto Caesar what are Caesar's.

Today we are still going to have a great deal of monotonous work which has its economic value; we are thereby serving our fellowman, but we can only do this in a gracious and effective way if we have the capacity for creative adaptation to free time.

I do not wish to put all emphasis upon education for life off the job. I think this should complement education for life on the job. They are complementary, but my emphasis would be much more on the preparation for life off the job.

I think the future of our civilization is at stake.

Senator MONDALE. Mr. Miller?

Mr. MILLER. Pursuing your comment, Mr. Chairman, is there any essential difference Dr. Martin between "work" and "creative use of free time" other than the option or the lack of pressure on the latter?

Dr. MARTIN. Might I answer your question, Mr. Miller, by saying that one of the first distinctions we have to make is the distinction between effort and work, effort is autonomous; whereas work is other-directed. We need a philosophy of effort to offset the gospel of work.

I think the more autonomous the effort, the more active the individual. In other-directed work there is less likelihood of active participation, and that is what the work culture has done. It has perpetuated reaction rather than action.

Much of our innate effort has been drafted into the service of other-directed work, and we have thereby lost our autonomy.

I don't have time to amplify this, but I think if you see my statement, you will see I have tried to make this point clear.

It is extremely difficult to differentiate between effort and work and between relaxation and idleness. This is most important, because effort and relaxation are complementary phases of the creative process.

These are some of the misconceptions that we have to go into in our education for life off the job. We must get rid of the misconceptions that give rise to these very pointed and very important questions which demand intelligent answers.

Senator MONDALE. Thank you very much, Dr. Martin, for this most useful and fresh observation.

I have one further question.

Yesterday, Dr. Duncan quoted a study by Morris Hamovitch which described persons to whom retirement was psychologically welcome.

These persons were relatively well-fixed financially and had chosen to move into a retirement community.

About three-fifths of them said they did not miss their jobs or had trouble keeping occupied or missed people at work.

Three-quarters reported they never wanted to get work again.

On the question of whether we have a problem in retirement, this study by Dr. Hamovitch would seem to indicate they have been pretty happy.

Dr. MARTIN. I don't know this specific work. I think we have to give attention to this. This whole field requires exploration.

There is a great variety of opinion. I believe sudden abundant free time poses a great problem to a great many people.

Senator MONDALE. I understand from Mr. Oriol that somebody who works with Dr. Hamovitch will be on the witness stand later.

Dr. MARTIN. We have other reports from the other side coming in where it is quite different, quite tragic. This is one area where it seems to me research would help us a great deal.

Senator MONDALE. Thank you very much. We appreciate your helpfulness.

(The complete statement of Dr. Martin follows:)

PREPARED STATEMENT OF ALEXANDER REID MARTIN, M.D., D.P.M., NEW YORK CITY

#### EXISTING SITUATION

Today, the American people have more time at their disposal than all the aristocracies of history. This time derives from shorter working days and weeks, longer weekends and vacations, and the population explosion of people over sixty-five, which represents millions of man hours in retirement.

#### DEFINITION OF TERMS

I will refer to this as free time, to avoid the ambiguity presently surrounding such terms as 'leisure time', 'spare time', 'discretionary time', etc. I will avoid the term 'leisure' because, through loose usage, it has lost its dignity, its true meaning and its communication value. Leisure is a particular attitude, position or set of mind and being. It has subjective determinants. We cannot will it to happen. A man at leisure is like a man relaxed. Also, like relaxation, leisure is effortless and comes to us under certain favorable inner and outer conditions to be discussed later.

I will use the term "free time" to imply an objective measurable quantity; free time is synonymous with retirement time. Technological and Medical Science has given us this time for ourselves; it has not given us leisure.

#### EMERGING PROBLEMS

What are we doing with this free time, and what is it doing to us?

After ages of orientation to a work culture, the arrival of abundant free time has subjected us to the most sudden and radical change in our evolutionary history. This rapid transition has created an adaptational crisis, seriously affecting every aspect of our lives—social, economic, political, educational, psychological. In this statement, I will review our involvement in this adaptation struggle from the psychological aspect.

We have been caught psychologically unprepared. Those who have the most free time are least prepared and equipped to use it to their advantage. This has resulted not only in misuse and abuse of this freedom, but in a wide range of unhealthy and unwholesome reactions, or maladaptations, from stagnation, vegetation through many complex forms of physical and mental illness to fatal coronary attacks and suicide. Confirmation of this comes from many sources.

Psychiatrists and anthropologists have shown conclusively that sudden transition from one culture to another, or what has been termed rapid acculturation, will cause serious personality deviations and may eventuate in mental illness.

We have been catapulted into a culture which is not only new, but of an opposite and even antithetical nature.

In attempting our psychological adaptation, we are confronted with the same problem that besets industrial adaptation to rapid change—the problem of obsolescence. We are using obsolete tools and instruments of thought and out-moded patterns, beliefs and values from an outgoing work culture in our endeavor to adapt to a new.

Measured in terms of technological and scientific progress, the development of external resources, our expanding exploration of the outer world, and our

ability to reach for the stars, man has made a constructive adaptation to the world of work. The workaday philosophy that permitted this great development of outer resources and outer development perpetuated the conviction that work was man's salvation and that man in his free time could not be left to his inner resources because they were regarded either as nonexistent or as inevitably destructive. This found expressions in the sayings: "Satan finds mischief for idle hands to do" and "Idle hands are the Devil's workshop." Because of this persistent belief, the authorities in history always regarded free time as a serious social problem. Free time had to be avoided or filled up, and so, throughout history, these prescriptions prevailed: "Keep them busy. Keep them entertained. Keep them distracted. Give them bread and circuses."

#### EMPHASIS OF EXTERNAL RESOURCES

For many, these age-old fears provide the conscious and unconscious determinants for the present nationwide participation in leisure time activities. These external resources are the modern "bread and circuses" which largely account for the prevailing multibillion dollar leisure time market. As long as inner resources are distrusted and negated, these external resources become highly necessary emergency measures to prevent serious maladaptations. They are dealing with symptoms rather than causes.

Despite our great wealth of leisure time activities and facilities, of playthings and playgrounds, George Gallup reported to the AFL/CIO in 1963 that there is no evidence that the American people are using their free time constructively.

During President Eisenhower's administration, the 85th Congress established an Outdoor Recreation Resources Review Commission, and outlined two major functions—(a) to make available and accessible to all American people, such quality and quantity of outdoor recreation resources as will be necessary for individual enjoyment; (b) to assure the spiritual, cultural and physical benefits that such outdoor recreation provides. As I understood this, Congress had foreseen the need, not only to provide external resources, but to consider our inner resources as the essential means to assure beneficial use of what was provided. I think it is significant and pertinent to this presentation to note that, in the joint deliberations of this ORRRC Commission, and the National Institute of Mental Health at Williamsburg Conference in 1961, only the provision of external resources was considered—nothing was said of the essential inner resources.

Opponents of providing more and more National Parks, playgrounds, picnic areas, etc., are quick to point out the extent to which these areas and facilities supposedly for creative enjoyment and development, are misused and abused. They do not see this as a maladaptation to free time, due to undeveloped resources of the individuals concerned.

#### ACQUIRED RESOURCES

As to acquired resources, that is, those obtained by experience, education, training, they do not in and of themselves prevent maladaptation to free time, as witness those who, after many years of demonstrating abundance and extremely successful use of acquired resources, suffer severely on retirement.

#### INNER RESOURCES. THE CHALLENGE AND THE OPPORTUNITY

It follows, then, that responsibility for making healthy and wholesome use of our new freedom lies primarily with our inner resources. Acquired and external resources can only serve as their supplements, never as their substitutes.

This great new freedom can prove to be a blessing in disguise. It confronts us with a great challenge and a great opportunity. The effect that it has had on this, our affluent, comparatively well educated culture with such great expanding external resources now forces us to reexamine ourselves, to look at our prevailing cultural philosophy, reassess our values and ask, What are we doing to our inner resources and those of our children?

A respected historian once commented: "In most of us today, understanding, awareness, perception and capacity are only five per cent developed. As a result, we go through life missing about ninety-five per cent of all we should be enjoying and achieving for ourselves and others."

Many others have told us that man has a great wealth of inner resources. Why, then, are so many individuals unable to use them in their free time? Can

it be, as Dr. Kubie reminded us, that our inner resources have been continuously blocked almost from birth?

Enforced examination of ourselves has led us to consider two innate resources which play essential roles in our healthy adaptation to free time. The two inner resources to which I refer are our innate capacity for effort and our innate capacity for relaxation. We see manifestations of these two innate capacities all through human biology, from the integrated organism down to individual muscle contraction and relaxation. They are clearly expressed at the highest level of human development as demonstrated by Hutchinson in his work on Creativity, in which he shows conclusively that effort and relaxation are the complementary phases of all creative cycles.

In the next page or so, I have attempted to define, describe and specify these two inner resources.

#### SPECIFIC INNER RESOURCES

Rather than say with Plato that man is born to work, we can say that man is born with an innate capacity for effort. This is autonomous, inner-directed, bringing its own reward and pleasure. Unconsciously, it serves psychobiological rather than social function and enriches the personality. It can be consciously focused. It characterizes the intentness of the young child playing in the sand regardless of others, the basic scientist pursuing the truth, the artist expressing himself, unconcerned with glory or monetary gain. Innate effort exemplifies gracious giving. It is in all competition, play and interplay that unconsciously serves the purpose of improving and not proving ourselves. It is not the nature of an activity that makes it work or play, but the extent to which the effort involved is either autonomous or other-directed. Thomas Aquinas said, "Play, sports, recreation in themselves contain the end, uphold the cause of their own delight and suffer no anxiety, for there is no waiting for something to arrive." Autonomous effort produces that healthy formative friction with the personal and impersonal environment, so essential to differentiate self from nonself, and to help our uniqueness to evolve. Burke referred to this competitive effort when he said, "Our antagonist is our helper. He sharpens our skills." And Justice Holmes when he said, "Pray not for comfort, but for combat."

Relaxation is a major concern of Psychiatry and Neuro-physiology, and the desideratum of all Psychotherapy. We all accept its basic significance and function, yet its dynamics remain obscure and it still eludes definition and description. I submit the following: Relaxation is that innate capacity of the whole conscious personality to open up freely to all stimuli and impressions from the inner and outer world. It is autonomous and to be clearly differentiated from the hypnotic state. The personality is not passive, but in action, and wholly engaged in this receptive process. It has a positive function, and is not the mere absence of effort. In relaxation, the individual lets his body, mind and emotions have free play. He stops, looks and listens "to stars and birds, babes and sages with an open heart." Interested in the whatness rather than the whyness of things. He meditates, contemplates, reflects, marvels, wonders and freely associates. Relaxation exemplifies gracious receiving. It does more than restore. It enriches. Many confuse it with idleness. During relaxation, the individual is open-minded, open-hearted, and has a happy affirmative mood, whereas in idleness, the mind and the heart are closed and the mood is irritable, guilty and negative. Relaxation has different intensities. Its beginning, duration and intensity are not subject to direct conscious control, but determined unconsciously when the outer and inner conditions are favorable. There is a dynamic similarity between it and sleep, while the similarity between relaxation and leisure is close enough to regard them as synonymous.

The duration of the effort-relaxation creative cycle and its phases is strongly influenced by outer and inner conditions. Creative growth is never achieved through effort or relaxation alone. During mental effort, our thinking is more rational, deductive, analytic and logical, and we are more concerned with the existence of things. During relaxation, our thinking is more nonrational, inductive, synthesizing and analogical. We are more concerned with the essence of things, and are able to see the miraculous in the commonplace. During relaxation, there is unfocusing and indulgence in what Einstein called "combinatory play" and only then do the great "inductive leaps" occur. In passing from effort to relaxation we shift our perception, as it were, from high power to low power. As our field of consciousness widens to include what had previously been periph-

eral and subconscious, suddenly unifying patterns are recognized. The dreaming mind and the relaxed mind have something in common. Relaxation is a return to the poetic, ideographic, figurative mind and has been called "renewal regression." During mental effort, we are more prosaic and literal-minded. In their complementary relationship, effort is to relaxation what catabolism is to anabolism and systole to diastole.

Free time provides the most favorable outer conditions and the work culture the least favorable outer conditions for the free expression of these adaptive inner resources.

I will not take up your time reading this definitive material in full detail, but will summarize by saying that these capacities have suffered severely from prolonged and total immersion in a work culture. Effort loses its autonomy and becomes other-directed and relaxation becomes repressed.

#### OUR AGING AND RETIRED POPULATION

Everything said in the foregoing obtains for our retired citizen, for the individual suddenly confronted with abundant, unlimited, unprecedented free time after sixty to sixty-five years of orientation exclusively to a work culture. We find in a great many of our retired population more vivid and more tragic expressions, and confirmatory evidence of everything I have attempted to portray in the foregoing.

In the next decade, our aging population will include the greatest number of people, having the greatest measure of the greatest freedom. Potentially, they represent an enormous reservoir of creative power and ability. Factually, they have been caught totally unprepared.

The two great inner resources—effort and relaxation—through which they might effect a satisfying adaptation to free time have been suppressed and perverted by the work culture. All we can do with some in order to prevent serious maladaptations is to keep them busy, keep them distracted, entertained, provide bread and circuses. But here is the great challenge and opportunity. With adequate preparation, we can make the latter decades of life what they really should be, the naturally ripe years, the years of mellow fruitfulness and abundant creativity and productivity.

After decades of work and effort and a wide variety of experience, our aging population has acquired a great deal of knowledge which lies latent and untapped. The possibility of activating and synthesizing such latent acquired resources depends upon the individual's ability to exercise his capacity for relaxation. From the accumulation of effort and sacrifice of years, a greater and richer variety of combinations, gestalts and inductions can be made. Only those with years of experience and the capacity to relax can recognize the universal in life's patterns, and can see the miraculous in the commonplace which, according to Ralph Waldo Emerson, is the invariable mark of wisdom. This happens, whether the individual is functioning at a high or low intellectual level. The ability to synthesize, to see the miraculous in the common, is often denied to the great intellectual scientific thinker, and is given to the man behind the plow or the peasant in the marketplace. So much hinges on the individual's capacity for relaxation.

We must remove the misconception that aging naturally brings about an overall rigidity. Such rigidity of mind and body in the aging person is not physiologic, but pathologic. It characterizes our times, and is part of the common maladaptation syndrome, part of the common maladaptation to free time insofar as it stems from an inability to freely express and utilize the inner resources. Physiologically, aging man resembles the aging tree. While the trunk grows more rigid, the terminal branches remain as flexible as the saplings and reach out into an ever widening relationship to life and the world.

In his *Moraturi Salutamus*, Longfellow gave us the names of great men whose genius and creativity flowered late in life from the 60's to the 90's, and then he adds: "These are indeed exceptions."

With greater free time ahead, do we agree with Longfellow that creativity in our later years will always be the exception? Longfellow was immersed in a workaday culture and, true to the gospel of work, he held to the belief that such a blessing and physiological essential as sleep had to be earned. For him, it was commendable and highly virtuous that his village blacksmith had to "earn his night's repose." Now we are beginning to see that these workaday, outmoded beliefs have blocked man's creative potential "almost from birth."



In my letter from your Chairman, I was asked to pinpoint problem area or themes that should be further developed.

The late President Hoover once said: "The future history of this civilization will not depend upon what a man does at his work, but what he does in his time off."

#### EVOLVING A PHILOSOPHY OF FREE TIME

I would like to address myself to the imperative need today for a philosophy to guide us in educating for life off the job.

#### MISCONCEPTIONS

Obsolete patterns of thinking perpetuate misconceptions and make it difficult and almost impossible to evolve the philosophy which would ensure our healthy and creative adaptation to this radically new world. Before we can even begin to formulate such a philosophy, we must first try to dissipate some of our most common and most persistent misconceptions. These beliefs assisted our adaptation to the world of work, but are now inapplicable and even destructive.

I will mention a few of the most significant misconceptions:

(a) That man is innately unprepared for free time. The explanation for our maladaptation, however, is not that we lack resources, but that a very large fraction of them has remained undeveloped.

(b) Effort is equated with work and therefore no differentiation is made between autonomous or inner-directed effort and other-directed effort.

(c) Relaxation equated with idleness, laziness. Idleness is a maladaptation to free time, as are boredom and apathy. The mood of idleness is one of negation and irritation and guilt, and the heart and mind are closed, whereas the mood of relaxation is one of affirmation and wonderment, and the heart and mind are open. Relaxation exemplifies gracious receiving—it not only restores, but enriches.

(d) The belief voiced by Plato that man is born to work. Man is born with an innate capacity to exert effort, autonomous and not other-directed; he is not born to work. That is, effort free of prestige, profit and reward seeking motives, not bound to serve social goals. Such autonomous effort can be hard, prolonged and sweaty. It may bring social rewards, but if they are unsought, it still remains autonomous and the rewards, the acclaim, the applause and the fame are pleasant incidentals. Creative, self-fulfilling adaptation to free time ensures willing adaptation to other-directed work, even monotonous work, whereas the converse does not hold, as witness those who, after years of adaptation to work go to pieces on retirement. Autonomous effort exemplifies gracious giving.

(e) Nothing can be accomplished without mental and physical effort, but we must dispel the misconception that effort alone can accomplish anything and everything. In the creative process, its essential complement is relaxation. Man's imperishable intuitions, his inductive leaps come only during his periods of relaxation.

(f) One misconception derived from the world of work which is most difficult to dispel is that relaxation is a reward for rather than a complement to effort, that all relaxation, therefore, has to be earned. Effort becomes a part of a reward-and-punishment system, where it is the payment or penalty for relaxation, while relaxation becomes the reward for effort. All effort becomes a means of getting a claim on God, fate, destiny, society or some individual.

(g) Misconceptions about relaxation and the creative use of free time have led to many recent doctrines and treatises that seem to advocate a hedonistic selfish philosophy. In telling you how to use free time wisely, they focus almost entirely on relaxation, do not recognize effort as the complementary adaptive resource. No clear distinction is drawn between work and effort, and hence the common difficulty arises in explaining those occasions when play becomes work, or work becomes play. It is not the nature of an activity that makes it work or play, but whether the effort involved is autonomous or other-directed.

(h) In recent years, we have come to attribute our unpreparedness for free time to something we have failed to acquire from the environment during our upbringing. This attitude still presupposes man's fundamental incapacity to use free time for his own good. This being the case, we rely solely on externals. We look on the outside for new ways and means of dealing with free time. We don't use, or even think of the resources within us.

(i) That free time inevitably means idleness and this means trouble. For those who are prepared, free time does not mean this, but it means more relaxation and more effort towards healthy growth.

(j) A current misconception maintains that we have no need for a philosophy for adaptation to free time, that all talk of free time, of life off the job, of relaxation and leisure is out of place and ill-timed, and that what we need in this country is a philosophy of work. The world situation demands more drive, more energy, crash programs, greater development and mobilization of our capacity for effort. These age-old sentiments have a strong appeal, but as the sole basis for future public health and educational policies they are not only inadequate, but dangerous, because they contain the most dangerous misconception of all—one based on only half a truth. There is an urgent need for our leaders to know the whole truth of this story—that along with our innate capacity for effort, we have an innate capacity for relaxation; that these capabilities complement each other, that neither has primacy, preference or supremacy, and that both must be developed and exercised, because they are indispensable for our survival as wholesome and creative people. Any imbalanced emphasis, any negation of one over the other will disrupt the creative cycle.

(k) Many believe the use of free time for self-expression and self-fulfillment encourages a philosophy of selfishness. They believe we will make our healthiest adaptation to free time by serving our fellow man. Leo Perlis, Director of Community Activities of the AFL/CIO, said: "Public service can be the best medicine for the new leisure class." This echoes the Judaeo-Christian doctrine and the worthy theme song of the New Frontier: "What can I do for my country?" Free time offers the greatest opportunity for service to our country, to mankind. But this does not go far enough. It is essential not that we just render service, but that we render voluntary, gracious and effective service. And such voluntary, gracious and effective service to mankind is impossible, as Robert Frost told us in his inaugural poem, unless we have the capacity to give ourselves outright. And we can only give ourselves outright and thus render gracious service, if we have been able to separate our capacities for effort and relaxation from the systems of rewards and punishments which characterize the world of work. In a world oriented exclusively to work, there is much self-negation and self-neglect. Too often, in these circumstances, service to our fellow man becomes a compensation for self-neglect, and a substitute for, rather than a supplement to serving ourselves. Or it becomes a means of relieving guilt, acquiring prestige or gaining rewards and recognition. Such service effects nothing basically constructive and may even become destructive. At best, it can only perpetuate dependency.

As we dissipate these misconceptions which becloud the situation, we get a clearer conception of education for life off the job.

#### EDUCATION FOR LIFE OFF THE JOB

In general, our great task is from early life to create a parental, a local and a national climate that favors rediscovery, development and exercise of our innate capacity for relaxation, and that will dissociate at least some of our innate capacity for effort from its complete involvement in the world of other-directed work.

The nature of this education is multilateral and multidisciplinary. It begins as early as possible and continues throughout life, engages the whole man, develops all senses, and involves academic, psychological, emotional, physical and spiritual preparedness.

The dynamics of this education mainly involve greater understanding of our innate capacities for effort and relaxation and the eradication of work culture attitudes and misconceptions which seriously interfere with their development. There is much to undo and much to unlearn. We have to wean ourselves from morbid dependence upon work culture patterns. To ensure a strong Ego and greater creativity, our primary emphasis should be on our inner resources, with acquired and external resources as supplements rather than substitutes.

The direction of education for life off the job is the rediscovery and restoration of our biologically complementary functions and cycles.

The aim of education for life off the job is the conversion of our present losing struggle with free time into a richly rewarding, enlightening, self-fulfilling, enjoyable adventure.

#### RECOMMENDATIONS

I would commend this whole subject to those departments and subdepartments of Government which are mostly concerned—for example, the Department of Health, Education, and Welfare, the Nation's Fitness Program, the

National Institute of Health, the National Institute of Mental Health, the Outdoor Recreation Resources Review Commission and the Department of Labor.

I would recommend a conference with representatives of various disciplines—Art, Religion, Industry, Medicine, Psychiatry, Education and Recreation—and spokesmen of private and community agencies and associations dealing with retirement problems, such as the National Council on the Aging and the Oliver Wendell Holmes Association. Such a conference would be called for the purpose of planning how best to mobilize the Arts, Sciences and Humanities and their various disciplines towards making our people, especially our aging population, fit for free time. Let me give you my idea of the type of contributions various disciplines could make towards this education for life off the job.

(1) *Industry and Labor and Insurance Companies* have much to contribute to a preparedness program particularly pre-retirement programs years before retirement. They can help particularly to differentiate between (a) providing "bread and circuses" as a temporary first aid approach, and (b) a basic preparedness approach. Industry and Labor can help to dissipate many of the current misconceptions about relaxation and effort. They can do research on what determines aptitude for free time. It is particularly important for both Industry and Labor to realize that the better and more wholesome adaptation the individual makes to free time, the better and more wholesome adaptation he will make to all forms of work and that only a happy, creative adaptation to free time enables him graciously to serve others and to render unto Caesar what are Caesar's.

(2) *The Church* has a powerful role to play in the spiritual and emotional preparedness for free time. All the great religions are replete with many implicit and explicit references to relaxation as being indispensable for healthy growth and spiritual development. There are exhortations to "Let be", "Be still", "Wait upon the Lord" as a means of promoting a more abundant life, all of which are invocations to permit our innate capacity for relaxation to manifest itself. The Church can help to dispel and dissipate that gospel of work which fails to differentiate between work and effort, and in particular, perpetuates the idea that relaxation is a reward *for* rather than a complement *to* effort. Margaret Mead says, "The belief that leisure has to be earned will die hard." The Church should make more direct and explicit references to relaxation, indicating its innate origin and basic creative function, and stressing that it comes to us free and unmerited, by the Grace of God, and as a blessing to be enjoyed. By emphasizing its affirmative, openhearted quality, the various religions can help to engender a more positive attitude towards relaxation. A world exclusively oriented to work perpetuates the misconception that relaxation is synonymous with sloth, laziness, idleness and apathy. By dispelling these false notions, the great religions can perhaps relieve people of the fear, shame and guilt they so often attach to relaxation. They can stress the fact that relaxation and effort are complementary components of our natural endowment. They can then proceed to indicate the correlations between the free exercise of these capacities, wholesome adaptations to free time, and the gracious life.

Inherent and implicit in such an approach, the Church would be advocating a return to gracious living. The dynamics and determinants of gracious living remain unknown and uninvestigated. We are now beginning to glimpse a correlation between gracious living and our ability to adapt wholesomely to free time, insofar as this adaptation stems from our ability to accept our innate capacities for effort and relaxation as free and unmerited gifts of nature. Herein lies one of the secrets of growing old gracefully.

(3) From its intensive study of individuals under the stress of adapting to great stretches of free time, *Psychiatry* learns to what extent man with his culture perpetuates his leisure-precluding pattern of living.

Psychiatry has some familiarity with those inner psychopathologic resistances which make it difficult for man to relax, to enjoy healthy sleep, and to have leisure, and thus make it impossible for him to live a creative, wholesome life.

Psychiatry can perhaps make us more aware of the serious patterns of maladaptation which develop because the individual is unprepared, and can thus limit the possibility of our becoming unwitting and inadvertent perpetuants of those patterns. Further psychiatric and psychological research on relaxation and autonomous effort would yield valuable information.

(4) *Education* should play a major role in the total approach. This program includes much more than academic education, but would direct its main efforts towards the rediscovery of relaxation, towards the understanding and removal of leisure-precluding patterns of living, and the consequent release and restoration

of those essential capacities which have suffered suppression. We should not limit ourselves to an education that stresses and superimposes new ways and methods of dealing with free time, but should advocate an education that facilitates a return to the old original, natural ways of using free time to increase our awareness and promote growth. The situation calls for an education that will provide a personal climate and the most favorable living conditions for our complementary capacities, autonomous effort and relaxation to manifest themselves in their natural way.

(5) Of all the disciplines, *Recreation* has the greatest potential, because it is the only one that relates itself entirely to this free, unstructured time of our lives. Recreators must have a greater realization of their potential, a clearer conception of leisure, and be able to relate their function to assuring man's healthy adaptation to free time. Too often, they have become solely preoccupied with dealing with symptoms of unpreparedness. Such emergency, symptomatic treatment is, of course, essential, and recreation must provide such things as hobbies, work, distraction and entertainment for the leisure-stricken and the spiritually unemployed. Nevertheless, its basic and primary orientation must be in the direction of preparedness.

#### FREE TIME IN RUSSIA

The tremendous issues involved in making creative use of free time concern primarily and immediately, not only American, but all European cultures. The Soviet Union has already launched an educational program to prepare its people for a three hour or four hour work day by 1984.

The advent of free time now provides an acid test for the two conflicting philosophies that divide the world—Western democracy and Communism. Isaac Deutsch, in his book, *The Great Contest*, believes that resolution of this world conflict of philosophies may hinge on this very issue.

Ex-Premier Khrushchev, before he stepped down, said that people would judge the success of the Russian way of life by the "amount of free time they have and by the way they rest and satisfy their spiritual needs." In evaluating this statement, we must look carefully at the word 'spiritual' as defined by the Soviet. I understand that the word is being widely used there now. With them, it seems to refer to group spirit, to fervor, in submerging the individual in collective action, to a way of life that is sanctioned by Marx and Lenin.

Western society is more concerned with the spirit of each individual, each niche individual, with aspiring to a way of life that transcends material values and the goal of statehood, and with loving, and therefore striving to improve, not what is manmade, but what is innate and God-given to each of us.

#### CONCLUSION

The success, the strength and the enduring quality of our democratic society will be determined and judged, not by the amount of free time or retirement time we give ourselves, but by the extent to which we, both young and old, and especially the old, use that time to activate and realize our inner, creative resources in order to develop and promote the dignity and the uniqueness of the individual.

Perhaps some day we shall be able to say of the aging and creative men in Longfellow's poem, that they were not indeed the exceptions, but the proof that the autumn years of man's life can be his most productive. With this will come the realization that, because of their years, and not in spite of them, our older persons have a unique and indispensable role to play in the healthy growth of society.

If through education for life off the job, we are able to use our latest and greatest freedom well, we will come closer to the vision and the promise of Ralph Waldo Emerson, who said: "There are some who say this civilization has reached its zenith. I say we are only at the cockcrow and the morning star."

(Subsequent to the hearing, Senator Mondale asked the following questions in a letter to Dr. Martin:)

JUNE 14, 1967.

\* \* \* \* \*

DEAR DR. MARTIN:

On page 152 of the transcript, you say that additional research is needed on forces that make some individuals happy in retirement and forces that make others unhappy. I would like your suggestions on the objectives and range of

such a research study, and your opinions on potential sponsors, inside or outside of government.

In your opinion, are any Federal policies or programs perpetuating negative attitudes toward leisure and perhaps distorted attitudes toward work?

You recommended a broad-based conference on preparedness for leisure. Do you have in mind a government-supported conference, such as a White House Conference? Do you believe it should be privately sponsored? Or do you think that perhaps government could give leadership and some support for a conference in which private and public organizations could exert some leadership?

I am very interested in your observations—on page 18 of your statement—about efforts within the Soviet Union to prepare the population for creative use of free time. Can you provide additional information?

WALTER F. MONDALE,

*Chairman, Subcommittee on Retirement and the Individual.*

(The following reply was received:)

NEW YORK, N.Y., June 23, 1967.

Senator WALTER F. MONDALE,  
*Chairman, Subcommittee on Retirement and the Individual,*  
*New Senate Office Building,*  
*Washington, D.C.*

DEAR SENATOR MONDALE: It is almost two weeks since I attended and gave testimony before your subcommittee, and I thought you might be interested in some of my early reflections.

First—I am convinced that no Government subcommittee (a) has a greater challenge, (b) a greater responsibility, or (c) a more powerful guiding formative role in activating the creative potential of our aging population.

I say this because modern man's struggle to make wise use of his free time is most vividly expressed during retirement. Here we are reviewing an adaptation struggle on a national scale from which much can be learned.

I see three great areas for Government intervention, implementation, guidance, direct and indirect help.

(1) Those who have made a self-fulfilling adaptation to their retirement. They provide a fertile field for badly needed research.

(For example, we might be able to evolve aptitude tests for free time as a corollary or a complement to aptitude tests for work.)

(2) Those who have severe maladaptations to their retirement—*anxiety—psychosis—suicide*, etc. Here the testimony at your hearing revealed wide disagreement and very little validation. This retirement group which I think is relatively small, invites intensive research.

(3) The largest group of all which have made a stationary, uncreative adaptation. They "cause no trouble", pass unnoticed, and make up the "geriatric ghettos" of Florida and California. This group probably accounts for George Gallup's statement in 1963, "There is no evidence that American people are using their free time constructively." Certainly, this group have adapted themselves, but they represent a tragic waste of creative potential. The following statements from my personal experience epitomize the nature of their kind of adaptation to free time:

(a) A retired banker, 68: "I make bird boxes and bird feeders for everybody in the neighborhood. I hate it, but it keeps me busy."

(b) A woman, 67, selling retirement insurance: "It keeps me from wondering and thinking."

(c) Shell collector, age 60, in Florida: "What else is there to do down here?"

(d) Wealthy woman, age 68, who drives elderly people to church every Sunday: "It's a way of killing time."

These people are doing the right thing for the wrong reason, and do not realize that "killing time is suicide on the instalment plan."

These are the "forgotten people" who would have benefitted most and whose creativity would have been activated by education for life off the job.

Your letter of June 14, 1967 and the transcript of my testimony came while I was writing this letter.

I am appalled and very apologetic for the repetitious, unclear and confusing nature of my testimony. I am working on the transcript and will send you a coherent correction within the next few days.

Thank you for your questions, which I am glad to work on.

Regarding your second question, if you refer to page 3 of my statement, last paragraph, regarding the deliberations of the Outdoor Recreation Resources Review Commission, I have commented upon their over-emphasis upon and exclusive interest in external resources. I think this tends to perpetuate one-sided attitudes toward free time. Also, they omit the role of autonomous effort in making good use of our external resources. I think of this as a sin of omission which could perpetuate distorted, negative attitudes.

As to your question 4, I would refer you to the final chapters of Isaac Deutscher's book, "The Great Contest", Oxford University Press, 1960.

The above are my first reactions to your questions and I will write you again after more careful deliberation.

I am happy that I can be of service to your committee and appreciate your interest in my contributions.

Sincerely yours,

ALEXANDER REID MARTIN, M.D.\*

P.S.: I enclose chapter headings for my forthcoming lectures at the New School of Social Research, beginning February 1968. This will give you some idea of the current thinking on the subject of free time.

A.R.M.

#### CHAPTER HEADINGS FOR NEW SCHOOL OF SOCIAL RESEARCH LECTURES—SPRING 1968

##### FREE TIME: A PROBLEM, A CHALLENGE, AN OPPORTUNITY

- (1) Health and Disease—As Degrees and Modalities of Adaptation to Life. Psychoanalytic Implications.
- (2) Holistic Growth and Self-Fulfilling Adaptation.
- (3) Psychopathology and Self-Defeating Adaptation.
- (4) Adaptation to Over-Exposure to (1) a Work Culture, (2) a Printing Press Culture.
- (5) Sudden Abundance of Free Time. Man's Greatest Adaptational Crisis.
- (6) Leisure, Leisure Time, Spare Time, Discretionary Time. Misconceptions and Ambiguities.
- (7) Maladaptations to Free Time as Observed in Psychotherapy and in Everyday Life.
- (8) Leisure Time Activities, Recreation and Retirement Programs to Prevent Serious Maladaptations.
- (9) Society's Over-Reliance on External Resources to Adapt to Free Time.
- (10) Inner Resources for Such Adaptation. Our Innate Capacities for Effort, Relaxation and Play.
- (11) Complementary Adaptive Resources and the Creative Cycle.
- (12) Work Culture Patterns Harmful to Our Inner Resources.
- (13) "Sunday Neurosis" and Maladaptation. Ego Strength and "Happy" Adaptation. Ferenczi's Contribution.
- (14) Dynamics Linking Ego Strength, "Happy" Adaptation and Creativity.
- (15) Education for Life Off the Job.

Senator MONDALE. We are very fortunate to have on the panel on the effects of retirement, Dr. Ethel Shanas, professor of sociology, University of Illinois; Dr. Edward L. Bortz, senior consultant in medicine, Lankenau Hospital, Philadelphia, and former president of the American Medical Association; and Dr. Adrian Ostfeld, College of Medicine, University of Illinois.

We are delighted to have you here. Maybe you could come to the witness stand and we will begin with the testimony of Dr. Shanas.

Dr. Shanas, we are delighted to have you.

#### STATEMENT OF DR. ETHEL SHANAS, PROFESSOR OF SOCIOLOGY, UNIVERSITY OF ILLINOIS

Dr. SHANAS. Thank you, Senator Mondale.

I think I should identify myself. I have been engaged in studies of the social and economic and psychological aspects of aging since

\*Additional material from Dr. Martin on pp. 212-221.

1947. I have prepared a statement for the record and I would like to give the highlights of that statement at this time.

Senator MONDALE. Dr. Shanias, we will include your full statement in the record and you can read from such parts of it as you wish and proceed as you like.

Dr. SHANIAS. Thank you.

The problems of retirement and of the older worker are of wide-spread concern in both industrial and developing societies.

I have been asked to report on some findings about retirement from a 1962 nationwide sample study of 2,500 persons age 65 and older living in the community.

In this report I will concentrate on three topics: The reasons older men, themselves, give for retiring from work, the satisfactions these men report in retirement and conversely what they miss about their work, and finally, do retired men want to return to work?

I must make clear these findings are based on what older men themselves say, not on what I think they say.

These data were obtained as part of a comparative study of the conditions of older people in three industrial societies; Denmark, Great Britain, and the United States.

The U.S. portion of this research was financed wholly, and the Danish and British studies in large part, through research grants, first from the National Institute of Mental Health, and later from the Community Health Services of the U.S. Public Health Service.

These comparative studies of the elderly in industrial countries have stimulated comparable studies in several countries which are just now experiencing the economic and social impact of aging populations.

In about a year's time we expect to have available to us the results of large-scale interview studies of old people in Poland, Yugoslavia, and, I hope, in Israel. These latter studies have been financed through the welfare administration, using foreign currency funds available through Public Law 480.

Two alternative assumptions are often made about the retirement of men from work in societies such as ours.

The first is that retired men want to continue to work and would return to work if a job was available to them; the second assumption is that men look forward to retirement and once retired enjoy it.

Depending on what position one wants to advocate, evidence is often marshaled up to support either one point of view or another.

The facts are somewhat more complex. Like many things in life it is not that simple.

The age at which a man retired and his attitudes toward retirement are both influenced by many different things: his occupation, whether he is self-employed or not, by a level of income he anticipates having in retirement, by the age at which he can obtain a pension, and by his state of health.

When we talk about work opportunities for the retired, we should bear in mind that men now retired have been out of the work force for varying periods from 1 day to more than 20 years. In this study we interviewed a man who had been retired 1 week.

The skill levels of the retired may be as different as a manual worker and scientist, and their reasons for retirement may vary from having

reached a compulsory retirement age, to retiring voluntarily because of poor health. These retired men are not all alike.

Unfortunately, I could not hear yesterday's testimony but I am sure Dr. Kreps or Professor Wolfbein would agree with these statements.

Right now about three of every 10 men aged 65 and over in the United States are still working; about seven of every 10 are retired.

About a third of all retired men over 65 have been retired for less than 3 years, but about the same proportion have been retired for more than 10 years.

#### REASONS FOR RETIREMENT

Why do men say they retire from work?

In contrast to popular belief, among men who are now retired most say that they retire voluntarily.

And a third of all men now retired said they gave up working because they reached the compulsory retirement age or because their jobs were eliminated.

The remainder said they retired because of various reasons: they wanted to stop working. The main reason that both shorttime and longtime retirees gave for this retirement was poor health.

This was true not only in the United States but also in Denmark and Great Britain.

Sometimes a man said directly that he gave up work because his health was too poor to continue. At other times, men would express the same feeling indirectly by attributing the reason for their retirement to some characteristic of the job. Such men said they retired because the job was too tiring or too exhausting.

It was not that they got tired; it was the job that was too tiring.

In any case, about 41 percent of American men retired less than 3 years say they retired for health reasons; an additional 25 percent of these recent retirees said they retired because they did not want to work any longer.

These same men when questioned further and asked to explain this statement, most of these men did not refer to their health.

Instead, most said that they thought they had adequate retirement incomes so that they could manage financially without attempting to meet the demands of a job.

Undoubtedly, some, but not all, of these men would have continued at work if their jobs were physically less demanding.

In any case, in summary, 66 percent of all recent retirees in the United States retired voluntarily either because they felt their health was too poor for them to work or because they preferred leisure to work.

SENATOR MONDALE. The category of voluntary retirement would include poor health.

DR. SHANAS. In a paper I just finished yesterday, I said we need a better definition of voluntary retirement. There are quite a few conditions from which you retire as well as the condition to which you retire.

Men who had been retired at least 3 years at the time they were interviewed were classified as longtime retirees and after a long time period, in fact for many of them even after a short time period—



it is questionable whether in every instance these men can recall the exact reasons why they retired.

Yet, just as among the recent retirees, there was general agreement among these longtime retirees as to why they had retired.

Poor health, or its variant, the job was too tiring, was the chief reason for their retirement.

Sixty-five percent of longtime retirees in this country said either their state of health or their preference for leisure was the reason for their retirement.

The data clearly show that at least as far as the retired men we have interviewed, a national sample, a probability sample, the health complaints of most retired men are not the result of their retirement.

If any order of events can be inferred from our findings it is that poor health is a major cause of retirement. That is rather serious because it means that many men are retiring at 65 or earlier because of poor health.

The correlation between retirement and poor health is largely explained by the fact that people in poor health tend to retire, and not necessarily that retirement affects health.

#### ADJUSTMENT IN RETIREMENT

Now, for the question of adjustment in retirement: I will first report what men say they enjoy in retirement and then what men say they miss about their work.

About 3 of every 10 retired men in this country say they enjoy nothing about retirement.

Seven of every ten, however, report that there is something about their retirement that they like. Such men say that they enjoy resting or having free time, or the opportunity to do things they want to do. That is interesting that off the job so many men say that retirement gives them the opportunity to do what they want to do.

Our interviews demonstrate conclusively that the majority of retired men find satisfaction in retirement.

Senator MONDALE. What do you mean by satisfaction? Is that a generalization that on the whole they are satisfied with the status of retirement or in the course of retirement they find certain things they enjoy?

Dr. SHANAS. The latter; in the course of retirement there are certain things they enjoy. This is not to say these men do not miss something about their work and as I think, following yesterday's testimony, we might anticipate most men do miss something about their work but almost half of all retired men say that they miss most about their work is money.

Senator MONDALE. This gets back to Secretary Gardner's point.

Dr. SHANAS. Income.

Senator MONDALE. The income and retirement problem being so closely associated.

Dr. SHANAS. Yes, I would agree completely, Mr. Chairman.

What then about those men, about 30 percent, who say that they enjoy nothing in retirement?

This is an interesting group. There is some evidence that men unhappy in retirement are likely to be men with limitations on their day-to-day functioning.

The more limited a man is in his physical activities, the more likely he is to find nothing that pleases him in his retirement and thus to report that neither free time nor the opportunity to rest have any value for him.

The data suggests that those retired men who have physical limitations, or the poorest health, are the most likely of all retired men to be unhappy. The cause of their unhappiness is not the lack of work. These men do not want to work.

When asked whether they would like a job, overwhelmingly these men say that their health is too poor for them to work.

Men who are now retired say they want to work, but it is a substantial minority; roughly about 20 percent of all retired men, or something between about 1 out of 4 men all under 65.

The man who wants to return to work is the recently retired man who feels physically able to hold a job and I think we should be able to guess this is what emerges.

Such men feel that their skills were marketable a few years ago and why are they now redundant? Whether these men want to work if their incomes were higher is a question for further investigation.

In other words, since so many men miss money in retirement, whether these men would want to work if they had higher incomes we do not know.

In this brief statement I have concentrated primarily on findings about retirement. It is my hope that these findings, reinforced by our knowledge of the retirement experience of men in other countries will prove of some help in the development of retirement policies in the United States.

Senator MONDALE. You were careful at the outset of your testimony to say that the results of this study are what those interviewed said, not what it was thought was the case.

Are you prepared to say this is an accurate reflection of what in fact is the situation?

Dr. SHANAS. Yes, I am.

This study represents a national probability sample, designed in the same fashion as the sample studies of the Census Bureau.

This is a 1962 study. It validates the findings we got in a 1957 study. In a sense we are getting exactly comparable material from other industrial societies: Denmark and Great Britain.

Senator MONDALE. Might not many of the two-thirds who said they wanted to retire have been rationalizing? To say you retire against your will because of poor health might be considered as an admission that they were getting old or no longer needed or wanted.

Dr. SHANAS. Well, no; I would not say that many of them were rationalizing.

The answer to that I think Senator Mondale is that factors which might interfere with one's functioning as a worker are not necessarily factors that interfere with one's functioning in retirement.

The man who has a heart condition which may seriously limit his ability to get to the job in all kinds of weather, which may seriously impair his ability to go through a full day, 7, 8, 10 hours, if he has to commute, may be perfectly happy in retirement and he may tell you he retired for poor health, but this does not interfere with the goals he confronts in retirement.

Senator MONDALE. We had testimony yesterday indicating the foster grandparent program and some of the other efforts—have been quite successful in using leisure time for retirees for fruitful purposes.

I understand that you have made some suggestions elsewhere that some of these programs might not be successful as some suggest.

I wonder if you want to comment on that.

Dr. SHANAS. I am sure you are referring to a paper I gave at a closed conference in Massachusetts.

Senator MONDALE. We have spies everywhere.

Dr. SHANAS. Let me quote from that paper.

Senator MONDALE. What is the title of this paper?

Dr. SHANAS. This is a paper—"Social Research in Aging and Pragmatic Implications"—prepared for the Institute for State Executives in Aging given at Brandeis University.

Senator MONDALE. Would you object to including that in the record?

Dr. SHANAS. No; not the excerpt.

Senator MONDALE. You have no objection.

Dr. SHANAS. No; not as to the excerpt.

Senator MONDALE. Without objection it will be included in the record.<sup>11</sup>

Dr. SHANAS. To begin with I think undoubtedly these programs such as the foster grandparent or other programs using the skills of old people who want to work to supplement their income are a good thing.

I think, however, that they can only meet the immediate needs of a tiny fraction of the aged population.

Persons who retire in the future compared to those who are now retired will probably have increased economic security. Such security, however, will not solve all of the problems associated with retirement and I agree that many persons have no way of filling their leisure time.

Wives of retired men often report that their husbands' new leisure creates problems for them and they are unaccustomed to have a man around the house during the usual work hours.

Retirement is not only a social change for an individual. We have some evidence that it is one of the factors associated with low morale, regardless of whether or not it results from reduced social interaction on the part of the retired person.

In the face of these findings we emphasize that retirement may be a stressful situation for both the older worker and his family.

There is now considerable evidence that many workers retire at some time before the compulsory retirement age and the reasons people give for such early retirement include as I have indicated today, poor health, illness on the part of other family members and increasingly, as Professor Hamovitch has suggested, the desire for leisure.

Some of the questions which I raise in this paper at Brandeis are pertinent here.

What kind of programs should be offered retired persons?

At this time most retirement incomes are far from adequate.

Should we consider offering programs, retraining programs, workshops, or specialized placement services which make it possible for older people to continue as workers.

<sup>11</sup> See p. 225.

I think we must really face, as I am sure the persons who testified yesterday indicated, that perhaps it is not realistic to assume that job opportunities will be available to older people as a result of such programs.

The research evidence shows that many older people enjoy leisure particularly if they feel it is useful leisure.

Do we need programs of adult education so retired men and women can develop new interests to utilize their time?

I think there is a need for some of them. Certainly what about programs in which the elderly can make contributions as citizens? How successful are such programs?

I think this is the specific statement you referred to.

#### ELDERLY AS VOLUNTEERS

A recent study, not mine, has demonstrated that relatively few elderly persons volunteered for service in community health and welfare agencies when these opportunities were offered them and equally significant such agencies had only a few opportunities for elderly volunteers.

Senator MONDALE. We had testimony yesterday that in appealing for foster grandparents they had eight or nine applicants for every vacancy and testimony, I think it was in New Jersey where they provided transportation for these people who were often so poor that even transportation can be a formidable burden.

And where transportation was provided counselors to visit shut-ins who were having difficulty.

That great outpouring occurred indicated to me at least there is a section of persons among retirees anxious to help when the opportunity is made available.

Would you disagree with that?

Dr. SHANAS. I think many retired persons are anxious to help and particularly when they have some financial reimbursement for their work.

Senator MONDALE. And that is relevant when you are so desperately poor.

I think in the case in New Jersey all that was provided was transportation. It wasn't money. It was simply removing the barrier that prevented them from helping.

Dr. SHANAS. I would agree. I think there are some old people that are anxious to help and certainly who make their volunteer services felt in every community. These are a minority.

Senator MONDALE. It is not your testimony that the foster grandparent program and the other similar programs are ill-advised.

Dr. SHANAS. On the contrary. I think these programs are well advised, and I think programs such as this kind or others like them should be expanded.

I think they only meet a superficial need. The real need are programs to raise the income levels of the elderly.

Senator MONDALE. In other words, if programs were developed simply to provide adequate incomes for the elderly, you would regard that to meet the problem or see additional dimensions where the elderly cannot only meet their own problems but contribute to the solution of

other social problems through the foster grandparent program and the rest.

Dr. SHANAS. I think the contradictory evidence about retirement poses an important question for those concerned with social policy.

Will older people find meaningful activity for themselves in retirement once their incomes are great enough to allow them some freedom of choice?

We cannot answer that, because their incomes are not great enough to allow them freedom of choice.

Senator MONDALE. I recall talking to several foster grandparents, and I recall asking them why they were doing it. Very quickly they proceeded to describe the dollar and a quarter an hour which they needed, and they also said how much they enjoyed trying to help the children they were working with.

At least they thought they were being helpful, and they thought it was helping them.

Dr. SHANAS. I am sure they are being helpful, and I would strongly suggest that anybody with ideas for more imaginative programs in which we can use older people should be encouraged to bring these ideas forward.

On the other hand, I think it is important that we not deceive ourselves that this is more than putting a finger in the dike.

Senator MONDALE. You mean at the current level of these programs.

Dr. SHANAS. That is right.

Senator MONDALE. I gather your suggestion here is—let's not forget the big problem is inadequate income to meet their—

Dr. SHANAS. Inadequate income to meet the needs of daily living.

This comes out when you ask people what they miss most about their job.

Senator MONDALE. It is money.

Dr. SHANAS. And this is the same answer we get in Denmark; money.

Senator MONDALE. And the study to which I made reference, about this retirement community, you feel it might be people who do not have the problem of money.

Dr. SHANAS. Or similarly whose income level is above the average.

Senator MONDALE. Mr. Oriol says they were definitely at the higher income groups.

Mr. ORIOL. Dr. Shanias has been good enough to give us several studies, including a more detailed report of the study described now.

I assume that is all of the report.

Dr. SHANAS. I would prefer that the total Brandeis paper not appear in the record but I have no objection to the excerpts which I read appearing in the record.

Mr. ORIOL. I am not clear in that study whether you have broken down categories into different income levels. Was there a significant change in attitude toward retirement depending upon income levels?

For instance, the Hamovitch study was based on higher income groups and I wonder if there are any clear differences in outlook among the different income groups.

Dr. SHANAS. I am trying to formulate a simple answer because you have raised a very complex question.

We know that the people at the highest income and skill levels among the aged are the people who are most likely to be still working.

In a sense, if you have skills which are marketable they override age.

So that it is not a simple question to answer but certainly we find the factor most related to complaints, the reports of unhappiness is poor health.

Mr. ORIOL. Your study made it very clear that more people than is commonly imagined have mobility, as I remember.

Dr. SHANAS. Able to get around.

Mr. ORIOL. Yes. And yet some of them report poor health was the reason for their retirement.

In the study did you find out what they had in mind when they said poor health. Was it just not feeling up to things or as you said, the job was too tiring?

Did the state of their health correspond with what they thought that state was?

Dr. SHANAS. We did not do physical examinations but what we were measuring was the ability of people to function in daily activities and it is possible to do this and still be in pretty bad health.

I think you will be having hearings on health and retirement, on the health aspects of aging, which I am sure will point this out.

Mr. ORIOL. Mr. Chairman, Dr. Shanias has just returned from India and has been observing attitudes toward the elderly in several nations.

I wonder if we might ask a question; whether you think our attitudes here in this country are more severe; just how do we stand by comparison?

Dr. SHANAS. I can only answer for the countries where I have been involved in research programs which are Western Europe and the Near East.

If by "more severe" you mean more rejective——

Mr. ORIOL. Exactly.

Dr. SHANAS. I can say this is a social myth that, actually, we in the United States are as much, if not more, concerned about the status of the old people than persons are in almost any country of the world.

And the idea that somehow there has been a breakdown of family life and old people are isolated has been repudiated by research findings from both my own studies, those of the Social Security Administration, and in all the countries in which we have made studies.

This does not mean that families can support old people economically but certainly it means they see them often, provide them with many kinds of services.

Further, it is not a one-way street. Old people see their families often, provide services in return.

Mr. ORIOL. I think your study said most old people do live a short distance from their offspring or at least one of them.

Dr. SHANAS. That is right.

Senator MONDALE. Any other questions?

Thank you very much, Dr. Shanias.

(The complete statement of Dr. Shanias follows:)

## PREPARED STATEMENT OF ETHEL SHANAS, PROFESSOR OF SOCIOLOGY, UNIVERSITY OF ILLINOIS

The problems of retirement and of the older worker are of widespread concern in both industrial and developing societies. I have been asked to report on some findings about retirement from a 1962 nation-wide sample study of 2500 persons 65 years and older living in the community. I will concentrate on three topics: the reasons older men give for retiring from work, the satisfactions men report in retirement and what they miss about their work, and finally, do retired men want to return to work?

These data were obtained as part of a comparative study of the conditions of older people in three industrial societies: Denmark, Great Britain and the United States. The United States portion of the research was financed wholly, and the Danish and British studies in large part, through research grants, first from the National Institute of Mental Health, and later from the Community Health Service Division of the Bureau of State Services of the United States Public Health Service.<sup>1</sup>

These comparative studies of the elderly in industrial countries have stimulated comparable studies in several countries which are just now experiencing the economic and social impact of aging populations. In about a year's time we expect to have available to us the results of large-scale interview studies of old people in Poland, Israel, and Yugoslavia. These latter studies have been financed through the Welfare Administration, using Foreign Currency funds available through Public Law 480.

Two alternative assumptions are often made about the retirement of men from work in industrial societies. The first is that retired men want to continue to work and would return to work if a job was available to them; the second assumption is that men look forward to retirement and once retired enjoy it.

Depending on what position one wants to advocate, evidence is often marshalled up to support either one point of view or another. The facts are somewhat more complex. The age at which a man retires and his attitudes toward retirement are *both* influenced by his occupation, by whether he is self-employed or not, by the level of income he anticipates in retirement, by the age at which he can obtain a pension, and by his state of health. Further, when we discuss work opportunities for the retired, we should bear in mind that men now retired have been out of the work force for varying periods, from a day to 20 years or more, that their skill levels may be as different as manual worker and scientist, that their reasons for retirement may vary from having reached a compulsory retirement age, to retiring voluntarily because of poor health.

About three of every ten men aged 65 and over in the United States are still working, about seven of every ten are retired. These retired men include both the younger and older aged; those in good health and those in poor health; men of white-collar backgrounds, that is, professionals, managers and electrical persons; and men with blue-collar and agricultural backgrounds, that is, operatives, craftsmen, laborers and farm workers. About a third of all retired men over 65 have been retired for less than three years, but about the same proportion have been retired for more than ten years.

Why do men say they retired from work? Men retire for a variety of reasons: because they reach a compulsory retirement age and retirement is required; because their jobs vanish with automation or plant shut-downs; because their health is poor or they find the job too tiring; or because, as some men we interviewed said: "I just didn't want to work any more." In contrast to popular belief, among men who are now retired, most say that they retired voluntarily. Only a third of all retired men said that they gave up working because they reached a compulsory retirement age or because their jobs were eliminated. The remainder, two-thirds of all retired men, said that they retired because, for various reasons, they wanted to stop working.

<sup>1</sup> National Institute of Mental Health grant numbers: Denmark, M5509; Great Britain, M5511; United States, M5630; Community Health Services grant numbers: Denmark, CH00052, Great Britain, CH00053, United States, CH00054. A full report of the findings of this research program will be published later this year. Ethel Shanas, Peter Townsend, Dorothy Wedderburn, Henning Friis, Poul Milhøj and Jan Stehouwer, "Old People in Three Industrial Societies" (New York and London: Atherton Press and Routledge & Kegan Paul).

"Poor health" was the main reason both short-term and long-term retirees gave for their retirement.<sup>2</sup> A comparable finding is reported for retired men in both Denmark and Britain.

Sometimes a man said directly that he gave up working because his health was too poor for him to continue. At other times, a man would express this same feeling indirectly by attributing the reason for his retirement to some characteristic of his job. Such men said they retired because the job was "too tiring," or "too exhausting." Forty-one percent of American men retired less than three years say they retired for health reasons. An additional 25 percent of these recent retirees said that they had retired because they did not want to work any longer. When questioned further and asked to explain this statement, most of these men did not refer to their health. Instead most said that they thought they had adequate retirement incomes so that they could manage financially without attempting to meet the demands of a job.<sup>3</sup> Undoubtedly, some (but not all) of these men would have continued at work if their jobs were physically less demanding. In any case, if those recent retirees who said "I didn't want to work anymore" are added to those who said that they retired for reasons of health, 66 percent of all recent retirees in the United States retired voluntarily either because they felt their health was too poor for them to work or because they preferred leisure to work.

Men who had been retired at least three years at the time they were interviewed were classified as long-time retirees. After a long time-period, it is questionable whether in every instance these men could recall the exact reasons why they had retired. Yet, just as among the recent retirees, there was general agreement among these long-time retirees as to why they had retired. Poor health, or its variant, "the job was too tiring," were the chief reasons for their retirement. Sixty-five per cent of long-time retirees in the United States said that either their state of health or their preference for leisure was the reason for their retirement. Among both short-term and long-term retirees then, about two-thirds say they retired either for health reasons or because they just did not want to keep on working.

The data clearly show that the health complaints of most retired men are not the results of their retirement. If any order of events can be inferred from our findings, it is that poor health is a major cause of retirement. Health complaints apparently exist before many men choose to retire. ". . . The correlation between retirement and poor health . . . is largely explained by the fact that people in poor health tend to retire, and not that retirement affects health."<sup>4</sup>

Now, for the question of adjustment in retirement: I will first report what men say they enjoy in retirement and then what men say they miss about their work. About three of every ten retired men in the United States say they enjoy nothing about their retirement. Seven of every ten, however, report that there is something about their retirement that they like. Such men say that they enjoy resting or having free time, or the opportunity which they now have to do the things they want to do. Our interviews demonstrate conclusively that the majority of retired men find satisfactions in retirement. This is not to say that men do not miss something about their work. Most men do miss something about their work, but almost half of all retired men say that what they miss most about their former jobs is the money. A minority of retired men say they miss the work itself and the people at work, and some few men say they miss nothing about their former work. In general, the findings indicate that most men who have enough money to live on, and even some men whose incomes are extremely low, are content in retirement.

What then about those men, about thirty per cent, who say that they enjoy nothing in retirement? There is some evidence that men who are unhappy in retirement are likely to be men with limitations on their day-to-day functioning. Men with even minor degrees of impairment—just the inability to walk upstairs, for example—are almost twice as likely as men with no impairments to say that they enjoy nothing in retirement. The more limited a man is in his physical activities the more likely he is to find nothing that pleases him in

<sup>2</sup> For an assessment of the losses in the work force through retirement and through death see Stuart Garfinkel, "Table of Working Life for Men, 1960," "Monthly Labor Review," LXXXVI (July 1963), pp. 820-823.

<sup>3</sup> See in this connection, Lenore A. Epstein, "Factors in the Work Life Experience Associated With Early Retirement," a paper prepared for the 18th annual meeting of the Gerontological Society, November 12, 1965, Los Angeles, California.

<sup>4</sup> Wayne E. Thompson and Gordon F. Streb, "Situational Determinants: Health and Economic Deprivation in Retirement," "Journal of Social Issues," XIV, No. 2 (1958), p. 33.



his retirement, and thus to report that neither free time nor the opportunity to rest have any value for him.

The data suggests that those retired men who have physical limitations are the most likely of all retired men to be unhappy. The cause of their unhappiness is not the lack of work. These men do not want to work. When asked whether they would like a job, overwhelmingly these men say that their health is too poor for them to work.

What about the desire of retired men for a job? Only a minority of retired men say they want to work—but it is a substantial minority—roughly about 20 per cent of all retired men. The man who wants to return to work is the recently retired man who feels physically able to hold a job. Such men feel that their skills were marketable a few years ago, why are they redundant now? Whether these men would want to work if their incomes were higher is a question for further investigation.

In this brief statement I have concentrated primarily on findings about retirement from our American study. It is hoped that these findings, reinforced by our knowledge of the retirement experience of men in other countries, will prove helpful in the development of retirement policies in the United States.

(Subsequent to the hearing, Senator Mondale asked the following questions in a letter to Dr. Shanas:)

JUNE 14, 1967.

\* \* \* \* \*

DEAR DR. SHANAS: I thoroughly agree with your warning against regarding all retired individuals as all alike. And yet, I would guess that the retirees themselves tend to think of other retirees as basically homogenous. Isn't it possible that retirees are victims themselves of the same stereotypes that shape the thinking of the rest of the population?

Your statement says "Among men who are now retired, most say that they retire voluntarily." A Social Security Administration study with which, I am sure, you are thoroughly familiar analyzes data obtained in the 1962 survey of the elderly says that quite often lower income individuals are retired involuntarily and higher income individuals have far more freedom in choosing retirement age. If my interpretation is correct, what are the implications of such disparities?

Your excerpt *Social Research in Aging and its Programmatic Implications* has arrived here, and I am happy to have it. It seems to me that you lean heavily on the Morris-Lambert-Guberman study, and I would like to have additional comments from you on certain points, such as:

(a) What kind of agencies requested elderly volunteers?

(b) Why were only few opportunities available for volunteers, especially in light of many statements to the effect that service opportunities abound?

(c) Is it possible that government-sponsored service programs inspire a greater response than those of private organizations?

I am keenly interested in the multi-nation research projects to which you alluded. Is it a safe assumption that the need for such research will increase as the older population grows? If so, what new areas of research do you envision?

(The following reply was received:)

COLLEGE OF LIBERAL ARTS AND SCIENCES,  
DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY,

Chicago, Ill., July 6, 1966.

DEAR SENATOR MONDALE:

1. All the evidence which we have would tend to indicate that older people share the view of the elderly which is held by other segments of our society. By this I mean that older people who are in good health or in fair economic circumstances tend to see themselves as exceptions and to impute to their age peers poor health and poor economic circumstances. While each retiree probably sees himself as unique, he undoubtedly sees other retirees as a homogenous, amorphous mass.

2. You raised the question of whether or not higher income individuals are more likely to have freedom in choosing their retirement age. This is undoubtedly true since higher income individuals tend to cluster among professionals, the self-employed, and those with other special skills. We still do not have good information on death rates by occupational groups although a study in this area is

underway at the University of Chicago. It may be that persons who have had higher incomes throughout life are more likely to survive to older ages. My own research on the health of the elderly indicates that older persons in the lowest income quartile are the most likely to have serious limitations on their physical functioning. Whether such limitations are a result of low income in old age or the consequence of a life time of low income cannot be answered from the data.

3. I am sending you a copy of the full paper on "Social Research in Aging and Its Programmatic Implications"<sup>1</sup> which I presented at Brandeis University. There have been very few studies comparable to the Morris-Lambert-Guberman study and therefore we know very little about what kinds of agencies request elderly volunteers. The major problem seems to be that agencies would like people who have special skills or training and that relatively few of the elderly can offer such special skills or training. Certainly former teachers who volunteer for service as tutors or former social workers or other specialists who volunteer their services find a market for their skills.

The facts seem to suggest that agencies have neither the personnel nor the inclination to invest time in the training of untrained volunteers. A government supported service program which would have funds available to train volunteers would undoubtedly inspire a greater response than the fragmentary programs which are now available.

4. We in the United States have a great deal to learn from multi-nation research projects on aging. One area in which the experience of other countries may be helpful to us is the general area of retirement. As you know, many European countries have retirement ages earlier than that now prevalent in the United States. We certainly should know more about how people who retire at 55 or 60 fill their time once they are retired.

The organization of social services for the aged differs from country to country. We in the United States have a good record in this regard, but there are many more services which we could make available, and in many instances the organization of services could profit from the adaptation of methods and techniques which have been adopted in other countries. I envisage new cross-national research in the general area of retirement and in those areas having to do with the organization and delivery of social services.

Thank you for the opportunity you have given me to discuss further some of the pertinent questions which concern us in meeting the needs of the older population.

Your sincerely,

ETHEL SHANAS,\*  
*Professor of Sociology.*

Senator MONDALE. Our next witness is Dr. Edward L. Bortz, senior consultant in medicine, Lankenau Hospital, Philadelphia, and former president, American Medical Association.

**STATEMENT OF DR. EDWARD L. BORTZ, SENIOR CONSULTANT IN  
MEDICINE, LANKENAU HOSPITAL, PHILADELPHIA, PA.**

Dr. BORTZ. Thank you, Senator Mondale, for the privilege of being here.

I had the opportunity of listening to the splendid talks yesterday and with your permission I would like to refer to a couple of points that were made by Dr. Duncan in his reference to the National Institute of Child Health and Human Development.

This is a point that I think can be readily missed in the large amount of material that is available today but for the first time we have an institute that is directed not to the control of diseases and the study of diseases but this is an institute for the promotion of physical and intellectual health in the sense of vigorous well-being as distinguished from the absence of diseases.

<sup>1</sup> Retained in committee files, see excerpt on p. 225.

\*Additional material from Dr. Shananas on pp. 221-226.

At the present time medical science in this country is disease-oriented.

Dr. Ernest Hooton of Harvard observed that medical science has a myopic approach when it starts at the autopsy table and works backward, rather than studying the healthy individual and progressing forward.

And here we have an institute for the first time in the history of this Government that is directed toward the renewal of individuals, in terms of Secretary Gardner, and also for the enrichment of this individual's life at the summit of the years which, in my opinion, are the most important years of human experience and human living.

Unfortunately, today the old man and the old woman are second-class citizens whose potentials as useful members of society have been completely overlooked. In reality, this enlarging segment of our population is one of our Nation's richest untapped resources.

I wonder if there would not be an alternative to the consideration of the retired, if, in the words of Dr. Duncan, we look at the individual's lifespan with certain epochs, such as birth, adolescence, and the period of marriage, and then menopause and then the period, so far as a man, of retirement; following retirement there is the choice of several alternatives leading to fulfillment.

And it would seem to me this would offer a fruitful opportunity possibly for getting the approach such as Dr. Kinzel suggested this morning because our needs today are for dealing with individuals in the 21st century and there is not any doubt about this so far as I am concerned having been on the firing line as a practicing physician for over 40 years, taking care of the health and well-being and happiness of people over 50 years of age that we are going to have people live longer.

At the present time there are three major scourges that are keeping us from enjoying a rich and fuller life.

The first has to do with the breakdown of the blood vessels that end up in heart attacks, stroke, and hardening of the arteries.

The second is cancer.

And the third is mental health.

I don't think there is any doubt about it that these three conditions within the next 10, 15 years are going to be very amenable to control.

We talk about the control of diseases.

Billions of dollars are spent on rehabilitation. I wonder how much is spent on positive health, not on physical fitness in terms of taking exercises but a much broader approach to a dynamic assault on disease at the earliest stage, at its incipency.

You have asked me to comment on three topics: First, the impression that retirement often causes traumatic experiences injurious to health. Second, the services available to elderly citizens attending the aging research clinic of our hospital in Philadelphia and we are dealing with some 300 individuals who are interested in being productive. And third, any comments on the possibility that retirement can be a much more rewarding experience than it is now for many Americans.

I must say my first paper on retirement was written 15 years ago and a good deal of the material in my reply to you is from that paper of some 15, 16 years ago, but essentially the points are the same basically; action is absolutely necessary.

Action is one of the essential ingredients of living. Nevertheless we have the rhythm of action, repose, relaxation, action, repose, relaxation, action and this fits into a rhythm that is very exciting and very attractive.

I think it is not what one retires from that is important. It is what one retires to that determines the content of living at the summit of one's years.

Benjamin Franklin retired when he was 35 or 36. He retired four or five times.

George Washington retired three times and within 2 or 3 months after each retirement he became neurotic.

This is a very common experience for doctors deal with these individuals that come into these years. Some individuals are born retired. They never get started. Retirement can be rewarding or it can be deadly.

### RETIREMENT SHOCK

One of the most common syndromes doctors are called on to treat is the retirement shock.

Suicide often is masked as an accident and it happens entirely too frequently.

Dr. Alfred Lawton who is one of the distinguished public health physicians down in Florida has made a study of individuals in St. Petersburg where a couple of individuals come to a corner and one is depressed and his friends know it.

Just as a car comes along he gets a little dizzy and he pitches forward and that takes care of him.

So that the retirement neurosis can readily be cured once the physician persuades the unhappy retiree to engage in a new venture.

Senator MONDALE. How widespread is the retirement neurosis to which you make reference?

Dr. BORTZ. I thought a great deal about that and one way we could get a lot of information would be have to have some thousand doctors, physicians, and clergymen on the firing line dealing with the intimate, confidential details of the individual.

I would say that probably 10 percent of my patients that come to this age, that do not have a second career planned out have problems and at the present time I have a number of individuals suffering from retirement shock.

Senator MONDALE. That is your impression; that it is widespread?

Dr. BORTZ. No, I don't want to say this is common, but it is one of the problems and it is something we must take into account. There are not any figures available except the limited numbers such as Lawton has in Florida.

We have been studying some 300 cases at the hospital in Philadelphia and it has been our experience when an individual withdraws from action and he becomes indolent of muscle and mind he ends up in flabbiness and apathy.

When a man retires from life, life retires from him—this is our hypothesis and you have to start with a certain idea and whether or not it is negative or positive.

Unfortunately, I think a very large amount of thinking today, medical thinking, science, is negative thinking.

I am unhappy about the fact that our medical schools and faculties have not paid sufficient attention to the broad sweep from the time of birth on up through one decade to another.

A couple of months ago Secretary Gardner in talking to one of the committees here talked about enriching the life of individuals in later years.

I think this is just exactly the question. The glorification of youth is a mark of an adolescent, immature society. Enrichment of human experience reaches its maximum climax at the summit of the years.

You see this rhythm in nature. It is a thing of beauty. Like the supreme climax of a great symphony, the Brahms' First, the Beethoven Ninth, we come to the climax but only if we are conscious of and willing to exert our best efforts to reach the high potential inherent in each of us.

And what was said yesterday, aging is an exceedingly individual experience.

You can have surveys of large numbers of individuals and you can get trends, but these trends may be wrong.

I think it is practically impossible to predict what the GNP is going to be in 15 or 20 years from now.

I think, to a certain extent, this is rather dangerous. Our biological rhythms are so regulated that each cell, each organ gains strength through the cycle of action and repose. Withdrawal of activity weakens. This is the basis for our national physical fitness program.

The older we become the more important it is for an individual to be active physically and mentally and socially and in a family way, too.

Yesterday, one of the distinguished witnesses talked about the three L's which is in the rhythm of biological experience. He said labor, leisure, and learning, and I would add one that is a qualifying factor through all of life and that is love in the broadest sense, where there is an empathy for our fellow man.

I think this is important because it is akin to great religion.

The lengthening life span with citizens remaining healthy nearer and nearer the century milestone, plus a lowering of the first retirement age, opens up new periods of leisure and the opportunity for one's second career.

Of course, we have an appreciation of our fabulous potential that we are just now beginning to realize; we have men of great vision: Secretary Gardner, Pope John XXIII, Sir Julian Huxley, Eric Erickson, Pierre de Chardin and many others.

#### UNIQUE ROLE OF NICHD

I say the time has come for a very bold restructuring and endeavor to chart an entirely new course and I think our unique institute, the National Institute of Child Health and Human Development, properly financed, adequately financed, would be a very remarkable and effective instrument in the hands of men like we have: Jim Birren and that group of individuals with vision and understanding who have spent their years in that area.

I would say our affluent society has a lot of pathology—I want more, I am going to get more and more.

It is a matter of relativeness and a matter of values and one can get into trouble when you talk about this.

As our brilliant, beloved recent martyr said—"ask not what your country can do for you, but what you can do for your country."

I say the individuals in the later years of life, with the greater experience they have, can make a contribution that will be of great importance with their intellectual and social and cultural and spiritual resources.

We practically downgrade them to the status of second-class citizens.

I would call for very vigorous cultural orientation instead of a youth oriented society, a mature age society.

Some of these things are going to be pretty hard to change and Secretary Gardner said that rigidity of attitudes and practices is one of the first and ominous marks of a decaying society.

I wonder whether with all our affluence and with our high competitiveness we are driving and thinking of work as the sum all of the measure of success. In the golden era of ancient Greece the peripatetic school of philosophers, in their leisure time, attained new heights of understanding the wonders of the world and the human event.

When you don't think, how can you have time to plan?

I take it from Secretary Gardner instead of the individual as such our society is built on a family structure. When the family falls, the individual falls. There is a great deal of data to back this up.

Instead of chronological time we have to deal with biological time and instead of retirement, thinking about a second career.

I think this gives us an insight into a more capacious approach with a reorientation of our thinking along the road.

Obviously we have a lot of troublesome and vexing problems on our doorstep today. I think we are on top of them from the standpoint of piecemeal solutions but this is not the kind of future men like Huxley and Kinzel, Eric Erickson and Gardner are thinking about.

I have been using an achievement formula that has been very helpful in approaching some of the problems. We have E over D plus M equals F. That is energy; a high energy component in which you have food, exercise, posture, rest, rated with a low D, dispersion, component which consists of boredom, disuse, fatigue, disease plus M, motivation, in terms of purposeful activity, which leads to A, achievement, in terms of enduring satisfaction that gives life dignity and meaning.

I think a different orientation would probably be very helpful.

There is an important law in physiology known as Starling's law.

He states the contractile response of a muscle is determined by the degree to which the fibers are stretched immediately before contraction. This is mentioned for a physiological parallel and also for the mind and for the spirit exercise is a high necessity for the individual and if we are going to have the kind of social program or the political program or the national program that is going to make it easy for the older people, where they don't have to expend themselves; they are losing the great opportunity to reach to heights that are inherent.

Inactivity, aimless life is sick life; the separation from response, and contact with one's fellowmen sets the stage for many profound medical problems.

Relieved of significant assignments we tend to deteriorate.

Secretary Gardner—I guess you all know this book, "Self-Renewal." It is a little book that is tremendously important. It has been an inspiration of mine but Secretary Gardner, quoted in Science magazine in 1964, in February, and I think it is the key to the situation—retirement should be the time for renewal.

And Secretary Gardner says we have to learn to achieve self-renewal and we shall have discovered one of the most important secrets that society can learn, a secret that will unlock new resources of value throughout the entire society and we shall have done something to have worked toward averting hardening of the arteries that has attacked so many in society.

Men who have lost their activeness; namely, resist change, and become rigid. The most stubborn protector of his own vested interest is the man who has lost the capacity for self-renewal.

And finally Gardner says :

Exploration of the full range of his own potentialities is not something that the self-renewing man leaves to the chances of life \* \* \*.

And I think that is what our new institute, the NICHD does—you know the first experience of a baby at conception—within the bodies of the male and female—there is the basic drive of growth and action.

The first thing the baby is aware of is action, motion of the arms, and the body and so on, possibly of the bowels.

Second—the experience of association; that is the mother, the father, those around the baby, in the rhythm of the heartbeat of the mother's body. A child gets a rhythm for sustenance and control and it is an ongoing process of growth and development.

And finally the problem of communication.

First we have action; second we have association; third we have communication.

We are very slow in our communication, as Dr. Kinzel said this morning.

The difficulty is that we have so much information that is not being used today.

Exploration of the full range of his own potential is not something that the self-renewal man leaves to the chances of life.

By potential I mean as Gardner writes :

The full range of his capacity for sensing, wondering, learning, understanding, loving, and aspiring.

The world is an incomparable classroom and life is a memorable teacher for those who aren't afraid of her.

Senator MONDALE. Dr. Bortz, thank you very much for your moving testimony. I think you, yourself, are an example of the enrichment for which you argue so well but I think your point in your longer statement which we will include in full in the record that we are sickness-oriented is an important one.

Most of our efforts are directed to control of illness and illness orientation, and that we ought to be health-oriented and in fact emphasize the positive to encourage people to stay out of the hospital and to keep active, as long as they are able physically and mentally, would pay rich dividends; not least important, it would be a tremendous moneysaver.

That is a point exceedingly well taken.

I gather you feel this Institute which is one of its kind has vast potential in this line, if we actively support it.

Dr. BORTZ. If you are thinking possibly of having an Institute for a study of human possibilities, all of the other Institutes should then support this because they are disease oriented, to search for control of one disease.

I would be interested to see for the new Institute to be comparable with the ones for heart and cancer in the amount of money spent on them; how much is spent and whether or not they have this master plan.

I know Dr. Duncan, Dr. Birren—and I have in mind a good many others—if the individuals who are disease-oriented are to control the budget it is going to take a little time to work this out.

Senator MONDALE. Thank you very much, Dr. Bortz, for your testimony.

Any minute I may be called for a vote, so we will move along a little faster than we had planned.

Ideally we should have some give and take because I sense some subtle differences, at least in emphasis, and ideally we gain a great deal if we could just have a seminar here with give and take.

(The complete statement of Dr. Bortz follows:)

PREPARED STATEMENT OF EDWARD L. BORTZ, M.D., LANKENAU HOSPITAL,  
PHILADELPHIA, PA.

TOWARD ENRICHMENT

I have been invited to comment on three topics. First: the impression that retirement often causes traumatic experiences injurious to health; Second: the services available to elderly citizens attending the Aging Research Clinic of the Lankenau Hospital in Philadelphia who are interested in remaining active and productive; Third: any views that retirement can become a much more rewarding experience than it now is for many Americans.

As these three items focus on the quality of living in the post retirement years, I will emphasize certain highlights emanating from our studies of older citizens in the last ten years.

To begin with, it is not what one retires from, but what one retires to that determines the content of living at the summit of the years.

Benjamin Franklin retired several times, voluntarily to engage in a new and attractive enterprise. There is no standard practice. Robert Johnson, the first Manager of Advertising for Life/Time magazine, retired in the mid-thirties to become President of Temple University. Later he retired again after a distinguished career as an educator to assume leadership in community affairs.

Retirement can be rewarding—or it can be deadly. One of the most common syndromes we practicing physicians are called upon to treat is Retirement Shock. Suicide, often masked as an accident, happens too frequently. Retirement neurosis can readily be cured once the physician persuades the unhappy retiree to engage in a new venture.

Many older citizens come to the Aging Research Clinic of the Lankenau Hospital for guidance to better ways of healthy living and "to find what it is all about." There is no secret formula.

"Some of the tests and procedures used initially have been discarded, and others have been modified. The objective has been to assemble a test battery of valid and reliable tests that would adequately describe a hypothetical set of aging components. 'Adequately' is used here in the sense of completely, accurately, and economically. This is not easy to accomplish, since the essential variables to be taken into account have not yet been isolated. Some of the reliability work has been reported in the literature and this work on test construction will continue.

"It is interesting that already some practical applications of the studies have become manifest. The amount of work performed by individuals on an assembly line has been accurately evaluated; the capability of an older individual to operate a motor vehicle has been determined in controversial cases; the pres-



ence of unsuspected cardiac pathology has been uncovered; the effects of physical conditioning on work capacity, circulatory-respiratory function, the work electrocardiogram and motor and cognitive function on older individuals was determined."<sup>1</sup>

Biologically, withdrawal from action, either of muscle or mind, ends in flabbiness or atrophy; when a man retires from life, life retires from him. As a useful hypothesis, it is our first conviction that life is worth living, that there is, or can be, a crescendo to a goal worthy of the man and of the society as well. Man is a goal-directed individual. Aimless living is sick living for which, we believe, there is a cure.

The living crescendo does not reach its summit in the early years of life. The glorification of youth is the mark of an adolescent, immature society. Fulfillment, that is, enrichment of human existence, attains its majestic climax at the summit of the years. Like the supreme climax of a great symphony, the Brahms' First, the Beethoven Ninth, we ascend as we age, but only if we are conscious of, and willing to continue to exert our best efforts to reach the high potential inherent in each of us.

Aging is an exceedingly individual experience. The retired-out-of-life, secluded, protected existence is dangerous, since we weaken just when our horizons should be expanding.

Our biological rhythms are so regulated that each cell, each organ gains strength through the cycle of action and repose. Withdrawal of activity weakens. This is the basis for our national physical fitness program. The older we become, the more essential it is for us to "keep active." There is a very active market for bicycles these days—and a daily run of a few miles is energizing.

As mechanized industry releases laborers from muscular work, some compensatory physical activity need be promoted.

The lengthening life span with citizens remaining healthy nearer and nearer the century milestone, plus a lowering of the first retirement age, opens up new periods of leisure and the opportunity for one's second career. Of course, this will require a more capacious appreciation of our fabulous potentials in the later years.

#### PRELUDE AND PROMISE

Leading scientists and philosophers conclude that we are deep in the midst of a profound cultural revolution, in the shadow of the nuclear bomb. It is widely evident that a serious crisis is at hand. There are rumblings and heavy clouds on the horizon.

We must face the fact that leaders from various representative groups which constitute the fabric of society must resolve their differences and work together to identify the currents that may reach whirl-wind intensity if not controlled. My thinking emanates from the opinions of men of high calibre: Pope John XXIII, Sir Julian Huxley, Pierre de Chardin, Eric Erickson, and John W. Gardiner, to mention a few. There are many others. I plead for an overall restructuring and a bold endeavor to chart a new course.

Piece-meal thinking is helpful, but is always ineffectual unless each item is fitted into the whole plan.

Our affluent society is suffering from the "I want more" philosophy. It seems to be the central theme of large, influential groups.

Yet "ask not what your country can do for you, but what you can do for your country" stands as a tocsin call from our brilliant, beloved recent martyr. Retirement is an episode of importance in the life of probably the majority of men. It is but one of the challenges requiring a meeting of minds. I am confident there is a most satisfactory solution. It deals with the wise use of leisure and the anticipation of a second career.

#### CULTURAL REORIENTATION

<i>From</i>	<i>To</i>
I. a youth-oriented society	a mature-age oriented society
II. the individual	the family
III. chronological time	biological time
IV. sickness-oriented	health-oriented
V. acute disease	long-term disorder
VI. retirement	the second career

<sup>1</sup> Report to Senator Maurine B. Neuberger from Henry F. Page, M.D., Director of the Aging Research Clinic, Lankenau Hospital, Sept. 26, 1966.

Our focus of attention should be diverted from the youth-oriented society to the mature-oriented society. This is indicated because of the rich, and as yet, unutilized potentials of our mature, older citizens.

The family rather than the individual should be recognized as the basic unit of society. This is self-evident, for the illness of one member of the family group, young or old, has an impact on all the rest. Frequently, the older the individual, the greater threat to the vitality and security of the family.

Chronological time as a measure of biological processes has little merit. Biological rhythms now are being recognized and need be taken into account in living a healthy existence.

As a nation, we have been sickness-oriented. Practically all of the funds as voted by Congress for research are directed to the study of the control of illness and the rehabilitation of patients. Now is the time that we become health-oriented and emphasize the positive. A national program encouraging people to stay out of the hospital and to keep active, as long as they are able physically and mentally, would pay rich dividends; not least important, it would be a tremendous money-saver.

As acute diseases are being brought under control, long-term disorders, especially deterioration of the heart and blood vessels, cancer, and mental disorders, will constitute the major illnesses for future physicians.

Retirement should be looked upon as an opportunity to progress into the later period of life when a second career would be the solution for the vast number of individuals who are now afflicted with the dull and boring experience of aimless existence.

A more capacious approach with a reorientation of our thinking has much to offer.

#### THE ACHIEVEMENT FORMULA

It is our conviction that motivation, a goal to strive toward, so long as strength is present is an imperative for effective living in the later years. We have used a simple formula to express our interpretation. This includes the need for energy supply and exercise. As energy is dissipated by boredom, inactivity, disease, and frustration, the underlying course of these expenditures must be analyzed.

Some students question the use of the term "motivation." While it may not be stated mathematically, it serves a useful purpose until a more classic term appears.

Pointing toward achievement in the later years, we have outlined our impressions in the following simple formula. Basically, the human body is an energy-utilizing physical mechanism. To keep physically fit requires generous exercise and the proper rhythm between activity and rest. Posture, we believe, is also important. The forward slump that is so frequently seen in the elderly permits the heart and lungs to sag on the organs of the abdomen, with evidence of disturbed function.

Dispersion of energy, that is, through boredom, disuse, disease, fatigue, and frustration, dissipates the body's energy supply.

Motivation, a term which some psychologists avoid, to us, means the driving force that moves the individual toward a specific goal. The nature of that goal has a value component. When the goal enhances the health of the individual and is a contribution to the betterment of society, it acts as a stimulus to further accomplishment, pointing toward fulfillment.

#### THE ACHIEVEMENT FORMULA

E divided by D plus M equals F

E=energy  
Food  
Exercise  
Posture  
Rest

D=dispersion  
Boredom  
Disuse  
Fatigue  
Disease

M=motivation  
Purposeful  
Activity

A=achievement  
Fitness  
(Physical and  
Mental)

FULLFILLMENT

SOCIAL SIGNIFICANCE

ENDURING SATISFACTIONS

HUMAN DIGNITY

## RETIREMENT AND THE INDIVIDUAL

The spectrum of adult human life is increasing. It is also acquiring a multitude of new potentials that, until recently, were undreamed of. A new picture of abundant and enjoyable health in later years is now within reach. Workers are young longer while the age of retirement is moving downward. Thus, with an extending life expectancy and the promise of vigorous health into the eighties and nineties, the dilemma of what the content of these post-retirement years should be is of startling importance.

Retirement is a many-splendored occasion. It is an exceedingly individual experience. It may lead to wide corridors of exciting new fields, or too often, it may be a sorry closing of one's chief interest in life with uncertainty and despair in the offing.

It is not what one retires from, but what one retires to that makes the difference. It may be loss or it may be gain.

There is a clinical syndrome known as Retirement Shock. This is well known to doctors and laymen alike. Physicians come face to face with anxiety neuroses, depression and despair, and, at times, self-destruction, if the retired one, shut off from fellow workmen and associates, is unable to face the ogre of loss of status and isolation. Our files hold many case reports of these discouraged men. Rarely do women retire. Their work is never finished. Aimless living is sick living. Fortunately, it is curable, provided it is diagnosed early.

No reliable statistics are available with reference to retirement shock. We can only observe it is commonly present in patients seen by physicians. The symptoms may appear promptly or they may be cumulative. The impact on family composure and inter-relationships may be considerable. A man around the house all the time may add to the wife's problems. In fact, the wife may be the first to seek advice from the family physician.

Today the old man has become our problem child. He is living longer than ever before and there are many more of him. The proposition of forced retirement at a time when many of these older individuals feel themselves in their prime is revolting. They do not like it. The terms at which they are asked to retire are not adequate to their financial needs. But in a larger sense the needs of older people extend beyond monetary considerations. In these needs, and also in the failure to satisfy them, may be found all manner of discontents, disorders, diseases, and depressions. At the time of life when individuals should be living in the full bloom of happy maturity and reaping the benefits of a useful career, they suddenly find themselves cast off and without a program for continued activity. No wonder they are bewildered. Why does society and its instrument, modern science, guarantee humanity longer life and take from us the means of self-support?

A top executive of a national bank was retired fifteen years ago at the age of sixty-four. He had looked forward with pleasurable anticipation to freedom from responsibility as well as the time, as he expressed himself, to pursue some activities that he had in mind. Within two months after release from his business activities and contacts he began to brood; he grew introspective, felt that he no longer had any particular program. The activities which before retirement were enticing now seemed to have little value in giving him substantial satisfaction in his daily routine. He lost interest, and it was not long after that he developed a profound depression. He is now under the care of his family physician. This case can be multiplied many, many times in the experience of practicing physicians.

The time has come when there must be a new appreciation of the capabilities of older persons. The population shift in our nation shows that seventy-five per cent of the increase during the next decade will be in people over sixty-five, and that creates a major social challenge. This shift in the make-up of our population has come about so quietly and quickly that industry, labor, and the general public are unprepared to meet it. Heartaches, depressions, despondencies, and failures in adjustments are the result. We are not yet equipped socially or emotionally in our thinking and planning to use the gift of additional years. The resulting frustration sets the stage for all manner of illnesses, both physical and emotional breakdowns.

George Washington retired three times. His reaction to release from responsibility was to become introspective and depressive. As you know, Washington was born in February, 1732. While in command of the Virginia Militia in 1758

he decided to retire at the age of twenty-six because of his health. In a letter he wrote: "I have now too much reason to apprehend an approaching decay." A year later he wrote, "I hope to have more happiness in retirement than I ever experienced amidst a wide and bustling world." At the outbreak of the Revolutionary War, he was called from retirement and, against his will, given command of the Continental Army. He stated with utmost sincerity that he was not equal to the assignment. However, history records that he performed brilliantly. In 1783 at the age of fifty-one he wrote: "The scene is at length closed. I will move gently down the stream of life until I sleep with my fathers." But he was again called from retirement to serve as President of the Constitutional Convention, following which he fulfilled his most brilliant role in life as the first President of our Nation. The demands of high office brought forth powers of mind and body which he himself did not believe he possessed. From his letters it appears that while serving his country he was rarely ailing, but during each of the three periods of retirement failing health was a constant theme in his letters.

#### THE CHALLENGE OF RETIREMENT

The achievement of modern medicine in the control of disease and the improvement of the general health of the public is bringing about a much longer working life for the average individual. Death rates are falling spectacularly. In the not-too-distant future, deaths which occur before the age of fifty from causes other than accidents and violence will be a rarity in the western world.

At the present time, some 16,000,000 people, or approximately eight per cent of the total population of the United States, are sixty-five years of age and over. In the last half-century, their number has quadrupled while the entire population has only doubled. In 1900 there were 3,000,000 people sixty-five or older. By 1975 more than twenty-five million of our population will be over sixty-five.

The living years of human existence are increasing. Many of our citizens mature relatively late in life. With a rigid retirement program, as we accept today as starting somewhere between sixty and sixty-five, an increasing portion of man's lifetime might be spent in retirement. Loss of employment may be a catastrophe. Health, social, and economic security may be endangered.

Since the turn of the century the proportion of men who continue to work after they reach the higher years has been rapidly decreasing. This may be the result of technological change, occupational shifts, and compulsory retirement programs. Discrimination has worked a hardship on thousands of our citizens who may be forced to retire at a period in life when emotionally and physically their primary need is to be gainfully employed. Hidden talents of many individuals are often uncovered only in later life.

#### THE MEANING OF WORK

A man's job is his way of life. It is his bond with reality, his contact with the community, his form of participation in the business of purposeful existence. A man's job identifies him with society. It makes him a social and civilized individual. He is securely attached to his job, and through it to the life of society. Sigmund Freud believed that laying stress upon the importance of work has a greater effect than any other technique of living in binding the individual more closely to reality. Work functions as a high form of sublimation which helps to make a man a social individual. That is why retirement so frequently precipitates a severe emotional crisis—because it represents a breakdown of the pattern which has given to the individual meaning and significance in living.

Work fills many functions in life. One may not be aware of this until the possibility of losing a job of significance becomes a reality. Gainful employment furnishes income, fills in the hours of the day or night, and frequently aids in maintaining physical vigor and vitality. As pointed out by Friedman, a pattern of comradeship and contacts with others helps to establish the status in family and community. Beyond these, however, a sense of satisfaction in new experiences and a chance to be creative and to continue working as time marches on give life enduring significance. Work has meaning for the individual, and if these meanings are important, their loss or unsatisfactory replacement in retirement create major problems of adjustment.

A job with a variety of experience and ever-changing relationships plus continued introduction of new and unexpected developments is likely to be more interesting than the continually recurring piece-work assignment. Unskilled and

semi-skilled workers may demonstrate, at least superficially, a minor enthusiasm for their work, but compensatory values may exist in the camaraderie, pleasant surroundings, generous pay with overtime, and rest periods. For piece-work jobs and activities that furnish little variety the organization of workers into unions and labor groups has furnished unexcelled opportunities for self-realization. As Julius Hochman points out, the union gives the worker added stature and insurance and assures him a place as an individual. Through collective bargaining, he becomes a partner in industry. The job and the union give the workman an opportunity to express himself in two important fields.

The problem of the older workman must be examined in the light of his environment and relationships with his associates. His responsibilities and needs, his goals, and his frustrations need to be studied within the framework of modern society. For the majority of older individuals unemployment is the shadow over their future. Work, or its equivalent, must be recognized as a basic human need with respect to economic independence, social status, the satisfaction of living, and the continuance of life itself. As stated in the report of the first national conference on aging, "Man and His Years," if this were not true, there would be no objection to compulsory retirement or other methods of achieving a balance between supply and demand of labor. One authority says: "Work is prestige; work is success." It stimulates human relations, it furnishes power. The loss of work robs a worker of status, objective, and important intimate relationships. A prominent labor leader makes the following comment: "There are deep emotional reasons why workers want to continue at work; it's more than a means of making a living; it's a way of life—life itself."

Granted, the work day at a job that offers little variety and versatility may cause the employee to look forward to a time when he is released from this kind of assignment. Some might call it bondage, although there is a considerable difference.

The popular pastime of glorification of youth, despite the important advantages of the mature years, has been offered as one reason why society has failed to provide suitable alternatives in the later years of life. It may be that our nation's capacity to survive may depend on our ability to produce, and the common practice of shunting mature workmen with experience and know-how out of the production program may represent one of our greatest wastes. Automatic retirement based on age is too naive a solution in the light of important assets which can only appear in many citizens as a result of experience, a deeper knowledge of living, and the wisdom of human problems.

One group of retired government employees, members of the Medical Corps of the armed forces, comes to mind. In training, experience, breadth of knowledge, and understanding of important national problems, probably no other professional group in the classification of our nation's professional population can stand higher than they. Yet, many of these talented doctors in the middle fifties are slated for retirement. This comes at a time when they are coming into the full development of their mature powers. Of course, from the armed forces they enter into many fields of useful service to community and nation. The communities where they settle gain and the government loses by adherence to an out-moded program of retirement.

Lansing P. Shield, formerly President of the Grand Union Company, wrote an interesting article on the "What is Wrong with Work." He compared civilizations of older times—the Roman Empire and others of the Dark Ages—when contempt for work was the attitude of large numbers of citizens. Contempt for work is the mark of a decaying society. Work is stimulating. In moderation, it is the best way of increasing longevity. When retirement means transfer from an active to an inactive program, it adds up to discontent, unhappiness, and, all-too-frequently, illness. When purposeful work is replaced by aimless living, neurosis and depression appear. According to this authority, work purifies a man. Work is life itself. The dignity of work furnishes dignity for living.

There is an important law of physiology known as Starling's Law. It states that the contractile response of muscles is determined by the degree to which the fibers are stretched immediately before traction. Interpreted this means that for physiological parts to exercise is a normal function of the body. Stretching muscles, and, indeed, stretching the mind, is a requirement of growth.

#### THE PERILS OF DISUSE

Inactivity, aimless living—lack of a sustaining force in a day's routine—the separation from responsibility and contact with fellow workmen set the stage

for profound medical problems. The muscles of the body, accustomed to routine assignments in carrying out occupational functions, when deprived of the stretching stimulant, soon lose their tone, become flabby, and invite decay. Of more significance is the corresponding train of circumstances that takes place in the mind and emotional make-up of the individual. Deprived of significant assignment, the muscles—indeed the entire personality—are endangered.

#### THE THREAT OF LEISURE

Retirement from activity to inactivity often precipitates discontent, unhappiness, and illness. Retirement from gainful work to aimless living sets the stage for neurosis or depression. Social disarticulation invites disaster. Tensions may develop to be followed in turn by any number of bizarre clinical symptoms or, again, by a feeling of hopelessness on being "put on the shelf" which indicates that the process of living has lost its significance.

Freud believed that laying stress upon the importance of work has a greater influence than any other technique of living in binding the individual more closely to reality. At his work a man is at least maintaining communal contact with society, and its loss isolates him. Forced retirement may precipitate a severe emotional crisis.

Enforced idleness due to lay-off or unemployment can hardly be classified as leisure, though they both may bring about the same unhappy results. There is a biological axiom that organisms, organs, and tissues tend to die when they no longer serve a useful purpose. An aimless existence is an intolerable one and nature will have none of it. The debilitating effects of advancing years cannot be laid entirely to changes in structure with time. The loss of incentive, the loss of driving power—that something which keeps an individual in tow and in tune with his fellow man—changes him from a contributing member to a parasitic member of the social group. Then he begins to look for signs of approaching decay. He studies his anatomy and reviews one organ after another. The internal arrangements come into prominence. It is possible for an older man with nothing else to do to concentrate his attention upon some aspect of body function to such an extent that in a comparatively short time the parts become responsive to conscious thought. Minor derangement of the digestion, the heart action, or the kidneys come up for inspection. An idle person looks himself over for evidence of decay. In so doing he invites that process. Too much thinking and too much amateur anatomizing and self-purging, to which an old person can easily become addicted, start the train of circumstances for which the family doctor must be called. Of course, these complaints may not kill an individual, but they can make him very unhappy and sometimes somewhat of a nuisance. Roy Helton has pointed out that for any individual to retire to a parasitic life is for him to condemn himself to a position which is defenseless against nature. It does not matter whether a man becomes a charge upon his children or society, or upon the efforts of his own youth. If he is able of body and mind, and he is willing to be forced out of the useful arena of life to become supported by society, as he withdraws from life he is inviting life to retire out of him.

Emotional depressions disturb the appetite, the bowel function, may bring about an advance anemia and all manner of circulatory disturbances. Frustration and rejection may, and frequently do, produce a retreat from reality that aggravates all of the popular and recognized signs of premature senile decay. Retirement from activity is a dangerous move.

Leisure becomes intolerable when an individual becomes useless. His protecting mechanisms tend to close the doors on reality. With the increasing number of healthy older people who are able to work it now becomes a matter of first importance to avoid the threat of enforced leisure. In the future, American politics may be in the hands of the prematurely senile population. It has been emphasized by Helton and others that any world is not practicable for human nature in which the accent of economic life comes to fall upon an idle old age living in plenty without toilers at work. For the good of everybody the old should work to preserve the function of their bodies and their minds. They should be kept active. Not necessarily must the activities be in competition with younger individuals, but may be supplementary activities which are needful for a balanced civilization.

The present nationally-accepted custom of throwing a large and politically important group of citizens into retirement at a time when they are approaching

the benefits of maturity is dangerous, first, to the individuals themselves and, secondly, as a dangerous threat to our national existence. It is now coming to be recognized that relinquishing of function is the cause of much physical, emotional, and mental unhappiness in old age. To force that fate of social uselessness upon our older fellow men, whether they like it or not, is an evasion of a problem that is confronting us and can no longer with safety be ignored. The skills acquired over years of performance may in a matter of months or even weeks be lost with inactivity.

#### POSITIVE VALUES OF RETIREMENT

While many older individuals have no thought of retiring at any age, nevertheless larger numbers are looking forward happily to the time when increased freedom from responsibility will give them opportunity for the pursuit of hobbies long in abeyance or inadequately enjoyed. For those to whom financial security is guaranteed the problem is less complicated.

Sometime ago, in an endeavor to find out what the principal desires of older people were, we interviewed a large number. Also, we conferred with a number of sociologists and psychologists. Briefly, the major desires of older people fell into certain categories. First, they wanted to enjoy good health; second, they desired to have a gainful and interesting employment; third, they desired companionship; fourth, they wanted security; and fifth, a sense of dignity in daily living. It has been said that the younger the individual the more glamorous does the period of retirement appear. As the time draws near, certain misgivings may be experienced.

The way it appears now more individuals are going to be surviving 100 years or even longer. This gives a man a long time following sixty-five. If he is going to preserve his emotional and intellectual vitality, it behooves him to have a program that will satisfy both. To preserve significant living, the emotional content of the individual's life is vitally important, as are the surplus of hope over despair, of affection over indifference, of an absorbing motive over resignation; retirement should furnish an individual with larger opportunities for the enjoyment of life and those interests which for him are significant. The fight against growing old is not so much a matter of duration as it is for the preservation of the capacity for happiness and interesting living.

It should be pointed out that the human body can continue to exist with many of its parts disturbed or removed. By the incapacity or elimination of one part, other forces within the individual may even improve and become more efficient. This, as is pointed out by Martin Gumpert, is known as the principle of productive loss. And this is really what happens as we grow older. An old age of substance means growth in beauty and harmony. Louis Pasteur led an active and highly creative life for twenty-eight years after he had suffered his first serious apoplectic stroke. Too many individuals today, on retirement or on the development of some physical disability, accept with resignation a semi-invalid status. But a new creative work begun in the higher years of life assists the individual to be useful, to forget many aches and pains, and to engage in purposeful activity that may take on an importance far greater than was the daily routine before thought of retirement. The time of withdrawal from active routine duties may furnish opportunity for individuals to gain in value through the actual process of aging, of maturing. What counts most is the capacity of the individual to maintain unity of performance, interest, and activity. The bliss of growth is not a mere poetic commonplace. To express oneself as an individual and to continue in that unique performance identifies him as a person and preserves his individual and social values.

Retirement from a job need not bring about retirement from society. Opportunities for the second career in one's life are now becoming more evident as plans for retirement take on added incentive. Skills and experience acquired over a period of years may with profit be directed to perplexing problems of community life. As the body slows down physically, one matures mentally and the capacity for productive work may increase.

The time has arrived when a fixed retirement age is no longer adequate to the needs of the individual, the industry, labor, the community, or nation. New means of determining the individual's capacity for carrying on must be examined in the light of changing conditions.

## THE MEANING OF RETIREMENT

Originally the pension programs were developed for executive personnel in industry in order to encourage their retirement. In this way, private industry relieved older executives of employment and made room for younger men with new points of view, talent, and opportunity for experience. New persons were looked upon as more valuable. From the executive branch this practice has been carried over to the large group of laborers. As the first and original pension programs required long service and predominated in industries like the railroads, the utilities, and other services, the financial arrangement was not difficult. The high and continuous service requirements eliminated a large number of potential beneficiaries. At the present time neither the executive nor the labor group appears generally in the mass. The most essential part of planning for retirement now is a financial one. When this is not adequately taken care of, hardship must result.

Retirement obviously means different things to different people. If it is accepted as a period to be feared, a final time of uselessness and dependency on others, then trouble must ensue. A barren and unproductive period between regular employment and death is a tragedy which must at all cost be avoided. Retirement should be a time for taking up new and useful activities which are adapted to the older individual's capabilities and which do not demand his participation beyond voluntary limits. The man himself must develop his interests and resources over the years against the day when he is free to leave his regular job. At all ages men seek for self-realization and have the desire to carry on. Will regular employment continue to fulfill his wishes, or is it not more likely that an individual, when free to apply his efforts and talents either in normal activities at a reduced rate or in entirely new fields, can find the means for self-realization? This period of transition, if unsatisfactorily conducted, may bring about a large amount of unhappiness and sickness.

## PLANNING FOR RETIREMENT

Authorities point out that with a definite age at which workers are expected to retire there is a knowledge that at a specific time retirement will come. Therefore, there is opportunity for preparation financially and emotionally to meet this deadline. Some large companies have found that as high as forty per cent of individuals coming close to the retirement period were leaving in advance of the compulsory date. Those who favor this plan point out that with the removal of one top-flight executive or laborer there may be promotions for five to twenty individuals at lower work levels. This has a buoyant effect on morale and efficiency.

On the other hand, if automatic retirement age is eliminated, each case will then need to be handled individually with the resultant battle between the worker, his employer, the union, and his physician. In the final analysis, an able-bodied, efficient worker who desires to keep on working, and, however, is refused the privilege of continuing because of age, is the one whose needs must be satisfied. The general opinion today is against compulsory retirement fixed on chronological age alone.

In any event the necessity for pre-retirement counselling become evident. Industry and labor today are diligently studying all aspects of this problem. The Standard Oil Company of New Jersey is furnishing enlightened leadership in bringing to its employees who are approaching the retirement period information which will help them prepare and look ahead. They promote a positive attitude in planning post-retirement activities. In this way the unavoidable changes in the social and economic conditions following retirement may be minimized. The transition year may be a difficult period for the worker to adjust himself from the role of an unemployed member of society to that of a retired citizen.

Research investigations are indicated to study the attitudes and motivations of the retired workman. Study groups in colleges and universities are now recognizing the need for more specific information. Adult education with particular emphasis on the needs of the large number of individuals facing retirement is essential.

Preventive geriatrics looms before the medical professional as one of its major challenges. The hardships and suffering, diseases and depressions attendant upon



lack of adjustment, lack of ability to meet the challenge of retirement is a job which the medical profession must accept. Here is a great opportunity to solve the problem before it arises.

#### REAPING WISDOM'S HARVEST

In a publication of the New York Legislative Committee on Problems of Aging entitled "No Time to Grow Old" is found an interesting discussion on wisdom's harvest. Miss Agnes DeLema has studied ten scholars with a total age of 706 years. These ten professors, in the opinion of Dr. Hans Simons, formerly President of the school, are better teachers than ever before. Having been ripened by the years they have gained in perspective and have attained a maturity and age. Knowledge comes but wisdom lingers. For every youthful genius, two geniuses in the mature and older years may be found. Of the thousands of teachers and workers retiring this year there are hundreds who have better work to do in the near future than they have performed in the past. Our elder statesmen furnish the hope for leadership in our time of national peril—not only leadership but the performance of work. Work assignments somewhere in the national economy must be planned in order that the optimum resources of our nation may be developed.

One of our outstanding elder statesmen, Mr. Bernard M. Baruch, mentioned the increase of man's life span by eighteen years in a period of fifty years as having more profound medical, economic, and social implications than the development of atomic energy, air transportation, and communication. While this spectacular increase in man's life span has occurred in the first half of the Twentieth Century, new and difficult problems are arising in the utilization of these years added to human existence. The shadow of compulsory retirement, when a workman is performing at optimum, may chill his heart years before the deadline. Years ago there was emphasis on the challenge of retirement. The medical profession is obligated to interest itself and assume leadership in protecting older members of society against the deteriorations that come on with the threat of retirement. Doctors, as a rule, as a group do not retire although there are numerous instances of individuals forsaking the profession and moving to a farm or to some other field of activity. As a rule, however, their interests are so varied and their work so interesting that they develop a maturity and intuition with time that makes them all the more valuable in their service to their patients. The same goes with numerous other professions.

#### FULFILLMENT

The challenge of retirement for large numbers of our citizens must be met. We must realize that no longer do we have a nation of young people only. In the last fifty years the number of older citizens has quadrupled while the total population has only doubled. The period of life after retirement has increased. Shall it be a mere prelude to death, a period of stagnation? Although there is some moderate slowing down of physical activities, nevertheless it has been proven that mental processes may carry on at a higher level of performance into the upper advanced years. Also, perhaps, the same factors which produce greater longevity are also producing greater vitality and physical stamina. Therefore, our older citizens are able and capable of functioning as useful members of society. At the summit of the years they should have the privilege of enjoying the benefits of arrival.

In the magazine "SCIENCE" (February 14, 1964, #3607, Vol. 143, Page 641) there is a timely quotation from the small volume "Self-Renewal" by John W. Gardner (Harper-Row, New York, 1964).

"When we have learned to achieve self-renewal, we shall have discovered one of the most important secrets a society can learn, a secret that will unlock new resources of vitality throughout the society. And we shall have done something to avert the hardening of the arteries that attacks so many societies. Men who have lost their adaptiveness naturally resist change. The most stubborn protector of his own vested interest is the man who has lost the capacity for self-renewal."

Gardner goes on:

"Exploration of the full range of his own potentialities is not something that the self-renewing man leaves to the chances of life . . ." ". . . by potentialities

I mean . . . the full range of his capacities for sensing, wondering, learning, understanding, loving and aspiring."

"The world is an incomparable classroom and life is a memorable teacher for those who aren't afraid of her."

(Subsequent to the hearing Senator Mondale asked the following questions in a letter to Dr. Bortz :)

JUNE 14, 1967.

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DEAR DR. BORTZ: I have come across several articles describing methods and objectives at Lankenau, and I am impressed. I wonder whether you could select one or two articles that summarize the program there. We would welcome any additional commentary you may wish to give on how much activities relate to our study of retirement.

On page 178 of the transcript is my question about whether you believe that retirement shock is widespread. Your answer to that question is "no", but perhaps you thought I had asked whether suicide masked as accident is common. Is my assumption correct?

Your observations on page 187 about "the institute" refer, I believe, to the National Institute of Child Health and Human Development. I would appreciate any additional thoughts you may wish to give to us on future responsibilities for the NICHD. I also would like to know whether you believe that at some future date a new institute devoted entirely to preventive medicine should be established. As you undoubtedly know, several witnesses at last year's Health Subcommittee hearing on multiphasic screening said flatly that the heaviest investment in our medical establishment is now made in our least productive area—treatment of disease. Wouldn't an Institute of Preventive Medicine help us to see more clearly the need for a reallocation of our resources?

Your prepared statement describes the survey you took to determine the principal desires of older people. I note that good health was first and that the second desire was for growthful and interesting employment! Companionship came third and security fourth. The high value placed on employment seems to bear out Dr. Martin's argument that we don't know what to do with leisure. Or do you think that economic pressures enter into it?

On page 23, you say that American politics of the future may be in the hands of prematurely senile population. Here again, I have a self-interest in asking for more information.

(The following reply was received :)

THE LANKENAU HOSPITAL,  
Philadelphia, Pa., June 22, 1967.

DEAR SENATOR MONDALE: Your request for articles describing the methods and objectives at the Lankenau in reference to Health, Education and Research is appreciated. I will have some material sent to you.

On page 178 of the transcript, it is my personal opinion that retirement shock is experienced by many men and thus far only a superficial endeavor has been made to solve this problem. I do know that the majority of practicing physicians commonly are consulted by individuals in the post-retirement period. They have not yet found an adequate reason for carrying on after that experience.

Suicide masked as accident is not rare in my opinion.

Your third question referring to page 187 of my testimony relates to the new Institute, "The National Institute for Child Health and Human Development." Being somewhat of a dreamer I like to regard this as a most significant new creation of Congress focusing attention on the exciting potentials for enriching the lives of our maturing population as they reach the summit of the years, the glorious period of human attainment.

This in my mind is far beyond the concept of preventive medicine; frankly I believe the other Institutes of the NIH which are disease-orientated should contribute to the new Institutes which would represent the new approach to bringing about a healthier nation. Thinking to date is disease-centered, totally overlooking the fabulous potentials inherent in the individual and the members of his family. Please think beyond preventive medicine and emphasize the concept of human possibilities.

Your next question concerning the desires of older people represents the summary of my intimate experiences with individuals in the later years of life. Depending of course on the financial status being adequate, buoyant health is first and the desire for meaningful association with the family in a community, in sum, represents the absolute foundation for making the most out of life. These factors, health, interesting activity, companionship and security are all essential in the fabric of human growth and development. I have endeavored to make this point in a number of my articles.

Your final inquiry concerning American politics in the hands of the senile population, I do not find in the copy of my testimony. I do not have page 23. However, it is a point that has been commented on even in the Greek literature, and later on in the annals of Rome. I have some very definite ideas which I will reserve for comment in the future.

Cordially,

EDWARD L. BORTZ, M.D.\*

Senator MONDALE. Our next witness is Dr. Adrian Ostfeld, College of Medicine, University of Illinois, who is one of the witnesses on the Panel on Effects of Retirement.

That is my vote call. If you will just wait, I will be back in a few minutes and we will try to complete this morning's testimony by 1 o'clock and if we may impose on Dr. Mitchell we will try to resume testimony at 2 o'clock. I understand Dr. Birren has a 5:15 plane to make so we will try to have him make his presentation so he can catch his plane.

We could try to rush through but I am afraid in so doing we could lose a lot of the value of your testimony.

If you would be willing to stand by we would appreciate it.

(A short recess was taken:)

Senator MONDALE. Dr. Ostfeld, you may proceed.

#### STATEMENT OF DR. ADRIAN OSTFELD, COLLEGE OF MEDICINE, UNIVERSITY OF ILLINOIS

Dr. OSTFELD. Mr. Chairman, my name is Adrian Ostfeld and I am head of the department of communication and science.

Since January 1963 my associates and I have been carrying on studies involving approximately 5,700 persons, age 65 to 75, residing in Cook County, receiving old-age assistance.

The primary purpose of this study is to identify the precursors of stroke and chronic brain syndrome in the elderly so that intelligent programs can then be planned.

A secondary, but nevertheless important purpose of this study, is to get data about the medical health and social characteristics of persons in this age group.

I should like to place one important restriction upon generalizing from my observations before I present them in detail.

Our sample is all receiving old-age assistance which means they are virtually financially destitute. The average grant in aid they received in 1963 was about \$90 a month for all of their life's necessities.

It has improved slightly. So what we are dealing with might be called the very worst health group in the United States.

The observations that I present about the prevalence of diseased conditions in the Negro, half of our sample is probably true for the aged Negro in the United States because there are very few socio-

\*Additional information from Dr. Bortz on pp. 226-231.

economic differences between the aged Negro in other areas and those in Cook County, Ill.

The observations that we have made about the health of the white portion of our county probably cannot be directly extrapolated from the white persons.

Senator MONDALE. I have to return back for a vote call.

Would it be better for you if we resume at 2 o'clock and pick up where we have left off?

Dr. OSTFELD. Yes.

Senator MONDALE. I think we would have a better chance to get the value of the testimony.

It is now 12:30. We will recess now and reconvene at 2 o'clock.

Dr. BORTZ. May I be excused?

Senator MONDALE. By all means; we understand, and we thank you very much.

(Whereupon, at 12:30 p.m., the hearing was recessed, to reconvene at 2 p.m. the same day.)

#### AFTERNOON SESSION

Senator MONDALE. We will come to order.

Dr. Ostfeld, we are very sorry about interrupting your very fine testimony. If you will proceed.

#### STATEMENT OF DR. ADRIAN OSTFELD—Resumed

Dr. OSTFELD. Thank you, Mr. Chairman.

I had just indicated that the findings on a particular sample that we examined are probably true for about one-eighth of all persons 65 and over; namely, all of the old-age assistance recipients in the United States, who now number about 2.1 million, that these findings also can be extrapolated with some confidence to all Negroes in that age group in the United States, but that it is probable that the relatively more economically affluent segment of the Caucasian society in this country does not have quite the same prevalence of illness as we are going to report here today.

So with these qualifications I would launch first into our observations. Then I am going to talk very briefly about a few additional findings on these persons which may be germane, and finally to make a series of summary statements.

The prevalence of major illness, including life-threatening illness of persons in this age group is literally staggering. The death rate in this age group is about 7½ percent per year for men and 5 percent per year for women. About 25 percent of the group age 65 to 74 spend at least one night in a hospital as a hospital stay and another 60 percent spent at least part of one day in bed because of illness.

TABLE 1.—Percent of subjects answering the question: "During the past 3 months, were you an overnight patient in a hospital, nursing home, or sanitarium?"

Categories	Male Caucasian 487	Male Negro 614	Female Caucasian 474	Female Negro 680
No.....	92.0	91.7	94.1	94.3
Yes.....	7.2	7.6	5.3	5.4
Unknown.....	.8	.7	.4	.3

TABLE 2.—*Percent of subjects answering the question: "During the past 3 months, about how many days did you have to stay in bed for all or most of the day because of your health?"*

Categories	Male Caucasian 487	Male Negro 614	Female Caucasian 474	Female Negro 680
None.....	84.8	85.8	82.7	84.0
1 to 5 days.....	6.0	4.9	6.5	6.3
6 to 10 days.....	2.5	2.4	2.7	3.4
More than 10 days.....	6.0	5.4	7.2	6.0
Unknown.....	.7	1.5	.9	.3

From the point of view of an employer, I think one should be very seriously concerned about having a labor force wherein about one person out of every 17 or 18 would die each year with his friends requiring time off for the wake and where about 25 percent of the labor force would be hospitalized at least once each year and where nearly two-thirds of them would take some time off.

Now, approximately one-third of the persons whom we examined have a partly or wholly disabling physical limitation. These judgments made by Board qualified physicians, medical internists, and other specialists and about one-third of the people have during our examination a chronic illness whose usual outcome is a fatal one.

TABLE 4.—*Percent of subjects with limitation of activities as determined by physicians*

Categories	Male Caucasian 487	Male Negro 614	Female Caucasian 474	Female Negro 680
Confined to house all the time except in emergencies.....	2.9	2.6	2.7	3.7
Can go outside but needs help of another person.....	2.7	3.1	6.8	5.6
Can go outside alone but has trouble getting around freely.....	23.8	17.4	25.3	21.0
Not limited in any of these ways.....	69.8	75.6	64.1	68.7
Unknown.....	.8	1.3	1.1	1.0

Now, in order to give you some idea of the kind of illnesses there are in this group, without going into too much clinical detail, and without commenting on major differences in prevalence by race and sex, we ought to make the point that there is a good deal of chronic bronchitis, that about one-third of all of these people have cataracts in one or both eyes, that anywhere from 15 to about 30 percent of them have seriously diminished hearing, that about 10 percent of them have symptoms of pain in the chest which are indicative of coronary heart disease and which imply the possibility of sudden death, that about 5 percent of them have already had a heart attack, myocardial infarction, and survived, that about 25 percent of them have serious and symptomatic heart disease, primarily hypertensive and rheumatic heart disease in addition to the large amount of atherosclerosis or coronary heart disease, that about 9 to 10 percent of these people have certainly or probably had a stroke, that a large number have Parkinsonism, that about 10 percent of them have diabetes and know it, and perhaps an even more startling finding, that by the usual medical criteria more than half of these people have diabetes.

Senator MONDALE. I think at this time in the record we will include table 7 in its full detail because I think that is a most useful detailed summary of the various types of ailments suffered by the group you studied.

TABLE 7.—Percent of subjects with various diseases or physical defects

	Male Caucasian 487	Male Negro 614	Female Caucasian 474	Female Negro 680
Chronic bronchitis:				
Without.....	81.7	90.2	92.6	95.6
With.....	17.0	9.0	6.1	2.9
Unknown.....	1.3	.8	1.3	1.5
Cataract:				
Without.....	65.7	66.6	65.8	62.2
Left eye only.....	3.9	4.2	3.4	3.4
Right eye only.....	7.0	5.4	6.3	5.7
Both eyes.....	23.2	23.4	24.5	28.7
Unknown.....	.2	.4	0	0
Hearing:				
Adequate.....	69.6	73.0	82.3	83.8
Diminished.....	29.8	26.5	17.1	15.6
Absent.....	.6	.5	.6	.6
Speech:				
Normal.....	92.4	90.1	95.1	95.4
Aphasic.....	1.4	1.6	.4	.6
Dysarthric.....	2.5	2.1	1.1	.6
Other abnormalities.....	3.7	6.2	3.4	3.4
Vision:				
Adequate.....	96.7	96.9	96.0	97.5
Less than 20/40.....	2.5	1.6	3.6	1.6
Tunnel vision.....	.6	1.1	.4	.7
Unknown.....	.2	.4	0	.2
Angina pectoris:				
Absent.....	86.8	90.4	82.5	85.9
Definite.....	6.6	3.9	10.8	5.3
Possible.....	6.2	5.7	6.7	8.8
Unknown.....	.4	0	0	0
Myocardial infarction:				
Absent.....	95.9	95.1	93.7	95.9
Definite.....	2.5	2.6	3.6	1.8
Possible.....	1.6	2.3	2.7	2.3
Hypertensive heart disease:				
Absent.....	89.3	76.4	84.0	63.5
Present.....	10.7	23.6	15.6	36.3
Unknown.....	0	0	.4	.2
Congestive heart failure:				
Absent.....	95.3	95.8	94.1	95.3
Present.....	4.5	3.7	5.9	4.7
Unknown.....	.2	.5	0	0
Other heart disease:				
Absent.....	88.1	89.1	87.1	91.0
Present.....	11.9	10.9	12.9	9.0
Peripheral atherosclerosis:				
Absent.....	82.1	92.8	85.4	90.9
Present.....	17.9	7.2	14.6	9.1
Other peripheral vascular disease:				
Absent.....	78.6	95.1	70.2	88.4
Present.....	21.4	4.9	29.8	11.6
Cerebrovascular attacks (CVA):				
Absent.....	91.2	88.8	90.9	88.8
Definite.....	4.3	7.3	5.1	7.2
Possible.....	4.5	3.9	5.0	4.0
Parkinsonism:				
Absent.....	89.1	93.5	94.9	98.2
Present.....	10.9	6.5	4.8	1.8
Unknown.....	0	0	.3	0
Neurological gait disturbance:				
Absent.....	77.0	84.2	88.2	91.3
Present.....	23.0	15.8	11.8	8.5
Unknown.....	0	0	0	.2
Diabetes (by history only):				
Absent.....	93.6	94.8	87.8	86.0
Present, dietary control only.....	2.2	1.1	2.1	5.6
Present, oral medication.....	2.9	2.6	7.4	5.7
Present, insulin taken.....	1.2	1.3	2.7	2.7
Unknown.....	0	.2	0	0

Dr. OSTFELD. In addition to the presence of chronic disease, there is a high prevalence of known precursors for additional coronary heart disease and stroke. There is a great deal of high blood pressure. There is a great deal of inadequate kidney function.

I had mentioned before that if we accept the usual chemical criteria for diabetes, then more than half of these people would be called

diabetic, and the usual villain, cholesterol (fatty blood substance), is present in very high concentrations in many of these people, indicative of the strong possibility of subsequent heart disease and stroke.

Now, the immediate assumption that one must make is that if we apply to this age group the same standards of health that we approve of for younger age groups, then we are in a very difficult situation. If we take the position that all of the diabetes, all of the high blood pressure, all of the vascular disease, all of the arthritis in this group require the best we have in medical treatment, then we are setting ourselves a task which it is impossible to fulfill at the present time.

TABLE 5.—Percent of subjects in health status categories as determined by physicians

Categories	Male Caucasian 487	Male Negro 614	Female Caucasian 474	Female Negro 680
Good.....	14.6	18.6	14.6	15.6
Fair.....	51.5	52.8	49.2	50.3
Poor.....	29.2	24.9	31.6	30.9
Gravely ill.....	3.9	2.0	4.2	2.0
Unknown.....	.8	1.7	.4	1.2

If we do say that it is going to be necessary for us to try to handle the ills of these persons in the same way and with the same kind of standards that we consider ought to be done for younger and middle age groups, we obviously are going to require a very large increase in the Nation's budget for medical-hospital expense, for drugs, and a vast increase in the number of persons in the health professions.

Now, surprisingly, in spite of the magnitude of the health problems of these persons, when asked what is your biggest problem, the answer in the majority of cases was "I don't have enough money."

#### ECONOMIC PROBLEM LARGEST

So that these persons, in spite of their disability, their discomfort, reported from their point of view that the economic problem was largest.

Now, when we contrasted them with 255 retirees from an industrial firm in the Chicago area where the workers were, for want of going into greater detail, what might be called lower middle class, these people regarded their health problems as serious as their economic problems, although their health problems were about a third less than the group of OAA recipients who I am talking about now.

It is surprising—some other things ought to be mentioned about these persons. The average period of time that they can focus effectively on a given job is about two to two and a half hours. At the end of that time, in the great majority of the persons, fatigue supervenes, anxiety becomes present, and they usually beg off continued effort by talking about bodily complaints.

Now, another very important point that I believe has to be made, the major killers of the retirement age are by and large the major killers of middle age: heart disease, cancer, stroke, accidents, cirrhosis of the liver.

Now, these disorders are all disorders that are closely related to personal habits. At the present time, whether or not one gets stroke,

cancer, heart disease, is involved in an accident or develops cirrhosis, the risk of developing these disorders is more closely related to lifelong personal habits than to anything else. The risk is dependent upon whether or not one smokes cigarettes, whether or not one drinks excessively, whether or not one is physically sedentary, whether or not one eats a diet which is very high in saturated fats, whether or not one has one's high blood pressure treated promptly.

I say this because at the present time, means of controlling and reducing the incidence of these disorders are already in our hands. What is needed is intelligent means of implementation.

#### NEEDED: PROGRAMS FOR PREVENTION

To indicate briefly how important the need for programs of prevention of these major killers are, I can point to only a couple of numbers. With respect to heart attacks, 30 percent of all heart attacks are immediately fatal and another 20 percent produce so few symptoms that no medical advice is sought. Thus, no hospital or medical facilities, no matter how excellent, would help half the persons who have heart attacks because these persons would either die before they sought help or because the symptoms would be so few that they would not seek help. So that we have to consider programs which get into the community and which deal with education and the time to consider preventive measures for the major killers of the retirement age is during the decades, the three decades preceding the retirement age. This is—

Senator MONDALE. What would be the ideal age bracket for this kind of advice?

Dr. OSTFELD. Thirty-five, sir, for men and perhaps we could hold off for the ladies another 5 years.

Senator MONDALE. Would it be too late at 55?

Dr. OSTFELD. Fifty-five would not be as good as 35 or 40 but it would be appreciably better than waiting until retirement itself.

Senator MONDALE. We had a discussion yesterday about the desirable time for preretirement counseling with respect to matters other than health. There is a pilot program underway in New Jersey timed to give this counseling 5 years before retirement. And it was my reaction to that, that that was too late—not too late, that it was helpful, but it would have been far more helpful in the midthirties where more of the options, for example, of education and second career and the rest would be available; where perhaps the boredom and psychological retirement to which Secretary Gardner made reference sets in.

And now you had a second reason. That is the habits which tend to be the killers leading up to heart attacks: excess smoking, excess drinking, a sedentary life, and these habits could be identified at that time and the person warned and perhaps adjust his habits accordingly and contribute to far better health in his retirement years.

Dr. OSTFELD. I think that the most compelling short piece of evidence I could give in support of beginning such a program at age 40, instead of 55, is that between age 40 and 55 about one-sixth of all men will die of coronary heart disease or have new coronary heart disease become evident. So you could do away with a sixth of the problem of our main killer by beginning—I am talking extremely optimistically. One might make an intelligent dent in the program—



Senator MONDALE. If they take your advice. You might identify a problem for them of which they are unaware or at least describe to them the realities of the probable consequences at that time. This is developing a notion here for midcareer hiatus where people are just required to stop and start thinking about what happens next, what would happen in retirement, both from the physical standpoint and mental standpoint, career standpoint.

#### RELUCTANCE TO DISCUSS HEALTH

Dr. OSTFELD. I believe that there is another important reason for beginning earlier. It is clear from our observations that people age 65 to 74, and I don't know about older age groups, are extremely concerned about their health but they don't want to hear bad news and they will deliberately avoid medical contact or changing habits for fear that their concerns will prove to be true. They are most reluctant to seek medical help, as I will say a bit more about later, because they have had friends die, family die, and their feeling of personal immunity is beginning to slip away.

During the younger age groups, if the habit of regular examinations and regular evaluations were to be developed, it would be much more successful, I believe.

If I might go on—

Senator MONDALE. By all means.

Dr. OSTFELD. I mentioned that there is reluctance to initiate health care and certain kinds of symptoms, although they might be indicative of serious illness, often do not bring persons to the physician. For some reason a pain in the head, the chest, the extremities, arthritis, shortness of breath, and fatigue, although all may indicate potentially serious health problems, they do not bring these patients to physicians. On the other hand, fever, pain in the belly, and attacks of lightheadedness and giddiness invariably do bring these people to physicians.

Now, I don't know why these people decide for themselves that one kind of symptom is threatening and another kind is not; but they do, nevertheless, and this reluctance to initiate health care is one of the major problems of the retirement era.

Senator MONDALE. Is that because of financial problems and habits, the fear of learning the truth?

Dr. OSTFELD. I would say, Mr. Chairman, that lifelong habits and folk theories about health are the most important determinants of this. I don't believe that economics is an important determinant and I do believe that fear of learning the worst—these people have panels of physicians. The physicians are paid by the department of public aid and the fact that they would go for one set of circumstances and not another implies that the economics is not important. They sometimes have illness defined for themselves and a pain here or here [indicating head and chest] is not an illness but a pain in the abdomen is; and I think this is folk belief, and if the older persons are to use health facilities properly, a great deal of reorientation about the significance of bodily symptoms is desirable.

Senator MONDALE. Will medicare—in other words, I gather from what you are saying that you don't see that medicare will result necessarily in substantial improvement in the health of—

Dr. OSTFELD. No, sir. Medicare does not deal with the problem of initiation of health care, and until there is some sort of program to deal with initiation or with casefinding where the initiative rests with the health profession's personnel rather than with the persons who may be ill, we are going to continue to miss the great majority of illnesses among these persons.

Other things—

Senator MONDALE. Medicare does not provide funds for routine medical examination.

Dr. OSTFELD. No, sir.

Senator MONDALE. It is just where a person will present himself because he feels he is sick and is sick that medicare will take care of at least part of the costs.

#### ATTITUDES TOWARD MEDICATION

Dr. OSTFELD. Another major problem that these people have is that medication is something that is to be taken when one feels ill and not one when one feels well. They do not understand the need for remaining on medication day in and day out in order to prevent consequences. So that any illness which requires participation in treatment by taking medication every day is not handled well at all and, for instance, another survey in Georgia has shown that only about 15 percent of all persons who should be treated for hypertension are being treated.

I would estimate about the same is true for this group. They do not seem to understand the need for taking medication every day whether they feel well or ill, and again education is an important problem.

The final point that I want to make is that I agree very much there should be special programs of planning for retirement which should be developed by employers and by local professional societies with emphasis on education for planning the legal, social, and health aspects of retirement. I believe that where persons are employed, that industry could be the focus of this. In other kinds of work, local medical societies could be the focus and for persons in poverty industries with irregular employment histories, who may not be employed at the time of the usual onset of retirement, I believe that the OEO neighborhood health center program if it continues to expand might afford a useful locus.

However, in terms of dealing with those habits, again, which are the major killers of the later years of life, it is too late to begin that kind of education a few months or a few years before retirement. One should begin that in middle life.

Senator MONDALE. Do you have some opinion as to what is the earliest age at which one can start speaking to an interested audience about the problems of retirement? In other words, if you try to talk to a 24-year-old about retirement at 65, I suspect you don't have a very highly motivated listener.

At what point would you say that in one's life you are willing to start seriously considering and planning and making adjustments for retirement?

Dr. OSTFELD. I think this depends very much on the particular occupational group with which one is dealing and perhaps others might

want to respond to this question because I have no expertise in this particular area.

I would say that for the blue collar man, he would be willing to start thinking about this as early as 50. I believe that for the professional persons and for those with important managerial positions, this is too early for them to start thinking about retirement.

The studies with which I am familiar, and again this is not an area in which I have particular competence, would indicate that the working man begins to regard himself as being over the hill by the late forties, and certainly by the early fifties, while the person in the other socio-economic groups with more responsibility, and so forth, would not tend to regard himself as over the hill until a decade or more after that.

Senator MONDALE. We have just said that the ideal time for this kind of in-depth health analysis and advice is in perhaps the mid-thirties.

Dr. OSTFELD. I am separating out two proposals. I think that if one is to begin counseling about health in order to maintain good health in later years, that this should be initiated in the middle thirties. If one is to give immediate counseling about the legal and health aspects of the retirement process, then I think this should be initiated very close to the time of retirement. I am talking about two separate things here.

Senator MONDALE. Dr. Shanas, do you have anything you would like to say on that?

Dr. SHANAS. Well, I am interested in what Dr. Ostfeld has to report, in part, I must admit, for personal reasons, because 10 years ago, as some of you may recall, I said that my findings were that old people would not go to doctors, not primarily for economic reasons but because they themselves did not see themselves as ill. And until in some measure we can cope with or educate people to call for medical attention, we are not going to make a dent in these health problems of the aged.

People only go to the doctors when they think they are sick and this is an idiosyncratic decision.

Senator MONDALE. Thank you very much. Proceed.

Dr. OSTFELD. I have covered what I intended to cover, sir. I deliberately shortened my comments because of the exigencies of time.

Senator MONDALE. We have your full statement or summary of conclusions. I think we will put that in the record. We have already included table 7 in the record. I will ask the staff to decide where that ought to go. Maybe we ought to just receive that in the testimony and include this as a single document.

I think your contribution here has been most worth while. It opens up consideration that will certainly strengthen the record.

(The complete statement of Dr. Ostfeld follows:)

PREPARED STATEMENT OF ADRIAN M. OSTFELD, M.D., UNIVERSITY OF ILLINOIS

1. The prevalence of major illness, including life-threatening illness of persons age 65 and over is staggering. The death rate in this age group is about 7½ percent per year for men and 5 percent per year for women. About 25 percent of the group, age 65 to 74 is hospitalized each year, and another 60 percent spend at least part of one day in bed because of illness. Approximately one-third have a partly or wholly disabling physical limitation, and about one-third have a chronic disease which is potentially fatal. These figures are probably representative of the health problem of all American Negroes in this age group. It is prob-

able that the health of all aged American Caucasians is somewhat better. The differences in health are probably caused by socioeconomic issues rather than by genetic ones. In the cohort we examined, where whites and Negroes were of comparable socioeconomic status, the health picture was the same for both groups.

2. If we apply to the age group 65 to 74 the same standards of health that we approve for younger age groups, then the country is faced with a health problem of huge dimensions. A very large increase in the nation's budget for medical expenses, for hospital expenses, for drugs, and a vast increase in the number of health professions personnel will be required.

3. In spite of the magnitude of the health problems of older people, there is a strong tendency among them to view their economic problems as primary.

4. The major killers of the retirement age, heart disease, cancer, stroke, accidents, cirrhosis of the liver, are diseases of personal habits, in large part preventable by programs of education and health maintenance in the preceding decades.

5. Among the elderly, particularly the elderly poor, there is reluctance to initiate health care. Certain kinds of symptoms, although they may be indicative of serious illness often do not bring these persons to the physicians. In particular, pain in the head, chest and extremities, arthritis, certain arterial disturbances, shortness of breath, although all are potentially serious health problems, do not bring these persons to medical care in many cases. On the other hand, fever and attacks of giddiness and vertigo are viewed as serious health problems, as is pain in the abdomen. If aged persons are to use health facilities properly a great deal of re-orientation about the significance of bodily symptoms is desirable.

6. Special programs of planning for retirement should be developed by employers and by local professional societies with emphasis on education for planning legal, social and health aspects of retirement. Industry, local medical societies, OEO, neighborhood health centers could supply the locus for such planning programs.

(Subsequent to the hearing, Senator Mondale asked the following questions in a letter to Dr. Ostfeld:)

JUNE 14, 1967.

DEAR DR. OSTFELD:

\* \* \* \* \*

You made it very clear that your findings dealt with a low-income group with very serious health problems. Aside from the one study of retirees from a Chicago firm you mentioned, have any comparisons been made about the state of health in other groups and the implications of differences in findings?

I would think that welfare administrators would find it rewarding—both dollar savings and in terms of improved health—to give health consultation to welfare recipients in order to prevent or delay the kind of chronic diseases you describe. To your knowledge, is any such consultation given now. Would such consultation be, in your opinion, productive?

Your study shows that people see themselves as not being in particularly bad shape, but that physicians are horrified by the prevalence of illness in this group. Do you think that there might be an element of fatalism reflected here? In other words, we expect health problems when we become older, and so we don't try to cure or treat them?

(The following reply was received:)

JUNE 20, 1967.

DEAR SENATOR MONDALE: Regrettably, there are no other studies directly comparable with ours. The National Health Survey is, of all the studies I know, the one closest to what we have done. I realize that you may have excellent knowledge of their observations, but if not, I may save staff a bit of time by summarizing a few of their observations.

1. For persons 65 and over the number of restricted activity days per person per quarter (3 months) is 9, and the number of bed disability days per person per quarter average  $3\frac{1}{2}$ . Differences between men and women are very small. Those 65 to 74 average 6.3 visits to physicians per year, and 82% of those over 65 have at least one chronic disease condition, (again with the difference between men and women being very small). Ten percent of persons 65 and over

had visual impairment and about 13 percent had hearing impairment. Their sample is a national one and is a true probability sample of the entire population of the United States. Although their results can not be closely compared with ours, they suggest also a high prevalence of illness and disability in the retirement age group.

I can say a little more about the 255 retirees from a large Chicago industrial firm. The average age of these retirees in 62, half blue collar and half white collar, all living in or near Chicago. The group has an average of 2.2 significant chronic diseases per man, with a range of 0 to 6 chronic conditions. This is certainly an under-estimate because of the limited nature of the examinations carried out. Again these observations suggest a huge reservoir of chronic disease in older persons even among those representative of the general American population.

2. I believe your suggestion of health consultation to Welfare recipients is an excellent one. To my knowledge no such services are available, only treatment for disease is provided. I can not be sure how protective such services as you propose might be. I do believe that it is extremely important to set up pilot programs to determine the extent of their value. Based on my personal experience I can make the following estimates. Such programs would encourage persons to take medications needed daily on a daily basis. Advice about nutrition would probably be effectively received and implemented. Advice about altering personal habits, such as cigarette smoking, would be effective to perhaps a fifth of those for whom it is intended. Advice about more intelligent initiation of health care would be useful for a large minority of the audience. I suppose what I am really writing is that I believe these programs would have moderate but valuable success.

3. I do believe, as you suggest, that there is a good deal of fatalism about health in older people, particularly among the older poor. This attitude is probably done for disease, but something needs to be done about those who are now old and undergoing some change, however, as the public learns more about what can and poor and in ill health so that these persons can initiate health care effectively and at early stages of disease.

I should have stressed at the hearings that the information I presented represents less than 5% of our total data and that we are only in a most preliminary stage of data analysis. If it is not deemed presumptuous I would be pleased to send you summaries of new information as it becomes available.

Sincerely yours,

ADRIAN M. OSTFELD, M.D.

Senator MONDALE. In order to accommodate everyone here this afternoon, I think maybe we should move along.

Would it be all right to have Dr. Birren at this time? He has a plane to catch. If that would be all right, we will do it.

Dr. Birren.

**STATEMENT OF DR. JAMES E. BIRREN, DIRECTOR, ROSSMOOR-CORTESE INSTITUTE, UNIVERSITY OF SOUTHERN CALIFORNIA, LOS ANGELES, CALIF.**

Dr. BIRREN. Thank you very much.

Senator Mondale, I am James E. Birren, University of Southern California, director of the Rossmoor-Cortese Institute for the Study of Retirement and Aging, and professor of psychology. Previously I served for many years as a research scientist at the National Institutes of Health.

I have prepared a statement which can be inserted into the record if you wish, and also I sent a letter to the committee. If in the opinion of yourself and staff members the letter contains useful information, you may also use that for the record.

I would like to depart, if I may, from my prepared statements since they will be available later.

First of all I would like to indicate my pleasure that the Senate is recognizing the importance of the problems of retired persons by appointing this subcommittee to study the issues. In many areas of our society we are seeing new phenomena and new mixtures of issues. Retirement is clearly one of these where you transcend issues of health, economics, labor, education, and other aspects of the lives of individuals.

For 20 years I have been a full-time investigator and teacher in the area of problems of aging. Since World War II, I have not seen any reduction in the importance of retirement problems. That is, if one saw a little glimmering on the horizon, it has gotten brighter and brighter. These issues of retirement have not blown away but they have become more insistent, and I judge that the trend will increase. There is pressure on us to be more rational about the issues.

Now, perhaps during World War II, there wasn't a need to consider the issues of retirement. We were in a war and the demand on labor was so great that nearly anyone who was interested and able to work was fully employed.

But since that time the pattern has changed and the change brings with it the feeling of uneasiness about the role of older persons in our society.

Now it is odd that although man has always looked forward to the time when he could be free of heavy labor—the farmer free of the plow, or if he were a stevedore, free of lifting the bale, working with his muscles until they ached—and at a time when we are now beginning to be free of doing heavy labor, we are uneasy about the issues of free time.

#### RETIREMENT AT AGE 55

In fact, there was, I believe, last year, a historic turning point in our society, one that went largely unnoticed. With the signing of labor contracts calling for possible optional retirement at age 55, an individual could spend more than half of his life outside of the labor force. He enters on the average between 18 and 19—and this will move up—and he could leave at age 55. This means that he would be employed for roughly 36 years. He would spend 19 years before he enters the labor force, and 17 and 18 years in retirement after he leaves the labor force.

This is a new phenomenon. So we are no longer educating necessarily for the job but education for life.

We don't have any precedent for this in our society. Glick has commented that as short a time ago as 1890 the average family would dissolve by death of one or the other mate before the last child left the home in marriage. There was no life expectancy of the marriage beyond the age of the last child's leaving home.

Now there are 11 to 14 years of married life to be expected beyond the age at which the last child marries and leaves the household.

Again this is a new phenomenon and we are therefore groping for insight. There are no models in our religious institutions or in our previous culture, and I think that the committee is faced with putting some structure around the issues.

Others have commented that aging and retirement are privileges of technologically advanced societies, but nevertheless privileges that

bring with them some uneasiness. In fact, as I have commented, the dimensions of the problem of retirement are so broad that one easily loses the logical thread that links the issues of economics, work, and health together, while it is convenient to break apart these issues of economics, health, psychological well-being, adjustment, education, and the social roles of the aged, at some point they have to be brought together in a common perspective and I would think that is the function of this committee.

### MULTIAGENCY RESEARCH

The separate Federal agencies with their technical excellence can pursue their specialization but someone has to integrate these specializations.

Senator MONDALE. Do I understand, then, that you believe that a multiagency approach is needed for this Federal research, Federal approach to retirement?

Dr. BIRREN. I do, Senator. And I think that one might describe this in terms of a knowledge system, one in which one doesn't want to district the scientist at the leading edge of his field but nevertheless you would like to integrate his findings with those of other specialists.

Senator MONDALE. It is interesting how the various recommendations we have received from our many fine witnesses usually end up with an overall approach to the problem rather than a single-agency approach, and yet we have so many agencies of the Federal Government, one going in this direction, one going in that direction, and it is not fair to generalize the extent of the cooperation, but certainly the need for cooperation is not a major element in the approach of these agencies at this point, I don't think.

Dr. BIRREN. I recall that Robert Oppenheimer, the physicist, said that the scientist very often has to be alone in the laboratory with his ideas but when you want to apply these ideas, no committee can be large enough. So there is a difference between the pursuit of science and the system of utilization of knowledge. I would also think that the technology is available for integrating this information.

I think the translation of findings into policy is another matter. I recall I had a professor once who said you need three things in solving a problem—facts, facts, and facts. I was impressed by my previous colleague's testimony in the sense that it is only when we begin a dialog with some facts that we have a productive discussion.

Senator MONDALE. It seems to me that carrying on your point, we certainly need a Government-wide approach to this problem. We need an approach which bears in mind the totality of needs of the human being. We can't just take part of it. We have to bring to bear as much information, as much quantification, as we possibly can to the solution of those problems. But I don't think we have to limit ourselves. I think we have got the reasoned judgment of able people who have lived in the field that will help carry us beyond that to develop a national approach to this. I believe part of the problem is to institutionalize this problem.

Dr. BIRREN. I recall a recent discussion with a medical librarian who said that a few years ago he could have answered clearly where

the boundaries of biology and medicine were. Now they are breaking down. Today the conditions of health and well-being in this country are perhaps more importantly dependent upon social, psychological, and other factors than they may be on the parasites and infectious diseases, which were troubling us in the 1930's, and also vitamin deficiencies which were conquered.

There was a study in England by Le Gros Clark that is somewhat relevant. He studied the lifespan of types of jobs. If one were going to take a job in which one would never face the matter of retirement, one would choose to be a musical instrument maker or a watchmaker. If one wanted to phase out early, one would be a miner. As early as age 35-40, miners phase out, whereas musical instrument makers and watchmakers go on through the seventies. There is an individual career pattern depending on what occupation one gets into.

#### EXECUTIVES RETIRING EARLIER

It is curious that our executive class is now moving into the early retirement group. Partly, one of the pleasant byproducts of a trip to Washington is the fact that I may have a conversation with an intelligent man sitting next to me on an airplane. I recently sat next to an executive aged 52 who was planning to retire. He was beginning to take his wife with him on trips so they would learn to travel together.

I asked him whether this was common and he said, he knew other executives who were also planning to retire early. The point being that they would suffer very little reduction in income under their pension plans and pressures of the job get too great.

This leads to the point that many aspects of retirement are relative. A man who is retiring might go back to work if he could substantially raise his income. It is possible to confuse the blue-collar worker who is chronically out of work in middle age with the man who has voluntarily retired early and suffers no reduction in income.

We have a responsibility to maximize choice of roles for all people, taking advantage of their particular backgrounds. And at the moment I suspect that we don't have enough alternatives in mind. In accord with the comments of one of the other witnesses I think we see this reflected in the suicides of white-collar workers. The most troubled group in America with suicides is the white, white-collar male. There is a continuous rise in suicides with advancing age. This is not so for the nonwhite population or for females.

The point is that the male in our society may become increasingly role specialized, and more and more of his ego, more and more of his time, gets invested in his career and job. When he loses this job, for whatever reason, sometimes a change in health, he feels he has no alternative. He feels himself worthless.

I would add a caution to the women, that to the extent to which they get fully involved in the labor force, they may show increased risk of suicide. I would perhaps emphasize now just two other points:

#### NEED FOR REEDUCATION

One is the obsolescence of education. A dean of a medical school has said that a medical degree today is obsolete in 10 years. One shouldn't really practice medicine 10 years after receiving the degree without



substantial reeducation. We therefore find that a degree which between the World Wars was good for a lifetime career is no longer able to carry one throughout a career. Our universities, which have up until now been educating the young will likely have to become involved in the reeducation, retraining of adults. This is a major role shift for the universities. The faculties aren't used to it. But this is another phenomenon of our times.

I know a professor of physical education who has said that physical educators have been trained for activities of children and youth when the middle aged adults is the person who needs attention most. This committee will help us take some of these blinders off.

Thank you very much, sir.

Senator MONDALE. Your recent letter to me raised some fundamental questions about whether we should continue to use the little word "retirement." Would you like to develop that thought a little further?

Dr. BIRREN. Well, I am troubled by the fact that we mix the laborer who at age 40 or 45 can no longer find a job or be employed and at some point quit looking for a job, with the executive like the one I mentioned who decides he would retire at age 55 on an adequate income. We subsequently describe them both as being "retired." They are hardly retired in the same sense. They both are no longer salaried but I personally would like some other word to use that captures the differences between them. There are tremendous individual differences and yet I suppose that any age group likes to consider the other groups as being homogeneous. I think this the point of view of youth today. It regards middle-aged people above 30 as all undifferentiated, all of the same outlook, and they are not. We tend to comment about the retired as though they were all of one group.

One sees a retired professor who deliberately starts a new consulting firm—we have that extreme in comparison with the laborer who never really enjoyed his job anyway and who will be passively enjoying his time.

A study at Berkeley on retirement in an industrial population indicates that there are a variety of types of adjustment. They found three successful types of aged: The mature or the reality facers. Then there was another group that got along by being deniers. They simply denied the facts of reality. This is the group that Dr. Ostfeld referred to the ones who don't want to go to a physician because they are afraid of finding out unpleasant facts. Most people are reality-facers and will go to find the facts. There was a third group of good adjusters, and they were the passive or what we call the rocking-chair type. There is a variety of adjustments.

Senator MONDALE. Do you think there is a generic term that describes this interval in life and describes it accurately other than retirement?

Dr. BIRREN. Other than retirement? I am afraid I don't have a better word. Perhaps the committee will produce a better term or terms but I am troubled by the fact that it doesn't contain within it enough differentiation. There may not be a better one.

Senator MONDALE. Dr. Martin said it simply should be looked at as another version of leisure and the term is—perhaps, "leisure" is the

word, spoken of as "leisure time." Would you agree with that? He used the words "free time."

Dr. BIRREN. "Free time," possibly, but being a country that is not too far from its pioneering days when work was terribly important the word "work" still has connotations of unusual virtue, but there are virtues in other activities as well. Retirement has the implication of leaving virtue behind. In Greek society, as you know, Socrates, Aristotle, and others produced much in nonwork free-time activities. They were unfortunately parasitizing a slave society. However, the point here is that they didn't produce these things as work activities, yet they are almost the primary products that we regard as of value today.

Senator MONDALE. Is it becoming easier to interest promising students in the fields related to aging?

Dr. BIRREN. I think so, particularly if one views the issues developmentally. I think here there is a natural inclination to become interested in man's activities over the lifespan. If one discusses it only in the terms of old age, I think it loses perhaps its appeal to young students, but I do find our students at the university are interested in changes in adult life and aging subject matter which up until now hasn't been much cultivated by our universities.

Senator MONDALE. How adequately are the higher educational institutions in the country responding to the need to explore, understand, develop knowledge that we need to deal with this phenomenon in American life?

Dr. BIRREN. I think a number of them have. Although the subject comes at a poor time because of the need to educate so many students who were born in the large increasing birth rate after World War II and the universities are short of faculties. Primarily the response is in the institutions that have individual faculty members who have an intense interest, and fortunately there are enough of these for the moment to maintain a minimum advance.

Senator MONDALE. Thank you very much. We are anxious that you get your plane. Thank you very much.

(The complete statement of Dr. Birren follows:)

PREPARED STATEMENT OF JAMES E. BIRREN, UNIVERSITY OF SOUTHERN CALIFORNIA

I am James E. Birren, Director of the Rossmoor-Cortese Institute for the Study of Retirement and Aging, and Professor of Psychology at the University of Southern California. The Institute for the Study of Retirement and Aging is a component of the University of Southern California that is devoted to research and training on the processes and problems of aging. Formerly, I served for many years as a research scientist at the National Institutes of Health.

I am pleased to make a statement about my views regarding the importance and issues surrounding the subject of retirement. During the past twenty years during which I have been in full time research and teaching on problems of aging, the issues of retirement have never diminished in significance. One can, in my opinion, trace a continuing increase in concern with aspects of retirement since World War II. During World War II, the needs for labor were so great that a wide range of employment opportunity existed for persons of all ages. Since that time, the needs for labor, the productivity of the economy, shifts in the types of trained personnel needed, and changes in life expectancy have made the retirement role a more common one in our country. This brings with it a feeling of uneasiness and some real issues regarding the role of older persons in our society and the desirability of large numbers of retired persons. Others have commented about the fact that man has since the beginning of history sought to

be free of heavy labor and looked forward to the time when his muscles could rest from the plow, the hammer, and the bale. Now at a time when machines appear to be relieving man of his heavy work load, he seems also to be relieved of responsible functions in society. This shift has many implications.

The dimensions of the problems of retirement are in fact so broad that one can easily lose the logical thread of issues before the clear perspective emerges so that one can see the priorities for needed research and action. The institution of retirement represents a system of relationship, such that one cannot isolate one factor in our society without regard to others. I find it useful in building up a perspective about retirement to consider retirement alternatively from the viewpoints of the economy, health, psychological well-being and adjustment, and the social roles of the retired.

One must make distinctions within the use of the word retirement, for it covers a wide range of problems. The loss of a job by a middle aged laborer is not the same as the executive who has a high pension income but no productive role. Early research in the area of retirement suggests that men tend to become role specialists in that more and more of their energy and satisfaction derives from their work roles. It therefore follows that detachment from the work role can result in a crisis of about two years duration. Adaptation to this period can result in the development of meaningful substitutes or alternatives to the work role. Even with the broad range of individual difference in backgrounds, I am certain that it is possible for older adults to achieve greater personal productivity and life satisfaction than is now common. The utilization of the competence that exists in our older population, whether on an employed basis or on a free-time basis is important for the individual as well as for our society.

Whether or not individuals are encouraged to retire depends upon a balance of need for labor in the economy and whether or not individuals seek some other more satisfying role. It is a truism that those who have gotten most from their work life are most reluctant to leave it. Also, satisfaction in retirement depends upon the extent to which the individual can usually adapt to financial restriction and develop alternative social roles to work. The word retirement itself has professional connotations; that is, not being employed has a different ring to it than being retired. Thus, blue collar or unskilled laborers can become chronically out of work. They would like to continue work for income purposes but not necessarily because they get basic enjoyment out of their work. This is in contrast to the social meaningfulness of work to a physician who need not work for income perhaps but desires to continue in practice long after the age of sixty-five.

Our present attitudes about retirement have historical roots. Some roots have to do with the protection of society, some with the individual, and some with the employer or organization. I have been told informally that the reason why a Federal retirement system with a fixed upper age was developed was to increase the efficiency of the Civil Service in World War I. Josephus Daniels, I have been told, took steps to establish a mandatory retirement age because of the problems of maintaining a paternalistic system in which the compassion of co-workers and of the administration for ailing elderly employees outweighed other considerations. With present retirement funds and social security payments one now can begin to address more directly the question of what are good patterns of retirement for individuals. In answering such a question one must face the need for a multivariate concept of retirement in which alternative social roles to the employed roles may under many circumstances be desirable for some but not all individuals and society.

One economic projection I recently heard indicates that in 1975 about 3 percent of a gross national product of 1.3 trillion dollars will be spent on the aged. Expenditures of this magnitude (39 billion) will grow whether or not we are prepared in terms of research and planning. We may find ourselves having drifted into a policy on retirement detrimental to the well being of individuals and society without the benefit of the information and analysis your Subcommittee will provide.

In addition to our university based research and training projects, I am cooperating with the city of Los Angeles and I am chairing a Committee on Education for Senior Citizens. We want to try to organize a related volunteer telephone answering service for all inquiries by persons over 65 (60?). In addition we have also discussed the organization of a volunteer group to make house calls to help individuals sort out the nature of their problems and get them into the proper channels. Welfare information services do part of this for the in-

digent but frequently the issue are not those of welfare in the sense of dependent older persons. We have thought of the program as gaining effectiveness through a telephone listing under S.O.S. (Seniors on Service) however the program is just in the discussion stage. I believe it would focus the compassion of the elderly for members of their own age range and give the competent retired a range of meaningful roles that would result in a more useful and contented retirement for many persons.

The amount of funds available in support of research and training related to these problems is sometimes viewed as large. In fact, the funds now available in universities are inadequate if we are in any sense trying to anticipate the issues we will be facing in a few years let alone those of today.

(Subsequent to the hearing, Senator Mondale asked the following questions in a letter to Dr. Birren:)

JUNE 15, 1967.

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DEAR DR. BIRREN: You indicated that in 1975, expenditures of the magnitude of 39 billion dollars will be spent on the aged, and that these expenditures will grow whether or not we are prepared in terms of research and planning.

We have had testimony that due to various biological breakthroughs in the next decade a man of 65 years may well have the vitality of today's man of 45 years.

What bearing do you feel such a biological advance will have upon the projected expenditures mentioned above? Do you foresee an increase or decrease as a result thereof.

(The following reply was received:)

ROSSMOOR-CORTESE INSTITUTE FOR THE STUDY  
OF RETIREMENT AND AGING,  
UNIVERSITY OF SOUTHERN CALIFORNIA,  
*Los Angeles, Calif., June 26, 1967.*

DEAR SENATOR MONDALE: Your letter of June 15th asked about possible consequences for projected expenditures for services to older people in the light of better health in future generations resulting from biological breakthroughs. My personal inclination in response to this question is to be a short-ranged pessimist and a long-ranged optimist. I say this in the sense that as we examine in greater detail the needs of our present generation of retired people, we will very likely discover unnoticed conditions, which attended to, would require additional expenditures, thus I regard the 3% proportion of the gross national product for services to the elderly as a most conservative figure. The present real need, I believe, is something higher than this. It seems unlikely that biological advances made through dramatic discoveries will very much influence the health of the current older population, rather it would contain better prospects for the younger people of today.

We have usually expected our health to continue to improve in this country. Actually, the health of middle aged and older adults has appeared to level off. Let me quote from a publication of the National Center for Health Statistics, Series No. 1, Number 1, "The Change in Mortality Trends in the United States". Page 1, "In a preliminary report, attention was called to the recent change in the mortality trend for the United States and for a number of other countries. After a long period of decline, the trend of the crude death rate now appears to have leveled off. In the United States, the crude death rate has been more or less stationary during the period 1950-1960." The report goes on to point out that the failure to experience a decline in mortality during the recent period is unexpected in view of the intensified attack on medical problems and, indeed, "at no time in the history of the country have conditions appeared so favorable for health progress." I am, of course, using the death rates as an indicator of health. One might also look at disability statistics but again one does not see in my opinion, any reason for short-range optimism. Rather, I repeat, they are probably underestimating real needs.

While I share the open-ended optimism that we will make significant biological breakthroughs, there is not now any rational way of predicting that there will be any significant change in the health of the average person over the age of 65 over the next decade.

There is also the rather complex point to be made about the increasing proportion of older persons in institutions and those requiring major services. As more people survive into the older years, we will see greater absolute numbers of competent vigorous persons, but also, we will see a rise in the total number of persons in institutions. Not being an economist, I cannot make plausible projections as to the likely expenditures by 1975. To return to my main point, however, that no matter what personal optimism we may have as to eventual significant biological breakthroughs, we will be faced by 1975 with rather huge expenditures whether or not we are prepared in terms of research and planning. I believe it is sound to project a ten year planning on the basis of current knowledge rather than expected knowledge. Thus, while I am optimistic in the long run, it is possible that certain adverse trends in our environment, such as air and water pollution, might minimize the gains we may be making through certain types of laboratory investigation.

I was most pleased to appear before your Committee and to assist in any way I can your deliberations about these important problems.

Sincerely yours,

JAMES E. BIRREN, Ph. D.,  
*Director.*

Senator MONDALE. We are going to ask Dr. Jaffe to testify next. Dr. Jaffe is the director of manpower and population programs, Bureau of Applied Social Research, Columbia University, New York City, and we are delighted to have you here and are most grateful to you for your patience.

I have an article appearing in the Sunday, June 4, New York Times entitled "The Elderly Are Hit by Rising Costs," and I will ask that that be included in the record, following your statement.

**STATEMENT OF DR. A. J. JAFFE, DIRECTOR, MANPOWER AND POPULATION PROGRAM, BUREAU OF APPLIED SOCIAL RESEARCH, COLUMBIA UNIVERSITY, NEW YORK, N.Y.**

Dr. JAFFE. Thank you, Senator. That piece, incidentally, is one of the exhibits which I included in my paper.

Senator MONDALE. We will include it with the other exhibits, then.

Dr. JAFFE. Thank you.

So much has been said yesterday and today that sometimes I wonder to what extent I may simply be repeating what others have said. I will try to address myself essentially to the several questions which you raised in your letter of early May and amplify them a little bit.

Before saying anything about my prepared testimony, I would like to make a couple of comments on some of the remarks that I have heard today, and read about yesterday's discussion.

I suggest, to begin with, if you are looking for a name for this amorphous mass which comes in the beginning and end of life I would suggest "non-deadline-meeting time."

Senator MONDALE. You think that is better than "limbo"?

Dr. JAFFE. Yes. You can do anything you want and it is fun unless you have to meet a deadline and have to be in an office at a certain time in order to draw pay; then it becomes work. It is when that necessity for punctuality is not involved, when you get your money independently of time pressure, then it is fun. So it is a long word but if you want a word, "nondeadline meeting."

Senator MONDALE. We will rename the committee the "Nondeadline Committee."

Dr. JAFFE. Apropos of the comments made by previous witnesses regarding the mental health of the American population, I should like to remark that the number of first admissions to mental hospitals has been increasing over the last decade, if not longer. Among persons aged 15 to 64 there has been a substantial increase in the rate of first admissions since 1950; among those aged 65 and over the rate has decreased.

Among the older population it is difficult to interpret "rate of first admission to a mental hospital" and to estimate what it may be in the future. On the one hand, it is thought that many older persons with characteristics which would permit them to be classified as "first admissions to mental hospitals," in fact enter other types of institutions and so are excluded from these admission rates. We do know that in 1960, 3.8 percent of the population aged 65 and over were living in institutions; in 1950 the proportion was 3.1, and in 1940, 2.5. There has been a definite increase in the last two decades. (The institutions include hospitals, old people's homes, nursing homes, and so forth.)

On the other hand, congressional authorization of a large building program designed to provide one mental hospital facility for every 100,000 population (as I understand it) could result in many of these older persons being admitted to such hospitals. If this should occur, the rate of "first admissions to mental hospitals" could increase greatly. These facilities would be particularly attractive to older people if located in urban centers reasonably close to their homes and relatives.

All this suggests that trends in rates of first admission to mental hospitals indicate to a large extent the amount and type of hospital or other care facilities available, rather than the possible amount of mental illness. I am not an expert in this area, however. My above remarks come from conversations I have had with Dr. Leonard Berman of the Fair Oaks Hospital in Summit, N.J., and from reading papers by Dr. Morton Kramer of the National Institute of Mental Health.

I would like to get one other thought into the record, if I may, please. That has to do with all the work projects being created, or that the Secretary of HEW wants to create, to permit older people to provide community services for pay. About 3 or 4 years ago they wanted to create this same type of job for the unemployed after which the unemployment rate went down and the idea was shelved.

The general comment I have on all these plans, which sound good because they seem not to involve spending much money so everybody can approve and vote for them, is that nobody seems to give a hoot about the potential recipients of these services. The plan advocates are concerned about creating employment for the unemployed, or creating something for the older man and woman to do. Nobody seems concerned whether the kind of services these unemployed or older persons will be able to render, are the kind of services which the school kids or the other children or whoever is going to receive them need, and whether these people are the best ones to supply these services.

Senator MONDALE. Are you including in this criticism the foster grandparents program?

Dr. JAFFE. Yes, unless they are carefully screened and you are sure that they like little children and can handle them, and so on. But I would put the interests of the children first, before the interests of

the older person in obtaining employment. And that, I am afraid, too many of the advocates have forgotten. They have put the concern and emphasis on getting the unemployed man or the older man into work and have tended to ignore the needs of the little child or school-children or whoever is supposed to get the benefits of this work.

Senator MONDALE. We do not have anybody here from the appropriate departments but my observation in Minnesota, where I have seen, for example, the foster grandparent program, a great deal of work was put into this problem of trying to select foster grandparents who were physically able enough to do, to work with children in this case, who were of sufficiently sophisticated background so that they can contribute knowledge and know something about being an assistant parent. At least from my point your criticism is too severe.

Now, I think there is a kernel of truth to what you said. Many times something that sounds good politically—in food for peace we say it is to help the starving, but like the missionary who came to do good and did very well, it gets rid of our surpluses, too. And, we emphasize the apparent altruistic motive.

In this case maybe what is part of the reason is to find a job for an older person and we like to sanctify it by saying he is helping somebody. I think the answer to that is that we want to be sure it is fashioned to do what we claim it is going to do and then we have a far better program.

Dr. JAFFE. I would simply suggest approaching it from the other side, asking what services are needed and then who can best supply those services; if it is the unemployed person or older person who can supply those services, fine. Give him preference for that job. But, do not create a job specifically to put him to work on it whether he is the best person or not, the best one to render this particular service. It is a matter of emphasis.

Senator MONDALE. As a liberal, many times you could achieve a lot of public good that you could not in the abstract. We got a lot of good education through the cold war GI bill.

Dr. JAFFE. Yes.

Senator MONDALE. We gain new allies for education sometimes by doing it this way. We get help from my Children's Home in St. Cloud and other kinds of help that is valuable. It helps the older citizen in terms of needed income, in terms of a worthwhile outlet for energy, and if the program is directed intelligently to the problems it claims to be meeting, it helps there as well.

Dr. JAFFE. I am all for any program that will work and will help but perhaps what I am most disturbed by, if I may use that term, in some of yesterday's testimony which I read, was the suggestion (and maybe I am overemphasizing and exaggerating it), that a lot of problems of the older population could be solved by creating some of these community services jobs. As I say perhaps I am exaggerating it, but it sure sounds to me like what I had been reading and hearing several years ago with regard to unemployment, just substituting the words "older worker" for the former word "unemployed." It is that feeling that I am objecting to. My only suggestion to the witnesses of yesterday is to hold on to their papers another few years until there are more unemployed and then they can reuse the same papers by just

resubstituting the words "unemployed" for "older worker." The papers will be equally good.

#### INADEQUACY OF PENSION

If I may just summarize my original testimony very briefly, the first point I want to emphasize is that with the available pensions, the majority of the older population have no alternatives as to things to do or how to spend their time. They have no choices which they can realistically make. As I showed in that paper, exhibit A, the ratio of OASI pension to what the man could be earning if he could be working is something in the order of a third or thereabouts. The pension gives him maybe 35 or 40 percent of what the job would pay him if he could be working on the job, this is a pretty big blow to take in terms of decreased income.

I examined the question; could a person who is prudent and wise and looking out for himself, have purchased his own retirement insurance at the nice age of 25 or 30 so that he could retire on a pension? It turns out, after checking, that what the private insurance companies ask the man in premium payments, any 25-year-old that tries to buy himself an additional pension will find that he is paying anywhere from 15 percent or more of his income simply for his retirement pension which is to come 40 years later assuming he retires at the age of 65. It is far too expensive for most people to buy their own private pension plans.

I also want to point out that if you buy a fixed pension to be received 40 years from now, or 30 years from now, or 20 years from now, it is going to be worth much less than what it is worth now. A \$4,000 pension, for example, purchased by a 25-year-old man would be worth about \$830 a year when it came time for him to actually receive it.

I am a little worried about this executive who is going to retire at age 55 because if he is going to retire on a fixed pension, I have got a feeling that he is not a very smart executive because by age 75 that pension is not going to be worth much. So the net result is that the individual has great difficulties in trying to augment the OASI pension with any other pension scheme.

And yet, I feel it is highly necessary that he have a significantly larger pension if he is going to choose realistically between various ways of spending his time. A lot of people may be rocking chair addicts because they do not have any money for anything else.

Senator MONDALE. I have the feeling—Dr. Bortz gave us a very moving statement—if he were to give that to a cross section of the average retiree today, talking about this expansive sense of spirit, and so on, how discordant that dream would be with the life that they actually lead today. Smaller housing, depressing surroundings, surrounded just by old folks with profound, compelling, and medical problems, separated from young people, perhaps with incomes that are so slight that it affects their capacity to live any kind of decent life; most of them without adequate training, and so on, that permits them to enjoy literature, good music, the arts—for most of them the story of retirement was a very sad thing and quite irrelevant. I wish they could all fit the dream to which he made reference but I am afraid to most of them it would seem a little irrelevant.

Dr. JAFFE. Farfetched.



Senator MONDALE. I must say he certainly was a fine speaker.

Dr. JAFFE. Now, there is one other item that I want to mention in this connection: I do not know under which Senate committee this might come but I am disturbed by the private pension systems which very many firms have. Very often the retiree draws his pension only if he retires from that firm. He might work several years, 10 or 15 years sometimes with a firm, and then if he moves into another firm, or if it is an industrywide pension system and he moves on to another industry, he loses all his rights in that pension. This puts a brake on labor mobility. And yet labor mobility is of the utmost importance for our society. Workers must be able to move where the jobs are and where the economy needs them. They must be able to leave declining industries and move into expanding industries.

Well, if a company pension is tied to remaining in that industry, that puts a crimp in worker mobility; that crimp in turn can have, if not disastrous, certainly not good effects on the economy.

Senator MONDALE. Do most pension plans in an industry so provide that if you leave it you lose everything, including your equity?

Dr. JAFFE. It is hard to say whether it is most. A very great many do and I do not know whether anybody has ever been able to assemble any statistics to show the true magnitude. You can check yourself, make inquiries. The International Ladies Garment Workers Union, for example, has a very fine pension plan. Each company pays the money into the plan so that the worker can work from one company to another within the industry. But, if the worker leaves the ILGWU before retiring, then as I understand it, he or she gets no pension from that fund. He has to retire from the ladies' apparel industry. And that is true of a great many other industries. Whether it is half, three-quarters, one-quarter, I do not know; but it is enough to impose certain restrictions on labor mobility and this is one of the factors that workers sometimes take into mind. Shall I move or not move? Well, I have got my pension here, I had better stay here.

#### COORDINATION OF RESEARCH

Senator MONDALE. Your observations on research in your prepared statement bear out an earlier impression that perhaps we need an interagency to do research on retirement. Would you support a call for such a project?

Dr. JAFFE. I am not quite certain what form that research program should take, interagency or what kind of administrative setup. I just have a feeling there is a great deal of work going on now in various centers and it is rather poorly interrelated, and some tying together, whether under Government or other auspices, would be in order.

Senator MONDALE. In your testimony, prepared testimony, bottom of page 13, you said that "no person or agency is now carrying on a sufficiently comprehensive and continuing investigation into this area. Most of the work done to date, and that now being carried on, tends to be on specific and limited aspects of retirement."

Dr. JAFFE. Yes.

Senator MONDALE. And then, in the middle of page 14, you carry on essentially the same objection on current research.

Dr. JAFFE. I would like to bring in one other thing. On the labor force side there are not going to be any second careers because nobody wants to hire people over 65. Let us forget all this talk about going back to work except for exceptional people. Pablo Casals will always get a job if he wants one. If the foster grandparents are created, a few people will get jobs but otherwise industry is not going to hire these people. The Federal Government will not hire them. So, let us forget all about second careers. Let us not kid ourselves on that point.

So, to sum it up, a necessary precondition for a better life I submit, is greatly increased pensions, and improved economic stability for these people.

If you ask me where the money is going to come from, I can point out two sources. One, the per capita income unquestionably is going to double or triple within the next generation so that there will be plenty of additional money if our society decides that it is willing to devote some part of it to taking care of the older population. If our society wants to spend it all on automobiles and color television sets, well, that is something else again.

Funds for the better support of our elder population are immediately available by cutting down on the wasteful aspects of our so-called food-for-peace program. We are sending something like a billion and a half dollars of civilian aid, plus wasted military aid to India, and some of the other Middle Eastern countries, excluding Turkey and Israel, and what for? Nothing is being accomplished. We might as well use that money for taking care of our own hungry people and increasing pensions. That can be done today, whereas waiting for—

Senator MONDALE. As a cosponsor of the Food for Peace Act, I did not expect to be shot down in that fashion in the Subcommittee on Retirement, but I am glad to find you are going on—

Dr. JAFFE. Well, there is enough wheat and enough additional food products that can be consumed by the hungry Americans.

Senator MONDALE. I agree. I agree.

Dr. JAFFE. I do not see why we have to ship them all over to India.

Senator MONDALE. But, is it an exclusive thing? I am not sure it should be necessarily part of this record but is that an exclusive—

Dr. JAFFE. I am suggesting that pensions be increased very greatly.

Senator MONDALE. The very people that are most strongly in favor of your point of view are also very strongly in favor of food for peace. The people most strongly opposed to your point of view are usually the same ones against food for peace. Is it a question of being a liberal and for helping people?

I think we are getting a little off base here but do you have any comments on the space program? Do you think we are wasting money there?

Dr. JAFFE. Well, I would certainly vote for cutting it in half as a starter. We made enough messes in this world without going out and making messes on other worlds.

Senator MONDALE. I think you are right.

Dr. JAFFE. Well, that was my reason for introducing Public Law 480. There is one source where money could be available for getting the larger pensions which I am recommending as a precondition to the better life envisioned—

Senator MONDALE. What you are saying, I gather, is that you would cut directly to the question of adequate income?

Dr. JAFFE. First.

Senator MONDALE. As being the paramount issue.

Dr. JAFFE. Then, you can take up all of the other psychological and health considerations and everything else.

Senator MONDALE. But, that is No. 1, in your opinion.

Dr. JAFFE. Yes.

Senator MONDALE. Very well. I get your point. I think it is well taken. Thank you very, very much for your contribution. We are truly appreciative and we will put in your statement in full, and you had several attachments and if you have no objection we will include those as a part of the record.

Dr. JAFFE. No objection. Thank you, Senator.

Senator MONDALE. If you can find that other study to which you made reference, we would appreciate receiving it.

Dr. JAFFE. Yes, I will get it. Thank you.

Senator MONDALE. Thank you very much.

(The full statement of Dr. Jaffe follows:)

PREPARED STATEMENT OF DR. A. J. JAFFE, DIRECTOR, MANPOWER AND POPULATION PROGRAM, BUREAU OF APPLIED SOCIAL RESEARCH, COLUMBIA UNIVERSITY

#### THE ALTERNATIVES

Making public policy decisions means selecting among alternatives. I wish to examine this point before proceeding to the body of my remarks, since alternatives are never so clear cut as to simplify the selection of the "best" one.

In all societies people become old and retire—in whole or in part—from working force activities, i.e., carrying on activities which contribute to national product. In virtually all societies there is some mechanism for providing them with some livelihood. Such mechanisms range from the simple acceptable of begging on the part of older people, through almshouses, and into pensions which may permit retirement at full pay. These mechanisms may be privately or governmentally sponsored; the United States has both.

The basic policy decision was made in the United States back in the 1930s when we decided to institute a Federal government sponsored pension plan. Those who wished could augment their Federal OASI pensions with private pensions. Relatively few have done so, however, and the bulk of the retired population depends upon the OASI. Let us examine very briefly why this is the case.

Privately purchased pension insurance is far too expensive for the bulk of the workers. The approximate cost at age 25, for a pension to begin at age 65, is as follows:

To receive:

\$4,000 pension per year, annual premium is about \$750.

\$8,000 pension per year, annual premium is about \$1,510.

\$10,000 pension per year, annual premium is about \$1,890.

If the 45 year old man wishes to purchase pension insurance to begin at age 65, he must pay as follows:

To receive:

\$4,000 pension per year, annual premium is about \$2,410.

\$8,000 pension per year, annual premium is about \$4,830.

\$10,000 pension per year, annual premium is about \$6,030.

For the average worker payments of even as little as \$750 per year will amount to over 10 per cent of his annual earnings after taxes. In 1965, for example, the amount of median earnings of men aged 25-34 was \$6,000. On the average about 15 per cent goes for taxes, leaving a net of about \$5,100. An insurance payment of about \$750 will reduce this by about another 15 per cent, to \$4,350. If the average wage earner wishes to buy \$8,000 pension per year, his annual premiums will be on the order of 30 per cent of his pay after taxes. Most people cannot afford such a "luxury."

And if they did buy private pension insurance, I suspect that our economy would suffer drastically. A curtailment in consumer purchases on the order of 10 or 15 per cent (which would result if everyone were to buy insurance) would mean devastation for many industries.

For those few who do buy private pension insurance, the question should be raised as to what it will be worth. How much will a \$4,000 per year pension be worth to a 25 year old man, when he retires 40 years later? At a minimum discount of 2 per cent per year (for inflation), \$4,000 in 1966 will be worth \$1,800 when he retires from work to a life of leisurely poverty. At a discount of 3 per cent per year, the \$4,000 will be worth about \$1,200, and at 4 per cent per year, \$830. Historically, annual wages have been increasing about 4 per cent per year (a combination of inflation and labor productivity increases), and so the best estimate of the value of a pension 40 years later is:

\$4,000 worth about \$830.

\$8,000 worth about \$1,660.

\$10,000 worth about \$2,100.

For the 45 year old man who has only 20 years before retirement, the value of a pension at 4 per cent discount is:

\$4,000 worth about \$1,800.

\$8,000 worth about \$3,600.

\$10,000 worth about \$4,500.

A private alternative to an insurance plan is the private pension provided by some concerns and labor unions (sometimes through industry-wide agreements). Often these pensions are valuable additions to OASI. Often, however, the worker never receives them. Sometimes the pension plan goes "out of business with . . . workers losing part or all of their benefits" (as reported in the *New York Times* of June 4). Probably a more important reason for the worker not receiving his pension stems from the fact that receipt of the pension is frequently dependent upon continuing in employment with the same concern or industry until time of retirement. Now, one of the characteristics of the American labor force—and a highly desirable characteristic, I should add—is the mobility of the workers. Accordingly, a worker may accumulate pension rights in several companies during the course of his working life, only to find that upon his retirement he is eligible for virtually no pension from that company in which he was last employed.

I recommend that it be mandatory that a worker does not forfeit his pension rights by moving from one job to another. This question is being looked into now by Congress, I believe. It is an important question because worker immobility can have devastating effects upon our economy.

To summarize, private pension plans are making but a small contribution and affect out few people in comparison with the OASI. Therefore the Federal government—Congress and the President—must act. The alternatives of public policy decisions, it seems to me, are clearly:

Do we properly support the retired, or

Do we continue to relegate them to slow genocide, with inadequate pensions?

#### SOME BACKGROUND FACTS

*Numbers.* There were about 18½ millions aged 65 and over in 1966. By 1990 it is expected that there will be about 27 millions. This is an increase of close to 50 per cent. But it is thought that the total United States population increase will be of about the same magnitude so that those aged 65 and over will continue to constitute between 9 and 10 per cent of the total population. (See accompanying table.)

The number of men, aged 65 and over, will increase from about 8 to 11 millions, or 36 per cent. The number of women will increase from about 10½ to 16 millions, or 54 per cent.

In 1966 the proportion of women in this older population was 57 per cent. By 1990, about 60 per cent will be women. This increasing femininity reflects the greater life expectancy of women. At age 65 a man has a future lifetime expectancy of about 13 years, and a woman of over 16 years (as of the mid-1960s).

*Amount of pension.* By retiring from work and receiving an OASI pension (in 1965) the average worker could have lost almost two-thirds of his former take-home pay. *Few people can find "meaning and fulfillment in the retirement years" under such adverse economic conditions.* An adequate pension, on the other hand, can help to insure attainment of the objectives of the Older Americans Act of

1965. In the bluntest of terms, the continuation of the accustomed level of living and a full stomach are necessary preconditions to the "constructive and meaningful use of retirement time."

*Numbers of persons aged 65 and over, 1966, 1975, and 1990, United States*

[Numbers in thousands]

Sex and age	1966	1975	1990	Percent change, 1966-90
Total:				
65 to 69.....	6,378	7,470	9,299	46
70 to 74.....	5,190	5,721	7,302	41
75 and over.....	6,889	7,968	10,404	51
65 and over.....	18,457	21,159	27,005	46
Men:				
65 to 69.....	2,901	3,341	4,043	39
70 to 74.....	2,261	2,439	3,011	33
75 and over.....	2,841	3,056	3,850	36
65 and over.....	8,003	8,836	10,904	36
Women:				
65 to 69.....	3,476	4,129	5,256	52
70 to 74.....	2,929	3,281	4,292	47
75 and over.....	4,047	4,913	6,554	62
65 and over.....	10,452	12,323	16,102	54
Percent female:				
65 to 69.....	54.5	55.3	56.5	
70 to 74.....	56.4	57.4	58.8	
75 and over.....	58.7	61.7	63.0	
65 and over.....	56.6	58.2	59.6	

Source: Current Population Reports, "Population Estimates," series P-25, No. 359, Feb. 20, 1967, table 4.

## THE OLDER PERSON AND THE ECONOMIC SYSTEM

### HIRING PRACTICES

Retirement at age 65 is probably involuntary in the large majority of the cases where the worker is in reasonably good health. If employed, he is often forcibly retired. If unemployed from about age 50 on, generally he finds it very difficult to obtain a new job. I need not go into this at greater length here; it has been treated comprehensively in *The Older American Worker: Age Discrimination in Employment*.<sup>1</sup>

### FUTURE LABOR FORCE

A generation from now there probably will be enough persons under age 60 available for the labor force to produce any needed amount of national product. In 1966 there were about 73 millions under age 60 in the United States labor force. A generation hence this number will probably increase to at least 116 millions, and perhaps to as high a level as 143 millions.<sup>2</sup>

### LABOR PRODUCTIVITY AND NATIONAL PRODUCT

Output per worker has been increasing over the years, and will continue to do so. In some years these increases have been very little, and in other years as high as 3 or 4 per cent annually. If we assume a modest increase in the future of 2 per cent per year, then the combination of increases in the numbers of persons in the labor force under age 60, together with continued increases in labor pro-

<sup>1</sup> Report of the Secretary of Labor to the Congress under Section 715 of the Civil Rights Act of 1964, June 1965.

<sup>2</sup> A. J. Jaffe, "Projections of Manpower Needs and Labor Supply," in *Technology, Manpower, and Retirement Policy*, edited by Juanita Kreps, Cleveland: World Publishing Co., 1966, pp. 38-59.

ductivity, could produce a gross national product on the order of \$2500 billions in the year 2000, at 1966 prices. If labor productivity should increase 3 per cent per year, the gross national product could amount to about \$3400 billions. In 1966 gross national product amounted to about \$740 billions.

Per capita product then is :

1966 -----	\$3, 700
2000 minimum -----	8, 000
Maximum -----	11, 000

#### SECOND CAREERS

Future age of retirement will depend on many factors, including the size of the pension check and the opportunity for employment. If pensions continue to be too low, workers will try to continue in employment as long as possible. If forced to retire from one job, they will seek a different one. Do people prefer to work? That question cannot be answered since at present (the 1960s) they have no realistic alternative. If the worker is in good health, he will not placidly sit back and take an enormous cut in income simply for the dubious satisfaction of saying that he is "retired." He will want a second career.

The availability of employment opportunities will also determine whether or not the retired worker demands a second career. If the economy is booming, he will want to work, and will likely find work. If the economy is stagnant, he may retire out of despair and not seek a second career. Most people tend not to seek the unattainable. On the other hand, there will continue to be demands for either a higher pension, or second careers.

Now, if pensions are ever raised to the point where they equal some 75 per cent of the worker's previous take-home pay, he may really be willing to retire and may not want a second career. The relative desire for work vs. leisure under these circumstances will probably vary from person to person, and in accordance with the type of work performed. Further, the ability to indulge in leisure time activities will also influence his desire for leisure. For example, one who would like to travel will prefer retirement instead of a second career, if he can afford to travel. If he cannot afford to travel, then he will want a second career. I do not know how to distribute some future population in accordance with such interests.

In addition to the aforementioned factors, there is the probability of increased length of life. If a worker can look forward to living to 100 years of age, he may view retirement vs. a second career differently at age 65 than he would if he could look forward to living only to age 78.

There is also the factor of increasing labor productivity. Unless the American economy grows very rapidly so as to supply jobs at a rate some 2 to 3 per cent more rapidly than population growth, there will be no second careers available, except to a select few.

With all these imponderables facing us, it is difficult to state definitely what effect the demand for a second career may have upon the labor force. At one extreme we can say that if the economy should be booming along at a high rate—5 per cent or more growth per year, in real terms—and pensions are low, everybody will be seeking a second career. If the economy is booming and pensions are high, there could be a shortage of labor as older workers do not seek second careers. If the economy is not booming and pensions are high, older persons will not seek second careers, and the supply of labor may equal the demand. At the other extreme, if the economy is not booming and pensions remain low, all hell will break loose.

I anticipate no problems insofar as the age composition of the labor force is concerned, with or without second careers. The ability to perform most jobs is not limited to a narrow age band. A man aged 70 and in good health can perform very much the same job that he could at age 60. On the other hand, if a man is in poor health, he may be unable to work regardless of his age.

#### *Future retirement rates*

It is true that retirement rates for men were higher in the 1950s than in previous decades, but this fact is not evidence that retirement rates will continue to increase. During the 1950s many men retired simply because they could not find jobs; that is why Congress authorized payment of retirement pensions at age 62 instead of 65.

On the basis of the data which I have seen, I am not at all sure what the future retirement rates may be. The recorded changes during the last decade or two are too uncertain, it seems to me, to provide a solid basis for projecting future retirement rates, especially when all the imponderables listed under "second careers" are taken into account.

#### WOMEN RETIREES

As we saw, women will be a larger proportion of the group aged 65 and over in the future than presently. Virtually all of them will be retirees as far as OASI is concerned. This is because many women will have accumulated retirement benefits as a result of their own paid employment, and those who did not do so will receive benefits as part of their husbands' pensions. The variety of combinations and permutations of these two sources of benefits, and the amounts of money benefits involved, are too numerous to attempt to discuss here. Accordingly, let me combine the two groups in the following comments.

Not only will there be more women retirees than men if only because women live longer, but in addition, by permitting women to retire at an earlier age than men, the numbers of retired women may be increased still more. I say "may be" since factors other than permission to retire, influence actual retirement. Some of these factors are: the health of the women, her pension as compared to her earnings, her ability to procure continued employment, her husband's employment and earnings situation, and her own wishes for retirement vs. continued employment.

There are various kinds of problems related to a high ratio of women among the retirees. One involves the simple fact of money—the amount of the pension. If a woman receives a pension only as part of her husband's, then once he dies (and in the majority of cases he is likely to die first) her pension is very much reduced. This means that her previous meagre level of living has to be reduced even more, since living costs are not cut in half by the death of one spouse.

This can be illustrated as follows. Assume that the husband is entitled to maximum benefits of \$135.90 per month. The wife (if over 65) is entitled to an additional 50 per cent, making the combined benefits \$203.85 per month. If the husband dies the widow receives 82½ per cent of his basic benefits, or \$112.12.

If a married woman receives a pension because she was formerly employed, she may receive a larger one than she would otherwise—up to the maximum of \$135.90. Nevertheless, if her husband dies her income is reduced to the level of her own earned benefits, an amount insufficient to maintain even a modest poverty level. She, too, submerges into the quicksands of destitution.

The problems of loneliness—psychological problems—emerge. I should assume that the more widows there will be, the more loneliness and emotional problems there will be, although admittedly some widows make satisfactory adjustments.

Another kind of problem is that involving housing. Often a couple can maintain separate living quarters and, between them, take care of the housing situation, cooking meals, etc. If either becomes widowed, the housing problem may become too difficult for the remaining one to handle alone. This means, then, moving in with relatives—and few seem to find this a satisfactory solution—or moving to an apartment hotel or old people's home. In the latter event, the costs are generally far greater than the pension allotments.

In summary, higher pensions will not by themselves cure these present and foreseeable problems, but higher pensions will make these problems somewhat more bearable.

#### THE IMPLICATION

The outstanding implication of this analysis, it seems to me, is that significantly higher pensions are required as a necessary precondition to the attainment of a better life for the older population as envisaged in the Older Americans Act. Once this precondition has been established, it will be much more feasible to help the older person adjust to a new role in life. Indeed, many will not need any help if retirement does not reduce them to a state of poverty. For one's economic needs do not decrease markedly once the magical age of 65 is reached. About the only money need which may be minimized is that involved in going to work, transportation, work clothes, etc. That the older person spends less (as shown in the consumer expenditure studies) results from the fact that he has less income, and adjusts his expenditures downwards.

Our economy will be able to afford such higher pensions, if the public so wishes. With a doubling or tripling of per capita national product in the next

generation, it is possible and feasible to devote a larger share to the maintenance of the older population.

#### SOME THOUGHTS ON RESEARCH

To the best of my knowledge, no person or agency is now carrying on sufficiently comprehensive and continuing investigation into this area. Most of the work done to date, and that now being carried on, tends to be on specific and limited aspects of retirement. My own research (including that in which I am now engaged), for example, has always been closely circumscribed. This results in the emergence of a hodgepodge of facts and semi-facts and an inability to tie up everything into intelligent answers to intelligent questions. Your hearings will collect a great deal of these findings and thoughts, and you will be able to pull some of them together into partial answers. You will also find, I predict, many hiatuses in information and many apparent contradictions, since some of the reported results will have been based on incomplete or partial analyses. This applies to my own research as well as that of others, for the simple reason that I have never had the opportunity to carry any study through to the point where really comprehensive findings emerged.

This lack of comprehensive answers results from the way in which we non-government researchers get financed. Most of the moneys available are given on a one or two year basis, for a very specific piece of analysis. The researcher can never be sure of obtaining continuing funds over a number of years—say, a decade or longer—so that he can devise an integrated program which would endeavor to tie together many facets of retirement. Accordingly, the researcher completes one narrowly circumscribed investigation, and then passes on to another subject—one which may be completely unrelated to retirement.

Furthermore, and what is of most importance as you well know, is that problems are never settled once and for all. Legislation which is passed must be reviewed again and again as the social and economic scene changes. The original Social Security legislation of the 1930s has been amended untold numbers of times. Your hearings will undoubtedly lead to further changes. This means that investigations must be carried on continuously and the facts repeatedly brought up to date in light of the changing situation. One time investigations are similar to eating a good meal; if you do not eat again you'll get mighty hungry.

A good deal of study is being carried on within agencies of the Federal government. How much I do not know. To the best of my knowledge, however, even within the Federal government there is no over-all comprehensive program being carried on of the kind which, it seems to me, is necessary.

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[From the New York Times, June 4, 1967]

#### ELDERLY HARD HIT BY RISING COSTS—POVERTY STALKS ONE-HALF OF ALL RETIRED, STUDY FINDS

Inflation and the failure of pensions to keep up with rising pay are causing such deterioration in the living standards of retired persons that at least half exist below the poverty line, according to a study sponsored by the Social Security Administration.

One conclusion of the study was that pensions should have an automatic escalation provision, so that they do not fall below 75 per cent of prevailing wages.

The research was conducted by Dr. A. J. Jaffe, director of the manpower and population program of Columbia University's Bureau of Applied Social Research. He found that the retired person was suffering in these ways:

From continual inflation, only partly offset by Social Security benefit increases in 1954, 1959 and 1965.

From exclusion from the "gains of productivity"—higher income—that workers and investors are reaping.

#### OPTIONS ARE LIMITED

The older person has to take a pension when he can get one, Dr. Jaffe noted. "Whether the older person prefers a job or his inadequate pension and leisure is a meaningless question today," he said. "The fact is that he had great difficulty holding on to his job or finding a new one if discharged."



"Most persons beyond the age of 65 have no alternative to a pension. If our society cannot, or will not, employ them at prevailing wages, then the only alternative is a higher pension—one with a built-in escalator that will keep the pension at a level of not less than 75 per cent of prevailing wages."

Dr. Jaffe calculated what would happen to an executive who retired in the mid-60's on a pension of \$20,000 a year, which would put him one of the top 5 per cent of income receivers.

## EROSION OF INCOME

By 1980, the Columbia demographer found, the executive would likely slip to the top 15 per cent of income receivers, if productivity continues at its slowest rate—2 per cent a year.

If productivity grows at its recent rate—3.5 per cent a year—the retired executive's pension would barely put him in the 30th percentile of incomes in 1980, Dr. Jaffe said.

In 1965, the researcher reported, the income for a full one-half of families in which at least one member was 65 or over fell below the poverty line. United States government estimates have set the poverty level at \$3,000 a year for a family of four. The New York City Human Resources Administration has put the figure at \$4,000.

Dr. Jaffe is publishing a report on his research in *The New York Statistician*, a bulletin of the American Statistical Association.

(Subsequent to the hearing, Senator Mondale asked the following questions in a letter to Dr. Jaffe:)

JUNE 14, 1967.

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DEAR DR. JAFFE: We would have a brief description of the objectives of the Manpower and Population Program at Columbia University. May we have a summary, perhaps one that you already have on hand?

You mentioned housing and I worry about the traditional retirement dream: a small house, a lawn just big enough for comfortable mowing, electric appliances that do all the work for you. I wonder whether this is a realistic goal, or whether we should be thinking in terms of attractive apartments in livable environments. And I wonder whether other concepts about retirement are really borrowed from upper middle class notions about what retirement should be.

Critics of pension legislation say that the Federal government should not attempt to shape social policy by making rules for private pensions. And yet we do give tax credits to pension programs, and, as you make so clear, we can't deny their great economic importance. How far would you go in applying Federal pressure or incentives to create pension policy?

(The following reply was received:)

COLUMBIA UNIVERSITY IN THE CITY OF NEW YORK,  
BUREAU OF APPLIED SOCIAL RESEARCH,  
New York, N.Y., June 20, 1967.

A. J. JAFFE:

I. MANPOWER AND POPULATION PROGRAM OF THE BUREAU OF APPLIED SOCIAL RESEARCH, COLUMBIA UNIVERSITY

We carry on quantitative research on manpower and population, covering both the United States and other countries. Much of the funding comes from Federal government grants, which means that the subjects studied are those of interests to the sponsoring agencies as well as to my program.

At the present we have one study sponsored by the Office of Education, and being carried out in conjunction with the U.S. Census Bureau, on the college-going propensities of American youth. The data are still being collected, so that the final report will not be available until sometime in 1968.

Several months ago we completed a study of Negro colleges; this was sponsored by the College Entrance Examination Board. We are now writing a book on the subject which Frederick A. Praeger will publish later this year or early next year.

Another study on retirement of men is being carried on with a grant from the Social Security Administration. Part of the early findings was included in my testimony and exhibit A.

Another study currently under way involves the demography and labor force experiences of America's "middle agers," those between 35 and 55 years of age. Obviously this age group connects with the youth of college age at one end, and with the retirees at the other. This is sponsored by the Russell Sage Foundation.

Another study on technology and jobs was completed sometime ago. The results will be published by Frederick A. Praeger in January, 1968.

Over the years a variety of other aspects of demography and manpower have been studied.

#### II. HOUSING FOR THE RETIRED

As of 1960 over two-thirds of the households in which the head was aged 65 or over, were living in owner-occupied dwelling units (according to the U.S. Population Census of 1960). Information is not readily available on the nature of these houses, whether they contain lawns and electrical appliances "that do all the work for you," etc.

Excluded from these figures on tenure are the older people living in institutions. In 1960 there were over 600,000 persons 65 and over who were inmates of institutions. Probably the majority were in homes for the aged and dependent.

Unquestionably most of the home owners aged 65 and over had purchased their homes when they were younger; probably in the majority of cases the mortgages are paid off. Accordingly, they hold on to their homes as long as they can afford to maintain them and are physically able to carry on the work. Depending on the type of house and the part of the country in which the person lives, the annual cost of maintaining a house can be anywhere from \$1,000 a year and up. (In my community, for example, real estate taxes and insurance come to around \$800 a year.) If the person receives a pension of only \$2,000 or so a year, he certainly has problems in maintaining an owner-occupied dwelling unit. Some of these people, of course, own multiple dwelling units and accordingly receive rent in addition to any pension. Large numbers without such rentier status probably hang on to their homes as long as they can because there is no reasonable alternative. Certainly in the New York metropolitan area, for example, it would be impossible to rent a place, except in the slums, where the rent would be less than the cost of maintaining your own home if the mortgage has been paid off.

Somewhere along the line it becomes physically difficult to take care of a home, especially if it is on two floors. Perhaps at this point people move into rental apartments, if they can find them, or into retirement homes.

In any event, the traditional retirement dream can be achieved for only a few years after retirement, provided the retiree's family has an income from all sources of at least triple that which he and his wife are entitled to under the present OASI pension program. If we think "in terms of attractive apartments and livable environment," we should remember that this, too, costs money; too many of these retired people cannot afford to rent such places, given the present private real state market.

#### III. PRIVATE PENSION SYSTEMS

By virtue of allowing tax credits the Federal government has formulated a policy favorable toward private pension plans. The three pertinent questions, it seems to me, are: (1) how much pension? (2) how much inducement in the form of tax incentives should the Federal government allow? and (3) what supervision should the Federal government give to these plans? Only generalized thoughts showing how we might get the answers, are given here.

1) *How much pension?* I recommend that the person be retired at three-quarters of his earnings during his best five years, and that this pension contain a 4 percent per year escalator factor (to allow for inflation and increases in labor productivity). Private pension plans should make up the difference between OASI and this goal.

2a) *How much Federal inducement?* Given this goal, it is possible to make the necessary calculations to determine how much premiums should be paid by: a) the employer, b) the employee. Since there are many different kinds of pension plans, the answer to "how much" will depend in part on the nature of a specific plan.

Self-employed persons, in contrast to companies, will be able to deduct any and all payments into pension funds, beginning January 1, 1968. For this group no further inducements would seem to be in order.

2b) *What kind of inducement?* The answers obtained from the above calculations will suggest both the amount and type of incentives which may be necessary, both to the employer and employee, to obtain the desired pension. Of course, in making further suggestions it is necessary to take into account the multitude of governmental regulations (including Federal I.R.S. code sections 401-404).

\* 3) *What supervision?* Much more supervision over private pension plans is needed than is presently given. The following points should be considered:

a) The employee should have full rights to his pension fund even if he leaves the company or industry before retirement. The most practical way to accomplish this would be for the employer to turn over the employee's share in the pension fund when the latter leaves the company, to the OASI. This would then be credited to his account, and upon retirement he would receive whatever additional (to OASI payments) to which these private pensions entitle him. I believe that Senator Javits' bill S1103, February 28, 1967, covers this topic.

b) Sometimes private plans are discontinued as companies go out of business, and the employee loses all or part of his pension fund. Private pension funds should be insured in the same manner as bank deposits (FDIC) to safeguard the employee's rights.

c) I think that sometimes private pension plan funds are handled in such a manner that they produce less than the possible growth. A reexamination of the actuarial and governmental rules under which these plans operate is called for.\*

Senator MONDALE. Now for our cleanup hitter, we bring Mr. William Mitchell up, who is the only retired member of the NICHE study. He has also contributed a painting to the office of this committee and he has been kind enough to wait out of turn to be our final witness and we are most grateful to you for your patience and we look forward to your contribution.

#### STATEMENT OF WILLIAM L. MITCHELL, RETIREMENT CONSULTANT TO THE AMERICAN ASSOCIATION OF RETIRED PERSONS

Mr. MITCHELL. Thank you, Mr. Chairman, I felt pretty good when I came in here, but after listening to Dr. Ostfeld, in light of my advancing years, I am beginning to look more closely at the hereafter now. I seem to feel all of those symptoms that he identified as being significant for the aging developing during the course of this presentation.

Senator MONDALE. Well, we might have some of those DNA pills where you live to be a hundred and fifty.

Mr. MITCHELL. I think I can move just as rapidly if I stick fairly closely to my paper.

Senator MONDALE. Please do.

Mr. MITCHELL. Making a departure here or there.

Senator MONDALE. Very well.

Mr. MITCHELL. I feel a bit apologetic about appearing before you today because I lay no claim to being an expert in the field of retirement. I am just a garden variety retiree of about 4 years who has experienced some of the satisfactions and disappointments of retirement. However, for the past year I have served in an advisory capacity to the American Association of Retired Persons in the conduct of a study of preparation for retirement among the agencies of the Federal Government. This has been an enlightening experience and has placed me in touch with many people who are knowledgeable about retirement. And I hope some of that wisdom is rubbing off.

\*Additional material from Dr. Jaffe on pp. 231-242.

Prior to my retirement, I found it difficult to understand why so many people look forward to this period of their life with dismay and apprehension. For me, the prospect of free time to indulge my hobbies and to do the other things that the pressures of my job had prevented was indeed a pleasurable one. But, now that I have had some experience in retirement, I think I have a greater appreciation of why some people become so apprehensive. In my case, the satisfactions of retirement were not complicated by the necessity of making a substantial adjustment to a lower standard of life; my health was satisfactory, I had a number of hobbies and outside interests, and my family situation was uncomplicated. These are considerations which I now recognize are of considerable significance in making a satisfactory adjustment to retirement.

### CONFUSION ABOUT RETIREMENT

At the outset, I should like also to make the point that retirement and aging are not synonymous terms. Retirement has characteristics of its own quite apart from those of advancing age just as adolescence or other identifiable periods in the lifespan have their own distinctive attributes. And I have noticed during the course of the statements here today that the terms are becoming confused. Perhaps the reason I attach significance to this is vanity. Now that I am in this period I do not like to equate it so closely with aging. But, when it was testified here for instance, that retirement education in health, and in diseases that would be significant in later life should begin at 35, I think we have an illustration of relating what you do about retirement and what you do about aging too close by. To continue: retirement does not necessarily begin with the time that gainful employment ceases nor does it end with death. For purposes of study and research, and I think it is important to identify retirement as something that you can research, the retirement period has a beginning and an end. I would think that retirement might well be thought of as a period or phase rather than as an event. As a practical matter, it begins for many when we decide upon or are forced into retirement and know approximately when it will happen. I feel that this period will reach a conclusion when, after trial and error and considerable experience, an adjustment has been made to a new way of life and when a new routine has been well established. In other words, identify retirement for what it is and not constantly get it all mixed up with aging. Aging is a study all by itself and relates to the whole span of life. Retirement is just a period and as I say, I think it has a beginning and an end.

In the last few months, I have been amazed at the amount of study that has been done in the attempt to understand the problems of the retiree, to develop methods for easing the transitional period, and to make retirement a more satisfying and pleasurable experience. The literature is extensive. It has been well done by responsible authors and has been sponsored by many responsible organizations. But the approach has been pragmatic and reliance has been placed largely on commonsense and opinion for direction. Research—not that I would underrate commonsense—in the sense of testing scientifically the more popular theories or in other ways establishing a scientific basis for

general belief has been lacking. If I am correct in this opinion, I submit that conclusions reached empirically, as they have been in the past, will not serve effectively in the future when we will be confronted with a more complex social, economic, and political system.

We know, for example, that our population not only is increasing but that the proportion of the population in the higher age groups is increasing as well. We know that the per capita production of the worker is increasing and that it is increasing more rapidly than is the consumptive capacity of the larger population. We know also that since the turn of the century there has already been a substantial decrease in the workday and workweek and that retirement is occurring more frequently at younger ages. Professor Kreps, and she may have given you the same testimony yesterday, points out that "a male born in 1960 can expect to spend half again as many years free of work as the male born in 1900." Of course, this additional free time does not necessarily mean that it will all be absorbed in earlier retirement. It could mean a further reduced workday or workweek or it could mean extended vacations, sabbatical years, and the use of other devices for relating our future capacity to produce and to consume.

Without quoting statistics, which are not available to me anyway, but relying upon some knowledge of the inequitable distribution of income or wealth in the United States, I would venture the thought that it is fruitless for many to think of retirement in terms of recreation, travel, or the pursuit of hobbies because the great mass of people in this country retiring from gainful employment are confronted first of all, with the basic question of keeping alive and healthy. The next paragraph of my prepared text merely is designed to establish what one preferred group in our economy received by way of annual income, which in 1966 I think, was a third higher than it was the preceding year, a fact which arose out of the more liberal basis for computation of civil service retirement benefits. And even these people—Federal civil service retirees—and further taking into account the fact that those retiring during that year—1966—were getting, on the average, a much higher benefit than the total of all people on the civil service rolls, that even these people, a preferred group, have substantial economic problems and a substantial adjustment to make when they retire.

In 1966, some 43,000 males retired from civil service retirement from the Federal Government at an average monthly amount of \$346; almost 15,000 females retired with an average monthly annuity of \$226. These amounts were about 35 percent higher than similar averages for the preceding year. Civil service annuities of course, are substantially more liberal than the average for the country generally. Nevertheless, they do not permit, even when considered with additional income from other sources, much more than a modest livelihood. And we know from social security studies that literally millions of people have little or no financial resources beyond those supplied by the social security retirement payment. This being the case, it is easy to see why just for economic reasons alone, retirement is both a frightening prospect and a period when the most serious of adjustments will have to be made.

## NONECONOMIC CONSIDERATIONS

It would be a mistake, however, to emphasize the economic aspects of retirement to the exclusion of other very important and serious factors. Even the person with sufficient income to maintain him at standards to which he has become accustomed may have psychological, physical, and other adjustments of real difficulty to make. My guess is that the most serious problems are mental rather than physical in origin. It has been very disturbing to learn the extent to which so many people have such great difficulty psychologically in dealing with their retirement. Many never seem to work their problems out; they fall into deeper and deeper stages of depression; family relationships become more complicated; and frustration leads to loneliness and withdrawal. When this happens, society is left with a mental cripple who with pre- and post-retirement training and guidance could be maintained as a productive and contributing citizen during late maturity. The next paragraph or two have something to do with discussions I heard at recent meetings where there was an attempt by professional people to identify life styles or the characteristics, the personalities, of people which when effectively researched by competent people, may well be expected to produce information that will enable preretirement training to help in the adjustment period. I think that this is an area that deserves some further consideration.

As an aid in the above-described situation, I am impressed with the theory that most people may be classified in what the psychologists call "life styles"; that is, those who are aggressive or passive, dependent or self-sufficient. Others may be imaginative, flexible, sensitive, and introverted. Then, there are those who possess the opposite of these characteristics. Most of us have combinations, I presume, of these characteristics. All may be expected to react differently to retirement and will have more or less difficulty in adjusting to a new kind of life. I do not think we know how to classify people this way as yet nor do we know how to deal with them helpfully upon retirement. I think scientific study of life styles and how the different types may be helped to understand themselves and how to adjust to retirement would be a constructive undertaking. I am not suggesting that the leopard's spots can be changed. I think, for example, that the capacity to adjust to retirement will bear a relationship to the capacity to adjust to other changes in life. Lacking that capacity, one may expect to have a more difficult time. We hear much about the serenity of old age but, at least in my experience, I have never seen a serene old person who was not also much the same sort of person before retirement. This does not say we cannot help people understand themselves as a first step in contributing to a constructive retirement.

Your committee, Mr. Chairman, is to be commended for imaginative foresight in exploring retirement as a specific, identifiable phase of American life. I presume this exploration is a prelude to the development of programs, if and when needed, that will contribute to the happiness and fulfillment of our people. People in retirement, just as people in other phases of life, may be served effectively by well devised and administered programs. Hindsight suggests that in dealing with social problems, too much reliance has been placed in the past upon

economic aid as the prime solution to all of the ills of man. My experience in social security has convinced me of the soundness of the biblical warning that, "Man does not live by bread alone." Whether the needs of the average retiree are other than economic and, if they are, whether public programs are appropriate to resolve them are questions upon which much more light needs to be shed. Despite the gaps in our knowledge, from my own experience, limited as it is, I am strongly of the opinion that much more can be done in the field of preparation for retirement than is being done. I might add when I refer to my experience in this, that in the early days of social security, great emphasis was placed upon the fact that most people have the competence to manage their own affairs and their own life and all they needed, that is, those who were in difficult financial circumstances, was some financial aid to enable them to work out their problems. And, I would not underestimate the significance of economic aid. But, it has been demonstrated, I would think, clearly, in the administration of the Social Security Act for a great many people, that economic aid, pensions, and public assistance payments, and so on, are not enough.

About the time I retired in 1962-63, great emphasis was being placed in the Congress as a result of recommendations made by Health, Education, and Welfare, on the service aspects of the administration of programs of economic aid. Those service programs have not been in effect long enough, I think, to test their real usefulness, although I do think that there are evidences of considerable improvement that has arisen from them.

In concluding this part of the statement, I would like to give you a brief preliminary report on what we are learning as a result of our study on preparation for retirement, the results of which are presently being tabulated and analyzed.

#### FEDERAL PRERETIREMENT TRAINING POLICIES

Several months ago, I was invited by the American Association for Retired Persons to assist in the conduct of a study of preparation for retirement programs among the agencies of the Federal Government. For this purpose, we devised a four-part questionnaire; the first part elicited information regarding the size of the agency, the number of employees retiring during the preceding year, their average age, years of experience, and amount of annuity; the agency was then asked whether or not it was engaged in any type of preretirement counseling or training and, if not, why; concluding questions inquired as to future plans for a program and whether or not outside help of any kind was needed.

Part II had to do with program procedure and content and, of course, was directed only to those agencies which had previously responded in the affirmative to the question "Do you have a program?" In part II, we inquired as to the characteristics of their program; for instance, whether they held discussion groups, whether they offered individual counseling, whether participation in the program was voluntary or required, whether the program was operated under general administrative authority or specific legislative authority. We asked what subject matter areas were covered, why those areas were

chosen, and which turned out on the basis of experience to be more popular. If group sessions were held, we asked what restrictions were placed upon attendance, whether spouses were welcome, where the sessions were held, and whether they were held on official time or the employees' free time. Other questions covered the characteristics of the counseling service, if any, and whether or not the overall program was participated in by top management and to what extent.

Part III covered organizational arrangements and costs, and was designed to disclose where the responsibility for retirement preparation was placed organizationally and what official was responsible for it. We inquired as to the staff requirements of the program and the amount of personal service and other costs.

Part IV had to do with the response to the program and the evaluation of it. The respondents were requested to evaluate the response that they have received from those who had taken the training, participated in the discussion groups, or used the counseling services. We asked how response was judged and who made the evaluation. We checked on the subjects which were reacted to most favorably and inquired as to the existence of a postretirement program and what was included in it.

We feel very pleased with the response to the study. Completed questionnaires were submitted by every major Federal agency except one. I will not identify the one; they have collected the information, but the people who are responsible for working it up in form to send in are just so busy with other activities that they have not been able to get it to us. I might also mention the terrific job that the Air Force and Department of Defense is doing in the area of preretirement training. We got responses from 94 percent of all of the field installations of the Air Force and while the situation is slightly atypical in that the Air Force has a manual requirement for the establishment of preretirement training and gives some indication of its scope and content, nevertheless, preretirement training has been placed into effect in virtually all of the field establishments of the Air Force.

There is no question but what there is a large and growing Government interest in preretirement service of various kinds. At the same time, a significant number of agencies reported no program, and no plans for developing a program, and I presume these have little or no interest in the subject.

I believe that there are about 430,000 employees in the Federal service 55 years of age and older. Of them, about 175,000 have acquired eligibility for a civil service annuity upon their retirement. These are 1966 figures. On the basis of preliminary estimates, our study indicates that not more than one-third of these 175,000, the group most likely to profit from preretirement training, will get any more organized assistance prior to their retirement than some clerical help in the computation of their annuities or advice on the rules governing civil service retirement eligibility.

Our survey has revealed also that there is no executive policy on preretirement service or training nor is there any uniformity of practice either within, or among, the Federal agencies.

Before leaving the subject of the extent to which retirement programs are found among Federal agencies, you may be interested to



know, as one example of what was reported, that we received 57 completed questionnaires from among the reporting units in the independent agencies alone. Eight of them reported "broad programs"—broad in the sense that they have permanently organized arrangements for holding group training sessions on retirement and/or for providing specialized retirement counseling services.

Senator MONDALE. Mr. Mitchell, does the Older Americans Administration have a preretirement program?

Mr. MITCHELL. I do not think they do.

Senator MONDALE. Some people are shaking their heads.

Mr. MITCHELL. I do not think they do. The Social Security Administration, I think is the only one in HEW that has a program.

Senator MONDALE. How about the National Institute of Child Health and Human Development. Do they have one?

Mr. MITCHELL. No. The Public Health Service, however, in most of its constituents, I think now is very actively considering the establishment of such programs. Incidentally, I have the notion that the distribution of the questionnaire and the work involved in its execution has suggested to a good many agencies that they should have preretirement programs.

Senator MONDALE. Yes.

Mr. MITCHELL. Ten reported "limited programs"—meaning programs of less scope or those that are held sporadically; and 39 reported "no program." That is, out of a total of 57, 39 had no program. Roughly interpreted, this would suggest that one-third or less of the employees in these reporting units may have access to some sort of organized preretirement service and two-thirds do not.

Agencies reporting "no program" attributed the lack of this activity to the "demand of higher priority work" and to "lack of demand." Most of those reporting "no demand" never had programs. It seemed strange that agencies having programs found them reacted to very favorably while those without them could find "no demand." It seems anomalous also that among the constituents of a single agency or department, one would find a "broad program" very useful while another would find "no demand." It should be reported also that several smaller agencies stated that while they did not have a sufficient number of retirees in any given year to justify the establishment of a program of their own, they would be happy to cooperate with other agencies similarly situated or would be interested in buying a quality service on a per capita basis from some centralized source inside or outside the Government.

#### SURVEY FINDS WIDE VARIATIONS

In the time that remains to me, I will try to describe briefly some of the other preliminary findings of the survey.

Preretirement training and counseling is a comparatively recent development in the Federal service. A few programs are 10 years old; one has been in existence for 16 years, but more than half have established their programs during the past 4 to 8 years. General counseling services for all employees, of course, are found quite frequently but those with a special orientation to the needs of the preretiree are relatively rare. "The lecture and discussion group" seems to be the device

most frequently used to deal specifically with preretirees. A good many agencies use outside speakers or lecturers but some seem to rely exclusively on their own staff for lectures and for leadership in discussions. Very few agencies employ outside speakers or pay them for their services.

By far, the most popular subject in both group sessions and in counseling is finance and income; the second is health, and then a departure from my prepared statement, the second is health followed closely by leisure time activity. Part-time employment opportunities is also a very popular subject.

Without exception the programs now in existence were established under general administrative authority. I would think that the enactment of some sort of legislation not only to provide such authority but to require, certainly to encourage the establishment of programs would be a great stimulus to getting them started and properly financed.

Where group sessions are held, there are very few restrictions placed upon attendance. Normally, an attempt is made to attract people who are approaching retirement age and those who are eligible for retirement.

Attendance at these training or discussion sessions ranges all the way from about 20 people to as many as 500. An attendance of from 20 to 50 is most frequently reported. The sessions are consistently held on official time and almost always on agency premises.

We asked about the participation of top management. On the whole, I would say that top management participation is minimal and is frequently restricted to the mere authorization and endorsement of the program as an official activity. However, a number of agencies stated that top executives quite often sit in on the discussion groups; some give lectures and occasionally will head up a ceremony concluding the training.

The survey reveals that the responsibility for all programs relating to the preparation for retirement is placed organizationally in the personnel office. Most frequently, the responsible official bears the title of employee relations officer, but in some cases it appears that these duties are handled by almost anyone who can be spared. I do not recall that full-time staff was used and the amount of time they devoted to retirement varied widely. One or two professional and the same number of clerical personnel, devoting not more than 10 to 15 percent of their time to retirement activity, seemed to be the normal situation, although some agencies reported as many as five or six people part time. This, of course, was apart from staff counselors who furnish full-time counseling service to all employees including those preparing for retirement.

The responses to the questionnaire gave no reliable indication as to the amount of money spent on retirement programs either for personnel services or other expenses. Most agencies reported their inability to make an accurate estimate of cost but those who did report indicated a range of expenditure from a few hundred dollars to \$5,000 or \$6,000 per year.

The replies to part IV of the questionnaire on "response and evaluation" show that employees react very favorably to retirement programs. The response was uniformly "good" to "very good"—"very

good" in most instances. A few regarded retiree responses as "spotty." Most agencies used several methods for evaluating their programs including the use of questionnaires as well as personal observation. The evaluation was done most frequently by testing in some manner the reaction of the retirees themselves.

Very few agencies have postretirement programs of any kind. There apparently is little or no effort to maintain any contact with employees after retirement or to serve them in any way. Agencies having post-retirement programs do little more than to place the retiree on the mailing list for the house organ or occasionally to invite him to employee social activities. A few also send printed literature as it becomes available.

Very few agencies appear to have any interest whatever in developing arrangements for gradual retirement. HEW, I believe, is the only Federal agency which has done anything in this field. In that agency, a program was established on an experimental basis and although it still remains in existence, it appears that the occasions when it is used are very rare.

I realize that this report on the survey is both general and somewhat superficial. You may have questions which I will try to answer. The final report will become available within the next few weeks and we will be happy to see that your committee receives a copy.<sup>12</sup>

Thank you.

Senator MONDALE. Thank you for your most interesting and revealing statement. I gather from what you said that perhaps the Air Force has the best preretirement program that your survey uncovered.

Mr. MITCHELL. On the basis of the submitted questionnaires, I would say that that is so. I have had no personal opportunity to evaluate the program on the ground. The only program in Government that I have firsthand knowledge of is the one at Social Security because it was established while I was still there.

Senator MONDALE. What is your appraisal of the effectiveness and the value of that program in the Social Security branch?

Mr. MITCHELL. Mr. Fitch, of this association, is very much interested in checking into this matter of program effectiveness. We really do not know and that is why I limited the appraisal here to the evaluation given by the people who are responsible for setting up the program and administering it; an evaluation made usually by questionnaires to the people who took the training. Both those who give the training, which is, I suppose to be expected, as well as those who receive it have reacted very favorably. No attempt has ever been made to find out from the retiree himself a year or two after his retirement the extent to which he profited from the preretirement training. Nothing is known about that.

Senator MONDALE. Practically every witness we have had, with a few exceptions, have somewhere in their testimony emphasized the value of preretirement counseling. To my knowledge, none of them believe that we have an adequate system of such counseling in our country today, and I would think that the first place you would see progress along this field was in the Federal Government.<sup>13</sup> And yet,

<sup>12</sup> See p. 238.

<sup>13</sup> On August 15, 1967, Senators Mondale and Williams introduced S. 2295, a bill to require preretirement counseling in Federal agencies.

on the basis of your survey, it is only a beginning, inadequate, spotty, sporadic effort at best, and there are many agencies with nothing at all worthy of the name, and I am very much impressed by your suggestion that there ought to be a systematic Government-wide pre-retirement counseling program. And, I do not want to proposition you here right on the record, but if you have some time to work with Mr. Oriol of the staff we would like to prepare legislation along that line. We think it makes a lot of sense.

Mr. MITCHELL. I would be very happy to.

Senator MONDALE. I am surprised that this sort of—this is not a part of an ongoing program right now that is Government-wide. It seems to me a very modest thing to do for Government employees. I do not think it is particularly expensive. It could be handled far more effectively if sophisticated materials were prepared, some thought went into a central manual, for example, that can be made available to Government employees, and if early or at midpoint in the Government career there was a systematic effort to advise them of the kinds of problems they face, what they might do about them, it would be very, very valuable and it would be—at least it seems to me, be an inexpensive effort.

Mr. MITCHELL. I think it would be quite inexpensive. A well-integrated program for most agencies could be given once a year, maybe on a 12-lecture basis, each lecture and discussion group relating to a different aspect of the retirement situation, and if it were done on a quality basis, prepared by professionally trained or experienced people, I am confident that it would much more than pay for itself. It would be very inexpensive, requiring only part-time personnel, but it should be taken seriously, I think, and it should have the backing of top management, which I do not believe it has now. The sponsorship really rarely goes beyond the sponsorship of the director of personnel and does not get into the administrative management itself. It is merely a permissive sort of thing. Now that I see it in hindsight, I was very deficient in this respect myself as an administrator. But again, on a hindsight basis it does seem to me that top administrators are losing a bet in not using retirement training as a contribution not only to the effective administration of their own organization, but as a contribution to public service generally.

Senator MONDALE. I quite agree with you. I think you are talking about a suggestion that has a great deal of merit, couple that suggestion with the data that proves the need most effectively.

Any questions, Mr. Miller?

Mr. MILLER. Yes, Mr. Chairman.

Mr. MITCHELL, you have already indicated some reluctance to sit in judgment on those programs, but would you venture an opinion regarding the programs you involved in this study or any other programs as to the relative competence of conductors of such programs, say, in the field of economic, legal, and income aspects of retirement, as opposed to free time retirement factors. Do you have any opinion as to the effectiveness in these two areas, respectively?

Mr. MITCHELL. Your overall question has to do with the competence and the effectiveness of the people who are responsible for giving the training and particularly in respect to the individual discussion groups, the group meetings.

Well, there is little basis other than responses to the questionnaires for me to reply to that and most of them, as I indicated, said that the response was good or very good, a few spotty. But I do happen to know about a few of them and I would make this as a broad generalization without being able to support it too effectively by facts.

Those agencies that have considered it seriously and have looked for qualified speakers and discussion leaders and have been willing to pay them for their services, are the ones who have been most effective in giving the best type of lectures and discussion groups. Where they have attempted to rely on their own staff they have made concessions to quality and to capacity, and I think that that has shown up in the quality of the job that has been done.

Mr. MILLER. I have one other question on an unrelated item. I notice on page 9 of your statement you point out that only 175,000 of the civil service employees age 55 and over have acquired sufficient retirement credits to be fully covered. Is this a matter of their choice, that they are failing to take advantage of the coverage?

Mr. MITCHELL. No.

Mr. MILLER. Or it is—

Mr. MITCHELL. No. That simply means they have been employed sufficiently long in a position covered by the Civil Service Act to acquire eligibility under the terms of that act.

Senator MONDALE. A personal question. What were the major problems, in your opinion, that you faced upon retirement?

Mr. MITCHELL. Well, as I indicated, I looked forward to my retirement really as a considerable release to a very long period of stress. I retired after 40 years in the Government service and I would say ever since the depression years when the Roosevelt administration came in, we were confronted with many new programs. From then until the day of my retirement, there was never a letup in the job of trying to figure out effective new programs or trying to administer the ones that Congress had passed. And having worked that long in the Government at relatively good rates of pay, I had a retirement pension plus some other resources that enabled me to continue life as I had known it before. So, my anticipation of it was pleasurable and that lasted sufficiently long until I could make adjustments which otherwise, I think, might have contributed to some concern about it. In other words, after a period of enjoying retirement very much, I found that it was not completely satisfying without having some regularization of what I was going to do and participating to some extent in activities somewhat related to what I had done before.

So, I really and truly have difficulty in identifying major problems. There were a few, like the wife who married the retiree for better or for worse but not for lunch.

Senator MONDALE. You found, after a short while, you wanted to get busy again in some way.

Mr. MITCHELL. Yes. That is certainly true.

Senator MONDALE. Thank you very much for your most useful testimony. If you do have some time to talk with Mr. Oriol about the possibility of a proposal along this line, I would appreciate it. I have been told that Senator Brewster has a bill, S. 869, which asks for or calls for a Federal preretirement program. You could probably take a look at that and see what it provides. If there are—

Mr. MITCHELL. Yes.

(Subsequent to the hearings, Senator Mondale asked the following questions in a letter to Mr. Mitchell:)

JUNE 14, 1967.

\* \* \* \* \*

DEAR MR. MITCHELL: We often discussed the seeming lack of motivation for pre-retirement training. Perhaps the problem might be in the very name: "pre-retirement training." Secretary Gardner may have hit upon a better name: "Mid-Career Clinics." Such a name, it seems to me, suggests that training is available, not for the end of a career, but for a new phase of it. What is your reaction?

You seem to suggest in your testimony that pre-retirement training may not really have any lasting effects on a person who has throughout much of his life been subject to depression or chronic failure? You seem to be well-balanced and thoughtful individuals, and probably pre-retirement instruction would have been most helpful to you. But what about others less adaptable?

(The following reply was received:)

AMERICAN ASSOCIATION OF RETIRED PERSONS,  
Washington, D.C., June 28, 1967.

DEAR SENATOR MONDALE: You ask my reaction to the suggestion of Secretary Gardner that the term "Mid-Career Clinics" might be found more palatable than "Pre-retirement Training." Frankly, I do not think that an attempt to change terminology now so broadly accepted is worth the effort. Moreover, "Mid-Career Clinics" held for people who are on the brink of terminating what for many is a long established career would impress me as being both misleading and a very obvious attempt to sugarcoat what is presumed to be a distasteful forthcoming event. I have great respect for the Secretary and he may be right but I do not react favorably to his suggestion nor do several others with whom I have discussed the matter.

The second point raised in your letter suggests that pre-retirement training and counseling is most effective when provided for the "well-balanced and thoughtful individual." It is unfortunate if my testimony is interpreted to suggest that only the advantaged person can profit from pre-retirement help. I do not think that this is so.

It has been my experience that the person who has had above average success in his career and who has had the advantage of a good education is the one who would feel so confident of his ability to deal with his retirement that he would not be a good prospect for pre-retirement training unless he could be convinced of the error of his ways. The less advantaged person not only can profit most from pre-retirement help but he is also the one who can be expected to take advantage of whatever service is offered.

In my own experience, I have found that I could have profited considerably from pre-retirement help in several directions if I had had the sense to seek it out. Legal matters of special interest to the retiree, rearrangement of life insurance, the making of wills, and special health problems are illustrative subjects which almost anyone might spend some guided time on profitably unless they happen to be within the area of the retiree's special competence.

Sincerely yours,

WILLIAM L. MITCHELL, *Retirement Consultant.*

Senator MONDALE. If there are no further observations, I would ask that at this time a statement by me at the conclusion of these introductory hearings appear at the last point in the record.

(The statement referred to follows:)

#### CONCLUDING STATEMENT BY SENATOR MONDALE

Senator MONDALE. Testimony taken during the last 2 days has given this subcommittee a firm foundation of information and a sharp awareness of the magnitude of its assignment.

Highly qualified witnesses have told us that we can expect dramatic changes in retirement of the future.

Several have warned us that—while we can expect great increases in free retirement time—we haven't made good use of such time already available.

Secretary Gardner and others have told us that we must give our people choices on how they can best use their retirement years.

But we have also been told that such choices nor are minimal, and that we still seem to be a long way from providing them.

As for research, we have heard encouraging reports on several major projects, including one from the Social Security Administration and one from the National Institute of Child Health and Human Development.

I think it is already obvious, however, that we need to cast a broader net with a finer mesh. I will ask witnesses at future hearings whether a multiagency approach is needed to establish goals and to organize systematic research programs.

I might also add that I am extremely pleased by the tremendous response with which experts in the field have greeted the creation of this subcommittee. Since the Subcommittee on Retirement and the Individual was established earlier this year, we have received offers of help and study suggestions from nearly 200 State agencies, organizations and associations, senior citizen centers and councils, psychiatrists, psychologists, physicians, and sociologists from throughout the Nation. Many of their comments and suggestions will be included in the hearing record.<sup>14</sup>

Our next hearing—as I said at the beginning of this hearing—will be in Ann Arbor, Mich. Our basic purpose will be to study the effects of early retirement practices in effect there.

I believe the subcommittee should also deal with several other fundamental subjects, including:

Learning and cultural enrichment in later years.

Further study of attitudes toward retirement.

A survey of preretirement training throughout the Nation.

Special problems in rural areas.

Community planning for an increasing retirement population.

I will close by thanking our witnesses for their generous help and their invaluable insights. You and other experts in the field have convinced us that a study of retirement as an institution is very much needed and your enthusiasm and support make this assignment a very demanding but very satisfying effort.

Thank you very much.

(Whereupon, at 4:15 p.m., the hearings were concluded.)

<sup>14</sup> See app. 4, pp. 305-411.

# APPENDIXES

## APPENDIX 1

### ADDITIONAL INFORMATION FROM WITNESSES

#### ITEM 1. MATERIAL FROM SOCIAL SECURITY ADMINISTRATION\*

##### A. THE 1963 SURVEY OF THE AGED: A SUMMARY OF MAJOR FINDINGS

The 1963 Survey of the Aged was undertaken to measure the economic and social situation of the population aged 62 and over in the United States, in order to serve the immediate information needs of the Social Security Administration and of the statutory Advisory Council on Social Security,<sup>1</sup> as well as the more general needs of the Administration and the Congress and the interests of the research community. In considering adequacy of benefit and retirement-test provisions, comparable data were needed for beneficiaries under the Old-Aged, Survivors, Disability, and Health Insurance (OASDHI) program, and for other aged persons.

The 1963 Survey of the Aged provided clear evidence of the heavy burden on the aged of the costs of hospital care, and of the substantial proportion of people aged 65 and over who had insufficient income for a decent minimum standard of living. A major step toward meeting the problem of medical costs was the enactment of the health insurance provisions of the 1965 amendments to the Social Security Act. On the other hand, the 7-percent increase in benefits provided by those amendments was not quite enough to restore the purchasing power lost since the previous increase, and made no significant improvement in the economic status of older people.

The Survey findings highlighted an emerging problem, namely, the unfavorable economic situation of the retired taking reduced benefits at ages 62 to 64. The majority of these early retirees had little income besides their benefit. The problem of generally low benefit levels is thus compounded for this group with many years of retirement ahead of them. We are developing further research on the reasons why workers choose early benefits in reduced amounts.

The proportion of the aged who are eligible for OASDHI benefits is still growing. As it passes 90 percent, there will be fewer with cash incomes as small as those reported in 1962 by nonbeneficiaries aged 73 and over. Rising earnings levels will be reflected in slowly increasing basic benefit levels, and the growing proportion of women eligible for retirement benefits should improve the situation of couples and nonmarried women alike. But these gains may be more than offset by the increasing number who are applying for reduced benefits. The new health insur-

\*See pp. 33-42 for SSA testimony.

<sup>1</sup>The survey data collection took place in early 1963. The Bureau of the Census was responsible for the sample design and the collection and tabulation of the data. Altogether, interviews were completed for 7,515 aged units, a completion rate of about 88 percent.

Results from the survey were released through presentation of major findings to the Advisory Council in late 1963 and early 1964, a series of articles in the *Social Security Bulletin*, research notes, and papers given at meetings of professional societies by members of the staff of the Social Security Administration. Data from the 1963 Survey were among those utilized in the Congressional hearings that preceded passage of the 1965 Act establishing health insurance for the aged as well as providing certain improvements in social security insured status and benefit provisions.

The description of the Survey procedures, sampling methods, and the questionnaire are reported in *The Aged Population of the United States: the 1963 Survey of the Aged*, by Lenore A. Epstein and Janet H. Murray, DHEW, SSA, Office of Research and Statistics, Government Printing Office, 1967.



ance provisions under social security should release cash income and make available assets that might otherwise have been held for medical emergencies. The need for public assistance should continue to decline.

Coverage of private pension plans has grown sharply during the past 15 years. The number of benefit payments is still small, however, in relation to the size of the aged population. Even 10 or 15 years from now, it is expected that no more than 25 to 30 percent of the aged will be drawing income from private pensions. Social security cash benefits will remain the major source of retirement income and will continue to determine the level of well-being of the aged.

#### *Income and Income Needs*

A basic measure of the adequacy of the social insurance programs is the number and proportion of the aged who have income "inadequate to meet their needs." Estimates of the aged poor require not only information about the amount of income, but also a standard of adequacy, or poverty line. Measures developed by the Bureau of Labor Statistics and the Social Security Administration have been widely used.<sup>2,3</sup>

*The aged poor.*—Using these standards to estimate the number of the aged with inadequate incomes, 24 percent of the married couples with at least one aged member may be classified as "poor"; another 17 percent are identifiable "near poor"; a total of about 2.2 million "poor and near poor" aged couples.

Nearly two-thirds of the 8.7 million unmarried people aged 65 and over were poor, and another 8 to 9 percent were near poor. About two-fifths of the beneficiaries aged 65 and over were poor by this measure, compared with about three-fifths of the nonbeneficiaries.

*Disadvantaged beneficiaries.*—Social security beneficiaries who received the minimum primary insurance amount, widows whose entitlement to benefits was based on their husband's work record, and beneficiaries who were first entitled to benefits in 1955 or earlier were the subject of special study.

About 18 percent of the nonmarried beneficiaries were receiving benefits based on the minimum primary insurance amount, \$40 at the time of the Survey. Twice as large a proportion of nonmarried people as of couples received the minimum benefit. More retired unmarried women than men were receiving a minimum benefit. The same factors which resulted in small benefits also mitigated against most other sources of income. Thus, minimum benefits were apt to signify a generally unfavorable financial situation.

Comparison of the 1963 Survey data for beneficiaries who were entitled before 1956 with data from the 1957 survey of beneficiaries showed that these long-term beneficiaries had less real income in 1962 than 5 years earlier. Although the amount of their benefits had increased in the interim, income from other sources had decreased. Beneficiaries entitled before 1956 were less well off than recent beneficiaries.

*Sources of income.*—In the aggregate, nearly two-fifths of the income of people aged 65 and over in 1962 was from retirement programs, primarily social security benefits (30 percent). Altogether public programs provided nearly half the income of the elderly; earnings provided nearly a third of the income and income from assets about half as much. The remaining 5 percent was made up from miscellaneous sources, including contributions from relatives not in the household.

*Size of income.*—The median income of married couples aged 65 and over was \$2,875. The median income of nonmarried men and women aged 65 and over was \$1,130. The group with the highest income, the nonbeneficiary married couples

<sup>2</sup>The Social Security Administration poverty criteria and the characteristics of the poor have been described in a series of articles in the *Social Security Bulletin*. See especially Mollie Orshansky, "Counting the Poor: Another Look at the Poverty Profile," (January 1965) for a description of the method; and the section, "Age and Poverty" in the article "Recounting the Poor—A Five-Year Review," (April 1966). Two articles in the series appeared in July 1965 and May 1966 issues of the *Social Security Bulletin*.

<sup>3</sup>Willard Wirtz, statement in *Hearings Before the Ways and Means Committee, House of Representatives, Eighty-eighth Congress, on Medical Care for the Aged, November 18-22, 1963, and January 20-24, 1964*; Margaret S. Stotz, "The BLS Interim Budget for a Retired Couple," *Monthly Labor Review*, November 1960; Mollie Orshansky, "Budget for an Elderly Couple: Interim Revision by the Bureau of Labor Statistics," *Social Security Bulletin*, December 1960; "Technical Note: Estimating Equivalent Income or Budget Costs by Family Type," *Monthly Labor Review*, November 1960.

aged 62 to 64, had a median of \$5,900 (\$2,950 per person); the group with the lowest income—nonbeneficiary women aged 73 and over, had a median income of less than \$720.

Among the nonbeneficiary groups, the highest incomes were reported by those aged 62 to 64, and by married couples and nonmarried men aged 65 to 72. Nonmarried women aged 65 to 72, with low earning power, and the 73 year old and over couples and unmarried men and women ranked at the bottom of the array. The proportion of income from public assistance was markedly higher in these groups than in any others.

More than half the nonmarried women with incomes of less than \$1,000 and nearly one-third of the married couples with incomes below \$2,000 lived with relatives. A larger proportion of the aged with very low incomes (less than \$1,000 for the nonmarried, less than \$2,000 for the married couples) than of those with higher income lived with relatives. This tendency, more prevalent among married couples and nonmarried women than among nonmarried men, was also reflected in the lower median incomes of those living with relatives than of those who live alone, with nonrelatives, or in institutions.

Of the 7.8 million men, more than two-thirds were married; about a tenth were nonmarried and living with relatives; about a fifth kept house for themselves, were in institutions, or lived with nonrelatives. Of the 9.7 million women, roughly a third were married; a third lived with relatives, usually grown children; and a third were living apart from relatives, usually in their own household. About 4 percent of the men and women were in institutions. It is also suggestive that less than half of those in institutions reported living children as compared with 78 percent of all nonmarried women and 67 percent of the nonmarried men.

*Assets.*—The median value of the asset holdings of couples aged 65 and over was \$11,180; nonfarm homes accounted for almost one-third of total assets. When equity in an owned home was excluded, the median value of the assets of married couples was \$2,950. Nonmarried men and women had less than one-third these amounts.

*Prorated assets.*—The count of those with inadequate incomes is not greatly modified when assets are combined with income to define the financial position of the aged. It is estimated that the number of aged poor would be reduced by about 10 percent if all assets other than the home were considered invested and prorated for use over the average years of life remaining.

#### *Retirement and Employment*

Estimates of retirement will vary according to the definition used. Definitions of people who had not worked or had worked less than 6 months at a full-time job in the preceding year identified 83 percent of the men aged 65 or over and 95 percent of the women as retired.

*Reasons for retirement.*—Among male wage and salary workers who had stopped working at regular full-time jobs within the previous 5 years, only 28 percent had retired for voluntary reasons, such as desire for leisure, being needed at home, or dissatisfaction with their job. The others retired for such reasons as poor health, a compulsory retirement age, or being laid off:

Of the men with full-time jobs in 1962, 30 percent said that they planned to stop work or to work less in 1963. More than a third gave reasons related to poor health or the infirmities of age. Nonbeneficiaries gave "eligibility for retirement benefits in 1963" as the main reason for planning to stop work or to work less.

*Earnings.*—Working men earned an average of \$2,500. Men who worked full-time for 50 or more weeks during the year, had average earnings of \$4,260.

Earnings decreased with advancing age for both men and women and for full-time as well as part-time workers. Not only did the aged work less with advancing age, they also worked at jobs that were lower paid.

For beneficiaries, the earnings pattern was somewhat different. Older beneficiaries earned more than younger beneficiaries. There were marked differences at different ages between the earnings of beneficiaries and nonbeneficiaries. Average earnings were more than five times as high for nonbeneficiary men as for beneficiary men up to age 72; among men over 72, however, beneficiaries earned more than twice as much as nonbeneficiaries.

*Health Care*

Medical care data from the 1963 Survey of the Aged on the extent of care particularly in short-stay hospitals, the costs of medical care, the extent of health insurance coverage, and other means of meeting such costs were used in planning for extension of the social security system to provide protection against hospital costs for the aged; they now provide a benchmark against which to study the effect of the health insurance provisions of the 1965 Amendments to the Social Security Act.

*Hospital utilization.*—About one-seventh of the people aged 65 or over in 1962 went to a general or short-stay hospital during the year, for an average of 2½ weeks of hospitalization. About 1 in 25 went to a long-stay institution, for an average stay of 37 weeks. About one-fifth of those who went to a short-stay hospital in the course of the year had two or more stays.

Use of medical facilities increased with age. About 1 in every 8 persons aged 65 to 72 and 1 in every 7 persons aged 73 and over were in short-stay hospitals during the year, compared with 1 in 9 of those aged 62 to 64. Utilization of long-stay hospitals and nursing homes increased even more as age advances. The rate in 1962 increased from about 1 out of 50 persons aged 65 to 72 to 1 out of 15 for those aged 73 and over.

In 1962, the discharge rate was more than one-fourth higher for aged persons with hospital insurance coverage than for those without. The higher discharge rate for the insured was offset by longer stays for the noninsured, so that the total number of days of care for the latter was slightly greater than for the insured. This suggests that persons without insurance tend to delay hospitalization until the need is critical and that they then require longer periods for recovery.

*Medical care costs.*—Increasing awareness of the problem of medical care costs of the Nation's older population culminated in the passage of the health insurance provisions of the Social Security Amendments of 1965. Medical care costs in general, and hospital costs in particular, had been rising more sharply than prices of many other items and, in the case of the aged, were often too high for the incomes available to meet these costs.

The mean medical care cost in 1962 was \$442 for the 9 out of 10 aged couples who paid the charges and fees out of their own resources, including insurance benefits and help of relatives, without help from government sources or private agencies. Half the couples had costs totaling more than \$240 during the year. Among the nonmarried, 8 in 10 paid for care out of their own resources; the average charge was about \$270.

*Allocation of costs by type of care.*—Care in medical institutions accounted for more than one-fourth of the aggregate medical costs incurred by couples and some two-fifths of the costs incurred by the nonmarried who paid for their own care. Services of physicians and surgeons accounted for about one-third of incurred costs for couples and roughly one-fourth for the unmarried.

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## B. LIFE EXPECTANCY 1900-2000

Over the first six decades of this century, the life expectancy of a young man age 20 who is starting work has increased an average of almost eight years, from 42 years to almost 50 years. For young women there has been an increase of approximately 13 additional years of life after age 20, from 43 years in 1900 to a life expectation of 56 years in 1960.<sup>1</sup>

These increases in life expectancy have been accompanied by increases in both the working lifetime and the number of retirement years that an adult American can expect to participate in and to enjoy. During this century, for men aged 20 the average work life has increased by a little over three years; the average number of retirement years has increased by more than four years (table 1).

Projections of mortality to the year 2000 suggest that the trend in longer life expectancy will continue. By the year 2000, the average man age 20 is projected to have a life expectancy of 52 years. By the year 2000, women aged 20 are projected to have a life expectancy of 58 years of age (table 2).

<sup>1</sup> *United States Life Tables: 1959-61*, December 1964, Public Health Service Publication No. 1252, Volume 1, No. 1.

TABLE 1.—Average remaining lifetime, work lifetime, and retirement lifetime for men in the labor force aged 20 and aged 60 in 1900, 1950, and 1960

	1900	1950	1960
Men aged 20			
Average remaining years:			
Lifetime.....	42.2	48.9	49.6
Work.....	39.4	43.1	42.6
Retirement.....	2.8	5.8	7.0
Percent of remaining lifetime spent in retirement.....	6.6	11.9	14.1
Men aged 60			
Lifetime.....	14.3	15.7	15.8
Work.....	11.5	9.8	8.5
Retirement.....	2.8	5.9	7.3
Percent of remaining lifetime spent in retirement.....	19.6	37.8	46.2

Source: "The Length of Working Life for Males, 1900-60," July 1963, Manpower Administration, Manpower Report No. 8, table 4.

TABLE 2.—Projected expectations of life (in years) for various ages and years

Year	Age 0		Age 20		Age 65	
	Low mortality	High mortality	Low mortality	High mortality	Low mortality	High mortality
Males						
1959-61.....	66.80	66.80	49.77	49.77	12.95	12.95
1967-68.....	67.69	67.21	50.38	50.07	13.26	13.10
1977-78.....	68.76	67.76	51.23	50.48	13.69	13.31
1987-88.....	69.96	68.33	52.14	50.90	14.14	13.53
2000.....	71.56	69.06	53.35	51.45	14.75	13.80
Females						
1959-61.....	73.24	73.24	55.60	55.60	15.80	15.80
1967-68.....	73.99	73.62	56.17	55.89	16.12	15.96
1977-78.....	75.03	74.12	56.97	56.27	16.55	16.17
1987-88.....	76.11	74.64	57.80	56.67	17.01	16.39
2000.....	77.53	75.30	58.91	57.17	17.63	16.67

Source: U.S. population projections for OASDHI cost estimates, December 1966, Social Security Administration, actuarial study No. 62, table 7.

### C. RETIREMENT HISTORY STUDY

The Social Security Administration is responsible for the largest social insurance program in the United States. More than one of every ten Americans receive income support from the Old-Age, Survivors, Disability, and Health Insurance program (OASDHI). Approximately 19 million old people are eligible for health benefits.

Since its conception as a program of wage replacement for the aged, the scope of the Social Security program has been gradually enlarged to cope with other types of income loss. Over two-thirds of its beneficiaries, however, are aged (65 years and over) retirees and their dependents. Consequently, effectiveness of much of the OASDHI program requires knowledge of the situation of the aged and of forces and conditions affecting them. The primary information need is for data on the economic aspects of their lives. Such data must be supplemented by knowledge of the individual characteristics and behavior patterns associated with use of income.

Hitherto, the economic situation of older people has been studied in various cross-sectional surveys. Information from these studies has served to outline areas of need and to suggest legislative remedies and policy adaptations. Cross-sectional studies, however, provide only limited understanding of processes occurring over time. Adequate data on change and adjustment (e.g., adaptation to retirement living) is a product of longitudinal observation.

The Social Security Administration is proposing a longitudinal study of retirement, starting with a national sample survey of persons aged 58 to 63 years. The study will be continued for at least 10 years and as much longer as it remains productive. Subsequent re-surveys, at intervals of two years, will provide information on the process by which people enter, experience, and adjust to retirement. Initial inquiry will focus on preretirement conditions and retirement expectations. Intensive studies of specialized problems will examine changes related to application for OASDHI benefits, death of a spouse, and other life changes determinable from Social Security Administration records. Data from the major study, and emergent program and policy considerations, will dictate other supplementary studies.

#### AREA OF INQUIRY

The most frequent result of retirement for an individual is reduction of income accompanying loss or abandonment of an occupation. For some people, retirement income will be adequate for self-support. For others it will not. For all, it is susceptible of change in both directions, because of either altered need or altered resources. More information is needed on the paths by which people arrive at retirement age with either sufficient or insufficient provision for the retirement years. We need to learn a great deal more about subsequent histories as they live out the consequences of their economic situations.

In defining income "adequacy" we will supplement our own knowledge with findings and current work of other agencies concerned with the problem. Work done at BLS seems especially likely to be useful. This research has been based on the conception of an adequate budget as one which represents social consensus on the necessary basis for acceptable living. It will be possible, also, for us to use the experience of the aged themselves to define an "acceptable" level of living.

#### 1. Background data

Meaningful analysis of such data as we want requires control of variables known to be associated with economic behavior. Therefore, we need information on the work and education of sample members, as well as their ages. We should also learn about parents' education, occupation, and income.

#### 2. Pre-retirement history

"Retirement" is a handy word until events and processes to which it refers become a focal concern. When retirement itself must be discussed it is evident that no one word is sufficient. Some people leave lifelong occupations and never afterward work for a financial return. Others return to the work force on a regular or occasional basis. Some never leave the labor force but simply change jobs. Married women have retirement experiences of still different quality. When the youngest child leaves home, his mother "retires" from the child-rearing which has probably been her most significant adult occupation. When her husband retires, the same woman experiences another retirement-like adjustment. So there are *types* of retirement with which we will have to grapple. For the nonce, however, we will not grapple but will use "retirement" to refer to a widely shared experience: the cessation, for an individual at an advanced age, of continuous paid employment.

Retirement has become an accepted phase of the American life cycle. Many social adjustments to that acceptance are taking place. They characterize every aspect of retirement, including the circumstances under which it begins. Preparation for retirement is one such changing phenomenon. Most people, apparently, do little concrete planning for retirement living. Some plan extensively, to the point of trial runs at living on retirement income. Employers have begun to introduce, or experiment with, programs of preretirement counseling and orientation. We will inquire about the nature and type of retirement planning.

Information will be collected about reasons for retirement, particularly when it takes place before 65. Of special interest will be the parts played by income alternatives, by health, and by individual employability/unemployability.

We should also observe future expectations at the time of retirement. How adequately can people anticipate life on reduced income, and what effect does realistic or unrealistic anticipation have on post-retirement living?

### 3. *The retirement process*

The primary purpose of the entire study is observation of the patterns of change and continuity which characterize life in retirement and the relationship of changes and continuities to each other and to antecedent conditions. Areas of particular concern are those listed above under Pre-retirement history: work, health practices, expenditures and savings patterns, recreation, group participation, living arrangements and personal and household maintenance. It will be necessary to analyze events which are not actually *part* of the retirement process but which are associated with and influence it—e.g., death of family members, loss of economic support, drastic changes in physical health and ability, etc.

### 4. *Social-psychological factors*

Neither change nor human reaction to it is entirely explicable by unqualified reference to concrete material events. Account must be taken of subjective factors.

Some measure of overall morale will be necessary in interpreting effects of changed life patterns. Morale is also important in defining acceptable levels of living and income support.

Considerable agreement exists on the importance to retirement adjustment of the effect of work loss on one's self-image. It would be useful, especially in comparing those who return to work with those who do not to assess the meaning of work in general life adjustment of our sample members.

Some research has already demonstrated the effect of extrinsic vs. intrinsic work values upon retirement adjustment. It would be good to know what value is placed on personal relationships, kinship ties, and the varieties of recreation and leisure time pursuits available to older people.

Several researchers have pointed out the emergence of a "sub-culture of the aging"—a commonality of the aged which shares evaluations of both themselves and the world about them. Such group consciousness is probably not—nor ever will be—shared by all older people. Where it does appear, it probably affects the way people spend money, time, and themselves.

#### SUPPLEMENTARY STUDIES

The scope and size of the longitudinal study will preclude extensive examination of many potentially fruitful areas. Such of these areas as are not akin to our work will be surveyed in separate supplementary studies of sub-samples of the continuing panel. Candidates for this procedure will include such topics as: the effects of a spouse's death upon the surviving partner's subsequent living patterns; immediate circumstances of the retirement decision; retirement patterns of selected occupational groups, and the development of "retirement" as an expected phase of American life.

Periodic cross-sectional sample surveys of the entire aged population (65 years and older) will provide an additional dimension in the control of social change over time, as distinct from the effect of aging. Collected at approximately five-year intervals, cross-sectional data will enable the comparison of age phases of the longitudinal sample with their age counterparts at different points in historical time. In this way, the effects of social change can be separated from the effects of individual aging.

#### D. EARLY RETIREMENT AND WORK-LIFE EXPERIENCE

by Lenore A. Epstein\*

*According to an analysis of the employment history of workers entitled to retirement benefits in 1963, the majority of those claiming benefits at age 62 are prompted to do so by unemployment or by the need to supplement earnings that were characteristically low or that had dropped off substantially. Some of the men and women claiming reduced benefits, however, have had a favorable work history and have resources sufficient to make early retirement attractive.*

Major issues of social policy are posed by the continuing trend toward early retirement. How many of the workers retiring before age 65—particularly the

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men—have private pensions or adequate savings, and, on the other hand, how many are victims of relatively long-term unemployment? Questions relating to the level of income that can be maintained for retirees are intertwined with questions concerning the age of retirement.

It is generally accepted that workers should be free at age 65 to choose between work and retirement with a benefit that is assured—and not too inadequate—for the remainder of their lives.<sup>1</sup> The economic difficulty faced by many older men who are displaced from their jobs before they reach age 65 led Congress in 1961 to reduce from 65 to 62 the age at which men could draw benefits under the old-age, survivors, disability, and health insurance (OASDHI) program. Women had been given this option 5 years earlier. The price workers must pay for a benefit before age 65 is a permanent reduction of 6½ percent a year in the benefit amount.

During the past 4 years close to half the men and two-thirds of the women workers awarded retirement benefits under the social security program have been under the traditional age of 65. Of the 6.8 million men receiving retirement benefits at the end of 1965, nearly 1 out of 5 drew benefits that were smaller than those they could have obtained if they had waited until age 65 to retire. Reduced benefits were being paid to almost half the 4.0 million women whose work experience entitled them to benefits on their own work record and to more than half the women drawing benefits as wives of insured workers. (Widows have been eligible for full benefits at age 62 since November 1956, and under the 1965 amendments they may claim reduced benefits at age 60.)

In its report of January 1965, the Advisory Council on Social Security, after a careful review of the entire program, expressed serious concern about the low level of benefits. In particular they noted that “the reduced benefits which are now paid to men and their wives who start to get old-age benefits before age 65 are below what they can be expected to live on.”<sup>2</sup>

The Council recommended enactment of one measure that would improve somewhat the benefits payable to men<sup>3</sup> and noted that provision for a smaller-than-actuarial reduction might also prove necessary. The members recommended, however, that the Social Security Administration first collect additional information about persons who come on the benefit rolls before age 65 because such a provision would be relatively expensive and also might influence retirement policies in general—private pension-plan development, specifically.

In accordance with this recommendation, the Social Security Administration has several studies under way or in the planning stage. Under consideration are various plans for regular collection of current information on reasons for retirement and on whether the individual is receiving or expects to receive a private pension. Such information might be obtained, perhaps by mail questionnaire, from a sample of new beneficiaries soon after award of benefits.

The Social Security Administration is now supporting by grant funds two related projects. One is intended to throw light on differences in retirement practices among four Western European countries. The other project, a study being conducted by the Survey Research Center of the University of Michigan, covers both a selected population—members of the United Automobile Workers (UAW) eligible for special early retirement benefits beginning September 1965 under a contract negotiated a year earlier—and a representative national sample. Its purpose is to determine what influences are of greatest importance in the decision to retire early when private pension rights are favorable. The timeliness of this study is apparent from the fact that the new UAW program resulted in 9,200 retirements before age 65 from September to November 1965, compared with 241 early retirements in the same period of 1964.<sup>4</sup> It is hoped that these two projects

<sup>1</sup> Wilbur J. Cohen, *Retirement Policies Under Social Security*, University of California Press, Berkeley, California, 1957.

<sup>2</sup> *The Status of the Social Security Program and Recommendations for Its Improvement: Report of the Advisory Council on Social Security*, 1965, page 57.

<sup>3</sup> The reduction rates (6½ percent for each year they are under age 65) are the same for men and women. For men, however, average monthly earnings are computed over a period equal to the number of years (less 5 years of lowest earnings) up to attainment of age 65, and for women they are computed for a period equal to the number of years up to age 62. In other words, a man claiming benefits at age 62 must count the 3 years that he is aged 62–64 among the 5 years of lowest earnings, but a woman need not. Consequently a failure to work beyond age 62 has, in general, a relatively more adverse effect on a man's benefits than on a woman's. The Council recommended that the period for computing benefits for retired men be shortened by 3 years, making it the same as for women.

<sup>4</sup> Figures from the UAW for 4 major automobile companies cited in *Business Week*, January 8, 1966, page 84.

and the studies being developed within the Social Security Administration will shed new light upon factors related to early retirement.

According to the 1963 Survey of the Aged, the OASDHI beneficiaries aged 62-64 reported less voluntary retirement, and for 1962 lower employment rates, worse health, and lower incomes than older beneficiaries.<sup>5</sup> Thus, the 1961 amendment permitting payment of reduced benefits before age 65 served the purpose of providing some support for persons displaced from jobs before the normal retirement age, but it created a new problem—the problem of a group with permanently low benefits.

There has been some question whether 1962 data on early retirees represent a continuing situation. They undoubtedly include a backlog of men who had been laid off and were unable to find new jobs. Moreover, employment levels have been improving steadily since 1962. Benefit awards, however, show that, even without the reduction, workers retiring early would have received lower benefits, on the average, than those who waited until age 65. In 1964, for example, the primary insurance (basic benefit) amount awarded to men averaged \$87 a month for those who retired before age 65, compared with \$105 for men who waited until they reached age 65 or later for their benefits. Their actual monthly benefit (after reduction) was only \$75.<sup>6</sup>

In considering the need for special action to improve the benefits of early retirees, their lifetime work experience is of major importance. One factor is whether they were primary earners (a family's chief wage earner) or secondary earners. Another factor is work-life experience—the degree of attachment to the labor force, the level of earnings when employed, and the trend in earnings during later years—the primary focus of this article. A related factor, not covered here, is the extent of work after entitlement to the benefits, resulting in what some describe as gradual retirement.<sup>7</sup>

#### EARNINGS RECORDS AS SOURCE DATA

The records of the Social Security Administration are the most extensive source of information on lifetime employment and earnings for workers in the United States, even though they exclude earnings above the taxable maximum and non-covered employment. Based on the 1-percent continuous work history sample (maintained by the Administration since 1937), the extent of covered employment and earnings of men and women who became entitled to retirement benefits at different ages have been examined for 1962 and, on a preliminary basis, for 1963.<sup>8</sup> Similar tabulations will probably be prepared annually, at least until there emerges a clear pattern of relationship between work experience and age at retirement.

Obviously, the more recent the data the more likely it is to represent the prospective situation. This article therefore presents the preliminary findings for workers entitled to benefits for the year 1963, but only for those then aged 62 and 65. For these two age groups, the preliminary data are believed to be reasonably representative of the final sample.<sup>9</sup> Moreover, analysis of data for two single ages provides a sharper comparison than would data for broader age groups.<sup>10</sup>

<sup>5</sup> For a description of the Survey and some of the findings, see the *Social Security Bulletin* for March, June, August, November, and December 1964. These and related data will be included in a forthcoming monograph.

<sup>6</sup> "Old-Age Benefits for Workers Retiring Before Age 65," *Social Security Bulletin*, February 1966, pages 33-43.

<sup>7</sup> See Lloyd Saville, "Flexible Retirement," in *Employment, Income and Retirement Problems of the Aged* (editor, Juanita M. Kreps), Duke University Press, 1963.

<sup>8</sup> The 1963 entitlement data are incomplete because not all workers entitled to old-age benefits for 1963 had been awarded benefits by the April 1964 cutoff date in effect for the sample when the tabulation was prepared. Persons awarded benefits after April 1964 who were entitled to retroactive benefits for 1963 are not included.

<sup>9</sup> Data for 1962 entitlements were first tabulated on the basis of benefits awards through April 1963. Similar tabulations (and others) were prepared again in 1965, based on awards through April 1964, for 1962 and 1963 entitlements. The preliminary data for 1962 were found to include only 70 percent of all 1962 entitlement. They seriously underrepresented persons aged 63-64 and 66 and over, and the findings differed significantly from final data for these age groups. The net effect of the discrepancies is to minimize the differences between the group aged 62-64 and that aged 65 and over. Data for persons aged 62 and aged 65, respectively, differ much less between the preliminary and the final samples. The preliminary sample tabulations of 1963 entitlements are estimated to represent 75 percent of the full sample, but 90 percent of those aged 62 and 80 percent of those aged 65 at entitlement.

<sup>10</sup> Some workers who were classified as aged 65 in the year of entitlement draw reduced benefits because their 65th birthday was after the date of entitlement. Differences between those waiting for full benefits and those taking benefits at age 62 are thus understated to some extent.



When data on entitlements at age 62 for 1962 and 1963 are compared, there is a small decrease in the proportion without earnings during the year prior to entitlement and some improvement in the earnings level. The difference reflects both the improvement in economic conditions and the fact that the backlog of men under age 65 in need of benefits when early retirement first became possible had been reduced by 1963.

Except for an introductory summary the discussion treats separately the data for men, who can be assumed to be primary earners, and for women, who are more often secondary workers.

Women represented 54 percent of the workers entitled at age 62, compared with 25 percent of those entitled at age 65. This difference reflects the fact that a large number of women do not work after age 55 or 60 and claim retirement benefits at the earliest possible date. Thus, the lower earnings and less regular employment that typify women in comparison with men account for a considerable portion of the overall difference between the two age groups in work experience.

#### WORK EXPERIENCE IN SUMMARY

Covered earnings in the year with highest earnings (during the period 1951-62) were at the \$4,800 maximum<sup>11</sup> for 14 percent of the 62-year-old group, compared with 43 percent of those entitled at age 65 (table 1). At the other extreme, peak annual earnings were less than \$2,400 for 45 percent of the early retirees and for 14 percent of those retiring at age 65; another 6 percent and 2 percent, respectively, had no earnings in covered employment after 1950.

The extent of employment varied in similar fashion, with 30 percent and 57 percent, respectively, reporting some covered earnings in each of the 12 years. Because self-employed farmers and professionals and certain farm and domestic workers were not covered under the Act until 1955, they could not have had covered earnings (from their regular occupation) for more than 8 years.<sup>12</sup> It is therefore useful to compare the proportions with covered earnings in at least 8 of 12 years: 60 percent of workers entitled at age 62 and 80 percent of those entitled at age 65.

Workers taking benefits at age 62 can thus be described as having had considerable employment during the 12 years. But they were about twice as likely to have been out of covered employment for some years before entitlement as persons who waited until age 65 for benefits, as shown by the following proportions:

Year	At age 62	At age 65
No covered earnings in—		
1962 .....	40	12
1960-62 .....	28	15

This difference results to a considerable extent, of course, from the large number of women who leave the labor force long before retirement age. Indeed, 1 in 10 of the women entitled at age 62 in 1963 had no covered employment after 1951 (table 2).

#### EXTENT OF EMPLOYMENT

Almost as large a proportion of the men entitled at age 62 as at age 65 had some covered employment within the 3 years preceding entitlement (table 2). The men who retired early, however, were much more likely to have been out of work the year immediately before entitlement (31 percent compared with 20 percent).

Illness, lay-offs, strikes, and the like, as well as employment in noncovered work, would be expected to result in some periods without a record of employment during any 12 years. It is significant, therefore, that 57 percent of the men who claimed benefits at age 62 had some covered earnings in at least 10 of the 12 years 1951-62. A larger proportion (72 percent) of the men claiming benefits at age 65 worked in 10 or more of those years (table 1).

<sup>11</sup> The maximum amount of earnings considered for tax and benefit computation purposes was \$4,800 from 1959 through 1965. From 1955 through 1958 it was \$4,200, and from 1951 through 1954 it was \$3,600. (Beginning 1966, the maximum is \$6,600.)

<sup>12</sup> Coverage extensions since 1955 have been relatively minor.

The findings for women followed the same general pattern as those for men. Women who waited until age 65 to retire had a much stronger attachment to the labor force than those retiring early; 56 percent had some covered work in 10 of the 12 years before 1963, compared with 35 percent of those entitled at age 62. Among those claiming benefits at age 65 the percentage employed in the year immediately before retirement was almost as large for women as for men. At age 62, however, the proportion was only three-fourths as large for women as for men (table 2).

TABLE 1.—Earnings in year with largest earnings and number of years with covered earnings, 1951-62, for workers entitled to retirement benefits in 1963 at ages 62 and 65, by sex

Covered earnings (largest) and years with covered earnings	Total		Men		Women	
	At age 62	At age 65	At age 62	At age 65	At age 62	At age 65
Covered earnings in year of largest earnings						
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0
\$4,800.....	13.7	43.3	24.9	52.4	4.0	16.4
12 years.....	9.3	36.0	18.1	43.9	1.8	12.8
8 to 11.....	3.4	5.4	5.8	6.6	1.3	1.9
Fewer than 8.....	.9	1.8	1.0	1.9	.9	1.6
\$4,200 to \$4,799.....	8.6	13.1	12.2	14.6	5.5	8.8
12 years.....	3.0	6.7	4.7	6.9	1.6	6.0
8 to 11.....	3.7	4.9	5.4	5.8	2.2	2.3
Fewer than 8.....	1.8	1.6	2.0	1.9	1.6	4.4
\$2,400 to \$4,199.....	26.6	27.2	29.0	22.6	24.6	40.9
12 years.....	10.2	12.3	10.9	8.8	9.6	22.3
8 to 11.....	9.4	9.1	10.6	8.4	8.4	11.1
Fewer than 8.....	7.0	5.5	7.5	5.3	6.6	7.4
\$1 to \$2,399.....	44.6	14.1	31.5	8.4	55.9	30.9
12 years.....	7.4	2.1	4.9	1.2	9.5	4.7
8 to 11.....	13.5	4.1	12.3	2.3	14.5	9.2
Fewer than 8.....	23.8	8.0	14.4	4.9	31.9	17.1
No earnings, 1951-62.....	6.5	2.3	2.4	2.0	10.0	3.1
Years with covered earnings						
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0
8 years or more.....	59.9	80.5	72.7	84.0	49.0	70.4
12 years.....	29.9	57.0	38.6	60.8	22.5	45.8
10 to 11.....	15.1	11.0	18.6	11.4	12.1	10.1
8 to 9.....	14.9	12.4	15.5	11.8	14.4	14.5
Fewer than 8 years.....	40.1	19.5	27.3	16.0	51.0	29.6
4 to 7.....	24.9	13.5	20.1	11.8	28.9	18.7
Fewer than 4 years <sup>1</sup> .....	15.2	6.0	7.2	4.2	22.1	10.9
Number in sample.....	2,755	2,700	1,271	2,015	1,484	685

<sup>1</sup> Includes those with no earnings in 1951-62.

Data on quarters of coverage reflect more closely than years with covered earnings a worker's short-term unemployment and the seasonality of his work. They therefore show, as would be expected, a relatively more unfavorable work history for early retirees than for those waiting until they could draw full benefits. This was the situation for both men and women, as indicated by comparing the following figures with those in table 1.

Quarters of coverage	Men		Women	
	At age 62	At age 65	At age 62	At age 65
Percent with 29 or more.....	62.2	81.9	39.1	65.2
45 to 48.....	28.2	57.0	14.4	40.3
29 to 44.....	34.0	24.9	24.7	24.9

## EARNINGS LEVELS

Size of earnings appears to outweigh labor-force attachment as the factor that differentiates men who retire at age 62 from men who wait until age 65. The former were only half as likely as the latter to have had covered earnings of \$4,800 in the year with largest earnings, and they were almost four times as likely to have earned less than \$2,400 in their best year since 1950 (table 3).

Among women, those retiring at age 65 were four times as likely as the early retirement group to have had maximum covered earnings in their best year. They were only half as likely never to have achieved annual earnings of even \$2,400.

In the latest year with earnings, the divergence was even greater in the proportion with earnings at or near the taxable maximum (table 3). Less than one-third as large a proportion of the men entitled at age 62 as of those entitled at age 65 had \$4,800—or even \$3,600 or more. About two-thirds of the younger group earned less than \$2,400—roughly the Federal minimum wage for full-time work—compared with about one-fourth of the men aged 65 at entitlement.

For women also there was a great divergence between age groups in their final earnings. Those aged 65 were five times as likely to have had maximum earnings and almost four times as likely to have earned \$3,600 or more. More than four-fifths of the group aged 62 earned less than \$2,400, compared with less than half the older women.

TABLE 2.—*Latest year with covered earnings for workers entitled to retirement benefits in 1963 at ages 62 and 65, by sex*

Year	Total		Men		Women	
	At age 62	At age 65	At age 62	At age 65	At age 62	At age 65
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
1962.....	59.6	79.3	69.2	80.4	51.3	75.8
1961.....	7.4	2.4	9.0	2.5	6.0	2.3
1960.....	5.3	3.4	5.0	3.5	5.5	2.9
1958-59.....	7.7	5.5	6.0	5.2	9.1	6.6
1955-57.....	8.0	4.5	5.6	4.2	10.2	4.9
1951-54.....	5.5	2.6	2.9	2.0	7.9	4.3
Before 1951.....	6.5	2.3	2.4	2.0	10.0	3.1
Number in sample.....	2,755	2,700	1,271	2,015	1,484	685

#### The Employed and the Unemployed

The general level of earnings in the latest year in which the beneficiary had any covered earnings was substantially higher for those with covered employment in 1962—the year before entitlement—than for those whose covered employment stopped earlier. This difference is illustrated by the following percentages of men with very low earnings and with maximum covered earnings in their latest year with earnings.

Age and latest annual earnings	Latest year with earnings	
	1962	Before 1962
Men entitled at age 62:		
Less than \$1,200.....	32.5	65.5
\$4,800.....	18.5	4.6
Men entitled at age 65:		
Less than \$1,200.....	4.0	55.7
\$4,800.....	56.8	2.3

Thus, for men entitled at age 62 the proportion with less than \$1,200 in final earnings was twice as large for those who did not work in 1962 as for those who did, and the proportion that reached the maximum was only one-fourth as large. Differences were even larger for men entitled at age 65. In consequence, the difference in earnings level in the latest year of employment between the

62-year-old group and the group aged 65 was substantial for those with earnings in 1962. The proportion earning less than \$1,200 was eight times as large for early retirees as for men claiming benefits at age 65, and the proportion with the maximum only one-third as large.

Not only did those without work in 1962 have a much lower level of earnings when last employed, but differences were relatively smaller between the age groups. Eighty percent of all those with no work in 1962 reported final earnings of less than \$2,400 (66 percent of the early retirees reported less than \$1,200 and 56 percent of those entitled at age 65).

The question arises as to why men who were not employed for at least a full year before age 65 and with low past earnings did not apply for reduced benefits. Lack of knowledge of early-retirement provisions could be partly responsible. In some cases the latest year's earnings could be deceptively low because of mid-year retirements from well-paying jobs, and the retirees might have been relying upon savings or private pensions until full OASDHI benefits were payable. Some may have been engaged in noncovered employment.

In a few cases the unemployed worker may have been drawing State unemployment insurance benefits that would have been reduced had he become entitled to his OASDHI benefit. In 18 States, unemployment insurance payments are reduced by the amount of the OASDHI benefits received, and one State disqualifies all of the OASDHI beneficiaries. In the majority of the States, including most of the large States, however, payment of unemployment insurance is not affected by receipt of old-age retirement benefits.

TABLE 3.—Earnings in latest year and in year with largest earnings, 1951-62, for workers entitled to retirement benefits in 1963 at ages 62 and 65, by sex

Annual covered earnings	At age 62		At age 65	
	Latest year with earnings	Year with largest earnings	Latest year with earnings	Year with largest earnings
Total				
Total percent.....	100.0	100.0	100.0	100.0
Less than \$1,200.....	51.1	19.2	16.0	4.1
\$1,200 to \$2,399.....	23.7	28.6	13.6	10.4
\$2,400 to \$3,599.....	10.0	19.3	15.2	16.6
\$3,600 to \$4,199.....	3.6	9.1	8.0	11.3
\$4,200 to \$4,799.....	3.1	9.2	8.2	13.5
\$4,800.....	8.4	14.6	39.1	44.3
Number in sample with earnings, 1951-62.....	2,576	2,576	2,638	2,638
Men				
Total percent.....	100.0	100.0	100.0	100.0
Less than \$1,200.....	42.1	11.0	13.2	2.0
\$1,200 to 2,399.....	23.5	21.3	10.9	6.6
\$2,400 to \$3,599.....	11.7	17.5	12.5	12.3
\$3,600 to 4,199.....	4.4	12.2	7.4	10.7
\$4,200 to \$4,799.....	3.9	12.5	8.9	14.9
\$4,800.....	14.4	25.5	47.1	53.5
Number in sample with earnings, 1951-62.....	1,241	1,241	1,974	1,974
Women				
Total percent.....	100.0	100.0	100.0	100.0
Less than \$1,200.....	59.5	26.7	24.1	10.2
\$1,200 to \$2,399.....	23.9	35.4	21.5	21.7
\$2,400 to \$3,599.....	8.4	21.0	23.2	29.2
\$3,600 to \$4,199.....	3.0	6.3	9.4	13.0
\$4,200 to \$4,799.....	2.4	6.1	6.3	9.0
\$4,800.....	2.8	4.5	15.4	16.9
Number in sample with earnings, 1951-62.....	1,335	1,335	664	664

*Peak and final earnings*

Comparison of the earnings distributions in the year of highest earnings and in the latest year shows that men claiming benefits at age 62 were more likely than those who waited until age 65 to have reached a peak in earnings before their last year of work preceding entitlement (table 3). The proportion of early retirees among men with covered earnings at the maximum showed a particularly sharp decline (from 26 percent in the best year to 14 percent in the latest year), and the proportion with less than \$1,200 in the latest year with earnings shot up from 11 percent to more than 40 percent.

Not only did the men aged 62 at entitlement more often show a decrease between the peak and the final earnings, but the amount of the decrease for this age group was greater. Their median earnings declined more than half (from about \$3,600 to \$1,600) from highest to final earnings. Median earnings for the group aged 65, on the other hand, were above the \$4,800 maximum in the highest year and only slightly below that amount (about \$4,600) in the latest year.

For women, also, a drop in earnings was more common among those aged 62. Of those earning \$3,600 or more in their best year (17 percent), less than half maintained that level in their latest year. Women entitled at age 65 showed practically no drop in earnings from peak to latest year at the maximum earnings level and only a small drop when earnings were between \$3,600 and \$4,800.

*Peak earnings by extent of employment*

Nearly one-third of the men claiming benefits at age 62 never earned as much as \$2,400 a year in covered employment during the 12 years 1951-62. More than half of this group—1 in 6 of the men who retired at age 62—had such low wages (never reaching \$2,400) for 8 of the 12 years. This was nearly five times as large a proportion with extended employment at very low wages as among men who waited until age 65 for their benefits (table 1).

Another 1 in 6 of the early retirees among the men had covered earnings in every one of the 12 years and maximum earnings in at least 1 year, compared with 44 percent of the men retiring at age 65.<sup>13</sup> Probably most of these early retirees had private pension rights.

## TYPE OF WORK

Differences in both the regularity of employment and the level of earnings are, of course, associated with the type of employment. Among men with covered earnings in 1955-62 the early retirees were almost twice as likely as the older group to have had some farm employment (22 percent compared with 12 percent). They included a relatively large number with some farm wage work. Men with a mixture of wages and self-employment earnings and farm and non-farm employment were most prone to retire early (table 4).

Data on the type of work during the full 12-year period (which are not classified by farm-nonfarm attachment) bear out the fact that men who shift between wage work and self-employment, or engage in both simultaneously, are more likely to take reduced benefits. Twenty-three percent of the men entitled at age 62 had mixed work experience, compared with 14 percent of those entitled at age 65. The proportion with self-employment only was the same for each age group. The relative number with no self-employment was therefore larger for those waiting until age 65 to retire.

Women are less likely than men to have been self-employed or to have income from work on a farm. Nevertheless, the age differentials for women are generally similar to those for men, with relatively more early retirements among workers with farm earnings and among those combining wage work with self-employment.

<sup>13</sup> Information on earnings in last year with earnings (or lowest year) has not been cross-tabulated by number of years with earnings.

TABLE 4.—Type of employment of workers entitled to retirement benefits in 1963 at ages 62 and 65, by sex

Type of covered employment	Total		Men		Women	
	At age 62	At age 65	At age 62	At age 65	At age 62	At age 65
Covered earnings, 1955-62						
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0
Wage work only, total.....	78.8	81.2	70.2	78.4	87.2	89.4
Nonfarm.....	73.6	79.0	61.7	75.9	85.4	88.2
Farm.....	1.2	.7	1.8	.8	.6	.3
Both.....	4.0	1.5	6.7	1.7	1.2	.9
Self-employment, total.....	9.3	10.0	12.0	11.0	6.6	6.8
Nonfarm.....	5.6	6.2	6.5	6.3	4.8	5.8
Farm.....	2.9	2.8	4.3	3.4	1.5	.8
Both.....	.8	1.0	1.2	1.3	.3	.2
Wage work and self-employment, total.....	11.9	8.8	17.7	10.6	6.2	3.8
Nonfarm.....	6.9	5.0	9.3	5.7	4.6	3.0
Farm.....	.4	.2	.7	.3	.1	.1
Both.....	4.6	3.6	7.7	4.6	1.5	.8
Number in sample.....	2,424	2,567	1,205	1,933	1,219	634
Covered earnings, 1951-62						
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0
Wage work only.....	77.4	79.5	67.5	76.4	86.5	88.7
Self-employment only.....	7.2	8.5	9.3	9.4	5.3	5.7
Wage, self-employment, and other.....	15.4	12.0	23.2	14.2	8.2	5.6
Number in sample.....	2,576	2,638	1,241	1,974	1,335	664

TABLE 5.—Number of years with covered earnings, 1951-62, for workers entitled to retirement benefits in 1963 at ages 62 and 65, by race

Years with covered earnings	Negro		Other than Negro	
	At age 62	At age 65	At age 62	At age 65
Total percent.....	100.0	100.0	100.0	100.0
8 to 12.....	61.6	70.4	59.7	81.1
12.....	32.8	42.1	29.6	57.9
10 to 11.....	14.7	15.9	15.1	10.8
8 to 9.....	14.2	12.4	15.0	12.4
Fewer than 8.....	38.4	29.6	40.3	18.9
4 to 7.....	26.8	19.3	24.7	13.2
1 to 3.....	9.5	7.6	8.7	3.4
No earnings, 1951-62.....	2.1	2.7	6.9	2.3
Number in sample.....	232	145	2,323	2,555

TABLE 6.—*Earnings in year with largest earnings, 1951-62, for workers entitled to retirement benefits in 1963 at ages 62 and 65, by race*

Annual covered earnings	Negro		Other than Negro	
	At age 62	At age 65	At age 62	At age 65
Total percent.....	100.0	100.0	100.0	100.0
Under \$1,200.....	39.2	16.3	17.2	3.4
\$1,200 to \$2,399.....	31.7	24.1	28.3	9.6
\$2,400 to \$3,599.....	18.5	16.3	19.4	16.6
\$3,600 to \$4,199.....	3.5	9.9	9.7	11.3
\$4,200 to \$4,799.....	2.2	15.6	9.8	13.3
\$4,800 and over.....	4.8	17.7	15.6	45.8
Number in sample with earnings, 1951-62.....	227	141	2,349	2,497

TABLE 7.—*Type of employment of workers entitled to retirement benefits in 1963 at ages 62 and 65, by race*

Type of covered employment	Negro		Other than Negro	
	At age 62	At age 65	At age 62	At age 65
Covered earnings, 1955-62				
Total percent.....	100.0	100.0	100.0	100.0
Wage work, total.....	92.6	97.0	77.4	80.3
Nonfarm.....	81.5	92.4	72.8	78.2
Farm.....	3.7	2.3	1.0	.6
Both.....	7.4	2.3	3.6	1.5
Self-employment, total.....	2.8	.7	10.0	10.5
Nonfarm.....	1.9	.....	6.0	6.5
Farm.....	.9	.7	3.1	2.9
Both.....	.....	.....	.9	1.1
Wage work and self-employment, total.....	4.6	2.3	12.6	9.2
Nonfarm.....	2.8	2.3	7.3	5.2
Farm.....	.4	.....	.4	.2
Both.....	1.4	.....	4.9	3.8
Number in sample.....	216	132	2,208	2,435
Covered earnings, 1951-62				
Total percent.....	100.0	100.0	100.0	100.0
Wage work only.....	93.0	97.2	75.9	78.5
Self-employment only.....	2.2	.7	7.6	8.9
Wage work, self-employment, and other.....	4.8	2.1	16.5	12.6
Number in sample.....	227	141	2,349	2,497

## WORK EXPERIENCE OF NEGROES

Negroes are more heavily concentrated among the retirees aged 62 than among the older retirees, representing 8 percent and 5 percent, respectively, of the totals. Negroes, who characteristically have lower earnings than white men and women, accounted for one-fifth of the workers entitled at both age 62 and age 65 whose highest earnings were less than \$1,200 and for only 3 percent of those earning \$3,600 or more.

Among the early retirees, the extent of employment for Negroes was comparable with or was even somewhat higher than that of other workers (table 5). Sixty-two percent of the Negroes retiring at age 62 reported work in at least 8 of the 12 years, with 33 percent having work in all 12 years. The corresponding figures

for white workers<sup>14</sup> retiring at age 62 are 60 percent and 30 percent. Among those entitled to benefits at age 65 on the other hand, Negroes had fewer years with covered earnings than did white workers. Thus, the difference in the extent of covered employment between those entitled at age 62 and those entitled at age 65 was smaller for Negroes than for other workers.

Although the sample of Negroes is too small to analyze their work experience by age cross-classified by sex, it is noteworthy that age differentials in earnings were similar to those already described. About 1 in 20 Negroes retiring at age 62 had maximum earnings, compared with 1 in 6 of the older Negroes. Two-fifths did not earn as much as \$1,200 in covered employment in a single year from 1951 to 1962, compared with one-sixth of those aged 65 (table 6).

Age at retirement likewise differed by type of employment in the same manner for Negroes as for white retirees, with early retirement more common among those with mixed work for wages and self-employment (table 7). Farm wage work was, of course, much more common among Negroes than among white workers for both age groups, and self-employment was much less common, but age differences were consistent with those described above.

### E. NOTES AND BRIEF REPORTS

#### REDUCED BENEFIT AWARDS TO RETIRED WORKERS: MEASURING EXTENT OF EARLY RETIREMENT\*

Until 1956 all applicants for old-age (retired-worker) benefits under the social security program were required to be at least age 65. The 1956 amendments provided that women retiring at age 62 could receive actuarially reduced benefits, and benefits at a reduced rate were made available by the 1961 amendments to men retiring as early as age 62.<sup>1</sup> The reduction in the benefit amount is based on the number of months before age 65 that benefits are claimed and is a permanent one (except that the amount is refigured at age 65 and adjusted to take account of any months the benefit was not paid because the beneficiary was not working or for other reasons).

The Bulletin publishes data regularly in table Q-6 (March, June, September, December) on the number and amount of benefits awarded to persons who have elected early entitlement to benefits. The table also shows such awards as a percent of all awards to retired workers—an overall measure of the proportion of workers who accept a small benefit amount in order to get it sooner.

The data published in table Q-6 show that an increasingly larger proportion of women retirees have chosen early retirement and the smaller benefit. Reduced benefit awards to retired women workers rose from more than 53 percent of all retirement awards to women in 1957 to 68 percent in 1964. Toward the end of 1965, the percentage of women with awards at full-benefit rates rose sharply.

About half the men retiring since 1961 have chosen to apply for reduced benefits before age 65, according to table Q-6. The proportion electing early retirement was relatively stable till the last quarter of 1965. Then the percentage of awards made to men at reduced rates showed a substantial decline.

With the initiation of health insurance for the aged under the 1965 amendments, it became necessary for insured persons aged 65 and over, who were not already beneficiaries, to establish their entitlement to benefits in order to be eligible for hospital benefits. As a consequence, the number of persons filing applications before actual retirement showed a marked increase in 1965.

It is this influx of persons to the program rolls that accounts for the recent substantial increases in the number of benefit awards. It has also had the result that a clear picture of the relationship of early-retirement awards to all retired-worker awards cannot be obtained unless certain adjustments are made in the total number of retirement benefit awards. Even before the enactment of the health insurance program, the total number of these awards included many that

<sup>14</sup> The sample data were tabulated for Negroes and for all others combined. White workers represented 98.6 percent of those not reported as Negro, and other races 1.1 percent. Race was not reported for 0.3 percent.

\*Prepared by Harry Shulman, Division of Statistics (OASDI).

<sup>1</sup> The 1956 amendments also lowered to 62 the minimum age for receipt of benefits for wives (with a reduced amount), widows, and female parents of insured workers. The 1965 amendments made it possible for widows to elect to receive a reduced benefit at age 60.



were made to persons not actually retiring' or that did not involve a choice between early and normal retirement.

This note presents data for 1963-65 on the number and average amount of reduced and total awards to retired workers that have been adjusted to make it possible to gauge more accurately the effect of the early retirement options. The tables show adjusted data on total awards that exclude (1) awards made when a disabled worker's benefit is converted to a retirement benefit at age 65, (2) awards made to persons aged 72 and over entitled under the transitional insured-status provisions of the 1965 amendments, and (3) those not involving retirement at the time of award (in conditional or deferred-payment status).

Disability benefit conversions are made when the person receiving a benefit because of disability reaches age 65; his benefit is no longer counted as a disability benefit and the payment (usually the same amount) is made from the old-age and survivors insurance trust fund instead of the disability insurance trust fund. Retirement benefit awards of this type are not additions to the beneficiary rolls but a shift from one beneficiary type to another.

TABLE 1.—Number of awards to retired workers by reduction status, 1963-65

Period	Total	Adjusted total <sup>1</sup>	Awards not reduced for early retirement				Awards reduced for early retirement <sup>3</sup>			
			Total	To new beneficiary			Disability conversions	Number	Percent of—	
				Currently payable <sup>2</sup>	Conditional and deferred	Transitional insured status			Total	Adjusted total
Total										
1963.....	1, 145, 602	970, 240	526, 090	350, 728	124, 698	-----	50, 664	619, 512	54. 1	63. 9
1964.....	1, 041, 807	883, 302	449, 001	290, 496	113, 160	-----	45, 345	592, 806	56. 9	67. 1
1965, total.....	1, 183, 156	879, 115	598, 270	294, 229	204, 816	41, 725	57, 500	584, 886	49. 4	66. 5
January-August.....	685, 087	578, 536	298, 166	191, 615	70, 051	-----	36, 500	386, 921	56. 5	66. 9
September-December.....	498, 069	300, 579	300, 104	102, 614	134, 765	41, 725	21, 000	197, 965	39. 7	65. 9
Men										
1963.....	735, 712	596, 760	380, 332	241, 380	97, 359	-----	41, 593	355, 380	48. 3	59. 6
1964.....	652, 152	528, 642	323, 557	200, 047	87, 817	-----	35, 693	328, 595	50. 4	62. 2
1965, total.....	743, 541	519, 760	421, 440	197, 659	161, 392	18, 389	44, 000	322, 101	43. 3	62. 0
January-August.....	431, 107	349, 124	214, 562	132, 579	54, 483	-----	27, 500	216, 545	50. 2	62. 0
September-December.....	312, 434	170, 636	206, 878	65, 080	106, 909	18, 389	16, 500	105, 556	33. 8	61. 9
Women										
1963.....	409, 890	373, 480	145, 758	109, 348	27, 339	-----	9, 071	264, 132	64. 4	70. 7
1964.....	389, 655	354, 660	125, 444	90, 449	25, 343	-----	9, 652	264, 211	67. 8	74. 5
1965, total.....	439, 615	359, 355	176, 830	96, 570	43, 424	23, 336	13, 500	262, 785	59. 8	73. 1
January-August.....	253, 980	229, 412	83, 604	59, 036	15, 568	-----	9, 000	170, 376	67. 1	74. 3
September-December.....	185, 635	129, 943	93, 226	37, 534	27, 856	23, 336	4, 500	92, 409	49. 8	71. 1

<sup>1</sup> Excludes awards in conditional and deferred payment status, those representing conversion of disability benefits to retired worker benefits on beneficiary's attainment of age 65, and, in 1965, those based on transitional insured status under the Social Security Amendments of 1965.

<sup>2</sup> For 1965, essentially currently payable awards.

<sup>3</sup> Includes a small number of awards in conditional and deferred payment status.

Persons added to the rolls as a result of the transitional insured-status provisions are a special category of beneficiaries (aged 72 or over and without enough coverage under the program to qualify for regular benefits), and their benefits is a flat \$35.

All eligible persons who file an application for benefits receive a benefit award, but, because of the retirement test in the law, no benefit payments are made if they continue to work and the award becomes a "conditional" one. Awards may also be "deferred," with payment to begin at some definite date in the future—generally because work deductions based on estimated earnings for the current year must be imposed. Even before the health insurance program was enacted, many persons applied for and received conditional-payment awards on account of the advantages of being on the beneficiary rolls. When earnings no longer disqualify the individual from receiving his benefit, for example, the award can be shifted quickly to payment status.

Considerable time elapses between the date the conditional-payment award is granted and the date the benefit becomes payable. Most deferred-payment awards are normally payable within a short time after the date of award; in adjusting the data, these awards might reasonably have been left in. Data on deferred-payment awards are not available, by sex, however, except in combination with those in conditional-payment status. Since the latter type of award is far more numerous, the results are not greatly affected by the exclusion of the deferred-payment awards.

TABLE 2.—Average benefit award to retired workers, by reduction status, 1963-65

Period	Total	Adjusted total	Average benefit award not reduced for early retirement					Average benefit award reduced for early retirement
			Total	To new beneficiary			Disability conversions	
				Currently payable	Conditional and deferred	Transitional insured status		
Total								
1963.....	\$80.30	\$76.43	\$95.05	\$91.72	\$105.62	-----	\$92.13	\$67.77
1964.....	81.24	77.14	98.99	96.21	108.59	-----	92.85	67.80
1965, total.....	85.43	80.00	110.05	99.00	117.00	\$35.00	94.42	70.52
January-August.....	82.69	79.00	99.92	98.00	109.30	-----	92.11	69.41
September-December.....	89.20	82.25	100.16	101.00	119.75	35.00	98.56	72.69
Men								
1963.....	\$88.43	\$84.74	\$101.01	\$99.14	\$108.14	-----	\$95.17	\$74.96
1964.....	89.78	85.78	104.61	103.22	111.01	-----	96.64	75.17
1965, total.....	94.66	89.00	107.07	106.50	118.25	\$35.00	98.72	78.47
January-August.....	90.89	87.25	105.19	104.50	111.54	-----	96.20	76.72
September-December.....	99.87	93.00	109.03	110.50	121.75	35.00	102.93	82.05
Women								
1963.....	\$65.71	\$63.14	\$79.50	\$75.32	\$96.64	-----	\$78.18	\$58.10
1964.....	66.96	64.26	84.49	80.69	100.20	-----	78.81	58.63
1965, total.....	69.82	67.00	83.29	84.00	108.50	\$35.00	80.37	60.76
January-August.....	68.78	66.25	86.42	83.75	101.46	-----	78.54	60.12
September-December.....	71.25	68.50	80.49	84.50	112.50	35.00	84.04	61.95

When the necessary adjustments in the awards data are made, the proportion of reduced retirement benefit awards to women is seen to fluctuate between 71 and 74 percent during the period 1963-65 (table 1). For men, the proportion is 60 percent in 1963 and 62 percent in 1964 and 1965. Thus it appears that nearly 3 out of 4 women applied for benefits and 3 out of 5 men choose retirement before age 65 despite the reduced benefit rates. The unadjusted data for 1965 had indicated that 60 percent of the women chose early benefits and 43 percent of the men. The difference in the adjusted and unadjusted data emphasizes the growth in the number of persons on the rolls with conditional awards—individuals applying for benefits solely to qualify for health insurance benefits.

Several points are clear from the data in table 2 on the average amount awarded. Not surprisingly, since lifetime taxable earnings of women are lower on the average than those of men, average benefits awarded to women are consistently smaller than those for men. Comparisons of the reduced and unreduced benefit rates, particularly for 1965, makes it clear that the amounts of conditional and deferred-payment awards are considerably higher than unreduced awards that are currently payable. Obviously, high earnings are associated with continuation of work past normal retirement age.

The difference between the average reduced benefit rates and those unreduced is greater than can be explained by the maximum possible reduction (20 percent). The rest of the difference must be accounted for by differing levels of average earnings. The data imply that it is individuals with lower earnings (and consequently lower benefits) who tend to retire before age 65.

#### F. COORDINATION OF RESEARCH ON RETIREMENT BY THE SSA, THE AOA AND NICHD<sup>1</sup>

Coordination of research on retirement carried on by these three agencies is effected primarily through informal but continuing professional staff contacts. The focus of interest in retirement is somewhat different in the three agencies. The SSA is primarily concerned with problems of income maintenance and the levels of living of retired individuals. The AOA places more emphasis on social problems of aging and on community services and activities. The NICHD looks at biological, medical, and behavioral problems. Obviously these areas of interest are overlapping. Nevertheless the approach to them, the specific questions to which answers are sought and the social science disciplines and other skills drawn upon are somewhat different.

The SSA prepares each year a Work Plan which describes in some detail its current and near-future research undertakings. This is made available to other interested research staffs. When the SSA undertakes a major survey, such as the 1963 Survey of the Aged, the 1966-67 Survey of Disabled Persons, or the planned Retirement History Survey, it discusses its plans with all other agencies that might have a major interest or contribution to make—usually including in addition to the Bureau of the Census, the Department of Labor, the Department of Agriculture, the Veterans' Administration, the National Center for Health Statistics, the AOA where appropriate, the Welfare Administration and of course the Bureau of the Budget.

Requests for research grants are registered with the Science Information Exchange and professional staff in other government agencies may be asked to review projects related to their special competence or interest.

#### G. AVERAGE REMAINING LIFETIME OF MALE WORKERS RETIRING IN THE YEAR 2000

It is estimated that approximately 900,000 men workers will retire in the year 2000, bringing to 12.5 million the total number of retired men. The number of retired men will change very little during the decade 1990-2000. Most of the men in retirement during this period will come from the small cohorts of births in the depression years of the 1930's. By the year 2025, it is estimated that close to 21 million men will be retired. (For estimates of number of men aged 65 and over for selected years from 1965 through 2050, see Table 11 D, page 28 of Actuarial Study No. 62, "United States Population Projections for OASDI Cost Estimates.")

<sup>1</sup> See questions from Senator Mondale, p. 43.

On the average the men workers retiring in 2000 can expect to live an additional 14.3 years. The average remaining lifetime shown in Table 1 of the exhibit submitted earlier represents the *average* retired life for all those in the designated age group still at work, whether or not they die before retirement.

## ITEM 2. MATERIAL FROM THE NATIONAL INSTITUTE OF CHILD HEALTH AND HUMAN DEVELOPMENT \*

### A. INTRODUCTION TO NICHD CONFERENCES: RESEARCH ON RETIREMENT

By Frances M. Carp, Ph. D.

#### A GAP IN KNOWLEDGE

The mission of the NICHD is to improve the quality of life for persons of all ages, principally by providing scientific information regarding development throughout the life span. Determinants of developmental processes must be defined and measured; consequences specified and evaluated. These factors are multiple and complexly interrelated; they occur at all levels of organization from cellular to social, and their interactions are cumulative through the life history. Comprehension of development, then, depends on multi disciplinary investigations across time.

There is reluctance, or at least inertia, in perceiving development as life-long. For example, the *Annual Review of Psychology* continues to equate "Developmental Psychology" with child psychology. In the 1967 volume as in those of previous years, the chapter on developmental psychology reports studies involving adults only in reference to child-rearing practices as they affect the child.

The 1965 volume is the most recent which includes a chapter on "Psychological Aspects of Ageing in Man." The absence of perceived relationship between the two topics, and perhaps some indication of their relative importance, is illustrated by placement in the volume: "Developmental Psychology" is first; "Ageing" is 14th among 16 chapters. It is important to reiterate that changes occur throughout life, and that it is not yet determined that all past any given age are deteriorative.

In general, the older the age group, the more numerous are the determinants of behavior and the less we know about them. Regarding any level of development, there are gaps in scientific understanding. Beyond achievement of maturity there is little information in a large gap. Conceptualization and systematic investigation of subsequent developmental stages and the "critical periods" or "turning points" between them have received little attention.

Adolescence, a critical period during which dramatic shifts occur in the environment and striking changes in the individual, is understandably intriguing to investigators. It involves the resolution of a complex and often conflictive interplay of biologic, psychologic, and social changes. The very word "adolescence" evokes a fairly clear, comprehensive, and common image of the life stage leading from childhood to maturity. Though the interactive processes of adolescence are not completely understood, the vast investigative effort put into it has brought forth useful information and theoretical formulations. Clearly, the factors that influence the resolution of its conflicts are based in childhood as well as in adolescence itself. Equally clearly, the quality of development during adolescence can be judged on the basis of the adult it produces.

A later transitional period has received scant attention from investigators, though it must be as complex as adolescence and potentially as fascinating. This is the transition ending the relatively stable phase of maturity initiated by adolescence. So totally has this period been ignored—or avoided—that it remains unnamed. The anonymity both reflects lack of interest and predestines inattention. A significant contribution to stimulation of interest in this transition period will be to give it a suitable label. However, naming must come later, when the nature of this life phase and the developmental tasks it involves are understood. Conceptualization of the period is prerequisite to its naming.

Few people consider the ages included in this anonymous period the best ages to be. No one knows "where it is going," "what it is for," or what its resolutions "ought to be." The next transitional term in our developmental vocabulary is "senescence," though other phases must intervene.

\*See pp. 42-51 for NICHD testimony.

There are not even adequate descriptions of the transition from young-adult status. The person experiences decline in sensory-motor processes, perhaps a reduction in stamina and endurance, probably some accumulation of ailments. Menopause and reduction in sexual performance are relevant, though they are probably even less synonymous with this development period than is puberty with adolescence. Important alterations occur in social press, social role and ego processes. Changes often reverse those of adolescence, though many issues are the same: dependence vs. independence, usefulness vs. uselessness, self-esteem vs. self-devaluation. For the adolescent it is fairly clear how these and other developmental issues should be resolved. Ability to function as an adult is the goal. Therefore, independence, productiveness, activity, social involvement, are obviously "good" outcomes in our culture. It is not known whether, as a person grows past young adult status, he "should" become more or less independent, sociable, or active. As Rosow (1) has pointed out, for developmental stages behind early maturity, society has defined no role models. Everyone knows what the developmental tasks are for infancy, childhood, adolescence, and young adulthood, and what are sets of developmentally appropriate and inappropriate behaviors in each. In subsequent periods of life, no culture norms are available to serve as models and goals to persons, and to inform investigators in designing criterion measures.

Changes are generally assumed to be losses because, in the absence of an age-appropriate models, behaviors are measured against standards of earlier years. This interpretation is reinforced by well-known decrements in sensory-perceptual-motor performance with age.

When so little is known about the psychological and social processes or of the interactions of these with each other and with the biological, it is difficult to initiate investigation. One event associated with the transition period in question, and one which often seems to trigger widespread changes, in retirement—from a paid job, from raising a family, or from spousehood. Though cessation of employment is only one event of many, just as preparation for employment is one task of adolescence, it is important (Kleemeier, 1961) (2).

There is obvious advantage in focussing first on one facet when approaching this complex subject-matter armed with so little knowledge about relevant factors and their interactions, especially when results of studies do not agree. For example, evidence regarding the relationship of health to retirement is conflictive, some studies showing that failing health is the most common reason for retirement, others indicating that retirement has a deleterious effect upon health, still others that retirement is salutary. The advantage of concentrating on one factor is even greater when there is reason to expect that relationships among factors will change. There surely is, in this case. For example, during the next twenty years menopause and retirement will probably occur more closely together in time, and possibly even reverse present order of occurrence; retirement and death will almost certainly be further apart.

A topic is in need of investigation, then: transitions related to completion of societal expectations regarding participation in the labor force or child-rearing, or: developmental processes involved in preparation for, realization of, and re-establishment of life following retirement.

#### *Emergence of a New Phase in Human Development*

One reason for the dearth of information regarding retirement phases of the life history is that only recently have there been significant numbers of persons in them. Our highly developed, high-energy economy has produced a new social class, as have the economies of several other countries. Until fairly recently the life history went through gestation, birth, infancy, childhood, adolescence, adulthood, senescence, death. In general, people played in infancy, were educated or trained in childhood and adolescence, worked in adult years, quit about the time it was no longer possible to work, and died soon thereafter. In some parts of the world this is still true.

As the efficiency and productivity of our economy have increased, the age for retirement has gone down. Simultaneously, advances in medical science and care keep more persons alive into mature years and probably improve competence and well-being during them; further increases seem imminent. The combination of these economic and medical trends has created a new phase in the normal life-span, a retirement-leisure period which almost everyone will reach. Its emergence provides opportunity for attainment to higher developmental levels of human nature, with consequent benefits to individuals and to society. How-

ever, extending years of "obsolescent" existence will constitute a drag on society, disrupt development of younger generations, and be less than a blessing to those who have them.

This emerging phase can be frustrating and degrading to a "society of laborers without labor," or it can be a fulfilling and creative segment of life. The people in it have wisdom, understanding, compassion, balance, and judgment—traits badly needed in our time, with its dangerous gap between advances in the "hard sciences" and technology as compared with those in solving personal and group conflicts. Understanding of forces underlying this evolving life-phase and consideration of factors which influence it are of crucial importance in determining whether it will elevate or degrade human life. Because of the number of persons anticipated in the new developmental period, such study should not be delayed.

This new role is available to (or forced upon) ever larger numbers of persons. The increase is rapid, both absolutely and in proportion to other age groups. Individuals tend to live longer. Average life expectancy for white men at 65 rose from 11.5 years in 1900-1902 to 12.9 years in 1956; for white women, from 12.2 years to 15.5 over the same period. See Table 1 for life-expectancy figures of fifty-year-olds from 1900 to 1964. These trends probably will continue, particularly as medical sciences turn their attention to the killers of the later years of life, and to the nature of biological aging. Length of life and quality of the later years should be affected favorably also by recent provisions for health care, both through private insurance protection and public care programs, and by projected advances in environmental design. In less than twenty years the rising birthrate may noticeably affect retirement rates.

Our economy is changing from one in which a person normally produced until life's end, or very near it, to one in which he is a consumer for an increasing span of time after his economically productive years. "Persons who were brought up to work, and who have labored for 40 years under a value system of work and money with its constraints and controls must now adapt to a society which emphasizes self-initiated activities and leisure over every aspect of life, must now adapt to a new phase of life in which the primary commodity is free time, and activities must be self-initiated. Hence to the increase in the length of life and the increase in the number of old people must be added the implications of a tremendous social transition now going forward in our society which makes basic research on the mental and social adjustment of older persons essential." (Anderson, 1956, pp. 267-268) (3)

*A Pioneer Generation.* Today's people 62 or 65 and over are only the first group to experience the increase of leisure. As Donahue *et al* point out: "... the emerging pattern of social life which we designate as retirement represents the development in modern society of a new and distinct role available universally for ever larger numbers of persons which has virtually no precedence in existing or previous forms of social organization. Retirement is the creation of an economically non-productive role in modern societies which are capable of supporting large numbers of persons whose labor is not essential (and which may be considered detrimental)<sup>1</sup> to the functioning of the economic order. As a process, retirement is the prescribed transition from the position of an economically active person to the position of an economically non-active person in accordance with the norms through which society defines this change." (Donahue, Orback and Pollack, pg. 331) (4)

If production trends are maintained—and probably they will accelerate—persons in younger age groups will of necessity experience this transition, either through continually lowering retirement age or through some new pattern of distributing work, education, and leisure through the adult years. Older workers are the "trial piece" on which society will learn about the new leisure, but retirement can no longer be equated with old age.

For the first time in history, there are significant numbers of people who have completed their work with some money and several years of time left over. Paradoxically, the society which provided the extra years of life, the health and the relative economic security during them, also ingrained into members of this generation the tendency to perceive industry as the narrow path to godliness and idleness as golden opportunity for the devil.

<sup>1</sup> Editor's insertion in parentheses.



In the long view of history, work has been a major trial and tribulation to mankind. Adam's punishment was the necessity henceforth to toil for a living: "In the sweat of your face you shall eat bread . . ." (Genesis 3:19) (5). In the golden days of Greek civilization leisure was the prerequisite of a small, favored upper class. Medieval man perceived no strong polarity between work and play. Only in nineteenth century Western culture did work become a "good in itself." Even today this compulsion is not world-wide. A source of serious misunderstanding exists in this country today because persons in some subcultures use work as a means only, whereas for the dominant society it is as much end as means. The stereotyping of certain ethnic groups as shiftless and immature depends in part on the tendency of members of these groups to work when they feel that they need the money and not to work when they have sufficient funds to cover their needs—which may be quite different from ours also. We do not recognize the recency or provincialism of the "Protestant ethic" viewpoint which created the majority interpretation and which is deeply woven into the moral fabric of our society. For older adults in America, work is not only a way to live, it is also a way of life.

"Those in their sixties and seventies are therefore on the frontiers of an ideological revolution. How does a whole society replace work as the major source of meaningful life?" (Kaplan, pgs. 415, 416) (6). Among retired persons in our culture today, even those with adequate income, there is serious question whether men can be happy without work. Because increasing years of leisure toward the end of life seem to be in store, it is important to study the causal factors, in persons and in situations, in order to devise and test possibilities for change from the centrality of work. This is doubly important since at stake is not only the happiness of individuals who must retire, but also the well-being of the society which will be penalized by their despair and nonproductiveness or enriched by their fulfillment and contribution.

At present the social factors which define success in life and therefore provide a basis for the subjective experience of fulfillment are money, activity, and youth, and all are intimately bound up with work. Retirement reduces non-income, creates conditions conducive to inactivity, and confronts the person with loss of youth. Society offers nothing in their place. Contemplation and introspection are usually equated with "vegetation," volunteer work with "being a sucker" or "basket weaving." Seventh Avenue sells few products by associating them with old age.

However, there are indications of change. Younger workers are experiencing increasing contact with leisure, and it may be turning respectable through familiarity. Work days and work weeks have become shorter than they were when today's retired persons were young. Paid vacations are longer and extend to more of the labor force. Innovations such as the thirteen-week vacation for members of the steel union are viewed with interest.

A relocation of values may also be under way in our society, a shift from money as the primary measure of personal worth. Today's retired person tends to feel that, unless an activity is performed for pay, it is only "busywork" not truly valued by society. However, he is likely to express a strong need to make a meaningful contribution to the welfare of others, and it should be kept in mind that he is probably poor. (Carp, 1966) (7). Both the young and the old seem to be increasingly concerned with social problems and their solution, with financial remuneration of secondary importance. Volunteerism in such programs as the Peace Corps and Vista is an example. Most volunteers are in pre- and post-work-force years, for obvious reasons of economic responsibility. It is possible that definitions of human worth are beginning to emphasize terms other than money. This change may be supported by extending financial security through Social Security and other retirement benefit programs.

Perhaps new rewards are becoming available for the experienced, wise, and unselfish person who has time to consider society's problems and enough income so that he does not have to be paid for his contribution and therefore compete in the labor force. If retirement becomes satisfying, through learning how to use leisure during the working years and/or through availability of non work and non monetary rewards, retired individuals and all of society may benefit from the emergence of the new life-stage.

Needs satisfied by work and the possibility of altering, relocating or supplanting these motivations, should be investigated. History assures us that the present motivational dominance of work is not unalterable. Attitudes toward retire-

ment have become more favorable during the past few years. Knowledge of the reasons for this shift will be helpful in assisting it, and in assuring that it is not a discouraged acceptance of the inevitable, but a redefinition of life with meaning.

#### *Look to the Future*

Whether society continues to take its surplus production in end-of-life leisure or chooses some other distribution, adults in the "leisure years" in the future will not be like those in them today. Younger persons will be involved, and probably those in better health. Never again will a retired population in this country include such large numbers of immigrants and of second-generation Americans, or people with so little education. No other generation, we hope, will undergo two world wars and a "great depression" during earning years, and a "great inflation" while they tried to live on their savings. Attitudes toward work and leisure will be quite different for the "Pepsi generation." Society may legitimize other activities, then work may return to the idealization of leisure. It is even possible that society's views will so change that activity, whether work or leisure, is not requisite to personal worth. The disengagement hypothesis (Cummings & Henry, 1961) (8) suggests that it should.

Research plans must, in Secretary Gardner's phrase (Feb. 1966) "look to the future," lest results be of historical interest only, by the time they are available. This follows not so much from the publication lag, regrettable as it is, but even more from the rapid social change which must be expected. In design, interpretation and application of research studies, it is imperative to keep in mind the many strong social changes of our time which are relevant. The trends which created this new leisure period which paradoxically promises human development beyond what we have seen and threatens human degradation of a new dimension, promise to continue and accelerate.

Forecasts of the scientific, medical, and social trends which will determine characteristics of the persons who will retire and of the physical and social contexts within which they will retire are requisite for research planning. If results are to have more than momentary meaning, it is essential to take into account the prevalent social winds and the dramatic medical advances under way. The present generation of retired persons is unique in certain ways. It is important to learn all we can from them, and do all we can for them. It is even more important to acquire information in such a way that it is applicable in the future.

The true nature and extent of the retirement problem are revealed by an analysis of population and production projections (Kreps, 1966) (9), which indicates that by 1985 only half the labor force will be needed to maintain GNP. There are alternative courses of action: raise production goals, delay entry into the labor force, keep half the work force in retraining or re-education at all times, reduce the work week to 22 hours or the work year to about six months, distribute leisure throughout the adult life span, reduce retirement age to 38. Any one of these, or any combination, will have far-reaching effects on persons of all ages. The last option, most likely to occur if there is no major policy shift, will have tremendous impact on "older" adults. Such policy change seems unlikely, because the forces which have had led to earlier retirement are numerous and persistent.

The rate of decline of retirement age will depend on conditions in the labor market. The supply of youthful workers will be rising sharply. Automation and information systems may further decrease the amount of effort required to produce what is needed. Even if a satisfactory rate of employment expansion is achieved for the economy as a whole, the gains are likely to occur chiefly in white-collar employment. There may be pressure from younger members of many unions for more restrictive retirement policies.

In that some reference year, 1985, the "cool kids" will be retiring and joining the "beat generation," who will already be in retirement. The oldest offspring of the newly retired will be college undergraduates; families may not yet be complete. End of work life may normally precede, rather than follow, completion of child-rearing or even child-bearing. A typical retirement dream sponsored by airlines today is travel for two. Depending upon family size and spacing of children, the first post-retirement period may, instead, produce a new two-parent concentration on children, and a new phase in family organization.

To some extent, the economic position of retired persons in 1976 and 1986 depends upon the extent to which young and middle-aged adults must assume finan-

cial responsibility for their children and parents in 1966. College education of children, newly become a "must" for the majority, now occurs in peak earning years. In future, retirement drop in income may precede college attendance of offspring.

Two-generation retirement occurs now. Some retired persons' most serious problem is support of aged parents. What multi-generational patterns of retirement will there be in the next 18 years? What economic and interpersonal patterns will be evolved?

The drive for material success, occupational advancement and status that have been dominant motives of today's adults may be diminished in today's young people and children. We do not know what their adult goals and motives will be. Retirement leisure may have quite different meanings in 10 or 20 or 30 years from what it does today.

How will the distribution of jobs affect retirement, as industrialization and mechanization continue and educational requirements proliferate? Unemployment and labor force withdrawal by older men are closely correlated with educational and skill levels so that the uneducated and unskilled are excluded from jobs when there is a labor surplus. At the other end of the educational and skill continuum, unless some educational revolution makes it possible to prepare scientists and professional people in shorter time, they will hardly be prepared to work before they reach retirement age.

Interestingly, despite the fact that industrialization lowers retirement age, it creating working conditions more congenial to older workers: less physical energy and strength are required; a changing industrial mix provides older workers with jobs more congenial in content; geographical shifts are toward more temperate climates. Negative factors remain, such as the educational disadvantage of older persons, and the failure of older workers to get into skill retraining and professional recycling programs. Obsolescence will perhaps be an increasing hazard at higher educational levels.

Economic factors are basic to retirement behavior—not only the drop in income concurrent with retirement but also the poverty level to which that drop carries many people. To what extent are retirees to benefit from economic growth? To be penalized by cost-of-living rises? As technological change increases production and therefore worker income, the relative position of retired persons declines unless there is adjustment. What will be the effects on retirement behavior if a universal guaranteed minimum income is provided?

Probably the population, and the proportion of it over retirement age, and the preponderance of women in older age brackets will continue to increase. Age-segregated retirement facilities will increasingly resemble "old ladies' homes," and widows will comprise an even larger majority of older persons.

By 1985, biochemists may have identified the basic process of physiological aging and a way to retard or neutralize it. Perhaps by then the Drs. Coulombre (10) will be able to "instruct" the aging human eye to generate a new lens, as they observe occurring now in the eye of the chick embryo. What a difference this would make in the entire experience and behavior of many older people (not the least of which would be the improvement of their test scores)!

Replacement or regeneration of parts of the human body may, by then, be relatively routine, almost like getting new batteries for cars. Medical science promises new breakthroughs which may have even more dramatic impact on living for the older adult by minimizing the effects of cumulative injury and disease and by preventing or finding cures for the major killers.

In addition, advances in medical care may maintain competence and well-being through more of adult life.

There are interesting problems regarding utilization of services. This is nicely documented by the absence of change in medical-care use following passage of the Medicare bill. Provision of services will not improve health unless they are used. This problem may be only a short-run one, and utilization rates may soon rise. It may be a temporary problem in terms of generations. Today's older persons tend to view "giving in to illness" as indicative of poor moral fiber. This probably will not be true of today's younger adults, for whom medical care has been more routine throughout life.

Utilization will probably continue. By 1985 some people will be residents of "new towns" in which residence modules will be tailored to occupants' needs and will be movable and exchangeable as these needs alter with time. Transportation may be an effortless (and smogless) matter of entering, at the door of

one's residence module, a private "pod" which operates at the command of an IBM card into which the traveler punches his destination. Shopping may be accomplished at home via televiewer, and cooking and housework may require only knowing how to direct a computer. (Emotional needs of housewives may block utilization of such technologic possibilities. On the basis of marketing research, procedures of ready-mix products today purposely require more participation by the cook than is necessary, for example, adding eggs to cake mix.) Environmental design which minimizes wear-and-tear on human beings should have a differentially favorable effect on aging persons.

Will alternatives to earlier retirement be seriously considered in attempts to balance the labor force and the labor requirement? According to some philosophies, reduction of productivity through early retirement is difficult to defend in a nation trying to improve the quantity of life at home and in other parts of the world. According to this view, sounder arguments for reduced labor force participation are postponed entry or temporary absence for education, and higher value placed on leisure or some extra-GNP product than on goods. Other claimants for leisure may be housewives and workers who need shortened work weeks, extended vacations, or sabbaticals.

Full employment may become the national goal. Military commitments can bring unemployment to 4%. This could also be done by commitment to solution of a different problem such as air and water pollution or urban ugliness. Implementation of such programs would have dramatic impact on the number, characteristics, and behavior of the persons in retirement.

However, establishing full employment as a goal does not generate sufficient jobs. The complexity of relationships among population growth, gross national product, and age-specific labor force participation suggest that the problem is not easily solved, and the pattern of lowering retirement age has been set.

Economists are concerned with need for development of a conceptual framework for analyzing lifetime allocations of work, income, and leisure, in relation to productivity. They point out that, as output per man hour increases, a man's lifetime output of goods and services grows. Should he have more and more income, or greater leisure, or some of each? In what proportions? How apportioned through the lifespan? Before 1985, behavioral and social scientists should have some answers regarding the differential impact on human development of the various alternatives—increasing age at entry to the labor force—lowering retirement age, decreasing the work week, requiring retraining, or increasing goods and services.

To gain perspective, developmental scientists should view our present retirement pattern as one form of leisure allocation which may have greater or lesser developmental advantage than some alternative form. It is important to consider different distributions of intermittent leisure and education during adult life as alternatives to early retirement. Economists can create models showing the approximate changes in output (and hence lifetime income) which would result from changes in total working time and in its distribution. Developmental scientists need to explore the personal and social consequences of each.

Research investigators must compete with fiction writers to anticipate the future. Results of research designs which confound variables fortuitously simultaneous today will have little chance of cross-validation or practical meaning subsequent to social change which acts differentially upon those variables. Rapidity of societal change accentuates the need for careful research design to produce results which are replicable and answers which are applicable.

#### *A role for the NICHD*

The social problem of retirement and the information gap in development converge to define a task for the NICHD: to study that period of human development during which the person leaves or is severed from the major work of his adult years. Initially the focus is taken upon retirement, in full realization that other changes are related and remain to be investigated systematically.

What are the salient issues, the major topics within this developmental domain? What should be the priorities in importance? In sequence? Even, what are the most attractive and intriguing selection and ordering of topics? The purpose is not only to inform, but also to stimulate and attract and intrigue. Are there significant barriers against research on this life phase which might be penetrated or removed? Tools which might be provided to speed progress? Generally, what is the most effective strategy to stimulate competent and systematic

investigation of this new leisure period as a normal portion of life-span development?

Essential ingredients probably are adequate financial support, visible interest on the part of prestigious investigators, up-to-date information about research results, formulations pregnant with additional research topics and, in some cases, mode effective instruments. On these assumptions, the NICHD convened this group of eminent investigators from various disciplines. Each has new data to report and discuss with the group. All are interested in promoting research in the field and agreed to advise with the Institute, in the final session of the conference, regarding implementation of this interest.

Subsequent sections of this monograph report the papers which were presented and summaries of the discussions. The final section gives conference high-lights and a brief summary of the group's recommendations regarding tactics and topics, conceptualization and investigation of retirement to provide a factual basis for improving the quality of life during this new developmental period.

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#### ITEM 3. MATERIAL FROM MRS. WALTER W. WALKER\*

##### A. "SENIOR CITIZENS SPEAK OUT," SUMMARY OF 23 HEARINGS CONDUCTED IN MINNESOTA: SEPT. 29-NOV. 19, 1964

###### PURPOSE OF THE HEARINGS

The Hearings for the Aging were originated to enable these citizens to express the problems with which they are concerned. The state was divided into twenty-three areas in order to make it convenient for everyone who cared to do so to participate in the Hearings. Speakers were limited to those who were sixty years old or older. The number of people attending the Hearings varied greatly from one area to another. The total attendance at all of the Hearings was approximately 2300 individuals.

The Hearings were conducted by the Chairman of the Governor's Citizens Council on Aging, and a listening panel made up of one or more representatives from each of the counties included in the area was invited in advance of the Hearing date, but this panel served only a minor role in the proceedings. Complete freedom in choice of topic was allowed the speakers, and they tended to

\*See pp. 71-77 for testimony.

endorse and corroborate each other, thus emphasizing the items of greatest concern in each area. Since the meetings were arranged to enable the citizens to express freely their greatest concerns, the purpose of the Hearings was well served.

#### SUMMARY OF THE 23 HEARINGS

From the Hearings held in twenty-three areas in the State of Minnesota, it is evident that the item of greatest concern to the aging in the areas is high (and increasing) real estate taxes. Taxes, including income tax, special assessments and personal property tax, rank among the top three concerns of people in all of the areas except Worthington, outranking the second-place concern, Public Medical Care, by almost two to one. Specific cases were cited by individuals in which their taxes have risen from \$70 in 1930 to \$700 in 1964. Countless cases were enumerated where taxes have more than doubled in the past decade.

Public Medical Care, mentioned among the top three concerns by all but seven (Marshall, Worthington, Fairmont, Cambridge, Crookston, Moorhead and Willmar) of the areas, is the second-ranking concern. Public Medical Care outranked the concern in third place, Golden Age Clubs, again by almost two to one.

While the word "loneliness" itself was named by only four speakers in the entire group of areas, the need for meeting-places and club activities to ward off this dreaded accompaniment of their present situation was frequently and forcefully mentioned among the top-ranking three concerns by nearly half of the areas. The fact that the areas of the largest cities, Minneapolis, St. Paul, Duluth, Rochester, Winona, Faribault, Willmar, St. Cloud and Mankato, did not include Golden Age Clubs as one of their three greatest needs—could this mean that in these areas the need has been, at least to some degree, met?

Closely-related Day Centers, ranking in seventh place, were of high concern (47% of the speakers at the Crookston Hearing asked for them) in all but the same above-mentioned areas. Perhaps, again, this need has been partially met by the larger towns and cities.

In fourth, fifth and sixth places among the concerns were Social Security, Private Insurance and the Cost of Living. Every area was concerned with Social Security; all but Winona and Willmar mentioned Private Insurance; and all but Roseau, St. Cloud and Crookston were concerned, by name, with the Cost of Living.

Following seventh-place Day Centers, Public Housing and Low Cost Private Housing were of equal concern. In fact, most of the people who spoke were not at all concerned with the ownership, public or private, so long as the rental fee is low.

Transportation is of chief concern to people in and bordering on the large metropolitan areas. Within the largest cities, the high bus fare and the limited time allowance at transfer points were of the greatest concern. Outside of the cities, the cost of transportation into the cities and the limited bus service available were serious problems. For example, anyone living at Two Harbors, going into Duluth for a day, would have to remain overnight in Duluth because return bus service is not available.

High Hospital Costs ranked as the next concern, followed by Fishing and Hunting Licenses. The costs of Blue Cross and Blue Shield have risen so consistently that many people have been forced to drop this protection, and they ask in bewilderment what will happen now if they need hospital care. Concerning Fishing and Hunting Licenses, people on low Social Security or on pensions feel that there is some injustice when they must pay for their licenses, while those who are on relief get theirs free. The citizens of Winona ranked these licenses as their second greatest concern, and all of the large metropolitan areas ranked them high.

These are the top twelve of the concerns of the speakers in the twenty-three areas on the aging. Other concerns, while less frequently named, are just as urgent for those people whom they affect: widows' pensions (the law when finally enacted was not made retroactive), compulsory retirement, the Lien Law, home nursing, home help, nursing homes, the cost of drugs, to name only a few.

It is manifestly impossible to help all of the aging with one simple action. Only those who own their own homes would benefit to a large extent by a reduction in taxes. Public Medical Care would help those who became ill and needed the care. Golden Age Clubs and Day Centers would help those who could and would avail themselves of these opportunities. Free Fishing and Hunting Licenses,

increased Social Security benefits, Public Housing and Low Cost Private Housing would each reach some. How do we help everyone? Only by staying with the problem and securing these benefits one by one.

#### Concerns in the Order of Frequency in all Areas

Real Estate Taxes	Income Taxes
Public Medical Care	Compulsory Retirement
Golden Age Clubs	Church Role
Social Security	Friendly Visiting
Private Insurance	Lien Law
Cost of Living	Independent Living
Day Centers	Adult Education
Public Housing	Nursing Home Care
Low Cost Housing	Home Help
Transportation	Loneliness
High Hospital Costs	Retirement Planning
Fishing and Hunting Licenses	Boarding Homes
OAA Ceiling	Home Nursing
Drug Costs	Preventive Health Plan
Special Assessments	Sales Tax
General Costs	Tax Relief—College
Community Services	Exemption on Social Security
Employment	Safety
Pensions	Handyman Service
Special Events	Family Relationships
Nursing Homes	Communication
Volunteer Services	Publicity

#### ITEM 4. MATERIAL FROM DR. AUGUSTUS KINZEL\*

A. "ENGINEERING, CIVILIZATION, AND SOCIETY," AN ARTICLE FROM THE JUNE 9, 1967, ISSUE OF SCIENCE

By Dr. Kinzel<sup>1</sup>

In dealing with the subject engineering, civilization, and society, I shall consider only the Western world. The very differences between today's Western world and the early civilizations of the East are striking evidence of the role which engineering has played in forming our civilization and society. In our modern world, engineering is integral to civilization and society. Let us look at the part engineering has played in our world over the years, and at what its role may be in the future.

It is a long way from the original engineering act of the caveman—the rolling of a large rock into the entrance to his cave for a door—to construction of the modern skyscraper. It is an equally long way from the first wheel and axle, which the caveman made by putting a stick into a hollow log, to today's laser. The last 6000 years have shown many major advances, but it is really only very recently that the effect of engineering on our civilization and society has been a major, if not *the* major, factor. In those 6000 years that preceded the harnessing of steam, in 1765, engineering simply served society and had little impact on its evolution. Engineering started by serving government, then served the individualistic community, and now again it is serving government. Let us see how this worked.

#### THE ANCIENT WORLD

The ancient governments of Babylon and Egypt were monarchies. The function of the engineer in these societies was simply to glorify the monarch and the gods, of which the monarch was one. These civilizations produced the Hanging Gardens and the Pyramids, as well as stone temples. The pyramids have no tension mem-

\*For testimony, see pp. 79-86.

<sup>1</sup>The author is president of the Salk Institute for Biological Studies, San Diego, California, and founding president of the National Academy of Engineering, Washington, D.C. This article is adapted from the Klopsteg Lecture, which he delivered 8 November 1966 at Northwestern University, Evanston, Illinois.

ber; no true engineering concepts are involved. They are really just piles of blocks. And the temples, too, are just forests of massive columns, with no tension members. In all these structures everything is in compression. They are expressions in stone of the might of the monarch—monuments to his power to harness the muscles of thousands of men for his own glory, and to command the skill of the engineer. The only useful engineering efforts in these civilizations were directed toward the construction of irrigation systems and the measuring of land for purposes of taxation. Again, these efforts were government-inspired.

Passing on to the Greeks, we find an oligarchy based on slavery. The free men of the ruling class were relatively few, but they had the leisure to enjoy beauty for its own sake. The engineer served this group by constructing temples which achieved greater beauty through the use of a few tension members. He also made possible the famous Greek vase, by developing a superior potter's wheel. The engineer of those days was as much an artist as an engineer and was the fore-runner of the architect, who combined engineering and art. In addition to serving as public architect, the Greek engineer served government in time of war. Few of the scientific discoveries of the Greek intellectuals were put to practical use, since slavery provided whatever labor was necessary, and the labor-saving potential of the scientific discoveries was neither looked for nor appreciated. War provided the one motivating force. Greek engineers fashioned ingenious machines—ratchet-equipped catapults and wheeled assault towers pulled by block and tackle—demonstrating the impetus war historically gives to human invention.

The government of Rome, again in essence an oligarchy but one involving much larger numbers, required more services of its engineers. The engineer served government in a slightly more sophisticated, but still a basically very simple, way. He served the government's military and civil requirements. His construction of an adequate system of roads made possible the mobility and intercommunication upon which the military security of the empire depended. Aqueducts made possible the support of the huge urban populations that grew up when people gathered in the cities as the economy became based upon overseas agriculture. And the engineer made it possible for the government to control that enormous urban population by providing great baths, circuses, and coliseums for the entertainment of the people, with their oddly won leisure. These achievements were all based on relatively simple engineering concepts, but the scale of their application was enormously enlarged. The engineer's greatest original contribution here was the Roman arch—again, it may be noted, a compression member. For the most part, Roman engineering provided little that was new in the way of design. Aside from the arch, the Romans' most lasting engineering achievement was conversion of the horizontal water-powered mill, invented by farmers, into the vertical water wheel. This development, which enabled the empire to construct gigantic flour mills to feed the populace, is a typical example of engineering following the needs of society. These mills were devised when the empire was on the decline and slave labor to run the treadmills was no longer easily obtainable.

#### THE MIDDLE AGES AND THE RENAISSANCE

Almost a thousand years of near-stagnation followed the disintegration of the Roman Empire. During this period the only large engineering works were massive defensive fortifications, castle fortresses, and a few more temples, then called cathedrals. Social organization was for self-protection and involved relatively small numbers; religion was the one unifying factor. The construction of the cathedrals primarily involved refinements on past engineering discoveries; a few new architectural concepts, such as the flying buttress, were added.

Although these years are usually thought to have produced little in the way of engineering achievements by comparison with the accomplishments of the Greeks and the Romans, on the large scale of human history they are seen not only to have surpassed the achievements of earlier millennia but to have pre-figured later engineering developments. The slow development of techniques culminated during the Renaissance in one of the most important engineering feats man has achieved, the printing press.

When the intrepid seafaring traders broke the thrall in which the medieval world had been held, the ensuing prosperity and the greater leisure which the new wealth made possible combined to encourage the arts and to open the minds of men to consideration of the new. The printing press enabled man to communicate in another medium, made knowledge widely available, disseminated



new ideas to an ever-widening reading public. The printing press opened the way to the modern world. With it we have the first real impact of engineering on civilization and society. Its engineering required the combination of much hard-won knowledge and many skills—the technologies of paper-making, ink-making, metallurgy, block printing, printing with metal type, and production of the screw press itself. The printing press not only made information available but was itself the first standardized product of machine mass production.

Other improvements in techniques had been made, and other concepts developed, over the course of the long years of apparent somnolence—improvements and concepts which were to be essential to development of our modern technology. These included the concept of the spring pole, used to process ore and to improve the lathe; the crank and connecting rod, used in mill operation; conversion of the rotary motion of the waterwheel to reciprocating motion through the use of cams; and, most significant, development of increasingly intricate clock-work mechanisms. Engineering helped bring about the ending of the era, when the introduction of gunpowder from China brought about a technological concentration on weaponry. The progressive improvement of the cannon meant the end of the castle fortress as a social focal point and a military stronghold.

#### THE INDUSTRIAL REVOLUTION

With the Industrial Revolution, brought about by the application of steam, the engineer steps to the fore as a causative factor in our civilization. For the first time, thanks to the engineer, power other than muscle-power, wind-power, and water-power was made readily available—enormous power, independent of the mortality of men and of draft animals, the vagaries of wind, and the location of streams and rivers. By the time of the Industrial Revolution, feudalism had given way to a form of democracy. True, many governments still went under the guise of monarchies and many were still expanded oligarchies, but the number of free men who took pride in their status as free human beings had increased explosively. But this democracy, such as it was, was paralleled by economic serfdom. As the Industrial Revolution evolved and society began to iron out some of the unfortunate consequences of that revolution, engineering had a greater and greater impact, so that, by the end of the 19th century, economic serfdom had changed to an economic oligarchy, with democracy as the governmental form.

During all this time engineering was primarily based on experience—on cutting and trying. It was strictly functional. Any thought of beauty was left to the architects. And then in the middle of the 19th century engineering itself changed; it was no longer just a matter of cut and try. Electricity had entered upon the scene. Here was something you could neither see nor grasp—something whose application required 100-percent conceptualization—and the habit of conceptualizing was born. Engineers applied it in communication and transportation. Economic oligarchy changed to economic democracy. Our standard of living began to rise at an ever-accelerating pace. And then the advent of assembly-line mass production in the first half of the 20th century provided the means of attaining true economic freedom.

Modern mass production—a true engineering achievement—was based on a complex of techniques, especially on the precision manufacture of components, so that parts would be interchangeable. Eli Whitney had originated and used this concept in the production of firearms a century earlier, but it was the refinement of machining and measuring methods that made its application to modern needs possible. Leland's manufacture of the first two automobiles with interchangeable parts illustrates this advance. He built two Cadillacs, disassembled them, mixed up the parts, reassembled the cars, and, lo and behold, they ran! He was able to do this by virtue of the standardization made possible by precision measurement. Precise measurements were made possible by the availability of standards of length known as Erickson blocks. Erickson, in Sweden, had learned how to heat-treat steel so that it would not change size on aging, and Leland went to Sweden and came back with a set of Erickson blocks. Not to be outdone, Henry Ford, too, went to Sweden and came back with Erickson! And it was Ford who added to precision tooling and standardization of parts the other elements necessary to achieve modern mass production: the division of labor, the assembly line, and, through his pricing policies, the mass market. But it was engineering that made it all possible.

Mass production not only provided true economic freedom, it also stimulated the engineers to apply scientific findings at an ever-increasing rate. The interval

from Watt's first setting forth of the principles of the steam engine to the time of the railroad's major impact on our civilization was about 100 years. The interval from Carnot's establishment of the principles of the internal-combustion engine to the time of the automobile's major impact was 100 years. But the interval from the Wrights' establishment of the basic principle of aerodynamics to the time of the airplane's full impact was 50 years; the interval from Goddard's establishment of the function of rocketry to development of today's satellites was 40 years; and the interval from Shockley, Bardine, and Britain's invention of the transistor to the time when it came into common use was 12 years. Along with this speedup, the engineer began to design for beauty as well as for function. He even designed for fashion, sometimes at the expense of function. Witness the present commotion about designing for safety in automobiles, not to mention the difficulty of getting in and out of many of the latest models.

Yes, today the masses have true economic freedom. We are living in an affluent society. Computers are taking loads off of men's minds, just as steam took the load off their backs. Transportation has been revolutionized. We can have breakfast in London, lunch in New York, dinner in San Francisco, and our baggage in Buenos Aires all in the same day. Communications no longer depend on the written word; we can see and hear instantly around the world with modern television.

Engineering is undergoing another change in concept, commonly known as systems engineering. The engineer now designs, not a telephone speaker and receiver or an automobile or an airplane, but rather the entire system of telephonic communication, the entire highway system, or the entire system for air transportation. For example, with the advent of the airplane the engineer was interested only in getting the plane from one airstrip to another. Then he found he had to have airports to get the airplane from the strip to the ramp. The system was enlarged. Then he found it necessary to get the passenger from the check-in desk to the airplane. Now he is even concerned with getting the passenger from his home to the check-in desk. Yes, an ever-enlarging system.

One of the simplest examples of systems engineering is the Program Evaluation Review Technique (PERT) system, whereby we organize construction or any other activity on the basis of sequential time requirements for each part. Using this system we can build industrial complexes in half the time and speed up many endeavors. There is nothing new about this. Every housewife uses it in preparing breakfast. She knows that if she wants to get breakfast quickly she must put the coffee on first, and that she can't butter the toast until she toasts the bread. It is the application of this concept to goals involving thousands of steps that is new.

As the systems enlarge, the involvements, social and otherwise, become too great for private enterprise, and the large systems are either supervised and regulated, or run, by government. So the engineer who, at the time of the Industrial Revolution, stopped serving government to serve private enterprise is once again serving government. And the net result of all this is that today there is leisure for all, and freedom to think.

But new problems arise. These new problems are of two kinds. The first concerns the consequences of our engineering acts. In the past these acts, being minor in scope as compared with natural processes, upset the balance of nature in a degree too small to be cause for much concern. Today the engineering applications are so vast that they can easily upset the balance of nature in a large degree. Air pollution and water pollution are obvious examples. Nature's ecology is upset by the use of nondisintegrating detergents and the use of insecticides which kill species other than those for which they were intended. All this is recognized. However, new engineering will restore the balance of nature in the case of insecticides, as it is already doing in the case of the detergents. The other new problem facing the engineer is that of providing an environment which not only promotes man's material welfare but also enhances his psychological well-being—an environment relatively free from unwanted man-produced stress. Today's engineer is meeting these problems with a free and unfettered mind, encouraged by a public anxious for improvements and a government conscious of technology's central role.

#### THE FUTURE

And now let us look at the future—first, the near future, let us say 1980. We will be able to provide new materials and abundant energy, atomic or otherwise. In 1980 we will have electric cars run either by storage batteries or by

hydrogen, rather than by fossil fuels. The product of the combustion of hydrogen is water—a non-smog-producing chemical; therefore, purer air will be a welcome by-product of this development. In the home we will eliminate glare by having wall-panel lights with low candle power at any one point but greater total candle power than we now get from bulbs. Home machinery will be designed for quiet operation. We will have learned how to circulate air noiselessly and to take dust out of it continuously. Odors will be controlled selectively—we will be able to substitute the fragrance of lilac for the smell of cabbage. Household chores will be markedly reduced—for example, we will have a bed-making machine. And the bathroom will be redesigned, with a shower for cleanliness and the “euphoric tank,” with water circulating very slowly at 94°F, for relaxation and the relief of stress. All these innovations will cut down on the undesirable impact of the external environment.

But the greatest change we are going to see in the future has to do with the internal, not the external, environment. It will be brought about by the explosion in biological knowledge already taking place. With the unraveling of the DNA molecule and with increased knowledge of proteins, antibodies, and the like, we can reasonably expect that, by 1980, we will be able to handle and control diseases due to changes in the internal environment just as we now handle and have essentially eliminated, at least in limited areas, a host of communicable diseases, due to external assault: smallpox, diphtheria, tuberculosis, yellow fever, measles, and the like. We can expect the same success in handling the allergies, sclerosis, dystrophy, arthritis, and cancer. And, in addition, we can expect sex predetermination by 1980, and control of the aging process which will provide the same productivity in the years 65 to 75 that we now have in the span 45 to 55. I need not dwell on the changes in our society that this will necessitate. For example, most couples will want a boy first, a girl next, and then a boy, and most couples will want three children. Result: twice as many boys as girls. How will society handle this? Eliminate the option? Restrict all families to two children? Dictate what the sex shall be? I won't predict the answer, but, obviously, important social decisions will be needed.

And if we look to the long-term future we see a still greater impact of technology on both civilization and society. As for the external environment, we will have electricity from heat, wireless transmission of energy, and new materials, such as nonorganic polymers and the like. As for the internal environment, we will be really able to manipulate the DNA molecule and predetermine heredity. We will lick the problem of aging completely, so that accidents will be essentially the only cause of death. The implication for society is staggering. It may be necessary to penalize someone for giving birth without a permit as heavily as we now penalize an individual for murder. We will be able to design supermen. The systems engineer will design a society with optimum stress, directing aggression so that strife between man and man is eliminated. We will then need only to eliminate strife between man and woman. Yes, engineering will both require and supply a new organization of society.

If you think all this is a dream, I can only tell you about a young science teacher shortly before the turn of the century. He lived with a bishop in Ohio and was telling the bishop about the wonders to come, maintaining that a person in Cleveland would soon be able to talk by telephone to someone in New York; that man would someday have automobiles that would do 35 miles an hour; and that it was even possible that man might someday fly. Here the bishop interrupted—this was rank heresy and he would have none of it. I tell this story for a particular reason—the bishop had two sons, whose names were Wilbur and Orville!

#### ITEM 5. MATERIAL FROM DR. ALEXANDER REID MARTIN\*

##### A. IDLE HANDS AND GIDDY MINDS

##### OUR PSYCHOLOGY AND EMOTIONAL UNPREPAREDNESS FOR FREE TIME

(By Alexander Reid Martin, M.D., D.P.M.)

Today, the American people have more time at their disposal than all the aristocracies of history. This time derives from shorter working days and weeks,

\*See testimony on pp. 86-102.

longer weekends and vacations, and the population explosion of people over sixty-five, which represents millions of man hours in retirement.

I will refer to this as free time, to avoid the ambiguity presently surrounding such terms as 'leisure time', 'spare time', 'discretionary time', etc. I avoid the term 'leisure' because, through loose usage, it has lost its dignity, its true meaning and its communication value. Leisure is essentially subjective with subjective determinants. We cannot will it to happen. Like relaxation, it is effortless and comes to us under certain favorable inner and outer conditions to be discussed later. I use the term free time to imply an objective measurable quantity; Science has given us this time; it has not given us leisure.

After ages of orientation to a work culture, the arrival of abundant free time has subjected us to the most sudden and radical change in our evolutionary history. This rapid transition has created an adaptational crisis, seriously affecting every aspect of our lives—social, economic, political, educational, psychological. This paper will consider our psychological involvement in this adaptation struggle.

Prompted perhaps by the predictions of a two hour work day and a four day week, Eric Sevareid (1) said that the greatest crisis facing Americans is the increase in leisure time and the fact that those who had the most are least equipped to use it.

History shows that authority always regarded free time as a social problem. Man could not be left to his own resources because they were regarded as inevitably destructive. "Satan finds mischief for idle hands to do." Free time had to be avoided or filled up. And so, throughout history, these prescriptions prevailed, "Keep them busy, keep them entertained. Keep them distracted. Give them bread and circuses."

Fear of social upheaval when peace came and his soldiers and citizenry had nothing to do led England's Henry IV on his deathbed to advise his son, "Therefore, my Harry, be it thy course to busy giddy minds with foreign quarrels." (2)

For many, these age-old fears provide the conscious and unconscious determinants for the present nationwide participation in leisure time activities. These external resources are the modern "bread and circuses" which largely account for the prevailing multibillion dollar leisure time market. As long as inner resources are distrusted and negated, these external resources become highly necessary emergency measures to prevent serious maladaptations.

In 1926, Sandor Ferenczi (3) was the first to present free time as a psychological problem. In his "Sunday Neuroses", he observed "untimely depressive" maladaptations to this "one free day of the week" which occurred in the "neurotically disposed." He found this condition in a few individuals and referred to it as "this little neurosis." Within the next four decades, as free time increased, it was accompanied by a commensurate increase in comparable maladaptations throughout Western culture, giving us today a socio-psychological problem of the first magnitude.

Evidence for this comes from many sources: (a) Spokesmen in Government, Business and Labor, the Arts, Sciences and Humanities (4); (b) Gallup Polls (5); (c) signs and symptoms in the culture; (d) data from patients in psychotherapy.

The symptomatology of these maladaptations is richer than Ferenczi's simple syndrome. However, their basic psychodynamics remain the same as originally described, and what we see are many variations. I enclose content from patients of different ages, sexes, religion, etc. (See Appendix). Note the following basic psychodynamics:

The quotes are Ferenczi's. (1) When off the job and left to his own resources, the healthy individual becomes "his own master", is inner-directed and makes a happy adaptation. (2) When off the job and left to his own resources, the "neurotically disposed" has impulses much too dangerous for him to control which he must guard against." He cannot relax. (3) He is unable to be his own master, i.e. cannot rely on his inner resources, and has to become subject and liable to his incorporated external authority or "hypertrophied conscience." He remains other-directed. (4) Now, instead of "dangerous impulses" being expressed, they are *depressed*, along with all happy, playful feelings, producing the "reversal of affect" characteristic of the Sunday Neuroses. He becomes a "spoil sport" for himself and others. (5) The authority incorporated since childhood by this "neurotically disposed" individual has the main characteristics of a typical authority in a traditional work culture. It is a strict, bargaining, even

venal authority, devoid of gracious giving and receiving. Operates solely on a conditional *quid pro quo* reward-punishment basis. Absolute adherence to the eye for eye, Talion law makes it reflexly retaliative, causing the typical "hysterical, self-punishing" headaches and GI symptoms. The quantum of this external authority incorporated is a measure of each individual's dependency on it during his formative years, and indicates the extent to which his inner resources were negated and never developed. (6) The depressive "spoil sport" attitude and the psychosomatic symptoms are relieved when and if the individual makes himself subject or a slave to one or many *actual* externalities, i.e. work, family, society, public opinion, sports, the clock, schedules, etc. (One patient said, "I go from one authority to another.") Towards them he reacts compulsively, but never acts. He remains other-directed. He cannot call his time his own. It belongs to "them" and he serves "them" under compulsion and anticipates rewards, or defies "them", feels guilty and anticipates punishment. Compulsive compliance is often turned into a virtue and perpetuated. Covert rebellion against compulsion finds expression in idleness. The individual protects himself from severe conflict between his compulsions by complete detachment and alienation often felt and expressed as boredom, tedium, deadness and emptiness.

The above gives us four of the commonest maladaptations to free time—the depressive, the compulsive, the covert rebellious and the self-alienating. These are all typical familiar neurotic patterns which usually overlap and may replace each other. They are precipitated but not caused by free time. The fact that they are the reactions of widely diverse individuals to the common experience of free time may reveal some of the common, more basic determinants of neurosis:—Whether, for instance, the etiological factor to emphasize is the weak Ego or the dangerous Id.

Sudden confrontation with free time is an acid test for revealing neurotic dispositions. It also reveals something specific about these particular "neurotically disposed" individuals. (1) They cannot use their inner resources. (2) Their acquired resources, i.e. those obtained by experience and education, etc., fail to prevent maladaptation, as witness those who, after years of demonstrating abundance and successful use of acquired resources, suffer severely on retirement. (3) They have to depend on external resources which eventuates in uncreative adaptation. (Bread and circuses.) (4) They have to rely upon external authority, actual and incorporated, which eventuates in uncreative and neurotic maladaptation.

Thus, responsibility for creative adaptation lies primarily with our inner resources. Acquired and external resources can only serve as their supplements, never as their substitutes.

We have been told that man has a great wealth of inner resources. Why, then, are so many individuals unable to use them in their free time? Can it be as Dr. Lawrence Kubie (6) reminded us, that our inner resources have been continuously blocked almost from birth.

Let us then first try to specify the inner resources essential for creative adaptation, and then specify what is blocking their development and rendering them undependable.

Marshall McLuhan (7) has indicated that prolonged adaptation to the printing press and the typographic culture has caused an imbalanced development of our sensorium, making it difficult to adapt constructively to the new electronic culture. I would like to discuss how ages of adaptation to a work culture has seriously impaired certain inner resources, making it difficult to adapt to a free time culture, and I am going to postulate the two inner resources which I think are involved. I will refer to them as our innate capacity for effort and our innate capacity for relaxation.

Rather than say with Plato that man is born to work, we can say that man is born with an innate capacity for effort. This is autonomous, inner-directed, bringing its own reward and pleasure. Unconsciously, it serves a psychobiological rather than social function and enriches the personality. It can be consciously focused. It characterizes the intentness of the young child playing in the sand regardless of others, the basic scientist pursuing the truth, the artist expressing himself, unconcerned with glory or monetary gain. Innate effort exemplifies gracious giving. It is in all competition, play and interplay that unconsciously serves the purpose of improving and not proving ourselves. It is not the nature of an activity that makes it work or play, but the extent to which the effort involved is either autonomous or other-directed. Thomas Aquinas said, "Play, sports,

recreation in themselves contain the end, uphold the cause of their own delight and suffer no anxiety, for there is no waiting for something to arrive." Autonomous effort produces that healthy formative friction with the personal and impersonal environment, so essential to differentiate self from nonself, and to help our uniqueness to evolve. Burke (8) referred to this competitive effort when he said, "Our antagonist is our helper. He sharpens our skills." And Justice Holmes (9) when he said, "Pray not for comfort, but for combat."

Relaxation is a major concern of Psychiatry and Neuro-physiology, and the desideratum of all Psychotherapy. We all accept its basic significance and function, yet its dynamics remain obscure and it still eludes definition and description. I submit the following: Relaxation is that innate capacity of the whole conscious personality to open up freely to all stimuli and impressions from the inner and outer world. It is autonomous and to be clearly differentiated from the hypnotic state. The personality is not passive, but in action, and wholly engaged in this receptive process. It has a positive function, and is not the mere absence of effort. In relaxation, the individual lets his body, mind and emotions have free play. He stops, looks and listens "to stars and birds, babes and sages with an open heart." Interested in the whatness rather than whyness of things, he meditates, contemplates, rejects, marvels, wonders and freely associates. Relaxation exemplifies gracious receiving. It does more than restore. It enriches. Many confuse it with idleness. During relaxation, the individual is open-minded, open-hearted, and has a happy affirmative mood, whereas in idleness, the mind and the heart are closed and the mood is irritable, guilty and negative. Relaxation has different intensities. Its beginning, duration and intensity are not subject to direct conscious control, but determined unconsciously when the outer and inner conditions are favorable. There is a dynamic similarity between it and sleep, while the similarity between relaxation and leisure is close enough to regard them as synonymous.

We see manifestations of these two innate capacities all through human biology from the integrated organism down to individual muscle contraction and relaxation. They are clearly expressed at the highest level of human development. In his work on Creativity, Hutchinson (10) shows conclusively that effort and relaxation are the complementary phases of all creative cycles.

The duration of creative cycle and its phases is strongly influenced by outer and inner conditions. Creative growth is never achieved through effort or relaxation alone. During mental effort, our thinking is more rational, deductive, analytic and logical, and we are more concerned with the existence of things. During relaxation, our thinking is more nonrational, inductive, synthesizing and analogical. We are more concerned with the essence of things, and are able to see the miraculous in the commonplace. During relaxation, there is unfocusing and indulgence in what Einstein called "combinatory play" and only then do the great "inductive leaps" occur. In passing from effort to relaxation we shift our perception, as it were, from high power to low power. As our field of consciousness widens to include what had previously been peripheral and subconscious, suddenly unifying patterns are recognized. The dreaming mind and the relaxed mind have something in common. Relaxation is a return to the poetic, ideographic, figurative mind and has been called "renewal regression." During mental effort, we are more prosaic and literal-minded. In their complementary relationship, effort is to relaxation what catabolism is to anabolism and systole to diastole.

Free time provides the most favorable outer conditions and the work culture the least favorable outer conditions for the free expression of these adaptive inner resources.

In the world of work, innate effort is not suppressed, but loses its autonomy and becomes other-directed. It is drafted into the service of external pressures, demands and value systems. Becomes inseparable from the idea of income and prestige, its social value has priority over its psychobiological value. The individual becomes subservient to the authority of venal gods of work who buy and sell all his efforts. Effort becomes part of a reward and punishment system where it is the payment or penalty for relaxation, while relaxation becomes the reward for effort. All effort becomes a means of getting a claim on God, fate, destiny, society or some individual. All the give-and-take of life is exclusively conditional. Autonomous efforts which naturally lead to healthy, formative friction with the personal environment are discouraged and punished as insubordination. Thus, man-made patterns, rituals and rhythms disrupts and displace our natural creative biological rhythms and cycles.

In the work culture, relaxation is suppressed, discouraged and scorned. Equated with idleness, sloth, apathy and laziness. Its excessive restriction, especially in babyhood and childhood, interferes with an anabolic process, prevents our opening up to the inner and outer world, and deprives us of vital and essential sources of growth and development. Inductive thinking becomes inhibited. A work culture, operating solely on a conditional basis, has no conception of something coming unbidden as a blessing, and thus no concept of gracious giving or receiving. Relaxation always has to be earned. It is always a reward or compensation for effort, never its complement. Here again, our biological complementations and cycles become disrupted.

The work culture philosophies that influenced Psychiatry stressed the role of instincts, drives, urges, élan vital, vis-a-tergo and motivations, but the role of relaxation was given little or no consideration. Similarly, the primacy given to the effort phase of the creative cycle led to great development of man's logical thinking, of which the present computer is the ultimate extension, but there has been no comparable development of man's analogical thinking, which comes with relaxation.

As free time increases, the work culture will lose its predominant and harmful influence. However, for some time to come, it will still remain strongly incorporated and will continue to create harmful inner conditions. Note that it is not so much the authoritative characteristics of religious, Puritan or Victorian cultures, but those of the work culture that are incorporated and create the "hypertrophied conscience." There is an analogy between this incorporated authority and Freud's Super Ego, but it must be emphasized that its strongest influence is primarily and directly upon effort and relaxation, rather than upon sexuality. These inner resources transcend and have primacy over sexuality, and interference with their free expression and complementation will prevent wholesome and complete sexual fulfillment. In other words, sexuality exists as a lesser component within the larger orbit of the biological rhythm of effort and relaxation.

This study briefly explores the dynamics of our psychological struggle with free time. It shows how prolonged subjection to a work culture, actual and incorporated, impairs our inner resources by making autonomous effort other-directed, suppressing relaxation and substituting man-made cycles for biological ones. Since this impairment weakens the Ego, we wish to emphasize this factor rather than the dangerous Id in the psychodynamics of maladaptation to free time. What is felt as dangerous impulses can be a measure of Ego weakness. For a weak Ego, a puff of emotion may be deemed a hurricane, a ripple of feeling a tidal wave, a small brush of healthy personal friction, criticism or disagreement may be deemed a harmful assault.

Idle hands and giddy minds are terms stemming from the age-old belief that man cannot be left to his own resources because they are nonexistent or destructive. Now they are terms which refer to those who are psychologically unready for free time because their inner resources have been vitiated and neglected in their long exposure to a work culture. These terms reflect the tragic short-sightedness of a work culture which has promoted education in the world of work, by the world of work and only for the world of work, and has provided no education for life off the job.

The late President Hoover once said, "The future history of this civilization will not depend upon what a man does at his work, but what he does in his time off."

The nature of this education for life off the job is multilateral and multidisciplinary. It engages the whole man, develops all senses, and involves academic, psychological, emotional, physical and spiritual preparedness.

The dynamics of this education mainly involve greater understanding of our innate capacities for effort and relaxation and the eradication of work culture attitudes and misconceptions which seriously interfere with their development. We are victims of outmoded patterns, using obsolete tools and instruments of thought from an outgoing culture in our endeavor to adapt to a new. There is much to undo and much to unlearn. We have to wean ourselves from morbid dependence upon man-made cycles. To ensure a strong Ego and greater creativity, our primary emphasis should be on our inner resources, with acquired and external resources as supplements rather than substitutes.

The direction of education for life off the job is the rediscovery of our biologically complementary functions and cycles, and their release from man-made rituals and cycles.

The aim of education for life off the job is the conversion of our present losing struggle with free time into a richly rewarding, enlightening, self-fulfilling, enjoyable adventure.

Creative adaptation to free time ensures willing adaptation to other-directed work, even monotonous work. The converse does not hold as witness those whose successful business career has ended in a retirement breakdown.

Finally, only a happy and creative adaptation to free time enables the individual graciously to serve others and to render unto Caesar what are Caesar's.

Note: Appendix (clinical material) mentioned on page 2 has been omitted.

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B. ARE YOU A WEEK-END NEUROTIC? ARTICLE FROM THE JUNE 10, 1956, ISSUE OF THIS WEEK MAGAZINE

(By Dr. Martin)

YOU MAY BE ONE WITHOUT KNOWING IT. HERE A PSYCHIATRIST OFFERS EXPERT ADVICE TO HELP YOU RELAX FOR A HEALTHIER, HAPPIER LIFE

*Five Tips For Enjoying Your Leisure*

- 1 Don't overorganize your fun!
- 2 Spend some of your time alone
- 3 Remember to enjoy the Here and Now
- 4 Don't put off doing what you want
- 5 Take time out for contemplation

Question: *How has our increased leisure time affected us?* writes Roy E. Leilich, of Gainesville, Fla. We took Mr. Leilich's question to Dr. Alexander



*Reid Martin, chairman of the Leisure Committee of the American Psychiatric Association.*

Answer: John Anderson, an insurance executive, never takes a vacation. Every year for the past six years he's consulted a travel agent, bought tickets, made reservations, packed his bags. Once he even got as far as the railroad station. Then his ulcer started acting up.

The first twinge of pain was mild, but within 10 minutes he was in such severe agony that he had to return home. John spent Saturday and Sunday in bed on a diet of milk and cream. By Monday morning he was back at his desk—and surprisingly enough, he was his old, hearty, energetic self.

Mabel Cartright is a secretary—in her late 20's, unmarried, attractive, extremely competent. Her coworkers consider her the liveliest, most co-operative person in the office. But Mabel's family and friends see a different side of her nature—she's generally moody, irritable and sullen. After dinner she likes to retire to her room where she can be alone. On week ends she pores over office ledgers, doing extra work for the boss.

The executive and the secretary have a common problem; they both show symptoms of a condition which we psychiatrists call "week-end neurosis"—a deep-seated fear of relaxation and leisure. Any break in their working schedule, any pause in the day's occupation, creates feelings of uneasiness, and sometimes, even acute illness. It makes no difference where the pause is 10 minutes for coffee or two weeks for a cruise. These people are afraid of leisure. They simply cannot slow down; they can't relax, they can't rest, they can't have fun—plain, unplanned, unproductive fun!

These two people may sound like case histories from the files of a psychiatrist. As a matter of fact, that's exactly what they are. But I have a special reason for repeating their histories. I've found that theirs is a very common problem and it differs only in degree from a problem faced by millions of perfectly normal, healthy Americans. These are the men and women who have more leisure time on their hands today than ever before in the history of our country and quite frankly don't know what to do with it.

I have spent years studying the problem of leisure and I still think it is ironical that I must refer to it as a problem. For actually, leisure is the greatest blessing you and I will ever know.

More than that: we have found that the way you spend leisure hours—what you do and how you feel about them—has a close connection with what you do with your life as a whole: how you function as a person and a parent, what kind of employer or employee you are, what kind of wife or husband, friend or neighbor. Indeed, our whole society may be involved, for as ex-President Herbert Hoover has said: "This civilization is not going to depend on what we do while we work so much as what we do in our time off."

Why do so many of us abuse and misuse our leisure time? I think that we are caught up in the tempo of an age in which speed, mechanical efficiency and material success have become glorified at the expense of a "leisurely approach to life." Healthy leisure is possible only when you can relax and the complete inability to relax is one of the commonest complaints heard today.

Take the golfer who honestly believes that when he's on the golf course he's relaxed. Frequently he's as tensely competitive at golf as he is at his job. He couldn't face his friends if his score wasn't as good as theirs.

#### *The "why" is crucial*

Then there's the housewife whose shiny new home appliances give her plenty of free time to relax and enjoy outside interests. So she joins a community book club and suddenly she's worrying about the review she must give at the next meeting. Will it be as good as the other ladies' reviews?

Psychiatrists cannot yet claim to know all—or even most—of the answers concerning the best way to spend your leisure time. But this much we have observed: *what* you do isn't nearly as important as *why* or how you do it. The golfer and the housewife I've described are both doing the right things—but not for the right reasons. They're so concerned about coming out on top and making a good impression that they can't enjoy the activities.

A second source of trouble: Many people approach their leisure "compulsively." They do what they feel they *must* do rather than what they *want* to do.

"I must play bridge because everyone I know plays, and I don't want to be thought unfriendly."

"I must spend more time with the children because the experts say families should do things together."

"I must go on a cruise because I've never traveled and I really should."

*They don't have fun*

Do you see the common denominator of all these plans—the compulsive *must* that's fraught with fear and tension? Who can enjoy his leisure when he's busy doing things which *must* be done? Who can relax when he feels driven by social pressures he may not approve of or even understand? Here again the basic spirit of leisure—*relaxation*—is defeated unless you have a feeling of being free to do exactly what you want: read a book, play a game, work a crossword puzzle, build a bench, have a long and heated conversation with a friend.

A third source of trouble: Do you relate leisure to laziness? This unfortunate association has led to widespread feelings of suspicion and guilt: "The devil finds mischief for idle hands. I shouldn't be loafing around doing nothing!"

All minds, even the greatest, need periodic rests from work. Because many people have been made to feel that leisure time is wasted time, they never permit themselves to take these rests. They wait for a doctor's permission—or better still, doctor's *orders*.

For people who miss out on the benefits of leisure may suffer physical disturbances and emotional upsets. Wholesome leisure is a healing, stabilizing force in life. Those who can play without guilt or anxiety are healthier and happier. They are able to create a more wholesome climate in the home for their children. They get along better with other people because they get along better with themselves.

Recognizing this basic connection between the way you handle your leisure and the way you handle your life, the American Psychiatric Association has organized a permanent committee to work directly with leisure-time agencies all over the country. With the active co-operation of recreation leaders and educators our committee is trying to dispel the false notions which prevent people from enjoying the fruits of their leisure. We are working with youth groups, for example, because we believe that a healthy attitude toward play, whether it's after work or after school, should begin in childhood.

How can you personally achieve the leisurely life? I cannot give you a road map with a specific set of directions. Each person must work out his own route. But there *are* basic roads to follow and if you want to know how to set out, how to steer your course and how to make sure you're getting closer to your destination, check with these guideposts:

THE FIVE RULES FOR HAPPY, HEALTHY LEISURE

1. Don't overorganize: You can't capture relaxed, happy leisure on a carefully organized timetable. My grandfather playfully asked his overmethodical daughter: "Where's your list of things to do for pleasure?"

A good part of your leisure should be allowed to spring spontaneously out of spur-of-the-moment impulses. In those odd, unplanned hours set aside for nothing in particular you may feel most relaxed and at peace—with yourself, your family and the world at large.

2. Spend some time alone: In "Gift From The Sea," Anne Lindbergh stressed woman's need for solitude; time to think things out and come to terms with oneself. Men share this need, as the late, beloved American philosopher, Irwin Edman, has pointed out. We all need "quiet spaces in our lives," he said. "Many a good citizen, given a chance to be alone with himself for an evening might discover for the first time the quality of his own character, . . . taste and interest."

3. Enjoy the Here and Now: So many people are living in their leisure future—the theater tickets for next month, the party two weeks from tomorrow—that they ignore the pleasures of the immediate present.

I once took a walk in the country with a 10-year-old boy. He didn't say a word for a long time until I finally asked him whether he was having a good time. "Oh yes," he assured me enthusiastically. "I'm enjoying every inch of the road."

Here is a magical quality all of us once possessed in childhood—the ability to enjoy things as they come.

4. Don't put it off: I have a patient who loves music. "If I got sick," she said, "I'd take up the cello." And a man I know plans to read all the books he's always wanted to read—when he's old and incapacitated! These people think they need an excuse to pursue their interests; that there will be more time for leisure

in the future; that only illness or old age justifies relaxation. They're tragically mistaken.

5. Take time to contemplate: Americans are great "figure-outers." They lie awake at night trying to figure out why something happened and how to make it happen again—better! This is an admirable habit and surely helps to account for our greatness as a nation. But reason and logic are not enough to satisfy man's basic needs. We must, occasionally, turn our eyes to the stars.

With all our leisure most of us find little time to contemplate; to seek the meaning of our lives; to pin point the values that *really* count. I think the words of the psalmist bring us very close to the heart of the matter: "Have leisure and know that I am God."

C. "AMERICANS HELD MISUSING LEISURE." AN ARTICLE FROM THE MAY 11, 1967, ISSUE OF THE *New York Times*

PSYCHIATRISTS URGE ENJOYING IT INSTEAD OF WORKING AT IT

(By Jane E. Brody)

DETROIT, May 10.—Americans should be encouraged to enjoy their leisure instead of working at it, a psychiatrist said today.

The psychiatrist, Dr. John Gussen of the School of Medicine at the University of Southern California, said in an interview that the home, the school and the community should make a wide variety of facilities available and encourage individuals to choose whatever they want to do.

Such steps are needed, said another psychiatrist, Dr. Alexander Reid Martin of New York, because our work-oriented culture has ill prepared us for making a healthy adjustment to a steadily increasing amount of free time.

Dr. Martin, who has made a long study of the nature of leisure, pointed out that many of us do not know how to enjoy free-time activities, making them more like work than relaxation.

THE REASON WE DO IT

"It is not the nature of what we do during our free time, but the reason we do it, how we feel about it, and the pleasure it brings us," he said.

"A man who plays golf to win a prize is working, not playing," he said. And play—true relaxation—is essential to mental health and continued creativity, he added.

Dr. Martin made these comments in an interview after he presented a paper on "Idle Hands and Giddy Minds: Our Psychological and Emotional Unpreparedness for Free time" to the annual meeting of the American Psychiatric Association, being held here this week.

Dr. Martin is associated with the American Institute of Psychoanalysis in New York. From 1949 to 1961, he was chairman of the American Psychiatric Association's Committee on Leisure Time and Its Uses.

The present chairman is Dr. Peter A. Martin—no relation to Alexander—a psychiatrist at Wayne State University in Detroit. The two Dr. Martins, and Dr. Bussen, a member of the Committee on Leisure Time, further elaborated on the free time problem and possible solutions to it in the interviews here today.

HOBBY CAN BE MISUSED

As Dr. Alexander Martin explained, "just developing a hobby is not the answer, for a hobby can be misused."

He cited the case of a retired man he knows who builds bird houses for everyone in the neighborhood. On the surface, this is wonderful. Dr. Martin said, but when the man was asked about his hobby, he said, "I hate it but it keeps me busy."

The three psychiatrists emphasized that no one can write prescriptions for the types of free-time activities an individual should pursue.

"Schools are wrong in trying to structure children's play by organizing games," Dr. Gussen believes. Neither should parents dictate their children's free time activities, he said.

"The child should be free to choose from a variety of activities. He should be able to let himself go and have fun."

Without relaxation, Dr. Alexander Martin said, there is no opportunity to clear the mental decks and open the mind to creative insights.

As Dr. Gussen sees it, society as well as the individual will suffer from a lack of creativity, for there will be no solutions to the growing number of social problems.

"Relaxation lets your imagination roam freely and allows the development of new problem solutions," he said.

#### ITEM 6. MATERIAL FROM DR. ETHEL SHANAS\*

##### A. A CROSS-NATIONAL SURVEY OF OLDER PEOPLE: A NEW LOOK AT THOSE OVER 65<sup>1</sup>

(By Ethel Shanás)

Old people may be found in every society. In those societies where most persons do not live very long, anyone who survives into his forties will probably be considered old. In the United States and western Europe countries where, on the average, a child born today can expect to live to be over 70, we use a calendar definition of old age. For convenience, we say that those 65 and over are old people. In discussing old age and older people in western countries, however, it must be stressed that a generation separates the 65-year-old from the 90-year-old. A great variety of people, the active and the inactive, the healthy and the infirm, the working and the retired, are all grouped together when those 65 and over are described as "older people."

In this paper I shall present some of the findings of a comparative study of old people in Denmark, Great Britain and the United States. Persons 65 and over are 11 per cent of the Danish population, 12 per cent of the British population and about 9 per cent of the American population. The elderly populations of these three countries are quite similar in their demographic characteristics. In all three countries the average man at 65 can expect to live about 13 years, the average woman between 15 and 16 years. In each country roughly one-third of the elderly population is under 70 years of age, about one-twentieth is over 85 years of age. In all three countries while most old men are married, most old women are either widowed or have never married. When this study was made about the same proportion of older men, 34 per cent in Denmark, 31 per cent in Britain and 30 per cent in the United States were at work or seeking work.

Despite their differences in physical size, Denmark, Britain and the United States are all highly industrialized countries with industrial production dominated by large firms. Denmark, however, still has a substantial proportion of its total work force engaged in agriculture, 16 per cent compared to 5 per cent in Britain and about 7 per cent in the United States. The United States, of course, is far more heterogeneous in terms of race and religion than either Denmark or Britain. Yet the marked basic similarities in the composition of the older population in the three countries offer special advantages for comparative research.

#### METHODS OF STUDY

The findings reported here are from an extensive collaborative research program on the social and economic circumstances of old people. The Danish participants in this research are Henning Friis and Jan Stehouwer, sociologists and Poul Milhøj, economist; the British participants are Peter Townsend, sociologist and Dorothy Wedderburn, economist; the American investigator is Ethel Shanás. A full report of this study under the title *Old People in Three Industrial Societies* is now in press.<sup>2</sup>

The data come from interviews conducted in mid-1962 with nation-wide probability samples of approximately 2500 persons aged 65 and over in each of the

\*See testimony on pp. 102-114.

<sup>1</sup>The Danish, British, American cross-national study of old people was supported first by the United States National Institute of Mental Health (grant numbers: Denmark, M5509, Great Britain, M5511, United States M5630), and then by the Community Health Services Division of the Bureau of State Services, United States Public Health Service (grant numbers: Denmark, CH00052; Great Britain, CH00053; the United States, CH00054).

<sup>2</sup>Ethel Shanás, Peter Townsend, Dorothy Wedderburn, Henning Friis, Poul Milhøj, Jan Stehouwer, *Old People in Three Industrial Societies*, (New York and London: Atherton Press and Routledge and Kegan Paul, in press).

three countries. The research was limited to old people in private households. In all three countries only small proportions of the elderly live in residential homes, nursing homes, hospitals, or other kinds of institutions. The proportion of old people in institutions of all kinds is roughly 5 per cent in Denmark and something less than 4 per cent in Britain and the United States.

#### PURPOSE OF THIS STUDY

The research had two main purposes: one was to secure information about the life situation of old people in the three countries which could serve as a basis of social policy decisions; a second was to explore certain hypotheses dealing with the integration or segregation of old people in contemporary urbanized society. Put another way, we wanted to know whether the experience of old age was the same or different for people in Denmark, Britain and the United States, and at the same time we wanted factual data about old people in these three countries which would be useful in program planning.

#### SOME PERTINENT FINDINGS

Despite the many studies of the elderly which have been made in the past two decades, certain popular assumptions or myths about old people are still perpetuated in the public mind. The following statements represent the kinds of commonly believed assumptions which often serve as the basis of action programs:

1. Most old people are in poor health.

2. Most old people are physically isolated from their families. At least one of these assumptions, that dealing with family relationships, probably results from viewing contemporary society through the tinted glasses of what the sociologist, William Goode, has called "Western nostalgia." Those who hold these views apparently believe that at some unspecified period in the past old people in western countries had a better life than they have now. They are presumed to have lived together with their children, to have had meaningful social roles, et cetera.

Whether this "Golden Age of the Elderly" ever existed may be questioned on the basis of the historical evidence.<sup>3</sup> In pre-industrial society there were relatively few old people. Many of them lived and died quite alone. Many of them worked as long as they were able to do so because their choice was either work or starvation. Whether old people were happier then than they are now we have no way of knowing. We tend to glorify the "good old days." For those living at that time they may not have been good days at all.

What are the facts? Are most old people in Denmark, Britain and in the United States in poor health? Are most old people in these countries physically isolated from their families? Let us take a new look at these assumptions.

#### *Are most old people in poor health?*

In most western countries old age is associated with illness. The person who is old is commonly thought to be sick. Old age and illness are not the same, however. While most old people exhibit signs of pathology upon physical examination, the presence of disease, especially of chronic conditions, may have very little effect on the day-to-day functioning of older people. To illustrate, health conditions which may make it impossible for a man to continue to work may have no effect on his ability to carry on a normal life once he has retired. It is really degree of fitness rather than extent of pathology that determines whether old people can manage by themselves and the amount of service which they will require from the community.<sup>4</sup>

In our study we measured the health of the elderly in terms of the ability of the old person to perform the minimal tasks needed for his personal care. Using this measure, about half of all old people in Denmark and Great Britain and about two-thirds of all old people in the United States report no functional incapacity. The majority of old people in all three countries then behave as though they were well. Not only do most old people behave as though they were well, the majority of old people in Denmark, Britain and the United States when asked to describe their health say their health is good. In addition, in

<sup>3</sup> See Peter Laslett, *The World We Have Lost* (London: Methuen, 1965).

<sup>4</sup> World Health Organization, *The Public Health Aspects of the Aging of the Population. Report of an Advisory Group Convened by the Regional Office for Europe* (Copenhagen: World Health Organization, 1959), p. 8.

both Britain and the United States the majority of old people think their health is better than the health of other old people. In Denmark most old people tend to think their health is about the same as that of other old people. In all three countries, only between 14 and 18 per cent of old people say their health is poor.

Most old people then are both functioning well and think they are in good health. Some old people, however, are obviously experiencing health problems. Using our measure of health the question becomes: how many old people are limited in their functional capacity?

In all three countries a small proportion of persons over 65, five in every hundred or less, are in residential homes, nursing homes and hospitals.

The proportion of institutionalized persons is greatest in Denmark, less in Britain and in the United States. We may assume that most of these institutionalized persons are unable to take care of themselves. But what of old people living in the community; how many of them are unable to accomplish the minimal tasks required for their self-care? How many totally bedfast old people are there; how many old people are there who are not bedfast but who are unable to leave the house without assistance; and how many old people are there who even if they can go outdoors alone can do so only with difficulty?

There are as many old persons completely bedfast at home in each country (about two to three per cent of the total elderly) as are resident in nursing homes and hospitals in that country. There are three times as many persons housebound at home in Britain, and about one and one-half times as many in Denmark and the United States, as live in institutions of all kinds, that is in residential homes as well as nursing homes and hospitals. At least twice as many persons in Denmark as about one and one-half times as many persons in Britain and the United States as live in institutions of all kinds are able to go outdoors only with difficulty.

The following estimates may be helpful to those planning community services to the aged in their own homes. If services are to be provided to only the bedfast and housebound living at home, these include from 14 per cent (in Britain) to 8 per cent (in the United States) of all elderly persons living at home. If those who are limited in mobility and living at home are also to participate in a program of services, the minimal estimates of old persons who need an extensive program of community services are roughly 24 per cent of the elderly in Denmark, 21 per cent in Britain and 14 per cent in the United States.

Incapacity in the elderly increases with advanced age. The most seriously incapacitated old people are those aged 80 and over. In each of the three countries we can categorically describe the most incapacitated aged as very old women, either single or widowed. Furthermore, in every country studied these women are among the poorest persons in the elderly population.

The presence of substantial groups of incapacitated persons in the older population, however, does not mean that all old people are in poor health. Only a minority of old people are in poor health. We must remember that the majority of old people are active under 75-year-olds.

#### *Are most old people physically isolated from their families?*

The traditional assumptions about the disintegration of relations between generations in modern society and the physical and social isolation of the old from the middle generation and the young are contradicted by the empirical evidence in this and other studies. In all three countries, Denmark, Britain and the United States, the basic social system is not the isolated nuclear family of sociological folklore, but the extended kin network consisting of aged parents, adult children, grandchildren and other relatives. Older parents and adult children do not necessarily live in the same household. In contemporary society with present means of transportation and communication the extended kin network is not dependent for its existence upon a common roof. Nevertheless, the members of the network continue to see one another frequently and to assist one another in meeting the demands of daily living.

In Denmark, Britain and the United States, most old people live apart from their children and relatives. In western cultures, this is what old people want—to live independently in their own homes as long as possible. As the Austrian sociologists, Rosenmayr and Köckels have put it, old people want "intimacy at a distance."<sup>5</sup> In both Britain and the United States persons with middle class or

<sup>5</sup> Leopold Rosenmayr and Eva Köckels. "Propositions for a Sociological Theory of Aging and the Family." *International Social Science Journal*, XV No. 3, (1963), p. 418.

white collar backgrounds, whether married or widowed, are the least likely of all persons to live with children. In Britain and the United States it is old people of working class background who tend to share a home with their children. Living together in a joint household is often the way in which adult children and other relatives assist in the support of aged persons. In Denmark, irrespective of whether old people are of white collar or urban working class background, they live apart from their children and relatives. Sharing a home with children and relatives is a rural phenomenon in that country.

Although old people live apart from their children this does not mean that old people are isolated from their children. In each country, old people who live apart from their children tend to have at least one child in the immediate vicinity. Some national estimates: between half (in Denmark) and two-thirds (in Britain and the United States) of all old people with children, either share a household with a child or live within ten minutes distance of a child. Further, in all three countries, despite their difference in size, it is unusual for an old person to have his nearest child one hour or more distance from him.

Not only do most old people with children live near their children, they also see their children often. In Denmark, Britain and the United States about two-thirds of all old people with children saw at least one of their children either the day they were interviewed or the day before that. There is a minority of old people with children, 6 per cent in Denmark, 7 per cent in Britain, and 10 per cent in the United States, who have not seen a child for a month or more.

Contrary to popular belief, solitude is not a predominant feature of the life of the elderly in Denmark, Britain and the United States. Living alone in old age does not mean that one is isolated. In all three countries only four per cent or less of all old people were found to be living in extreme isolation in the sense that a week could pass without some human contact. Physical isolation is especially unusual among old people who have either children or living brothers and sisters.

The existence of isolated groups of the elderly in the population does not mean that most old people are isolated from their families. On the contrary, old people are integrated in the kin network, not segregated from it.

#### IMPLICATIONS OF THESE FINDINGS

The findings on the health and family relationships of old people in Denmark, Britain and the United States reported in this paper are diametrically opposite to certain of the existing myths about the elderly. The majority of old people are not incapacitated or sick. The majority of the elderly are not physically separated from their families. Some among the elderly are sick, however, and some few seem to be isolated.

What are the implications of these findings for program planning?

The minority of old people who may be considered incapacitated include about one-fourth of all old people living at home in Denmark, one-fifth in Britain, and one-seventh in the United States. These are substantial numbers of persons who are either bedfast, housebound, or able to leave the house only with difficulty. The data clearly indicate that in all three countries, irrespective of the organization of their welfare services, primary responsibility for the care of old people who are ill or infirm now rests with their families. Most of these infirm persons are only able to continue to live in the community because of the dedicated efforts of family members. Health and community services for old people then must be developed both to give professional assistance to old people when needed and to supplement the efforts of family members.

The proportion of old people who require health and community services may be expected to increase in the next decade, as a result of changes in the age structure of the population. There will be more very old people among those over 65 than we have now. Health and community services then must be planned for a greater proportion of old people than are now incapacitated.

Many of these very old people, the most incapacitated, live and will continue to be found, in rural areas or small towns. Health and community services for old persons then must be planned on a regional basis so that the residents of smaller communities may have access to the same services as urban residents.

Our three-country research points up that the availability of health services does not mean that services are either known to old people or used by them. In all three countries, old people and their families still must be educated as to the

kinds of facilities and services available to them and how these services may be secured.

Our findings clearly show that old people are not isolated from their children. Wherever possible, old people want to live apart from their children but close to at least one of them. Housing units for the elderly, therefore, whether apartments, retirement villages, or residential homes, should be so sited as to give old people "intimacy at a distance," that is, these units should be located in areas that make it possible for old people to see their families often and to call upon their family members for help if needed.

Special attention should be given to that small proportion of old people who appear to be truly isolated. Because they are so few, these persons are difficult to find in the population. The extremely isolated person is also difficult to help and often rejects services when these are offered him. More effort should be devoted to locating these isolated old people, evaluating their total situation and their individual needs, and providing professional assistance in meeting these needs.

#### B. EXCERPT FROM PAPER ON SOCIAL RESEARCH IN AGING AND ITS PRAGMATIC IMPLICATIONS

(By Ethel Shanas)

##### WORK AND RETIREMENT

Persons who retire in the future compared to those who are now retired will probably have increased economic security. Such security, however, will not solve all of the problems associated with retirement.<sup>1</sup> Retirement brings the former worker and his family the gift of leisure-time. But many persons have no way of filling this leisure-time. In retirement they find themselves not only with lessened income but without meaningful activity.<sup>2</sup> Wives of retired men often report that their husband's new leisure creates problems for them. They are not accustomed to a man around the house during the usual work hours.<sup>3</sup>

Retirement is not only a social change for the individual. It is also an event which causes the individual to reevaluate himself and his sense of self-worth. Marjorie Lowenthal and her associates report that retirement is one of the factors associated with low morale regardless of whether or not it results in reduced social interaction on the part of the retired person.<sup>4</sup>

In the face of these findings which emphasize that retirement is a stressful situation both for the older worker and his family there is now considerable evidence that many workers are retiring at some time before the compulsory retirement age.<sup>5</sup> The reasons people give for such early retirement include poor health, illness on the part of other family members, and, increasingly, the desire for leisure.

Program personnel must consider questions such as the following: What kind of programs should be offered retired persons? At this time most retirement incomes are far from adequate. Should we consider offering programs, either retraining programs, sheltered workshops, or specialized placement services, which make it possible for older people to continue as workers? How realistic is it to assume that job opportunities will be available to old people as a result of such programs?

The research evidence shows that many older people enjoy leisure, particularly if they feel it is "useful" leisure. Do we need programs of adult education then

<sup>1</sup> George L. Maddox, "Retirement as a Social Event in the United States," in *Aging and Social Policy*, ed. John C. McKinney and Frank T. DeVuyver (New York: Appleton-Century-Crofts, 1966), p. 133.

<sup>2</sup> A thoughtful consideration of the role of activity in later life is given in Robert L. Havighurst, Bernice L. Neugarten and Sheldon S. Tobins, "Disengagement, Personality and Life Satisfaction in the Later Years," in *Age with a Future*, ed. P from Hansen (Copenhagen: Munksgaard, 1964), pp. 419-425.

<sup>3</sup> See in this connection the task-sharing scale developed by Alan C. Kerckhoff, "Nuclear and Extended Family Relationships: a Normative and Behavioral Analysis," in Ethel Shanas and Gordon F. Streib (eds.) *Social Structure and the Family: Generational Relations*, (Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1965), p. 102.

<sup>4</sup> Marjorie Fiske Lowenthal and Deetje Boler, "Voluntary vs. Involuntary Social Withdrawal," *Journal of Gerontology*, XX, 3, July, 1965, p. 376.

<sup>5</sup> Ethel Shanas, Peter Townsend, Dorothy Wedderburn, Henning Friis, Poul Milhøj, Jan Stehouwer, *Old People in Three Industrial Societies* (New York and London: Atherton and Routledge and Kegan Faul, in Press), Chapters VI and XII.



so that retired men and women can develop new interests to fill their time? What about programs in which the elderly can make contributions as citizens? How successful are such programs? A recent study has demonstrated that relatively few elderly persons volunteered for service in community health and welfare agencies when these opportunities were offered them, and, equally significantly, such agencies had only few opportunities for elderly volunteers.<sup>6</sup> What about programs for women who have never been in paid employment? Are their preferred leisure-time activities the same or different from those of old people who have formerly been employed?

The contradictory evidence about retirement poses an important question for those concerned with social policy: will older people find meaningful activities for themselves in retirement once their incomes are great enough to allow them some freedom of choice?

#### ITEM 7. MATERIAL FROM DR. E. L. BORTZ \*

##### THE POPULATION EXPLOSION AND OUR AGING CITIZENS<sup>1</sup>

(Edward L. Bortz, M.D.,<sup>2</sup> and Henry F. Page, M.D.,<sup>3</sup> Philadelphia, Pa.)

An invitation to visit North Carolina and participate in a symposium on health and medical problems of older individuals is an honor for which I am deeply grateful. Your state has furnished dynamic leadership of a high quality for the entire nation. We have learned much from your teachers and have diligently studied many of your publications.

It is an added privilege to open the program. You have assigned me a subject which, on careful inspection, includes two of the major phenomena of modern times: first, the population explosion and, second, its impact on the quadrupling of our citizens over 65 years of age. The literature is voluminous, and much of it is enlightening, important and disturbing. Longfellow writes:

"New occasions teach new duties,  
Time makes ancient good uncouth:  
They must upward still and onward  
Who would keep abreast of Truth."

We are living in the midst of a startling scientific renaissance. Leading citizens, population experts, biologists, economists, and specialists in many fields are all deeply concerned with an overflowing world population.

Much of our discussion includes data from the monthly Bulletin of the Population Reference Bureau, Inc., Washington, D. C. There is an urgency in the population predicament which has commanded the attention of scholars throughout the entire world.

##### *The Accelerating Increase*

The Census Bureau of the Commerce Department reports the population of the United States to be 187,293,000 as of January 1, 1963. This is an increase of nearly eight million—about 4.4 per cent—since the 1960 census.

During the next 20 years, 1963 to 1983, the present world population of 3.1 billion will expand to 4.4 billion. Of this large human mass, nearly 60 per cent or 2.6 billion persons will be living in dire poverty. These startling statistics have been quoted by Grenville Clark (1), the distinguished American who, since 1915, has been working with others to bring about world disarmament. He has been described as the Thomas Jefferson of the twentieth century.

In a recent article, "Solving the Inhuman Equation," Clark notes that the population increase will grow steadily more acute, owing to two determining facts:

"1. As of 1963, the rate of population growth in poverty-stricken areas even now exceeds 2 per cent each year.

<sup>6</sup> Robert Morris, Camille Lambert, Jr., and Mildred Guberman, *New Roles for the Elderly*, Papers in Social Welfare, No. 10 (Waltham, Massachusetts: Brandeis University, 1964), p. 72.

\* See testimony, pp. 114-131.

<sup>1</sup> Presented at the Veterans Administration Hospital, Salisbury, North Carolina, March 14-15, 1963.

<sup>2</sup> Edward L. Bortz, M.D., Senior Consultant in Medicine, the Lankenau Hospital, Philadelphia, Pennsylvania.

<sup>3</sup> Henry F. Page, M.D., Physician-in-Charge, the Aging Research Clinic, the Lankenau Hospital, Philadelphia, Pennsylvania.

"2. As long as huge expenditures on arms continue, it will be impossible to furnish economic aid to these "have-not" areas to a degree adequate to produce any real improvement in their living conditions, a prerequisite for any degree of population control."

Clark ties in disarmament with population control, and he designates these two problems as the most important issues of our time. He believes that prosperous nations—the United States, Canada and Australia—might be capable of maintaining even a fourfold increase over the 1963 census; whereas a doubling of the present population of India to 900 million, or China to 1300 million, in the next 20 years might completely cancel any benefits other nations might be able to furnish. Therefore the first direct problem is to hold to a minimum any increase in population of the already poverty-stricken areas.

It should be kept in mind that in the poverty-stricken, congested areas, those at opposite ends of life, the unwanted infants and the feeble aged, suffer the most acute handicaps and have the highest mortality. Birth control and death control, therefore, become issues of first magnitude for society and government to explore.

A traveler in China, India, Africa, parts of Russia and Indonesia knows the degradation to which human existence may descend. Indeed, a nuclear blast that would eliminate millions of people in these congested areas would deliver them from the slow anguish of starvation. At the marginal level these fellow humans are not interested in either contraception or tender loving care of the elderly.

It is startlingly obvious that in a rapidly shrinking world society, characterized by marked mobility of travel and communication, the rugged leaders of undeveloped nations will stimulate their followers to obtain, by any means available, at least some of the essentials which make life more satisfying.

#### *The Malthus Theory*

Early in the nineteenth century the Reverend Thomas Malthus (2) indicated that the increase in population was threatening food supply and, if unchecked, would bring about widespread destitution and misery. While this theory has been questioned, the evidence is unmistakable that millions are on the verge of starvation today in Africa, India, China, and certain of the Pacific Islands. Meanwhile, the granaries of the United States are overflowing and farmers are being subsidized by the government not to produce any more grain or live stock.

Julian Huxley cites the pioneer studies of Carr-Saunders (1922), "The Population Problem," which showed that primitive societies consciously utilized some form of population control—abortion, infanticide, contraceptives, or prolonged periods of sexual abstinence.

In modern times, concentration of population in great metropolitan areas is characterized by stress phenomena and wholesale neglect of the elderly. As science continues to uncover ways to limit disease, thereby lowering the death rate, extension of life is producing a fourfold increase in the older population. Mass man is crowding out the individual.

As the population explosion gains momentum, the population of the United States may reach the one billion mark by the year 2050. By that time the increasing hardships, especially on the 75 million citizens over 65, will give rise to an insufferable burden on all taxpayers.

A group of scientists at the University of Illinois, headed by the physicist Heinz von Foerster, predicted that the human race would expire on a "Doomsday," November 13, 2026—when the earth would be so overflowing with people that they would all be squeezed to death (3).

In one way or another, man has somehow "muddled through" each great crisis in the past. The struggle for existence, as described by the Reverend Thomas Malthus in his thesis published in 1798, indicates that the superabundance of nature encourages the ever-present threat of geometric increase. This theory, however, is opposed by humanitarians of the environment; Garrett Hardin (4) terms this the "Malthusian Cybernetic Scheme" of population. It suggests an equilibrium achieved through painful waste. Herbert Spencer ac-

cepted the tough principle of human destruction in his phrase, "the survival of the fittest."

The Industrial Revolution, occurring in the latter part of the nineteenth century, introduced also the appearance of Charles Darwin's "Origin of the Species." This was one of the great landmarks in science which opened up new vistas of human potentials.

Thomas H. Huxley, the schoolmaster-biologist who followed Darwin, founded the modern school of biologic science which, since the dawn of the twentieth century, has made so many significant discoveries pertaining to the physiologic mechanisms of living processes and the nature of diseases that an entire new world is in the making.

#### *Concerning Life Expectancy*

Charles U. Eliot, a pioneer in the biologic sciences, frequently insisted that "life science" held out greater promise for the human race than all the other sciences combined.

Until the beginning of this century, little interest was manifested in human longevity. The psalmist observed that "the days of our years are three score years and ten; and if by reason of strength they be four score years, yet is their strength labour and sorrow; for it soon cut off and we fly away" (Psalm 90, v. 10). However, in the sixth chapter of Genesis (v. 3) one reads, "And the Lord said, My spirit shall not always dwell with man for yet he is mortal, nevertheless, his days shall be an hundred and twenty years."

In northern Pakistan is a tribe known as the Hunzukuts, whose men, women and children reveal a vitality and joy in living that to us is fabulous. Hale and hearty men and women, many well past the century milestone, enjoy hard work and colorful games and festivals. Their home and family life is easy and carefree. Illness is minimal.

An editorial in the *Journal of the American Medical Association* predicts that many Americans will be approaching a life expectancy of 120 years by the end of this century (5). This prediction is based on the conviction that diseases of the circulatory and cancer will be greatly diminished.

#### *Spare Parts*

Among the achievements of modern science is the transplantation of organs and tissues. In addition to blood banks, eye banks, and special plastics for worn-out blood vessels, kidneys have been transplanted successfully. Now, the Russians claim to have replaced hearts and even to have grafted a head on a dog. With growing success in maintaining organs in satisfactory functioning condition after death, we now have, in addition to the 40,000 mile automobile tire, the 100 year old heart, lungs, brain and liver. Nature has provided the human system with an amazingly intricate and powerful mechanism, far beyond his own comprehension.

Science is adding to our knowledge concerning the compatibility, as well as the causes of incompatibility, of tissues and organs available for replacement in patients so that allergic reactions are less likely to occur.

Since it is now proved that patients may be the recipients of blood and healthy organs from donors, techniques are rapidly being refined. We are only at the beginning of this remarkable development whereby spare parts may be held in biological banks, ready for instant use on emergency demand.

#### *Biology and Ethics*

In the presence of the awesome power of nuclear energy which has been mobilized to the extent that, in a thoughtless moment, man might extinguish the race, some very elemental questions exist. "Am I my brother's keeper?" "Do the 'have' nations have an obligation to the undeveloped, 'have-not' countries—which incidentally greatly outnumber the prosperous ones?"

Biologically and socially, even in primitive times, nature has drawn families together for their own protection. Clans, tribes, and nations have the same fundamental needs. In "The Conservation Ethic," Aldo Leopold (6) points out that an ethic, biologically speaking, is a limitation of freedom of action in the struggle for existence. Philosophically, an ethic identifies social as against anti-social conduct. It points up the idea that individuals and societies are interdependent and need to

evolve modes of cooperation. The biologist, says Leopold, designates this as symbiosis: politics and economics are man-conceived symbioses enabling individuals and social groups to exploit each other in mutually beneficial ways.

In the space age, traditional concepts are giving way as new dimensions of man in time and space are being formulated. The health sciences have one objective only: To probe the minutiae of living phenomena in order to free man from the curses of disease, deterioration, and futile existence. As such, medical science, in addition to finding ways to prolong life, is searching for a clearer understanding of those intangibles involved in cooperative existence within the family and society which are essential to satisfactory living. The alternative is chaos.

#### *Cultural Intangibles*

In a discussion of population, space and human culture, Henry B. Van Loon (7) discusses the need for a working relationship with our environment. For lower animals such a relationship is fairly simple and direct. For man, it is infinitely complex, involving patterns of behavior and the creation of environmental influences that will often open up expanded opportunities for the development of a more satisfying social order.

The present major crises in the world today reflect the endeavor of various nations to bring about a social equilibrium that will permit them to work out their own destiny. The industrial revolution resulted in such opulence that Ortega y Gasset, quoted by Van Loon, identified a feeling never before entertained by sane mankind, namely, that "effortless abundance is the normal order of nature." The result is an overindulgent society, overwhelmed by excesses of food, gadgets, material luxuries and, too often, an indifference to the basic long-term goals which represent our great potential. Survival may be marginal or, by careful planning, may open up new vistas for human existence.

The master planners of ancient Greece created temples and chapels with myths and legends of ancient gods which have continued to stretch the minds of man down through the ages. History teaches that nations may rise, flower, and decline. Nations age as do individuals. A falling birth rate together with long life expectancy fosters the aging of a nation. Influences which weaken the vitality of individuals as with nations are identifiable.

At the height of the grandeur that was Rome, banquet tables were overloaded and soft living eroded the strength of the people. The plight of the aged, for the most part, was a reflection of the people's lack of ability to anticipate the future, rather like the widespread misconceptions of today, with particular reference to the health and well-being of millions of aging citizens.

No previous period in history has had this unique problem. It is compounded by the improvement in health and increased longevity. Yet the elderly are subjected to employment rules established over half a century ago. Furthermore, with the use of antibiotics and supportive measures, the period of final incapacity may be extended over months or years, though the mentality be wholly gone. Custodial care for huge numbers of medicated survivors will require a large outlay of public funds at the time when the number of taxpayers may be declining.

Loren C. Eiseley recently discussed "Man, the Lethal Factor" before the American Association for the Advancement of Science. He estimated the human body as a nearly finished product of an evolution from early anti-social and aggressive anthropods (apes), but he suggested an unfinished mind which, if not properly disciplined, might lead humanity down the corridor to oblivion.

Julian Huxley, Cannon, Sherrington, and other philosopher-scientists have come to the same conclusion. The vast fund of information, the work of brilliant scientists, is for the most part not being utilized in creating more wholesome living conditions, not only for the elderly but also for the young.

Longevity, under certain conditions, may well turn out to be a wrong dimension for modern man. Long life under certain circumstances may be an intolerable burden, not only to the individual, but to his family and society. The justification for adding years to life without life to the added years may well be questionable. Not long ago, a widow whose husband, a distinguished radiologist, had passed away, sorrowfully said, "Please don't have us live too long."

#### *Experiments on Population Density*

In a series of observations on population density and its influence on control, Ratcliffe, Christian, and their associates (8) of the Philadelphia Zoological Gar-

den demonstrated that mammals have apparently developed mechanisms of population control which have prevented overutilization and destruction of their environment and, therefore, their own extinction. Mammals presumably have discovered effective ways of adapting to their environment and have evolved enough physiologic flexibility, to meet the daily and seasonal changes about them. These investigators believe that social interactions operate through endocrine adaptive mechanisms to limit population. They have formulated the hypothesis that population growth and decline are regulated by a series of feed-back mechanisms involving the pituitary-adrenocortical and pituitary-gonadal systems. These, in turn, are activated by socio-psychological factors within the population. Control of human population density is vastly more complex than that of lower animals. Yet the interaction of social with endocrine and psychologic factors found by Ratcliffe and his staff, may furnish some insight into the physiologic effects which presumably might obtain in the human family.

Cannon, in his early experiments, showed the importance of increased adrenocortical function, the fear or rage reaction, as necessary to survival. As population density increases, social pressures of all kinds are intensified, and the magnitude of the physiologic reactions is accordingly hyperactivated. When to this are added the social deprivations of work-loss (forced retirement) and the threat of dependency due to loss of income, the status of aging citizens leaves much to be desired.

The more primitive the culture, the more ruthless is the shedding of the aged likely to be.

Mechanical productive efficiency, already having attained a high level, is, through automation, geared to the creation of material products required by the many underdeveloped nations. This presupposes an educational training program for our adult citizens. Never has the need for skilled workers and trained mechanics been so evident. It is obvious that new fields of productivity must be opened for the avalanche of healthy, mature, aging individuals.

With relative reduction in the number of jobs, resulting from automation occurring while the number of the working force is enlarging, service outlets in the many special educational disciplines will require a vast number of teachers and instructors of all grades. The space-age has opened up an infinite number of uncharted areas. Meanwhile, the health professions are making it possible to maintain individual physical and intellectual vitality far into the upper reaches of the life span.

Recent knowledge of nutritional needs under varying conditions, the basic requirement of sufficient exercise accompanied by adequate rest periods (including a two-hour mid-day siesta), when made an integral part of our national educational and training program, will bring about a substantial reduction in the morbidity and mortality rates.

#### *Human Fertility and Human Dignity*

With human fertility adding some 35 million individuals each year, the equivalent of almost 100,000 every day and this mostly in the underdeveloped countries, the possibility of improving living conditions and literacy, of raising the quality of the people themselves, becomes an awesome challenge. The human mass is overflowing. Even if sufficient food and health measures were available the reproductive capacity, unchecked, would seriously impede the promotion of a way of life which man regards as the pursuit of excellence in quest of human dignity. Schweitzer defines this as reverence for life. In a turbulent war-torn world with clashing political philosophies, medical science—better, call it *life science*—is in a most advantageous position to lead communities, states and the nation, in the search for more effective disease control, healthier living, and a wholesome philosophy of life.

We are now living in a time of great danger. Refined techniques are uncovering new facts touching on the durability and strengthening of the human body. In truth, in our great nation—and we say prayerfully—we are living in a heaven on earth. Yet the bitterness and the meanness of each of us, as individuals and in groups, are the principle obstacles to attaining a social existence that would eliminate the shackles of ignorance and disease. "The fault, Dear Brutus, lies not in our stars but in ourselves, that we are underlings."

Those of us who have become interested in the health and well-being of our elders have often been chided by colleagues with "What do you find in those old crocks?"

Our stock answer is, briefly: "Those old crocks contain the finest, rarest wines of a rich and long life. Know them well and you will find a joy and satisfaction in the practice of a great profession that, for many of us, is beyond understanding."

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#### ITEM 8. MATERIAL FROM A. J. JAFFE\*

##### A. ECONOMIC AND DEMOGRAPHIC FACTORS ASSOCIATED WITH RETIREMENT OF MEN FROM THE U.S. LABOR FORCE

(By A. J. Jaffe and Sandra G. Meyers)

*We are presenting here some preliminary findings from a project being supported by the Social Security Administration of the Department of Health, Education, and Welfare. The materials presented here are the results of the first four months of work; the project was begun in July, 1966, and is expected to continue to the middle of 1968.*

##### I. DESCRIPTION OF PROJECT

###### Purpose

We wish to: (a) ascertain the demographic, economic, and social factors related to retirement of men from the U.S. labor force; and (b) to ascertain differential retirement rates by education, occupation, region of the country, color, etc. For the purposes of this study retirement is defined as the per cent of all men aged 50 and over in 1950 and who were then in the labor force, who were out of the labor force by 1960.

In particular we wish to measure the relationship of technological change—sometimes called "automation"—to retirement. The factors to be studied, including retirement rates, are those largely derivable from the U.S. decennial censuses of population for 1950 and 1960; (see *Methodology* for further detail).

The ultimate aim is description of the conditions leading to voluntary vs. involuntary retirement, particularly below about age 70 (after which the great majority of men are retired). It is expected that analysis of various factors related to retirement will contribute to an understanding of the conditions under which voluntary retirement will occur.

Comparatively little is known about differential retirement rates, by industry, occupation, color, region, education, etc. There is some evidence that white-collar workers have lower retirement rates than manual workers; and those employed in rapidly growing industries may have lower rates than in declining industries. If these suggested findings can be substantiated, then they raise important policy implications, as follows:

\*See testimony on pp. 149-163.

(a) If white-collar workers do have decidedly lower retirement rates than manual workers, this suggests that more older men will remain in the labor force in the future insofar as the occupational structure is becoming more white-collar. Whether this is "good" or "bad" depends on one's viewpoint. Under present conditions many—perhaps the majority—of older men prefer employment to retirement; if more of them can have employment, more of them will be better satisfied. On the other hand, more older men in the labor force will mean more competition for jobs because of the very great increase of youthful workers expected in the next decade or two (because of the very high birth rates following World War II). Will public policy want the older man, or the youth, to be better satisfied?

(b) If industries which have very slow rates of growth, or declining employment, do have significantly higher retirement rates, this suggests that many men are forced out of employment. The alternative to retirement is job mobility from one industry to another. In the past employers' hiring procedures have worked against the mobility of older men; nobody wanted to—or wants to—hire them. Therefore, if public policy makers desire to prevent premature retirement, additional action may be required in order to increase job mobility—i.e., to shift men from slow growing to fast growing industries.

(c) Most importantly, is there any relationship between technological change in terms of increases in output per worker, to retirement? Does a rapid increase in output per worker in an industry force out the older man? If so, then public policy will have to face the possibility of increased numbers of retired men in the future (increases above those expected from population growth alone) as increases in output per worker continue.

(d) Finally, any additional information on the factors associated with voluntary vs. involuntary retirement will be useful for public policy formation. If, for example, it should be decided that during the next decade or two, it will be in the public interest to maximize the number retired, then what are the conditions which will accomplish this goal and also be satisfactory to the man facing retirement? At present much of the talk that one hears is centered on the question: What should the U.S. do to ensure employment for all older workers regardless of age, who wish to continue in employment? I suggest that we also ask the question: What should the U.S. do to ensure that everyone who would like to retire can do so and still remain a first-class American citizen?

#### METHODOLOGY

For our research purposes we are defining retirement as: the per cent of all men aged 50 and over in 1950 and who were enumerated by the 1950 Census as in the labor force at that time, and who were enumerated as *not* in the labor force in the 1960 Census. By classifying the men according to such characteristics as occupation, industry, education, etc. (or any combination of two or more factors), we obtain specific retirement rates.

*Procedures for obtaining retirement rates.* These retirement rates are obtained by means of the occupational mobility model which we devised and which is described in *Occupational Mobility in the United States, 1930-1960* (New York: King's Crown Press, 1954). We now have a computer program (and access to a 7094) which makes it feasible to calculate retirement (and other) rates by a large number of characteristics—industry, education, marital status, etc. If the characteristic has been collected in both the 1950 and 1960 population censuses, then we can run the program and obtain the retirement rates.

*Analysis of retirement rates.* The first step is the relatively simple presentation of retirement rates according to the various characteristics of the person and his job, as described above.

The next major analysis will consist of correlating the retirement rates by industry (some 60 to 65 industries) with various factors which describe each industry: average annual change in output per worker during the 1950s (*Nation's Manpower Revolution*, report of hearings before the Subcommittee on Employment and Manpower of the Committee on Labor and Public Welfare, U.S. Senate, 88th Congress, September 26, 1963); per cent change in employment 1950 to 1960 and 1940 to 1950; ratio of men under retirement age to those close to retirement age [age 40-49 (or 45-54) to men aged 50 and over in 1950 (or 55+)] as indexes of possible demographic pressure; median earnings of older men; unemployment

rate for industry; occupational distribution of older men; and perhaps other factors derivable from the decennial censuses and other published sources.

Correlation and linear regression analysis will be used in order to isolate the factors most closely related to retirement.

## II. SOME PRELIMINARY FINDINGS

We have a few retirement rates already calculated, which will reveal the nature of the analysis. Any apparent findings at this time, of course, are subject to revision as the study progresses.

### *Changes over time*

The retirement rate among men in nonagriculture was 26 in the depression decade 1930 to 1940, 21 in the prosperous period 1940 to 1950, and 30 in the mixed decade 1950 to 1960. (Table 1.) In the earliest decade the OASI system was hardly operative; during the 1940s many more men were qualified to retire; during the 1950s, of course, almost all men were included in the OASI system.

TABLE 1.—*Retirement rates*<sup>1</sup> (males) by major occupation group, 1930-60 (preliminary)

	1930-40	1940-50	1950-60
Professional and managerial.....	23	20	27
Clerical and sales.....	25	17	21
Craftsmen.....	28	22	34
Operatives.....	29	21	37
Service.....	13	8	25
Laborers (excluding farm).....	33	33	38
Farmers.....	16	24	35
Farm laborers.....	27	22	33
Total nonagriculture.....	26	21	30
Grand total.....	24	22	31

	Total	Nonagricultural
Rank order correlations:		
1930-40 to 1940-50.....	0.54	0.89
1940-50 to 1950-60.....	.83	.89
1930-40 to 1950-60.....	.67	.83

<sup>1</sup> Number of men in occupation and aged 50 to 64 at beginning of decade, who survived the decade and were retired per 100 men in the occupation at beginning of decade.

There was considerable variation in retirement rates among the major occupational groups in each decade. There is a suggestion (in nonagriculture) that the differences are widening, but this is only tentative. If we sum the differences between the individual rates and the mean of the series (disregarding signs), the total deviations are:

1930-40 .....	29
1940-50 .....	31
1950-60 .....	36

On the other hand, the differences between the maximum and minimum rates were greatest in the period 1930-40. At that time service workers had a rate of 13 and nonfarm laborers, 33. In the 1950s, however, the lowest rate was 21 (clerical and sales) and the maximum 38 (nonfarm laborers).

Perhaps the most obvious change over the 30 years is the very large increase in retirement rates among farmers.

Within the nonagricultural occupations there was a high rank order correlation over the entire period. The occupations with lower retirement rates in the 1930s tended to have lower rates in the 1950s; the same held true for those with higher retirement rates.

### *Retirement rates by color, 1950 to 1960*

For this decade we have 11 major occupational groups in nonagriculture and 3 in agriculture. (Table 2.)



Within nonagriculture there was no significant difference by color in the over-all retirement rate. Of the white men 30 per cent retired, and of the nonwhite, 32 per cent. If we standardize the nonwhite rate on the distribution of whites by occupation, the nonwhite rate becomes 30 per cent also.

The rank order correlation of the individual occupations in non-agriculture, by color, is .70. Apparently the occupations with high and low retirement rates tend to be similar for both groups of men. Within each occupation the retirement rates by color tend to be similar.

TABLE 3.—Retirement rates <sup>1</sup> (males), by major occupation and color, 1950-60

	White	Nonwhite		White	Nonwhite
Professional and managerial.....	27	28	Service:		
Clerical and sales.....	21	24	Food.....	22	24
Total, craftsmen.....	34	33	Household and maintenance..	25	23
Craftsmen:			Other.....	27	33
Modern.....	33	31	Laborers (excluding farm).....	39	37
Classical.....	36	37	Farmers.....	33	46
Total, operatives.....	37	34	Farm laborers:		
Operatives:			Wage.....	33	23
Transportation, communica-			Nonwage.....	50	67
tions, and utilities.....	36	27	Total, nonagriculture.....	30	32
Manufacturing.....	39	33	Grand total.....	31	34
Other.....	33	41			
Total, service.....	26	25			

<sup>1</sup> Number of men in occupation and aged 50 to 64 at beginning of decade, who survived the decade and were retired, per 100 men in the occupation at beginning of decade.

#### Occupation and region

We calculated retirement rates by major occupation group for each of the four Census regions. (Table 3.)

For almost every occupation group, as well as for the total, retirement rates were highest in the Northeast and North central, and lowest in the South and West. We think that these differences are significant. For total nonagriculture, the rates are:

	Observed	Standardized <sup>1</sup>
Northeast.....	32	32
North central.....	32	32
South.....	28	28
West.....	27	28

<sup>1</sup> Standardized on the basis of the occupational distribution of men in the Northeast.

The occupations with higher retirement rates tend to be the same in all regions; the same holds true for those with lower retirement rates.

#### Unemployment and retirement

To some extent retirement occurs when older men become unemployed and cannot find new jobs. This is indicated by the fact that there is a reasonably high rank order correlation between the two, for nonagriculture. (Since farmers tend to be self-employed, we exclude the agricultural occupations from these calculations.) The correlations are as follows:

1930-40 .....	77
1940-50 .....	61
1950-60, total .....	79
White .....	83
Nonwhite .....	77

Apparently, this factor—unemployment—has consistently operated in the past, and applies equally to white and nonwhite men.

TABLE 3.—Retirement rates<sup>1</sup> (males), by major occupation and color, 1950-60

	Northeast	North central	South	West
Professional.....	22	21	19	20
Managerial.....	34	32	25	28
Clerical.....	25	27	22	23
Sales.....	19	18	16	17
Craftsmen.....	35	37	33	31
Operatives.....	38	37	37	30
Service.....	23	23	20	25
Laborers (excluding farm).....	40	39	34	35
Farmers.....	34	31	39	30
Farm laborers.....	36	34	29	34
Total nonagriculture.....	32	32	28	27
Grand total.....	32	32	31	28

<sup>1</sup> Number of men in occupation and aged 50 to 64 at beginning of decade, who survived the decade and were retired, per 100 men in the occupation at beginning of decade.

There was no relationship between retirement rates by region (and not by occupation) and regional unemployment rates, since there were almost no differences in unemployment among the four regions in 1960 (as reported by the 1960 Census for all nonfarm residents).

#### Growth in occupations and retirements

It may be thought that if employment in one region increases much more than in another, that would indicate regional differences in employment opportunities for older as well as younger men. Hence, it might be argued, in the faster growing regions there would be less pressure on older men to retire. This seems to be suggested by the data (1950 to 1960), as follows:

	Standardized retirement rate	Percent increase in employment
Northeast.....	32	6
North central.....	32	10
South.....	28	20
West.....	28	38

It is not likely that the differential color composition of the regions affects this analysis; we saw before that the over-all retirement rates by color were the same.

#### Concluding remarks

These data illustrate the general approach which we are taking. Just how much of the variation in retirement rates we may be able to explain eventually, only time will tell.

Obviously, the Census data upon which we are relying so heavily can tell only part of the story. To the extent that data from other sources can be tied in, we should have a fuller explanation. Furthermore, in the future, the changing age composition of the American working force, increasing longevity, the absolute increase in numbers of older persons, future changes in QASI and private pensions, and increases in wage levels, will introduce new dimensions into the question: Why retire?

#### FROM NEW ENTRIES TO RETIREMENT—SOME PRELIMINARY NOTES ON THE CHANGING AGE COMPOSITION OF U.S. MALE LABOR FORCE BY INDUSTRY<sup>1</sup>

(By A. J. Jaffe<sup>2</sup> Director, Manpower and Population Program Bureau of Applied Social Research Columbia University)

#### RETIREMENT FROM THE LABOR FORCE

Men leave the labor force either through retirement or death. Since deaths occur independently of changes in output per worker, we shall concentrate our

<sup>1</sup> This paper is part of a forthcoming book on Technology and Manpower, written by the author of this paper and Joseph Froomkin, to be published by Frederick A. Praeger, Inc., 1967.

<sup>2</sup> We wish to thank Mrs. Sandra Meyers for her assistance.

attentions on the factors influencing the retirement rate. Several factors influence this rate, and after reviewing them very briefly we shall concentrate our attention on the role of the age composition of an industry and possible influence of changes in output per worker.

To begin, there is the basic distinction between voluntary and involuntary retirement and all the shades in between. Some men look forward to leisure—i.e., the type of life in which they have no commitments to carry out certain activities in return for which they receive pay or profit. These men voluntarily retire. Other men retire because the economy will not furnish them with paid employment or profit making opportunities. No solid information is presently available regarding the proportions of older men in these two categories. By and large the over-all impression is that involuntary retirement is much more prevalent. In any event, the factors described below influence both voluntary and involuntary retirement.<sup>3</sup>

One factor is health. Over 4 in 10 of the men over 65 years of age reported that ill health was the main reason for retirement. Another reason is compulsory retirement as practiced by many firms. Another 1 in 5 of the respondents gave this reason.<sup>4</sup>

A third important factor is unemployment among older men. Men in their fifties and sixties who become unemployed often have trouble obtaining new employment; as a result they leave the labor force and henceforth are called "retired." One indication of the importance of unemployment is evidenced by the rank correlation of .81 between retirement rates and unemployment rates in 1960, for men classified by major occupation group.<sup>5</sup>

Since the presence of many self-employed in an industry may obscure the relationship between retirement and other factors, let us examine the male nonagriculture<sup>6</sup> labor force during the decade 1950 to 1960. The retirement rate for all men was 34. The rates for industries classified by change in total employment during the decade and changes in output per worker during the 1950s are as follows:

	<i>Percent</i>
Output per worker increased under 2 percent per year:	
(a) All <sup>1</sup> -----	35
(b) All <sup>2</sup> -----	31
Output per worker increased between 2.0 and 3.9 percent per year:	
(c) Construction <sup>1</sup> -----	33
All other <sup>1</sup> -----	38
(d) All <sup>2</sup> -----	27
Output per worker increased 4 percent more per year:	
(e) All <sup>1</sup> -----	48
(f) All <sup>2</sup> -----	48
Public administration:	
(g) All <sup>2</sup> -----	32

<sup>1</sup> Employment increased under 15 percent.

<sup>2</sup> Employment increased 15 percent plus.

We can now relate these rates to various factors.

There is but a slight correlation (rank order) of  $-.41$  between retirement and changes in total employment. The rapidly growing industries were somewhat less likely to retire their older workers; presumably their services were needed.

Let us now turn to an examination of the age composition in 1950. At that date there were 112 men aged 45 to 54 to every 100 men aged 55 and over, in the male labor force. This ratio varied considerably from one industry group to another. Of particular interest is the high ratio of 148 to 100 observed among the rapidly growing industries—i.e., those in which output per worker had in-

<sup>3</sup> See, for example, Erdman Palmore, "Retirement Patterns among Aged Men: Findings of the 1963 Survey of the Aged," *Social Security Bulletin*, August 1964.

<sup>4</sup> Palmore, *ibid.*, table 4.

<sup>5</sup> Retirement rates are the per cent of men aged 50 and over in 1950, who retired by 1960. See A. J. Jaffe and Sandra Meyers, "Notes on Retirement of Men from the Labor Force," paper presented at the meeting of the New York Area Chapter, American Statistical Association, December 1, 1965.

<sup>6</sup> In agriculture about two-thirds of the men were self-employed in 1960. Among all employed men in nonagriculture only about 1 in 9 was self-employed. (U.S. Census of Population, 1960, PC (1) 1D, table 214.)

creased 4 per cent or more per year, and employment had grown by more than 15 percent. The rank order correlation between these ratios and the retirement rates is .60. In short, in those industries in which there was a considerable number of 45 to 54 year olds pressing against the older men, these older men apparently were forced into retirement. Thus room was made for the men just below the top age.

In summary, the three factors which apparently make for a high retirement rate are:

- 1) high rate of unemployment in the industry
- 2) slow rate of increase in total employment
- 3) large number of men aged 45-54 in comparison with number aged 55 and over

Increases in output per worker, finally, seem to have no effect on retirement. Even the high retirement rate of .48 observed in the industry group in which output per worker was 4 per cent or more per year, seems explainable in terms of these three factors. The industries in group *e* (see Table 2) had actually lost employment between 1950 and 1960, and had a relatively high ratio of men aged 45-54 to those aged 55 and over. The industries in group *f* had a very high ratio of 45-54 to 55 and over. In addition, the industries in these two groups, precisely because they had such high rates of increase in output per worker, were probably in a better financial position and could increase the retirement funds, thus making retirement more attractive.

#### SUMMARY

The process whereby the age composition of an industry is formed, appears to be largely a function of past rates of growth in employment; the social (or institutional) framework sets limits and affects the ensuing age composition but relatively little. The following types will illustrate this process:

1) Consider an industry which has increased considerably more rapidly in employment over several decades than has the total labor force. The rapid growth brings in a disproportionately large share of youth who are first entering the labor market; other younger workers move from slowly growing (or declining) industries. These movements add many more younger workers. On the other hand there is little, if any, unemployment in the industry so that there are few pressures being exerted on the older workers to retire, and relatively few will retire voluntarily. (Only such institutional pressures as mandatory retirement age, or health conditions, may force retirement.) Under these circumstances the age composition will be younger than that of the entire male working force. (We should note that this latter is a function of past birth, death, and labor force participation rates; in general the age composition of the total male working force responds to the same influences as does the total male population between the ages of about 15 and 65 or 75.)

2) Consider an industry which has grown slowly, if at all, for some time. There will be comparatively fewer (in comparison with the first example) new entries and less mobility from other industries. The men already engaged in this industry will continue to work there; they gradually become older and are not counterbalanced by increasing numbers of young workers. Unemployment is likely to be higher, leading to a higher retirement rate. Also, there are likely to be large numbers of men a decade or two under the retirement age—the heritage of an "ancient" period when the industry had experienced significant increase in employment; these add pressure on the older men and more retire. The age composition of such an industry gradually veers toward the older side; it is considerably older than that of the entire male working force.

At any given moment of time most industries will reflect variable past growth rates; the same industry will have experienced short periods of rapid, and slow, increases in employment. Few industries will have experienced the long time consistent growth patterns postulated in the preceding examples. For example, one industry may have a very large proportion of young workers because it grew very rapidly in employment only during the decade prior to the time of study (i.e., the time of a decennial census). Another may have a large proportion in the middle ages reflecting very rapid growth two or three decades earlier, followed by very slow growth in the decade prior to the time of study. etc.

In light of the above analysis, it appears that technological change as measured by average annual changes in output per worker, have little bearing on the

age composition of an industry. Conversely, the latter probably does not affect changes in output per worker.

#### ITEM 9. MATERIAL FROM WILLIAM L. MITCHELL\*

INTRODUCTION TO A REPORT ON PREPARATION FOR RETIREMENT IN THE FEDERAL GOVERNMENT, BASED UPON A SURVEY CONDUCTED UNDER THE SPONSORSHIP OF THE AMERICAN ASSOCIATION OF RETIRED PERSONS, RELEASED JUNE 1967

Why the growing concern about retirement when the average worker begins to anticipate the happy event for years before it actually takes place? For many there may be no reason for serious concern. Our rural forebears, for example, had no special problems. Most of them reaching what we now regard as retirement age, just kept on working the farm and living with the children at the same old stand until their years ran out. But in a wage economy where most of us now depend upon the uninterrupted receipt of the weekly pay check, retirement brings an abrupt dislocation of an accustomed way of life. There is, at least, the possibility that reduced income, lowering vitality, fewer friends and changed living arrangements, may more than offset the pleasure of increased freedom and leisure.

Beyond the impact of retirement on the retiree himself are the more general social and economic implications of the growing size of the retired population. Not only has the number of older people increased, but a higher proportion of them retire at younger ages. This has been true in the Federal Government as well as industry.

Of the 2.4 million Federal Civilian Employees covered by the Civil Service Retirement System in 1966, almost one-fifth are 55 years of age or over and of them over 40 percent would be eligible for an annuity if they retired. Over 400,000 non-disability retirees were on the benefit rolls in 1966, about 58,000 of whom were added last year. While 1966 was an abnormal year because of liberalizing legislation, the normal rate of increase is expected to rise each year.

It is clear that retirement is not only an important subject of employee-employer concern, but its significance is growing in all of its implications—social, financial and political—in government as well as in business and industry.

The report which follows provides information on the current status and the experience of agencies of the Federal Government in the establishment, conduct and success of their preparation for retirement educational and counseling programs. The report is based upon the responses to questionnaires sent to every agency of the Executive Branch of the Federal Government in January 1967.

It will be noted that the Department of Defense is dealt with separately in this report. The reason for this is that proportionately so many more completed questionnaires were received from this Department (particularly from the field establishments of the Air Force) than from other agencies that to include them in the government-wide totals would have given a distorted and unreliable picture.

The fact that the response to the questionnaire was 100 percent testifies both to the interest in the subject and to the widespread concern which the operating personnel of the Federal Government feels toward those who are concluding their Civil Service careers.

The American Association of Retired Persons, which conducted this study, is grateful for the unusually generous and complete cooperation which it received from the participating Federal Agencies and hopes that its report will prove useful. The completed questionnaires and a considerable volume of descriptive literature submitted with them are available for inspection at the Association headquarters in the Dupont Circle Building, Washington, D.C.

#### PREPARATION FOR RETIREMENT IN THE FEDERAL GOVERNMENT

##### PART I

There is no official definition of what a pre-retirement program is. For the purpose of this survey a respondent reporting identifiable, permanently organized arrangements for holding group training sessions on retirement and/or providing specialized retirement counseling services, even though temporarily inoperative, was classified as having a *Broad Program*; a respondent having a less formal schedule of group training sessions organized on an ad hoc basis and

\*See pp. 163-174 for testimony.

held as need arises or when work priorities permit and/or having a general counseling service in which some emphasis is placed on the special requirements of prospective retirees (such as, designated, non-clerical personnel trained to provide information on such subjects as Civil Service Retirement, Social Security insurance, part-time work, etc.) were classified as having a *Limited Program*. Activities not meeting either of these tests were classified as *No Program*.

It was left to the discretion of the respondents to submit either a single questionnaire for all of its operations or separate ones for organizational units. In tabulating the returns, each questionnaire submitted was counted and is reported herein as a "reporting unit." The Executive Departments, for the most part, chose to report separately on the Secretary's Office and on each of their constituent organizations. The Independent Agencies,<sup>1</sup> on the other hand, reported separately for the departmental or headquarters organization and for each of its field or regional offices.

Classified in this more or less arbitrary manner, it appears that of 39 reporting units in the Executive Departments,<sup>2</sup> *Broad Programs* were found in 9 reporting units; *Limiting Programs* in 6; and *No Programs* in 24. However, it is to be noted that the Department of Agriculture, the Department of Labor and the Department of Housing and Urban Development, all having *Broad Programs*, submitted but one report each in which all of their constituents were combined. It was not clear, however, that all employees in each constituent had access to a *Broad Program*.

The Post Office Department, known to have a few programs in scattered city post offices, was unable to report in detail because of lack of centralized or mechanically maintained data.

There were 57 questionnaires submitted by reporting units in the Independent Agencies; 8 have *Broad Programs* and 12 have *Limited Programs*. *No Program* was reported by 37 units.

To summarize: Out of a grand total of 96 reporting units 17 had *Broad Programs*, 18 *Limited Programs* and 61 *No Program*.

Respondents having no program were requested to explain why. The predominant reasons for the absence of a program were "lack of demand" and "pressure of higher priority work". Secondary reasons were "lack of funds" and "lack of qualified personnel". Most of those reporting "no demand" never had a program. It does not seem reasonable that agencies having programs find that they are reacted to very favorably while many of those not having them find "no demand." It is anomalous also that among the constituents of a single department one finds a *Broad Program* very useful and another finds "no demand". The extent of demand in a situation like this is difficult to measure. Nevertheless the survey shows unmistakably that where a program is provided full advantage is taken of it.

What should be included in preparation for retirement programs and how they should be conducted, as shown later in this report, is still debatable but there is little doubt that something is needed, the specifications of which will emerge with experience.

A number of agencies reported that they are planning future programs or will substantially improve present ones. About half of them expressed a need for help in this respect.

Of the "no program" agencies, over 75 percent had no plans for developing a program. Of the remaining 25 percent who are considering the development of a plan most of them felt competent to proceed without help. It is significant also that a number of agencies, including some having in excess of 1000 employees, stated that for one reason or another they would not be justified in establishing a program of their own but would look with considerable favor upon any proposal that would enable them to join with similarly disposed agencies in setting up a program or in obtaining appropriate service on a reimbursable basis from a central source, whether governmental or private.

In reviewing the foregoing it should be kept in mind that there is extreme variation in the size (as measured by number of employees) of the reporting units. For example, the Department of Agriculture with over 100,000 employees reported as a single unit as did the Gulf Coast District of the Maritime Administration with less than 500 employees.

<sup>1</sup> Components of Executive Office of the President, Boards, Commissions, etc. are included as Independent Agencies.

<sup>2</sup> Except the Department of Defense which is reported upon hereafter. (Appendix III).

This wide variation tends to reduce the validity of some of the conclusions that might be drawn from the statistics. However, there is substantial evidence to support the general conclusion that the great majority of Federal employees have little or no access to any organized service to help them in preparing for their retirement. It would appear that of the 400,000 employees in the Federal Service 55 years of age and older or of the 185,000 who now have acquired eligibility for an annuity upon retirement (the groups of employees most likely to profit from pre-retirement training) not more than one-third, at most, can expect prior to retirement, anything more than some clerical help in the computation of their annuities or advice on the rules governing Civil Service retirement eligibility.

This survey has revealed also that there is no executive policy on pre-retirement service or training, nor is there any uniformity of practice either within or among the Federal agencies. At the same time there are indications that, at least among the personnel professionals in government, there is recognition of a growing need for retirement training even though there may be considerable difference of opinion on the scope of the service to be rendered.

#### PART II. PROGRAM PROCEDURE AND CONTENT<sup>1</sup>

##### *Age of Programs*

Pre-retirement training and counseling is a comparatively recent development among Federal Agencies. A scattered few have had programs for as many as ten years—one for 20 years—but over half established their programs during the past 4 to 8 years. A program once set up normally becomes a fixture although temporary interruptions resulting from work priorities or for similar reasons are fairly common. In fact, irregular schedules in the holding of group sessions appear to be the rule rather than the exception. In agencies providing full-time counseling service for all employees, advice on retirement programs can usually be had continuously.

##### *Source of Help*

About two-thirds of the reporting units established their programs with little or no outside help. Of those who used assistance outside their own agency a rather wide variety of sources were employed. Very considerable reliance was placed upon the help of experienced Federal Agencies with the Administration on Aging and the Social Security Administration of HEW, and the Civil Service Commission among those mentioned. Non-governmental sources of help included American Association of Retired Persons, University of Chicago and University of Michigan.

##### *Program Authorization*

Without exception all existing programs have been set up and are financed under general administrative authority. No agency reported that the absence of any specific legislation was responsible for the lack of a program, although one agency expressed concern about this. Limited funds, however, did constitute a problem in the establishment of a program and in the extent to which time and effort was devoted to providing retirement services. A presumption could be derived from the questionnaire that the enactment of a bill such as the one which has been before Congress for several years, both authorizing and directing the establishment of pre-retirement services in Federal Agencies, would overcome some of the inertia presently evident and would assist in obtaining adequate financing of both new and old programs.

##### *Program Descriptions*

It appears that relatively few agencies have prepared written descriptions of their programs. Some 30 percent stated that written descriptions of their programs had been prepared and most of them furnished copies.

However, a number of these confused the inquiry on this subject with another asking about the availability of literature. These furnished copies of the literature which they had assembled from varied sources for use of retirees, either as a counseling aid or for distribution in group sessions. A representative quantity of this literature is available in the library of the American Association of Retired Persons.

<sup>1</sup> Exclusive of Department of Defense.

### *Program Content*

Practically all subjects of possible interest to retirees were covered in the programs offered. The questionnaire listed all of the more obvious subjects and usually all were checked by the reporting units as being covered in the program. It appears that no agency includes "volunteer public service" in its program unless it was included as an aspect of another subject. "Finance and Income" was by far the most frequently included subject of interest. In fact, every agency having a program included this subject within it. Following in popularity was "health", followed closely by "leisure time activities" and "part-time employment opportunities".

### *Program Attendance*

Inquiry under this heading was directed primarily to agencies holding group sessions. There were very few reports of any restrictions placed upon attendance at the sessions although it was evident that only those in pre-retirement ages were encouraged to attend. In no case were employees required to attend. Spouses were normally welcome and in some agencies were encouraged to attend. The holding of group sessions was brought to the attention of interested employees through regular informational channels and through special notices. In some cases individual invitations were issued. The availability of counseling services was made known to retirees as an aspect of informing all employees about how and where to obtain counseling.

Attendance at the training or discussion sessions was found to range all the way from 10 to as many as 500. Sessions with attendance ranging up to 20 were found in 5 reporting units; 21 to 50 in 3, 51 to 100 in 5. These sessions are consistently held on official time and almost always on agency premises.

Of the 33 reporting units in the Executive Agencies (excluding Department of Defense) having programs, 12 had programs offering both group sessions and individual counseling, 4 included group sessions alone, and 17 offered individual counseling alone.

### *Management Aid*

On the whole it appears that top management participation is minimal and usually is restricted to the mere authorization and endorsement of the program as an official activity. However, a number of agencies stated that top executives quite often sit in on the discussion groups, some give lectures, and occasionally they share ceremonies concluding the training.

## PART III. ORGANIZATIONAL ARRANGEMENTS AND COST

The survey confirms the generally held belief that pre-retirement training and counseling are aspects of personnel administration and the responsibility for it is always assigned to the Personnel Office. Moreover, the unit handling employee relations is the one immediately responsible for this activity. The responsible official normally reports directly to the personnel officer in charge. Retirement service makes up only a fraction of his total responsibility.

While the personnel services and other costs related to retirement service were only sketchily reported, it was clear that there was no instance where any staff was devoted full-time to the retirement program. The more common practice was to absorb the costs of this activity in the larger responsibilities of the unit. It appeared also that in medium sized units the services of about one to three professional and one or two clerical employees were part-time for both preparation and conduct of the program. It was surprising to find that little use is made of personnel outside the agency in the conduct of the programs. Only two units reported the use of paid contract personnel (lectures) and in only three cases were other paid personnel used. There were a half dozen or so reports of the use of non-paid persons (usually speakers) and there was only one report indicating that as many as ten outside speakers were used.

The conclusion could readily be drawn from the returned questionnaires that no accurate records are maintained regarding retirement program costs, whether for personnel or other expenses. Where specific estimates were included the range was from a few hundred dollars to a few thousands of dollars, but for agencies of average to substantial size expenditures for all retirement advisory services ranged between one and five thousand dollars per year. There were no reports of expenses for transportation or per diem.



## PART IV. RESPONSE AND EVALUATION

It was recognized in devising the questionnaire that any attempt to evaluate the success of pre-retirement programs would produce largely subjective reactions. However, it is significant that the responses were divided about equally between "good" and "very good", Three reported "spotty" and two were unable to make an evaluation. The evaluation was accomplished by questionnaire or by observation or a combination of both. Several formed their judgment by checking the repeat attendance at subsequent group sessions.

In ten instances the evaluation reflected the judgment of the participants (those retiring) themselves; in seven, the program director was the sole judge. In any event it did not appear that the rating was skewed by whomever made the evaluation. The important point is that all programs by and large are reacted to favorably. Nevertheless about one reporting unit of every three having a program has plans for making some revision of it.

Should this study be pursued further it might prove enlightening to circularize retirees a year or so following retirement to get a post-appraisal of the value to them of the pre-retirement services they had used together with suggestions for improvement. For whatever meaning it may have it is now quite evident that the typical government agency has little interest in maintaining any contact with its employees after retirement. Only seven agencies have any organized arrangements for post-retirement communication. All seven of these send their house organ to retirees; five send invitations to employee social activities; and two have retiree clubs.

Programs for gradual retirement are even less popular. Only two such programs are in existence on a department wide basis and they apparently are moribund.

## APPENDIX 2

### REPORTS FROM REGIONAL OFFICES, ADMINISTRATION ON AGING

(Subcommittee Chairman Mondale wrote, on May 4, to Regional Offices of the Administration on Aging, requesting information on research projects, demonstration projects, and other matters related to retirement within the individual regions. The pertinent replies follow :)

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE,  
*Atlanta, Ga., May 22, 1967.*

DEAR SENATOR MONDALE: It is gratifying to know that a subcommittee has been designated to make an intensive study on Retirement and the Individual. I appreciate, too, your request for information from the regional office of AoA and shall relate my responses to the questions you have raised.

#### I. RESEARCH PROJECTS THAT MAY RELATE TO THE SUBCOMMITTEE'S WORK

1. Dr. Belle Boone Beard, Social Science Research Institute, University of Georgia, has been studying Centenarians for a period of several years. Her recent publication, *Social Competence of Centenarians*, may offer the Subcommittee valuable leads for exploring the concept of meaningful living and fulfillment for the older person in retired status. For instance—one statement in the conclusions of Chapter 3 on Relations Between Social Space and Social Adjustment of the Centenarian states "Activities and interests that mutually reinforce each other are more significant than isolated interests. Indeed, centenarians show remarkable integration patterns." I believe this statement has application to earlier years of retirement and reinforces our belief that we need to develop more opportunities for older people to utilize their interests and abilities in constructive and purposeful activity in the family, in the community service, or in other selected settings.

2. The enclosed "Has Atlanta an Untapped Labor Supply"\* reports on a study of fifty employers, their attitudes toward and employment practices in regard to older workers. The study was conducted by Stanley Renas, Graduate Research Assistant, Bureau of Business and Economic Research, School of Business Administration, Georgia State College.

3. The Title IV Research project—Retirement Hotels, Functions, Services and Relations—should provide some valuable data on patterns of activity engaged in by older persons living in retirement hotels. It should also provide insight into problems of adjustment which retired people face, particularly those persons who are removed from family by distance, etc.

#### II. EXAMPLES OF AOA PROJECTS WHICH ILLUSTRATE PRODUCTIVE USE OF RETIREMENT

1. Senior Citizens Services, Inc. of Clearwater, Florida (Ormond Loomis, President) is a community wide program operated by retirees for retirees. SCS. Incorporated organized a Housing Committee of retirees who took responsibility for the development of Bayview Gardens, a retirement complex of apartments and hotel-type accommodations. A very successful and high quality Gift Shop has been established providing an outlet for retirees to market their arts and crafts work. It is managed by retirees. Numerous activities developed through the committee of social services, second careers, education and recreation provide opportunity for retirees to serve other retirees. The employment committee has concentrated on placement of older people in part-time and occasionally full time employment.

\*Retained in committee files.

The purpose of the agency is set forth in the attached brochure.\* A recent publication: *Uses of Retirees Time and Talents* describes in more detail the organization's program. Funding through a Title III grant has made it possible to expand the program and provide a paid full time executive.

2. Community Planning, Coordination and Implementation of Educational Services for Senior Citizens, St. Petersburg, Florida. This recently approved Title III project will utilize an entire school building provided by the city as an educational center for senior citizens. Classes will be offered for cultural enrichment, personal growth and development as well as in vocational subjects. This project should contribute to reduced isolation, increased social participation, improved mental health, meaningful use of time and for some employment opportunities because of increased knowledge and skill.

3. A number of projects throughout the region are geared to Community Planning for the Elderly, with information and referral services. These projects are opening up opportunities for older people to serve the community through voluntary or part-time employment, creation of improved attitudes toward aging through community education, encouragement of social activity to reduce isolation and stimulation of productive uses of time and talents. On the other side of the coin these projects are attempting to reach older people in need of services and refer them to appropriate resources for psychological support as well as traditional social services. These projects will study gaps in needed services and will work to develop new opportunities and services to meet needs of older people at the community level. In all of these projects older people are being utilized as volunteers or part-time employees to assist in the development of these programs. These projects have created opportunities for a small number of older persons to utilize their time in a very productive manner. In Charleston, South Carolina the chairman of planning is a retired business executive and several members of the committee are retirees.

4. The Friendly Visitor Corps in Savannah, Georgia is comprised of older people who visit older people. It is one phase of a Title III project sponsored by Senior Citizens of Savannah-Chatham County. The friendly visitor corps was able to expand when the visitors were provided \$1.00 per visit to cover transportation costs to persons on their visitation list. Older people in this agency's program are also engaged in operating a Gift Shop, an Employment Service, a loan closet of wheel chairs, crutches, etc. and an attic shop where donated articles are repaired and sold.

5. The project in Georgia under the sponsorship of the University of Georgia to explore interests of retired professionals and business executives has already shown that while many people attending these meetings are self-starters, others are stimulated to see opportunities for their participation in community service programs as well as self-enrichment programs which will contribute to more meaningful living for them. In several instances persons who have attended these programs have returned to their communities and are beginning to provide the leadership for development of local programs which will meet needs of older people. One example is that of a retired business executive now living in a rural North Georgia county has organized a community council and is planning to hold a conference for the retired farmer similar to the one he attended for the retired professional.

6. The Foster Grandparent Programs in which low-income older people are working with institutionalized children are providing far more to the participants than the monetary value each receives. The foster grandparents feel useful, have a sense of individual worth, dignity and accomplishment.

7. The Golden Age Employment Service places persons 50 years and over in full-time and part-time employment. In the first seven months of the expanded program under Title III the number of older people placed in jobs increased 21 percent. Through the service of GAES the image of the older worker has improved and an average of fifty older people per month have found employment to supplement their retirement income or meet requirements for social security coverage.

8. The Senior Center programs in Region IV are limited in number but where they do exist, they are providing older people a point of identity as well as opportunities for self-enrichment and community service. In addition they provide access to or channels to basic health and welfare services.

\*Retained in committee files.

9. In Nashville, Lookout, Incorporated is launching a project which will provide opportunity for older people to be trained to serve as Lookouts to the aged handicapped and to serve as the grandparent member of Grandparent-PAL teams. The latter service will bring youth and age together, with the older person assuming responsibility and supervising youth in work with families that have some handicapped member. Older people will be used as sitters with handicapped adults and children, as tutors for children with special learning problems, as craft teachers, as personal shoppers and as persons who can help handicapped people develop social skills. "Lookouts" are any non-professional persons in the community who complete the basic ten-hour basic training course in understanding and acceptance of handicapped persons. The decision to focus special attention on recruiting older people developed from an increasing number of calls for older persons to work with both young and aged handicapped.

10. AOA Title IV Demonstration project in Miami, Florida in which older people will be used as teacher aides in the Dade County Secondary School System. Thirty senior citizens as teacher aides to prepare class material for the teacher, checking attendance and maintaining seating charts, checking objective tests and marking errors, setting up class experiments, displays, and demonstrations, etc.

### III. COMMENTS

The retirement years have such different meaning for older people that no one pattern can be all encompassing in evaluating productive uses of time. It seems to me that we need (1) a much stronger educational program to improve the image of aging and create positive attitudes towards aging (2) the development of a role in society for retirees (3) opportunities for older people who have ability and the desire to continue in employment in community services which have status and which can provide satisfaction that will assist him in his transition to retired status. (4) stepped up developments of opportunities for older people in voluntary services, (5) increased opportunities for self improvement and a range of community activities which offer older people access to social contacts and mental stimulation, (6) increased effort to open up the job market to older workers not yet of retirement age, who need both employment to meet current needs and build retirement income credits.

There does seem to be an increasing interest in retirement preparation and recognition in communities that older people must have a positive framework within which to live and act if they are to enjoy satisfying lives and be productive to the extent of their abilities.

Sincerely,

Mrs. VIRGINIA M. SMYTH,  
*Regional Representative, AOA.*

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE,  
*Charlottesville, Va., June 8, 1967.*

DEAR SENATOR MONDALE: The limited number of significant research and other projects in this Region which directly relate to the Subcommittee's work is an indication of the need for your undertaking. The following is in response to the specific points in your letter.

1. There are two major research programs in aging in this Region—the NICHD Gerontological Research Program at Baltimore City Hospital, and the Duke University Center for the Study of Aging and Human Development in Durham, North Carolina. Neither of these is primarily directed to the area of the Subcommittee's work, but both have elements and components that relate to it. I am sure you and your staff are aware of these programs so will not attempt to elaborate on them here.

2. The following projects in this Region might prove of interest as examples of productive use of retirement time:

#### A. EDUCATIONAL

AARP-NRTA Institute of Lifetime Learning, 1346 Connecticut Avenue, N. W., Washington, D.C.: Provides opportunity for personal growth and fulfillment.

University of Kentucky Council on Aging, University of Kentucky, Lexington, Kentucky: Herman L. Donovan Senior Citizen's Fellowship Program—tuition free admission for persons over 65 to courses on the main campus and the community colleges.

Writing Workshop for People Over 57, August 6-12, 1967, at Carnahan House, Lexington, Kentucky—to help persons with a strong urge to write to develop and perfect their abilities.

Continuing Education for Older Persons Project (Title I of the Higher Education Act of 1965)—utilizing older persons to help in developing curriculum for courses of special interest to retirees being planned for the State's community colleges.

#### B. SERVICE

Over-60 Employment Counseling Service of Maryland, Inc., 309 N. Charles Street, Baltimore (lead article in AoA publication, *Aging*, June 1967)—exclusively staffed by persons over 60, most of whom are volunteers.

TEAM, Inc., Louisville, Kentucky—volunteers investing their Talent, Experience, Ability and Maturity to give support and guidance to students in a public school who need special attention.

Foster Grandparent Program, Western Carolina Center, Morgantown, North Carolina—an excellent example of this innovative program, which has received such widespread approval.

#### C. OTHER

Part-time staffs of the Maryland Commission on the Aging and the North Carolina Governor's Coordinating Council on Aging—retirees performing responsible professional work on a part-time basis.

Part-time Executive Secretaries for nine County Commissions on Aging in Maryland—an innovative plan for retirees to provide secretariat services to the Commissions and a limited information and referral service to the community.

Senior Achievement, Inc., "Lakeside Place," 3510 Alexandria Pike, Highland Heights, Kentucky—a production workshop operated by a non-profit corporation, established by and composed of residents of this residential facility, to provide meaningful activity and increase personal income.

3. It seems to us that probably the most encouraging recent development in the area under consideration by the Subcommittee has been the creation of the multipurpose Senior Service Center. The concept of the Senior Center has rapidly evolved from one of a meeting place for recreation and entertainment to a community focal point around which a comprehensive variety of services and opportunities for persons in retirement can be developed and with which a majority of older persons can personally identify. In addition to entertainment and recreation the comprehensive Senior Service Center program includes an information, counseling and referral service, a variety of educational opportunities, opportunities for volunteer service to the community, telephone reassurance and friendly visitors, food service, health clinics, homemaker and home health aid services, legal and protective services, transportation services, employment counseling and placement, and possibly others. In most communities this central facility will need to be supplemented by an appropriate number of satellite locations.

We know of no community in which a full and comprehensive program of this type has been achieved but the trend is in that direction and we believe this should be encouraged and supported. The major present deterrent is inadequate financial support for both facilities and program.

Sincerely yours,

H. BURTON AYCOCK,  
*Regional Representative.*

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE.

*Chicago, Ill., June 6, 1967.*

DEAR SENATOR MONDALE: It is with both pleasure and interest that we respond to your May 4th letter informing us of the establishment of a Senate Subcommittee on Retirement and the Individual and requesting of us information pertinent to the Committee's purposes.

We are pleased because we in Region V have recognized that this is an extremely important part of the current concern about older adults. Although there is evidence of an increasing interest in the personal and social aspects of retirement, we are aware that there is a need for a much more intensive approach to the subject.

The Special Senate Subcommittee is certainly in a position to provide the impetus required to place this subject in national focus. We will eagerly await the

results of the Committee's efforts which are sure to provide answers to some of the multitude of questions relating to the modern phenomena of retirement.

Attached is some information pertaining to retirement known to us in Region V. Of course, we are sure that you are aware that the information pertaining to retirement programs, research, etc., is very diffuse, and we can make no claim that what we are forwarding is more than a fraction of the complete picture.

The attachments include the following information relating to retirement:

1. Older Americans Act Projects
2. University Projects
3. Federally Funded Community Projects
4. Pre-Retirement Planning Programs

Please feel free to contact us if we can be of further assistance to your Committee.

Sincerely yours,

MISS VERA E. DUE,  
*Regional Representative, Administration on Aging.*

PART I.—ADMINISTRATION ON AGING PROJECTS RELATING TO RETIREMENT

REGION V—OLDER AMERICANS ACT

TITLE IV (RESEARCH & DEMONSTRATION) AND TITLE III (COMMUNITY PROGRAMS)  
PROJECTS RELATED TO RETIREMENT

*Title IV*

Project title: A Study of the Aged With Special Reference to Adjustment in Retirement Communities

Grantee: Department of Rural Sociology, University of Wisconsin, Madison, Wisconsin

Brief description: To study the motivation and adjustment of older people who move their place of address (both short distances and long) upon retirement, with special reference to health and welfare problems associated with moves to retirement communities outside the home State.

\* \* \* \* \*

Project title: Women in Retirement

Grantee: Scripps Foundation for Research in Population Problems, Miami University, Oxford, Ohio 45056

Brief description: To provide information on the adjustment to, and situation in, retirement of women formerly employed in the labor market—designed to fill a gap in existing research, and to aid in developing sound policies about retirement for this increasingly large proportion of our older population.

\* \* \* \* \*

Project title: Widowhood: Changes in Roles and Role Clusters

Grantee: Roosevelt University, Dept. of Sociology, 430 So. Michigan Avenue, Chicago, Illinois 60605

Brief description: To develop new knowledge about the needs of women who are widowed during later periods of their lives, and to determine possible solutions to those needs.

\* \* \* \* \*

Project title: Elderly Services and Industries Program

Grantee: City of Martins Ferry, Dept. of Development; City Hall, Martins Ferry, Ohio 43935

Brief description: Will demonstrate methods of providing part-time employment opportunities for older people. Dept. of Development will set up an employment office to promote part-time jobs for older people throughout the community. Plan to use older people to help beautify the city's parks and public areas, and to perform light custodial and office work. A craft, woodworking and sewing program will also be established, with one older person acting as a salesman to seek outlets for the projects.

\* \* \* \* \*

Project title: Project For Academic Motivation

Grantee: Board of Education, Winnetka Public Schools, 1155 Oak St., Winnetka, Illinois

Brief description: Through experience gained by retired Winnetka men and women using their own personal experiences to add meaning and depth to classroom lessons, and thereby motivating your students to reach maximum learning

potential—teams of volunteers will help other communities set up similar programs.

\* \* \* \* \*

Project title: Programs for Retired Men and Programs for State Hospital Patients

Grantee: Golden Age Center of Cleveland, Cleveland, Ohio

Brief description: There are approximately 470 retired men living in the public housing—Riverview, Cedar Apartments, Springbrook and Wade Apartment—adjacent to the three centers involved in the Cleveland project. Special attention will be given to them, through active recruiting and hand-tailoring of programs, to see if their attitudes of apathy and rejection can be changed. Home visits to enlist their attention will be made; special groups formed around particular interests; special evenings reserved for "men only"; and so on.

Project title: Senior Citizens to be Used By Barton Center to Survey the Needs of Other Older People and the Resources Required to Meet them Within the Service Area of the Center.

Grantee: Barton Center, Inc., Lakewood, Ohio

Brief description: Believing that the best way to communicate with older people is through other older people on a personal basis, Barton Center will use its members to survey the needs of older people and the resources required to meet them within the service area of the Center. It seeks to determine how effective older people can be in recruiting new members, in identifying and providing services to house-bound older people, and in helping to channel presently wasted abilities, skills, and talents of older people into useful functions. The project will eventually serve to help Barton Center reevaluate and reorganize its own program. (Barton Center is a community center for all senior citizens in the west shore area of Greater Cleveland.)

\* \* \* \* \*

### *Title III—ILLINOIS*

Project title: IMPACT.

Grantee: North Shore Senior Center, 620 Lincoln Avenue, Winnetka, Illinois.

Project director: Mrs. Duane V. Ramsey.

Brief description: Extension of the North Shore Senior Center Services for the aging to Deerfield, Highwood, Northbrook and Northfield. Currently, the center offers consultation and community organization and coordination of services to persons 50 years and older residing in Glencoe, Highland Park, Kenilworth, Wilmette and Winnetka. Federal funding for the first year of the three-year project is \$15,059. Local funding is \$30,483.

\* \* \* \* \*

Project title: Senior Citizens Center of Sangamon County, 1315 S. Eighth Street, Springfield, Illinois.

Grantee: Trevor Jones, President, 730 E. Vine St., Springfield.

Brief description: A multipurpose center offering recreation, counseling and guidance for the elderly of the county, to be operated by the Senior Citizens of Sangamon County, Inc. It is a three-year project funded for \$34,966 the first year. The Federal share is \$23,405, the State is \$3,352, and the local is \$4,450.

\* \* \* \* \*

Project title: Herrin Senior Citizens, Inc.

Grantee: Herrin Senior Citizens, Inc., 201 S. 11th Street, Herrin, Illinois.

Brief description: Herrin Senior Citizens, Inc., will establish and operate a multipurpose center as the focal point of a variety of services and activities for elderly of the community. The center is a three-year project with an over-all funding of \$19,514 for the first year. The total is comprised of \$14,635 in Federal funds, \$2,417 State, and \$2,462 local.

Project title: Senior Center Program in the Uptown-Lakeview Areas of Chicago.

Grantee: Hull House Association, 3212 N. Broadway, Chicago, Illinois 60657.

Brief description: To promote programs for the aged that will improve the use of leisure time, and educate them in the preservation of their health and inform them of legal aspects. Encourage them to recapture their sense of belonging to the community and become active members of society.

### *Title III—Michigan*

Project title: Program to Enrich Independent Living For the Aging.

Grantee: Inkster Housing Commission, 30005 Pine Street, Inkster, Michigan 48141.

Brief description : This project proposes to encourage, assist and enrich independent living of the aged.

Project title : Copper County Multi-purpose Center Project.

Grantee : Copper Country Health and Welfare Council, Houghton, Michigan 49931.

Brief description : Proposes to establish a multi-purpose center; mobilize and train local leaders and volunteers to work with the aged; and coordinate community services to the aged.

Project title : Coleman Senior Activities Center.

Grantee : Midland County Council on Aging, 5011 Barto, Midland, Michigan 48640.

Brief description : The senior citizen center in Coleman, in addition to serving as a meeting place for aging persons in the area, will sponsor recreational and informational programs, health clinics, assistance in finding jobs, and social programs.

Project title : Senior Citizens Service Center.

Grantee : Dickinson-Iron County CAA, P.O. Box 549, Iron River, Michigan 49935.

Brief description : The senior citizens service center in the Dickinson-Iron County area will serve as a multipurpose community center for the senior citizens of the region, and older persons themselves will be involved in the planning, policy making and operation of the center. Senior citizens will be employed as part-time aides to help with the center's recreational and social activities, provide transportation for older persons and encourage others to participate in center activities.

Project title : Schoolcraft Senior Citizens Service Center.

Grantee : Menominee-Delta-Schoolcraft Community Action Agency, P.O. Box 378, Escanaba, Michigan 49829.

Brief description : The Schoolcraft County center will provide space for retirees to meet for social, recreational and cultural programs. A community action agency aide will be housed in the same building and will assist the Michigan Employment Security Commission and center Staff in obtaining employment for senior citizens. The center will work with other social agencies to provide certain health, shopping and other services for the aging.

Project title : Marquette Senior Citizens Drop-in Center.

Grantee : Alger-Marquette Community Action Board, Inc., 600 Altamont Street, Marquette, Michigan 49855.

Brief description : To establish and operate a Day Center for Marquette Senior Citizens. To develop a program of services responding to the need of Marquette Senior citizens, including information and referral service, a transportation service, mutual help projects, provision of light employment, and recreation and socialization.

\* \* \* \* \*

*Title III—Ohio*

Project title : Senior Citizens Center of Lima, #9 Public Square, Lima, Ohio 45805.

Grantee : Community Welfare Council, 616 S. Collett Street, Lima, Ohio 45805.

Brief description : A facility to house activities and services for persons 60 years of age and over. Staff will be provided to conduct a formal program.

\* \* \* \* \*

Project title : Expansion of a Senior Craft Center to a Multipurpose Senior Day Center, Including Meals on Wheels & Other Services.

Grantee : St. Paul's Episcopal Church, 85 West Main Street, Norwalk, Ohio 44857.

Brief description : This project is intended to create an expanded Senior Day Center, providing (1) a wide variety of craft and other programs in Center for leisure time activities, (2) professional counseling services, including informational, referral and personal counseling, (3) meals on wheels program for older persons at home, (4) craft program in nursing homes and to shut-ins at home, using Senior Center members as craft aides, (5) friendly visiting services and, (6) others.

Project title : Community Planning and Development.

Grantee : City of Zanesville, City Hall, 401 Market Street, Zanesville, Ohio 43701.



Brief description: Determine long range and intermediate needs of community's aging; implement intermediate plan; stimulate and assist agencies in developing programs for older people; give guidance and direction to older people in organizing their own Golden Age Clubs.

\* \* \* \* \*

Project title: Expansion of Senior Citizens' Program.

Grantee: City Recreation Department, Room 201, City Annex Building, Steubenville, Ohio 43952.

Brief description: This project will provide a center with scheduled activities to meet the needs and interests of elderly retired people of the Steubenville area.

\* \* \* \* \*

Project title: Expansion of Present Civic Center to Multi-Purpose Service Center.

Grantee: Richwood Civic Center, 20 N. Franklin Street, Richwood, Ohio.

Brief description: Expansion of craft program to include ceramics, leather, wood work and metal work. Seminars stressing Emotional, Mental and Physical Health—legal problems (i.e. wills, Social Security, Medicare) avoidance of Fraud and Wise shopping hints.

\* \* \* \* \*

Project title: Development and Operation of Multi-service Center For Older Persons.

Grantee: Kentway, Inc., P.O. Box 178, Kent, Ohio 44240.

Brief description: By providing facilities and professional staff for developing and coordinating a volunteer bureau, various promotional activities, home services, a referral service, and a variety of recreational and educational services for older persons, this project proposes to build a bridge between over-60 persons in the Kent area and their community.

\* \* \* \* \*

Project title: Krumroy Senior Citizens Center.

Grantee: Senior Citizens Center of Summit Co., Inc., 414 Pine Street, Akron, Ohio 44307.

Brief description: A multi-purpose, multi-service project of noninstitutional programs and services to older citizens of Summit Co. of all races, creeds, and religious affiliations. Information-advice-referral-counseling-advocacy services; Day center—expansion of present program; Volunteer services and employment opportunities.

\* \* \* \* \*

*Title III—Wisconsin*

Project title: Campbellsport Area Senior Citizens Facility.

Grantee: Village of Campbellsport, et al, Municipal Building, Campbellsport, Wisconsin 53010.

Brief description: The formation of a Senior Citizens Facility to provide a central meeting place for social, recreational, and educational activities for the senior citizens in the Campbellsport area. Future hopes lie in the area of community service projects, e.g., a youth program, sponsored by the Senior Citizens' group.

Project title: Rusk County Center for Senior Citizens.

Grantee: Rusk County Board of Supervisors, Ladysmith, Wisconsin 54848.

Brief description: Provide a center for senior citizens of Rusk County to (a) have a program of leisure time developed (b) to set up educational programs (c) to develop community activities for these folks to participate in.

\* \* \* \* \*

Project title: Fond du Lac Area Senior Citizen's Multi-Purpose Center.

Grantee: City of Fond du Lac, 76 East 2nd Street, Fond du Lac, Wisconsin 54935.

Brief description: To establish a multi-purpose Senior Center. to extend existing services and begin new services to meet the needs of the Aged. To function first as a drop-in center, with programs for social and recreational leisure time use, information and education, increased health services, transportation pools and coordination of volunteer service.

\* \* \* \* \*

Project title: Senior Citizens of Prairie du Chien.

Grantee: Prairie du Chien City Council, 207 W. Blackhawk Avenue, Prairie du Chien, Wisconsin 53821.

Brief description: Promote programs for the aged that will improve the use of leisure time and educate them in the preservation of their health and inform them of legal aspects. Encourage them to recapture their sense of belonging to the community and become active members of society. Also improve their financial status by providing a sales outlet for crafts and hand work made in the center.

Project title: Rosendale Area Senior Citizens Club.

Grantee: Village of Rosendale, et al Rosendale, Wisconsin 54974.

Brief description: Formation of a Senior Citizens Club to initiate social, recreational and leisure time activities for elderly persons in the Rosendale area. Enlargement and extension of services to the aged, particularly through programs for information, education and training.

\* \* \* \* \*

Project title: Luther Memorial Day Center.

Grantee: Luther Memorial Church, 1021 University Avenue, Madison, Wisconsin 53711.

Brief description: To provide opportunity for meaningful activity for the 440 members of Luther Memorial over 60 years of age, as well as for other older adults of the community; provide facilities and a program which will add life to their years, by affording opportunities to express old skills and learn new ones, to take part in cultural understanding, and the practice of arts and crafts.

\* \* \* \* \*

Project title: Senior Citizen Center, Inc.

Grantee: Senior Citizen Center, Inc., 624 Gillette Street, La Crosse, Wisconsin 54603.

Brief description: This project proposes to expand programs and services of an existing center by the addition of a paid staff.

\* \* \* \* \*

Project title: Plymouth Senior Citizens' Center.

Grantee: City Council, City of Plymouth, Plymouth, Wisconsin 53073.

Brief description: The overall aim of the project is to become a focal point for Plymouth's services to its aged citizens. This will entail educating their senior citizens as to the opportunities available to them thru local, county, and state organizations and services.

The plan for the project is to inaugurate many services such as registries for help in home maintenance—bedside nursing in the home; catering service for those who need and want it; outlets for handicrafts; "Learning" activities such as discussion groups, sports, etc.; a file for those capable of odd jobs such as repairs of furniture, etc.; a gathering place for lonesome senior citizens.

\* \* \* \* \*

#### OFFICE OF ECONOMIC OPPORTUNITY—ADMINISTRATION ON AGING

#### *Projects that help demonstrate productive use of retirement time—Foster Grandparent Program*

This is a joint effort of OEO—AoA. The program recruits, trains and employs low income persons over 60 to serve neglected and deprived children who lack personal relationship with an adult. Eight projects are in operation in Region V.

#### PART II—REGION V—UNIVERSITY PROJECTS RELATING TO RETIREMENT

#### *A longitudinal study of the effects of pre-retirement education on the adjustment in retirement of hourly-rated workers*

(WA—SSA Cooperative Research and Demonstration Grant Program—Project No. 151)

Woodrow Hunter, Division of Gerontology, University of Michigan, a few years ago in cooperating with the UAW—CIO, and under a \$75,600 contract with the U.S. Office of Education, developed and tested a program and materials for educating hourly-rated workers for retirement.

He is currently engaged in the subject 3-year follow-up study of the workers who participated in the pre-retirement program to determine whether or not they achieve a better or more rapid adjustment to retirement than a control group, the members of which had no education for their retirement.

Attached for reference is a summary statement of the Project, as well as a brief description of recent Preparation for Retirement Programs developed by W. W. Hunter.

*Changing patterns of income at retirement from the labor force*

Grantee: University of Wisconsin—Martin David and Harold Groves

Funded by: WA—SSA Cooperative Research and Demonstration Grant Program

Project No. : 266

*Work attitude and retirement adjustment*

University of Wisconsin—Madison, Wisconsin, Graduate School of Business, Bureau of Business Research and Service.

This monograph published April 1967, presents results of three surveys and answers questions relating to attitudes toward work, attitudes toward retirement, adjustment to retirement, and the interrelationships among these. It seeks to provide better understanding of the problems of the increasing proportion of older people in our population by suggesting ways of effecting a better reconciliation between the values sought in work and those hoped for in retirement.

*Study of decision making on early retirement*

Grantee: University of Michigan—James Morgan and George Katona.

Funded by: WA—SSA Cooperative Research and Demonstration Grant Program.

Project No. : 277.

*A cross-national study of patterns of aging in retired men*

A pilot study of school teachers and steel workers in 8 counties, including the United States. The study is concerned with social feelings of well being and level of activity.

Being Conducted by: University of Chicago Committee on Human Development.

Principal Investigators: Robert J. Havighurst, Bernice L. Newgarten, Vern L. Bengtson.

*Oakland Community College—Michigan*

Michigan received a grant in 1966 under Title I of the Higher Education Act for a project on aging.

Purpose: The College will survey the potential local job market for the aging and then establish a "Volunteer Corps to inform others of the new opportunities." Interviews and counseling will determine an applicant's specific needs, and then he can be directed to (free) courses at the College to develop new interests and/or skills, or directed to appropriate volunteer assignments.

The project hopes to help the aging build a positive self-image, and at the same time, allow the community to benefit by their heretofore untapped reservoir of talent and good-will.

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE, SOCIAL SECURITY  
ADMINISTRATION

*Title of project*

A Longitudinal Study of the Effects of Preretirement Education on the Adjustment in Retirement of Hourly-rated Workers.

*Principal investigator*

Woodrow W. Hunter, Research Associate in the Division of Gerontology and in the Institute of Labor and Industrial Relations, The University of Michigan; Wilma Donahue, Chairman, Division of Gerontology, The University of Michigan; Charles Rehmus, Co-director, Institute of Labor and Industrial Relations, The University of Michigan. Theodore Curtis, Research Associate, Division of Gerontology, The University of Michigan.

*Name and address of institution*

The University of Michigan, Ann Arbor, Michigan.

*Summary of proposed work*

The objective of this research is to test the hypothesis that hourly-rated automobile workers 60 years of age and older who participated in a ten-week group

discussion-type preretirement education program made a better adjustment in retirement than did an equivalent group of older workers who did not participate in a program.

Research in progress is testing the immediate effects of preretirement education programs with automobile workers. A panel of experimental subjects will be obtained from among these participants. Simultaneously a panel of control subjects who did not participate in a program will be retested. A pretest will be administered to experimental and control subjects. Thereafter four interviews (at retirement, R plus 3, R plus 6, and R plus 12) will be conducted with all subjects to measure various aspects of adjustment at the stated intervals during the first year of retirement, and appropriate statistical analyses will be applied to test the major hypothesis of the study.

RECENT PREPARATION FOR RETIREMENT PROGRAMS IN MICHIGAN DEVELOPED BY W. W. HUNTER, DIVISION OF GERONTOLOGY, THE UNIVERSITY OF MICHIGAN

*Chrysler Corporation and United Auto Workers program*

As a basis for developing a nation-wide preretirement education program, 15 teams, each team made up of a company and a Union man, were trained to offer jointly a program. By a system of understudy 15 additional teams have been trained. Altogether these teams have offered programs to over 2,000 Chrysler employees and their spouses in all parts of the United States.

*Wolverine Shoe program*

Leaders from five different plants were trained to offer preparation for retirement programs following the demonstration of a pilot program by the Division of Gerontology. At this time the company has offered about two 10-week programs in each of the plants, one of which was offered to any interested person in the community.

*The Flint community preretirement project*

The purpose of this program was to develop a Flint community cadre of approximately 25 leaders who were trained in the objectives, content, and methods of preretirement education. This objective was achieved by offering a 60-hour course along demonstration and practice lines using actual groups of older people about to retire. Some of the trainees have subsequently offered programs in their own organizations (YMCA and public library) while other trainees have served as discussion leaders for different organizations than their own including the Mott Adult Education Department, labor unions, and manufacturers. The values of a community having its own qualified leadership to conduct preretirement education programs are self-evident; and Flint remains one of the few communities to have purposefully developed leadership for these purposes.

PART III—REGION V—FEDERALLY-FUNDED COMMUNITY PROJECTS RELATING TO RETIREMENT

*Work-evaluation training and placement for older disabled workers*

Grantee: Jewish Employment and Vocational Service, Chicago, Illinois.

Funded by: Vocational Rehabilitation Administration Research and Demonstration Grant Program.

Project No.: 1747-66-3.

*A pilot study to test the usefulness of the workshop scale of employability for handicapped persons in assuming workshop behavior of older disabled workers receiving vocational rehabilitation services*

Grantee: Jewish Vocational Service, Chicago, Illinois.

Funded by: Vocational Rehabilitation Administration Research and Demonstration Grant Program.

Project No.: 2071-G-66-1.

PART IV—REGION V, PRE-RETIREMENT PLANNING PROGRAMS

*The Chicago Commission For Senior Citizens*

The Commission has recently developed a Retirement Planning Program (package) for use by business, labor, community, civic, religious and social groups.

The program is designed to stimulate thinking about retirement in all age groups. It consists of a "do-it-yourself planning booklet," a 28-minute film and a set of posters. (Set of materials attached)

The program is being publicized and made available nationally. The Chicago Commission for Senior Citizens hopes to undertake a project to evaluate the effectiveness of this Pre-Retirement Planning Package.

The Chicago Commission for Senior Citizens has been a pioneer in retirement preparation. In addition to the new Program described above, they conducted a survey in 1964 among 75 organizations in the Chicago area on "Preparing Workers For Retirement." (Copy of report attached)

As a part of their activities they publish reports of Pre-Retirement Programs in the Chicago area. Report No. 1 is related to the *Inland Steel Company* program. (Copy attached) A total of eight have been issued to date.

*University of Chicago, industrial relations center retirement planning and preparation program*

This program is described in the attached Patterns for Progress in Aging, Case Study No. 5, published by U.S. Dept. of Health, Education and Welfare.

#### EXHIBIT 1: AGING—U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

##### CHICAGO COMMISSION SERVES PRESENT AND FUTURE SENIORS

Next month, the Mayor's Commission for Senior Citizens in Chicago will sponsor its sixth citywide celebration of Senior Citizens Month, honor some 60 of the city's present seniors through a Commission Hall of Fame, and will also launch a nationally acclaimed retirement preparation program to assist tomorrow's seniors.

The Commission, recently honored by the Department of Health, Education, and Welfare for "outstanding community service" (*Aging*, Jan. '65, p. 9) is an urban commission for the aging with a large membership serving a large constituency. It is unique in approach and effective in action, and it is concerned both with today's senior citizens and those who will be seniors tomorrow.

With 530,000 men and women over 60 years of age living in Chicago City and another 300,000 in the surrounding metropolitan area, the Mayor's Commission is responsible for as many individuals as many State commissions.

##### BEGINNINGS

The Commission, with a membership of 76 outstanding citizens, representing the community's leading business, labor, education, health, and social service organizations, was established in 1956 by Mayor Richard J. Daley. The formation of such a Commission was then unique in municipal government, though several cities have since formed similar groups.

This civic action paralleled action on the Federal and State levels, as the country recognized the increasing percentage of people living beyond the normal retirement age. Actually, some years before, in the late 1940's, a Weiboldt Foundation grant to the Welfare Council made possible a study of older people in an urban setting. It stirred some interest but no major action was taken by local government in Chicago until Mayor Daley established the Commission in 1956.

##### PURPOSE

As Commission Chairman Harry M. Oliver, Jr., sees it, the duty of the Commission is to be "informed on the state of older people in the city, their needs and potentials, and the services and opportunities presently available to them." But beyond that, he feels that the Commission must be "a sort of busybody for the common good."

Where services and opportunities have not existed, the Commission has gone to schools, to settlements, to other organizations, or to anyone who should and could provide them. It has not tried to provide them itself. It works through and with existing agencies, organizations, and facilities. However, as Mr. Oliver explains, "the Commission finds ways to help agencies which it thinks should be doing something or which are doing something."

Mr. Oliver thinks that it is a distinct "plus" that the Commission did not attempt to start full blown, but has, until recently, moved slowly, feeling its way. The Commission has accomplished a great deal in the last 2 years, largely,

he says, through the work of its Coordinator, Paul Ertel, Jr., and an accumulation of goodwill and experience.

#### HOW THE COMMISSION OPERATES

The Commission has not let its large membership make it unwieldy. It does not attempt to meet in its entirety, but functions principally through committees. These committees, plus the personal interest and individual support of all members, make it a resource of considerable magnitude. Members of the Commission are either experts in aging, representing agencies and organizations active in that broad field, or they are leaders and experts in other fields. Those knowledgeable in aging bring to the Commission information and experience concerning programs and services for older people. Those members from other fields bring additional skills and resources to the Commission and take back from it to their own organizations new knowledge of aging which may open more doors and enlist new interests.

From time to time, the Commission adds nonmembers to Commission committees, thus involving more citizens in its programs. Chairman Oliver himself was recruited to run a senior citizen hobby show (in pre-Commission days) and became "ensnared" in aging. He has served as Chairman of the Commission since 1960.

Standing committees are: the Executive Committee, Retirement Education, Public Information and Education, Housing, and a Senior Citizens Month committee.

Mayor Daley, long interested in the well-being of older people, keeps in touch with the Commission and is knowledgeable about its current activities.

Since its inception, the Commission has had the services of Fred K. Hoehler as executive director. A former director of APWA, of the Illinois Department of Public Welfare, and of UNRRA, he has added both prestige and insight to Commission operations.

The Commission has a budget of \$58,000. Its small paid staff consists of Coordinator Ertel, Administrative Assistant Jessie Fritch, Retirement Preparation Expert Arthur Weed, who serves on a part-time basis, and secretarial personnel.

Commission members—volunteers all—give of their own time and frequently draw upon staff of their parent organizations to assist Commission staff.

The necessity to translate its official concern, as part of local government, for the physical and social well-being of Chicago seniors into programs and services, keeps the Commission working with many projects and organizations all at the same time.

#### SENIOR CITIZENS MONTH, 1965

The Mayor's Commission has been laying the groundwork for its 1965 observance of Senior Citizens Month for half a year now. In November, it issued a special leaflet, *How You Can Honor and Help Our Senior Citizens*, and since December it has been accepting nominations of persons to be honored in its Hall of Fame.

The men and women selected from this year's nominees will be presented with certificates and Hall of Fame lapel pins in a gala session in the Council Chambers of City Hall. Their pictures and records of their accomplishments will make up a month-long exhibit in the lobby of City Hall. In addition, most of those receiving awards will be honored in their own neighborhoods by the organizations or agencies that nominated them.

This is the fourth year for the Hall of Fame, and the attractive lapel pins, with their gay pinwheel symbols, are beginning to be seen around the city. They are worn proudly. One hundred and eighty men and women of the Chicago area have been honored by election to the Hall in the past 3 years for important contributions to their community made after they reached the age of 62.

In past years, the Mayor's Commission has sponsored a citywide exposition during Senior Citizens Month, presenting displays and exhibits of many companies and organizations showing achievements in the field of aging. This year, it was decided to concentrate on "living" exhibitions through activities of local organizations and agencies in the field. With the national emphasis during celebration of Senior Citizens Month upon community action for older Americans, the Chicago area will present some of the reality behind the theme.

Already, plans have been announced for a citywide art show of seniors' work, sponsored by the Jewish Community Centers of Chicago; an institute on working

with older people sponsored by the Commission itself; and open house in all senior centers of the city.

#### RETIREMENT PREPARATION PROGRAM

The Mayor's Commission has been pioneering in its interest and activities in retirement preparation. In a city which is headquarters for hundreds of large concerns, the Commission has been particularly aware of the growing need for retirement planning.

In 1960-61, it developed an outstanding educational television series of 18 programs, designed to reach men and women in their homes—to serve as an introduction to planning for retirement to those not involved in company planning and to expand the knowledge of those who were.

Called "Time for Living," the series was shown twice in Chicago and was used in some 35 other cities throughout the country.

Last year, under the direction of Herman Seinwerth, Chairman of the Commission's Committee on Retirement Planning, a new look was taken at the 1961 TV programs and the whole matter of retirement preparations. As a result, a three-part program was undertaken in an effort to reach all persons in the area in need of involvement in comprehensive retirement planning programs. This includes management, of both large and small companies, and employees of companies with retirement preparation programs and of those without. It will, the Commission hopes, also reach unaffiliated persons—the self-employed for example, who also need to plan for later years.

To reach and help industry, the Mayor's Commission employed, for 2 days a week, a twice-retired executive, Arthur Weed. Since last March, Mr. Weed has talked with some 75 major employers in the Chicago area in his survey of existing retirement programs and his "salesmanship" of the concept of in-plant counseling which goes beyond the mere announcement of pension benefits and information on social security. He does not recommend any particular retirement preparation program but makes available information on a number of them and offers his services, where desired, in helping a company initiate or expand its retirement planning.

The Mayor's Commission has now issued the results of this survey in a leaflet, *Preparing Workers for Retirement*. It reveals that, although approximately 80% of the firms contacted have some kind of retirement plan, for nearly 60% this amounts only to giving an employee information on his pension rights and social security benefits.

The second part of the Commission's retirement program is a revision and updating of the "Time for Living" TV series. Ten half-hour programs are planned and negotiations are underway concerning production.

The third part of the program is the most novel. It is actually an extension of company counseling or TV education through an audio-visual package, including films, film strips and posters to be used in meeting places, and a booklet to be used by husband and wife together at home in taking actual personal inventory of their readiness for, and understanding of, what retirement means. It is designed especially for use by small companies and church or community groups which cannot provide in-plant counseling.

The major item of this "package" is the programmed learning booklet, *Are You Planning on Living the Rest of Your Life?* Reviewed, pretested and praised by Chicago and national experts in the field, it is now being readied for use—not only in Chicago but across the country.

#### "BUSYBODY FOR THE COMMON GOOD"

At the present moment, in addition to the Senior Citizens Month and retirement preparation projects—the Commission is especially interested in:

The Welfare Council's plans for a meals-on-wheels program.

The preparation, by Commission staff, of a comprehensive housing report.

Working with officials of the "War on Poverty" program.

Helping Chicago senior centers to form a central organization.

There are 20 senior centers in the city of Chicago, varying greatly in size, scope, and sponsorship. Before last May's Institute on Working With Older People, sponsored by the Commission, representatives of a number of centers did not even know that others existed. Since that time, the Mayor's Commission has

been assisting the centers to form a citywide organization of their own. By-laws have been drawn up and actual establishment is expected within a matter of weeks.

Such an organization will strengthen the centers, allow them to speak with a single (and stronger) voice in matters of mutual concern, and provide a mechanism for exchanging experiences and resources.

The Commission publishes a biennial directory of services and programs available to senior citizens in Chicago, reprints newspaper series on aging, and publishes a Newsletter 10 times a year. It is considering the employment of additional retired persons on a part-time basis, similar to Mr. Weed's employment, to assist in other phases of aging. It has found this a good way to extend and multiply the efforts of its small staff.

It is conscious that, for the older person, it is "not all health, not all income, not all philosophy or attitude but the 'whole' that matters." Its responsibility is the overview, the gaps, and the new possibilities, and it has given senior citizens of Chicago and those who work with and for them a focal point.

In the words of a representative of the Welfare Council, which works closely with it, the Mayor's Commission has, in its few years, "done a great deal to change the climate for older adults living in Chicago and has increased public understanding of many facets of aging."

For additional information, write to Paul Ertel, Jr., Coordinator, Mayor's Commission for Senior Citizens, Rm. 1816, 185 N. Wabash Ave., Chicago, Ill. 60601.

DALLAS, TEX., *May 15, 1967.*

DEAR SENATOR MONDALE: We certainly appreciate your giving us the opportunity to submit comments relative to your proposed study of retirement. Our comments follows the outline given in your letter.

1. A brief description of research projects in this region that may relate to the Subcommittee's work:

A. Dr. A. L. Bertrand, Professor, Department of Sociology and Rural Sociology, Louisiana State University, under a grant by the Administration on Aging, has a research project, "Sociology of Confrontation", in which he will test a theory that the aging person is continually being confronted with the necessity of adapting to new ideas or concepts and that this "confrontation" if valid, may assist in predicting and ameliorating the so-called problems of aging. This, together with adjustments the aged must make will be studied in the tri-cultural setting of the State of Louisiana.

B. Dr. Hiram J. Friedsam, Director, Department of Economics and Sociology, North Texas State University, Denton, Texas, has a grant for the Office of Economic Opportunity to evaluate, in depth, the Foster Grandparent Project located at Denton State School, Denton, Texas, particularly its value to the Foster Grandparents and the children involved.

C. Dr. William D. Allen, Associate Professor, School of Social Work, University of Texas, is currently developing an application for an Administration on Aging grant to study the present role of Texas firms in preparing employees for retirement and in providing needed services after retirement. In addition, his application will provide for a study of the attitudes of persons toward retirement and the anticipated consequences.

D. Mr. George D. Lovett, Research Assistant, Research and Graduate Center, School of Architecture, Texas A & M University, is in the process of determining ways, by research or demonstration, that the University may be of assistance in the whole field of housing for the aging.

2. Projects that, in one way or another, help demonstrate productive use of retirement time:

A. Several Title III projects have been funded under the Older Americans Act which should be mentioned:

(1) The members of Harvest House, a senior center in Temple, Texas, participate in community projects such as working up kits for servicemen overseas and making cancer bandages.

(2) In Ponca City, Oklahoma, in the senior center, a part-time employment service has been established.

(3) In Clovis, New Mexico, a similar employment service has been established.

(4) The project in Natchitoches, Louisiana, utilizes the facilities of the Parish School system in a program of arts and crafts for retirees.



(5) The Albuquerque, New Mexico project, "Coordinated Action for Senior Citizens", as a part of its activities, has trained older persons as home health aides.

B. Foster Grandparent Projects under the administration of the Administration on Aging, are underway in Conway, Arkansas, Denton and San Antonio, Texas. These projects are an excellent demonstration of the productive use of retirement time.

3. Views on matters to be considered by the Subcommittee:

A. The role of the retiree in our highly industrialized and predominantly urbanized society has not been defined.

B. The responsibility for retirement planning is dual, resting both with the employee and employer. Large employers, through their personnel systems, can assist in preparation for retirement. It is the employees and owners of small businesses with which we are concerned here. As a suggestion, the Chambers of Commerce in all cities might be instrumental in devising educational programs for these individuals.

C. The retired aged persons living in a rural setting present a particular problem in the bringing of services and, in fact, merely reaching them.

D. Perhaps some thought could be given to the educational process needed to alert government at all levels but particularly at the local level toward the problems and solutions.

Sincerely yours,

CLARENCE M. LAMBRIGHT,  
*Regional Representative.*

DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE,  
*Denver, Colo., May 10, 1967.*

Our answers to your questions are given in the order you listed them in your letter.

(1) The following are research or demonstration projects in Region VIII that we feel may relate to your Subcommittee's work:

a. The Adult Education Council of Denver has applied to the Older Americans Division of the Colorado Department of Welfare for a Title VIII, Older Americans Act grant to support a project to demonstrate the effectiveness of the group process in assisting persons to plan for their retirement. The application is now being reviewed by the Colorado Technical Review Committee

b. Dr. William T. Van Orman, our Regional Director, has been concerned that retirement planning with Region VIII DHEW employees has been limited. As a part of our career development program, our office has been working with the Regional Personnel Officer on a retirement planning program for all Regional DHEW personnel interested, especially those approaching retirement age.

(2) The following are Title III projects which we feel demonstrate productive use of retirement time:

a. Helena, Montana (AoA Project #208). Use of Senior Citizens (many of them retired) as part-time hospital aides in the extended care ward of St. John's Hospital.

b. Helena, Montana (AoA Project #222). Use of Senior Citizens on a part-time basis making a study by Carroll College of problems confronted by Senior Citizens in Montana.

c. Boulder, Montana (AoA Project #195). Use of Senior Citizens as part-time social program therapists in the geriatric ward of the State Training School for retarded children. Incidentally, there are 105 persons age 60 plus.

d. Bozeman, Montana. Supporting a Senior Citizens Center.

e. Billings, Montana. Use of Senior Citizens as aides to children in school, and also to other Senior Citizens.

f. Missoula, Montana. Training Senior Citizens to serve as teacher aides in the school classroom to attend to nonteaching responsibilities.

g. Steamboat Springs, Colorado. Use of Senior Citizens to lessen loneliness of shut-in elderly persons by performing errands and providing transportation for the elderly persons in the rural area so they can see their doctors and dentists, have prescriptions filled, do their shopping and attend to other business needs in the county seat.

h. Adams County, Colorado. Survey to determine the needs for retraining facilities and work opportunities for older people in an urban-rural county.

i. Colorado Springs, Colorado. Expansion of services at an existing Senior Citizens Center.

j. Denver, Colorado. Survey the comprehensive medical needs of elderly patients who were treated at the Medical Care and Research Foundation's clinic.

k. Denver, Colorado. Expansion of services at the South Jefferson County Senior Citizens' Center.

l. Canon City, Colorado (AoA Project #258). Expansion of services at the Canon City Golden Age Senior Citizens' Center.

m. Trinidad, Colorado (AoA Project #214). Establishment of Senior Citizens' Center at Trinidad.

n. Denver, Colorado (AoA Project #138). Survey of problems of older persons living in the Capitol Hill area of Denver.

o. Salt Lake City, Utah (AoA Project #160). Providing funds to hire staff to plan and coordinate programs on aging in the Salt Lake Metropolitan area.

p. Logan, Utah (AoA Project #6). Supporting a Senior Citizens' Center in Logan for the Logan-Cache County area.

q. Springville, Utah (AoA Project #5). Expanding services at the Senior Citizens' Center in Springville.

r. Salt Lake City, Utah (AoA Project #215). Providing meals on wheels services for Senior Citizens in Salt Lake City.

s. Provo, Utah (AoA Project #197). Providing funds to hire staff to support a county council on aging to plan and coordinate programs on aging in Utah County.

t. Provo, Utah (AoA Project #162). Providing transportation for Senior Citizens in Utah County to attend activities at the Eldred Senior Citizens' Center in Provo.

u. Salt Lake City, Utah (AoA Project #161). Provide funds to hire staff at the Holy Cross Hospital in Salt Lake City to refer patients being discharged to community resources.

v. Park City, Utah. Provide 20 traineeship grants to supplement 40 Public Health Service traineeship grants to offer advance training to nursing home administrators.

Copies of each of these project proposals are on file in our Washington, D.C., office.

Efforts by industry, labor unions and business to supply retirement preparation to employees and their families are very limited in this Region. Therefore, an educational program to stimulate employer interest is needed.

Montana and Utah have been concerned over the great numbers of persons who move out of the State when they retire to establish residence elsewhere. They found that many of those leaving the State are those who have a good retirement income. It is the hope of these States that if a stimulating retirement program can be developed—possibly through Senior Citizens' Centers located throughout the State—people who are retiring may be more inclined to remain in their communities.

\* \* \* \* \*  
Sincerely yours,

\* \* \* \* \*  
ALLEN M. A. BUCKINGHAM,  
*Regional Representative on Aging.*

## APPENDIX 3

### REPLIES FROM STATE AGENCIES

(Subcommittee Chairman Mondale wrote on March 21 to State agencies concerned with aging. He asked for information on projects related to retirement within the States and also for information or opinions on matters of concern to the subcommittee. Pertinent replies follow:)

#### ARKANSAS

OFFICE ON AGING,  
*Little Rock, Ark., May 5, 1967.*

\* \* \* \* \*

I have taken the liberty of talking with Dr. Frank H. Troutman, Associate Industrial Specialist with the University of Arkansas Industrial Research and Extension Center; whose PhD dissertation was on retirement as an industry. He has provided an Abstract of Dissertation and a Table of Contents, and is willing to supply a copy of the complete work, if you desire.

In looking at some of the problems of aging, I feel that two definite areas emerge:

I. Those persons who have a retirement income and are mobile (seeking a better cline).

II. Those persons who have little or no retirement income and are tied to the old homestead.

I feel that the enclosed data from Dr. Troutman covers the area of whose persons in Number I above and is in a field of onrushing problems in the very near future.

Than you will find enclosures pertaining to the persons in Number II above. The first are some interesting statistics compiled by C.A.S.A. in six counties of Arkansas this spring. The second is part of a report on Newton County Arkansas and it brings to view some enlightening observations.

And finally, we come to the projects that are in operation in Arkansas involving senior citizens.

1. Arkansas Farmers Union Green Thumb: Employment of elderly low-income men dealing with highway beautification and community improvements.

2. C.A.S.A. (Community Activity for Senior Arkansans): Fact finding in home and health aid and needed services in rural counties where no such services exist.

3. Hot Springs Community Adult Center: An activity center located in a high-rise apartment building for the low-income elderly. They have many planned social and recreational activities including a Sunday morning coffee hour, monthly birthday dessert, community sings, table games, trips, dancing, ceramics, knitting, and quilting.

4. Newton County Elderly Workers Service: A community planning and development project. They have made a survey of all elderly citizens, their income, their health, and any other facts relative to the needs of older people.

5. Pope County Senior Citizens Organization: This organization is located in a former parsonage donated by the Methodist Church of Russellville. They have a recreational program as well as arts and crafts. "Know-your-area" trips have been very successful.

6. Marion County Senior Citizens Opportunity Project: This project is located in the Court House and they conduct a very active service county

wide. They act as a referral and counseling service when needed, conduct community meetings, and a friendly hospital visiting service.

7. Campus Towers Activity Center: Is located in a high-rise apartment building for low-income elderly negroes. They have a very effective planned program of recreation, arts and crafts.

8. Searcy County Elderly Workers Service: Is located in the basement of the Court House. They have planned activities and a recreational program as well as friendly hospital and home visiting.

9. Heritage House Activity Center is located in a high-rise apartment complex for low-income elderly people. They have arts, crafts, recreational programs and offer all services to elderly living outside the building as well as four those who live in.

We now have ten applications for new projects that are awaiting study by our Technical Review Committee. Some of these are new and innovative programs we are anxious to promote that will give a more meaningful use of retirement.

\* \* \* \* \*

Sincerely,

JERRY M. PACE, *Director.*

[Enclosures]

#### EXHIBIT 1. RETIREMENT AS A MARKET FOR SERVICES

INDUSTRIAL RESEARCH AND EXTENSION CENTER,  
UNIVERSITY OF ARKANSAS,  
COLLEGE OF BUSINESS ADMINISTRATION,

*Little Rock, Ark., May 3, 1967.*

Mr. JERRY M. PACE,  
*Director, Office on Aging,*  
*Little Rock, Ark.*

DEAR MR. PACE: As I pointed out to you in our conversation Monday, my primary interest in retirees is economic—that is, as a market for a retirement industry and the implications of this industry for area economic development. Thus, in my study, I have examined much old information about retirees with a new orientation—an orientation of stimulating economic development through a retirement industry. The orientation focuses on the economic importance of our retired population rather than upon the needs of older persons. Therefore, except for my projections of the number of persons in the retired group and their income, I have little to offer in your area of special interest—the problems of the aged.

However, the retired segment of our population is growing, in both numbers and per capita income, and retirees can have a significant impact upon the economy of Arkansas and surrounding states. Therefore, if I can be of help to you in your work, I am happy to offer my services. Also, as my study of retirees may be of some general interest, I am enclosing an abstract and table of contents of the report.

Sincerely,

FRANK H. TROUTMAN,  
*Associate Industrial Specialist.*

#### ABSTRACT OF DISSERTATION

The conceptual statement of a retirement industry as a market factor in economic development, and the analysis of its implications for area economic development are the major tasks of this study. New data are not being sought, but rather a new orientation to existing data, therefore, only secondary sources of data are used.

The ultimate objective of any development program is an increase in per capita income levels through an expansion of business opportunities, employment, and income. In the South, the search for growth opportunities has centered on programs designed to attract manufacturing plants to the Region. While the study does not take issue with this strategy as one segment of an overall development program, it does suggest that a retirement industry would help accomplish this objective by providing a vehicle for exporting the Region's environment and, thus, expanding the Region's export base.

The study suggests that retired people are mobile and may be attracted to or held in an area. And, as they receive transfer payments from outside the

local economy in the form of social security checks, pensions checks, and so forth, and their expenditures are part of the demand for locally produced goods and services, they tend to increase the total income flow in an area.

The study shows that the retirement market is fast growing in numbers of people willing and able to buy or rent housing, and pay for goods and services designed to meet their needs and desires; that the retirement market consists of far more than the 65-and-over age group—that it is, in fact, made up of all age groups above about 45-years; and, that the retirement market is everywhere—wherever retirees or nearly retired people live.

The study proposes that it is useful to classify the retirement market into the following market segments:

(1) The "low-income" retirees. These are people who are either on the welfare rolls or people with per capita incomes below the poverty threshold level of \$1,580.

(2) The "middle-income" retirees. These are people with per capita income levels from the poverty figure of \$1,580 to an estimated \$3,650 considered necessary for an individual to reside in a representative retirement-resort community.

(3) The "upper-income" retirees. These are people with per capita incomes in excess of \$3,650.

The study then identifies the retirement industry in terms of:

(1) Primary retiree-serving businesses. Enterprises which, by design, serve the retired, or about to be retired population almost exclusively.

(2) Secondary retiree-serving businesses. Enterprises which by design or accident, receive a significant portion of their business from retirees.

Furthermore, it is established that, presently, there are well in excess of 10,000 separate enterprises in the primary retiree-serving division of the retirement industry. And, that there is a retirement industry product which can be developed and promoted. In general terms, a retirement industry product is the sum total of an area's features and facilities which retirees want to consume.

The study ends with some further arguments stressing the importance of retirees in a complete development program. It is pointed out that the nation is reshaping around the distribution and service industries as major employers—as opposed to agriculture, mining, and manufacturing—and that the retirement industry is one part of this segment of the economy. At the same time, even though retirement is a relatively new phenomenon in our society, it has already encompassed a large and growing segment of the population—presently more than 14 percent of the total population of the United States. Also, retirees as a group are becoming more powerful and more active. Not only is the group growing in numbers; it is also increasing its per capita income and, thereby, its total income. Moreover, the study points out, the retirement industry, because of its extensive backward- and forward-linkages, has a higher area income multiplier coefficient than do goods-producing industries.

Finally, the study points out that retirees have more to offer an area than money—much more. They have skills to be utilized, knowledge to pass on, and time to contribute.

#### EXHIBIT 2. REPORT ON NEWTON COUNTY, ARKANSAS

The elderly in Newton County are mostly native stock. Their forefathers came to this County not more than a few generations ago. The native is a mountaineer and very proud of that fact. They refuse to be grouped into any single category, therefore, the need for individual attention. The director of this agency is also a native of Newton County and is able to understand the problems of the native people. Of the 1,075 elderly being served at present, (approx. 16.5% of the total population of this county) the large majority (80-90%) are natives. The elderly who migrate to Newton County are few in number, but the majority of those who do come, fit into the communities with the greatest of ease. In a short-time they start considering themselves almost-natives. Many of these people take on the characteristics of the people in the communities where they live. While these people, both native and non-native are not inhospitable, they tend to stand aloof, especially from recreational interests. Their life has known nothing but hard work. Their way of seeing pleasures and diversions is by fishing in a small nearby creek, or hunting small game in a local woods, and or passing the time of day with neighbors as each pick up his weekly supply of groceries. One certain day of

the week is set aside by those who need to travel to Harrison, the nearest and more easily accessible large town, for a visit to the doctor if need be and for supplies.

Knowing these circumstances, in contrast to what other agencies of our type in other localities are doing, this agency has not pursued a course of established procedure for recreational purposes. If the interest is found, we will set up a calendar and established meeting place. Along this line though, the staff has worked toward having a few general meetings in communities where opinion polls have been taken in regard to recreational interests. We have seen about getting and have a list available of easy-read (large print) books. Also, much publication of types of programs with recreational interests pertaining to the elderly has been done. To all agencies in the county, inquiries were sent asking stated information about programs they had for the elderly's benefit and participation. This staff sponsored an area for the elderly at the County Fair. We have, also, offered a class of Adult Education on a course of home economics. We are gathering information now for the purpose of putting out as many as we can afford of a *Directory on Social Services for the Elderly*.

The area to be served is the whole of Newton County, Arkansas. Newton County's topography is 864 square miles of the most rugged section of the Ozark Mountain Range. It has 171 miles of state highways with less than 100 miles of hard surfaced roads. There are 1600 miles of county roads, all of which are unimproved. The county's population is just under 6,000. NEWS has a count of 1,075 persons which are in the age bracket of 60 and over.

This agency is at present co-ordinating two projects with CAP, as previously mentioned, and also, planning to co-ordinate another project with the State Welfare Department if the Welfare Department so desires. Cooperation with all federal, state, and local agencies is excellent. There is no friction.

The uniqueness of the elderly in Newton County makes this project unique within itself. No where else in Arkansas will you find the mountaineer people we have here. The ways of the people of the mountains of Tennessee and Kentucky are evidenced in some of the ways of our natives. Most natives are decedents of Tennessee and Kentucky Mountaineers. As far as this writer knows, this is the only project of its kind in the United States, insomuch, as serving Mountain people.

EXHIBIT 3.—Arkansas Farmers Union CASA Project—Statistics on senior citizens interviewed as of May 1, 1967, interviews taken between January and May 1967 in 6 counties

	County						Average
	Conway	Izard	Lonoke	Pralrie	Sharp	Stone	
Number of persons interviewed.....	544	399	329	403	204	519	2,338
Average age.....	73.9	72.3	73.9	73.5	72.3	71.0	72.8
Average annual income.....	\$968.30	\$895.73	\$925.33	\$907.09	\$991.72	\$962.50	\$941.78
	Percent						
Source of income:							
Social security.....	28.6	62.2	53.2	59.7	51.1	41.9	49.8
Welfare.....	41.4	17.4	23.4	24.8	24.2	21.7	25.5
Social security and welfare.....	27.5	20.1	23.4	13.6	22.2	33.3	23.4
Other (veterans' pension, odd job, etc.).....	2.5	.3	0	1.9	.5	3.1	1.3
Health:							
Good.....	13.2	8.9	11.9	9.4	16.3	8.9	11.4
Fair.....	11.0	30.9	37.1	30.3	40.6	28.0	29.7
Poor.....	75.8	60.2	51.0	60.3	43.1	63.1	58.9
Applied for medicare.....	91.9	92.6	87.2	84.6	87.7	79.6	85.8
Housing:							
Owns.....	59.7	80.2	66.0	70.2	78.2	78.5	72.1
Rents or board with relatives.....	40.3	19.8	34.0	29.8	21.8	21.5	27.9
Housing condition:							
Standard.....	67.4	69.7	71.7	68.7	49.8	53.5	63.5
Substandard (without either electricity or indoor plumbing or both).....	32.6	30.3	28.3	31.3	50.2	46.5	36.5

## CALIFORNIA

CALIFORNIA COMMISSION ON AGING,

May 18, 1967.

For a number of years, the California Commission on Aging (formerly the Citizens' Advisory Committee on Aging) has been both concerned and involved with the problems and conflicts relating to all aspects of retirement—economic, health, social, and psychological.

During the past ten years this concern has resulted in major efforts by the Commission to provide opportunities for a satisfactory retirement, as well as a broad community understanding of the needs of older persons in the retirement years. Although it is difficult to measure the current extent of retirement planning projects, there is concrete evidence of a constant increase in such programs throughout various areas of the state. Pre-retirement programs are being sponsored by an ever widening circle of auspices including industry and business, labor unions, public governmental agencies, universities and colleges, public schools as a part of adult education, churches, voluntary organizations, and community programs on aging, or by cooperative arrangements with the state Commission on Aging.

From a sponsoring standpoint, the focus up to now has been placed upon programs developed within business and industry. This was clearly demonstrated in the national survey conducted by Professors Michael Wermel and Geraldine Biedman of the California Institute of Technology in 1961. The Wermel-Biedman survey was based on data secured from 415 firms with over 6,000,000 employees. Of these, 161 reported having a pre-retirement program and it is interesting to note that some elements of individual counseling were included in 107 companies, with 84 reporting an organized program of both individual and group counseling as a key part of their total program.

In California, House Resolution No. 103 was enacted by the 1965 State Legislature. The objectives of this Resolution have been impossible to implement due to the lack of necessary financial support. However, there is pending state legislation which indicates the continuing interest and support of our State Legislature. We are hopeful that we may assist, with the cooperation of the Bureau of Adult Education and the California State Employment Service, in the development of statewide programs for retirement planning.

California has been fortunate in having several projects in pre- and post-retirement planning which I feel would be of interest to your Committee. In San Mateo County a program was established as the result of a short-term study of the "Legal and Financial Planning Services for Older People in San Mateo County." The study was cooperatively sponsored by the College of San Mateo, the Community Council of San Mateo County, and financed through a grant under California Community Services for Older Persons Act. The major goals through this study and subsequent action were:

- to sustain and reinforce the abilities and self-sufficiency of older people in the management of their personal affairs;
- to reduce and safeguard against potential and avoidable dependency on the community by encouraging and enabling older people and all those concerned with their welfare to use ethical resources in planning for their future;
- to stimulate public awareness of the need for, and ways of planning realistically for the retirement years.

Recommendations of the study were that there be:

- an expanded community organization program;
- a public education program including the use of the mass media, classes in pre- and post-retirement, and distribution of special pamphlet type printed materials; and
- an information and referral service.

This study has been well implemented during the past four years. The County Committee on Aging continues to act as the planning body. Annually, there are planned training programs or courses which have included:

1. Post-retirement courses, both of the lecture and discussion types, in senior clubs and centers;
2. Courses within industry, though not on company time, for those approaching retirement;

3. Training sessions for public agency personnel;
4. Series of discussions on pre-retirement and responsibilities for older persons for parent teacher groups;
5. Lectures for the general public;
6. Two series of discussions on retirement have been broadcast over the College of San Mateo Radio.

These courses have been extremely well attended (ranging from about 40 to 150) and have covered both the practical and theoretical aspects of retirement geared to appeal to individuals of various backgrounds and interests.

An information, referral and counseling service has been established and is carrying on a broad program under Title III of the Older Americans Act. Other effective pre-retirement programs which should be noted are:

Preretirement Planning Seminars—a project funded under Title III, and sponsored by the Joint Council of Teamsters #42 in Los Angeles.

Preretirement Courses—sponsored by American River College, Sacramento School District, and Community Welfare Council in Sacramento.

Retirement Courses—sponsored by the Los Angeles City Schools.

The above are specific examples of our coordinated efforts in this area. We are currently attempting to implement this type of training on a statewide basis while broadening our general programs in aging so that retirement years may be more satisfying and secure for our older citizens.

\* \* \* \* \*

Sincerely,

EDNA BONNIE RUSSELL,  
Mrs. A. M. G. Russell,  
*Chairman.*

CHARLES W. SKOEN, Jr.,  
*Executive Director.*

[Enclosures]

Exhibit 1, House Resolution No. 103, as Amended February 8, 1965  
By Assemblymen Kennick and Elliott

RELATING TO CURRICULUM FOR PRE-RETIREMENT PLANNING AND POST-RETIREMENT  
ACTIVITIES

Whereas, Older adults are forced to adjust to frequent job changes, the need for job training and retraining, gradual retirement, and the use of leisure time upon retirement; and

Whereas, These adjustments are often difficult to make; now, therefore, be it *Resolved by the Assembly of the State of California*, That the Bureau of Adult Education of the Department of Education, the Department of Employment, and the Citizens' Advisory Committee on Aging of the Health and Welfare Agency are requested to join with other appropriate agencies to jointly develop curriculums that can be utilized by public adult education schools, labor, government, management, and others in the planning and offering of courses and programs in pre-retirement planning and post-retirement activities; and be it further

*Resolved*, That the Chief Clerk of the Assembly is directed to transmit copies of this resolution to the Superintendent of Public Instruction, the Chief of the Bureau of Adult Education, the Director of Employment, and the Chairman of the Citizens' Advisory Committee on Aging.

—————  
**COLORADO**

STATE OF COLORADO,  
DEPARTMENT OF PUBLIC WELFARE,  
*Denver, Colo., May 19, 1967.*

\* \* \* \* \*

I am delighted to hear that the Senate Special Committee on Aging has established a Subcommittee on Retirement and the Individual. This is an area that has been neglected for too long in our society. As more and more of our fellow Americans are reaching retirement ages and living into their eighties and nineties, the problems they are facing are compounded by the fact that when they



first thought of retirement—if they ever did—it was with the idea of a rather short period of life and a need for only a reasonable amount to live out their years in dignity and with some degree of comfort.

As we know, modern medical advances and technological changes have radically altered retirement living. People are living longer, and, because of forced retirement at an earlier age, they have not been able to accumulate the resources necessary to combat the inflationary forces which they face.

In Colorado we have one of the finest Old Age Pension programs. This program provides eligible older persons up to \$121.00 per month. The cost of living is reviewed on a regular schedule, and when there has been an increase, an adjustment is made in the amount of the pension.

Colorado is considered an attractive place for retirement. It is our feeling that more people move to Colorado after their working years have been completed than move out of Colorado. This does not create problems for the state and communities. However, with the extended life span, they sometimes find themselves with economic problems, and this can create a drain on state resources.

To help those approaching retirement, several projects are being proposed. One of these is a Pre-Retirement Training Course under the sponsorship of the Adult Education Council of Metropolitan Denver. This will be a pilot project which will train professionals and sub-professionals to conduct pre-retirement counseling in a group setting. This project has been recommended by the Colorado Commission on the Aging for funding under Title III of the Older Americans Act. As soon as an abstract has been prepared, I will forward this to you.

Several of our local industries have pre-retirement counseling for their employees, which normally spans the five years prior to the eligible date for retirement. Some of these firms are:

Public Service Company of Colorado  
 Mountain States Telephone and Telegraph Company  
 Shell Oil Company  
 Gates Rubber Company

These programs vary from short individual counseling services conducted by personnel technicians, to full scale group classes including the spouses of the potential retiree.

I would like to call your attention to the enclosed brochure which is provided for all State Employees by the Civil Service Commission. Mr. Robinson, of our Older Americans Division, has been in consultation with the Commission to explore possible avenues for expansion of this program. This is not a complete answer, but certainly is a step in the right direction.

Concern has been expressed by social workers and others throughout the State that, with the exception of Metropolitan Denver, there is little activity in retirement planning. We hope to be able to address ourselves to these problems, and will look to your committee for recommendations as to how this can best be done.

One of our great concerns has been the exploitation of older people. Many unscrupulous individuals have taken advantage of the less sophisticated older persons and sold them unneeded repairs, shoddy material, and swindled them out of their money. The Fraud and Quackery Committee of the Special Committee on Aging has done much to focus attention on this problem, but more needs to be done in this area. We in Colorado have conducted several clinics dealing with these subjects and plan to expand our efforts in this direction.

Many approach retirement without a complete understanding of what it means not to have a full-time occupation. They do not realize the fact that when they do step out of the working field, they frequently lose status in the community, and unless they are properly prepared, they can rapidly develop a feeling of uselessness. Through the establishment of multi-purpose senior centers, we hope to provide older people with a true alternative of choices.

Programs such as Foster Grandparents, SCORE, and VISTA have demonstrated the benefits gained by the individual who now feels that he is needed and can be useful. As one of our Foster Grandparents said, "I now have a reason for getting up in the morning." Expansion of these programs, which would incorporate more employment for older people without necessarily using an economic yardstick, is desirable.

We feel that Colorado is moving forward in the area of retirement planning. However, much more remains to be done. Should there be additional information that we can provide, please let me know.

Very truly yours,

CHARLINE J. BIRKINS, *Director.*

## CONNECTICUT

## STATEMENT BY CARMEN ROMANO, CHAIRMAN, CONNECTICUT COMMISSION ON SERVICES FOR ELDERLY PERSONS

The Commission on Services for Elderly Persons wishes to present to the Subcommittee a brief description in regard to retirement in the State of Connecticut. For your consideration may we list the following:

*1. Scoville Manufacturing Company Local 1604 UAW*

A landmark on pre-retirement education and in the field of management-union relations was the establishment in 1964 of a program called "Looking Forward to Retirement", at Scoville Manufacturing Plant, Waterbury.

This program was conducted with the aid and consultation of Professor Woodrow W. Hunter, Division of Gerontology, University of Michigan. A program was designed for discussion leaders drawn equally from the Company and the Union and established as an ongoing retirement program.

Attached herewith is the brochure explaining further details and the elements of this program.

*2. Retirement Filmstrip Program*

The Aetna Life and Casualty Company of Hartford has prepared three, ten minute color sound 35mm films. The film strip series is designed to help stimulate persons nearing retirement age make realistic plans for retirement during their working years, while they still have ample time to do so.

*3. Portfolio on Retirement Planning Workshops*

Prepared by Stanley Moran, National Foremen's Institute, 24 Hope Ferry Road, Waterford.

Each month recipient who subscribes to this program receives an informational brochure on a variety of matters which help the person or groups plan for retirement.

*4. University of Connecticut Cooperative Extension Service, Hartford*

On April 12, 1967, the County office conducted "Retiring Years, Challenging Opportunity" geared to Agricultural extension, staff, home economists, women's service clubs and community leaders.

Mr. Bernard E. Nash, Deputy Commissioner, Administration on Aging, was main speaker.

*5. Directory of Retirement—Men and Women, 1966*

The Southern New England Telephone Company, Hartford, Connecticut, publishes a directory listing all individuals in the company who have retired.

*6. Reprint Service*

Published by Connecticut General Life Insurance Company, Hartford, Connecticut, "How to Prepare Your Employees for Retirement", excerpted from "Business Management" for distribution throughout the state.

*7. Workshops and Conferences on Retirement*

a. Retirement Commission of Connecticut Educational Association for 100 public school educators, March 19, 1966, answered questions regarding insurance about future improvements in State retirement system, medicare and income tax.

b. New London workshops for 75 individuals, sponsored by local bank for a 10 sessions series.

*8. Publications*

a. "Aging in Connecticut, Volume I, No. 4, Winter 1958"; "Preparing for Retirement."

b. "Your Retirement Dollar", Fifth Annual Conference on Aging, 1957, a publication of Society of Gerontology and Institute of Gerontology.

*9. Pre-Retirement, Business Executives*

Together with Oliver Wendell Holmes Association, 381 Park Avenue South, New York, we have endeavored to establish such a retirement program. This has been a difficult area to develop.

## HAWAII

STATE OF HAWAII,  
COMMISSION ON AGING,  
*Honolulu, Hawaii, May 11, 1967.*

\* \* \* \* \*

As yet our Commission has not yet begun a review of pre-retirement programs. During our Training Institute on Aging held in February 1967 we were co-host of a world premiere of "The Rest of Your Life" produced by Mayor Daly's Committee on Aging. There is a paucity of good material available.

The Commission on Aging has utilized State funds to develop an E.T.V. show entitled "Pau Hana Years" a twice weekly E.T.V. show (on prime time) designed especially for Senior citizens. Pre-retirement content comprises a part of the subject matter. This program will be continued next year and studies may indicate that the program should be geared to the pre-retirement audience.

Let me focus attention on the following subjects related to your subcommittee:

1. The 1965 session of the Hawaii State Legislature enacted legislation which makes retirement at age 55 more attractive than continued employment. An increasing number of State employees are availing themselves of this opportunity.

2. Opportunities for counseling, part-time or full-time employment, training and retraining of older workers are needed.

3. Opportunities for "second careers" and programs like the Community Senior Service Corps is needed to channel the energies, skills and talents of older persons forced to retire.

4. Public policy should encourage tapering off work schedules for their older workers allowing them to enrich themselves by formal or informal school, expansion of cultural interests and travel. The older person would get the "feel" of retirement and the employer would still have the benefit of his skills and experience on the job.

5. Studies should be focused on manpower problems accompanying rapid technological change, new skills needed and development of new market for employable skills for older workers.

6. Studies should be focused on the ultimate goals of the individual—his adaptive mechanism to the changes in the environment; and within himself, the changes of his life time values, and his sense of self-worth.

I hope that the second phase of your subcommittee "the individual" somehow does not get lost in the pragmatic and often overly urgent concern of retirement to the detriment of the individual. You have a very difficult assignment but you can begin a significant dialogue from the ultimate worth of human being especially as he nears the twilight of his years.

\* \* \* \* \*

Sincerely,

ANNE BENNER,  
Mrs. Harlan F. Benner,  
*Chairman.*

## ILLINOIS

STATE OF ILLINOIS,  
DEPARTMENT OF PUBLIC AID,  
*May 9, 1967.*

DEAR SENATOR MONDALE: In response to your inquiry of April 21, 1967, I am pleased to submit some reactions on the institution of retirement. These thoughts represent a distillation of the thinking of experienced persons on our staff whose domain is the administration of the Older Americans Act in Illinois.

To begin with, our staff has participated directly in a variety of activities related to the problems of retirement of Civil Service employees of the State of Illinois.

Illinois presently has no requirement for a fixed age at which retirement of state employees must occur. Each year, however, several hundred employees do retire. It has been observed that some approach retirement joyfully, anticipating change, respite, freedom of pace and movement, and new opportunities for new and pleasurable experience in life. Others tend to dread retirement and are apt

to submit to it with the greatest reluctance and occasionally at a time far beyond their capacity for maximum usefulness to their respective state departments.

Two kinds of problems have arisen and are clearly observable in the post retirement experiences of both of these types of retirees. On the one hand, there is often a wide gap between the anticipation and the reality of retirement experiences even among those who looked forward to retirement most avidly. For those who dreaded retirement, the reasons for their dread are sometimes all too realistic and it is not uncommon that the misery they expected turns out to be even worse than they had feared.

In response to this situation, the Department of Personnel of the State of Illinois, decided, some four years ago, to offer some "Special Courses" in "Preparation for Retirement" for state employees.

Originally, these courses were set up on a 10-week basis—two hours per week. Enrollments were limited to employees who were planning to retire soon and who were at least 60 years old. As we gained experience in the conduct of these courses at various locations throughout the state, changes in the format of the course were adopted, as well as changes in the qualifications of those invited to attend.

For the past two years, this "retirement" course has been given twice a year, repeated several times in selected locations in the state, and has been concentrated into two successive days which last all day on each day. The age limit has been removed and any employee, of whatever age, may attend. During the past year these sessions have also been opened to the general public and many non-employees have attended. The spouses of state employees and others attending have also been welcomed in these sessions.

The content of these pre-retirement courses has included lectures and discussion on problems of:

- Finances and Income Management
- Employment
- Housing (Relocation?)
- Health Maintenance
- Legal Problems
- Social and Personal Adjustments
- Use of Leisure Time

Experts in all of these fields have conducted the sessions. Evaluative comments from participants have been uniformly favorable. The Department of Personnel intends to continue and expand this service to state employees.

The list of subjects covered above indicates the areas in which we have found the most problems existing and the areas about which retirees are most concerned and apprehensive.

In our view, the principal concern of most of the retirees or prospective retirees with whom we have had contact, in these courses and elsewhere, has to do with the problem of income maintenance.

It is a stark reality that in the vast majority of instances, retirees face an immediate and drastic reduction of income. It is a rare situation when total retirement income from all sources amounts to as much as 60 per cent of the retiree's previous earnings. Fifty per cent, or less, is a more usual figure. The need for "belt-tightening" is, therefore, a very real and very immediate prospect. This requires an agonizing appraisal of such matters as life expectancy, the maintenance or dropping of life insurance programs, the relative feasibility of maintaining or disposing of homestead property versus "renting," the expense of automobile purchase, operation, maintenance and insurance, the question of relocation to a less expensive locale, decisions as to the conservation or depletion of liquid assets (other than "pension" income), the curtailment of participation in and contributions to civic, social or religious activities, the loss of status accompanying the descent to lower income brackets, the prospect and effect of higher (local or state) taxes on fixed incomes, the necessary reduction in recreational expenses and many other items related to the use of disposable income.

Along with these causes of apprehension, the retiree is often beset with the fear of inflation. Since his almost certain prospect is a remaining lifetime on a relatively "fixed" income—even his investments, if any, must be extremely conservative—he is concerned with slow or "creeping" or "moderate" rises in the costs of living. He has seen and experienced the substantial upward trend during the post-war period since 1945. He has been able to adjust to this trend by reason of the fact that it covered his own most productive and most remunera-

tive years of work, the twenty years before his retirement. His earnings have generally kept pace with the rise in the cost of living.

The retiree's fears however, extend to the *next* 20 years, corresponding to his probable life expectancy. If the increase in the cost of living should continue for the next 20 years at the same rate as has obtained during the past 20 years, and he has no further opportunity to acquire any larger share in the general increase of income or gross national product, the retiree sees himself as facing a bleak future indeed. Even the "higher bracket" retirees suffer from this apprehension.

The problem of income maintenance, therefore, is paramount. Most of the other subjects listed in our pre-retirement courses; viz., health, legal problems, use of leisure time, etc. represent areas in which the retiree can benefit from education. These are areas within his intelligent control. But the initial and continuing adequacy of his basic income is, by retirement time, largely out of his control.

This is the point at which it appears that Congressional action is appropriate.

The late Adlai Stevenson, when a candidate for the Presidency, suggested a goal for all retirees—that provision be made for the *maintenance of* (roughly) *the same standard of living* after retirement, that the retiree had achieved during his working lifetime. Mr. Stevenson suggested that this was possible through co-ordinated and simultaneous action on many different fronts.

Mr. Stevenson's proposal comprised an expanded benefit structure in the Social Security program—including a raising of the "taxable wage base." He saw clearly that the present inadequacy of Social Security benefits is directly traceable to two unfortunate policy decisions, on the part of previous Congresses, first, to postpone the scheduled increases in Social Security contribution rates, time after time, and secondly, to fail to increase the "taxable wage base" commensurately with the rise in the wage structure and in the total earnings of all American workers. He recommended the speedy and complete repair of this damage.

In addition, Mr. Stevenson encouraged the adoption and expansion of private pension plans and suggested tax incentives to induce employers to participate in them. A corollary of this proposal called for the "vesting" of employees' pension rights in any such private pension plans.

Added to this, Mr. Stevenson suggested that tax incentives be offered to *individuals* to encourage them to undertake individual savings and annuity plans for their own protection in their old age.

This combination of programs would vastly expand the income initially available to millions of American workers upon their retirement. Combined with some further liberalization of the amount of money permitted to be earned by the retiree, after retirement, without reduction of his Social Security benefits, adequacy could be more nearly achieved.

All Federal measures to slow down and control rising costs of living should, of course, be a matter of continuing Congressional concern. The "tying" of Social Security benefits to increases in cost of living should also be considered.

The other area examined by Mr. Stevenson had to do with the provision of resources for retirees, which would have the effect of reducing his "outgo" of whatever retirement income he had available.

Two areas of expenditures were of particular concern. The first relates to medical care. This has been largely solved by the adoption of the Medicare program, although the "deductibles" for hospitalization and the \$3 per month "fee" for physicians' services still bear heavily on the poorer retirees.

The other area of major importance is in the provision of adequate housing at low cost for elderly persons. The present provision in Federal law, which provides that responsible sponsors may receive 100 per cent Federal financing for the construction of such projects does offer a workable solution. Unfortunately, the utilization of this resource has not progressed with the vigor that is needed. What is needed here is an aggressive program in which Federal officials will take the initiative in stimulating local groups and authorities, rather than to pursue their present passive policy of *waiting* for local initiative to develop.

Aside from the income maintenance problem, there is no question but that millions of older workers need and can benefit greatly from an expanded program of pre-retirement education. A vigorous Federally-aided program in this direction deserves the support of the Congress.

In the interest of brevity, this statement is more sketchy and less comprehensive than we would like to enter into the record, if time permitted. We trust, however, and intend that it is responsive to the inquiry contained in your letter.

Sincerely yours,

HAROLD O. SWANK, *Director.*

## INDIANA

STATE OF INDIANA,  
COMMISSION ON THE AGING AND AGED,  
*Indianapolis, Ind., June 5, 1967.*

Pursuant to your request for suggestions or information that will help your sub-committee in its studies, I am glad to write this letter, giving such information as has been developed in Indiana.

I have no doubt that many industries and businesses have moved into a pre-retirement counseling program for its employees, of which we have received no word whatever as a Commission on Aging. In fact, the Indianapolis Citizens Gas and Coke Utility is the most recent example that has come to my attention. I am sending you a copy of their program as they have sent it to me and I quote from the letter which accompanied it as follows:

"We have just concluded our first series of meetings in our new pre-retirement counseling program and we are now evaluating the results and planning the second series to be held this fall. We feel that the program was worthy and unfortunately the attendance at this voluntary program was less than we had hoped for. I am enclosing a copy of our program series, which will give you a general idea of the content. We very much appreciate your offer of help; I'm afraid that at this time we are not sure what help we do need."

I am sure the Citizens Gas and Coke Utility of Indianapolis is in the same position in which a good many other companies find themselves. They are in need of help and your committee can render a significant contribution to the Commission on Aging in the several States.

A pre-retirement counseling program for the Inland Steel Company at East Chicago, by Mr. Robert Weirich, Assistant Personnel Director of the Inland Steel Company, has been developed and I would assume that the complete plan was the result of considerable research on the part of Inland Steel. The Chrysler Plant in Indianapolis and in Kokomo have each organized a pre-retirement counseling program in which labor and management co-operated in determining the character of the program. The Perfect Circle Corporation of Hagerstown has carried a pre-retirement counseling program for a number of years. This program is under the direction of Mr. Edward Anderson, Vice-President of the First National Bank in Richmond. Prior to any of these programs Purdue University held institutes on pre-retirement counseling about 10 years ago, to which personnel directors of various companies and industries were invited for one week's institute, relative to pre-retirement counseling.

The Commission on Aging has made no survey relative to the existence of pre-retirement counseling programs conducted by business and industrial plants in the State of Indiana, but it is the thinking of the Executive Vice-President of the State Manufacturers Association, Mr. Arthur Conde, that companies in Indianapolis know that not near as much is being done in this area as needs to be done.

As to projects which demonstrate the productive use of retirement time, the best example in Indiana relates to the establishment of Senior Citizens Centers, the members of which engage in activities of a wide variety. Some of these are learning activities and this certainly relates to a productive use of retirement time. Next to our Senior Citizens Centers, I would think that the churches sponsoring Golden Age Clubs or similar groups contribute to the productive use of retirement time considerably. Apparently at Purdue University the Committee, studying the ways in which retired staff of Purdue University can be involved in the continuing service to the University, has found this will require some research and the administration has indicated its willingness to invest some money in a research project of this sort. The organization, known as the Emeriti, has concerned itself with additional employment for retired professors, usually in some institution other than the one in which they have just retired. This affects, however, only a small percentage of retired professors and the involvement of the retired staff of any higher institution of learning in continuing service to the University has great importance, obviously.

I must make mention of my feeling that if we are to avoid the inheritance of a continuing group of older people, who reach the age of retirement without having made provision for it, we must begin much earlier than we now do, to emphasize the importance of planning for these later years. With the retirement age moving back to an age of much earlier than 65, the problem becomes increasingly important. I am advised by one member of our Commission, that under a new contract signed with the Steel Workers Union, they retired now their first worker at the age of 49. We seem to be moving inexorably toward an early retirement age, often as low as age 50, rather generally. We must begin to introduce into our school system concepts about aging, and into our colleges as well, and we have in progress of development a project which we hope will be financed through the Older Americans Act, which will bring together at Ball State University the first contingent of elementary and secondary school teachers to study what these concepts should be and how they should be established some time before graduation from the secondary school.

You have one of the most interesting assignments imaginable in studying the area of retirement and its effect on the individual. I hope that your subcommittee will pursue its task assiduously. If I can be of any help further, do not hesitate to call.

Cordially yours,

Dr. GEORGE E. DAVIS,  
*Executive Director.*

#### PRE-RETIREMENT COUNSELING PROGRAM

Citizens Gas & Coke Utility, Indianapolis, Ind.

Tuesday, April 4: Opening Program—general discussion of retirement problems.

Tuesday, April 11: Health problems in retirement, Harry G. Becker, M.D.

Wednesday, April 19: Where to live in retirement Calvin B. Howard, Trust Officer, Indiana National Bank.

Wednesday, April 26: Social Security and Medicare. Speaker to be announced. Social Security Administration.

Wednesday, May 3: Utility Pension Plan, Cloyd T. Thompson, Executive Director, Industrial Relations and Personnel.

Wednesday, May 10: Legal problems of retirement, Boyd Huff, Land and Land Rights Manager.

Wednesday, May 17: Use of time after retirement, Alexander Munro, Executive Director, Indianapolis Senior Citizen's Center.

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## IOWA

THE STATE OF IOWA,  
COMMISSION ON THE AGING,  
*Eagle Grove, Iowa, May 11, 1967.*

\* \* \* \* \*

I would like to introduce myself to you. I am a former Governor of Iowa, having followed Senator Hickenlooper's term of office as governor of this state. I have been interested in the problem of the aging for many years. I was appointed by President Eisenhower to help set up the White House Conference on Aging and am a member of the Board of Hospitals and Homes of the Methodist Church which has supervision over all of the hospitals and homes of the church in the United States. I am also a member of the boards of several retirement homes in Iowa.

The Iowa Commission on Aging has been in operation only since a year ago this month and to a large degree, the time has been spent in organizational procedures and working on projects connected with the Older Americans Act.

There is an Institute of Gerontology at the University of Iowa at Iowa City. I am enclosing their publication "Adding Life to Years" and also the last publication of the Commission on Aging.

The Iowa Commission on Aging, in cooperation with the Department of Public Safety, has developed a film on safety for elderly people which will be distributed throughout the state and copies will be available to commissions in other states.

The Institute of Gerontology will conduct its fifth course on nursing and retirement home administration this summer. This course is being attended by persons from the middle west.

There is a substantial number of low rent housing projects in Iowa. The supervision of the nursing homes is under the State Department of Health and there has been a rapid increase in their bed capacity in the last several years.

The inspection of custodial homes is handled by the Iowa Department of Social Welfare.

The state has two active associations representing operators. One is the Iowa Nursing Home Association and the other is the Iowa Non-Profit Homes Association. Both organizations are complaining that the grants from the Welfare Department for nursing care are insufficient to cover costs of care of persons who are under the Medicare program.

I shall try now to pinpoint some of the problems in Iowa without going into too much detail.

1. The new minimum wage law is having a substantial effect on hospitals, nursing homes and retirement homes. This is going to force up the rates in these institutions and the principal burden is going to fall upon those who are chronically ill and those who require custodial care. Historically, persons who could not quite make the grade in commercial enterprises have found employment in hospitals and retirement homes. Many of these people are perhaps in the class of slightly mentally retarded persons. In this area, these people have been drawing approximately \$1.00 or slightly more per hour. The new wage rates, of course, advance from year to year. Some of these people really are merely sitters and do no physical work. Another class of persons who have found employment here are those who have retired on Social Security and wanted part time employment, who, because of age and physical condition were not employable in the competitive market.

2. The Medicare program does not help the chronically ill and a very large number of elderly people become senile and have other disabilities that place them in the category of the chronically ill. For several years in Iowa, State Hospitals which had formerly served both as treatment and custodial centers have been converting to true hospitals as distinguished from hospitals and custodial institutions and the senile and custodial patients are being forced out of these institutions. Our county home situation in Iowa is spotted, some good and some bad, and they do not have the facilities to care for many of these people. State support for these people when they are in private nursing homes is so low that they do not provide sufficient funds for decent care. The grants through the Old Age Assistance program are substantially less than the cost of care at state institutions.

3. Inflation is bringing pressure to bear on local taxing bodies who are seeking additional sources of revenue. In Iowa, several non-profit church related homes have been placed upon the assessment rolls and their cases are now in litigation. I have some touch with the national situation and find that the same thing is occurring at the national level. If the tax exempt status of these homes is revoked, care costs will have to be pushed up. Of course these costs must be collected from retired individuals whose income is pretty largely fixed and who get little or no benefit from inflationary trends.

4. There are several federal loan organizations to help build better housing for retired individuals, including the Small Business Administration, Farmers Home Administration, F.H.A. Hill-Burton funds and any under the 202 Urban Housing Act. All of these are loan programs with the exception of the Hill-Burton program which is a matching grant program to help build hospital and nursing home facilities. In Iowa the Hill-Burton money is going almost exclusively to hospitals. As I understand it, there is no requirement for a division of these funds between hospitals and nursing homes. Iowa has no program to subsidize the building of decent housing for elderly retired individuals.

5. There has been a tendency on the part of the Department of Health, Education, and Welfare to by-pass state authorities and to deal directly with groups in cities or other areas of the state. This has caused some friction and it certainly is a poor practice.

6. There are entirely too many different loan programs to build housing facilities for elderly people. These different programs are not coordinated and are not working together and they are not working properly with state authorities to locate proposed facilities on the basis of need throughout the state. The tend-



ency on the part of these loan agencies seem to be pretty much to accept the word of the applicant as to the need in the area and to make little or no check with state authorities as to the real need as determined by state surveys.

Your sub-committee could render a great service if you would merely compile a list of the different departments of Federal Government that are operating in the field of aging and make some study of their overlapping.

For instance, the Office of Economic Opportunity is definitely overlapping the work being undertaken under the Older Americans Act. I think several of the housing programs are overlapping.

\* \* \* \* \*

Very truly yours,

ROBERT D. BLUE,  
*Chairman, Iowa Commission on Aging.*

## KENTUCKY

COMMONWEALTH OF KENTUCKY,  
COMMISSION ON AGING,  
*Frankfort, Ky., May 31, 1967.*

\* \* \* \* \*

It has always been my view and also the view of the Kentucky Commission on Aging that retirement should not be based solely on age attained. Some persons should retire earlier than the arbitrary age of 65, which our Federal Government has selected as retirement age; many other persons should retire at a later age; and, probably still a larger number should begin to retire gradually at an unspecified age somewhere in their sixties. The arbitrary selection age of 65 as retirement time has probably been the principal cause of unhappiness and psychiatric illness in our senior citizens as well as causing an immense waste of highly skilled manpower in our country.

Retirement should be based on health, financial status, and the personal desire of the perspective retiree. These matters should be considered carefully by both the employee and employer probably around the age 60 of the employee. After consideration of all of the above subjects, a plan for each individual employee should be formulated. I believe CARSON, PIRIE, AND SCOTT COMPANY of Chicago, Illinois, has a very efficient program for retirement of their employees.

One great determining factor in the continuing employment of our older citizens is the loss of, or partial loss of, Social Security benefits if they continue to work enough to augment their retirement benefits adequately. This causes them great mental conflict and confusion, since they are usually already having to accept a reduced income after retirement. They want to continue to work, but are frustrated by the thought of reduced retirement benefits if they do work.

By our mass of legislation pertaining solely to persons over 65, I feel we have thoughtlessly segregated our senior citizens into a group based on age alone. They would remain much happier if they could just continue to live as near as possible to the way they lived before age 65. The home and family is the strongest force in our way of life, and continues to be so even in our older citizens.

Sincerely yours,

EARL P. OLIVER, M.D.,  
*Chairman, Kentucky Commission on Aging.*

## MAINE

STATE OF MAINE,  
DEPARTMENT OF HEALTH AND WELFARE,  
*Augusta, Maine, May 19, 1967.*

\* \* \* \* \*

Several projects have been in operation throughout the State during the past several years around pre-retirement counseling. The most extensive one was sponsored by the York County Council on Aging and Nason College in Spring-

field and consisted of involving middle-aged people as well as older people in a two-week long planned pre-retirement course. This met with a great deal of success. It was presented approximately three years ago and has not been repeated since. Pre-retirement counseling is also the focus of one of our projects funded under Title III of the Older Americans Act in which they are approaching various industries in a particular area within the State to seek permission and gain support for developing comprehensive pre-retirement courses for employees of all age levels. Industry has been very responsive to this where it has been offered and all indications point to a successful outcome. The University of Maine has sponsored a few scattered institutes over the past few years through its Department of Family Life Education. These have been scattered one-day institutes. Most of the industries do not consider anything along the line of pre-retirement information for their employees. One, the telephone company, has a half-day information "period" for their employees approximately six months to a year before they retire as a group.

Activities related to retirement in a broader sense involve the existence of twelve senior citizen groups privately sponsored which meet either monthly or bi-monthly. There also exist eight projects sponsored by this agency under Title III of the Older Americans Act which operate a total of nineteen centers strategically located throughout the State to serve a large percentage of the population. The centers are either managed by volunteers or by part-time paid older persons. They extend the traditional complex of services to older Americans including homemaker services, transportation services, education, group activities, recreation, friendly visiting, and opportunities for volunteer services among others. These projects have met amazing success in every instance. The anticipation of use in planning these services has been greatly exceeded.

I would like to suggest for the consideration of your Committee the whole area of income and retirement; whether it be the opportunity for employment in the general labor market without discrimination because of age; whether it be the opportunity for retired people to work only part-time; or whether it be the whole area of government supported retirement programs such as Social Security, Old Age Assistance, and Veterans benefits. This I believe is a very crucial area and I am sure you must agree, when viewed in the light of our great inflationary trend as compared to a rather fixed retirement income.

Another broad area of concern which should be explored in greater detail is the provision of opportunities for involvement for being needed, for feeling useful and for being a part of something. Many programs over the past three or four years seem to aim at this. Programs such as Score, Green Thumb, Foster Grandparent seem tending to meet needs in these areas.

Attention should also be devoted to the area of protected services for people who can not manage their own affairs. People who meet the means test for Old Age Assistance are offered these protected services through individual casework attention. These, however, are a minority of the total older population leaving the bulk of the people without these services. Project Find sponsored through Economic Opportunity should be evaluated, and if found effective, could be broadened to extend protective services to the great bulk of older people not on Old Age Assistance, not in institutions or in supervised living arrangements.

We have found in Maine that the area of transportation for older people is one of crucial need. We have seen no one unified way to get at this problem except at a community level where a rather successful program offering transportation has been devised by using volunteer senior citizens as drivers. Perhaps you might consider some means whereby such services could be extended nationally or at least Statewide.

A very significant development in Federal programs which would likely help the matter of adequate income and retirement are the proposed Social Security increases. A definite attempt through legislation to prohibit the reduction of other retirement benefits such as Old Age Assistance and Veterans pensions should be made so that these retirement benefits are not reduced as a consequence of an increased Social Security payment.

Concerning the Social Security Act, I believe that serious attention should be given to the possibilities of including homemakers as well as home health aides under Medicare. The fine line of definition between these two services and the fact that one is reimbursed under Medicare while the other is not has left a great bulk of unmet needs especially to those older people who would be able to remain in their own homes with a small amount of help.

The whole area of low cost senior citizen housing has received but haphazard attention and very inadequate implementation in Maine. Many agencies are involved and concerned with this problem such as the Administration on Aging, Housing and Urban Development, the Public Welfare Agency, Economic Opportunity, as well as the Department of Agriculture. There exists no overall coordinating body or agency nor any concerted efforts to bring these programs to the community on a unified basis. This could perhaps be provided for through a Federal-State agency charged with the coordination of various housing programs for older Americans and the bringing of this information through consultation to local communities to at least make sure they are aware of the possibilities that exist.

The ideal, of course, for improving Federal programs would be the full implementation of the ten objectives of the Older Americans Act of July, 1965 through expansion of this Act or through legislation or other agencies.

\* \* \* \* \*

Sincerely,

DEAN FISHER, M.D., *Commissioner.*

## MARYLAND

STATE OF MARYLAND,  
COMMISSION ON THE AGING,  
*Baltimore, Md., June 2, 1967.*

In connection with your letters of April 21, 1967 and May 15, 1967, addressed to the Honorable Margaret C. Schweinhaut, Chairman of our State Commission, with reference to the hearings of your Subcommittee on Retirement and the Individual, I should like to take this opportunity of submitting on behalf of our Commission for your Subcommittee's consideration a memorandum prepared by a special committee of our Commission in re "Report Concerning a Study of Early Retirement on Account of Age Prepared as a Basis for Commission Policy." You will note that on page 9 of this report the committee makes certain recommendations with reference to policies which our Commission approved on June 13, 1966.

It may be of interest for you to note that the Chairman of our Subcommittee was Mrs. Robert M. Ball, wife of the Commissioner of Social Security Administration.

We shall be glad to have your Subcommittee make use of the report as it deems appropriate.

Sincerely yours,

GERALD MONSMAN,  
*Executive Director.*

[Enclosure]

REPORT CONCERNING A STUDY OF EARLY RETIREMENT ON ACCOUNT OF AGE PREPARED  
AS A BASIS FOR COMMISSION POLICY

By the Special Committee on Early Retirement, Maryland State Commission  
on the Aging

JUNE 13, 1966

Doris (Mrs. Robert M.) Ball, Chairman; Sidney Hatkin, Albert J. Mattes, Bevide C. McCall, Joseph J. Murnane, Norman Seaton, Nathan W. Shock, Gerald Monsman, Executive Director, Elinor Pancost, Secretary.

### EARLY RETIREMENT

General policy: The welfare of the individual older worker is the primary consideration in policy.

### FACTORS INVOLVED

#### *Meaning of Early Retirement*

A strictly construed concept of Early Retirement for Age means the following:  
A. Early retirement for age means that the individual worker leaves his job

and/or the labor force for age earlier than has been or is customary in his occupation or industry.

B. Early Retirement for Age means that the individual worker leaves his job and/or the labor force early because (1) he desires more years of leisure than he might have if he waited for his customary age, or (2) his job is of such a character or has changed so that *persons of his age*, although otherwise healthy, are not physically and/or emotionally equipped to perform it, and neither his transfer to a different job nor the redesigning of his job is feasible.

1. Early retirement for disability is *not retirement for age*. Early retirement for disability should be covered under separate systems with their own criteria.

2. Early retirement to effect reduction in force is *not retirement for age*. Such early leaving a job with the object of reducing the labor force is better and more logically achieved under other systems such as unemployment insurance, dismissal wages, transfer, re-training, etc., than under age retirement systems. (Older workers, encouraged or compelled to retire early so as to make place for younger workers, are thus carrying a large share of the costs of cyclical depression, or automation, and other technological change. Or, to put it differently, old-age retirement and pension funds are carrying costs that might be looked on as logically appropriate to other programs.)

#### *Recent Trends in Early Retirement*

Circumstances occurring in recent years have given EARLY RETIREMENT increasing use as a way to achieve certain ends.

A. As a means of gratifying the desire of a minority of older persons to retire early and enjoy leisure. (In the 1963 Survey made by the Social Security Administration it was found that of those persons who retired voluntarily, only one-fifth did so because they preferred leisure.)

1. The health improvement of older people, the development of new means of enjoying leisure, and expanded retirement pensions help to stimulate the propensity of some to retire early.

2. Increasingly wearing physical and emotional strains in modern industry and business administration make early retirement and leisure seem attractive to those so circumstanced.

B. As a means of lessening redundancy in the labor market

1. The character of the supply of older workers induces pressures for their early retirement:

a. Obsolescence and deterioration of skills of some older workers owing to

(1) Inadequate life-time, continuous training, transfer and promotion programs.

(2) Seniority systems which check labor mobility.

(3) Physical and mental characteristics, brought on by aging, which make older workers less adaptable to *some kinds* of jobs, either those they hold or new types of jobs. Counteracting these characteristics to some degree are the better health, vision, hearing, etc., of older persons which make them more desirable workers than was formerly true.

b. The trend of voluntary early retirement of a minority of individuals to escape the wearing effect of speed and monotony in some industrial jobs, or of punishing pressures in administrative jobs (see A, 2 above).

2. The character of the *demand* for older workers affects early retirement from both white collar and blue collar jobs:

a. Technological change, chiefly automation, resulting in

(1) Reduction of the total number of jobs in the industries concerned, which has made early retirement for age seem an attractive way to achieve reduction in force without lay-offs at these and other ages. Both blue collar and white collar workers are being replaced by machines and computers. The future extended use of computers promises revolutionary changes in the meaning of work.

(2) Raised educational and other qualifications for some jobs, which old people have more difficulty in meeting than young people.

b. Absence of any significant movement by industrial management to redesign jobs so that older workers can fill them

c. Development of generous early retirement pension programs in some industries (50 per cent of all non-farm workers are not covered under any private retirement system) as a means of changing the so-called "age imbalance" by encouraging workers to retire early

d. Increasing use of compulsory retirement

Various safeguards have been used in some industries both in the United States and abroad which protect the employer against retaining an older worker no longer qualified to fill his job and not transferrable, and/or an older worker against arbitrary dismissal; e.g., reference to a disinterested arbitration board, union contract and grievance machinery, standards of competence rather than of age, etc.

e. Propensity of employers to make retirement ages and hiring policies respecting older workers more rigid because of increased pension costs from early retirement policies. If present trends continue, the aged by the end of the century will have virtually no employment.

f. Counteracting the downward trend in demand for older workers are the following:

(1) Self-employment, expanded by Small Business Agency loans.

(2) Employment of commissioned older salesmen to exploit an expanding market of older buyers.

(3) Consultative and other part-time employment of experts who would otherwise be entirely retired.

(4) Other part-time or temporary jobs that appear in a relatively tight labor market.

(5) Tapering off employment of persons who have reached retirement age.

George Katona's recent studies show that of those retirees expecting relatively low retirement income, one-half planned to supplement their oasi benefits by part-time work or self-employment. (If an oasi beneficiary under age 72 earns more than \$1,500 in a year, \$1 in benefits will be withheld for each \$2 earned from \$1,500 to \$2,700. In addition, \$1 benefits will be withheld for each \$1 of earnings over \$2,700.)

#### *Costs of Early Retirement*

Early retirement involves costs to society and to the individual.

##### A. Economic costs of early retirement

###### 1. To society:

a. The money cost of additional pension is dispersed among consumers, owners, workers and taxpayers. Pension costs and increased social security taxes paid by the employer are generally shifted, unless offset by cost saving (see below). Increased pension contributions and social security taxes paid by the employed worker are also a cost burden, and are ordinarily not shiftable.

(1) Money costs of all pensions incurred by all business firms is estimated to equal 3.9 per cent of payroll.

(2) If all workers were to retire at age 62, company pension costs would rise, it has been estimated, to 8-10 per cent of wages.

(3) Because of the increased number of oasi beneficiaries expected to retire at age 62-65, owing to the 1962 amendments to the Social Security Act, it was actuarially estimated in that year that the *added cost* would reach 1 per cent of payrolls in 1966 and 2 per cent in 1968.

b. Society is deprived of the skill, experience and judgment of older workers who go into early or premature retirement.

(1) In the 1960's, there will be added to, or deducted from specified age groups in the labor force, *experienced workers* as follows:

(a) An increase of 1.8 million workers age 25-34.

(b) A decrease in the number of workers age 35-44.

(c) An increase (5.5 million) in the number of workers age 45 and older. Here is where increased early retirement is cutting into society's supply of needed skills.

(2) In the 1960's there will be added to the labor force 6.4 million workers under age 25. These cannot supply the needed skills, experience and judgment lost by early retirement, except in very small part.

(3) During September and October 1965, 31 workers retired from one General Motors plant in the Baltimore area, contrasted with 21 in all of 1964. (The increase was primarily in response to the improved pensions paid by the company to workers who retired early.) In the whole automobile industry, 35 per cent of the 6,465 hourly workers who retired in 1965 were under 65, contrasted with 18 per cent in 1960 and 4 per cent in 1953. During September and October 1965, about 23 per cent of those eligible elected to retire early.

(4) In 1964, 57 per cent of the 1 million workers (men and women) awarded old-age benefits under Social Security were under the traditional

age of 65. The rate for men increased from 47 per cent to more than 50 per cent in a 3-year period (1962-1964). The table below shows the per cent of total old-age benefits awarded which were reduced benefits:

	<i>Percent</i>
1956 -----	12.4
1957 -----	19.8
1958 -----	18.8
1959 -----	20.1
1960 -----	21.3
1961 -----	39.9
1962 -----	52.0
1963 -----	54.1
1964 -----	56.9

c. Society's past expenditures to improve the health, education and longevity of workers, and, hence, their productivity, is somewhat wasted by early retirement.

d. Offsetting in part the economic costs of early retirement to society are the cost savings (lowered unit costs of production). Savings are, of course, passed on to consumers, or to owners, or to workers still employed, or to all three groups. Savings are derived from:

(1) Substituting machine or other technology for displaced older workers.

(2) Substituting, where appropriate, younger, speedier, stronger, more adaptable workers for older, slower workers.

(3) Training in the new processes younger workers, with a longer work life ahead of them, rather than older workers whose remaining work life will be shorter.

e. Another offsetting factor is the possibility that our affluent, high income society is financially able to pay the costs of early retirement without serious deprivation of other programs. (Other countries with high standards of living and levels of education have late retirement ages; countries with low per capita incomes have early retirement ages.)

2. To the individual retiree:

a. Reduction of income because retirement income is ordinarily less than wages earned in employment. The 1963 OASI Survey showed that the median income of male beneficiaries age 62-64 was not even half that of nonbeneficiaries of the same age. Lower paid workers tend to retire early because they are unable to find employment—are disabled, sick, non-white, or unskilled. Retirement in their cases is not really "voluntary."

b. Actuarially reduced benefits and pensions because of retirement at earlier ages. Typically, oasi benefits at age 60 are about two-thirds of those payable at 65 for equivalent service. The median income of male beneficiaries age 62-64 was not even half that of beneficiaries age 65-72, as shown in the 1963 Survey. About 21 per cent of men retiring early received oasi awards of \$100 or more, compared with 71 per cent of the men aged 65 or over.

The effect of early retirement on monthly oasi benefit is shown by comparing the primary benefit amount with the resulting benefit after reduction because of age:

Age	Men	Women
65 and over: Primary amount.....	\$104.61	\$83.41
62 to 65:		
Primary amount.....	86.65	63.38
Monthly benefit.....	75.17	58.63

(The above differential will undoubtedly build up pressures for eliminating the actuarial reduction of benefits for early retirees.)

c. Fixed annuity or pension income which is not responsive to increases in the cost of living, as is wage income.

d. Payment of higher prices for the goods and services he buys insofar as the costs of early retirement are shifted to consumer.

B. Sociological and psychological costs of early retirement:

1. Psychological cost to the individual—his relative deprivation of the psychological rewards of working, which consist of:

- a. The pleasure and satisfaction of work itself.
- b. The status conferred on the holder of a job. Compulsory rather than individual voluntary choice of retirement age may seem an abridgement of freedom and deprivation of status.
- c. The satisfaction of being the family support and head.
- d. The individual's social participation, because participation is ordinarily tied into occupation. Although studies show that in old age there is a reduction in measurable interests and social interactions, nevertheless socioadaptive qualities are not found to be related to age, but to work status, health, financial resources, etc.

2. Sociological costs to society: the sum total of losses to the individuals:

a. Higher loss to society from early retirement of individuals with higher skills which are still usable, and who, hence, have higher status.

b. Little loss suffered by society in the retirement of unskilled workers with little usable skills and low status.

C. Physical or health costs of early retirement.

1. A gradual decline is detectable from age 30 on, with no specific age showing a sudden or marked change. Stability of performance and capability are characteristic, rather than steady decrement; decrement is associated with the incidence of disease.

a. Old persons are too slow for work requiring speed, such as some new tasks in automated industry.

b. Older persons learn as well as younger persons, but more slowly; they synthesize poorly.

2. There is no evidence that early retirement causes physical decline.

#### ISSUES CONCERNING EARLY RETIREMENT POLICY

In view of the factors—definition, trends and costs—involved in Early Retirement, the issues respecting policy might be stated as follows:

A. Does early retirement for age contribute to the welfare of the individual older worker, or is he better off if he continues on the job until he attains the conventional (normal) retirement age?

B. Is it feasible for each individual worker freely to elect his own time to retire for age, with proper safeguards for himself and his employer?

C. Is a policy pronouncement ineffectual because the trend toward earlier retirement for age is a secular one and irreversible, or may a pronouncement be effectual because the trend is only cyclical and employers facing a tight labor market will respond to suggestions for keeping older workers in active employment?

D. Is earlier retirement for age a desirable and proper means of dealing with labor redundancy, whose economic costs are thus assigned to retirement and pension systems rather than to other systems, and whose sociological costs are accepted?

#### POLICY OF THE COMMISSION RESPECTING EARLY RETIREMENT FOR AGE

The State Commission on the Aging recommends the following policies with reference to retirement:

A. The time of retirement should vary with the nature of the employment. At least, these three natural groups are evident:

Heavy and automated industry—Here early retirement seems natural.

Service and clerical employment—This area permits later retirement.

Professional employment—Barring physical breakdown, this area would appear to permit the longest span of employment and the latest retirement.

B. In no grouping should there be a fixed retirement age, but flexible policies should prevail. The individual worker should be allowed voluntarily to retire from the labor force for age, with full advantage of any pension rights acquired by employment contract. Or he may elect to continue at work, with proper safeguards for himself and his employer; the safeguards should balance the interests of each. Whether the individual retires early or late, his pension should be actuarially adjusted.

C. 1. Manpower problems resulting from (1) rapid technological change, (2) the need to develop new skills, and (3) market contraction should be solved, whenever possible, by programs other than retirement systems.

2. Programs for retirement for disability should be supported by funds specifically provided for that purpose, either in a separate fund or in a combined fund which also makes provision for this type of retirement.

D. Employers should be encouraged to institute, whenever possible, tapering off work schedules for their older workers, prior to their full retirement, and thereby avail themselves of the valuable, experienced services these employees can render over a longer period of time on a reduced work schedule.

E. A system of "second careers" for competent and interested retirees should be established, in which such retirees can find the means of supplementing their retirement incomes and/or making a contribution to community life, thereby undergirding their own morale and sense of being needed.

F. The Commission should encourage studies of "second career" jobs, preferential policies for hiring the older worker, helping smaller employers to institute such jobs, etc. Foundation grants for systematic studies of "second career" jobs should be sought.

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## MINNESOTA

(See statement by Mrs. Walker, pp. 71-77.)

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## MISSOURI

STATE OF MISSOURI,  
OFFICE OF STATE AND REGIONAL  
PLANNING AND COMMUNITY DEVELOPMENT,  
*Jefferson City, Mo., May 12, 1967.*

Your letter of April 21 requesting a statement in regard to retirement and the individual is a very timely one for us in Missouri. We are very much aware of the large number of people currently in their retirement ages and recognize the consistent increase in the people in this age group in our state. Our office has had responsibility for carrying out the Older Americans Act and we have a bill in the current session of our legislature to establish a permanent state Division on Aging as part of the plans for a new state Department of Community Affairs.

We have noted increasing interest on the part of local communities including some of the very small communities of our state in the development of retirement housing and activity and recreation programs for the elderly. We have also been approached by a number of private individuals who are interested in the construction of well-designed retirement housing in locations which have ready access to recreational areas such as our Lake of the Ozarks. While we recognize that there are a number of Federal resources for establishing housing for the elderly in communities (Farmers Home Administration and the Department of HUD), we do believe that there could be a more applicable program for those private individuals interested in the construction of good retirement facilities. Such retirement developments need to have special design and ready access to such things as appropriate health facilities, and, therefore, are expensive. A government program which would assist in providing loans to such groups could be of assistance to our state.

While we are generally aware of the tremendous need for more retirement housing, we also feel that there would be benefit in further information to be gathered about the desires of older persons at their point of retirement. In our opinion, programs should be available to provide a variety of alternatives to the older person in regard to living arrangements, retirement activities, community service, part-time employment, etc. We do not yet have as much information as we should about the type of alternatives which should be provided.

I would also like to suggest that in your analysis of problems related to retirement that some special focus be given to the problem as this occurs in our predominately rural states. For example, in Missouri almost a third of the people over age 65 live in communities of 1,000 or less in population. In fact, we have noted a trend for older persons to move into small communities at the time of their retirement. It would seem important that in the allocation of our services we find effective ways of serving this group who do not have readily available resources, transportation, etc.

\* \* \* \* \*

Sincerely yours,

PHILIP V. MAHER, *Director.*

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## MONTANA

STATE OF MONTANA,  
COMMISSION ON AGING,  
*Helena, Mont., May 24, 1967.*

\* \* \* \* \*

We have funded six projects that we think will prove beneficial to older citizens in this state. We are about out of money. Our funds come, as you no

doubt know, from the Administration on Aging in the Department of Health, Education and Welfare, except for administrative costs which are supplied equally by the state and federal government. We have only two people on our payroll—the executive director, Lyle Downing, and a secretary.

The projects are as follows:

*Senior Citizens Assisting Extended Care Patients*—St. John's Hospital, Helena. This project was designed to determine the feasibility of employing persons over 60 to provide simple, pleasant services which busy nurses cannot now give to extended care patients.

*Montana Senior Citizens Survey Investigation*—sponsored by Carroll College of Helena. Carroll College is conducting a survey to obtain comprehensive information on the social and economic needs of Montana's 67,000 senior citizens. This information is needed not only by the Commission on Aging but by other state and federal agencies as well.

*Senior Citizens Conducting Program for Mentally Retarded Aged*—at the State Training School in Boulder, sponsored by the Boulder River Jaycees. This program was instituted because of the great need for services to the elderly residents at the school. It will also fulfill the "need to be needed" for senior citizens hired to render these services.

*Senior Citizens Assisting Public Schools*—sponsored by the Community Action Program in Billings. This is an employment project hiring eleven senior citizens to work as classroom aides and patrolling street crossings for school children.

*Preparing Senior Citizens as Teacher Aides in Montana*—conducted by the Institute for Social Science Research at the University of Montana in Missoula. This project will teach elderly participants to take over some of the non-instructional jobs now being done by teachers in the schools. This project is expected to lead to the eventual employment of at least 600 senior citizens.

*Senior Social Center*—sponsored by the Gallatin County Methodist Extension Society. This center is designed to provide social and recreational activities as well as referral services for employment, private counselling, legal problems, etc.

My thinking is that the federal agencies now have a wealth of information on the problems of the aging. They are spending, as you doubtless know, millions of dollars establishing special courses for undergraduate and graduate students at many of our larger universities. A mammoth amount of material already has been developed and much more is in the making. While I personally favor these expenditures and believe they should be continued, I am of the opinion that what is needed now is action—that is, specific projects that will be beneficial. Money is a great requirement if much worthwhile is to be accomplished.

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Sincerely yours,

BARCLAY CRAIGHEAD, *Chairman.*

## NEW JERSEY

ADDED YEARS—NEWSLETTER OF THE NEW JERSEY STATE DIVISION ON AGING

### RETIREMENT PLANNING

Retirement sounds good before it happens, but often the reality is disappointing since society has yet to develop a role for its retired. It is both the challenge and the confusion of retirement that leaves the individual free to forge his own pattern of living. For some, whose lives have been regimented by the daily routine of their work, the confusions obscure the challenge. The adjustment problems that come from mandatory retirement are only now becoming apparent.

Compulsory retirement is the very recent outgrowth of the Federal Government's Social Security program. By limiting benefits to those over 65 who did not remain in the labor force, the program encouraged private pension plans to adapt similar "fixed" retirement policies. Thus, men and women who had been raised on the expectation of lifetime work were suddenly confronted with a leisure they could only view as uselessness. The end of economic productivity

signaled to many the end of any opportunity for meaningful contributions to society.

Despite wishful thinking to the contrary, mandatory retirement is not likely to disappear, nor is its elimination desirable if retired workers can learn to appreciate the new opportunities that retirement can open. This success is more probable when planned, as demonstrated by a 1966 study. In a comparison between older workers who had made plans for their "graduation" and those who had not, 81% of those with plans were looking forward to retirement; of those who had neglected to plan, only 38% found the prospect pleasing. Among the planners, one in three persons had investments or savings beyond their company pensions; in the non-planning group, only one in ten had made such provisions.

How many people actually plan for their retirement? A national study conducted in 1961 indicated that while over 80% of American industries had instituted compulsory retirement policies, only 40% provided any pre-retirement counseling. A comparable study of New Jersey manufacturers pointed out that while 62% of these employers professed to offer pre-retirement programs, in fact only 21% had developed truly broad-range programs which entailed more than a perfunctory review of individual pension status. Written responses to the questionnaires suggested that management in a majority of instances feels a definite responsibility to ease the retirement adjustment of its employees. The plant which had successfully incorporated a planning program were those which had taken full advantage of available community resources to ease the financial and technical burdens of initiating such a project.

While industry is most directly concerned with retirement problems and is motivated by a desire to promote voluntary retirement, improved personnel planning, and effective public relations, other sources of sponsorship may and should share program responsibility. Pre-retirement programs have been conducted or developed by Adult Schools, senior clubs, and Welfare Councils, Colleges often become involved in the presentation of programs, since the use of experts in various problem fields has proven useful in group lectures. The recruitment of these experts and the design of the program format has often been delegated by management to University extension services. Government, both federal and local, has frequently helped to ease retirement adjustments. The Bergen County Center on Aging, funded through the New Jersey Division on Aging, has been requested by the Freeholders to develop a pre-retirement program for retiring county workers. Unions have also developed and sponsored programs designed to help their members approach retirement with confidence. The role of the Church in retirement planning has, as yet, been little explored, but suggests many interesting possibilities.

In an attempt to fill requests for a Guide to Retirement Planning, the Division has developed a "Suggested Pre-retirement Program" which is available upon request. Inquiries should be addressed to Division on Aging, Box 1540, John Fitch Plaza, Trenton, New Jersey 08625.

#### PRE-RETIREMENT ADVICE

An Advisory Committee has been named to help the Division on Aging alert New Jersey's governmental, industrial, and community leaders to the importance of comprehensive pre-retirement planning. They will assist in the effort to stimulate state-wide participation in the preparation for aging called for in the 1965 Governor's Conference on Aging which was followed by numerous inquiries to the Division. The committee includes business organizations, labor unions, government agencies and educational institutions. The Division hereby expresses its thanks to the following leaders:

Mr. Lawrence Wm. Muth, Chairman, Assistant to the Corporate Vice-President, Johnson and Johnson Company

Mr. Albert Acken, President, New Jersey State Chamber of Commerce

Mr. Jesse G. Bell, formerly in Public Relations for New Jersey Bell Telephone Company

Dr. Jack Chernick, Research Director, Institute of Management and Labor Relations, Rutgers—The State University

Mr. James Compton, IUE-AFL-CIO Pensions Fund

Dr. James P. Connerton, Field Representative for the New Jersey Education Association

Mr. Donald Curtis, Executive Director of the South Jersey Manufacturer's Association

Mr. William Joseph, Director, New Jersey State Division of Pensions  
Mr. Thomas L. Mahony, Assistant Director of Examinations, New Jersey  
Department of Civil Service

Mr. Charles A. Rosen, Industrial Relations Specialist, New Jersey Manufacturer's Association

Mr. Frank Walsh, former Director of Group Insurance Relations, The Prudential Insurance Company

Mr. Raymond Wood, Southern New Jersey Development Council

A review of retirement policies throughout the state and nation emphasizes the experimental nature of existing programs. In the field of retirement planning, most of the "pioneer" programs, are little more than five years old! Many techniques and methods of presentation are employed. Advantages and disadvantages of each are being revealed as sponsors adapt their procedures to the group with which they deal. Group lectures permit the use of outside experts in various fields such as health, financial planning, etc. In a group setting, visual aids such as plays and movies may be employed. Open discussion following lectures provides an opportunity for reticent participants to learn from others' questions. Individual counseling, on the other hand, has the advantages of privacy and adaptability to personal needs. The distribution of printed material such as periodic letters or publications may reach those workers who would not take advantage of either counseling or lectures. A combination of several or all of these methods would seem most advisable, although cost factors may limit a program sponsor to only one. Planning, by its very nature, must be early enough to provide time for implementation. Retirement programs which begin a few months or even a year before retirement seldom offer adequate preparation. Experience has led to the introduction of programs which utilize indirect "retirement education" from the outset of employment, with a formal program at least five years before retirement. There has not been time to weigh the effect of the long range programs.

In formulating a program, it is important to keep in mind the distinction between advice and dogma. It is not the function of an effective planning program to make personal decisions for retirees; planning should supply them with all the information such decisions may require. In the words of a prominent business executive whose company early realized the value of pre-retirement programs, the proper aim of this planning is "to open doors, not push people through them." An ideal planning format would probably examine the following:

1. *The Nature of Retirement.* An analysis of the meaning of work provides an objective framework in which the retiree can determine the personal significance of his own retirement. It encourages the realization that withdrawal from the job provides opportunities to develop self-knowledge, previously prevented by a reliance upon the work-role for a status or niche in life. Common misconceptions of retirement and aging in general often deter older workers from contemplating their future thoroughly enough to find its positive aspects. To dispel these mistaken notions should be the primary objective of an "introduction to planning" which would distinguish "idleness" from "leisure" and "uselessness" from "old age." In the national survey cited earlier, 22-27% of retired workers who had made no plans for their retirement said they had "nothing to do." Only 8-10% of retired persons who had planned ahead gave this response. Similarly, 45% of the planning retirees encountered "no special problems" in retirement, while only 19% of those who had not planned could claim this satisfaction.

2. *Financial Planning.* Almost any employer who provides workers with a pension will review with a retiring worker the pension benefits he has accrued and often will add this to social security payments to compute total minimum retirement income. One retired executive termed this limited counseling "telling the retiree what he won't have in five years!" Employees would profit far more by an early outline for financial planning. One large company distributed topic forms to employees as a preliminary to establishing a pre-retirement program. They consisted of a list of suggested topics to be included in such a program as well as a request for additional suggestions. Employees checked those topics they wished to learned more about and in addition provided numerous new topics that had never occurred to the management. Among the financial matters they wished examined were budget planning, tax structure, shopping on a limited income, Medicare and health insurance, life insurance and annuities, investment procedures, and cost of living in various locations.

3. *Planning for Housing.* Early planning is of particular importance in housing; failure to undertake major renovation or repair jobs before retirement

can result in costly drains on small post-retirement incomes. Hasty decisions to move in with children or relocate are often regretted since they lack the sound basis careful planning can provide. Habits are less easily changed than physical circumstances. Employees of one company requested information on existing retirement villages, area housing developments, and even trailer camps. Another company offered its workers a "gazetteer" listing the attractions, cost of living, and climate conditions of various states and several foreign countries.

4. *Medical Planning.* Planning for good health is often neglected until it is too late for preventive measures. Many companies, therefore, offer workers medical check-ups throughout their term of employment and permit them to return for annual examinations after retirement. Many older people are unaware that age need not bring with it continual illness. Despite the common stereotype of the ill aged, immunity to many communicable diseases actually increases with age. Disease, though it strikes with greater force in the aging, strikes less often. Any thorough discussion of health planning should discourage the equally popular misconception of senility and mental confusion as necessary adjuncts to old age. A recent study points out that "elderly patients with senile dementia who have been studied in mental hospitals have almost all suffered from atherosclerosis, poor blood circulation in the brain, from cerebral hemorrhages and concomitant neural damage." The author of the study submits that these disorders are not the inevitable results of age, but might be prevented "if circulatory diseases were caught earlier in life." Prevention, then, is the planning key to both mental and physical health in retirement. Pre-retirement programs may help employees formulate their own prevention plans by supplying them with information on medical, nutritional, and exercise safeguards, as well as a review of available community health resources.

5. *Planning for Unstructured Time.* For the retiree who has always been able to turn to inner resources, the addition of 200 hours of free time a month will seem rewarding compensation for years of work. Yet, to those who have failed to cultivate interests and friendships beyond the work experience, this free time will hang heavy. One wise executive encourages early leisure planning by his employees through the sponsorship of a hobby club. A subtle device, the club encourages the development of "outside interests" throughout workers' employment years. More direct educational approaches to free time "problems" include presentations of possible pastimes, discussions of volunteer and community activities, and an examination of part-time employment opportunities. For those employees who indicate that they are interested in earning money after retirement, several companies sponsor workshops on job application or initiating small businesses. In many firms indirect suggestions for leisure time are provided by periodic articles in company magazines which feature former employees and their present activities as retirees. Travel forums included in the programs of company-sponsored service clubs explore the exciting possibilities of turning adventurer after retirement. Political panels can stimulate worthwhile interests in legislation and local government.

6. *Legal Planning.* Wills, mortgages, contracts, leases, deeds and estate handling are wise inclusions in any review of legal obligations. The small income and precious savings of the retiree often fall prey to unscrupulous investment schemes and "trap" contracts. The legal aspects of fraud form an area seldom broached in existing programs, but certainly relevant to complete post-retirement planning.

7. *Social Planning.* Many pre-retirement programs recognize the importance of including the older worker's spouse in plans for the retirement years. It is not only the worker who must adjust to retirement, but those he lives with as well. For single retirees daily loneliness presents another type of adjustment problem. Family adjustments require patience and understanding, perhaps the cultivation of mutual interests and joint projects. Social adjustments for single workers can be eased by a thorough review of community resources available to them. Some companies sponsor clubs for retirees or contribute financially to local senior centers and clubs. While the special segregated social life provided by senior citizen clubs and retiree "drop in" centers will not suit all older persons, they do provide leadership and activity outlets to many. Post-retirement contact with the company is encouraged by many firms. Lifetime subscriptions to the house organ are often awarded to retirees, and cards or gifts are mailed to former employees on their birthdays or holidays. One company presents each retiree with a lifetime pass to the cafeteria so that he will feel free to visit with former co-workers.

The future, unplanned, can be a frightening series of unanswered questions. If planning for retirement is delayed, a retiree's hesitation to face the prospect of his withdrawal from work is quite understandable. If his employer and his community care enough to make him look ahead, he is very likely to find in his future a time to grow in self-awareness and service to others.

Mrs. EONE HARGER,  
*Director, New Jersey Division on Aging.*

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## NEW MEXICO

STATE OF NEW MEXICO,  
DEPARTMENT OF PUBLIC WELFARE,  
*Sante Fe, N. Mex., May 29, 1967.*

\* \* \* \* \*

We have no specific activity in the State Program on Aging in funded and pending projects for Community Services under Title III Older Americans Act of 1965, but our staff works with many groups of retired persons such as the American Association of Retired Persons, the National Association of Retired Teachers, the National Association of Retired Civil Service Employees, the Association of Retired Military Personnel, and others. A number of senior citizens clubs which are mostly recreational and social are active in the State.

There are approximately 60,000 persons age 65 and over in New Mexico but we need specific data on retired people of all ages.

We have State retirement programs for education personnel and public employees, but very little information immediately available as to who they are, what skills and talents they have, what incomes they have, how they live, et cetera. This also applies to retired railway employees. One big industry, Sandia Corporation in Albuquerque, conducts planned services in pre-retirement counseling and offers assistance to other groups in setting up similar services.

No retirement centers exists in New Mexico, however, one is under development in Deming at the present time. Several retirement living facilities are available in Albuquerque, Belen, Carlsbad, Clovis, Deming, Lordsburg, Raton, Roswell, Santa Fe, Silver City, and Truth or Consequences.

There are emerging programs in employment and volunteer opportunities to utilize manpower, but no overall State program.

Because of New Mexico's climate and casual living atmosphere, many retired people locate here, but no information is available as to previous or present residence and their current activities. More luxury type facilities which catered to retirees would contribute considerably to the economy of the State. One county in the State, namely Sierra, is almost a colony as approximately 25% of the total population is age 65 or over. This percentage increases from August to April when non-residents return for "the season."

Public housing is on the increase in New Mexico with from 10% to 70% of facilities available designated for the elderly in 12 of the 32 counties.

In State programs, emphasis should be placed on well, ambulant retirees and their ability to contribute to self-sufficiency as well as to community life.

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Sincerely,

JOHN G. JASPER, *Director.*

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## NEW YORK

NEW YORK STATE,  
EXECUTIVE DEPARTMENT,  
OFFICE FOR THE AGING,  
*Albany, N.Y., May 16, 1967.*

\* \* \* \* \*

The Objectives as set forth in Section 101 of the Older Americans Act of 1965 constitute well defined goals for all agencies and organizations to achieve if manageable and flexible programs affording dignity and security are to be established for all members of the population approaching or in retirement status.

Over the years New York State government has structured a continually improving system for its retiring civil employees. Currently this includes an elective non-contributory pension plan, added annuity prerogative, social security when eligible, preretirement counseling on an individual or group basis, and more recently, legislation to affect payment of health insurance based on one's dollar value of accrued sick leave balance at the time of retirement. Effective June 1, 1967, the State will pay the full cost of employee's contribution to the statewide health plan, and on next January 1, 50 per cent of dependent coverage cost.

The Civil Service Commission made available to all employees in 1964 a booklet entitled "Good Planning to Enjoy Retirement", and in 1965 a "Personal Affairs Record" which permits one to document current status, and within generalities, plan future goals.

All State agencies provide assistance to the general public seeking help in defined areas, such as: health, insurance, education, housing, personal rights, welfare services, frauds and quackery, consumer information, etc.

As a principal member of two interdepartmental committees established by Governor Rockefeller, the Office for the Aging has been placed in a unique position to assist in the coordination, stimulation, and promotion of programs to identify areas of concern, and as indicated, recommend courses of action to effect in a positive manner the problems concomitant with aging and retirement.

Since 1947 the Joint Legislative Committee on Problems of the Aging has concerned itself exclusively with proposals to modify, amend, repeal or enact State legislation and influence State administrative policies to improve the lot of the aging. In the private sector, management sponsored programs have developed at a more rapid pace than those sponsored by unions.

Cornell University undertook a study in 1962 which has added to our understanding of management sponsored programs. The study indicates that most of the surveyed programs lack depth and substance, however a few are really being conducted on a sustained and quality basis.

Of the projects funded with Title III moneys by this office, two will ultimately afford (incidental to achievement of primary objectives) insights and understandings of economic, psychological, and physical interacting dynamics influencing individuals and group adaptation to the institution of retirement.

In addition, local adult education departments, community health and welfare councils and university extension departments—as well as voluntary agencies, such as churches, the Red Cross, the T.B. and Heart Associations, and local councils on aging—have conducted programs with varying degrees of success.

From our vantage point, we have observed that there are vast resources and wide ranges of possibilities for the development of programs. There is a surprising degree of uniformity with regard to content, method and approach to the conduct of such programs, yet there are many shortcomings as well, such as:

- (1) A lack of basic agreement as to the value, and in fact, the central goals or objectives of retirement preparation programs;
- (2) The inadequacy of basic coverage in terms of numbers of people reached effectively by such programs;
- (3) A lack of basic concern for the evaluation of such programs as to methods which work best, outcomes for individuals and groups involved, organization and sponsorship, recruitment methods, techniques, etc.;
- (4) A failure to develop sound conceptual framework for such programs, and
- (5) A failure to develop basic frameworks for the effective conduct of such programs.

This brief portrait of the situation in New York State indicates that there have been some accomplishments, however reality indicates that future programs will have to be structured to include not only present concepts, yet sufficiently comprehensive to be inclusive of all the variables consonant with and preparatory to retirement.

The effort, whether economic, educational, recreational, or health oriented will have to be paralleled by support and interest of each and every community to assure personal dignity and security for persons striving to achieve a clear cut set of meanings and behavior in their post-employment years.

Sincerely,

(Mrs.) MARCELLE G. LEVY, *Director.*

## NEVADA

STATE OF NEVADA,  
DEPARTMENT OF HEALTH AND WELFARE,  
WELFARE DIVISION,  
Carson City, Nev., May 22, 1967.

As best I can, the following comments are offered on the points of your letter, Senator Mondale. You are exploring virgin territory. I hope you and your committee will be able to make a positive contribution to the field of retirement.

1. Retirement planning has not been widely explored in Nevada. For example, the State Civil Service System has refused past efforts to establish a pre-retirement planning program for state employees and does not participate in Social Security.

Our projects under Title III of the Older Americans Act are primarily geared toward locating and actively involving the isolated older person in the mainstream of life within the community. There is little basic organization among the older people, and the major complaint is that there is insufficient funds for those who are retired to make use of the recreational, educational and tourist facilities available. We take a liberal definition of aging because adhering to 65 is impracticable.

Governmental concern has not been expressed in terms of adequate standards of financial or service assistance in the public welfare programs. Social Security benefits are below standard for the vast majority, and employment is not available to older workers. A lowering of the retirement age will mean that there will be a greater number forced from the labor market and who will be essentially adrift because there is not means through which they can acquire the funds to continue to live at the standard they enjoyed while employed.

In general, most persons in Nevada simply put off retirement until they are forced by health or employment policy to retire. Many continue to search for other forms of employment, while a great number simply become isolated. The majority of those people who come to Nevada to retire, because of the tax structure, are persons of some means who have some active years before them. Frequently, they too find that there are few inexpensive sources of recreation, education, or employment that are not closed to them because of the emphasis on children and youth.

2. I am not in a position to advise you on what the federal agencies know, or want to know, about retirement. However, I am in a position to offer a few observations regarding several traditional federal attitudes and approaches which seriously affect the aging. The traditional approach to welfare by federal agencies has been to segregate those who are receiving financial aid from the other aged persons, and to advocate a rigid definition by mandating the 65th birthday as the beginning of "aged". Extended federal controls seriously affect the retirement process. It is noticeable that federal control through regulation is rapidly removing the desired flexibility from the Older Americans Act. It has been observed that only a very few ideas are ever funded under the Older Americans Act and that unique approaches are not tried. With the extended federal controls, the local community is not able to meet the problems of retirement, except within a decreasingly narrow scope. A reverse of the federal trend, with widened financial support and the encouragement to work with the local community, is needed to solve the problems of aging. Retirement is but the beginning of these problems.

3. The problem areas are the same as they have been for years, and themes, as they have been developed in the past, are too transient to be of permanent and significant value. A theme, pitch, or opinion will not do. There is need for a complete revamping of the methods by which the federal government involves itself with the problems of the individuals and groups of the nation's citizens. It is important for federal agencies to realize that leadership and total control are not the same. It must learn to rely upon the ability of the states, and the political sub-divisions of the states, to work for the interests of the people.

QUENTEN L. EMERY,  
State Welfare Administrator.



**NORTH DAKOTA**

GOVERNOR'S COUNCIL ON HUMAN RESOURCES,  
*Bismarck, N. Dak., June 5, 1967.*

DEAR SENATOR MONDALE: As per your request, we are enclosing a summary of projects which our Committee on Aging has introduced this past year.

We hope this will be of some assistance to the Subcommittee on Retirement and the Individual.

If you have any further questions or require additional information, please feel free to contact us at any time.

LEROY H. ERNST,  
*Executive Director.*

[Enclosure]

GOVERNOR'S COUNCIL ON HUMAN RESOURCES

The Governor's Council on Human Resources has the responsibility of coordinating the activities and serving as a clearinghouse for information related to three Governor's Committees: Committee on Aging, Committee on Children & Youth, Committee on Employment of the Handicapped, and such other committees who have related interest in human resources. There are a maximum of nine voluntary members on each committee appointed by the Governor.

The following is a breakdown or summary of some of the many functions or projects of each committee:

FUNCTIONS OF THE COMMITTEE ON AGING

*Introduction*

The North Dakota State Program in Aging began its operation in June, 1966, when full-time staff was made available for supervision of the program. Before that time, there was no concerted effort made to stimulate interest in aging within the State. Therefore, there has not been sufficient time for adequate stimulation of interest at the local community level of Title III projects under the Older Americans Act of 1965. It is anticipated that the following Title III applications may be submitted to the State Agency for funding:

*A. Description of title III projects*

*1. Community Planning and Development:*

a. Rolette, a community of 600 persons which has a newly constructed low-rent housing project and activity center will be conducting a survey of older persons to determine the needs and interests of older citizens in the community. An Activity Center program will be developed to serve older persons in the community as well as those in the long term care wing of the Community Hospital.

Est. Total Costs.....	\$4,000
Federal Share.....	3,000

b. Mandan, a community of 15,000 persons will conduct a survey of older persons' needs which information will be used in planning an Activity Center program and the development of low rent housing.

Est. Total Costs.....	\$8,000
Federal Share.....	6,000

c. The North Dakota Association for Retarded Children with headquarters in Fargo will study the needs of the older retarded persons. In addition, a statewide program will be conducted utilizing older persons as volunteers in serving a supportive role, as indicated, to the employable retardate throughout his training and job placement. Also, the NDARC will develop a volunteer program utilizing older persons as volunteers in the five Day Care Centers in Rugby, Grand Forks, Valley City, Fargo and Dickinson.

Est. Total Cost.....	\$24,000
Fed. Share.....	18,000

*2. Activity Centers:*

a. The North Dakota Lutheran Welfare Society wishes to establish a program of consultation services on a statewide basis assisting Lutheran Homes for the Aged in establishing activity programs for the residents of these homes.

There are presently 29 Lutheran Homes for the Aged in North Dakota (16 actual homes for the aged—13 nursing homes). It is also intended to develop a program utilizing older persons as volunteers in work with the institutions within the Lutheran Welfare Society headquarters in Fargo.

Est. Total Cost.....	\$24,000
Federal Share.....	18,000

b. The Cass County Housing Authority will build additional low-rent housing units for the elderly where there will be Activity Center space. Programming for this Activity Center in West Fargo is to be developed.

Est. Total Cost.....	\$12,000
Federal Share.....	9,000

c. The community of Fessenden wishes to establish an Activity Center and a program of activities.

Est. Total Cost.....	\$8,000
Federal Share.....	6,000

d. The community of Williston having an active Golden Age Club wishes to establish an Activity Program on a full-time basis.

Est. Total Cost.....	\$12,800
Federal Share.....	9,600

### 3. Training of Personnel:

a. The Bismarck Junior College is interested in establishing a 2-year training program for Recreation Assistants who, after training will work with the elderly. The Recreation Assistants would receive an Associate of Arts Degree and would have background and training in problems and potentials of the elderly.

Est. Total Cost.....	\$40,000
Federal Share.....	30,000

b. The Williston Junior College wishes to plan and develop a training program for students for work with the elderly.

Est. Total Cost.....	\$31,322
Federal Share.....	23,522

Since several of the North Dakota projects will be on a state-wide basis, as for example the project with the Lutheran Welfare Society and homes for the aged throughout the State, and the North Dakota Association of Retarded Children project in the five Day Care Centers in Rugby, Grand Forks, Valley City, Fargo and Dickinson; it is anticipated that any one of these communities may wish to establish a community project. If moneys are not entirely used in all of the described projects, some of the remainder may be utilized within these facilities or communities.

### OTHER INVOLVEMENTS OF THE COMMITTEE ON AGING

In addition to the above mentioned Title III projects, the Consultant on Aging has been instrumental in:

1. Sharing responsibility with the Office of Economic Opportunity in the first stages of stimulating and exploring the possibility of the implementation of a Foster Grandparent Program at the State School for the Retarded, Grafton. Strong and encouraging indications are that this program will become a reality at the School.

2. The development of the first county-wide council on aging in North Dakota at Richland County. This group will be responsible for comprehensive planning and programming for the elderly in that county. Several organizational meetings have been held at the St. Francis Home for the Aged, Breckenridge, Minnesota, and within the county itself at Mooreton, Fairmount and Hankinson.

3. Re-organizational consultation and support for the North Dakota Association of Homes for the Aging. A state-wide meeting is being planned for this group in April, 1967, at Jamestown.

4. Assisting the Public Welfare Board of North Dakota in the development of their recently established Homemaker Services. Grand Forks and Walsh Counties have been selected to be the demonstration counties.

5. Promoting the recent (January, 1967) state-wide meeting of senior citizens at Minot which was sponsored by the Senior Citizen's League of that city.

6. The Committee through its concern with reference to the standards for homes for the aged across the state requested that the Public Welfare Board take necessary steps in the upgrading and enforcing of the minimum standards of homes for the aged and other elderly resident housing across the state.

## OHIO

STATE OF OHIO,  
DEPARTMENT OF MENTAL HYGIENE AND CORRECTION,  
*Columbus, Ohio, June 7, 1967.*

DEAR SENATOR MONDALE: In answer to your letter of April 21, 1967 asking for information arising from our experiences within our Division of Aging that might be helpful to your Subcommittee which is studying the matter of Retirement and the Individual, it is indeed a pleasure to present the following information to you.

Some people find retirement a very satisfying kind of life, yet, to many it imposes great emotional stress. Primarily this is by reason of many individuals finding their income inadequate to provide them with a security both as to their living and health needs.

Reaching old age today is not the achievement of a specific time when presumably you retired into inactivity and waited a few years before life ended. Today by reason of the extension of life through medical progress old age opens an opportunity for an extended span of years during which it is possible to add to one's life experiences that dimension not contemplated just a few years ago. This privilege of this extension of life has been given to an increasing number of fortunate individuals. It has provided an opportunity for citizens to contemplate additional years of fulfillment, additional years of adding to one's experiences. This, then, presents a challenge for it means that individuals must learn how to cope with the problems of living this extended period as they had in each of the preceding periods of their life from childhood through adulthood. Our task is to create an environment that will provide an assurance that this can be an additional enrichment to the life of every Older American.

The problem, it seems to me, is primarily that no significant role has been established in modern society for the aged. Retired people in this country are like expensive, high-quality cars that have been driven off the roads with the engines running smoothly and powerfully and are then allowed to rust and disintegrate. The application of enough outside energy can set them in motion again. Once started, they can become a dynamic force. Getting the machine started—giving them the extra push—is one of the wisest investments that can be made. A new image, a role of dignity, respect and prestige must be created.

Many retired persons—especially those recently retired—face the trauma of emotional and social adjustments. They pass from a period in which they feel essential to one in which they feel superfluous. They want and seek opportunities for a creative active life.

Recognition is a very important factor at every age level. Former high ranking talented persons have asked our Administration on Aging office what they can do, even on a volunteer basis, to keep active. A recent retiree proudly stated he had attended four committee meetings in one day—an indication that his advice and leadership were still recognized and sought. Others are very interested in such assignments.

The work role which provided not only finances but status has great psychological implications in the retirement years. Letters are received in our aging division from newly retired persons—professionally qualified—seeking employment. Without a proper outlet, individuals withdraw, feel useless and frustrated. These are the candidates for our mental hospitals.

Here is a typical reaction of a retiree: "The first few weeks, retirement seemed like heaven. Then, after a while it seemed like—well, you just can't get up everyday and face nothing."

Solutions may be in more and better retirement planning programs; opportunities to continue in satisfying work roles or adequate, appropriate substitutes; provision of a variety of outlets through which persons can make meaningful contributions to live independently; and development of a better image of the elderly through education of society of all ages.

You may be interested in knowing of a program under development in Ohio referred to as our Golden Age Village. Originally, this developed by reason of the concern of Governor Rhodes about the numbers of aged who are in our mental hospitals but should not be there because they could function in an independent living setting. However, by reason of inadequate incomes and the lack of such facilities within the community this was not possible. Since then the concept has been extended to provide an independent setting for those who would be able to function within it from our hospitals but also open to those from within the community who would be eligible by reason of low income. The Golden Age Village program provides furnished efficiency or one bedroom housing and all of the personal care services required including meals, health needs, social and activity stimulation, etc. This program is being developed in conjunction with local Metropolitan Housing Authorities and meets a need which I am sure you will agree is very worthy and one which based on available data should be expanded. We anticipate that our first Golden Age Village should be in operation very shortly. You can be assured as the program develops and we learn from its operation, we will be very happy to advise you of the reaction.

Enclosed is a list including short descriptions of projects for the elderly which have been funded under Title III of the Older Americans Act in Ohio. All of them will have an impact on the adjustment to retirement for many individuals.

Our State Administration on Aging, a Division of this Department, offers individualized consultation with local agencies and communities in the development of plans tailored to fit their specific needs. They are also holding Conference-Workshops which include retirement planning as well as other program information.

We are aware of only a limited number of retirement planning programs by a few large industries in Ohio for their employees. The Standard Oil Company, North American Aviation, and Nationwide Insurance Company are among these. Also, the Ohio State Department of Personnel has just inaugurated a new retirement program for prospective retirees from the State Service.

I hope this will be helpful to you. If you have further questions about Ohio, I will be glad to answer them.

Sincerely yours,

MARTIN A. JANIS, *Director.*

[Enclosures]

DEPARTMENT OF MENTAL HYGIENE AND CORRECTION, DIVISION OF ADMINISTRATION ON AGING, COLUMBUS, OHIO

GRANT PROGRAMS THROUGH THE OLDER AMERICANS ACT OF 1965

Older Americans Act: Title IV.

Available to: Public or nonprofit private agency, organization or institution. Administered by (apply to): Commissioner, Administration on Aging, U.S. Department of Health, Education, and Welfare, Washington, D.C. 20201.

For (kinds of projects): Research, development, or demonstration projects that have a regional or national interest.

*Title IV grants made in Ohio by Federal Administration on Aging Office*

Agency	Project	1st year total Federal grant
Cleveland: Cleveland Society for Blind.....	Home teaching of newly blinded geriatric clients.....	\$34, 148
Oxford: Miami University.....	Provide information on adjustment to retirement of women formerly employed in the labor market (research).	25, 573
Cincinnati: YWCA.....	Provide services to older people through 3 multipurpose centers (Protestant, Catholic, Jewish).	88, 547
Lakewood: Barton Center, Inc.....	Use of senior center members to survey needs of older persons and the resources required to meet them.	35, 108
Martins Ferry: Department of development....	Set up employment office to promote part-time jobs for older people and establish a craft program with sales outlet.	45, 985
Cleveland: Cleveland Golden Age Center.....	A multifaceted program to (1) encourage male participation in a public housing senior center recreation program; (2) discover if involvement in center activities by State hospital patients can aid motivation to return to community life.	16, 248

GRANT PROGRAMS THROUGH THE OLDER AMERICANS ACT OF 1965

Older Americans Act: Title III.

Available to: Public or nonprofit private agency or organization in Ohio.

Administered by (apply to): Ohio Administration on Aging, 65 South Front Street, Columbus, Ohio.

For (kinds of projects): 1) community planning 2) demonstration projects 3) training special personnel 4) establishment of new or expansion of existing services or programs.

*Title III grants made by the Ohio Administration on Aging*

[3-year grants except where otherwise indicated]

Agency	Project	1st year	
		Total cost	Federal share
Cleveland: Cleveland Welfare Federation.	Information center with counseling service and/or agency referral.	\$37,180	\$27,885
Columbus: Chamber of commerce <sup>1</sup> .....	Statewide bowling tournament for men and women 55 and over, May 13-14.	2,700	1,800
Zanesville: City government.....	Community planning through hiring aging coordinator to survey long range needs and implement plan to meet them.	13,150	10,000.
Kent: Kentway, Inc.....	Establish a new senior center with recreational and educational programs.	25,000	18,000
Steubenville: City recreation department.	Center program expansion in a public housing development.	10,000	7,500
Sidney: Amos Memorial Library <sup>2</sup> .....	Establish large print book collection and its circulation.	2,700	2,000
Akron: Summit County Senior Citizens.	Expand center recreation program using increased staff and facilities.	44,000	36,000
Richwood: Richwood Civic Center.....	Expand civic center to a multipurpose service center.	12,200	9,000
Cleveland: Western Reserve University. <sup>3</sup>	An invitational workshop to acquaint psychologists with new concepts in aging programs and services.	7,489	5,617
Norwalk: St. Paul's Episcopal Church..	Expand senior citizen center to a multipurpose senior day center including meals on wheels and other services.	20,464	12,384
Columbus: Instructive district nursing association.	Provide homemaker service to aged as segment of comprehensive community homemaker service.	21,477	14,860
Cleveland: Golden Age Center of Cleveland.	Develop groups services and a friendly visiting program in a public senior center.	10,828	8,121
Lima: Community welfare council.....	Provide the facility and a professionally directed program for a senior citizens' center.	21,090	15,593

<sup>1</sup> 1-year project.  
<sup>2</sup> 2-year project.  
<sup>3</sup> 1½-day workshop.

OKLAHOMA

STATE OF OKLAHOMA,  
 DEPARTMENT OF PUBLIC WELFARE,  
 OKLAHOMA PUBLIC WELFARE COMMISSION,  
*Oklahoma City, May 4, 1967.*

\* \* \* \* \*

There is no question but that loneliness is the great problem senior citizens have after retirement, and to alleviate this problem we have developed multipurpose centers in Oklahoma in Ada, Chickasha, Marietta, Muskogee, Orlando, Pawhuska, Ponca City, Ryan, Sallisaw, Oklahoma City, Wagoner, Coweta and Porter. These centers are funded under the Older Americans Act of 1965, and offer to the senior citizens education and recreational programs.

The centers enable people of the same age group to meet and develop new acquaintances, as well as to renew old acquaintances. Included in the programs are projects of helping to find employment for senior citizens in the areas where they are trained. It is our feeling that retired skilled people could be of great help to individuals and organizations just beginning, or those who have had difficulties in operation.

In addition to the above-named projects funded through the Older Americans Act of 1965, a request for funding for a project is being prepared which will be a part of a comprehensive program to include other age groups. A multi-purpose activity center is being planned wherein the senior citizen will be involved in the making of visual aids for use as tools for teachers in the elementary and secondary school systems. It is also planned that through the Nelson Amendments senior citizens will be employed and a part of the cost of the overall project will be borne by a grant funded through the E.S.E.A. in Oklahoma. This application has not as yet been received, but plans are well advanced toward the completion of the application.

It is our feeling that the psychological effect on persons at the time of retirement and past is a real problem, and programs such as we have now and are planning will help to alleviate this problem. It is our firm conviction that the senior citizen is no different from other individuals in that everyone has need to be useful as well as needed by someone else. These centers give the senior citizen an opportunity to be creative and to be active, which improves his physical and mental health.

The program of the center is determined at the community level by an advisory committee, which is governed by the interests and needs of the senior citizens of that community. Participation in community activities and services to others often becomes as important to the senior citizen through the center as the recreational and educational programs.

\* \* \* \* \*

Sincerely,

L. E. RADER,  
Director of Public Welfare.

## PUERTO RICO

COMISION PUERTORRIQUEÑA DE GERILOCULTURA,  
Santurce, P.R. May 8, 1967.

\* \* \* The following is a brief description of what is being done in Puerto Rico in the area of retirement and some recommendations for future action:

*A. Projects related to Retirement and the Individual in Puerto Rico:*

In the area of housing, a number of private groups and individuals have developed plans for the construction of retirement housing, some of which are well advanced. Among these are:

1. *La Egida del maestro*—a private housing project for retired teachers sponsored by the Puerto Rico Teachers' Association. It should be completed and inaugurated within the next two or three months, with a total capacity of 160 residents, at a monthly rent of \$125-\$140.

2. *Retirement City*—an independent housing project for retired persons sponsored by the Evangelical Council of Puerto Rico. Will be in operation within the next three months.

3. *Las Teresas Senior Citizens' Housing*—independent housing complex including both residential and nursing facilities for elders. Is now under construction and will probably open before the end of the year.

4. *Dr. Pila's Housing for the Elderly*—senior citizens housing for independent living in Ponce, as part of a complex including a nursing home, already in operation and a hospital. Although its plans have already been approved, it is not yet under construction.

5. *Hogar Carmelitano*—private housing for the elderly, owned by the Third Order of Carmelite Nuns, to open its facilities before the end of the year.

6. *Housing for the Elderly in Cidra*—project sponsored by the Sociedad de Agrónomos, Inc.—consisting of 14 duplex units in a semi-rural community. Already constructed, to be inaugurated very soon.

7. *Los Jardines, Inc.*—private independent housing for the elderly whose construction has just begun.

All of the above housing projects have considered in their plans the provision of certain services to the elderly, through recreation, information, and educational programs.

The Puerto Rico Teachers' Association has for many years been interested in the provision of health and hospital services to all its membership including those already retired.

The Police Corps has an Association of Retired Policemen which has started different service programs for its members, including housing aspects and leisure time activities.

*Preparation for retirement*

The Government of the Commonwealth of Puerto Rico through the Retirement Board of the Office of Personnel, has conducted two courses on preparation for retirement for government employees. Two other government agencies have carried out similar orientation and training programs for groups of employees prior to retirement.

*Income*

There is a clear problem of lack of adequate income among many of our retired elders. In addition to the approximately 28,000 persons on public assistance, who receive an average monthly payment of \$8.43; and the approximately 89,000 who receive Social Security benefits on an average of \$46.73 monthly, who may be considered retired from active paid work; there is relatively little information on income of other retired persons. There is a total of 6,500 retirees from the government of the Commonwealth of Puerto Rico with pensions between a minimum of \$25.00 and a maximum of \$927.33. The average payment of the different retirement pension systems vary from \$67.00 in the government to \$480.00 in the Judiciary. Among commerce and industry, private retirement pension systems are scarce.

At the present meeting of the State legislature Bill No. 787 was approved to provide an increase in retirement pensions of teachers to a minimum of \$150.00 a month.

B. It is our feeling that the sub-committee should study the following matters:

1. Minimal subsistence amount in relation to present cost of living.
2. Psychological and social changes in aging, and adjustment to these changes.
3. Housing and living arrangements in retirement.
4. Opportunities for employment.
5. Legal problems.

C. Suggestions for improvement of Federal programs related to retirement:

1. Establishment of "retirement clinics" for counselling and orientation in public agencies through project grants.
2. Preparation for retirement courses for prospective and actual retirees to help them make the transition from active paid work to the home and community leisure status.
3. Incentives to establishment of such and other programs for retired adults in colleges and universities.

Sincerely,

MARIO R. GARCÍA-PALMIERI, M.D.,  
*President, Puerto Rico Gericulture Commission.*

## RHODE ISLAND

STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS,  
 DIVISION ON AGING,  
*Providence, R.I., May 15, 1967.*

In Rhode Island 10% of our population or approximately 96,000 people are 65 or over. Some are happily adjusting to retirement but the majority are facing many problems such as Housing facilities, Physical and Mental Health, Transportation and Leisure Time Activities.

In the Housing area we have made progress in the lower income bracket but nothing has been done for the middle income group. This group which includes many single people find their homes too big to maintain. They are financially able to pay a substantial rent and they desire to live in an apartment type atmosphere with others in their age bracket.

Transportation is another area in which the elderly need help. No longer able to drive their own cars, they must now depend on public transportation which is not always available. In fact, many of our bus companies do not run on Sundays.

Leisure Time Activities are the biggest problem for the elderly. Many confronted with enforced leisure and unprepared for retirement are bored, lonely, neglected, unwanted and many retreat into the past to be lost to the community.

Their confidence, alertness and abilities are destroyed; they become mentally if not physically ill.

Mrs. Alice A. DeSaint, Administrator of the Rhode Island Division on Aging, is so sincerely interested in the welfare of the elderly and is most familiar with their needs. Mrs. DeSaint is trying to develop suitable facilities where older people may go for companionship, engage in hobbies, get advice, talk out their problems with others in their age group, and take part in civic activities geared to them.

Mrs. DeSaint feels that "Centers" are needed because they are designed with an understanding of the needs of the elderly. A day center program is a mental health program and social activity is a prevention of premature aging and unnecessary illness.

Under the Older Americans Act, Mrs. DeSaint has been able to help create a day center in Newport which is proving to be a great success. I visited this center and personally realized what this center was doing for the elderly, but in closing, I wish to quote from a letter from one of the elderly in Newport which expressed it better than I.

"The Center" gives me the opportunity to mix women in same age bracket and here little lapses of memory, or difficulty in hearing or other physical changes the years bring on are understood and we laugh together as we find similar physical attributes. I watch new skills being taught and people producing something that gives them satisfaction and pride and with experience may later be sold in Center store to get a small profit. These skills will be of value for years to come and fills a great need at this age.

I find "The Center" plans programs in accordance with our age that are varied and interesting under understanding leadership. Now I have something to look forward to at weekly programs, announcements of events to come, and a delightful tea hour. Here one finds companionship, fun loving people and realization that in our Senior years there is much to offer.

The Center has taken away the fact that someday I might find myself alone, I now feel that as long as we have "The Center" I will always find a friend, comfort and pleasure for today, tomorrow, and the many tomorrows God will grant me.

My Thanks to "The Center."

Very truly yours,

(Mrs.) MARGARET C. SYLVANDER,  
*Chairman, Advisory Committee.*

## SOUTH CAROLINA

SOUTH CAROLINA INTERAGENCY COUNCIL ON AGING,  
*Columbia, S.C., May 16, 1967.*

The South Carolina Interagency Council on Aging has been operating for less than a year and is, we believe, making progress in attaining the objectives set out in "The Older Americans Act of 1965". Three Title III grants have been approved, and several applications for additional grants are expected soon.

On May 10, 1967, "Governor's Conference on Aging" was held in Columbia, South Carolina, with over 400 persons attending from this and neighboring states. It is expected that this conference will serve as a motivating factor for initiating action on the part of municipalities and organizations throughout the state in establishing agencies to assist the ever-increasing number of older people.

The Community Welfare Planning Council, Charleston, South Carolina, is conducting a project entitled "Charleston Area Action Study on Aging". As the name implies, this organization will undertake a three-year study and implementation project to assess the present program for the aging in their three-county area, and to determine those needed to provide a maximum, comprehensive, integrated program for the aging. The last two years of this project will be utilized to implement the recommendations agreed upon in the report and study of the first year.



The Parks and Recreation Department, Sumter, South Carolina, is operating a project under the name of "Sumter Senior Citizens Center". This multi-purpose senior citizens project will provide educational, recreational, cultural, and leisure time programs for the aged citizens of the City of Sumter, South Carolina. This also is a three-year project.

The third project is being conducted by Converse College, Spartanburg, South Carolina. This will be a "Training Institute on Aging", May 29-June 2, 1967. This five-day institute will allow conferees from all South Carolina counties to hear nationally prominent authorities present a profile of the elderly person, and to develop tested patterns of action through which citizens can organize local programs for the aged.

It is felt that through these projects and others now under consideration the welfare of the aging in South Carolina will be vastly improved—something which the states and municipalities have long overlooked.

While projects of the type described are highly desirable and will no doubt improve the lot of the elderly, it is questionable as to whether the greatest needs of the aging can be met through local projects. These urgent needs are:

- (1) Adequate income
- (2) Nursing and health care
- (3) Housing

The retired person today is "squeezed" by the rising costs of living, high taxation, and high medical expenses, which increase monthly to such an extent that he cannot make ends meet on the small static income most of the elderly have. Many have incomes far below the poverty category. Something should be done immediately by the Congress of the United States and state governments and city governments to afford relief in this respect. This can be done by reducing taxes in every category. Allowance should be made for medical expenses and living costs. If an elderly person owns a home in which he lives, it should be exempted from taxes. Some way should be found to increase annuities of the retired person and a minimum income should be established. Until tax relief and increased incomes are afforded, the aging cannot live in dignity and must be objects of pity, depending on handouts from relatives and welfare departments. This should not be.

Too often an elderly person reaches the point in life where he cannot care for himself because of physical infirmities. Frequently he exhausts a lifetime's savings in a short period of hospitalization. His situation then becomes desperate. He has no one to care for him and no place to go even though he may own a home to which he cannot return for lack of someone to assist him. This situation is arising daily. The Federal Government should build nursing homes and hospitals. The Federal Government must establish medical schools in which doctors and nurses can be trained as it appears that the states will not, or are unable to, meet this responsibility. This would assist not only the elderly but all citizens as well. If the people of this country are to receive the first class medical attention they deserve, the Federal Government must provide the facilities for training medical personnel to meet the shortage which everyone recognizes but does nothing about.

While funds have been provided for making long term loans to qualified sponsors for the purpose of building homes and apartments for the elderly, it is difficult to find sponsors to accept the responsibility. Some agency of the Federal Government should be authorized to determine the need for retirement homes and high rise apartment buildings for persons in retirement. If the need is found, the Government should build such apartments and for a nominal monthly amount rent them to retirees. Consideration should be given to establishing "domiciliary homes" such as those provided for veterans.

Since 1956 much study has been devoted to the problems of the aging. Many speeches have been made and many articles and publications issued on the subject—but implementation is slow. It is taking too long for urgent needs of the aging to be met. It is time now for less talk and more positive action—action which will flow down to the individual and let him live in peace, contentment, and dignity in the sunset of his life.

Yours very truly,

M. L. McHUGH.

*Member, South Carolina Interagency Council on Aging.*

## WEST VIRGINIA

STATEMENT OF THE WEST VIRGINIA COMMISSION ON AGING FOR THE SUBCOMMITTEE ON RETIREMENT AND THE INDIVIDUAL, SENATE SPECIAL COMMITTEE ON AGING, B. C. HARRINGTON, CHAIRMAN

In April 1965, the West Virginia Commission on Aging sponsored a clinic on retirement and pre-retirement planning in Charleston. This was a half-day session designed primarily to explore the problems of retirement as seen by key individuals in government, labor and industry.

Since that meeting and with the initiative made possible through the Older Americans Act, the Commission on Aging has established a number of projects for older persons throughout West Virginia. Although none of the programs deal exclusively with retirement, pre-retirement education and counseling is included as an item of concern in several of the projects.

It is our opinion that many of the problems faced by older people today could have been inhibited with a proper program of pre-retirement education. Most people we find are simply not prepared for the significant change in living habits that occurs when retirement takes place.

Persons facing retirement must deal with several sharp questions for which they are probably unprepared. They must decide where they are going to live, the type of home and the location, how can the income be augmented if the pension or social security check is inadequate, should they attempt to find another job, either part-time or full-time, how do they go about this, what will they do with the many hours of leisure facing them. While people of all ages must face problems of income, housing, recreation, social life, work, etc., the individual in retirement finds his involvement on a quite different level.

It is the nature of most men and women to postpone facing hard decisions such as those involved above. It is doubtless true that serious thinking about one's life in retirement should begin 10 or 15 years before one reaches retirement age, yet for the great majority, the crucial nature of retirement comes into clear focus only during the last year or two before that final paycheck comes due.

Throughout the current literature on aging, it is reported that most individuals believe that upon retirement they will develop new hobbies to occupy their interest and time. In actual practice, they often learn after attempting a number of hobbies that they do not really enjoy any of them. Hobbies should be tested and developed while young, even though there is limited time for them. When a person finds out what he really likes to do, he can, in retirement, devote more time to pursuits known to be satisfying.

There is undoubtedly much evidence available telling of the particular problems faced by persons in retirement. It would be advantageous to be able to list these problems in their order of significance. A determination could then be made of the extent to which these problems could have been mitigated by pre-retirement counseling and education. Proper initiative on the part of the federal government could begin to help in the establishment of appropriate pre-retirement activities, education and counseling, etc. For those problems in retirement which pre-retirement programs would have little effect on, post-retirement counseling should be planned.

Conferences, radio programs, film discussion, television programs, programs through the library, the public school adult education programs, college, senior centers, retired persons clubs are some of the resources that could be of immense help in giving new meaning to the retirement years. It may well be that many of the problems faced by older persons today could have been avoided under a planned program of pre-retirement education and counseling.

## WASHINGTON

STATE OF WASHINGTON,  
DEPARTMENT OF PUBLIC ASSISTANCE,  
*Olympia, Wash., May 10, 1967.*

In response to your letter of April 21, 1967, we wish to advise that we have not made a comprehensive study and report on the full impact of retirement as an institution. Our State Council on Aging and Interdepartmental Committee on Aging have studied the need for accelerated planning for retirement. As a result of these studies, several progressive steps have been taken and others are developing for the future.

In 1963, a pre-retirement workshop was conducted for a selected group of educators at Washington State University. This workshop, under the direction of Dr. Woodrow Hunter, University of Michigan, was extremely successful. Those attending have used this training to conduct retirement courses in community colleges and vocational schools.

The Council on Aging and local committees have been primarily concerned with stimulating schools and members of the industrial community to conduct such training, assist in planning, provide resource material, and provide some teaching assistance to interested groups, institutions, and industry.

A "Handbook of Community Organization" published by the Council on Aging has a section given to planning and establishing retirement courses.

The Interdepartmental Committee of the Council on Aging has explored and recommended approval of a comprehensive course in retirement education for state employees to expand the training now offered by the State Retirement Board on financial planning. It has been recommended that the State Personnel Department provide the leadership for such training.

At the present time, an application under Title III of the Older Americans Act for funding a retirement course for teachers is being prepared by the Washington State Education Association.

From our experience we have learned that:

- 1) Retirement courses must have excellent content and be effectively presented to be worthwhile.
- 2) That those conducted for members of the same peer group seem most effective.
- 3) That those conducted by educational institutions have certain handicaps such as charges, scheduling, distant location, and heterogeneous composition.

Major efforts are now being directed to encourage industries to conduct retirement courses for their employees. Such courses have the advantages of homogeneous groups and closely related interests, accessibility, and minimum cost.

Sincerely,

SIDNEY E. SMITH, *Director.*

## WISCONSIN

WISCONSIN STATE COMMISSION ON AGING,  
Madison, Wis., May 2, 1967.

The Wisconsin Commission on Aging created an Advisory Committee on Pre-Retirement Education in January, 1966. Very briefly, its functions were:

1. To review existing programs designed to assist older workers and retired individuals to plan for and adjust to retirement.
2. To make a careful review of all available literature and studies on retirement.
3. To develop working concepts or theories that could be put to use by people who are actually working with retired persons and their problems.
4. To set up a three-year demonstration project in a representative Wisconsin community.

The committee reviewed a great deal of material on the subject, and phase three above was completed in December, 1966. You will find a copy of this interim report, dated December 27, 1966, in the materials I have included.

Committee interest in the task confronting them lagged somewhat by the end of the year, and unfortunately, the interim report doesn't fully reflect the depth of the study, or the level of effort expended. However, we feel that this committee has achieved some tangible results.

The committee has exposed a nucleus of professional people and educators in Wisconsin to the problems and challenges to be found in retirement. The papers which were developed have summarized much of what has already been achieved in many studies of the sociological and psychological implications of retirement, and have added new thoughts and concepts to this area.

The Committee felt that a successful retirement education program must reach the individual long before retirement age. The individual must learn to incorporate retirement into his total life scheme. It must become a normal and acceptable

part of life. Adaptive mechanisms must be developed, the individual must learn to continually undergo a self-examination of values, and he must learn to place greater value on self if there is to be a successful adjustment to retirement.

This learning process should begin to take place at the high school level or possibly even sooner. A ten-week course at age 64 will not achieve this result. These adaptive mechanisms must take form at an early age, and develop over the entire life span.

Many high school and elementary school programs now include courses or instruction in this area. Many do not. Those that do, often have no specific focus on retirement, but emphasize the mechanisms of personal adjustment in an academic sense with no specific relation to life's major adjustments.

In general, our work oriented value systems must be replaced by a system which places greater emphasis on the value and development of self.

Step 4 on the outline I provided, has not yet been achieved. As you may know, the future status of the Wisconsin Commission on Aging is unclear. State reorganization threatens to drastically alter or impede our function. The Executive Director who helped to create the committee has left his position, and we do not yet have a permanent replacement at this time. These factors have limited the development of this fourth stage.

I sincerely hope that this will assist you in your study, and that you will be able to help the State of Wisconsin achieve the needed results. The Wisconsin State Commission on Aging may not have a chance to.

Sincerely,

THOMAS VAN DE GRIFT,  
*Technical Staff Assistant.*

[Enclosure]

EXHIBIT 1. INTERIM REPORT OF THE ADVISORY COMMITTEE ON PRE-RETIREMENT EDUCATION

The State Commission on Aging has long been interested in the field of pre-retirement education, and many of its recommendations in the past five years have concerned this subject. It has become increasingly apparent that an in-depth evaluation of the process whereby people make plans for their retirement years was necessary. A proposal was submitted to the Department of Health, Education, and Welfare to set up a three-year demonstration project for this purpose which, although not funded, indicated to the Commission the necessity of continuing investigation and interest in this field. Therefore, on January 10, 1966, an Advisory Committee on Pre-Retirement Education was appointed by the State Commission on Aging for the purposes of:

- 1) examining current efforts in the field.
- 2) developing a theory to use in guiding individuals to adjust to the lack of gainful employment in retirement.
- 3) developing program models and testing them in a demonstration project.

This report of the Advisory Committee considers the first two parts of its assignment: evaluation of current efforts in the field and development of a theory to be considered in designing any subsequent pre-retirement education program.

The Committee met often this last year and has carried on extensive outside research and creative effort in attempting to perform with its difficult and complex task. Its members, representing many different professional disciplines, have carried out their assignments well. If nothing else results from the Committee, a corps of well-informed and highly-motivated individuals has been developed to provide direction in the field of pre-retirement education in Wisconsin's future.

Present level of effort:

Following its first exploratory meetings, the Committee members reported on present efforts at pre-retirement planning in their various fields. The staff and other members of the Committee compiled an extensive bibliography and collection of relevant materials. Every effort was made to survey all research pertinent to the Committee's work to fully utilize current thought and trends. Indications are that although there is considerable amount of pre-retirement education being given (but not always so identified) most was in the form of stereotype programs of some benefit but with noticeable deficiencies. These

programs were generally seven two-hour sessions which typically dealt with subjects such as social security and private pension income, maintaining good health, consideration of housing, wills, health insurance, leisure time, etc. Two main points arise from an evaluation of this type of program:

1) although some good information was presented, there was little opportunity for the participant to relate these various matters to his own personal thoughts and plans in any depth.

2) usually, only a very small minority (about 5%), of a total eligible work force participate in such programs.

Many significant studies were reviewed closely with the Havighurst substitution theory particularly considered by the Committee. Although such research could not be considered complete, the Committee found a surprising amount of information which was used in the later stages of its work. A bibliography is enclosed with this report.

Concepts guiding pre-retirement education programs:

Although the findings of this Committee cannot be called a theory, there are nevertheless, some definite concepts which the Committee feels will be useful in the future efforts in this area.

1. Purpose of pre-retirement programs: The basic purpose of pre-retirement education is to improve an individual's ability to plan and prepare for his retirement in a positive sense. While this statement may sound extremely fundamental, some of the pre-retirement programs reviewed by the Committee would hardly improve an individual's ability to plan and prepare, but would instead tend to create considerable anxiety due to receiving fragmentary information and mis-information from relatively unqualified individuals.

2. Total life view: All members of society, young, middle-aged, and old must be helped to view life in its totality and to recognize retirement as a normal and significant part of that life.

3. Learning adaptive mechanisms: If, in the process of living, persons can be helped to adapt to environmental changes in their earlier years, then the flexibility they have developed will most likely be employed later to deal with the changes brought about by retirement.

4. Examination of values: Part of the adjustment process is a continual examination of one's values, fully recognizing the shift in values which takes place with the passing of years. Pre-retirement programs should assist an individual to undergo a self-examination of values, notably in the middle years, to enable him to assess the validity of his present values and to shift emphasis to others which will be particularly useful in retirement. A change to more involvement in community affairs or continuing adult education for the sake of self-improvement would be an example of a more useful value in retirement.

5. Value of self: It has been found that generally many persons underestimate their worth as individuals and overestimate their worth as workers. When work is removed, they have great difficulty in proving to themselves and others that they continue to be of worth. Therefore, more emphasis should be placed in upgrading recognition of self-worth and in creating a proper perspective toward work as a means to provide for the development of self and not as the end product of self development.

In conclusion, the minutes of the Committee's meetings plus several excellent papers prepared by Dr. Blancke, Dr. Johnson, and Dr. Wood are available from the Commission and will give considerable insight into the thought processes leading to these concepts. As indicated before, the development of these concepts is only the second step in a three-step process. The committee now looks forward to the development of program models, whose use may well improve an individual's ability to prepare for and enjoy retirement.

## APPENDIX 4

### REPLIES FROM INDIVIDUALS AND ORGANIZATIONS

COMMUNICATIONS WORKERS OF AMERICA,  
*Washington, D.C., May 16, 1967.*

MY DEAR SENATOR MONDALE: I am delighted to have a chance to respond to your request of May 5 concerning the problems of the aged. I look forward to cooperating and participating in your subcommittee studies.

As a general statement, it is my position that, in retirement, the worker should be enabled to continue to have a sense of personal worth and dignity, and to make creative use of his earned leisure, and be accepted by the community as a useful and respected citizen. To implement these lofty ideals, I would recommend that the committee consider the following:

1. An adequate retirement income;
2. Prepaid health insurance;
3. Low cost housing for the aged;
4. Continuing education for the retirees;
5. The requirements of recreational facilities for leisure time;
6. Pre-retirement education, specifically as it relates to the possibilities of future employment and income management;
7. The possibility of using those retired persons who are willing and able to train or retrain disadvantaged youth, especially in those fields of critical national need.

I appreciate the opportunity of entering into this dialogue with you and your committee, and I stand ready to assist you in any way possible in the implementation of these studies.

Sincerely yours,

JOSEPH A. BEIRNE, *President.*

AMERICAN MEDICAL ASSOCIATION,  
*Chicago, Ill., May 15, 1967.*

DEAR SENATOR MONDALE: This is in further reply to your letter of May 2, 1967, to Doctor Charles L. Hudson.

The American Medical Association shares your concern with the problems attendant on retirement, particularly when such retirement is based solely on chronological age, without regard to individual capabilities. As physicians, we have seen too often the negative effect which such arbitrary denial of work opportunities can have on the health of older people.

The AMA has been on record for a number of years as urging the exploration and adoption of flexible retirement policies based on individual ability and desire to continue working. A report adopted by our House of Delegates in November, 1961, perhaps best exemplifies our convictions in this regard:

"The (AMA) Board of Trustees wishes to emphasize the need for implementation of our policy favoring flexible retirement of persons over 65. Considerable medical evidence is available to indicate that the sudden cessation of productive work and earning power of an individual, caused by compulsory retirement at the chronological age of 65, often leads to physical and emotional illness and premature death.

"The American Medical Association for sound medical reasons urges industry and labor to arrange for the continued utilization of the work resources and experience available in our over-65-year-old group. Furthermore, the expected increase during the next ten years of the population under 21 and over 65 relative to the group aged 21 to 65 accentuates the problem.

"The promotion of work opportunities for persons over 65 improves their life expectancy, physical emotional well-being, and their earning power and reduces their dependence on family and government.

"The Board urges that every constituent and component medical society accelerate its efforts to bring about a new climate of work opportunity for our older citizens."

I have enclosed a recent statement of the AMA Committee on Aging, titled "Retirement: A Medical Philosophy & Approach", which gives in detail the Committee's conviction as to the deleterious health effects of retirement based on the calendar. The American Medical Association through publications, regional conferences on aging and other means, continues to encourage employment and retirement practices based on ability rather than age.

You may also be interested in a program recently inaugurated by the AMA Physicians' Placement Service in response to a resolution adopted by the AMA House of Delegates in 1966, which urged that:

"The American Medical Association take measures to insure the attention of medical societies to the need for appropriate utilization of retired physicians and inactive nurses."

To implement the intent of the resolution, the Physicians' Placement Service is developing (1) a roster of available opportunities for full or part-time physician employment, and (2) a list of physicians interested in returning to limited practice or service. We have encouraged our constituent and component societies to survey the opportunities and interested physicians in their states and counties, and to transmit to our Physicians' Placement Service information to promote this new project.

Finally, the Association has stressed the importance of developing alternative opportunities for contribution and service to others by the older person who is faced with retirement, and has attempted to encourage long-range planning for such meaningful activity by all individuals after their "bread-winning" years are over. Enclosed are three additional AMA publications which direct themselves to this point.

Thank you for the opportunity to comment on this increasingly important subject. If we can be of further assistance to your Subcommittee in its deliberations, please feel free to call on us.

Sincerely,

F. J. L. BLASINGAME, M.D.

[Enclosure]

#### RETIREMENT: A MEDICAL PHILOSOPHY AND APPROACH

##### FOREWORD

The AMA Committee on Aging is convinced that a sense of purpose and the opportunity to contribute to the well being of others are as vital to an individual's health as are adequate medical care, nutrition or rest. For this reason, the Committee is deeply concerned with policies which call for arbitrary retirement based on chronological age, without regard to individual desires and capabilities.

This paper summarizes the Committee's convictions as to the negative health effects of such compulsory job separation. It also suggests a medical system for determining physical and mental fitness for continued employment; a system which can be applied periodically over the employee's entire work life.

This paper does not attempt to discuss the social and economic factors which also bear on the question of retirement; it represents simply the medical philosophy of the Committee toward conservation and utilization of our most precious resource—human beings.

##### A. MEDICAL VIEWPOINT

The increase in life expectancy and higher health levels will prove of little benefit to man if he is denied the opportunity to continue contributing of his skills at a certain chronological age, whether this be 45, 65 or 85 years.

It is the conviction of the American Medical Association Committee on Aging that such arbitrary retirement and denial of work opportunity—whether the work is for pay or the pleasure of giving—seriously threatens the health of the

individual concerned. By way of emphasis, when we speak of "retirement" in this paper, we mean the complete separation of the man from his job.

Medicine, "the oldest of the professions in the sense that it comprises a group of men who not only share a common training in the relevant sciences and arts, but who also have adopted a code of practice and obligated themselves to perform a service to their fellow men," sees in retirement a direct threat to the health and life expectancy of the persons affected.

Medicine, more than any other discipline, is that knowledge which exists totally for the service of mankind. In the rendering of this service, the basic philosophy has always been to do good, and to do no harm. No matter where we start in the cycle of a generation, the aim of medicine has been to prolong living, to reduce and eliminate suffering, and—above all—to save lives.

The knarled, runty, deformed child, the acutely and chronically ill, and the handicapped disabled oldster are the highest objects of medical attention, for within these warped receptacles resides that spark of infinity termed life.

The well and healthy are the concern of medicine for the same reason, for there is still much to be done before the race can be perfected. Every effort is made to assist each individual to achieve his maximum potential, to utilize his abilities for his own and the human community's greatest benefit.

From the beginning of life until its end, these objectives and motivations should continue to apply. Unfortunately, however, they apply only until a certain chronological age—most often 65—when forces outside of medicine inflict a disease—or disability-producing condition upon working men and women that is no less devastating than cancer, tuberculosis, or heart disease. This condition—enforced idleness—robs those affected of the will to live full well-rounded lives, deprives them of opportunities for compelling physical and mental activity, and encourages atrophy and decay. It robs the worker of his initiative and independence. It narrows physical and mental horizons so much that the patient's final interests and compulsions are in grumbling about his complaints.

This condition has brainwashed thousands into the belief that at 65 one is over the hill. It has imposed the philosophy of the marketplace on the employee—a philosophy that substitutes, at an arbitrary chronological age, the concept "throw out all of the old and defective" for the dictum "to do good and to do no harm."

For these reasons, medicine is compelled to oppose retirement keyed to any chronological age, as detrimental to the best interests of the employee. To do otherwise would be to lose all to those who would gradually lower the age of these so-called retirement criteria until they would be applied at birth. The knarled, the runty, the defective, like the knarled, runty apples and oranges, would be graded out in the beginning. This approach might make medicine of the future more simple, but it would certainly separate the "art" of medicine from the "science."

It is true that persons who have maintained broad interests throughout life and are financially secure could quite conceivably enjoy and benefit from the years following retirement. Insofar as these individuals continue to give of their abilities to others—insofar as their life still has a purpose other than self-gratification—they cannot be called "retired" in any real sense. They have re-directed rather than relinquished their channels for contribution.

The majority of persons, unfortunately, do not fall in this category. Compulsory retirement on the basis of age will impair the health of many individuals whose job represents a major source of status, creative satisfaction, social relationships or self-respect. It will be equally disastrous for the individual who works only because he has to, and who has a minimum of meaningful goals or interests in life, job-related or otherwise. Job separation may well deprive such a person of his only source of identification, and leave him foundering in a motivational vacuum with no frame of reference whatsoever.

There is ample clinical evidence that physical and emotional problems can be precipitated or exacerbated by denial of employment opportunities. Few physicians deny that a direct relationship exists between enforced idleness and poor health. The practitioner with a patient load comprised largely of older persons is convinced that the physical and emotional ailments of many of these patients are a result of inactivity imposed by denial of work. Physicians generally agree that chronic complaints develop more frequently when a person is inactive and without basic interests. It is easy for the unemployed, unoccupied person to over-concern himself with his own normal physiological functions, and to exaggerate minor physical or emotional symptoms.



The physical and mental health of an individual can be affected by loss of status, lack of meaningful activity, fear of becoming dependent, and by isolation. Compulsory retirement produces a chain reaction in the health of such persons. It is a fact that the working man finds it difficult to accept the feeling of no longer being needed on the job. He loses contact with his work associates—many of whom may have been his closest friends—and is thrown back on the family. Here, having a lesser part to play, he may experience loss of dignity and status. This is particularly so if his contributions to the family social circle previously have revolved solely or primarily around a recounting of his job experiences. The individual who has developed virtually no interests outside of those connected with his paycheck, who does not keep up with community affairs or dress up as he did when working, who can offer little to the family circle except his presence underfoot for 24 hours a day, may soon find himself isolated from the family itself. While isolation, per se, does not cause illness, it increases the chances of physical or emotional disturbance. It may also activate underlying neuroses, contribute to obesity and alcoholism and even precipitate an underlying tendency to suicide. *Vital Statistics of the United States* and other sources report that suicides reach a peak in upper age brackets—after retirement normally occurs. The highest incidence of suicide for white males occurs in the age group 70 years and over; for non-white males in the age group 60 and over. There is also a tendency for the person who commits suicide to do so after being isolated from society.

There may also be direct physical sequelae to the abrupt change in activity patterns. The nice nutritional adjustment to work which many individuals develop may be set awry on retirement. The person whose physical and mental exercise has been solely or primarily connected with earning a living may exhibit a progressive disuse atrophy following job separation.

Whatever may be the precise percentage adversely affected by retirement, and physicians are convinced it is high, it is ill-advised to create additional problems for people by arbitrarily denying them one of mankind's avenues of self-satisfaction. For these reasons, the Committee on Aging decries the practice of retirement by the calendar without regard to individual capabilities or motivation.

#### B. SUGGESTED APPROACH

It is the conviction of the Committee that any decision for or against retirement should rest on the same three fundamentals as does a decision for or against hiring:

- (1) the individual's desire to work;
- (2) the individual's ability to work; and
- (3) the employer's need for the skill or ability which the individual offers—or is potentially able to offer.

These fundamental criteria would be applied at the time of employment, would operate over the employee's entire work life with the firm, and could form the basis for a decision *at any time during this work life* for or against job reassignment, job retraining or job separation—whether in the form of retirement or dismissal.

Many of the reservations expressed about such individualized placement and retirement programs revolve around the second criterion listed above—the individual's ability to continue work—and around the development of methods by which to accurately measure this ability. Accordingly, this paper will attempt to (a) list some of the specific physical and mental characteristics which might be measured in assessing capability for continued work, and (b) suggest a general system for applying such measurements.

It should be re-emphasized that these measurements are not designed to be held "in abeyance" until a certain chronological age, and then applied periodically thereafter, but to be utilized at regular intervals throughout the employee's work life. As such, they may well assist in identifying the individual who should be replaced at 50 as well as one still capable at 90. The individual's physical and emotional status would dictate the frequency of such evaluations, and their results would of course be confidential between employee, employer and physician.

If such an individualized retirement system is to function with optimum effectiveness and benefit to both employee and employer, the firm involved will need to think in terms of hiring and utilizing an employee for his entire work life *potential* rather than just to fill a particular position or slot currently open

in the organization. The firm will need to evaluate—and re-evaluate—an employee's capabilities not only for the position currently being filled, but for positions which may become available in the future. Such a personnel policy will be *employee- rather than job-centered*, and will entail greater attention to job analysis, employee training and re-training, and counseling programs within the firm.

Periodic evaluation of the employee's capabilities over his entire work life will be important in providing a base line from which to evaluate physical and mental capabilities at any time he is considered for retirement or job reassignment. Continuous employee counseling, too, will be an integral part of such a system, for a number of reasons. Counseling will be needed because a fluid rather than fixed separation date might otherwise find the worker unprepared emotionally, socially or financially. Individual interpretation may be needed to appropriately prepare the worker when retirement seems desirable. In cases where retirement is indicated, such counseling might delineate the other factors in addition to the individual's capabilities which would influence the decision for or against retirement, and thus help avoid his taking dismissal as a "failure to measure up." On the other hand, counseling may be needed in some instances to persuade an employee to *continue* working, when his own and the company's interests so indicate. Finally, counseling will be important in those cases where continued employment involves an adjustment in work status, pay and prestige for the employee. This may occur because of a decline in the employee's capabilities, or because of a decline in need for the employee's capabilities.

*There is no attempt here to imply that the employer owes a greater responsibility to older workers than he does to those in any other age group.* It would obviously be unrealistic, for example, to urge an employer to retain an older worker—no matter how highly proficient—if there were no further possible way of utilizing that worker's contribution or potential contribution. It is assumed, however, that employment and retirement practices would be based on conservation and fullest possible utilization of existing manpower—by selecting, placing, promoting and re-training employees on the basis of qualifications for the job. It is assumed also that employee training, re-training and counseling programs will assist the firm in achieving this objective.

Further, under the type of continuous program proposed in this report, the employee no longer needed in one firm may well secure quick employment in another, on the strength of the data developed on his capabilities and potentials over the years.

\* \* \* \* \*

LOS ANGELES, CALIF., May 6, 1967.

DEAR MR. MONDALE: \* \* \* I prefer to start with your *second* question, whether I consider "earlier retirement by growing numbers of individuals" to "be likely to intensify or reduce problems caused by our contradictory attitudes about the elderly."

I personally feel that at least for the time being the existing problems connected with retirement will increase.

The reason for my apprehension about this development is that I feel that very few people are equipped to occupy themselves worthily in a self-propelled and self-directed manner. This does not only apply to old people, but I see it with my patients of any age, as far as their use of their time is concerned. And by patients, I do not mean necessarily very sick people, which I usually do not have in my practice, but the type of conflicted person which represent a very large section of any population.

Even if very gifted for, let us say, artistic self-expression, very few people have the discipline nor the degree of confidence in what they are doing, to make their endeavors worth their while.

It may be that Herbert Otto, Professor at the Graduate School of Social Work at the University of Utah is getting at some constructive way of teaching people to develop and use their unused potentialities. But personally I think it needs a more thorough device than this pragmatic approach to develop people to appropriate and satisfying self-direction.

Firstly, as a long range subject, I feel that from early on, beginning in our High Schools and Junior Colleges, we should teach more of an understanding

of human life as a whole and of the role that dedicated work plays at all times for life to be experienced as fulfilling to the end.

Secondly, as an immediate measure, we should get older people together in classes in which they would discuss their problems in interaction with each other and in which human life as a whole would be discussed with them in psychological and philosophical terms.

The dedicated "work" I was speaking of, would at best be participation in community affairs—as I showed in the case of Bill Roberts in the article you read—but it also could be the cultivation of plants in the own backyard, particularly if understood as a contribution to making our world a happier place.

Recent research work, done in the Los Angeles General Hospital has revealed that there is new cell growth in older people's brains. This suggests the possibility of stimulating and motivating new types of activities for them.

With all this, I want to say that I do not believe in making the retirement life into an existence of play, as it is enhanced specifically in many of the retirement colonies and also by the theorists of "detachment", as the appropriate form of living in old age.

This then means that from my experience and my thinking I have come to consider constructive work as the only functionally and morally satisfying basis of human life whereby "work" is not necessarily equalized with "employment". I know, of course, that in recent years, people all over this country have started to interest and busy themselves with all sorts of spontaneous endeavors in art, music and others. But I feel, we should prepare people better for this kind of thing, within the framework of a psychologically and philosophically founded education.

This then leads me back to your *first* question, concerning retirement as a "reduced state of existence" and the problem of retired people's active participation as against the feeling of uselessness or rejection even when making efforts to be active.

Here I think the answer would be that we would teach the acknowledgement and social incorporation of work endeavors of a different kind than the thus far appreciated ones. This work would have to be more than amateur and the acknowledgement should be in terms of compensations that people esteem. Into this area belong the acknowledgement and social utilization of wisdom that numbers of experienced older people have and that in other cultures are accepted as contributory.

Your *third* question concerns the retired individual's freedom of choice of activities. I think that if the whole idea of retirement activities were worked through and prepared more systematically in the sense in which I discussed it, we would be in a better position than now to direct and facilitate the use of abilities. The increasing number of college courses open to the lay population is in my experience a very helpful institution. As far as other government projects are concerned, I am unfortunately not well informed about them.

In answer to your *fourth* question I would suggest that the most important Federal research project would be to my mind first, to investigate ways and means by which we could teach people from early on an understanding of human life as a whole, in psychological as well as philosophical terms. This would imply the understanding of the developmental process of human relationships, the understanding of oneself and of others, as we have started teaching it in group therapy and family therapy.

Second, an equally important research project would be the study and development of new types of constructive and contributory work, that could be done in old age, as discussed above.

Third, study groups of retired people should be organized with the purpose to discuss with them motivation to activities as related to their age, their problems and human life as a whole.

\* \* \* \* \*

Sincerely,

CHARLOTTE BUHLER, Ph.D.

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STATEMENT OF ROBERT W. BUTLER, RESEARCH PSYCHIATRIST AND GERONTOLOGIST,  
THE WASHINGTON SCHOOL OF PSYCHIATRY

I propose consideration of the following: That work, education and leisure be distributed throughout the entire life rather than be concentrated into the final chapter of life.

In 1882, without previous experimentation and without knowledge of its consequences, a major social policy was introduced in Otto Bismarck's Germany. In this year of 1967, we do not yet have comprehensive data about the personal and social-economic processes and effects of retirement. However late our efforts, there is no doubt of the great need for imaginative studies and the advancement of long-range proposals as well as short-term solutions.

Whatever its values, and they do exist, retirement, in its present forms, decidedly creates personal and social problems. We see personal fears, poverty, a waste of capable people, a huge Federal retirement fund deficit and an expanding Social Security system.

Psychological health and illness throughout life, and perhaps particularly in old age, are influenced in some measure by the social situation. Psychological health is adversely influenced in *some* people by the process of retirement. Our present social organization does not offer the necessary variety of social, personal and economic supports toward maintaining a sense of usefulness, of dignity and of identity.

However, retirement in some form is here to stay. Mankind can be pleased that its achievements—its social, technological and medical advances—have made it possible to increase survival and to produce more goods and services by less human drudgery. There is an increasing pressure toward early retirement because there is less work to distribute among the work force. And the numbers of older and retired people are constantly increasing.

In our time we see a shortening of the work day, the work week and the work year (with paid vacations and holidays). However, people do not always know what to do with their free time or leisure, and age alone has not proved to be the most useful and valid criterion for deciding on either the functional capacity or the timing of retirement.

We do need to reform the rite of retirement. We need to expand the social roles of the elderly and to logistically match the particular qualities and abilities of late life with social and personal needs. The Peace Corps, Vista and the proposed National Senior Service Corps are illustrative possible mechanisms. Our voluntary community agencies might also develop systems for correlating talents and uses. It is disturbing to see a fully competent retired electrical engineer licking stamps, to give but one example.

As important as such a vitalization of retirement may be, one is led to suggest a more far-reaching fundamental reorganization of the life cycle of work. *Instead of "retirement" being condensed into one period of life, its concluding era, why not distribute work, education and leisure (or retirement) throughout the entire course of the life cycle?*

Periodic "retirements" or "sabbaticals" could be used for such practical purposes as retraining and "updating" of our population ranging from our skilled workers to our professionals. Increasingly we see examples of such programs in industry as well as in the universities. These periods would also provide the opportunity for education in its highest sense—to pursue spiritual, personal and contemplative goals.

From the economic perspective, is it possible that the costs of pension programs, Social Security, retraining programs, to mention several, would support such a re-distribution of work and retirement? Is it possible that the gains in human productivity and the elimination of the waste of the still capable retired would further contribute to the support of such a reorganization of the life of work and of the life of leisure? Finally, is it possible that the resulting continuing participation of our entire population in the mainstream of humanity would provide an inestimable gain in human dignity?

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COMMUNITY SERVICE SOCIETY,  
DEPARTMENT OF PUBLIC AFFAIRS,  
New York, N.Y., May 19, 1967.

DEAR SENATOR MONDALE: \* \* \* Our Committee on Aging has long been concerned about action programs to utilize the time, talents and experience of older men and women who are willing and able to work or to volunteer their services. Most recently, we have emphasized the volunteer aspect—the importance of creating a useful and satisfying role for older persons as volunteers providing needed and helpful services in community agencies. In January of this year we launched a project officially titled "Older Volunteers in Community Service" and more

popularly referred to as SERVE (Serve and Enrich Retirement by Volunteer Experience). The project is supported by the Administration on Aging and private foundations and individuals, with supplementation by CSS. We enclose descriptive material on this project together with selected background material as follows:

Plan for the Development and Demonstration Project "Older Volunteers in Community Service" submitted to AoA.

Fact sheet on SERVE.

Summary of report "Older People on the Lower East Side."

Selected bibliography on Volunteer Service by Older Adults.

Volunteer Opportunities for Older Adults (a survey of current programs and projects issued in June 1965).

CSS Bulletin, January 1967.

\* \* \* \* \*

Sincerely,

JEAN WALLACE CAREY,  
Staff Associate for Aging.

MARQUETTE UNIVERSITY,  
DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY,  
Milwaukee, Wis., May 15, 1967.

DEAR SENATOR MONDALE: The problems confronted by our older citizens are indeed most serious. Your committee is to be commended for its interest in taking action to develop better federal programs for those living in retirement. It is my hope that in your inquiries you will have the opportunity to concern yourself with the following matters:

(1) *Limited financial resources.*—Research evidence indicates that the vast majority of older persons are severely handicapped in the financial resources available to them. In any program to improve the quality of life of older persons, high priority should be given to actions which would effectively increase their disposable income.

(2) *Age-graded segregation in public housing.*—The recent emphasis in public housing on projects exclusively for the elderly may have the effect of removing older persons from contact with younger persons. It is by no means clear that such age-graded segregation is universally desired by older people or that it is beneficial for them. Research might be conducted to determine 1.) the extent to which older persons potentially interested in publicly financed housing are interested in projects exclusively for the elderly and 2.) the extent to which the experience of living in such a project leads to unwelcome separation from the community. To the extent that the effect of these projects is to induce such involuntary segregation, other housing alternatives should be explored.

(3) *Senior citizen centers.*—Senior citizen centers are providing meaningful and welcome programs in many communities. Additional federal assistance might make it possible for communities: (1) to increase the number of such centers, (2) expand the programs and services of the centers and (3) facilitate the transportation of persons to and from the centers.

(4) *Private retirement communities in the South and Southwest.*—Many older persons are being encouraged to invest their life savings in undeveloped real estate in new retirement communities. There is reason to suspect the possibility of unscrupulous business practices on the part of promoters. Since persons from Northern states are usually the potential customers for such developments, these transactions are clearly a matter of federal concern. Consideration should be given to strong federal regulation of such real estate enterprises which are national in scope and which threaten to deplete the life savings of many ignorant older persons.

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Sincerely,

FRANCIS G. CARO,  
Assistant Professor of Sociology.

WESTMINSTER COLLEGE,  
Fulton, Mo., May 9, 1967.

DEAR SENATOR MONDALE: \* \* \* My contribution to *Older People and Their Social World* (Rose and Peterson, Eds., 1965) suggests, on the basis of and within the limitations of the research, that 1) aging persons whose early- and middle-

life avocational interests included a *systematized* leisure activity having an economic component, *e.g.*, one which includes a "market place", frequently find it possible, desirable, and advantageous to utilize their avocational knowledge in economic ways; 2) the retired aged who *do* develop the latent potentials in the economic sphere of their avocational interests seem to be better adjusted, happier, fulfilled, self-sustaining and satisfied during the life experience of aging than those of their peers who either have never developed avocational interests of a durable sort, or, having developed them, have not or seem not to be able to utilize the economic potential; 3) the major impasse to satisfaction in post-retirement years seems to be a) loneliness, friendlessness, unhappiness, general anxiety, frustration, a sense of uselessness and pointlessness in life; b) these "negatives" expressed in a), above, seem to be lessened if not dissipated entirely for those who are retired who can be remotivated, or whose motivation derives from within, to re-engage in some economically worthwhile sphere of activity related to avocational interests of long standing.

Research which I have conducted since 1963 (independently, and without subsidization) indicates that there may be considerable fruitfulness in research and development studies of already existing groups of persons engaged in avocational pursuits having economic potential. The chief blockage to realization of economic-gain aspirations seems to be absence of a) an unobtrusive methodological direction, b) the need for modest funds to remove barriers to economic participation to the point of effort which will become self-sustaining, c) longitudinal as well as cross-sectional studies designed to gather data concerning the existing motivations for avocational participation in small face-to-face groupings, the possibilities for manipulating these groups from within to achieve verbalized goals in unobtrusive ways.

Concerning the second need expressed in your letter—suggestions concerning research or other governmentally-assisted activity that may yield greater understanding of retirement—let me set forth several views which have developed during my own research, which has concerned itself entirely with the non-institutionalized, physically able, avocationally involved adults during the decade prior to retirement as well as the years after retirement.

1) First, one needs to understand, I think, that the manner in which any individual finds, or fails to find satisfaction in the later years of life, is a product of the total life-experience. The present aged among us were, for the most part, born between 1885 and 1910. Their socialization included the learning of strict Protestant-ethical dogma, which included the injunction that idleness was evil, that 'charity' was odious and eroding of human dignity, that work was an end in itself, that growing old in a self-sustained manner was the only honorable way to move toward the inevitability of death.

2) Second, for the present aged, leisure meant social involvement with *people* rather than engagement with *things*. The aged among us *now* had systematized forms of leisure, but these were seldom economically oriented except as they were seen as also fulfilling life-requirements (*e.g.*, fishing, hunting, gardening). The man whose garden was one of flowers, for example, felt embarrassed before the man whose garden was one of vegetables. The woman whose leisure involved homespun was more to be admired if her handiwork ran to comforters, shawls, knitwear, than if it ran to what was frequently referred to as "toe covers"—*i.e.*, that which pertained to vanity. She might be forgiven if the embroidery she did embellished a garment of undoubted utilitarian design, a concession sometimes made to the "American Gothic", but only if she had proved herself as a woman of substance was such 'vanity' acceptable.

3) Growing up, for those born earlier than 1910, demanded proof of the intrinsic value of expending time. If a man whittled he had also to be a philosopher—a *thinking* man—while he so indulged himself. Better, if his whittling yielded a product of utility! If a boy collected leaves from the forest, and made an album of them, he could not do this justifiably for the sake of the "things" in a taxonomy couched in mere self-interest: He had also to demonstrate that the gathering of the leaves had increased his knowledge of woodcraft.

4) With these points in mind, then, (among others) it should not be wondered at that the aged with us *now* are somewhat bewildered by the apparent if not real denigration of the aphorisms they accepted as invariant facts of life—"if you love life, then do not waste time, for that is the stuff life is made of" becomes a mockery for them. An old man, today, is concerned when his still-capable hands are considered of no account. His feeling of helplessness is more that they are *considered to be* of no account, than that they *really might be*.

5) I would be remiss if I should suggest that the present aged are "lame ducks" who will be biologically phased out, and that the solution to the present problems will fade away with the passing of time. I suggest that the *middle-aged* will have greater problems—those now having some misgivings because they are already "over forty" and find their economic life-chances already *behind* them. These were born when the skills heirarchy was in process of breaking down, when the frontiers were closing tightly around them, or had closed already. These were born when high school graduation was a fairly remarkable achievement. Economically, they have already been phased out, and as they look forward to the possibility of compulsory retirement—not at age 70, or at age 65 but at age 60 or earlier—it is they who will face the dilemma of living longer in "inactivity" than the elderly who are with us *now*.

6) Therefore it is my earnest suggesting that the "future problems" alluded to which may concern the Subcommittee are already upon us. Specifically, since we shall probably find ourselves whistling in the dark concerning the "golden years."—The years of the working man's greatest producting, between age 40 and 55—are also the years of incipient decline, as well as the years during which there is little time for developing avocational interests, if indeed there is interest in developing them! We should be able to get something of value—some guidelines—from those who are already aware that the "golden years" will be followed by *more* years of baser coin—perhaps twenty years of tinkling brass. And what to do with these years?

7) In very recent research which I conducted in Florida—in all too short a time—there appears to be the germination of what may be a sprout, and later—but not too much later—of a strong growth toward a gerontocratic movement, complete with latter-day Dr. Townsend types of quasi-leaders if not real leaders whom, I suggest, will have eager followers in the tens of millions. Common interests among the present aged are beginning to emerge, and there are signs that these are multibonded: For example, while attending a meeting of N.A.R.C.E. in Florida, the chairman at that meeting suggested the growth and consolidation of upwards of 100,000 persons in that state alone, and suggested also that in such a number demands would not go unheeded at the polls!

8) If I have not been entirely coherent, what I am suggesting is, in effect, that research and planning by gerontologists has been and continues to be too much demographically oriented, too short-range, too much concerned with "loss of scientific face" should research product have pragmatic value. There has been entirely too much replication, and entirely too little sociologically imagination. Research programs have been, I think, too grossly "grand scale" in planning highways which will be obsolete ere they are built; and the same research program attitude has been entirely too neglectful of inquiry into looking at the byways which the pedestrians are travelling already.

9) For myself, it seems much better, via participant observation, to find out *what is working* for those who are accounting their final years as satisfying, than to sit around a committee table designing grand strategy for a behemoth "plan"—for a future "workability" of some sort which becomes obsolete by the time the mock-up is half-ready. In short, we must find out *now* what people are doing that "works", and never let ourselves get more than the distance of their shadows behind them. When we glimpse the logistical plans which lead to self-definitions of success, we must be ready immediately to follow and bring up the troops. We can't use last week's knowledge for snake-hipping through today's mine field.

Sincerely yours,

EDWIN A. CHRIST,  
Chairman, Department of Sociology and Anthropology.

POPULATION REFERENCE BUREAU,  
Washington, D.C., May 11, 1967.

DEAR SENATOR MONDALE: \* \* \* The demographic aspect is obviously important. The proportion of people 65 and over is increasing rapidly. The number will increase steadily in the years ahead and will begin to speed up rapidly in the second decade of the 21st century. This aspect of the problem will certainly be of concern to your committee.

In addition, there are very important psychological factors which deserve much more consideration than they usually receive. The state of mind of our

aging citizens is obviously a matter of profound importance both socially and politically. By 1972 we will have 20 million citizens over 65. The attitude of such a large bloc of votes is of very basic concern. If these senior citizens are in actual fact enjoying what has been perhaps over-hopefully called "the golden years," everything is fine. If the gold does not glitter very brightly and if this component of our population is in effect forced into some kind of limbo of inaction and frustration, the situation could be very serious indeed. A voting bloc of 20 million dissatisfied senior citizens would be alarming to say the least.

For that reason, one matter which I hope your committee will review is the possibility of doing better than simply shipping our oldsters off to St. Petersburg, Florida or to "retirement havens" in California or elsewhere. From my personal observation, it is encouraging that some of our citizens beyond 65 years of age are actively and effectively participating—too many of them are not.

Another area which might deserve consideration is to explore the fact that the aging process is subject to very great variations. There are individual differences in biological structure that cause some people to become markedly senile well before they are 60 while some retain amazing vitality well into the 80's or into the 90's as in the case of the recently deceased ex-chancellor of the German Republic. This is a matter which somehow needs to be dealt with intelligently rather than by merely applying a chronological yardstick.

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Cordially yours,

ROBERT C. COOK, *President.*

MIAMI UNIVERSITY,  
Oxford, Ohio, May 15, 1967.

DEAR SENATOR MONDALE: I am pleased to be able to discuss with you and your committee some thoughts about retirement which we here at Scripps have been developing.

In *Aging and Leisure*, 1961, it was my task to discuss the origin of the free time which is now available to so many people, and to discuss in the light of that, the way leisure time is likely to be distributed to the American people.

The first question to be answered was "Why can we now do things in less time than it formerly took," and the second was "How much of the time thus made available will be used to provide leisure for older people?"

The answer to the first question, simply put was—"Because we have developed science and technology, and the social attitudes and values, institutions and other social structure that permits us to use increasing quantities of energy from coal, petroleum, hydro electricity and nuclear fission." Of course, some gains have come from more effective management of manpower utilizing only brain and muscle as in older societies. Nor can we neglect to analyze the character of the psychological attitudes—such as the "spirit of enterprise" and its contribution. But the limits imposed on societies that are unable to create the converters of energy from the sources listed above, and to obtain the fuel itself militate against the success of innovators who attempt simply by changing attitudes to obtain increases in productivity comparable to those in what I have called "High Energy Systems."

This proposition is very important for those who are trying to decide what will be done with the free time which exploitation of this surplus energy makes available. The very processes which result in increased productivity themselves dictate just how some sets of people must act. We have to train children to do what will be required of them. Sometimes this takes very long and expensive education in knowledge and skills, and required the development of attitudes and values that induce the person thus educated to continue to use these assets in the ways necessary to perpetuate or increase the flow of energy through the society. The institutions extending from the family through the schools and churches and to the corporation and the state must also provide a structure that will provide support and through feedback guide this flow.

This means that many men will not have much free time in which to do as they wish. They will have assumed roles that require them to operate the system, and because it is difficult to find and to educate enough of them there will be great pressure on them to work hours as long or longer for as many or more years than their forbears did. On the other hand new technology renders the services of many people useless. It costs more to let them work than to keep them idle while machines run on cheaper forms of fuel take over the only tasks they can, in many cases conceivably could, perform.



If we accept this fact one of the first tasks of those studying proposals for retirement is to examine the way present demands for various kinds of roles affect the likelihood of retirement by those playing them. Another is to examine trends in emerging technology and project the change in roles that will be likely to emerge from such changes in technology and in social organization necessary to put it into human service. There seems to be evidence that many positions, both among labor and management may become obsolete even while there is increasing use of others who are extremely highly trained, motivated and unusually able. Thus early retirement for those holding one set of roles will become increasingly probable but others will be expected to work until their physical or mental condition forces them to leave the work force.

Changes in the current value system in part directs and in part flows from technological change. Many of the values now being emphasized seem to create an insatiable demand for goods and services, so that there is at once increasing productivity and an increase in the proportion of the population in the labor force. Many of the new services require the use of people as such, doing things that machines cannot do. In these areas we will be denied future increases in productivity that in other occupations derive from the substitution of new forms of energy for brain and muscle power. To some extent the demand for such services is a function of the changing make-up of the population. Children and old people, for example, require for their care many more servitors than do adults. It may also very well be that changing values will increase the demand for human hands to the point that more of us will be working more hours, for more years, than were ever able to work in older societies. The very demands created by the retirement of some may preclude the retirements of others.

Essentially we feel that analysis of both changing technology and changing values should be made, treating them as interdependent rather than independent variables, so that we can more effectively prepare for the future.

Decisions as to which age groups are to benefit from increasing productivity, and whether and how members of a given age group in a given class or race, or of a given sex are to provide the services used by others will greatly affect their age at retirement. Some, like for example the military, may be required to retire at a very early age. The very rapid acquisition of knowledge in certain scientific fields may be such that it will become cheaper to teach a new generation the new knowledge and retire erstwhile "learned men" long before they become old. This will be a highly selective process, not one that can efficiently be standardized.

So the study of retirement should in some of its aspects be separable from the study of aging. Both retirement and aging are disruptive to many people but solutions to the problems they present may be quite different. People also differ greatly among themselves in the way retirement affects them. These differences may be found to result in part from the roles provided by occupation, and the selective as well as the formative influence of these roles. They may also be a function of such things as temperament associated with body makeup or social history.

Scripps Foundation has underway a pilot project studying the effects of retirement on women in a couple of selected occupations, and is planning to analyze these effects using a larger sample. Preliminary evidence indicates a very wide spread of reactions to retirement. Some signs show the degree to which reaction to retirement is associated with other factors than occupation such as social and physiological history, marital status, education and so on. Widespread study of the reactions of people in various occupations and with varying backgrounds will help us learn the areas and the types of people who will be most strongly affected and show something about what can be done about it.

There should, then, be studies directed at learning the nature of retirement as an institution, and others that concentrate on what happens to individuals at retirement. For some the cross-sectional approach may be used, but there must be an increase on analysis of what happens to specific persons over time.

There is evidence (Kaplan) that there are changes in patterns of leisure time use following retirement, analysis of the patterns will help those preparing recreational, housing and other facilities design for the real needs of those who are to use them.

Leisure requires in many cases new modes of transportation. Limitations, legal and physical, prevent many retired persons from using the automobile and no

other facilities exist in many places. The needs of the retired should be given an important place in designing new transportation.

Obviously there are many other aspects of the problems which require attention; we have confined ourselves to those which we are best prepared to examine.

\* \* \* \* \*

Sincerely,

FRED COTTRELL,  
*Acting Director, Scripps Foundation for  
Research in Population Problems.*

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ATHENS (OHIO) STATE HOSPITAL,  
*May 15, 1967.*

DEAR MR. MONDALE: Your letter of May 5th regarding the National Association of Recreational Therapists, was directed to me, since I was the Association's representative to the White House Conference on Aging.

Inasmuch as I served as editor for the official journal "Recreation for the Ill and Handicapped" for five years, and was president the year following, Mr. Edward Karpowicz (to whom your letter was addressed) I was the one selected to represent the group at the various meetings on aging. I also was a participant in the Ohio Conference on Aging.

Since I am interested in the entire scope of activities for the elderly and as a recreation therapist, I will be pleased to assist your committee wherever possible.

I believe you will find that most people agree that in our culture we have heretofore made little or no real preparation for living, either in our leisure time or work activities following retirement.

For example—a man who thinks he is going to fish for a leisure time activity, but is too busy to pursue this hobby while working, may find on retirement that he has not the knowledge or preparation to follow this interest once he is retired.

I am told that many of the people who retire and move to Florida are unhappy and dissatisfied because they have no knowledge of the hobbies they thought would be so pleasurable to participate in on a regular basis.

There is also the danger involved when people take up boating (an expensive hobby also) when they have had little experience prior to retirement age.

The skill of learning to relate to new groups and interests, and how to adjust to new situations are sadly neglected in our society. When we are very young—we lack the time and money, when we are older these are not easy things to learn.

\* \* \* \* \*

Sincerely,

CHARLOTTE L. COX,  
*Coordinator, Activities Therapy and Voluntary Services.*

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AGRICULTURAL EXTENSION SERVICE,  
NORTH CAROLINA STATE UNIVERSITY AT RALEIGH,  
SCHOOL OF AGRICULTURAL AND LIFE SCIENCES,  
*May 16, 1967.*

DEAR SENATOR MONDALE: \* \* \* I am pleased to report that professional home economists are taking an active part in programs for the Aging. Many are serving on Advisory Committees and Commissions in their states.

Louisiana home economists are working toward being included on city planning commissions. They feel that they can help interpret needs of our aging population in housing. Much can be done to ease the burden of housekeeping if thought is given to it in the early stages of planning.

Members of the home economics profession are actively participating in legislative programs relating to consumer protection for the senior citizen. In addition to this, numerous classes, seminars and workshops are being held for this age group. Home economists are in a position to help with budget problems, food preparation, family relationships, self improvement, etc.

More specifically related to your interest in the overall psychological adjustments of senior citizens, we can point to such activities as working toward the

extension of visiting homemakers services. This extension of service will make it possible for more older people to remain in their own homes on an independent basis.

Because we feel creative activity is good at any age, many of our members have concentrated on teaching various crafts and flower arranging to this age group. In some instances, our clubs have supplied the materials because of the limited incomes of the individuals interested in participating.

One home economist in Tennessee has gone into the out-patient geriatric clinic of the hospital with information and demonstrations on subjects such as gardening and grooming. Contact made with a somewhat captive audience in this manner permits her to interest them in further study and activity.

Our home economics teachers in many states have succeeded in getting their students interested in working with senior citizens. These girls may provide entertainment, write letters, do shopping, take small gifts and other type activity. Mainly, of course, they furnish the senior citizen with a youthful contact and give that person the feeling that someone of a different generation cares for him.

\* \* \* \* \*

Sincerely,

Mrs. MARJORIE M. DONNELLY,  
In Charge, Extension Foods and Nutrition and  
Coordinator of Aging, American Home Economics Association.

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NATIONAL ASSOCIATION FOR MENTAL HEALTH, INC.,  
New York, N.Y., May 11, 1967.

DEAR SENATOR MONDALE: \* \* \* We are deeply interested in the work which your newly-formed Subcommittee on Retirement and the Individual will be undertaking and are happy to be of assistance in every way we can.

The NAMH has long been concerned with the problems of the aging, particularly as regards the mental health implications of those problems. With the increasing numbers of persons reaching retirement age, and the wider availability of retirement benefits in both government and private industry, we have begun to develop programs and materials related to the needs and problems of the retired.

Enclosed is a set of such materials, "Notes for After Fifty",<sup>1</sup> which consists of six separate leaflets, provided at internals, and intended to be read in sequence. These Notes are designed to help answer many of the questions often troubling those who are reaching retirement or are presently retired. As you can see, the Notes bear almost entirely on the psychological adjustments which retired persons must face. Additional copies, in quantity, can be provided if you wish.

May we suggest the following subjects and/or areas for special attention and study by your Subcommittee:

1. The responsibility of employers, both in government and private industry, to develop and carry on programs to prepare their employees for retirement as they approach that time.

2. Creation of more employment opportunities for retired persons and, as a concomitant thereof, increasing the amount of employment income exempt from taxation for persons over 65, especially for those employed in fields where critical manpower shortages exist.

It is extremely likely that such studies, if pursued in any depth, would entail the compilation of scientifically arrived-at information and data on (a) the readiness of the elderly (retired) to change accustomed life patterns, and (b) the factors affecting their employability. We would urge that such information be obtained, for it is essential for the proper development of programs for retired persons.

\* \* \* \* \*

Sincerely,

MICHAEL E. FREELUND, Associate Director.

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In committee files.

INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS,  
Washington, D.C., June 8, 1967.

DEAR SENATOR MONDALE: Thank you for inviting our comments in connection with the planned hearings of the Subcommittee on Retirement and the Individual. I believe that unions, which help workers achieve a better life during their working years, can also make a contribution toward making their retirement years more meaningful.

Organized labor has given strong support to the War on Poverty (which includes help to the elderly), Medicare and other Social Security improvements, housing for the elderly, etc.

Beyond this unions, can, and should be encouraged to, do more in such areas as these:

Pre-retirement classes sponsored by the union.

Continuing contact with pensioners other than just through the monthly check. As an example, the IBEW on occasions has sent to its pensioners material such as safety pamphlets directed to the elderly, and a description of opportunities for retired persons in the Peace Corps.

Union sponsored retiree clubs, with emphasis on the retirees planning and carrying out their own programs.

The use of retired members in union training and education programs, in political activity, on credit unions and community boards, as counselors for other older workers, etc.

Again, thank you for inviting our views.

Very truly yours,

GORDON M. FREEMAN,  
International President.

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PHILADELPHIA, Pa., May 19, 1967.

DEAR SENATOR MONDALE: The Subcommittee on Retirement and the Individual of the Senate's Special Committee on Aging undoubtedly will get a variety of responses in the fields of psychology, recreation, motivation, family mobility and structure, maintenance of current occupations, access to new employment and the like.

To the clinician, the key to this health problem in retirement is adequate geriatric medical education for those in health services to the aging. Primary consideration must be given to those special aspects of the individual in retirement which deal with *health evaluation*, *health treatment*, and *health maintenance*. These are inseparable from all of the features of those who have been placed in a very special bracket of society by the factor of age.

One of the most severe medical shortages in this country deals with fundamental geriatric education of health personnel. Experience is not a satisfactory substitute for a formal structure of education which must start with the elements of anatomy and physiology and progress through clinical and post-clinical years. The United States has lagged behind many nations of Europe in these didactic forms which must be based on the specific physiological mechanisms of senescence. Efforts to establish programs of retirement will fail if those responsible for the maintenance of health at this period of life do not have the depths of clinical information, or the means to apply it properly, to those for whom they are responsible.

This is so important that the subject entitled: *Regional Faculties in Geriatric Training* will be discussed with representatives of the Department of Health of the Commonwealth of Pennsylvania, May 25th, 1967, in Harrisburg. Structure and funding will be considered to create independent interim faculties by which to bridge the shortage in formal training until such time as the professional schools shall be able to incorporate this material in their curricula.

In addition, an abstract is being filed with the Gerontological Society to present this material at its national meeting November 1967 at the University of Florida. A copy of this abstract (which matches this letter closely) is enclosed.

Successful living in the retirement years must be supported by successful medical programs for the same period of time. For the clinician, this requires a special salient of geriatric education which may be overlooked in the urgency to effect the many measures of social and environmental support which are needed.

Your Committee bears a heavy responsibility in every sphere of the retired individual. It is a privilege to transmit these views on the need for geriatric education for the personnel which must be coordinated with all of the efforts of the social disciplines.

Yours very respectfully,

JOSEPH T. FREEMAN, M.D.,  
Past-President, Gerontological Society.

[Enclosure]

REGIONAL FACULTIES IN GERIATRIC TRAINING. J. T. FREEMAN, CHAIRMAN, COMMISSION CHRONIC ILLNESS AND GERIATRICS, PENNSYLVANIA MEDICAL SOCIETY

There is a hiatus between current clinical needs and availability of adequate instruction in geriatrics. This requires interim mechanisms until educational response find solutions in under-graduate and post-graduate schools. Plans for Regional Faculties in Geriatric Training in 6 Pennsylvania zones offer benefits of immediacy and cross-disciplinary instruction. Talent can be molded into Faculties without restraints common to curricula. Intramural and extramural trainees need only to be alerted to such courses to take on the structure of a class. Programs can be staffed, funded, organized, and activated without interference in going concerns and with maximum benefit. Two 1966 courses were completed in Pennsylvania under a U.S.P.H. Short-Term Grant for 18 lecture hours in 3 days. These courses produced an immediate increase in student information and stimulated schools to consider additions to their curricula. Such Faculties are foci of orientation more elastic than possible in fixed curriculum structures. Undergraduates, science students, intern, residents, nurses at all levels, therapists, and others preparing for careers in aging are invited to share the material with those already in service.

COUNCIL OF JEWISH FEDERATIONS AND WELFARE FUNDS, INC.,  
New York, N.Y., May 25, 1967.

DEAR SENATOR MONDALE: We welcome the establishment by the Senate Special Committee on Aging of a Subcommittee on Retirement and the Individual.

This subject, as you recognize, is extremely important in considering how we can make life more meaningful for older people and how they may contribute to the welfare of our communities.

Our is a national organization of 220 Jewish Federations throughout the United States which participate in the financing of casework and counselling services for older people, Jewish homes for the aged, housing projects, leisure time recreational and cultural services through Jewish Community Centers, and who make possible other special projects for services to our older citizens. Many of them are well equipped to provide valuable insights into the needs of older persons.

Your staff may be interested in using the enclosed directories for inquiries as to their experience.

You may also be interested in the enclosed paper presented by Philip Bernstein, our Executive Director, at the recent national meeting of the National Conference on Aging.

We appreciate greatly the importance of the task you have undertaken and extend our best wishes for what we know will be a valuable contribution—not only for older people—but for all others as well.

Sincerely yours,

LOUIS J. FOX, *President.*

[Enclosure]

ASSIGNING PRIORITIES IN PUBLIC POLICY

(By Philip Bernstein, Executive Director, Council of Jewish Federations and Welfare Funds, Inc.)

For public policy to have meaning, it must be directed to public purpose—to public goals. And it must be rooted in a commitment to that purpose and to those goals.

Our purpose, the purpose of everyone in this room, but clearly not yet that of many others in America, is the decency, dignity and self-respect of every individual. Our goal, too, is a society which itself has the decency and dignity to assure that for every individual. Our purpose is to make possible the independence, the self-reliance, and the self-determination of all of the aged who can attain it and continue it, and the most enlightened, civilized, and humane services for all who need them.

For these purposes and goals, my priorities would be the following:

#### 1. FINANCIAL INDEPENDENCE

My first priority is financial independence, and especially employment. We know that self-support is essential for self-respect, and we know that this is what most of the aged want most. They have worked all of their lives, many want to continue to work, and many are able to work. Many can work as well as 66 or at 68 as they did at 60.

A priority for public policy should be flexible retirement for those who can work and want to work. This should be full time employment where they are able to carry it competently, and part time where it is best for them to taper off. And if such employment is not available or feasible in the field in which they have been working, it should be available in other fields, with retraining if necessary.

This has certainly not been the prevalent pattern. We must help recast the thinking of many of their fellow-workers, and many employers.

Some of the cruelest discrimination we have is the discrimination that slams the doors in the faces of those over 65 seeking work, and that brutally condemns them to the economic and social ash-heap. It is discrimination which we must prevent and end.

#### 2. SOCIAL SECURITY AND PUBLIC ASSISTANCE

My second priority for those who have earned and chosen retirement, and for those who need help, is social security and public assistance at levels that will keep the aged out of poverty, as a matter of right. Such assistance should be provided with procedures which avoid embarrassment, harrassment, and stigma.

The proposed amendments to the Social Security Act before the Congress, and the recommendations on public assistance developed by the Advisory Council on Public Welfare, offer an opportunity now to give greater reality to this policy.

#### 3. LIVING ARRANGEMENTS

Consistent with these priorities, my third priority is living arrangements that will keep the aged in the mainstream of life. We should keep those who can do so living in the community, and not segregated from younger people. The aged may choose to be with their own group—they should not be compelled to be only with them. For this purpose, we need decent housing of the kind, quality, and location that will assure such living arrangements.

#### 4. HEALTH SERVICES

My fourth priority is health services, knowing how much greater is the incidence of illness among the aged than among others, and especially long-term illness. It should include research into the causes and cures of long-term illnesses—research and attention much too long neglected. It should include better medical rehabilitation programs in many more States; better delivery of medical services, including earlier diagnosis; a continuing effort to make Medicare and Medicaid work better, recognizing that what we have now is the beginning, and not the last word. It should include massive efforts to overcome the severe shortage in quality nursing homes; and it should include much more home health care. Medicare provides compensation for home health services, but unfortunately such services hardly exist.

And I would give special attention to mental impairment among the aged. Surely, the fact that mental impairment affects up to 80 per cent of the residents of our Homes for the Aged should make this need crystal clear. The sad fact is that this tragedy reflects neglect not inevitability. We must do much more to learn what leads to mental impairment among the aged, and how to prevent it. We must do more to deal with it, and not just tolerate it or live with it, or even worse, just close our eyes to it.

## 5. COUNSELING

My fifth priority in public policy is counseling, and especially family counseling, centered on family preservation. As Ollie Randall has pointed out, we must help salvage the family as the basic unit of society. Fully one-fifth to one-half of the people who come to our Jewish family agencies, bring with them needs that involve the aging. We must help the aging plan their lives and fulfill themselves—giving strength to their families, and drawing strength from them. And we must help provide them with the many concrete services with which you are familiar—homemakers, housekeepers, and others.

## 6. LEISURE TIME

My sixth priority is to provide for the creative use of leisure time. This too should be in integrated settings—integrated with programs for other age groups, as well as specialized for the aged. And it must be prepared for well in advance. It is tragic that many people who have leisure in their later years—and earlier, too—don't know what to do with it. For such people leisure may not be a blessing—it can be a curse.

## 7. PERSONNEL

My seventh priority, and in a sense crucial to all of the others, is to provide personnel trained to work with older people. The staff shortages in social work generally are critical. They are perhaps even worse in the field of the aging, for which there is almost no special training in our graduate schools.

We know that no program is better than the people administering it. The Congress, and our voluntary agencies, have authorized programs, and have appropriated funds for them—but have failed to provide for the essential requirement of staffing them. We must get the Federal Government and our voluntary agencies to help finance more educational facilities, faculties and field training, with specialized programs in schools of social work to prepare staffs for work with the aging; and to finance programs for other personnel needed in this field.

## 8. COMPREHENSIVE PLANNING AND COMMUNITY ORGANIZATION

My eighth priority, and this too affects all others, is to assure comprehensive planning and community organization. The needs of the aged, and the services to meet them, cut across virtually all fields and all types of agencies—government and voluntary, hospitals, homes for the aged, nursing homes, family services, vocational, leisure time, and others. Each agency meets part of the needs; none meets all of them. The needs and programs are too interrelated, too complex and too important to be left completely fragmented among individual agencies.

Public policy should assure comprehensive planning and comprehensive programs that will tie together medical, social, and economic services—they are not tied together today nearly to the extent that they should be. It should provide for continuity of care, beginning well before 65, when the roots of the problem begin, and when the solutions must begin.

And in all of this, I would stress that we must plan *with* the aging, and not just for them.

## 9. PUBLIC EDUCATION

My ninth priority is public education—to build understanding of the needs of the aging, and commitment to the purposes, goals and policy we have defined. And I would put this in the context defined by Dr. Abraham Heschel, when he stated: "Old age is not a defeat but a victory; not a punishment, but a privilege." We must address ourselves to the public as families, as employers, as taxpayers, as communities.

## 10. QUALITY

My tenth and final priority is quality—top quality—in everything we do. We should apply everywhere the best we know. We don't now. The contrasts between the best that we do, and what is done on other levels, are tremendous. If we applied everywhere what is already being done, somewhere, the change would be fantastic.

Quality requires flexibility. We must not just maintain the past, we must move quickly into the future—and we must keep moving, because the future is ever-

changing. We must do so with innovation, with research, with demonstration, and with evaluation to test and assess what we do. All are imperative in sound public policy.

WHOSE POLICY?

If these are ten priorities in public policy, we must ask: Whose public policy? Whose priorities? To whom are we addressing them?

The answer, of course, is that we are speaking to ourselves. For who makes public policy? Is it some vague, impersonal detached government? Not at all. In a democratic society, public policy is shaped by those who care most, who know what they want, and who work hardest to get it most skillfully, and most persistently. If I were to select one imperative ingredient for success in achieving public policy, it is persistence—the ability to outlast others, to stay with an issue and press for a purpose longer and more energetically than others.

Public policy will be what we here in this room help make it, not just what we define. We have only begun by defining priorities. Most important now is our responsibility for action—our action to help bring these priorities to greater reality.

UNIVERSITY OF CALIFORNIA, BERKELEY,  
OFFICE OF THE DIRECTOR,  
INSTITUTE OF INDUSTRIAL RELATIONS,  
*Berkeley, Calif., May 18, 1967.*

DEAR MR. MONDALE: In reply to your letter of May 2, I have not done very much research on retirement patterns per se in the last few years. Thus I am not in a particularly good position to answer your questions about any possible changes in the average number of years of retirement in the future and so forth without a certain amount of digging. You may find the enclosed reprints on "The Older Worker and Retirement Policies,"\* "Income Security Programs and the Propensity to Retire," and "National Retirement Policies and the Displaced Older Worker"\* of interest. I should also be glad to grant permission for the inclusion of my chapter on "Work and Patterns of Retirement"\* in the record if you decide you want to include it. We are also enclosing a reprint of that chapter in case you would find it convenient to have it in that form.

Sincerely yours,

Mrs. MARGARET S. GORDON,  
*Acting Director.*

[Enclosure]

INCOME SECURITY PROGRAMS AND THE PROPENSITY TO RETIRE

(By Margaret S. Gordon)

Institute of Industrial Relations, University of California, Berkeley, Calif.

Throughout the world, and particularly in the more industrialized nations, the proportion of men aged sixty-five and over in the labor force has been declining for many decades.<sup>1</sup> The trend has been interrupted or reversed in time of war and has been accelerated in periods of comparatively severe unemployment. Yet, despite these short-term fluctuations, the dominant pattern has been one of almost steady decline in every country for which relevant statistics are available over a considerable period.

The decline has been attributable in part to shifts in the occupational and industrial structure of the economy (Baneroff, 1958; Durand, 1948; Long, 1958). It is clear, also, that rising income levels and the development of income security programs for the aged have played a role. But we still have a far from adequate understanding of the way in which income levels per se or income security programs influence decisions to retire. Indeed, relatively few studies have been designed specifically to analyze these relationships.

\*Retained in committee file.

<sup>1</sup>I wish to express my gratitude for the able assistance of Malcolm Gutter, formerly a member of the research staff of the Institute of Industrial Relations, University of California, Berkeley, in the preparation of data for the present paper. I am also indebted to Robert J. Myers, chief actuary of the U.S. Social Security Administration, and to my colleague, Lloyd Ulman, for helpful critical comments.



One of the difficulties is that income exerts its influence in conjunction with other factors. The most important of these factors are probably age, health, occupation, industry, and the labor market. Even after all these influences have been taken into account, there are undoubtedly individual variations in attitudes toward retirement that are related to deep-seated personality differences. But it is probable that most of the variation is explained by the social and economic factors mentioned.

As a result of research conducted in the 1950's, we have a far better understanding than formerly of the role of ill health in bringing on retirement. Large-scale studies conducted on both sides of the Atlantic indicated that, when retired persons were asked about their reasons for retirement, a large proportion replied that they had retired voluntarily because of ill health (Great Britain: Ministry of Pensions and National Insurance, 1954; Stecker, 1955; Steiner & Dorfman, 1957). Only a relatively small minority indicated that they had retired because of compulsory retirement systems or other types of forced separation from their jobs. Furthermore, a significant fraction of those elderly people who were forced to leave their jobs involuntarily—either because of compulsory retirement systems or for other reasons—later returned to work, usually in some type of part-time employment, whereas those who retired because of ill health were less likely to return to work. Thus, the retired population reflects the net effects of a sifting process which tends to leave those who are suffering from some type of physical or mental disability in the permanently retired group.

Yet it is clear that the "ill health" that brings on retirement embraces a wide variety of conditions. In some cases, the decision to retire may be precipitated by a single, catastrophic event, such as a stroke or a severe heart attack. Far more frequent, in all probability, are the cases in which ill health takes the form of debilitation.

It seems reasonable to assume that, in a substantial proportion of cases in which ill health is the ultimate reason for retirement, prospective retirement income will have an important influence on the timing of the decision to retire. There is scattered evidence—to be discussed more fully later—suggesting that significant numbers of elderly workers keep postponing the decision to retire, despite slow physical deterioration, at least partly because of the prospect of seriously inadequate retirement income.

Furthermore, as Long (1958) has pointed out, there is no reason to suppose that the long-run decline in the proportion of elderly men in the labor force has been associated with any long-run deterioration in the health status of elderly men. On the contrary, a gradual increase in life expectancy, even for those persons who have already reached sixty-five, suggests that the health of the aged has improved over the decades.

These considerations suggest that we need more careful studies of the relation of income to retirement. It might be useful to express the complex relationships involved in mathematical terms. Thus, the propensity to retire might be expressed as a function of age, health, income, occupation, and the other factors identified above. But how should the income factor in such an equation be expressed? Are attitudes toward retirement related to the incomes of employed workers while they are still working? Or is prospective retirement income the decisive variable? Or should we focus our attention on the ratio of expected retirement income to income before retirement? Or, finally, does it make relatively little difference which of these income measures is used, since all three are highly correlated? This paper will attempt to give tentative answers to at least some of these questions.

#### RECENT RESEARCH

One of the few empirical investigations that has shed a good deal of light on the influence of income on attitudes toward retirement is the Cornell retirement study. Designed as a longitudinal investigation, the study was based primarily on responses to questionnaires distributed to a large sample of urban males at approximately two-year intervals from 1952 to 1956. When initially contacted, the men included in the study were all employed and were approaching sixty-five, the conventional retirement age. For the 1,625 respondents to the initial questionnaire, favorable attitudes toward retirement were positively correlated with

anticipated retirement income (Thompson, 1956; Thompson & Streib, 1958). It was also found that favorable attitudes toward retirement were correlated with current weekly income, but there was a tendency for those with higher weekly incomes to anticipate a higher income in retirement. When respondents were cross-classified by current income and anticipated retirement income, it was found that current income did not have a significant influence on attitudes toward retirement.

Of course, men employed at higher occupational levels tended to have higher current income and to anticipate higher income in retirement. Furthermore, occupation as such did not appear to influence attitudes toward retirement, except in the case of professional workers. A sizable majority of the professional workers had an unfavorable attitude toward retirement, but, in other occupation groups, the higher the occupational level, the larger the percentage in favor of retirement. This relationship was found to reflect, in turn, differences in expected retirement income.

Anticipation of a comparatively low retirement income tends not only to be associated with an unfavorable attitude toward retirement but also to delay retirement on the part of those who *are* favorably disposed toward retirement and who are not forced—through involuntary retirement policies—to retire at sixty-five. This was indicated in the responses to the second questionnaire distributed in the Cornell retirement study in 1954, by which time a sizable proportion of the respondents had retired (Thompson, 1956, p. 80).

That financial need plays an important role in decisions of elderly persons to continue at work was clearly indicated in the British retirement study which was previously mentioned (Ministry of Pensions and National Insurance, 1954). Of men continuing at work beyond the minimum pensionable age of sixty-five, 44.7 per cent mentioned financial need first as the reason for deciding to continue at work, whereas 54.4 per cent said financial need was their most *important* reason for staying at work. Similar results were obtained for women who stayed at work beyond the minimum pensionable age of sixty.

A particularly interesting finding was that only an insignificant fraction (0.7 per cent of the men and 1.2 per cent of the women) who stayed at work beyond the minimum pensionable age said that they had done so in order to qualify for a larger national insurance retirement pension. They were clearly more impressed by the sharp drop in income they would typically experience on retirement than by the fact that through postponing retirement they would be eligible for a somewhat higher pension. This is not surprising if one considers the amounts involved. In 1953, average weekly earnings of male workers in Great Britain were approximately 189s. (International Labour Office, 1955). A single man retiring at sixty-five would qualify for the uniform weekly national insurance pension of 32s.6d. a week, whereas a married couple would qualify for 54s. (if the wife were not eligible for a retired worker's benefit on the basis of her own earnings). By postponing retirement to seventy, the single man could increase his pension to, at most, 47s.6d., whereas the married man could increase the amount for himself and his spouse to 79s.<sup>2</sup>

Data are not available on the extent to which persons with deteriorating health delay retiring because of the prospect of an inadequate retirement income. However, in a study of employer retirement policies in the San Francisco area based on lengthy interviews with representatives of sixty-five firms, a number of management representatives in firms that did not have private pension plans made references in the course of the interviews to elderly employees with failing health who would probably have retired if a private pension were available to supplement the limited benefits they could expect from the Social Security program (Gordon, 1960).

It can be argued that, for those who are subject to compulsory retirement policies, neither income while employed nor prospective retirement income has any bearing on the decision to retire. However, this is true only in a qualified sense, if retirement is defined to mean final withdrawal from the labor force. For, among persons who are forced to retire under the provisions of formal retirement systems, a good many return to work. Steiner and Dorfman (1957) found that, of men sixty-five and over in the United States in 1952, 12 per cent

<sup>2</sup> These amounts have since been increased, and, under 1959 amendments, a new system of graduated benefits is to be superimposed on the flat-benefit system.

of those who had retired under compulsory systems had returned to work, whereas an additional 11 per cent considered themselves well enough to work and were interested in returning to work. They did not, however, investigate the relationship between retirement income and the decision to return to work. But a study conducted by the Life Extension Foundation indicated that, of 1,500 retired persons who responded to a mailed questionnaire, 32 per cent of those with incomes under \$5,000 indicated that they would like to return to their old jobs, as compared to only 8 per cent of those whose retirement incomes were \$5,000 or more (Johnson, 1956).

#### INTERNATIONAL COMPARISONS

Few, if any, studies have utilized the ratio of expected retirement income to income before retirement in analyzing the influence of income on the propensity to retire. Such a ratio could readily be used in studies of retirees of individual firms. It would also seem to lend itself particularly well to international comparison.

The evidence discussed thus far suggests that international variations in the proportion of elderly men in the labor force may be related to differences in prospective retirement income, or in the ratio of prospective retirement income to earnings before retirement, in various countries. Even though there are differences in the proportions of workers affected by compulsory retirement policies from country to country, these variations may not seriously interfere with such a relationship if those who retire under compulsory retirement systems are particularly likely to return to work in countries where average retirement income is low.

In one of the most comprehensive studies of labor-force participation ever attempted, Clarence Long (1958) analyzed, among other things, the influence of income differences on variations in labor-force participation from country to country. He found that there was a significant inverse correlation between real income per worker (or per capita) and the labor-force-participation rate of the adult population as a whole. He did not, however, find a significant correlation between real per-capita income and the proportion of men sixty-five and over in the labor force. Evidently, differences in income levels per se do not explain national differences in the propensity to retire.

Long did not, however, investigate the relationship of retirement income to international variations in the labor-force participation of elderly men. Indeed, comparisons of retirement income as such would be difficult because of the problem of developing comparable measures of the cost of living of elderly people in order to compare their real incomes.

As previously suggested, however, the ratio of expected retirement income to income before retirement would seem to lend itself particularly well to international comparison. Although it is difficult to obtain data on income before retirement, we may assume that average earnings of elderly men approaching retirement are highly correlated with average earnings of all workers. Thus, average-earnings data may be utilized in the analysis. Furthermore, there is a good deal of evidence suggesting that, in countries with a reasonably mature national old-age insurance or pension scheme, the average level of retirement benefits under that scheme is by far the most important determinant of the level of retirement income for many of the country's aged.

Thus, we propose to investigate the hypothesis that there is an inverse relationship, from country to country, between the labor-force-participation rate of elderly men and the average level of old-age benefits under the country's general old-age income security scheme *when average benefits are expressed as a percentage of average annual earnings in the country.*

Since labor-force data by age and sex are available for most countries only from general population censuses, the analysis will be focused on differences in the proportion of elderly men in the labor force in censuses conducted around 1950. For some countries, the nearest census date is as early as 1947, and in a few other countries it is as late as 1954; but, since labor-force-participation rates tend to change rather slowly, this should not constitute a serious difficulty. For those countries in which the census was conducted in the first half of the year, we have attempted to obtain old-age-benefit and average-earnings data for the

preceding year. Where the census was conducted in the second half of the year, we have, in general, used social security and earnings data for the same year.<sup>3</sup>

The investigation was confined to countries in which less than half of the labor force was engaged in agriculture. Since labor-force-participation rates of elderly men tend to be higher in rural than in urban areas—though this difference seems to be gradually disappearing in some industrialized countries—inclusion of countries in which most of the labor force was engaged in agriculture would probably mean that variations in the proportion of elderly men in the labor force would be explained largely by differences in the proportion of agricultural workers in the population. This was apparent merely from inspection of the data, whereas this particular relationship did not show up clearly in the more industrialized countries. Furthermore, it is only in the industrialized countries that agricultural workers tend to be included in old-age income-security programs.

Once the predominantly agricultural countries were eliminated, it was necessary to restrict the list of countries still further, since not all the necessary statistics were available for all countries. In general, reliance was placed on data published by the International Labour Office in its annual *Yearbook of Labour Statistics*, supplemented where necessary by data obtained from government agencies of individual countries.

Average old-age benefits were computed by dividing total expenditures on old-age benefits by the total number of beneficiaries in each country. However, a further difficulty arose out of the fact that the ILO does not publish data on expenditures for old-age benefits alone, but lumps them with expenditures for invalidity and survivor benefits. This problem did not turn out to be nearly so serious as anticipated. Wherever possible, data were obtained on average old-age benefits from reports issued by individual governments. When these were compared with average old-age, invalidity, and survivor benefits for the same country and year, it was found that in most countries there was little difference between the two average amounts. There are several reasons for this. In the first place, old-age beneficiaries tend to be considerably more numerous than either invalidity or survivor beneficiaries in most countries, so that average benefits paid to old-age recipients tend to dominate the composite average. Second, amounts paid to invalidity and survivor beneficiaries tend to be closely related to old-age benefits.

One additional point needs to be mentioned. In those countries in which, at the time to which the data refer, both old-age insurance and old-age-assistance programs were playing major roles in providing income for elderly people (for example, the United States and France), we computed a combined average for the two programs, on the ground that what we were seeking to measure was the average income available to elderly persons through broad public income-maintenance programs. For similar reasons, Canada's old-age-assistance program, which was the only large public income-maintenance program for elderly persons in Canada in the relevant year (1950), was included in the analysis, as were the old-age-pension programs of such countries as Australia and Denmark, which made benefits conditional on an income test.

#### *Benefit ratios and labor-force participation of elderly men*

In order to test our central hypothesis, two correlation coefficients were computed between what we shall call the "benefit ratio" (the ratio of average benefits to average annual earnings) and the proportion of men sixty-five and over in the labor force. In the first computation, which included fourteen countries, average benefit amounts were based on data for old-age, survivors, and invalidity benefit programs.<sup>4</sup> In the second, which included nine countries, the benefit data related to old-age benefits alone.

The resulting correlation coefficients were  $-.83$  and  $-.78$ , respectively. The first was significant at the 1 per-cent level; the second, at the 2 per-cent level. Evidently a substantial proportion of the variation in labor-force-participation rates of elderly men in industrialized countries is associated with differences in benefit

<sup>3</sup> Countries in which the census was conducted in the first half of the year were Austria, France, the United Kingdom, Australia, New Zealand, Canada, and the United States. This point should be kept in mind in comparing the benefit ratios in tables 1 and 2.

<sup>4</sup> Some of the countries did not have all three types of pension benefits. In the United Kingdom, for example, invalidity benefits are associated with the sickness insurance scheme and are not included in the pension data.

ratios as we have defined them. The data on which the computations were based are presented in Table 1.<sup>5</sup>

TABLE 1.—Men 65 and over in the labor force and selected population, 18 countries, around 1950

Country	Census date	Men 65 and over in labor force	Labor force engaged in agriculture	Population 65 and over	Average benefits as percentage of average annual earnings		Average benefits (Old age, survivors, and invalidity) as percentage of national income per capita	Date of establishment of old-age pension program for sizable segment of population
					Old age, survivors, and invalidity	Old age		
Percentage								
Australia.....	1954	33.2	15.4	8.0	23	-----	38	1909
Austria.....	1951	31.3	32.3	10.6	32	-----	52	1906
Belgium.....	1947	24.7	12.1	10.7	1 34	-----	46	1924
Canada.....	1951	38.6	19.0	7.8	16	14	37	1927
Czechoslovakia.....	1947	29.7	37.7	7.6	35	-----	85	1906
Denmark.....	1950	35.9	25.1	9.1	27	25	45	1891
Finland.....	1950	56.7	46.0	6.6	6	-----	13	1937
France.....	1954	36.1	26.7	12.2	18	17	27	1930
Germany, Federal Republic of.....	1950	26.8	23.2	9.3	22	-----	55	1889
Italy.....	1951	2 45.0	40.0	8.2	-----	-----	30	1919
Luxembourg.....	1947	37.5	26.0	9.5	-----	-----	-----	1911
Netherlands.....	1947	35.5	19.3	7.1	-----	-----	-----	1913
New Zealand.....	1951	26.5	18.4	9.1	29	36	34	1898
Norway.....	1950	42.1	25.9	9.6	-----	16	-----	1936
Sweden.....	1950	36.1	20.3	10.2	16	15	28	1913
Switzerland.....	1950	50.7	16.5	11.0	9	10	14	1946
United Kingdom.....	1951	31.4	5.1	10.9	18	18	28	1908
United States of America.....	1950	41.4	12.2	8.1	14	15	18	1935

<sup>1</sup> Data refer to 1948.

<sup>2</sup> Estimated on the basis of census data relating to men 65 and over.

Sources: International Labor Office (1955); United Nations (annual publication); U.S. Social Security Administration (1958); and selected government documents for individual countries.

Although these results appear to be highly significant, due allowance must be made for the fact that the labor-force data are not precisely comparable from country to country. Even more troublesome is the fact that the average-annual-earnings data are not strictly comparable and, in fact, do not always include the same industry groups. Although they include workers in most industry groups in many of the countries for which they are available, there are a few countries in which only manufacturing workers are included. There was at least a possibility that these differences distorted the comparisons to a certain extent. For

<sup>5</sup> In the case of one country, Belgium, it was not possible to obtain data for the appropriate year. Data for 1948, the year following the census, were used instead.

Another complication that should be noted is that West Germany, unlike most other countries, does not provide any wives' benefits. This means that wives are not counted as beneficiaries, which reduces the denominator of our ratio and increases the resulting benefit ratio. It would be desirable to avoid this difficulty by analyzing average benefits for elderly couples and for single retired workers. The relevant data are becoming increasingly accessible.

It should also be pointed out that, in the past few years, the ILO has ceased publishing the data from which we computed average annual earnings, apparently because it has concluded that the data are not sufficiently comparable from country to country. One of the factors making for serious incomparability is that the earnings data, which are frequently derived from social security statistics, are often affected by ceilings on taxable earnings, and these ceilings will have differing relationships to average earnings from country to country. Such factors as this may explain the differing relationships in various countries between benefit ratios based on average annual earnings and those based on national per-capita income. I have come increasingly to feel that ratios based on national per-capita income are more reliable, even though an average-earnings concept is more appropriate in relation to the hypothesis being investigated. Other measures that might be used are national income per employed worker and total employee compensation per employee.

this reason, a second set of computations was carried out, in which average benefits (for old-age, survivors, and invalidity pensions) were expressed as a percentage of national income per capita. The resulting correlation coefficient, relating to fifteen countries, was somewhat lower ( $-.66$ ) than the corresponding coefficient utilizing average annual earnings, but was significant at the 1 per-cent level.

In all these computations, there was some question as to whether it was appropriate to include countries in which the qualifying age for retirement benefits for men was over sixty-five. Eliminating Sweden, with a qualifying age of sixty-seven, and Canada, with a qualifying age of seventy under its old-age assistance program at that time, from this last correlation, the resulting coefficient was almost the same ( $-.67$ ).

It was also important, as in all similar investigations in the social sciences, to take into account the fact that the high correlation coefficients we obtained might have been at least partly explained by correlations between our two key variables and third variables.

There was a strong possibility, for example, that relatively high benefit ratios might tend to be found in the more industrialized countries and that the relationship between benefit ratios and labor-force participation might reflect a tendency for smaller proportions of elderly men to be in the labor force in the more industrialized countries. If this were the case, the degree of industrialization might be the chief factor explaining variations in labor-force-participation rates of elderly men. But, for the industrialized countries included in the study, the correlation between the proportion of the labor force engaged in agriculture (an inverse measure of industrialization) and the percentage of elderly men in the labor force turned out to be significant only at the 10 per-cent level. The coefficient was  $.43$ . Furthermore, there was no correlation between the benefit ratio (based on average old-age, survivors, and invalidity benefits expressed as a percentage of average annual earnings) and the percentage of the labor force engaged in agriculture.

Another possibility was that countries with relatively large proportions of elderly people would tend to have high benefit ratios and relatively low proportions of elderly men in the labor force. The aging of the population, according to this line of reasoning, might have tended to create political pressures for a relatively generous old-age benefit program and at the same time have an adverse effect on employment opportunities for elderly men. Thus, relatively poor employment opportunities for men sixty-five and over might be a more important explanation of their withdrawal from the labor force than is the benefit ratio. However, the correlation between the proportion of the population sixty-five and over and the percentage of elderly men in the labor force in eighteen countries ( $r = -.27$ ) was not found to be significant. And there was no correlation between the proportion of the population sixty-five and over and the benefit ratio in fourteen countries.

There was, however, one other relationship that emerged clearly as we studied the data. Although not altogether anticipated, it was far from surprising. The longer a country has had an old-age benefit program for a major sector of its population, the lower the proportion of elderly men in the labor force was likely to be. To test this relationship, a correlation of rank correlation was computed and was found to be  $.71$  (significant at the 1 per-cent level). In this computation, which was carried out for eighteen countries, the country with the lowest proportion of elderly men in the labor force was assigned a rank of 1, as was the country with the oldest old-age benefit program.

This relationship suggests that, in countries which have had old-age benefit programs for many decades, a decline in the proportion of elderly men in the labor force has been encouraged over a long period by the availability of retirement benefits under a national program. But is this influence exerted irrespective of the level of benefits, or is there a tendency for the countries with the oldest programs to have the highest benefit ratios? We found that there was a high negative rank correlation ( $r = -.75$ )—significant at the 1 per-cent level—between the benefit ratio in fourteen countries around 1950 and the year in which the country's old-age benefit program was established. In this computation, the country with the oldest program was again assigned a rank of 1, as was the country with the lowest benefit ratio. Thus, the negative correlation indicates that the countries with the oldest programs tended to have the highest benefit ratios around 1950.

Did these countries have higher benefit ratios from the very earliest years of their programs than countries in which programs had been established more recently, or have their benefit ratios gradually increased over the years? Unfortunately, it has been impossible within the scope of the present study to carry out the detailed statistical work that would be required for a complete answer to this question.

All things considered, however, it seems likely that there has been a tendency for benefit levels to increase over the years in countries with long-established programs. In those countries (for example, Australia, New Zealand, the United Kingdom, and some of the Scandinavian countries) with flat benefits, the amounts stipulated in the earliest laws tended to be meager indeed. Though dealing with a more recent period, Friis (1959) has shown that there was a substantial increase in old-age benefits in Denmark, relative to the earnings of unskilled workers, between 1933 and 1958. In countries like Germany, in which the benefit formula has taken the form of a percentage of average earnings multiplied by years of service, benefits available in the early years tended to be small, simply because retirees had accumulated relatively few years of service under the program. In recent decades, rapidly rising prices and wages have forced both groups of countries to take decisive steps to adjust benefits upward.

Perhaps the most important reason why benefit ratios tend to be higher in the countries with the oldest programs is that there is a general tendency for social security programs to gain acceptance as they become more firmly established, with the result that political support for expansion and liberalization is strengthened. However, there is some evidence to suggest that liberalization is accomplished more readily under some types of systems than under others, as will be seen at a later point, when the behavior of benefit ratios from 1950 to 1957 is analyzed.

One final question needs to be considered. What influence does a country's retirement policy have on the propensity to retire? It has on occasion been suggested that, when eligibility for old-age benefits is dependent on an income test, for example, elderly persons will be more likely to withdraw from the labor force in order to qualify for benefits. But is it not reasonable to suppose that much will depend on the relationship among benefits available under the program, the maximum income permitted without any reduction in benefits, and average earnings available to elderly men in the labor market?

Of the twenty industrialized countries for which data on the labor-force participation of elderly men around 1950 were available, eleven imposed an income test in connection with their old-age-benefit program or had a supplementary old-age-assistance program which provided benefits to large numbers of elderly people and involved a means test. Several other countries enforced a retirement test, whereas five did not have an income or a retirement test. A few countries were excluded from this part of the analysis because the qualifying age was over sixty-five (sixty-seven in Sweden and seventy in Canada and Norway). We found that, in countries with a pensionable age of sixty-five for men, the unweighted average proportion of elderly men in the labor force in countries that imposed an income or retirement test was somewhat higher than in countries that had no test of any kind, but the difference was not large enough to be considered significant. The results of this comparison can scarcely be regarded as conclusive, since the number of countries with no income or retirement test was exceedingly small. It may be possible to attempt a more careful analysis along these lines when the results of more recent population censuses become available.

#### *Behavior of benefit ratios, 1950-57*

As a by-product of the present investigation, it was a relatively simple matter to compute benefit ratios (based on old-age, survivors, and invalidity benefits) for a substantial number of countries for most years from 1950 to 1957. In fact, for many countries the computations could be carried back to 1946, the year in which the ILO began to publish statistical data on social security programs, but conditions were so unsettled in many European countries in the years immediately following World War II that in some cases the benefit ratios bear little relationship to those prevailing in the 1950's or, in all probability, to those that prevailed before the war. For this reason, the analysis was confined to the period after 1950.

Two sets of ratios were computed—one in which benefits were expressed as a percentage of national income per capita and another in which benefits were

expressed as a percentage of average annual earnings. The relative positions of individual countries differed slightly between the sets of computations. Because of certain differences in the construction of the annual-earnings data, it seems likely that the ratios utilizing national per-capita-income data yield more reliable comparisons, despite appreciable differences in the quality of national-income and population estimates from country to country. For this reason, we shall rely mainly on the ratios utilizing national income per capita (see Table 2).

TABLE 2.—Average benefits received under old-age, survivors, and invalidity pension programs, as percentage of national income per capita, 18 countries, 1950-57

Country	Date program began	1950	1951	1952	1953	1954	1955	1956	1957
Australia <sup>1</sup> .....	1909	29	31	35	38	38	37	39	41
Austria <sup>1</sup> .....	1906	52	48	49	49	50	48	46	-----
Belgium <sup>1</sup> .....	1924	53	52	54	61	55	60	57	-----
Canada <sup>1</sup> .....	1927	37	41	35	34	35	-----	30	31
Denmark <sup>1</sup> .....	1891	45	48	49	49	47	50	-----	-----
(?).....	-----	43	43	46	44	46	46	46	47
Finland <sup>1</sup> .....	1937	13	11	11	16	13	12	13	29
France <sup>2</sup> .....	1930	30	28	27	27	29	27	26	25
Germany (Federal Republic) <sup>1</sup> .....	1889	55	47	48	47	45	-----	46	60
Italy <sup>1</sup> .....	1919	-----	30	44	42	39	-----	-----	-----
(?).....	-----	-----	46	44	42	40	38	37	-----
Luxembourg <sup>1</sup> .....	1911	-----	44	53	62	73	67	63	-----
Netherlands <sup>1</sup> .....	1913	32	31	31	30	31	28	26	-----
New Zealand <sup>2</sup> .....	1898	34	38	40	38	40	41	40	41
Norway <sup>1</sup> .....	1936	-----	27	28	31	34	30	31	30
Spain <sup>1</sup> .....	1919	31	22	18	18	17	-----	30	29
Sweden <sup>1</sup> .....	1913	28	26	27	32	38	36	37	38
(?).....	-----	29	-----	27	32	34	33	33	-----
Switzerland <sup>1</sup> .....	1946	14	14	14	14	17	16	17	19
United Kingdom <sup>2</sup> .....	1908	28	25	26	27	26	25	28	27
United States.....	1935	24	31	31	34	36	39	39	41
(?).....	-----	19	25	25	27	30	32	32	33

<sup>1</sup> Benefit data from International Labor Office (1955).

<sup>2</sup> Benefit data from reports or statistical yearbooks of individual countries. In the case of the United States, the number of beneficiaries in each year was the average monthly number.

Sources: International Labor Office (1955); United Nations (annual publication); and selected government documents for individual countries.

We also found that in some cases there were differences between average benefits as computed from ILO data and those from data in reports issued by countries. The differences, which were usually slight, were explained chiefly by the fact that the ILO *Yearbook of Labour Statistics* recorded the number of beneficiaries in the month of June, whereas reports issued by countries often recorded the number of beneficiaries at the end of a calendar year or at some other date. The discrepancy was largest in the case of the United States, where the number of beneficiaries has been increasing rapidly.

Although income and wage levels were rising rapidly from 1950 to 1957 in all countries included in the table, benefit ratios were higher toward the end of the period than in 1950 in about two-thirds of the countries. This is a rather remarkable record, reflecting in part the effects of legislative action to raise benefits or adjust benefit formulas and in part provisions in some of the countries (already in effect in 1950 or adopted later) for automatic adjustment of benefit amounts to changes in wage or price indexes. In a few countries, at least part of the increase was attributable to maturing of the program, resulting (for example, in the United States) in an increase in the ratio of old-age beneficiaries to other types of beneficiaries and, in some cases, in higher benefits for some retirees because they had accumulated more years of service under the program.

Both at the beginning and toward the end of the period, there was a tendency (but with notable exceptions) for the countries with the oldest programs to have the highest ratios, although the relative positions of individual countries changed somewhat during the period.

It is interesting to note that nearly all the countries that experienced a decline in benefit ratios between the beginning and end of the period had flat benefits. Furthermore, most of these countries did not automatically adjust



benefits for changes in the cost of living; increases depended on legislative action. On the other hand, almost all the flat-benefit countries which, at least toward the end of the period, were automatically adjusting benefits in accordance with changes in a price or wage index (Denmark, Finland, the Netherlands, and Sweden) experienced increases in benefit ratios. The Netherlands—the one exception—changed its legislation in 1956 to provide for a universal flat pension adjusted for changes in wages, but the new pensions did not become payable until the beginning of 1957 (Gerig, 1960) and are thus not reflected in the data of Table 2. The Netherlands had previously had both earnings-related pensions and "emergency" flat pensions based on an income test (U.S. Social Security Administration, 1954). It should be noted, also, that two flat-benefit countries (Australia and New Zealand) which did not provide for automatic adjustment of benefits to changes in wages or prices nevertheless experienced increases in their benefit ratios during this period.

The three countries with the highest benefit ratios at the end of the period (Luxembourg, Germany, and Belgium) were all countries with long-established programs, earnings-related benefits, and a procedure for linking benefits (not necessarily automatically) to either price or wage movements. Under the revised German law, effective January 1, 1957, and clearly reflected in the marked rise in the benefit ratio between 1956 and 1957, benefit amounts depend on average individual earnings under the system, years of coverage, and average earnings of all German workers in the three years preceding the award of the benefit (Farman, 1958). In effect, all pensions awarded are adjusted to reflect recent changes in earnings levels. Although there is no provision for automatic adjustment of these benefits once awarded, the law provides that reports be made to Parliament by September 30 of each year analyzing changes in per-capita income and other economic variables and accompanied by a government proposal for adjusting outstanding pensions if that is considered desirable (Gerig, 1960).

Under a revised Belgian law, pensions are based on average earnings under the system but are automatically adjusted for changes in the cost of living. Since it was reinstated following World War II, Luxembourg's system has provided a basic flat pension which is automatically adjusted for changes in the cost of living, plus an earnings-related increment based on average earnings under the system multiplied by years of coverage.

It is also interesting to note that, when we computed the ratio of average benefits to average annual earnings for a number of countries (not in all cases the same countries for which national-income data were available), we found that the benefit ratio in Czechoslovakia was relatively high in recent years. Czechoslovakia, a country with a long-established program of earnings-related benefits, has in recent years been using a formula in which benefits are related to final earnings. Its present benefit arrangements are similar to those of the Soviet Union and certain other countries of Eastern Europe. It would be exceedingly interesting to extend the type of analysis developed here to the countries of Eastern Europe, but the relevant data are far less accessible.

The generalizations that have been made should not be interpreted as suggesting that an earnings-related benefit formula necessarily yields either a higher benefit ratio than a flat-benefit system or one that is more resistant to upward wage movements. Clearly, if benefits are based on an individual's average earnings during his years of coverage, there will be a tendency in for the benefit ratio to decline in a period of rising earnings if the government takes no steps to change the benefit formula. Witness the declining tendency in Germany in the early 1950's.

Although the reasons for the varying experiences from country to country warrant more detailed study, I would suggest that differences in methods of financing help explain the fact that the highest benefit ratios are found in countries that have long had earnings-related benefit structures. Earnings-related systems generally rely heavily on financing through employer and employee contributions that take the form of a percentage of earnings, even though there may also be a government contribution. When earnings rise, the revenues of the system increase and may very well rise more rapidly than total current expenditures of the system. Thus, it may be possible to liberalize benefits without raising contribution rates, and, if it does become necessary to raise contributions somewhat, these increases tend to be not particularly burdensome in a period of rising prices and wages.

Flat-benefit systems, on the other hand, are often financed in large part through general government revenues or, as in England, through a combina-

tion of general government revenues and flat contributions by employers and employees. Even though general government revenues tend to rise in a period of rising incomes, every increase in pension benefits will require an increased appropriation, and the pension system will have to compete with every other national program for which increases in appropriations are being sought. Flat employer and employee contributions will not yield rising revenues merely because wages increase, though revenues will tend to rise somewhat if the level of employment is increasing. But it is clear that, with such financing provisions as have prevailed in England, any substantial increase in benefit amounts is likely to require an increase in the flat contribution rates, in the government's contribution, or some combination of the two.<sup>9</sup> This is not to suggest that there are not other arguments in favor of this type of financial structure.

On the other hand, if flat benefits are financed through the earmarked proceeds of a tax that takes the form of a specific percentage of income, as in some of the Scandinavian countries, revenues available for pensions will automatically increase in a period of rising income.

These considerations suggest that, wherever financing arrangements are such that rising wage and income levels will be accompanied by an automatic increase in funds earmarked for the payment of pension benefits, it is likely to be politically more feasible to maintain or increase benefit ratios. This conclusion will come as no surprise to many students of social security programs. The range of considerations involved have long been recognized in debates over benefit and financing arrangements in the United States and elsewhere. But they do help to explain why the highest benefit ratios are found in countries with long-established programs that have been financed largely through earnings-related contributions.

#### CONCLUSIONS

The conclusions to be drawn from this analysis must be regarded as somewhat exploratory and tentative. A more extensive study would permit a more refined analysis of developments in particular countries and of the influence of factors which could not be considered within the scope of this paper. Furthermore, when the results of population censuses conducted around 1960 become available, it will be possible to undertake a similar analysis for a larger group of countries (since national income estimates and other relevant statistical data are steadily becoming available for more countries), and it will also be possible to analyze changes in the labor-force-participation rates of elderly men in the last decade or so in relation to the other variables we have been considering.

Even so, there is a good deal of evidence to suggest that prospective retirement income has a highly important influence on attitudes toward retirement and that differences in benefit ratios, as we have defined them, play an exceedingly important role in explaining differences in the proportion of men retired in industrialized countries. For purposes of international comparison, it is clear that the benefit ratio is a most useful concept. Whether, for purposes of intranational studies, the ratio of prospective retirement income to income before retirement would be a more appropriate measure than prospective retirement come per se we have not been in a position to determine, but it should not be difficult to utilize both of these measures in studies of the retirement experiences of firms and government agencies.

Not only does the benefit ratio play a highly significant role in explaining differences in the labor-force-participation rate of elderly men in industrialized countries, but it is apparent that, the longer the country has had an old-age-benefit program, the higher its benefit ratio is likely to be and the smaller the proportion of elderly men in the labor force.

Clearly, we are dealing here with a complex set of relationships that work themselves out over time, and it would be rash to attempt any conclusions as to what is cause and what is effect. Nor should it be assumed that an increase in the benefit ratio will necessarily result in a prompt decline in the proportion of elderly men in the labor force. What is likely to happen in any particular country at any particular time will depend to a considerable extent on the labor market.

<sup>9</sup> The effects of the 1959 British amendments, which did not become effective until 1961, are, of course, not reflected in the data. Indeed, it will be a number of years before retiring workers have accumulated enough contributions under the new scheme to appreciably affect average benefits.

Our analysis also indicates that, although there were some notable exceptions, benefit ratios were particularly likely to sag during the period of rapidly rising earnings from 1950 to 1957 in countries with flat-benefit structures and no provision for automatic adjustment to changing price or wage levels. This is a conclusion that will come as no surprise to experts who have been watching the development of social security programs around the world, but I know of no other study that has brought together the relevant statistical data for any substantial number of countries. There are also indications that financing arrangements under which revenues available for the payment of old-age benefits automatically increase in a period of rising earnings facilitate the maintenance or liberalization of benefit ratios, but this is clearly a tentative suggestion that needs to be examined more closely in the light of what has happened to benefit ratios over a longer period of time.

Finally, a word about the policy implications of these findings may be in order. There are clear indications that industrialized countries throughout the world are making impressive progress in increasing the levels of benefits available under old-age, survivors, and invalidity pension programs. The data presented in the present paper by no means tell the whole story, for some notable changes have been made in a number of countries since 1957, the most recent year for which statistical data were readily available for any substantial number of countries. Furthermore, the less industrialized countries are moving, with their more recently established and more limited programs, in the same direction.

At the same time, in all the industrialized countries there is grave concern over the problem of employment opportunities for elderly persons. Age discrimination in hiring and compulsory retirement policies are widely viewed as the major obstacles to the employment of older people, and, though a contrary view is relatively common in management circles, many groups particularly concerned about the welfare of older people strongly favor a state of affairs in which an individual who has reached the conventional age of retirement would be free to choose between retiring and continuing at work.

Do the goals of higher benefits and improved employment opportunities for elderly people conflict with each other? The findings of the present study suggest that, as benefit levels are improved, a rising proportion of elderly people will be attracted by the prospect of retirement, though the effect may not be immediately apparent in a period of relatively favorable labor-market conditions. Does it follow that, on the one hand, efforts to improve employment opportunities for those past the conventional retirement age might as well be abandoned in countries that are making rapid strides to increase benefits, or, on the other hand, that, if great emphasis is to be placed on the improvement of employment opportunities, less emphasis should be placed on attempts to increase benefits?

A little reflection will demonstrate that there is no real conflict between the two goals. Freedom of choice between work and retirement is not meaningful if prospective retirement income is seriously inadequate. As old-age benefits increase, the proportion of elderly persons who choose to retire will no doubt gradually increase over the long run, but there will be a residue of persons strongly motivated to continue at work, particularly in those occupations in which intrinsic interest in work is high. Making it possible for such persons to continue at work is an important social goal. An equally important goal is a program of more adequate retirement benefits for those elderly persons who want to retire. This consideration is particularly critical for those who desire to retire because of ill health.

There is growing evidence of a more sensitive perception of these issues in a number of countries. We are now likely to see as much concern expressed over the plight of the elderly worker with failing health who continues at work because of the prospect of grossly inadequate retirement income as over the plight of the frustrated elderly individual who is forced to retire because of a compulsory retirement system. And, if benefit costs rise appreciably, as seems likely in such an environment, proposals to raise the qualifying age for retirement benefits or to provide appreciably higher ultimate benefits for those who continue working past the qualifying age are likely to be made more frequently. Such proposals will become increasingly appropriate as life expectancy rises, though attitudes toward them are likely to be influenced at any given time by labor-market conditions (Gordon, 1960). Thus far, Denmark is the only country—of those included in the present study—that has recently taken a decisive step in this direction in connection with its national old-age pension program.

But the issue is likely to receive increasing attention with respect to retirement ages under both public and private pension plans in the next decade.

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THE CITY OF NEW YORK,  
DEPARTMENT OF WELFARE,  
THE BUREAU OF SPECIAL SERVICES,  
DIVISION OF DAY CENTERS FOR OLDER PERSONS,  
New York, N.Y., May 19, 1967.

STR: \* \* \* It was indeed a pleasure to learn of the continued interest of the Special Committee on Aging concerning the needs of older persons for enriched living. The following information represents some of the ideas which we have had in the course of our experience in working with older persons in Day Centers. One of the basic things that we hope will ensue from your hearings will be the opportunity for a White House Conference on the Aging as a follow-up on the first such conference held in 1961, to note whether recommendations have been implemented, and in this era of rapid change, to conceive new ideas involving all segments of the older population, all interests, and all areas of the nation.

In the New York City Department of Welfare where the Day Center program was innovated and developed during the past 25 years, and where we have worked with many thousands of older persons, we have come to understand some of their fundamental concerns from which the following suggestions have been formulated:

#### I. BUILDING POSITIVE ATTITUDES TOWARD RETIREMENT

##### A. Changing Negative Patterns of Current Thoughts on Retirement

Retirement should be regarded as a *new*, even *preferred*, stage of life; it should not be considered in terms of the loss of what has preceded it. To help

mold better attitudes towards retirement, the advertising world and industry should be involved:

1. It might be helpful to invite representatives of the advertising field to attend the hearings to stimulate an interest in the older persons as a consumer of products other than those associated with illness or debility. This would have both human and financial values.

2. On-the-job pre-retirement services should be made available to help the potential retiree look forward to assuming his new role in life.

### *B. Pre-Retirement Services and Programs*

Pre-retirement information services should be available for all working people. In large government agencies and industry, such services can be provided on the job. To reach the rest of the potential retirees, courses should be available wherever adult education classes are held, in colleges and universities with evening sessions, and in other agencies available for this purpose. Such a pre-retirement course should include information on income maintenance and management, as well as resource information for creative living. Unions could also be involved in the program. The courses themselves should be led by qualified people, with guest lecturers from various special fields; federal funding would make quality program possible. Ongoing pre-retirement clinics available for individual counseling in addition to group classes would be effective in helping retirement adjustment.

A pre-retirement work program of "tapering off" on the job is possible in much of industry and business employment as well as in government agencies. This would involve reducing working time over a period of a few years instead of the sudden cut-off from a full day of work to no work at all. It would serve as a bridge between a working life and retirement life. Advantages would accrue not only to the retiree, but also to the employer. It would be possible for the retiree to use the free time of his tapering-off period to determine what his life patterns would be during full retirement.

## II. OPPORTUNITIES AND OPTIONS

### *A. Income Maintenance*

The basic requirement for the older person is an adequate income which keeps pace with the economy. If the retired person is not forced to spend all his energy—physical, mental, and emotional—on the struggle to exist on a sub-standard income, he will have the strength to enjoy a life which will be meaningful to both him and the community.

### *B. Senior Day Center Program Enrichment*

Senior Centers or Day Centers for older persons need good facilities—attractive, dignified, conveniently located, and designed for the purposes served in the day centers. Every effort should be made to move out of the era of make-shift locations in left-over space, and into the kind of center defined by the Department of Health, Education, and Welfare for multi-function centers where companionship, creativity, counseling, and education services are provided under the leadership of competent, professional staff. Strong federal formula funding, with required standards and ongoing evaluation and maintenance verification of standards, would encourage states and localities to expand and enrich day center programs.

### *C. Education and the Older Persons*

In addition to pre-retirement education, designed primarily to provide information for a secure and fruitful retirement, post-retirement education is an essential part of retirement planning. The retired person should have access to courses at all levels, from grade school to graduate school. Some of these courses could be a part of the regular school curriculum, whereas others should be specially designed for the older person. For example, survey courses and refresher courses might serve as take-off points for pursuing new and old interests in greater depth. Also, courses should be designed to bring the older person up-to-date so that he feels closer to the changing world rather than alienated from it. A contemporary outlook and deepened understanding would replace the negative aspects of looking backward and could bring a closer relationship between generations and bring the retiree into the mainstream of the community.

#### *D. Recreation Services*

State and national parks belong to everyone, but the vacation facilities they offer are singularly unsuitable for older persons. The Department of the Interior and the state departments responsible for state parks should be invited to the hearings to encourage them to provide special facilities which meet the needs of older persons.

#### *E. Mobility for the Older Persons*

A major problem for the older person is his lack of mobility which is more economic than physical. There is a real need to provide transportation in both urban and rural areas to the retiree at a price that he can afford. Full or partial scholarships for transportation of members from one senior citizens center to another across the country would provide opportunities for urban and rural older persons to meet and exchange ideas and attitudes. Vacation scholarships could also be considered for full or partial subsidy.

#### *F. Resource, Referral, and Counseling Service*

A comprehensive resource, referral, and counseling service should be located in a facility frequented by older persons such as Social Security offices or Day Centers. Such services, funded by the Federal government, might include information on places to go, things to do for enhanced living, guidance and counseling on financial, health, family, personal, legal, housing, and other matters.

\* \* \* \* \*

Sincerely yours,

SYLVIA GREENFIELD,  
*Director, Division of Day Centers for Older Persons.*

STATEMENT OF RUBIN MORRIS HANAN, PRESIDENT, ALABAMA LEAGUE OF AGING CITIZENS, INC., CO-CHAIRMAN, ALABAMA GOLDEN AGE QUEEN ASSOCIATION, CHAIRMAN, THE JOINT LEGISLATIVE COMMITTEE OF ALABAMA PENSIONS AND SENIOR CITIZENS ORGANIZATIONS

I am Rubin Morris Hanan of Montgomery, Alabama. In my triple capacity as President of Alabama League of Aging Citizens, Inc., Co-Chairman of the Alabama Golden Age Queen Association, and chairman of the Joint Legislative Committee of Alabama Pensions and Senior Citizens organizations, I speak in behalf of a majority of Alabama's Senior Citizens. We share the concern of your committee regarding preparation for and adjustment to retirement, just as we are aware of other problems related to the aged and aging.

In Alabama there has been some activity on the part of the communities, organizations and industry in relation to pre-retirement planning. Such efforts have been limited, however, but have been educational in nature. Illustrative are State Conference on Aging called by the Governor, workshops for personnel directors, seminars, and industrial counselling prior to retirement. Also workshop on religion and family life to plant a new type of seed which will nourish spiritually the senior citizens with a new faith to help bring a genuine peace of mind.

Satisfactory adjustment to retirement is closely related, I believe, to adequate income. While another committee is conducting hearings and study of retirement income, I want to point out that psychological adjustment cannot be realized when bills go unpaid and basic needs go unmet.

A compulsory retirement age is not realistic; employment should not be restricted to the man under 40; income from part-time or post-retirement jobs after age 65 should not affect social security or pensions benefits.

Services should be offered to older people so that they will not enter the poverty cycle. New ways will have to be found to extend existing programs to cover those presently uncovered, e.g., the migrants, the rural aged, and others. Steps should be taken by Congress to provide the younger old-age group with opportunities for self-support.

At present compulsory age retirement should be changed from 65 and provision made for earlier retirement if needed, and where persons are able, they should be allowed to work part-time past the age of 65, without penalties or restrictions.

Early education for retirement is essential. It takes training as well as wisdom and strength to accept old age gracefully and realize the rewards of the sunset years. Proper preparations for retirement, I repeat, is mandatory.

Communities should not push old people aside, but should absorb them in the mainstream of life. Useful volunteer work should be open to the aged as well as paying jobs if these are desired.

With our technical knowhow we must find the means of insuring that the skills of America's senior citizens be maintained in the face of rapidly changing technology. The Old Timers Incorporated of Birmingham, Alabama, in past years, under the leadership of Honorable V. Harding, have helped hundreds of elderly citizens in the Birmingham area to find part and full time employment. We ask that senior citizens capable of working not be arbitrarily retired at any set age, but that their employment be determined on merit and their individual capacity to perform their work.

It is the responsibility of the Federal Government to take the lead in developing understanding of and training for retirement. Perhaps the key lies in attitudes. As long as industry and government, the community and the average citizen put the old person "on the shelf" he will remain there. Thus, education for retirement must cut across the whole pattern of society to prepare the young for their own retirement years and to enable them to accept the now or soon-to-be retired in their thinking and their way of life.

We recommend to encourage our higher institutions of learning and communities throughout the Nation is to start or expand adult and golden age education. Urge the nation's industries and big businesses to encourage continued education and to provide scholarships for their retired or retiring workers.

We cannot afford to deny any good American the right to make this contribution to society, the right to earn a decent living, the right to provide his family with medical care, food, clothing, and shelter.

America has a moral obligation to provide these opportunities to its citizens. Under your leadership and that of your Committee and Congress we can create a nation with a heart and make America the finest place on earth in which to grow old and to raise our children. Thank you, God Bless you all.

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UNITARIAN UNIVERSALIST WOMEN'S FEDERATION.

*Boston, Mass., May 17, 1967.*

DEAR SENATOR MONDALE: Your letter of May 5, addressed to Mrs. Randall Thompson, has been turned over to me to answer in my dual capacity as Unitarian Universalist Women's Federation Associate Director and Unitarian Universalist Association Consultant on Aging.

I wish to congratulate the Senate Special Committee on Aging on its establishment of the Subcommittee on Retirement and the Individual. Because of our concern for the freedom and dignity of every individual, the Unitarian Universalist Association and its associate member, the Unitarian Universalist Women's Federation, are vitally concerned with the matters you will be studying.

A quiet but steady education program is carried on by the Association to alert members of the churches and fellowships in the United States and Canada to the problems and potentials of older persons, many of which are connected, directly or indirectly, with retirement. Interests include retirement housing. One educational effort is the enclosed booklet *Living All Our Years*.

The Women's Federation participates in this program with special publications, one of which is enclosed, as well as with articles in its quarterly magazine, *The Bridge*, which goes to over 23,000 women.

The Committee's continental office in Boston serves as a clearing house and information exchange for the local groups, and consultative service is available at this office.

Ministers of the denomination will take part in an intensive eight-day training seminar in aging being offered by the Pennsylvania State University, University Park, Pennsylvania, from June 30 to July 8. The project will be financed through a grant from the United States Administration on Aging. The program will provide traditional information about older peoples and their worlds and modes of meeting needs of older people. More importantly, there will be an examination of the personal and professional barriers which stand in the way of serving the aged with honesty and imagination, exposure to methods of relating to and communicating with older people, and an effort toward stimulating the participants to reach such new personal understandings as will make them increasingly useful to their congregations and communities.

We should appreciate being kept informed of the work of your Subcommittee, and, in turn, stand ready to be of whatever assistance we can be in deliberations of such importance and significance.

Sincerely,

Mrs. PAUL F. HARRIS,  
*Consultant on Aging.*

UNIVERSITY OF CHICAGO,  
COMMITTEE ON HUMAN DEVELOPMENT,  
*Chicago, Ill., May 10, 1967.*

DEAR SENATOR MONDALE: \* \* \* The study of retirement as a social institution is certainly worthwhile as a part of work of the Senate Committee. I have found my own view of retirement changing in the past 15 years as a result of changes in practice and attitude on the part of employers and organized labor in the United States. Although I favor a system of flexible retirement at an age satisfactory to the individual, I see a trend toward earlier and compulsory retirement based on adequate economic security for the individual.

In the book by Friedmann and Havighurst, *THE MEANING OF WORK AND RETIREMENT* (1954), we sketched out the valuable meanings of work to people, and indicated that the occupations of higher prestige were ones from which people were least desirous of retiring. Since that time I have been making considerable study of leisure activities of older people because it is clear that the work-life after 60 is getting shorter, and the leisure-life after 60 is getting longer. There is a trend toward compulsory retirement at 65 and also a trend toward permissive retirement before 65 in a number of manual work occupations and also in a number of white-collar occupations of which school teaching is an example. These trends are supported by labor union policy which favors a shorter work life so as to maintain full employment in the 25 to 60 age period. More and more, people are coming to accept the notion of retirement between 60 and 65 provided they have adequate economic security. As I have indicated before, I do not personally favor this policy, but it seems to be a pretty well established trend.

If the Congress should try to encourage continued employment after 60 and after 65. I think it would have to provide for a substantially increased program of public service that would create jobs outside of private business and industry.

In your letter you say that "the disengagement theory will have to be considered by the Committee." I agree, and accordingly I am sending you several reprints dealing with the work that Dr. Bernice Neugarten and I have been doing with respect to disengagement theory. We have been making studies of life satisfaction, personality, and disengagement. We find that the majority of people between 65 and 75 are better satisfied with a continued engagement in the major activities of middle age, but a minority have a personality which favors disengagement from the more active life of middle age. Thus a good social policy might assist those who prefer to stay active to do so through employment and other forms of activity; and at the same time a good social policy should allow for a comfortable disengagement for the minority who prefer that.

One thing seems quite clear. Something like one-quarter of our people over 65 have a difficult time because of sheer poverty. Probably it would be socially desirable to provide a basic minimum of \$1500 a year for a single person living alone and \$2500 for a couple, through some combination of social security, public service employment, and welfare payments for those who are physically unable to work. Money alone will not guarantee life satisfaction, but there is a minimum income below which lack of money guarantees a life of dissatisfaction.

\* \* \* \* \*  
Sincerely yours,

ROBERT J. HAVIGHURST,  
*Professor of Education and Human Development.*

[Enclosure]

SUCCESSFUL AGING<sup>1</sup>

(By Robert J. Havighurst<sup>2</sup>)

The science of gerontology has the practical purpose, as we often say, of "adding life to the years" of the latter part of the human lifespan. By the phrase

<sup>1</sup> Presidential address given to the Division of Maturity and Old Age, American Psychological Association, Chicago, Sept. 2, 1960.

<sup>2</sup> University of Chicago, Chicago, Ill.



"adding life to the years" we mean helping people to enjoy life, and to get satisfaction from life.

One of the major aims of gerontology is to provide society and individuals with advice on the making of societal and individual choices about such things as retirement policy, social security policy, housing, where and with whom to live, how to relate oneself to one's family, what to do in free time. In order to provide good advice, it is essential that gerontology have a theory of successful aging.

A theory of successful aging is a statement of the conditions of individual and social life under which the individual person gets a maximum of satisfaction and happiness and society maintains an appropriate balance among satisfactions for the various groups which make it up—old, middle-aged, and young, men and women, etc. The latter part of this definition serves to emphasize the principle of the greatest good for the greatest number, which is a useful principle in considering the question of the success of any segment of a society. No segment of a society should get satisfaction at a severe cost to some other segment.

The modern American society is rich enough in material goods to provide the material basis of successful living to all ages and all segments of its population. However, this society may not be rich enough to meet the needs of all its members for intangible goods, such as prestige, opportunities for interesting and challenging new experience, friendship, opportunities to be of service to others, and provisions for other human wants. This is difficult to believe, however, since these intangible goods do not seem to have any arbitrary limits to their production.

At any rate, we shall assume that the American society can provide adequately for the material and non-material needs of all its groups and, therefore, that the older segment need not be deprived of satisfactions through the needs of other age groups. This leaves us with the question posed in the first part of the definition of a theory of successful aging—what are the conditions of individual and social life under which the individual older persons get a maximum of satisfaction and happiness?

#### *Two Theories of Successful Aging*

There are two contrasting theories of successful aging. They are:

1. *The Activity Theory*.—Successful aging means the maintenance as far and as long as possible of the activities and attitudes of middle age.

2. *The Disengagement Theory*.—Successful aging means the acceptance and the desire for a process of disengagement from active life.

The Activity Theory is favored by most of the practical workers in the field of gerontology. They believe that people should maintain the activities and attitudes of middle age as long as possible and then find substitutes for the activities which they must give up—substitutes for work when they are forced to retire; substitutes for clubs and associations which they must give up; substitutes for friends and loved ones whom they lose by death.

However, as Henry and Cumming (1959) have pointed out:

"Our conceptions predispose us to use the middle-age status as a model of desirable social and personal development, and hence to see any deviation from this model as negative and undesirable. This may perhaps result in a failure to conceive of old age as a potential developmental stage in its own right having features qualitatively different from middle age."

The Disengagement Theory is based on the observed facts that as people grow older they generally curtail their involvement in the activities of middle age. As stated by Cumming and McCaffrey (1960):

"This theory starts from the common-sense observation that in America, the old person is less involved in the life around him than he was when he was younger and proceeds without making assumptions about the desirability of this fact. Aging in the modal person is thought of in this theory as a mutual withdrawal or disengagement which takes place between the aging person and others in the social systems to which he belongs. He may withdraw more markedly from some classes of people and remain relatively close to others. This withdrawal may be accompanied from the outset by increased preoccupation with himself. When the aging process is complete, the equilibrium which existed in middle life

between the individual and his society has given way to a new equilibrium characterized by a greater distance and an altered type of relationship. In a previous report, we have presented data which suggest that one of the early stages of disengagement occurs when the aging individual withdraws emotional investment from the environment. We have thought of the inner process as being an ego change in which object cathexis is reduced; this results in an appearance of self-centeredness, and an orientation to others which betrays less sense of mutual obligation. This is accompanied by a somewhat freer and more expressive manner. The fully disengaged person can be thought of as having transferred much of his cathexis to his own inner life; his memories, his fantasies, and his image of himself as someone who *was* something, and *did* accomplish things."

There is no doubt that disengagement does take place with aging, but proponents of the Activity Theory regard this as a result of withdrawal by society from the aging person, against the will and desire of the person. However, the Disengagement Theory stated by Cumming and her colleagues regards the disengagement process as natural, the aging person accepting and desiring it, and they speak of the disengagement process as being "primarily intrinsic, and secondarily responsive."<sup>3</sup>

For example, Lady Astor, on the occasion of her 80th birthday, is supposed to have said, "Years ago, I thought old age would be dreadful, because I would not be able to do all the things I would want to do. Now I find there is nothing I want to do." A 74-year-old woman in the Kansas City Study, when asked what were the best things about being her age, said:

"The change—over a period of several years—freedom—from petty conventions, children, husband. A sense of relief from petty fears about jobs, finances, social position, new clothes. Freedom to accept or decline invitations and appointments without strain on my husband's business or hurting my children, or the Victorian standards of my parents."

Yet she expressed some of her ambivalence about disengagement when she answered the question about the worst thing about her being her age, as "the realization that for better or for worse, the job is done, and there is no chance to make any more contributions to your generation."

#### *Definition and measurement of successful aging*

It should be possible to choose between the theories of successful aging, by finding whether older people who remain rather fully engaged are more or less successful than those who are disengaged. All that is required is an operational definition of successful aging and a method of measuring the degree to which people fit this definition. However, this has not proved easy.

There are a number of procedures for the measurement of successful aging, and all of them have been criticized. We shall summarize them. First, though, let us state the characteristics of a good procedure for measuring successful aging. It should be based upon an operational definition of successful aging, and it should not assume that either activity or disengagement is desirable. If it is based upon such an assumption, then it cannot be used to test either of these theories of successful aging.

1. *A way of life that is socially desirable for this age group.*—One way of defining successful aging is to say that it consists of a way of life that is regarded by the society as appropriate for older people. If there is a fair consensus within a society concerning what is appropriate behavior for older people, it should be possible to develop an instrument to measure the social acceptability of a person's behavior and consequently the degree of his success in aging.

This was attempted by Havighurst and Albrecht (1953) on the basis of a study of public opinion concerning the activities of older people. A social approval scale was developed which could be applied to any particular person's life as he reached the period of later maturity. The particular items on the scale rep-

<sup>3</sup> It is important to make a distinction between a theory of successful aging, and a theory of process of aging. In a theory of process of aging, one is concerned only with generalization about the processes which go on, in the body, in the personality, and in the social environment, as a person ages. No assumptions about value are made. One does not take into consideration the questions of happiness or success. The Disengagement Theory of Process of Aging has recently been stated and tested by two of my colleagues, Elaine Cumming and William E. Henry (1961). They have also noted some of the implications of this theory for a theory of successful aging. In a theory of successful aging one must make some assumptions about value.

resented various degrees of activity and disengagement in various areas of life, and their scale values were determined by a public opinion study. A person's score for successful aging depends on the degree to which his behavior matches what the public in general regards as desirable for older people in general.

This method has two shortcomings. In the first place, it assumes that public opinion is the criterion of successful aging, regardless of the feelings of the individual older person. In the second place, it assumes that public opinion is inflexible, whereas in fact public opinion is rather tolerant with respect to the behavior of older people in the United States, and allows and even rewards exceptional behavior in some individuals.

2. *Maintenance of middle-age activity.*—Successful aging may be defined as maintenance of the level and range of activities that characterize a person in his prime of life with a minimum downward adjustment. A measurement which uses this definition is illustrated by Havighurst and Albrecht (1953) in the Prairie City Study and by Havighurst (1957) in the Kansas City Study. Here success was defined as competent behavior in the common social roles of worker, spouse, homemaker, citizen, friend, association member, and church member. A set of rating scales was created to measure a person's performance against the social norms in these role areas.

Another measure of this type is the activity score on the schedule entitled "Your Activity and Attitudes" developed by Cavan, Burgess, Havighurst, and Goldhamer (1949), which sums up a person's participation in a variety of activities.

These methods provide a measure of what Havighurst has called "social competence." They do not necessarily measure successful aging unless we define successful aging in this way. They cannot serve as a test of the activity theory of successful aging.

3. *A feeling of satisfaction with one's present status and activities.*—Successful aging may be defined as a condition in which a person feels satisfied with his finances, family, friends, work, clubs, and church activity. A widely-used measure of this type is the Chicago Attitude Inventory, first described by Cavan et al. (1949), revised by Havighurst and Albrecht (1953), and adapted for use with middle-aged people by Havighurst (1957). This method relies partly upon activity and social participation of a person, and therefore should not be used as a test of the activity theory or of the disengagement theory of successful aging.

4. *A feeling of happiness and satisfaction with one's life.*—This method assumes that person who is aging successfully feels satisfaction with his present and his past life and asks him as skillfully as possible to report on his feelings about his life. It does not ask him how active he is, or what his health or financial status is—it simply asks him how he feels about himself.

A good example of measurement of successful aging using this "inner" definition is given by Kutner's "morale" scale which was derived from the Elmira Study conducted by the Department of Anthropology and Sociology of Cornell University. Kutner (1956) says:

"Morale refers to a mental state or a set of dispositions, while adjustment refers to behaviors that stem from these dispositions. Hence, we may assume that an attitude or evaluation scale of morale measures life adjustment."

The morale scale employed by Kutner consists of the following items:

1. How often do you feel there's just no point in living?
2. Things just keep getting worse and worse for me as I get older.
3. How much do you regret the chances you missed during your life to do a better job of living?
4. All in all, how much unhappiness would you say you find in life today?
5. On the whole, how satisfied would you say you are with your way of life today?
6. How much do you plan ahead the things you will be doing next week or the week after—would you say you make many plans, a few plans, or almost none?
7. As you get older, would you say things seem to be better or worse than you thought they would be?

My colleagues and I have not been completely satisfied with Kutner's morale scale, which is supposed to be a one-dimensional scale of the Guttman type, because we believe that life satisfaction is likely to have more than one dimension. Consequently we have worked out new scales for the measurement of suc-

cessful aging based upon our analysis of satisfaction with present and past life into 5 components.

This was done by examining the measures of adjustment and morale that have been used by ourselves and others in previous studies and by analyzing a set of intensive interviews made in the Kansas City Study of Adult Life. Eventually we produced an operational definition of *Life Satisfaction* in terms of 5 components which are defined below. Rating scales have been worked out for these components.

1. *Zest vs. Apathy*—To be rated here are enthusiasm of response, and degree of ego-involvement—in any of various activities, persons, or ideas, whether or not these be activities which involve him with other people, are “good” or “socially approved” or “status-giving.” Thus the person who “just loves to sit home and knit” rates as high as the person who “loves to get out and meet people.” Physical energy is not to be involved in this rating. A low rating is given for listlessness and apathy, for being “bored with most things,” “I have to force myself to do things,” also for meaningless (and unenjoyed) hyper-activity.

2. *Resolution and Fortitude*.—Here we are concerned with the extent to which respondent (hereafter called R) accepts personal responsibility for his life; the opposite of feeling resigned, or of merely condoning or passively accepting that which life has brought him; the extent to which R accepts his life as meaningful and inevitable, and is relatively unafraid of death. This is Erikson's (1950) “integrity.”

This is not to be confused with autonomy or the extent to which R's life has been self-propelled or characterized by initiative. R may not have been a person of high initiative, but yet he may accept resolutely and relatively positively that which life has been for him. He may feel it was a series of hard knocks, but that he has stood up under them (this would be a high rating).

There are two types of low ratings, the highly intropunitive, where R blames himself overly much, and the extrapunitive, where R blames others or the world in general for whatever failures or disappointments he has experienced.

3. *Goodness of Fit between Desired and Achieved Goals*.—Here we are concerned with the extent to which R feels he has achieved his goals in life, whatever those goals might be; feels he has succeeded in accomplishing what he regards as important.

High ratings would go, for instance, to the man who says, “I've managed to keep out of jail” just as to the man who says, “I've managed to send all my kids through college.”

Low ratings would go to the R who feels he's missed most of his opportunities, or who says, “I've never been suited to my work” or “I always wanted to be a doctor, but never could get there.” Also to R who wants most to be “loved,” but instead feels merely “approved.” Expressions of regret for lack of education are not counted in this connection.

4. *Positive Self-concept*.—Here we are concerned with R's concept of self—physical and psychological attributes.

High ratings would go to R who is concerned with grooming and appearance; who thinks of himself as wise, mellow (and thus is comfortable in giving advice to others), who feels proud of his accomplishments, who feels he deserves whatever good breaks he has had, who feels he is important to someone else.

Low ratings to R who feels old, weak, sick, incompetent; who feels himself a burden to others; who speaks disparagingly of self or of old people.

5. *Mood Tone*.—High ratings for R who expresses happy, optimistic attitudes and mood, who uses spontaneous positively-toned affective terms for people and things, who takes pleasure from life and expresses it.

Low ratings for depression, “feel blue and lonely,” for feelings of bitterness, for frequent irritability and anger.

Here we consider not only R's verbalized attitudes in the interview; but make inferences from all we know of his interpersonal relationships, how others react toward him, etc.

The Life Satisfaction Rating requires at least one long interview with a person, and is too cumbersome to be used on a large scale. Consequently, we have produced two self-report instruments which can be filled out by a person in a few minutes and which have correlation coefficients of .58 and .71 with the Life Satisfaction Rating.

One instrument, called the *Life Satisfaction Index A*, is an attitude scale of 20 items selected from existing scales or invented so as to get 4 or 5 items repre-

senting each of the 5 components. This instrument contains 4 items rather similar to Kutner Morale Scale items and several items from the Happiness scale of the Chicago Attitude Inventory.

The other instrument, called *Life Satisfaction Index B*, is a combination of 6 open-ended questions and 6 check-list items, which are scored on a three-point scale, from 0 to 2. Four of the 12 items are from Kutner's Morale Scale, and others come from various sources.

The correlation coefficient between forms A and B is .73 for 90 cases. Their combined score has a correlation of .62 with the Life Satisfaction Rating.

Since Life Satisfaction can be measured scientifically in these ways, these methods might be used to test the Activity and the Disengagement theories of successful aging.

#### *The Validity of the Various Measures of Successful Aging*

The measures which have been discussed all have a face validity. That is, their content obviously is related to one or another definition of successful aging. Some researchers simply accept this fact as sufficient. For example, Kutner (1956) assumes that his morale scale measures life adjustment and lets it go at that, and others have been content to follow his lead. Other researchers, like Havighurst (1951) have sought an acceptable criterion of adjustment or successful aging to use as a test of the validity of their instruments. Havighurst has used some form of rating by experienced judges as the criterion against which to validate self-report measures, such as the Chicago Attitude Inventory. Self-report instruments are vulnerable to conscious and unconscious psychological defenses and should be tested for validity against something more objective.

As a test of the validity of the Chicago Attitude Inventory, the Cavan Adjustment Rating Scale has been used. This is a rating by judges based on an interview with a person. The rating takes into account the person's association with family, friends, formal and informal groups, his feelings of importance and satisfaction, and his emotional stability. The Attitude Score has a correlation coefficient of .73 with the Cavan Adjustment Rating.

As a test of the validity of the Life Satisfaction Indexes, the Life Satisfaction Rating has been used in the Kansas City Study of Adult Life. Correlation coefficients of the Life Satisfaction Rating with Life Satisfaction Indices A and B are .58 and .71, respectively.

The Life Satisfaction Rating depends on scoring by judges who have read interviews with the respondent but have not seen him or interviewed him. Possibly a more valid rating can be obtained from a clinical psychologist who interviews the respondent. This is being done at present in the Kansas City Study.

#### *How to Use the Various Measures of Successful Aging*

As long as there is disagreement as to what constitutes successful aging, caution must be used in selecting measures of successful aging. At present a theory of successful aging is an affirmation of certain values. Persons with different values of life in the later years will have different definitions and theories of successful aging. One who believes in the activity theory will be satisfied with a measure of successful aging based on activity. One who believes in the disengagement theory of successful aging could not be satisfied with such a measure.

There is much to be said in favor of procedures for measuring Life Satisfaction which depend upon an "inner" or psychological definition of successful aging. They may be used to study the effects of various social and economic conditions on people and also the relations between various life-styles and life satisfaction.

In gerontology it will probably be useful to use several different measures of successful aging, always being explicit about their relations to operational definitions of successful aging. In this way we are likely to learn more than if we limit ourselves to one theory and one definition of successful aging, with its appropriate measure.

#### *The Relation of Personality to Successful Aging*

If life satisfaction or happiness is taken as the sign and the product of successful aging, it is not likely that successful aging, thus defined, will be associated with only one particular life-style, whether it be one of activity or one of disengagement. Life satisfaction will probably be associated with active involvement for some kinds of people and with disengagement for other kinds.

Persons with an active, achieving, and outward-directed life style will be best satisfied with a continuation of this style into old age with only slight diminu-

tion. Other persons with a passive, dependent, home-centered life style will be best satisfied with disengagement.

Reichard, Livson, and Peterson (1961) in a study of working-class men found three types of "successful agers," one of them active, one passive, and a third "mature." These were three personality types, who were rated by clinical psychologists on the basis of lengthy interviews as "well-adjusted" older men. They would probably have all scored high on our Life Satisfaction indices. According to the activity theory of successful aging, the active type should show signs of satisfaction and happiness, the passive group should be unhappy and dissatisfied and the "mature" group should be happy and satisfied in so far as they are active. According to the disengagement theory of successful aging, the situation would be reversed, with the men who are most disengaged showing the greatest satisfaction and happiness.

Thus it appears unlikely that any simple theory of successful aging will account for all the people who are happy and satisfied in their later years. Undoubtedly there is a disengaging force operating on and within people as they pass 70 and 80. But they will still retain the personality-life style characteristics of their middle years; those who were happy and satisfied by being active and productive then will continue to be happy and satisfied if they can maintain a considerable part of their activity and productiveness; and those who were happy and satisfied by being relatively passive and dependent in their middle years will be happy and satisfied if they can become even more disengaged in their later years.

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JOURNAL OF THE AMERICAN GERIATRICS SOCIETY,  
New York, N.Y., May 18, 1967.

DEAR SENATOR MONDALE: A great deal has been said and a great deal has been written about the problems of retirement, both economic and psychological, but almost nothing has been done to prepare the average worker, whether he be a brick layer or Vice President of a huge corporation, for the shock that suddenly afflicts him when on some Monday morning he is out of a job. He then becomes a member of the huge and miserable class of the useless and unwanted. No one is so unwelcome as a retired Vice President who drops into the office just to say hello to his former colleagues. He is shunned as if he had the plague.

Something ought to be done, something must be done to utilize the vast reservoir of brainpower now dormant in the thousands of skilled workers, scientists, teachers and experienced government employees who have been kicked out simply because they have reached an arbitrary chronologic age, regardless of their future potential.

I have given a great many lectures denouncing forced retirement as uneconomic and even unmoral. I sincerely hope that your Committee will be able to gather together sufficient interesting data to present to the managers of our economy and show to them in positive terms the great loss to our country resulting from the heinous system of forced retirement.

I could say a great deal more about this important subject, but it would require a great many more pages than I expect you would have time to read.

All best wishes.

Sincerely yours,

EDWARD HENDERSON, M.D.

NATIONAL CONFERENCE ON SOCIAL WELFARE,  
Columbus, Ohio, July 10, 1967.

MR. WALTER F. MONDALE,  
Chairman, Subcommittee on Retirement and the Individual, Special Committee  
on the Aging, U.S. Senate, Washington, D.C.

DEAR MR. MONDALE: In reply to your request for material on retirement and the individual, we are sending you the manuscript "Social Situational Forces as Related to Ego Adaptive Mechanisms in Older Persons," by Lester Carr (presented at the Rhode Island Conference of Social Work, Providence, 1965) and two of our Selected Bibliographies: "Legislation for the Aging,"\* and "The Aging and Mental Health."\* Our Selected Bibliographies are keyed to our published papers, a set of which will be found in the Library of the Department of Health, Education, and Welfare, in Washington.

I hope you will find this material useful.

Sincerely yours,

JOE R. HOFFER,  
Executive Secretary.

[Enclosure]

SOCIAL SITUATIONAL FORCES AS RELATED TO EGO ADAPTIVE MECHANISMS OF  
OLDER PERSONS

(By Lester Carr, Ph. D., Psychology Department—University of Rhode Island,  
Psychology Consultant—Department of Social Welfare)

#### INTRODUCTION

The science of gerontology represents an attempt to understand the process of aging and all of its ramifications; and further represents an attempt to enable people to age "successfully." Research seeking to understand the various biological, sociological, and psychological aspects of aging has been undertaken—always with the intent of applying the insights gained to aiding the older person. This practical bent is reflected in the present controversy concerning the most fruitful approach to follow for studying the aging person. Is it more beneficial to regard him as an adult whose greater number and range of life experiences can adequately compensate for his eventual physical losses; or would the "senior citizen," if given the opportunity through financial security automatically provided by society, really prefer to disengage himself from his former activities and related responsibilities? If the later is so, is it better for him to seek substitute activities, or to withdraw from social contacts in general?

Two divergent theories of aging have evolved from such considerations as those raised above: (1) the *Activity Theory*—stressing that continued work and activity in a broad sense result in the maintenance of good physical health, good psychological health, and generally high morale; and (2) the *Disengagement Theory*—which regards the older person as "desiring" to withdraw from the cares and worries of middle-age into a more constricted life in which he can be more concerned with his inner impulses and is free to express "childish behavior." This theory maintains that health generally improves after retirement and withdrawal from previous social commitments.

#### THE IMPACT OF CULTURE UPON THE AGING PROCESS

Riesman (1954, 1961) takes the classification system he developed in "The Lonely Crowd" and relates it in detail to the relationship between aging and culture. Combining various definitions, he characterizes the *autonomous* person as one who is "beyond his culture," who can conform or not, existentially at will, and is free to develop his inner resources without hindrance by the cul-

\*Retained in committee files.

ture. The *adjusted* person is just that: one who is in tune with his culture and derives his livelihood and personal life from the society around him; he is in tune, inescapably and inevitably, with the tempo of his times. The *anomic* person, like the autonomous, is also maladjusted in a deviation from the social norm sense. However, the way of the anomic person is an inability to conform despite attempts to do so and lacking the inner resources of the adjusted, or the greater "ego strength" of the autonomous, he drifts into loneliness and despair and eventual societal limbo.

As each of Riesman's three types age, they exhibit patterns of behavior in line with their respective style-of-life or life-patterns. The autonomous compensate for physiological decline with increased personal growth, and are the chosen few who possess the wisdom of the aged and can give freely of their knowledge; they maintain a lively interest in life and contribute richly to it. Dependent as always upon the culture around him, the adjusted man cannot retire without some provision being given for the loss of support felt by the loss of work. It is, therefore, a must that he be quickly given an activity to pursue which provides the same intensity as his traditional work pattern or he will emotionally and intellectually decline—rather rapidly. The anomic continuing the pattern of their work life and related marginal adjustment simply degenerate upon aging to a point of societal separation and accompanying hopelessness.

Such a classification system as described above is readily applicable to a discussion of the activity theory. The largest portion of the population are adjusted and, according to Riesman, need help in the form of well-structured continued activity after retirement, or even better, an extension of the time of work before retirement. Reisman maintains that the autonomous personality should be studied in particular, rather than the usual centering of research attention on the more common "adjusted" man. Perhaps knowledge of the significant factors involved in becoming and remaining an "autonomous" individual could provide the ingredients of a positive program of aid-in which "adjusted" men could be stirred to further personality growth, and not as one sage remarked "spend the second part of their life regretting the first part."

There is a school of personality theory developing around the ideas of such men as Riesman, Maslow, Fromm, Rogers, etc., which bases itself on the more positive position that the human being rather than "struggling" through life in a more or less neurotic fashion, seeks to actualize his potential in a more or less healthy manner. Interestingly enough, Maslow (1954) has demonstrated an intimate correlation between the process of aging and actualizing one's potential—"self-actualization." The "self-actualized person" is not usually found among the young, and it would seem that growing old in the sense of accumulated experiences on all levels provides the existential possibility for becoming self-actualized. There is apparently no cosmetic short-cut, either via the soft analytic couch or the liberal dropping-in of drugs. Self-actualization, like other good things in life, take aging. As Frankl (1963) has pointed out in his system of logotherapy, "we can discover this meaning in life in three different ways: (1) by doing a deed; (2) by experiencing a value, and (3) by suffering.

Various investigators have appealed to two major approaches for the study of aging: the psychological and sociological. The former measures adjustment in terms of the individual's subjective feeling of happiness, usefulness, and satisfaction. The latter, based on the view that the individual's adjustment is a response to a given social situation, investigates the adjustments made by social institutions to changing conditions. The general aim would be to change social standards and functions such that individual personality adjustment is facilitated. In essence, a sick society is likely to produce sick people, irrespective of age. In order to provide a broad enough frame of reference to account for the relationships between individual characteristics and social situational field forces and to direct social change toward the achievement of the highest degree of individual satisfaction, "reality" recommends combining the various theoretical approaches into one overall system—"psychosociology."

#### PERSONALITY CHANGES RELATED TO THE AGING PROCESS

Too few social scientists have investigated the underlying social-psychodynamics involved in psychological growth beyond the point of physical maturity. One who did was Erik H. Erikson (1963), whose developmentally oriented theory provides for the effects of maturation, life-experiences, and social institutions upon a



continually developing organism. He defined eight "nuclear stages," which are successively occurring chronological levels of "ego" development—the resolution of each stage determining the ego's characteristic pattern of relating to the environment and perception of self and others. These eight stages are: (1) trust versus mistrust (in early infancy); (2) autonomy versus doubt and shame (in later infancy when anal-muscular maturation had occurred); (3) initiative versus guilt, (as locomotor ability developed); (4) industry versus inferiority (in later childhood); (5) ego-identity, sense of belonging and of certainty with regard to career, sex role, and value system-versus role diffusion (in adolescence); (6) intimacy-mutuality with a loved one versus ego-isolation (in early adulthood); (7) generativity—expansion of ego interests and sense of having contributed to the future versus ego stagnation (in middle adulthood) and; (8) ego integrity-acceptance of one's life versus despair (in late adulthood).

In Erikson's research, trained interviewers were used to rate a variety of subjects along the continuums represented by each of the 8 stages of ego development. Curiously enough, no *statistically significant* major differences could be found between subjects solely on the basis of age, sex, or social class. The absence of any general laws that could be applied to large segments of the population are indicative of the need to use an idiographic approach (a la Allport) emphasizing a highly individualized psychological analysis of the ego development of a particular older person.

Rosen (1964) another of the "ego-oriented" researchers has aptly theorized that the ego has a certain quantity of energy associated with its functioning, and that the usefulness of this energy would depend on the nature and complexity of the stimuli and on the physical condition of the specific organism. Projecting from this theoretical base, it was further hypothesized that with increased age there would be concomitantly less energy available to the ego for responding to or maintaining former levels of involvement in the outer world. Attempts were made to test this theory by use of the Thematic Apperception Test, a psychological projective technique based on the premise that the way in which a person perceived and elaborated on ambiguous stimuli, such as making up a story about a picture presented to him, reveals his attitudes and tendencies toward action, regardless of whether this is always manifested in everyday behavior. The definite age differences they found indicated that older people are less able to handle a wide range of stimuli, less able to perceive and deal with complicated situations, and less active and assertive in their behavior. As additional support for the validity of their theory (lessened ego energy in older people), a later study using particularly healthy and vigorous older people was conducted—the same results were demonstrated in 51 out of the 93 subjects.

To add further support to the notion of declining ego energy with age, Neugarten and Miller (1964) attempted to replicate the results of the previous investigation cited; but used a different method of scoring the Thematic Apperception Test responses. Although the authors were able to find significant differences in 20 and 30 year-olds as compared to 50 and 60 year-olds, when using Dana's method of Thematic Apperception Test analysis, they were unable to find significant differences between their sample of 50 year-olds versus 60 year-olds. Thus, there may well be a decline of ego energy with age; but it may also be that any accompanying changes need a span of 20 years or so to become gross enough to permit detection—at least by the methods used in this investigation.

Hypothesizing that difficulty in controlling impulse life increases with increasing age, Guttman (1964) analyzed the responses made to the Thematic Apperception Test stimuli by a sample from Kansas City—a "typical" American city (Our Town). On the basis of the projective test responses given, he was able to group the subjects into five personality types for men and five related ones for women, ranging from "ego-integrated" to "ego-disintegrated." The types were found to be distributed by age, with a significantly greater proportion of aged falling into the less ego-integrated types. These results suggest that older people experience more difficulty in controlling their inner impulse life, thereby leaving them less energy to relate to the external world. They tend toward passive rather than active mastery, view the environment as dangerous, and tend to withdraw from it. As expressed by the authors, older people are more frequently prone to "motivated misperception of stimuli and illogical thought."

In order to explore the relation between personality and age, 103 subjects, ages 50–58 and 63–71, were interviewed. These subjects were ranked high or low on ten personality dimensions; and their extent of social interaction, in terms of

length and frequency of contact with others, was also evaluated. The personality dimensions isolated were: (1) tentative versus dogmatic views, (2) supported versus unsupported views, (3) conversational versus organizational (describing personal history in anecdotal rather than an impersonal reporting manner), (4) awareness of social context, (5) concern over other's opinion, (6) self-improvement versus self-indulgence, (6) future versus past orientation, (7) concern with learning, and (8) optimism. Seven out of the ten variables, and the quantity of social interaction proved to be statistically significant. Using various methods for analyzing the data it was demonstrated that age was the significant variable in accounting for the changes in personality rather than decreased social interaction. From this, it was concluded that personality changes in middle and late life proceed developmentally, and are to a great extent independent of lessening social interaction. Further comments questioning the validity of this conclusion shall be offered at the end of this section.

On the basis of intensive interviews conducted every 6 months over a five year period, subjects were classified by personality types ranging from integrated through passive, dependent, constricted to unintegrated. At the same time, life satisfaction scores were obtained. No age differences were found; but it was established in this study that life satisfaction correlates highly with one's degree of ego integration. Personalities retain their characteristic patterns of organization as they move from middle to old age according to the results of this particular investigation (Neugarten, et al, 1964).

On the basis of her research findings related earlier, Neugarten takes the overall position that personality changes paralleling the aging process take the form of lessened energy available to the ego, less efficiency in ego functioning, and a transition from active to passive mastery in the way of relating to the world, with increased concern with impulse-needs. She compares this psychological aging to the biological aging to be observed through the 40 to 65 age period; the effects are only visible after a slow cumulative buildup. She feels that the evidence (as findings of other studies cited here) supports the "disengagement theory" of aging; but an alternative explanation of the various findings presented is also possible.

Biological deterioration can be seen as closely reflecting a loss of societal encouragement and support; and disengagement, psychologically speaking, is the realistic adjustment of the biological organism to a less active role given him by society on many interdependent levels of activity. Of course, there is an intimate interplay between attitudes, activities, and biological processes. A sudden and forced "slowing down" of an organism's social life, which in an existential sense is probably the means by which he justifies his existence, when translated to the purely sensory-motor level may well end up as decreasing ego energy activity, decreasing neurophysiological activity, and decreasing metabolic processes. All of this in turn more than likely results in a hastening of the aging progress on the physical level and this physical deterioration is correspondingly felt on a psychological level and reacted to by the organism—in a further slowing down of life activities. Obviously, there is a vicious circle involved here that, in reality, does not permit separation or sociological impact from psychological process or physical functioning.

#### INTELLECTUAL CHANGES RELATED TO THE AGING PROCESS

It is a popularly held concept that the intellectual abilities of a person undergo a decline as he ages. Two major studies have been conducted in order to investigate the nature and degree of intellectual deficits related to the aging process, (Williams et al, 1963). One study used performance on the Wechsler Adult Intelligence Scale (WAIS) to measure components of intellectual functioning, such as memory for recent events, vocabulary, and use of symbols. The different age groups were then compared with regard to scores made on the various performance subtests of the intelligence test, and general level of education. It was found that in the intellectual areas where experience is influential, such as general information and vocabulary, scores *increase* with age. On the other hand, where perceptual or sensory-motor functions are influential, scores *decrease* with age. Even more interesting, it was observed that the level of education of the subject determined his scores to a far greater extent than did his age. This has important implications for the future, in that as the level of education of the general population rises, the intellectual potential of the aged population will correspondingly be more greatly utilized. Although intelligence tests supposedly are designed

to measure innate intelligence, many of the more popularly used tests stress verbal ability—which, in part, is a function of middle-class educational exposure. It is this artifact in the construction of some intelligence tests that accounts for the general rise in scores among the population, as more of the population receives higher education. It must also be pointed out that in the past the aged have been penalized on standard intelligence tests because their test results were based on a comparison with norms from younger samples. Recent intelligence tests have made appropriate corrections for this inequality and the older person can now be compared, in terms of various intellectual abilities, to others within his age range. In the past, the lower scores received by the older person on intelligence tests was not due to a decline of basic intellectual abilities; but an inability to work as fast and as well-coordinated as the younger person to whom he was wrongly compared.

#### THE MEANING OF WORK FOR THE OLDER PERSON

The significance of work for the aging person lies in its providing meaningful human contacts; in the opportunity to pass people by or form close interpersonal relationships. Work, in addition, provides a socially approved means for filling the vacuum of the day; it gives one something to do and a way of finding meaning and purpose in life in a rather speedy and structured manner. Because of this, when the aging individual is thrust on the stage of retirement, he must somehow find a way of obtaining equivalent satisfaction. According to Tibbitts et al (1960) expanding the scope and intensity of present leisure-time activities will replace the contributions made by work to a person's life: self-respect and the respect of others will result from viewing retirement as the *reward* for a lifetime of work.

The rather discordant ideas presented in the above article are somewhat sketchy. The impression created is that the equivalence of work and leisure activity is possible, but has not yet occurred. In fact, a study referred to in the article indicates that as a person retires he tends to decrease the intensity and scope of his leisure activities, if anything. It is, therefore, difficult to understand with the present connotations for the older person that "forced" retirement has, how it could be regarded by him as his just reward. On the other hand, Riesman's analysis of our society as becoming "other-directed," which would redefine work primarily as a means of being in contact with and guided by people, combined with the preceding statements regarding the significant meaning of work leads to the prediction that the present working generation will find it less difficult to compensate for loss of work by means of leisure activity. In any event such a changeover to the notion of work for social humanitarian interpersonal exchanges per se will probably take several generations; this type of psychological meaning for work is still a long way from the "protestant ethic," whether interpreted in a religious sense or as a manifestation of a competitive capitalistically-oriented society.

According to Tartler (1963), the separation of the old from their families is due to a change in the functions of the aged person in our society. As the grandparent no longer passed along the family legends and acted as testator of property, his role in the family constellation became one based on emotional contacts, rather than legal commitments. This has served to create a strain which is felt by all generations; the older person begins to desire independence and moves to his own private dwelling—here he can be "king of the manor." This notion is an extension of Riesman's prediction about the effects of "other-directed" as opposed to "tradition-directed" societies.

Tartler adds another function to the list defining the concept of work: it is the chief source of social and material security, serving as the medium of orientation in a society growing increasingly impersonal with a resultant loss of identity and meaning. Thus, even with work things are getting pretty bad in terms of resisting the push toward joining the big herd and when put in a state of retirement, things for the older person go from bad to worse. With these factors piled on top of many others, the problem of equating somehow the satisfactions in work (which may well be disappearing as automation sets in) with those of leisure seems insurmountable, if not unrealistic.

Attitudes toward retirement clearly influence satisfaction with retirement, as shown in Streib and Thompson's (1957) study. A positive approach results in greater satisfaction with retirement. But what is meant by a "positive" approach? Since it is well-known that general social attitudes toward retirement

influence individual attitudes, a national reeducation program is perhaps called for. Such an advertising campaign or more crassly-mass propaganda—would revitalize the concept of retirement as providing free time not obtainable while working and as being a special highly-prized reward for a lifetime of work. This would certainly help to erase any guilt feelings held by more compulsively oriented individuals. If these attitudes could be infused along with a more realistic and comprehensive pension plan which appears to be a deserved reward from the company, this might enable the average man to anticipate retirement with pleasant feelings.

Orbach (1960) also takes the position that a pension plan should be offered as a workable means of increasing satisfaction in retirement. And it must be viewed by the older person as a reward rather than as a "charitable handout," which is presently small at that. He also points out that the norms and attitudes of society have not kept pace with actual fact; retirement in its present meaning does not have a clearly defined role and social position associated with, or at least definite place in our social system. Although we are closing our nuclear gap, we are not planting enough seeds for the growth of nuclear man in an age where work as we have known it will be obsolete and man may end up destroying his neighbor—simply to have something to do. There were traces of this means for finding meaning and purpose in life as far back as the Crusades, and actually from the time Eve not only enticed Adam; but Adam out of boredom became rather curious about that apple tree.

Donahue, Orbach, and Pollak (1960) aptly define the challenge offered by retirement problems to our age: our societal organization must provide a meaningful social role for the retired person which provides him with a sense of function and value, and to integrate this role into the fabric of industrial civilization, as these authors see it. For those senior citizens who possess satisfactory health, are married, have a family and friends, participate in leisure activity and organizations, and have a self-concept of "middle-aged" rather than "old-aged", retirement and aging can be satisfactorily adjusted to. Those who lack one of these satisfactions will have a difficult time adjusting. As they point out, in many instances, an accurate preconception of retirement and a favorable pre-retirement attitude contribute significantly toward good adjustment. Referring to the obvious challenge and the fact that one who views himself as middle-aged will be more satisfactorily adjusted, as emphasized earlier a massive reeducation program would seem in order; such a program would attempt to alter the present "role-concept" of the aging person as "someone who quietly awaits death" to a much more meaningful role-concept that would be in concert with the activity theory of aging. With the probability of the decreasing availability of work as automation spreads across the land, retirement seems destined to become a reality, whether desired or not. The essential question seems therefore to be one of making retirement, whatever form it takes, something desired by the older person and also found meaningful and pleasurable.

According to Kaplan (1960), a comprehensive concept of leisure should represent leisure as: the antithesis to work as an economic function; a pleasant expectation and recollection; a minimum of involuntary social role obligations; and psychological perception of freedom related to cultural values with a range from insignificant to important; and, frequently, a form of play. Kaplan takes the position that the satisfactions derived from leisure parallel those derived from work when the successful performance of expected behavior is accompanied by commitments, responses, and security similar to those obtained from work. He suggests the creation of a "leisure counselor" to guide retired people toward selection of satisfying leisure activity. He further emphasizes the idea of the United States culture changing to a leisure rather than work orientation.

#### TOWARD SUCCESSFUL AGING

Arensberg and Kimball (1940) have reported in detail on the family and community in Ireland. According to their observations, the proportion of the population over 65 in Ireland is 9.2%, as compared with a U.S. proportion of 9.7%. Yet, in Ireland there is no "old age problem" as we know it, and the answer seems to lie in the role assumed by the older person in the Irish community. The authors have analyzed this role through a detailed sketch of Rynamona, a medium-sized village in Clare County.

Here, as in all Irish villages, the evening is passed in the company of friends. The young men's entertainment consists of gambling and drinking at each other's

homes; and old men gather, traditionally, in the house of the oldest man. It is here, among these senior citizens, that the topics of the day are considered: politics are discussed, problems are solved, and decisions are handed down. To this gathering of the aged falls the task of ordering the group projects such as roadmending, home improvement, etc., that are necessary for the adequate functioning of the village; and, often, the approval of these "old men" of a particular political position sets the stage for its acceptance by the entire community. Here, meaning and purpose in life for the senior citizen, is built into the ongoing structure and function of the Irish community.

At the time when a man is so aged that he can do no more than putter about on a farm, usually impoverished at that, he still has a definite role within the village gathering of the senior citizens of the community—who are also the decision-makers. Thus, as a man become physically useless to the community, his mental powers and experience are given important recognition and therefore he suffers no feelings of uselessness or social isolation. This, is in marked contrast to the last days experienced by the aged in America. Interestingly enough, this old Irishman has the longest life span to be found in the Western countries. Perhaps, this is because society helps him to justify his existence and have reason for continuing his existence. Maybe this long life-span is really due to a diet of potatoes, milk, and whiskey; but maybe as Freud has postulated—many people die because they want to die. Thus, there would seem to be a significant relationship between a man's role in the community and his feeling of usefulness. Applying the Irish experience to the U.S., perhaps the creation of a community service corp should be called for. The senior citizen could perform such jobs as playground supervision, supplementing the police force, and any other activities that would give him a valuable function in the community, rather than trying to involve him in some leisure-determined activity that he perceives as phony and limited.

Next time you pass through a toll both on the New Jersey Turnpike, observe that the majority of toll collectors are over 65. This is a start in the right direction.

Using results obtained from Cornell University's longitudinal study of a group of people from age 64 on, the interaction among retirement, health, and adjustment variables is analyzed. Among those who retired due to "company decision," 50% had a favorable attitude toward retirement; among the voluntarily retired, 70% were favorable. By comparing the retired and non-retired groups and the same person before and after his retirement, no deleterious effect of retirement on health could be demonstrated. This tends to support the hypothesis that a choice among the divergent theories would be arbitrary, as retirement is only one of a cluster of variables affecting adjustment to aging. Health is a very significant variable, in that among those in poor health, 50% were considered to be poorly adjusted; whereas among those in good health, only 10% were poorly adjusted. The value of a program such as Medicare is pointed up by these results, although a community health program for the entire population would probably be used by more old people since no segregation of them, even in a medical sense, would be involved.

Hurlock (1959) has presented an exciting and comprehensive analysis of the factors involved in the adjustment of an aging person. Taking the traditional age of 60 as the dividing line between middle and old age, she describes two stages of the aging process. The first is "senescence," when compensation for decline is still possible; the second is "senility," which is accompanied by complete physical and mental breakdown. A senescent person, aware of his decline, is attempting an adjustment to it; the senile person is one who has abandoned the attempt and lost awareness of his decline. Both stages are characterized by physiological changes, which Hurlock describes as "degeneration of the cell caused by structural changes in the matrix of tissues, fibers, and fluid through which nutrients are transported to the cell and waste products are removed." (This position was touched upon earlier in this paper.) The extent to which an aging person is affected by these physiological changes rests primarily with his motivation to continue functioning despite his altered role. This resolves itself into a question of mind over matter.

Society interferes in numerous ways to significantly decrease the motivation of the aging person. The demographic fact of a rapidly increasing proportion of older people, as well as the population in general, leads to: a fall in living standards because there are more older citizens to be supported by the community; greater dependency on the part of the older person who hasn't acquired

sufficient savings through the years and must yet meet the rising costs of survival; and greater unemployment accompanied by a sense of uselessness and a loss of meaning and purpose in life, and more mental breakdown related to living longer—into senility. As Hurlock points out in her comprehensive analysis of the problem of aging, except for the "limited, age-appropriate activity" approved for him, an older person's role is ill-defined, resulting in a poor self-concept and poor personality adjustment. The physical changes which accompany growing old—loss of beauty and slowness of motor coordination—remove from the older person qualities much esteemed by U.S. culture, again reinforcing a poor self-concept. Along with these social forces, forced retirement strips many older people of their status and self-respect, leading them into feelings of depression, self-preoccupation, inner restlessness, and a horrible never-ending loneliness.

Examining the physiological, psychological, and sociological factors which converge on a person as he reaches 60 years, it would seem that his potential for successful adjustment to an alternative role in life seems to be overcome in many cases by the interplay of these factors, resulting in a rapid onset of senility. Hurlock strongly supports the Activity Theory which would provide meaningful work for all who want it, as a counter to swift decline; but also offers the intriguing hypothesis that as the U.S. changes from a work-oriented to a leisure-oriented society the adjustment problems centering around retirement would be greatly diminished. Carrying his reasoning a little further, the problem of the aged to accept, use, and enjoy leisure time activities can offer possible solutions for dealing with the adequate adjustment of the culture at large to a future life that will be dominated by leisure rather than work.

The Kips Bay-Yorkville community of New York City and its aged population has been studied in detail by Kutner et al (1956). The following problems were found to predominate among the aged: the termination of gainful employment; a sharply reduced income; decreasing standard of living; increasing periods of indolence; loss of physical and mental abilities; degenerative illness; and isolation through the death of a spouse, family, or friends. To analyze the conditions under which these problems lead to poor adjustment, a measure of morale was used—the continuum of responses to life and problems that reflect the presence or absence of satisfaction, optimism, and expanding life perspectives.

The five-year period following retirement is characterized by low morale, indicating that retirement creates many adjustment problems for men—and thus offering support for the Activity Theory. Socioeconomic status was found to be directly related to the percentage of low morale; the higher the socio-economic-status the higher the level of morale. Perhaps it is something more than socio-economic-status that is involved; along with higher status there may also be more inner resources in the form of friends, education, and established position in the community. It was found that married people have higher morale than widows or single people. The widowed person's moral declines significantly upon retirement or sickness, until after ten years—at which time no differences can be detected in morale level between married and widowed people. This led to the suggestion that the change to a less desirable, less familiar role is much more related to lower morale than is retirement in and of itself. However, the study also demonstrated that activity level, while related to morale level among the retired, is less conducive to high morale than is gainful employment.

In order to determine the usefulness of various community services, attitudes of the senior citizens in the Kips-Bay community were measured. It was found that those who were favorable toward using medical services have poor health, relatively high socio-economic status, a self-concept of "middle-aged" rather than "old," and a more stereotyped concept of "old people" as requiring extra health care. Favorable attitudes toward health services seemed related to the desire to remain youthful, and was found more often in men than women. Only 39% of the population sample preferred a specialized geriatric clinic and these were older people of low status and declining health, who also favored joining a special "old people's" social club. 33% expressed no interest in joining any type of club, therefore leading Kutner and his associates to take a broad approach in their recommendations for establishing community services for the aged. They stress that diverse services embedded in as many organizational contexts as there are individual preferences, attitudinal patterns, and values concerning aging—would best appeal to the total aging population. As indicated earlier, it is best to take an idiographic approach and consider each older person as somewhat unique while at the same time using results from studies of the aged population to anticipate the needs of the aging person.

## CONCLUSIONS

The major findings of recent studies reviewed in this paper in general support the Activity Theory of aging, although some support can also be found for the Disengagement Theory. In an overall sense, it would seem that the activity theory offers the best solution to the variety of problems involved in successful aging. Only the Activity Theory offers the older person the right to determine the type of life he wishes to live; with this approach he can follow alternative paths and still find his end goal of satisfying existence in his later years. The disengagement theory, if implemented, would trap the individual into leading a life of segregation and constriction, most likely resulting in the hastening of the aging process with resultant senility. Case histories demonstrate that many senior citizens prefer to remain active; some research indicates that by permitting the older person to order his later years in accordance with previous patterns, such as by continuing work, helps him to preserve his "ego integrity," a factor necessary for good mental health and adjustment.

In this discussion of the two divergent theories of aging, two related points are of special importance: (1) the necessity of allowing the older person freedom in choosing his style of life; and (2) the effect of pre-morbid personality characteristics of the individual which are main determinants in influencing his reactions to the aging process. The first point is in line with the Activity Theory; the second point requires an addition to the Activity Theory. Since some personality types tend to withdraw when they experience the inevitable effects of aging, a broader approach is needed which accounts for as many dimensions as there are attitudes and personality types and needs among the aged. Within this broader interpretation and implementation of the Activity Theory, the following social advances seem in order: (1) a total elimination of discrimination in hiring practices with jobs made available solely on the basis of ability; (2) day-care centers and similar projects should be expanded thereby offering leisure activities to a greater number of the aged population; (3) visiting medical teams should be formed with the objective of maintaining and treating the older person in his desired home, rather than quickly rushing him to the nursing home, which for many older persons is a home in name only; (4) work possibilities should be extended through creation of a community service corp paid from social security augmented by public funds, which would serve the most important purpose of improving the image of the older person in the community and in turn in his own self-concept; (5) a massive reeducation program needs to be carried out on a national as well as local level to remove the stigma attached to growing old in our society; (6) much more research on older people who have made better than average adjustments to the aging process and are finding satisfaction and meaning and purpose in life. Finding from such research might offer clues, if not solutions, to handling the problems of justifying one's existence in leisure rather than work—a problem very soon to confront all ages in our growing and retiring population.

UNIVERSITY OF FLORIDA,  
Gainesville, May 10, 1967.

DEAR SENATOR MONDALE: I am interested to have your letter inviting suggestions for your forthcoming hearings. I regret that my commitments do not permit me to give the extended attention that your request merits. However, I venture to offer the following as "off the cuff" suggestions for areas of attention:

1. The phenomenon of creeping inflation and its impact upon the retired. An exploration of the protective devices available and the differences of impact upon the retirement income size classes wherein upward changes of social security may better the bottom of the income pyramid without significantly bettering the upper groups.

2. To what extent is the population growth and the local tax burden of public education producing an artificial concentration of older people in some communities to minimize this burden? (That is, to avoid living where there are likely to be many children enrolled in public schools and hence higher local taxes.)

3. A side product of mobility at retirement is the selling and buying of homes. The associated costs of these transactions in terms of commissions, fees, title clearance, etc., are substantial. An examination of the transfer costs of real property as compared with the transfer of other forms of property could lead to proposals for simplification and reduction of such costs.

These suggestions are submitted in the spirit that a possible superficial reply is better than none at all. My best wishes for excellence in your hearings.

Sincerely,

GEORGE B. HURFF.

METROPOLITAN LIFE INSURANCE CO.,  
New York, N.Y., June 6, 1967.

DEAR SENATOR MONDALE: This is in further reference to your letters of May 2 and May 15, regarding data and information relevant to the deliberations of your Subcommittee on Retirement and the Individual.

The article, "Geographic Variations in Longevity After Age 65," in the February 1967 issue of our Statistical Bulletin was based on statistics published by the U.S. Department of Health, Education, and Welfare. The figures for 1949-51 were published in *Vital Statistics-Special Reports*, Vol. 41, Nos. 1 and 4 and in the supplement to that volume, Nos. 1-49. Those for 1959-61 appear in *Life Tables: 1959-61*, Vol. 1, Nos. 1 and 3, and Vol. 2, Nos. 1-51. I believe you will find that Table 1 of my article covers all of the data on which the text is based, with the possible exception of the statement regarding Florida at the end of the second paragraph on page 3 that "\* \* \* the thousands of healthy people who have migrated there upon retirement." The latter is supported by the figures in the enclosed table. As shown therein, among white men and women around the retirement ages, the population gain from migration to Florida (excess of immigrants over outmigrants) represented a substantial proportion of the population residing there at the time of the 1960 Census. The figures in the two right-hand columns of the enclosed table actually understate the total number of newcomers to that State, to the extent that some white persons left Florida during the 1950's.

You also inquired about projections of anticipated life expectancy after retirement for future years. I am sure you appreciate that all projections are highly conjectural and subject to a large degree of personal judgment. Most projections assume future declines in mortality at a lessened rate of improvement, but their degree and incidence reflect different views.

The Social Security Administration, in deriving their projections (Actuarial Study No. 62), started with the 1959-61 death rates by age, sex, and 10 broad groups of causes of death. To these death rates, they applied assumed percentage reductions for the year 2000, which were arrived at after consultation with various demographers and other experts. For years between 1960 and 2000, the reductions were linearly interpolated; after the year 2000, it was assumed there would be no further improvement.

A few years ago I estimated the record of survival for white males and females born in the United States through 1960, and projected their anticipated experience beyond 1962 to complete the lifetime of these cohorts. These data appear in my article, "Cohort Survival for Generations Since 1840," *Milbank Memorial Fund Quarterly*, July 1964, Vol. XLII, No. 3, Part 1, pages 36-53, a reprint of which is enclosed. You will find the future anticipated life expectancy figures in Table 5 on page 48. For example, for white males at age 65 in 1975, you will find that this figure is shown as 14.8 years for persons born in 1910. Similarly, the table shows the corresponding figure for those reaching age 65 in 1985 (persons born in 1920) and for each tenth year thereafter to the year 2025.

Comparison of my results with those by the Social Security Administration indicates that mine are more optimistic regarding future gains. The SSA apparently considers as of long-term significance the relatively small gains experienced between 1955 and 1966. By contrast, I view them as a temporary "relative pause" and that in the future, as in the past, gains are likely to occur in spurts. Another difference results from the fact that the SSA figures are from what is known as a *current* table; they are constructed from mortality rates experienced by a population group in a specified period of time—for example, the year 2000. Such tables show what the survival and life expectancy record of a group would be if the age-specific death rates observed in a particular calendar period remained unchanged. My figures, on the other hand, reflect the expected lifetime experience of a group of people all born in the same calendar year, and thus allow for continued changes in mortality during their remaining lifetime. In this connection, it should be noted that my projections, unlike those by the SSA, allow for some further gains after the year 2000.



Another approach to viewing the future outlook is by ascertaining the number of years of life that would be gained if mortality rates from the important causes of death were to decrease by specified percentages. Such data are shown in my article, "Future Gains in Longevity After Age 45," which appeared in the March 1967 issue of our Statistical Bulletin, a copy of which is enclosed.

\* \* \* \* \*

Very truly yours,

PAUL H. JACOBSON, Ph. D.,

Research Associate.

[Enclosures]

*Population, April 1960, and population gain from migration, 1950-60, by color and sex at ages 55 and over, Florida*

Color and age	Population, Apr. 1, 1960 <sup>1</sup>		Population gain <sup>2</sup> from migration, 1950-60 <sup>3</sup>	
	Male	Female	Male	Female
White:				
55 to 59.....	96,346	110,684	37,012	47,592
60 to 64.....	89,667	109,817	41,225	54,825
65 to 69.....	100,233	104,678	59,258	55,606
70 to 74.....	76,618	75,498	45,597	35,612
75 and over.....	71,471	78,260	31,456	26,639
Nonwhite:				
55 to 59.....	17,145	16,911	709	-11
60 to 64.....	10,684	11,289	-108	-63
65 to 69.....	9,218	10,350	624	1,262
70 to 74.....	6,060	6,634	713	748
75 and over.....	6,853	7,256	-531	-1,330

<sup>1</sup> 1960 census, PC(1)-11B, table 16, pp. 35-37.

<sup>2</sup> Minus sign (-) denotes excess of outmigrants over inmigrants.

<sup>3</sup> Economic Research Service, U.S. Department of Agriculture, "Net Migration of the Population, 1950-60, by Age, Sex, and Color," vol. 1, pt. 3, table 1, p. 593.

[From the Statistical Bulletin, March 1967]

#### FUTURE GAINS IN LONGEVITY AFTER AGE 45

In the past quarter century, the expectation of life at age 45 increased by about 1½ years for men and 4 years for women, to 27.1 and 32.5 years, respectively. These gains resulted largely from decreases in mortality during the decade following the close of World War II, with relatively little change during the past ten years. Future advances will depend for the most part upon the progress made against the degenerative diseases, inasmuch as the mortality from other causes is already at a low level. The accompanying table shows the number of years of life that would be added to the present expectation of life of persons at the middle and older ages if the mortality rates from the important causes of death were to decrease by specified percentages.

The largest increase in the expectation of life at the age 45 would result from greater control of the cardiovascular-renal diseases, now the leading cause of death at ages 45 and over. Even a 10 percent reduction in mortality from these conditions would add about two thirds of a year to the life expectancy of people in their 40's and 50's. In the event of a major breakthrough, with 30 percent of these deaths eliminated, the gains at these ages would amount to more than two years. At age 65 a 10 percent reduction in mortality from this cause would produce a gain of about three fifths of a year, while a 30 percent reduction would extend expectation of life about two years.

The cardiovascular-renal diseases encompass a large number of conditions, some of whose etiology is unknown. Noteworthy progress has already been made in the prevention and treatment of some of these conditions, such as nephritis, diseases of rheumatic and infectious origin, and vascular lesions affecting the central nervous system. There is reason to expect some further control of these conditions as well as of coronary artery disease, the recorded death rate for which has been on the rise.

Malignant neoplasms rank second as a cause of death. A 10 percent reduction in the mortality from this cause would contribute only about one fifth of a year to the expectation of life at age 45. However, a decline of as much as 30 percent in the mortality from cancer would add almost two thirds of a year to the expectation of life at this age and about two fifths of a year at age 65.

Accidents exact a heavy toll of life among young people. At the middle and older ages, however, the years of life that could be gained through reductions in such fatalities are relatively small. Even the elimination of 30 percent of such deaths at ages 45 and over would add only about one tenth of a year to the expectation of life at age 45.

Likewise, reductions in mortality from pneumonia and influenza would have only a minor effect on longevity. However, these diseases often complicate the recovery and survival of people with cardiac or other impairments. Thus, further gains in the control of pneumonia and influenza might contribute to longevity to a greater extent than indicated by reductions in their recorded mortality.

Future gains in longevity will undoubtedly result from decreases in varying degree from many conditions. If death rates from all causes combined decreased by 10 percent at ages 45 and over, somewhat more than one year would be added to the expectation of life at age 45. With a 30 percent reduction in mortality, the average remaining lifetime for men at this age would increase from 27.1 to 30.9 years; for women, the figure would rise from 32.5 to 36.0 years.

*Suicide in selected countries*

Country	Average annual death rates per 100,000, 1962-63 <sup>1</sup>					Percent change since 1952-53				
	All ages	15-24	25-44	45-64	65 and over	All ages	15-24	25-44	45-64	65 and over
<b>Males:</b>										
Hungary.....	35.5	29.7	41.7	56.3	87.8	+34	+49	+54	+32	(?)
Austria.....	29.5	20.5	33.6	56.8	61.1	+3	0	+7	+4	-8
Sweden.....	24.0	12.9	28.2	49.4	48.3	(?)	+36	+3	-5	-13
Germany (West).....	23.1	18.7	25.1	43.3	49.4	0	+18	+9	-5	-16
Japan.....	21.3	23.9	22.3	28.0	66.9	-22	-36	-13	-21	-20
France.....	20.8	6.8	19.8	46.1	63.9	0	+15	+10	-4	-7
Australia.....	20.7	11.1	27.4	38.9	38.7	+33	+34	+60	+26	-6
United States:										
White.....	18.0	9.3	19.7	36.1	45.0	+10	+35	+22	+7	-11
Nonwhite.....	9.6	8.0	14.1	13.3	16.9	+33	+82	+40	+12	+19
Poland.....	16.6	12.9	24.1	27.4	20.4	+58	+57	+72	+50	+32
Belgium.....	16.2	7.1	13.2	33.5	62.2	-1	+29	+2	-6	-3
England and Wales.....	12.7	7.0	13.6	24.4	36.4	+8	+52	+35	-4	-12
Canada.....	12.6	8.5	14.8	25.3	22.1	+9	+49	+18	+4	-22
Italy.....	7.1	3.8	6.0	14.8	22.7	-25	-25	-29	-30	-15
<b>Females:</b>										
Japan.....	14.3	19.7	14.0	16.7	46.9	-19	-19	-19	-20	-17
Hungary.....	14.1	13.4	14.0	24.2	37.2	+24	+44	+15	+32	+13
Austria.....	11.1	6.3	13.7	20.3	24.5	-10	-49	-17	-14	(?)
Germany (West).....	10.4	6.6	10.9	21.7	22.0	+3	-13	-1	+9	+9
Australia.....	9.9	3.8	13.0	21.5	14.0	+80	+81	+83	+76	+69
Sweden.....	8.8	5.4	13.1	14.8	13.2	+21	+10	+52	-3	+21
England and Wales.....	7.9	2.8	8.7	17.3	19.2	+39	+100	+64	+25	+26
Belgium.....	6.4	2.8	5.9	14.2	18.5	+14	+40	+31	+5	+10
France.....	6.2	3.7	5.8	12.8	17.7	+9	+37	+14	+1	+7
United States:										
White.....	6.7	3.2	8.7	12.2	8.7	+49	+45	+53	+33	+5
Nonwhite.....	2.7	2.9	4.4	3.1	3.2	+80	+81	+91	+72	(?)
Canada.....	3.9	2.4	5.2	7.6	5.2	+11	+33	+27	-4	-10
Poland.....	3.5	3.6	4.0	6.6	4.9	+46	+38	+38	+7	+44
Italy.....	2.9	2.8	2.9	5.3	7.1	-17	-28	-26	-10	+9

<sup>1</sup> Age adjusted on basis of U.S. total population, 1940.

<sup>2</sup> Percent change not shown if less than 20 deaths in either period or less than 0.5 percent.

Note—For Hungary and Belgium, percent change is since 1954-55; for Poland, since 1955-56; and for Italy, since 1952. Canada: Excludes Yukon and Northwest Territories for 1952-53. Germany, Federal Republic: Excludes Saarland for 1952-53. United States: Excludes New Jersey for 1962-63.

Source of basic data: World Health Statistics Annuals, World Health Organization.

Potential gains in longevity after age 45 if 1964 death rates in the United States declined by specified amounts

Decline for specified cause of death	Males at ages—					Females at ages—				
	45	50	55	60	65	45	50	55	60	65
	Expectation of life in 1964									
	27.10	23.03	19.30	15.94	12.95	32.47	28.10	23.93	19.93	16.19
	Years of life gained									
<b>All causes (percent):</b>										
5.....	0.58	0.57	0.55	0.51	0.45	0.52	0.52	0.49	0.45	0.43
10.....	1.19	1.15	1.08	1.00	.91	1.09	1.07	1.00	.95	.87
15.....	1.82	1.74	1.64	1.52	1.39	1.67	1.60	1.54	1.43	1.33
20.....	2.45	2.35	2.23	2.06	1.89	2.27	2.19	2.08	1.97	1.82
25.....	3.13	3.00	2.83	2.64	2.41	2.89	2.79	2.65	2.51	2.32
30.....	3.81	3.65	3.45	3.21	2.94	3.53	3.42	3.25	3.09	2.88
<b>Cardiovascular-renal diseases (percent):</b>										
5.....	.35	.34	.33	.31	.29	.33	.33	.32	.31	.30
10.....	.71	.70	.67	.63	.59	.67	.67	.65	.64	.61
15.....	1.10	1.07	1.02	.97	.91	1.03	1.02	1.01	.98	.94
20.....	1.50	1.46	1.40	1.33	1.24	1.42	1.40	1.38	1.35	1.30
25.....	1.92	1.87	1.80	1.70	1.60	1.82	1.81	1.78	1.74	1.67
30.....	2.36	2.30	2.21	2.10	1.97	2.25	2.24	2.20	2.16	2.08
<b>Malignant neoplasms (percent):</b>										
5.....	.10	.10	.10	.09	.07	.10	.10	.09	.07	.06
10.....	.21	.20	.19	.17	.15	.21	.20	.17	.15	.12
15.....	.31	.30	.28	.25	.22	.32	.29	.26	.22	.18
20.....	.42	.40	.38	.34	.29	.43	.39	.35	.30	.24
25.....	.53	.51	.47	.43	.37	.54	.49	.43	.37	.30
30.....	.63	.61	.57	.51	.44	.65	.59	.52	.45	.37
<b>Accidents (percent):</b>										
5.....	.02	.02	.05	.02	.01	.01	.01	.01	.01	.01
10.....	.05	.04	.03	.03	.02	.03	.03	.03	.02	.02
15.....	.07	.06	.05	.04	.03	.05	.04	.04	.03	.03
20.....	.09	.08	.07	.05	.05	.06	.06	.05	.05	.04
25.....	.12	.10	.08	.07	.06	.08	.07	.06	.06	.05
30.....	.14	.12	.10	.08	.07	.09	.09	.08	.07	.06
<b>Pneumonia and influenza (percent):</b>										
5.....	.02	.02	.02	.02	.02	.01	.01	.01	.01	.01
10.....	.03	.03	.03	.03	.03	.03	.03	.03	.03	.03
15.....	.05	.05	.05	.05	.05	.04	.04	.04	.04	.04
20.....	.06	.06	.06	.06	.06	.06	.06	.05	.05	.05
25.....	.08	.08	.08	.08	.07	.07	.07	.07	.07	.06
30.....	.10	.09	.09	.09	.09	.08	.08	.08	.08	.08
<b>All other causes (percent)</b>										
5.....	.09	.09	.08	.07	.06	.07	.07	.06	.05	.05
10.....	.19	.18	.16	.14	.12	.15	.14	.12	.11	.09
15.....	.29	.26	.24	.21	.18	.23	.21	.19	.16	.14
20.....	.38	.35	.32	.28	.25	.30	.28	.25	.22	.19
25.....	.48	.44	.40	.36	.31	.38	.35	.31	.27	.24
30.....	.58	.53	.48	.43	.37	.46	.42	.37	.33	.29

Source: Computed by the Statistical Bureau of the Metropolitan Life Insurance Co., from data published by the National Center for Health Statistics.

B'NAI B'RITH,  
Washington, D.C., May 5, 1967.

DEAR SENATOR MONDALE:

Both Dr. Wexler and Mr. Katz are deeply committed to the welfare of the senior American, as is all of B'nai B'rith. As a matter of fact, the Board of Governors of B'nai B'rith, in a recent session, has voted to help provide housing for the elderly under the provisions of Section 202 of the Housing Act of 1959.

B'nai B'rith has, as you know, many agencies. The programs of these agencies are designed not only to enrich the spiritual life of our members, but to provide them with a pattern and design of living. We find the need for this stimuli particularly necessary for our older members as they advance in years and reach the age of retirement.

Enclosed are program guides from three of these agencies: The B'nai B'rith Commission on Adult Jewish Education; B'nai B'rith Youth Organization and B'nai B'rith Commission on Community and Veterans Services. Although the programs of Adult Jewish Education are not primarily designed for any particular age bracket, nevertheless, we have discovered that with the leisure of retirement comes a great desire for deeper understanding and expanded knowledge of the senior citizen's own cultural and religious heritage. Senior citizens are, therefore, well represented in our Adult Jewish Education classes.

The "Adopt-A-Grandparent" program of the B'nai B'rith Youth Organization was originally designed to interest the young man or woman, the boy and the girl, in becoming aware of the problems as well as the rewards of age. This program accomplished its aims: it also accomplished something else. We discovered that the aging person, through youth's concern, found new interest and new zest for living; they gave to the young as much as they received.

In our "Crowning Years Program" of the B'nai B'rith Commission on Community and Veterans Services, we tried to outline not only what could be done for the aging American, but even more importantly, what the senior citizen could do for himself. We expressed it best, we thought, in the foreword of the program guide itself when we stated that "activity is the fountain of youth."

We have tried in every way to help keep the senior citizen thinking of himself as a "deanager," one who is at the beginning of life, rather than one who is approaching its end.

Cordial regards,

RAYMOND I. JAMESON, *Director.*

[Enclosure]

EXHIBIT 1

(ANNOUNCING BBYO'S ADOPT-A-GRANDPARENT PLAN)

B'nai B'rith Youth Organization, Washington, D.C.

History was made in Washington, D.C., on January 27, 1962, when delegates to the meetings of the International Executive Committees of Aleph Zadik Aleph and B'nai B'rith Girls, voted approval of a BBYO Adopt-a-Grandparent plan.

Plans to bring the program to each and every chapter of AZA and BBG in the Order were implemented the next day at business sessions.

The information that follows is designed to give you an understanding of what the plan is, why it was created, how it works, and where you can get help.

For additional information contact this year's International Service Chairman of AZA or BBG, or your Regional BBYO Director.

*Why:* This project was conceived in order to answer two apparent needs:

First, with the ever increasing discovery of wonder drugs and other methods to sustain life, the number of our population over 65 years of age will be on the increase for many years to come. The field of Geriatrics continues to seek ways to help our Older Citizens lead useful lives past the age of 65.

Second, BBYO chapters throughout the Order, long renowned for their generous hearts and the energies which they give to community causes, have always sought ways and means to help their members learn the true meaning of the ancient principle of Tzdukah, not only through giving of funds, but equally important of giving of themselves, their time and their dedication.

*What:* Based on these two thoughts, the concept of the Adopt-a-Grandparent Plans is a simple one:

The idea is for a local BBYO chapter to make arrangements with an appropriate institution of older citizens for *members of the chapter to spend time with these older folks on a continuing basis.* It involves the organization of a "friendly visiting" corps whose participants are prepared to volunteer their services at regular intervals.

While we applaud the efforts of those chapters who annually give Purium and "glamorous" idea, but the results can be most gratifying. Especially for those Chanukah parties for Old Age homes, or who send gifts, or put on plays—and we urge continuation of such programs—the emphasis here is on companionship, not entertainment. What we mean is that our older citizens don't want to be catered to, but rather they want someone to talk *with*, to share their ideas, their concern and their enthusiasm. Listening, chatting, and "just visiting" the

"adopted grandparent" will be the main stock-in-trade of the friendly visitor. A chapter working on this project should keep in mind that this may not be a very "glamorous" idea, but the result can be most gratifying. Especially for those older citizens who feel left out and somewhat neglected because they have no family or close friends and are physically unable to participate in many activities, "adoption" by a teenager can help fill the void of lost, but sought after, meaningful, satisfying personal relationships and may well be the spark needed to awaken old interest and develop new ones. The idea, then involves time, interest, and a commitment of your membership over some period of time.

How: *First*, determine the real interest of your membership in such a project. While it is not necessary for the entire chapter to participate, is there a substantial portion of the chapter interested enough to be able to make a long range commitment? Also, do your members really want to sit down and just be with old folks? Would they feel comfortable? Is there something about the "aged" that frightens or disturbs your members? Don't be afraid of such a reaction—for many of us, it's quite normal. But find out about it. Deal with it. Do any of you have grandparents living at home or other places where you get to spend a lot of time with them? What are they like? What are they interested in? Why do we enjoy being with them. What makes being with them easy and natural? *For this first step* it might even be wise to bring in someone familiar with older folks and talk with them.

Which leads us to the next step:

*Second*, after you have discussed this matter carefully with your advisor and, where practical, your BBO Director, then contact an appropriate institution and discuss the matter with them.

Appropriate institutions might include a Home for the Aged, a Hospital, an Old Age Apartment Project, a Nursing Home, a Golden Age Club or a Center or "Y", etc.

*Third*, decide *what you will do*. The nature of the institution will determine somewhat the character of your particular project. With residents of a Home for the Aged or a Nursing Home visiting on an individual basis will probably be the service most needed. With a Golden Age Club you might find that group activities would be more appropriate and useful. *What do the older folks need and want? What are you equipped to do?* It might be wise to ask the agency staff person to come and discuss this with your group.

*Fourth*, bring back a report to your chapter and work out the details. What time arrangement have you worked out? Who will be assigned? What about reminders, follow up, substitutes in case of illness?

*Caution*: First, don't make the mistake of just "going" to an agency and expect to be greeted with open arms. Second, some agencies might not have a situation which would permit such a program. That's what you have to discuss with the agency staff member involved.

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COLLEGE OF PHYSICIANS & SURGEONS OF COLUMBIA UNIVERSITY,  
DEPARTMENT OF PSYCHIATRY,  
New York, N.Y., June 9, 1967.

SIR: In reply to your letter of May 4th, I should like to say first of all that your Subcommittee has undertaken a task most worthy of the Senate's attention. Many of us engaged in research on aging have become apprehensive about the lack of interest—on the part of the scientific community as well as the public at large—in problems which soon are bound to rank among those most important to our society. This general unconcern has resulted in a scarcity of professional workers in the field of aging. The seriousness of the shortage is exemplified by a conference on the very question of recruiting manpower for work in gerontology, to be held at the University of Michigan this summer.

Whether born of personal fears of death and old age, or an attitude of therapeutic nihilism toward older patients, or scientific pessimism about disentangling the manifold stresses accumulated over a lifetime, there has prevailed such apathy that we are dismally ignorant of the factors responsible for good health—mental as well as physical—during the later decades of life.

In order to pour at least a sprinkling of data into this void, a study of aging twins was organized by the late Dr. Franz J. Kallmann—founder of the Department of Medical Genetics at the New York State Psychiatric Institute and Professor of Psychiatry at the College of Physicians & Surgeons of Columbia

University—back in the 1940's—just about the time that I joined his Department. Some of the results, obtained after more than a decade of follow-up, were reported in our chapter in the Handbook of Aging and the Individual to which you refer in your letter.

The major points made in that chapter were as follows:

1. Individual differences in health and survival reflect to a considerable extent individual differences in hereditary (genetic) make-up. Over 30 years ago, Raymond Pearl concluded from his pioneering studies that the best way to reach a ripe old age was to choose only long-lived persons as one's ancestors (Pearl, R. and Pearl, R. D., *The Ancestry of the Long-Lived*, Johns Hopkins Press, Baltimore, 1934). His prescription is as valid today, as it was when first announced. Although Pearl's advice cannot be followed, one can decide to have long-lived children.

Hereditary factors are also known to be of importance in certain forms of heart disease (e.g. atherosclerosis and hypertension) and mental disease (e.g. senile and arteriosclerotic psychoses), two categories of illness which together account for the majority of chronic illness among the aged.

Of what use is the above information?

The work of medical scientists is predicated on the assumption that a cure can be found for a disease once the causative agent is known and usually not until then. Students of heredity operate on the assumption that hereditary diseases are as curable, or preventable, as acquired ones. The validity of this assumption has been borne out by the dramatic successes in the treatment of certain inherited metabolic disorders, such as the prevention of mental deficiency in phenylketonuric children. Achievements of this kind are comparable to the therapeutic revolution resulting from the advent of antibiotics.

There is every reason to expect that the physical and mental diseases of old age will be as amenable to therapeutic intervention as have been diseases in younger age groups provided the causative agents are identified. The search for such agents needs to be intensified.

When assessing the psychological effects of various stresses, among them retirement, suitable controls for individual differences in heredity should be included in the research design.

2. Sex differences in health and survival are in all likelihood biologically determined.

Physicians as well as insurance companies have long known that women outlive men. Usually, the comparative short-livedness of men is attributed to the physical, social and cultural stresses placed on the breadwinning male. Yet, it appears that, despite the major stress of childbearing, females of every species in the animal kingdom studied—in the laboratory or in nature—live longer than their male counterparts. In the rat, females—on the average—live an astonishing 20 percent longer than males. In *homo sapiens*, in the United States, the corresponding figure is approximately 10 percent (six years). Incidentally, the same 10 percent difference was also found in a study of the mortality of over 40,000 brothers and sisters of American Catholic teaching orders (Madigan, F. C. and Vance, R. B. *Differential sex mortality: a research design. Social Forces*, 35, 193-199, 1957). Sex differences in occupational hazards were negligible and the members of the orders led a relatively sheltered life, yet, they had approximately the same life span as the general population.

Apparently, there is not only a species-specific hereditary basis for longevity (varying from a few days in certain insects to 177 years in the galapagos tortoise) but a sex-specific basis as well.

Of what use is the above information?

Awareness of the likelihood that a biological basis exists for sex differences in natural length of life—and the same holds true for state of health—puts us on guard against accepting "obvious" conclusions without substantiation. The stresses of a highly competitive civilization may well be coincidentally rather than causally related to the higher mortality of males.

If sex differences in life span are determined by heredity, through hormonal or other mechanisms, must we conclude that they are fixed and unalterable? Certainly not. We can double the length of life in rats by rearing and maintaining them under highly specific laboratory conditions (asepsis, dietary regimen, etc.).

We must, however, be wary of accepting superficial explanations for complex biological phenomena. Let us not assume that by retiring men at earlier and earlier ages, thus reducing pressures and approximating the protected existence

characteristically enjoyed by women, we shall reduce sickness and death rate among men. Such action might have exactly the opposite effect. Only carefully designed long-term follow-up studies—with biological as well as socio-cultural controls—are likely to provide definitive answers.

3. There appears to be a positive relation between psychological performance and survival.

Scores on a psychological test battery were accumulated during a decade of follow-up. Stability of scores on subtests measuring cognitive, intellectual functions were associated with survival five or more years after the last test session. Persons who did not survive the five-year period generally showed significant declines in scores on these cognitive tests. By contrast, on tests of coordination and speed of response there was a general decline in score over the years without indication that such a decline predicted illness or death.

Of what use is the above information?

Certain psychological tests may be sensitive indicators of brain changes which are likely to lead to death within five years—unless counteracted. Some years ago it was postulated that since both intelligence and life span reflect hereditary differences, the common underlying mechanism might be one of chromosomal change with advancing age (Jarvik, L. F. *Senescent and Chromosomal Changes*. *Lancet*, I: 114, 1963). From preliminary reports it appears that evidence may soon be forthcoming to substantiate this postulate.

Attempts may be made to reverse the trend toward five year mortality, once detected, through medical (e.g. nutrition, drugs, exercise) and/or psychological (e.g. increased or decreased stimulation) means.

4. In conclusion, individual differences indicate the need for *varied* programs for older citizens. No one or small number of programs will fulfill the requirements of all aging persons. We are just beginning to take into account individual differences in planning educational programs for the young. Let us profit from long and costly errors made at one end of the age scale and apply the lessons to the other end of the age continuum: (a) Retirement programs need flexibility;

(b) Retirement programs should be set up not on *a priori* assumptions but as carefully designed controlled experiments using medical models like those of vaccine testing.

Multiple interacting psychological and biological factors are clearly more difficult to evaluate than the effectiveness of a single vaccine. Nonetheless, experimental design has reached a level of sophistication sufficiently high to cope with such problems.

#### SUGGESTIONS FOR RESEARCH ON RETIREMENT

1. One of the best ways of assessing the effects of retirement is through the use of longitudinal studies, utilizing, if possible, methods of cotwin controls. Cross-sectional studies though often necessary as measures of practical expediency, are not in and of themselves sufficient to provide meaningful answers to all of the important questions in the field of gerontology. Thus, the relationship between intellectual decline and survival could not have been derived from cross-sectional data alone. Organizing such longitudinal studies requires long-range planning and long-range commitments for financial support. The importance of the latter cannot be overstressed. Lack of such long-term commitment in the past is responsible, in no small measure, for today's dearth of information.

It may yet be possible to retrieve some of the data accumulated by various institutions throughout the country. We ourselves, for example, have on file the retirement histories, together with vital statistics, life span and other data on over 1000 persons (500 pairs of twins) which were never analyzed simply for lack of funds.

2. The assumption that substitution of leisure time activities for steady employment is of benefit to the older citizen demands experimental verification. We may well discover that continued paid service is far more conducive to maintenance of health and well-being than initiation of new activities. Grandma Moses may have been the shining exception rather than model for the majority of aging persons.

Enforced retirement at younger and younger ages may help solve problems of youthful unemployment only to create equally serious problems of senescent unemployment. Perhaps the ardent desire of older persons to demonstrate their persisting usefulness could be harnessed into those service functions where the supply of labor never seems to keep up with the demand. Training programs

in vocational rehabilitation centers and sheltered workshops are already performing an important role in this area but will probably have to be vastly expanded and supplemented by imaginative new programs.

3. Another proposition that appears to have been accepted without prior evaluation is that concerning the salutary effect of retirement communities. Engendered by a critical need for facilities to accommodate the rapidly increasing number of retired citizens, such communities have mushroomed. Before accepting uncritically the implied postulate that it is best to segregate the retired person with those of his own ilk, we should ask ourselves: Best for whom? Best, perhaps not for the older, but for the younger members of society to see the old folks put out of the way. Best, perhaps for effecting economies in expenditures for older citizens—in the short run, maybe not in the long run. What is the cost to the retired person of such isolation from other members of society in terms of mental, emotional and, eventually, physical maladjustment? What is the price we pay for depriving the older person of the stimulating, exhilarating contact with youth? Could it be measured in terms of psychiatric beds—more of which are occupied by geriatric patients than any or all of the diagnostic categories? Or, in terms of custodial institutions filled with chronically ill older patients?

Any answer given today would be highly speculative, lacking the essential underpinnings of firmly established facts. The initiation of programs, on however vast a scale, without solid incorporation of rigorous experimental controls, would result in as much confusion as the attempt to evaluate the efficacy of a drug, like penicillin, by prescribing it to every, or every other, person who was running a fever.

The practical application of standard scientific methodology could provide answers to many of the above as well as other equally vital questions.

The impact of retirement upon the individual is so large and so varied that the above discussion could highlight only a few of the aspects. Hoping that nonetheless the comments will be of some use to you and wishing you much success in your important study.

Sincerely,

LISSY F. JARVIK, PH. D., M.D.  
*Assistant Clinical Professor.*

NATIONAL URBAN LEAGUE, INC.,  
*New York, N.Y., June 6, 1967.*

Hon. WALTER F. MONDALE,  
*Chairman, Subcommittee on Retirement and the Individual,  
United States Senate, Washington, D.C.*

DEAR SENATOR MONDALE: In compliance with your recent letter to Mrs. Cernoria Johnson, Director, Washington Bureau, concerning background information regarding retirement and the psychological impact on the aged, I am most happy to provide an introductory statement and a fairly recent publication of the National Urban League<sup>1</sup> for inclusion in the record of these Hearings as you see fit.

We will be happy to provide additional information as needed.

Thank you in advance for your interest and consideration.

Sincerely yours,

Dr. JESSE W. JOHNSON,  
*Assistant Director, Health and Welfare.*

STATEMENT OF DR. JESSE W. JOHNSON, ASSISTANT DIRECTOR, HEALTH AND WELFARE, NATIONAL URBAN LEAGUE

Mr. Chairman and Members of the Committee, for your consideration in preparation for hearings within the near future, I am most pleased to present this introductory statement about the multi-problem needs of the aged based on the experience of The National Urban League.

The National Urban League is a non-profit, charitable and educational organization founded in 1910 to secure equal opportunities for Negro citizens. It is non-partisan and interracial in its leadership and staff.

The National Urban League has Affiliates in 82 cities in 31 states and the District of Columbia. It maintains national headquarters in New York City, re-

<sup>1</sup> Retained in committee files.



gional offices in Akron, Atlanta, Los Angeles, New York and St. Louis, and a Washington Bureau.

A professional staff of 800 trained in the techniques and disciplines of social work, conducts the day-to-day activities of the urban League throughout the country, aided by more than 8,000 volunteers who bring expert knowledge and experience to racial matters.

The National Urban League is deeply grateful for the opportunity to add to your body of knowledge the information and evidence we have accumulated over the years as experts in the racial, economic and health problems of the disadvantaged aged.

I am happy to submit to the Committee a supplementary report, *Double Jeopardy: The Older Negro in America Today*, prepared by the National Urban League, reflecting the unmet socio-psychological needs of a disproportionately large number of disadvantaged senior citizens.

#### *Overview Statement of the Problem*

A large segment of America's poor are old people who are economically dependent and socially deprived. Many of them, especially the Negro aged, have been poor all their lives and now find that added years have brought new burdens to what was always a hard life. Many others have become poor with advancing years, and now find themselves increasingly impoverished economically, emotionally, physically and socially.

The multi-problem needs of the disadvantaged aged can be identified and categorized for more imaginative programing, yet a disproportionately large number of them, particularly the Negro aged poor, are unadvised, unreached and unresponsive to the present organization and delivery of health and social welfare services.

In view of the Committee's primary interest in retirement problems and psychological adjustment, a disproportionately large number of the aged, particularly the Negro aged, have experienced a sporadic work history at low grade employment levels with minimal fringe or even retirement benefits. For this group, their primary problem has usually been and continues to be one of basic survival (food, clothing and shelter) in which a series of low paying jobs have not provided insurance against economic dependence but, on the other hand, have given rise to increasing social disorganization at every stage of their growth and development.

For an example, physical and chronic illness as well as various disabilities have disrupted the work habits and patterns for minority individuals in the following manner:

A. *Physical Illness* in which available supportive evidence suggest that Negroes are more likely to have illness more often than whites. Economic deprivation has led to less resistance to disabling illness, social deprivation has led to less medical care and emotional deprivation has led to less know-how in seeking out needed health services.

B. *Chronic Illness and Disabilities* where the adult Negro, in comparison to the adult white, has more diseases and disabilities, one-third more days when he is unable to function at full physical capacity, is sick enough to require bed-rest on twice as many days and loses one and a half more days from work because of disease and disability.

There is sufficient evidence to suggest that Negroes bring to *their* older years a whole lifetime of economic and social indignities; a lifetime of struggle to keep a job; a lifetime of overcrowded, substandard housing in slum neighborhoods; of inadequate medical care; of unequal opportunities for education and the culture of second-class citizenship.

We know that nearly every older person suffers the indignity of feeling cast off, set aside, pushed into the background, of being considered useless and a burden to the busy, vigorous and useful younger generation in our youth-focused work-oriented society.

The plight of the one and a half million older Negroes is by far the most desperate of any people in our society.

#### *Psycho-Social Characteristics*

The aging, in urban and rural pockets of poverty and in large depressed regions, share many common problems in addition to age. Families have grown up and moved away; health problems have sharply increased; friends and neighbors have died and they have been forced from jobs by the retirement patterns of our

society, by new technology or by failing health. These changes in their lives are often catastrophic, causing sharp economic cuts, emotional upheaval and a breakdown of social contacts. At the same time, as they become older they become less and less able to cope with social-psychological change and they are more fearful. In the face of mounting personal and social problems as well as decreasing personal and economic resources, the elderly often become increasingly anxious as they withdraw more and more from community contacts. Many feel ashamed and hurt by their new role or, more accurately, lack of a productive role, in society, as they begin to see themselves as powerless to effect changes. They feel, and are, in fact, left behind, discarded, and rejected, and are among the most invisible of the invisible poor.

#### *Community Responsibilities*

Even though many communities have a variety of agencies with services for older persons who often do not know about these agencies nor do they know about available services. More important, it takes initiative to find the right agency—especially when there are so many bewildering restrictions and eligibility requirements based on residence, religion, ethnic background, financial status and even diagnosis. It takes courage to ask for help—particularly when available services are fragmented, insufficient, depersonalized and lacking in continuity. When seeking help it takes persistence to see the process through to success and it takes knowledge, more will power and more strength than most aged people have.

New, creative and comprehensive programs of an inter-disciplinary nature must be developed to meet the unmet needs of the aged poor. Experimentation and demonstration programs must be undertaken to identify, employ and involve older persons in an attempt to break through the deepening well of poverty, isolation and rejection. A major objective of these programs would be to create a new strategy of attack on the problem of availability, utilization and quality of comprehensive programs to meet the multi-problem needs of the aged poor. An imaginative program would encourage and organize the aged poor to give expression to their needs and aspirations, and facilitate their involvement in social action and self-help activities.

In summary, the "unreached aged," who have lived in poverty as a way of life, bring to their older years a lifetime of economic hardships and social deprivation reflected in increasing dependency and isolation as well as decreasing self-respect and motivation. His lack of know-how to seek out needed services, rejection of traditional services and his limited verbal facility to express his needs have been reinforced by stereotyped attitudes which sustain patterns of discrimination and promote the traditional organization and delivery of services.

Even though the problems associated with retirement and the psychological adjustment of the aged are sufficiently important to warrant further exploration, the multitude of social, economic and health problems experienced by the disadvantaged aged who are not eligible for retirement benefits are equally as important in the process of assigning priorities for action.

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AMERICAN PUBLIC WELFARE ASSOCIATION,  
*Chicago, Ill., May 15, 1967.*

DEAR SENATOR MONDALE: I was pleased to learn that the Senate Special Committee on Aging had established a Subcommittee on Retirement and the Individual. This is a major area of national concern because it includes the basic problems of retirement financing, retirement policy and practice, and the wealth of services needed to help older persons live in dignity and health. The charge to the Subcommittee reflects its broad sweep and importance.

\* \* \* \* \*

One of the outstanding difficulties in coping with the subject of retirement is the wide range in the ages and interests of older people. Retirement covers a 30-35 year span. Preparation for retirement, which would include persons aged 55-65, increases this span. Moreover, as independent individuals, each should be able to exercise free choice as to when he wishes to end his working life and what he wishes to do with it.

Some of the basic areas which I believe require further exploration are:

1. The limits set by management and labor as "retirement age." How flexible are retirement policies and practices? How will reduction of retire-

ment age, a current problem, affect the aging population? Should retirement be involuntary or elective, and if the latter, who decides? When should preparation for retirement begin?

2. Basic to satisfactory retirement is adequacy of income. Recent figures indicate that almost 30% of the 65+ noninstitutional population had 1965 income below the poverty level. To what extent should social security benefits and public assistance benefits be increased to permit satisfactory living? In the absence of individual personal incomes, what methods can be employed by federal, state and local governments to subsidize needs?

3. Adjustment to changes in later years can be successful only if an environment provides opportunities for individuals to function at their maximum capacities. Since society creates opportunities and assigns attitudes toward older persons, what methods or devices can be employed to alter attitudes and provide opportunities? Should counselling be provided to persons who desire help in areas of concern such as legal, financial, health, welfare, intergenerational relationships, continuing education, and use of leisure time? Basically, it would appear that satisfactory adjustment in retirement is dependent on acceptable substitutes for work.

4. What resources should be available within a community to provide for improved adjustment? Some of these include homemakers, friendly visitors, regular medical screening, senior centers, mobile libraries, nursing services, opportunities for sheltered employment, for community-focused activities, and for involvement in the life of the community.

5. How can more suitable living arrangements be made available? More needs to be known concerning retirement villages. Are they fulfilling the needs of individuals? What have been their advantages and shortcomings? Do the sponsorship, types of services and locations of these homes add to or detract from satisfactory adjustment?

A number of similar questions come to mind. Briefly, we are seeking ways in which the older individual can be helped to adjust and to assist him in his efforts to find useful roles, social contacts and security.

To accomplish this requires a wide gamut of disciplines and interests. I hope, therefore, that invited to these hearings would be representatives from the fields of labor, management, insurance, health, church, medicine, and social welfare.

\* \* \* \* \*

Sincerely yours,

GUY R. JUSTIS, *Director.*

AUSTIN, TEX., *May 23, 1967.*

DEAR SENATOR MONDALE:

\* \* \* \* \*

There is no doubt that an enormous contribution in services is being overlooked in this country by the fact that we are only in the infancy of our realization of the new resources of time at our disposal. Adding up the hours from 9 a.m. to 5 p.m. every day of the working week, from the period of 60 years to 75, the retired person will have a bulk of well over 32,000 hours at his complete disposal. Now that we have moved forward in providing him with opportunities for better health, housing, and medical care, we may well turn to the quality of his life, and ask, in a real sense, why keep him alive? This huge bulk of time can, at least in modest part, be put to such uses as personal growth and community service, as well as family or recreational uses. Adding up even a third of such a man's new bulk time, multiply it by 17 millions, and some billions of hours are potentially available in such programs as VISTA, Peace Corps, or other programs that must be invented.

It is true, but seldom considered, that the *dollar* may have gone down in its value over the years, but the value of the *hour* has gone up, in view of the greater distances we can travel within it, the larger world we can bring to it in the mass media, the better health we have to enjoy it, or the better communications to plan for it and reach our friends wherever they are.

Wherever one goes now into meetings with such professional groups as gerontologists, recreationists, urban planners, or adult educators, there is a live interest in general issues of leisure, and more special issues for the retiree. Sharp age lines can no more be drawn. We have been in the habit of sum-

marizing the increasing defirmities of the older person—his muscles, his eyes, his rejection by family, etc. Now it is time that we turned to the new positive strengths that are, or may be, his. If there is rejection by family, he has greater freedom to do as he wants; if he can move less rapidly, he has more possibility and time to read, contemplate, and become creative as well as simply active; if his educational background has been limited, he may obtain greater incentive to expand his horizons. One difficulty is that we have no science, no organized discipline for counselling either on the level of retirement or of avocational guidance. There is, I suggest, need for such curriculum and science, and money might be seeded with some university to conceptualize the program, to experiment, call conferences, publish documents.

My memory of what I said some years ago in the *Handbook of Social Gerontology* (1960) is that it was largely based on a volume I was then completing, since published (1961) as *Leisure in America: a Social Inquiry* (John Wiley and Sons). There, in both writings, I attempted to establish some categories of leisure, and to relate each to some of the factors operating now in our changing society. Without the Handbook piece before me, I should hesitate to go into more detail. The categories, you may recall, try to get us away from specific activities like baseball or reading, and to deal with broader issues, such as (1) the qualitative difference between being with people as people in our leisure, or with other people as functionaries, as in an association or club, (2) the difference between going to the world in direct confrontation, as in a walk around the block or a longer trip to another country, and bringing the world to us, as in the mass media, and (3) the difference between a regulation-bound activity, such as a game, and a traditional, stylized, symbolic activity as one of the arts. In some such scheme of analysis—and eventual prescription or counselling—we may find a possibility of relating a dynamic view of time-use with what we can learn about the personal needs and aspirations of the person we seek to help. It also moves us away from overly-simple hierarchy of activities, so that through an imposition of our middle-class values, we assume that Beethoven is better than bingo for all persons; instead, I feel that both can have value and dignity, but this depends on circumstances, backgrounds, the threshold of our personal ability to adventure into new directions. We must always start, even if our intention as leaders is not to end, with the known and familiar values and tastes of those with whom we deal.

Going back to the arts—only one prototype of leisure activity—the large need at this juncture of American life is to develop audiences, for we have learned much, and even taught much to the world, about training creators and the distribution of our arts. We know much also about bringing the arts to young people, as in our schools or in special programs as Young Audiences. But now we must turn increasing attention to adult life, for the two levels cannot be artificially delineated. Retirement, for instance, cannot be suddenly considered by the person the week before he leaves the plant or office for good. Your Subcommittee, therefore, is properly concerned with the whole quality of our culture, and more, with the projections for the post-industrial society that are being discussed by such persons as Donald Michael, Buckminster Fuller, Dennis Gabor, and Eric Hoffer. It is an important thought that those among us who will be alive, and perhaps retired in the year 2,000 AD are already grown now, and their values are pretty well established. These projections for 2000 are no more of the cartoon vintage, and the impact of cybernation, for example, can have tremendous repercussion on attitudes toward life as a whole, and retirement in particular. Mr. Arthur Waskow and his colleagues at the Institute for Policy Studies in Washington are currently working with "models" of the future, and he is related to the new international program known as Mankind 2000.

Special studies and demonstrations in the arts for older persons might, in this broad sense, contribute to the entire age spectrum, and might become an area of special study for your group and for Federal resources.

May I say a few words about the Negro? This group is still in the stage of establishing its right to housing, education, health, and even the vote. This fight on his part will in time be won. He, too, is becoming more concerned with the inner quality of his life, for unless he is free inside, confident, poised, and more aware of his heritage in this society and in the past, he cannot absorb or internalize the mainstream of American life. In a small way, as in the Watts festivals of this summer and last, he begins to treat himself with the dignity he deserves, and to grow into this poise. That may be one reason why the Civil Rights movement is now stalled; it has to move beyond the objective struggle for visible

and tangible gains. In this sense, there will be increasing concern as time goes on with the family and personal life of this minority. I have been publicly suggesting that the Negro holds the single greatest potential for a remarkable surge of creativity in the arts and in other fields in the next several decades. When a James Baldwin is free inside to write again about general themes of mankind that exceed even the struggle of his people, then we will know that the Negro—like the American Jew—has really become assimilated.

At that point he may—like the Jew of today—become a leader in literary forms. It is perhaps time now that we turn—and not through the anti-poverty program, but perhaps in adult education circles of HEW—to ways by which we can penetrate kinds of activities that build from his present interests and community organizations to more challenging types of program. Urban League officials might be especially helpful in this regard: looking ahead for the years when retirement and adult quality of life moves for the Negro in a free atmosphere, free of tension with himself and between him and others. One concrete illustration of what this means is evident nowadays when one travels into our great national parks, and finds increasing numbers of Negro families camping on their vacations. You may find data along these lines in the various ORRRC reports of 1959-61; Paul Lazarsfeld and I may have mentioned it in our joint piece in volume 22 of the reports.

To conclude, again, on my own plans for future studies of the problem. I hope to incorporate work with the aging and retired at the University of South Florida because here—in the land of sun, sand, senior citizens, and shuffleboards—there are stirrings for depth of life, as evidenced in the concerts of the London Symphony in the Miami area during the summers. We may have an excellent opportunity, through the new University program, to relate ourselves as consultants to the inculcation of more depth in an area of our nation known for its pleasant life, for affluence and relaxation. We have here a forerunner of the affluence that is coming to larger segments of our nation. If we can be of assistance in cooperation with Federal programs, or with state programs in joint ways, we will be pleased to enter into relevant studies or demonstrations, workshops, writings, etc. I regret that I will not be established there until the Fall, and to enter more fully into your immediate thinking and planning.

I wish you and your esteemed colleagues all success in penetrating the important issues that your committee is examining.

Sincerely yours,

MAX KAPLAN,  
*Professor of Sociology, University of South Florida.*

THE NEW YORK ASSOCIATION FOR THE BLIND,  
*New York, May 18, 1967.*

DEAR SENATOR MONDALE: Your letter concerning the information on Retirement and the Individual has been referred to me. The Lighthouse not only provides services for the retired but also for older blind adults. My remarks therefore will be focused on older adults in general, primarily ages 55 and up.

The Recreation and Camping Service Division of The Lighthouse provides a variety of programs for the older adult. The Lighthouse provides services for legally blind children and adults. Since legal blindness is defined by the State as 20/200, many clients have some usable vision—when they can see objects, people, etc.

Most blind people are old. Some statistics say 68% of the blind are 55 years old and older. Blindness is primarily a problem of old age. There seem to be more extensive services provided for blind children than for older adults by agencies serving the blind.

The Lighthouse operates an Older Adult Recreation program for approximately 70 people per day, Monday through Thursday, from 1:00 to 6:00 P.M. Transportation and supper are provided, along with a typical recreation program. There is no charge to the client. We have just started to provide a referral and placement service to the community for older blind persons. A resident camp for older adults, with a capacity of 60, operates for ten weeks in summer.

Some statistics indicate that there are at least 10,000 older blind people in New York City. The problems they face are similar to the problems of the older adult in general. Too often in the past older blind adults have been segregated from the sighted world in their leisure time pursuits.

We feel the greatest socio-recreational need of the older blind adult in New York City is the need for expanded opportunities for recreational experiences in the blind person's home and community. Too often the community feel they are ill equipped to provide Recreation Services to older blind adults, and too often the older blind adult rejects the community. We know that health and medical problems and physical handicaps are very prevalent in the older adult population. Often blindness is believed to be such a severe handicap that, it is felt, the older blind adult is unable to function in his community.

With the above in mind, we are beginning to expand our services to meet the community recreation needs of blind people. However, there is very little information about the barriers to integration with the sighted and how to overcome them. For example:

1. Why do Senior Citizen Centers feel they cannot program for older blind adults, when blind people can perform most of the same activities as the sighted? How can we help them accept blind people?
2. Why do blind people themselves reject the sighted world?
3. How can we help or teach the blind person social skills and attitudes towards and with the sighted?
4. Is recreation a "way of life" for older adults rather than a diversion from it?
5. How could we provide a volunteer corps to assist the older blind adult in community recreational experiences—socialization, activities, guiding, etc.? Could sighted older adults serve as volunteers?

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Sincerely yours,

RICHARD KEMPER,  
*Manager, Recreation and Camping Services.*

THE PENNSYLVANIA STATE UNIVERSITY,  
*University Park, Pa., May 11, 1967.*

DEAR SENATOR MONDALE: I am delighted to learn that you plan to study and to hold hearings in the general area of retirement. The demographic analysis that have been made by Dr. Joseph Spengler and others clearly indicate that retirement from gainful employment is likely to become an almost universal expectation of man in all highly developed countries. Unfortunately, the number of research studies in this area are not commensurate with the importance of the subject matter. At present, we have only a score of well planned research projects; and, like all preliminary efforts, these raise more questions than they answer.

In reply to your questions regarding work under way by myself and colleagues, I can list two projects. Dr. Ruth Albrecht of the University of Florida and myself are co-chairmen of a committee set up by the Gerontological Society to study executive and professional retirement. Past studies lead us to believe that there is a marked continuity to life. How one behaves in later years is not unrelated to how he thought, felt, and behaved in earlier life. How one reacts to retirement is directly related to the meaning of work and the nature of this work. There's every reason to believe that retirement is very different for men than for women; that it is very different for the blue collar than for the white collar worker. We have some reason to believe that retirement for the top executive and the professional man is in some ways unique. In fact, Dr. Albrecht and I are pursuing this study in even greater detail than the broad category of "professional and executive." We are tracing the retirement pattern of specific groups. The retirement patterns for example of physicians are apt to be very different than those of lawyers or those of professors. The early retirement of persons in the military pose yet special problems.

The differences to which I am referring are many. For example, there must be a phasing out with an executive or professional worker that is not necessary for the skilled or unskilled worker. One can replace an operator or an assembly line easily. One cannot replace the treasurer of a large company without training a successor and having him gradually assume the position. At the same time the nature of the commitment to the job, the prior training of the individual, and the level at which he has been operating are such that retirement

for the professional or executive persons poses a set of circumstances with which we must deal separately. In short, what I am saying is that there is probably a specificity to retirement with which we must deal. Rather than dealing with retirement in general, we have to deal with retirement for special people and special groups.

The second study with which I am involved is a study of the Negro aged. The staff working with me is presently exploring the adjustment and attitudes toward retirement of a large sample of low income people in the Philadelphia area. Here again our approach is looking at career lines and life histories.

My personal "hunch" is that we will have relatively little understanding of retirement until we cast it in a somewhat broader frame of reference. The essence of retirement is a shifting in role and status. Throughout life there are many times in which individuals must shift role and status; and both sociologists and psychologists (as well as specialists in other disciplines) know much about both the problems and the behaviors associated with such changes. By in large, professional personnel in gerontology have dealt with retirement as if it was a special problem and have failed to avail themselves of the insights garnered in related areas.

All good wishes to you in your important study.

Sincerely,

DONALD P. KENT,

*Chairman, Department of Sociology and Anthropology.*

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UNIVERSITY OF SOUTH FLORIDA,

*Tampa, Fla., May 15, 1967.*

DEAR MR. MONDALE: Thank you for your recent letter inviting my opinion on some of the problems of aging.

As you probably already know, the Human Development Study Center, a Field Station of the National Institute of Child Health and Human Development of the N.I.H. in St. Petersburg, which I directed, was closed in December 1965. Since that time I have been with the University of South Florida in an administrative position, allowing time for only a minimum of research. However, I have found a widespread and lively interest in Gerontology among the faculty of the University so we are cooperating to develop a research and teaching Institute on Aging. We have applied to the Administration on Aging for a planning grant and are formulating other grant applications so that this Institute can develop rapidly to meet the educational and research needs in this region.

Personally, I believe the retirement center aspect of the Tampa Bay area will keep on growing and developing. This area will continue to offer a challenge for research, study, and program development relating to all aspects of retirement and aging. Certainly, not enough of this is being done to provide the information which planners need to properly meet the changes being brought about by earlier retirement and longer lifespan, particularly in the popular retirement areas. It is our hope that we at the University of South Florida can do much to meet the challenges brought by the need for such studies and test programs.

Since I am a physician and a physiologist, I believe that there are many more qualified to speak on the problem of social and psychological adjustments confronting individuals in retirement. In fact, we have several faculty members here that are hoping to participate in long range studies of these very problems in the exciting natural population laboratory which has grown in the Tampa Bay area. Perhaps my only contribution is to have told you of our developing Institute on Aging. However, I would also like to emphasize that retirement is becoming a problem for the middle-aged, particularly in the "resort" areas. A prime example of this, and of the accompanying difficulties arising from such early retirement, is produced by the twenty-year retirement available to career military personnel. It is possible for many such individuals to be retired in their early forties. If they have not properly prepared for this, the problems can be overwhelming to them and for their communities.

I am not certain that it is germane to the interests of your Subcommittee on Retirement and the Individual but in the hope that it may be helpful, I am attaching a copy of a recent speech which I gave on the characteristics of aging individuals.

It is good to know that your subcommittee has been established and is at work. I shall be glad to cooperate with you in every way possible.

Sincerely,

ALFRED H. LAWTON, M.D., Ph.D.,

*Assistant Dean of Academic Affairs.*

[Enclosure]

## CHARACTERISTICS OF THE GERIATRIC PERSON

Perusal of the assigned title immediately produces confusion. Who or what is a geriatric person? If we cannot answer that simple query then how are we to characterize this hypothetical person.

From time to time, the definition of an old person has been determined as being anyone five years older than yourself. To a teen-ager, those people in their twenties may seem quite venerable. At the same moment, an eighty year old person may be designating those in the seventh decade of life as "young whippersnappers" and referring to the "old folks down the street." These latter individuals usually turn out to be 84 or 85 years of age.

Perhaps a basic thesis is being expressed. This is, that any discussion or consideration of aging as a process must take into account the entire life span. Aging and development are synonymous terms. Both are continuous processes starting with conception and terminating with death.

Aging affects all higher forms of life and perhaps all living things, as well as much that is inorganic. The same factors that govern the capabilities of the child relate to the capacities of the elderly.

In the biological continuum, even in a single organism, the aging process proceeds at different speeds in various organs and tissues. As an example, the placenta passes through its entire developmental cycle while preparing the fetus to be born and begin independent life as a young animal. The placenta shows many changes giving evidence of senescence although it shows few evidences of final senility. The normal shed placenta appears to be capable of functioning efficiently as an organ of exchange for much longer than its normal life span requires.

Such a situation may be characteristic of aging of many subdivisions of biological systems. Autumnal shed leaves are senile but their tissue cells may still be viable for culture while the parent tree shows little change with the passing of another annual solar cycle. Perhaps any tissue or organism may be capable of functioning for a longer period than is presently demanded of it and perhaps cells, tissues, and organs have a life span of their own with little individual relevance to that of the biological system they collectively compose.

It is commonplace to hear predictions that man should be capable of achieving an average life span of 100, 120, or even more years. Not surprisingly, mathematical calculations made by biometricians starting from basic facts extrapolated from cellular and tissue studies indicate that the age given in the Bible for Methuselah may not represent a goal of impossible attainment if the accidental events of life could all be eradicated.

Just how old are you? Most would answer that inquiry with a chronologic age but if one is to consider the age of the various cells, tissues, and organs of which his body is composed, he would not only find that he was a creature of many ages but that in many ways he was extremely youthful. His oldest red blood cells would probably not have exceeded a life span of 120 days and the external layers of his skin would probably be less than four weeks old. Probably only the cells and tissues comprising his nervous system would exceed the chronologic age expressed by their possessor for they were largely formed during the early stages of gestation and have not been replaced, only lost, during the intervening years.

While such philosophic venturings are important in any consideration of aging, they probably are not directly pertinent to the desires of those who formulated the topic utilized as the title for this paper. It, no doubt, relates specifically to human aging and to the description of elderly humans. It might be proper here to indicate that *geriatric* refers to that branch of medicine which deals with the disease and hygiene of old age, whereas *gerontologic* refers to the process of aging and of the problems of aged people. The characteristics of gerontologic persons will be considered along with those of geriatric persons.

At present, one cannot answer with certainty whether there is such a fundamental process of physiologic aging or whether the process usually identified as aging is the pathological end result of a lifetime of accumulated impairments resulting from bodily responses to accidents and diseases. In most studies of human aging, it is usually observed that elderly normal humans do not vary greatly from persons in other age groups. Usually more variation is found among the individual subjects under study than between the age groups of the study.



Although it is evident that aging as a process is tangled almost inextricably with the results of accidents and disease, it is generally accepted that the fundamental procedure of growing old is accompanied by a slowing of many physiologic functions. Older individuals are decreasingly effective in coping with environmental challenges and are slow in adjusting to change. Bodily homeostasis is preserved by the elderly when they are in a resting state, but when a stress occurs, the displacement of the appropriate physiologic response mechanism is greater than a similar event would produce in a youth. Once homeostasis has been disturbed in the aged, the return of the system to pre-stress levels, is slower than with a similar degree of shift in younger individuals. Perhaps this aggravated displacement of homeostasis even perpetuates and hastens the basic aging process.

It has already been implied that few persons at any chronologic age will admit to being old. They will, however, confess to their decrements, such as decreased sexual appetite, and to those patho-physiologic alterations which may explain their being less capable and less strong than they once were. Likewise, they will usually claim the rights and privileges of being senior citizens. The combinations of claims and denials emphasize that the problems of aging humans result from the onset of physical and psychic impairments and not from aging as a special developmental phase or process.

The elderly are subject to the same acute disease processes as are persons of all other age groups. However, the incidence and rate of illness varies with age and a disease process may produce quite different patterns of signs and symptoms in the older victim than it would in his youthful counterpart. The single example of the frequent paucity of signs and symptoms accompanying acute appendicitis in an elderly individual will emphasize this point. His only reaction may be a vague feeling of being unwell and of functioning below par, and in no way resembles the classic textbook description of an attack of acute appendicitis.

A lack of physiologic reserve makes any older person susceptible to many acute processes. Yet the onset of an acute disease may be insidious so that the first and sometimes only symptom may appear as a fluctuation in memory with an impairment in retention. Mild confusion to hallucinations may be prime symptoms of an acute illness in an elderly victim.

Almost as an aside, but as one of importance, it should be stressed that the aged react to many things differently than they did in their youth. Prominently among such changes, drug response may change significantly for the elderly. As an example, the barbiturates, normally utilized to induce tranquility or sleep, may prove to cause excitement and wakefulness when administered to one of advanced age.

Conversely, some nursing homes in Scandinavia provide steaming cups of strong coffee to their elderly inmates at bedtime for it has been found the coffee helps the patients to find repose. At present it is unknown if the beverage works because of the comforting inner warmth it produces during a period of essential personal attention, or because there is some basic pharmacological shift of caffeine action due to advancing age, or because of a lifetime of habituation to the caffeine containing beverages.

Just as acute illness is not confined to youth, so chronic disease is not restricted to the aged, but may occur at any age. All too often, aging and the occurrence of chronic disease have been equated, but even the chronic diseases of later life usually arose in middle age or before. It is true that the elderly have more chronic diseases than persons in other age groups, but this is because they have lived longer and have had more opportunity to develop these conditions.

Acute and chronic disease processes and many temporary conditions prove to be added complications detracting from the fitness of the aging. Fitness implies ability to continue to live self-sufficiently, safely, and usefully, so its diminution or decrease is truly a diagnostic concomitant of the progress of the aging process.

The performance and fitness of the elderly is increasingly limited by a number of, presumably physiologic, changes. Physical changes are well known: muscle strength wanes, bones become fragile, the skin becomes thin, translucent and wrinkled, joints develop arthritic alterations and connective tissues lose their elasticity.

The changes involving the central nervous system are the most handicapping of those which come with advancing years. Typical changes in psychic activity are: weakening of attention, decline in memory, and emotional instability. Alterations in neurologic activity include diminished reflexes, as well as difficulty and inefficiency in initiating and maintaining movement.

The elderly tire more quickly and easily than they did in their youth. Even the effort of intense concentration is often sufficient to exhaust them. Their emotional states may often be seething ferments of hostility, sadness, competitiveness, knowledge of decline, and fear. Although these may be well hidden from the casual observer, these confused emotions may dominate the consciousness of the elderly so as to obliterate reason, care, training, and experience.

Sensory changes provide additional problems. Eye changes and loss of hearing are conspicuous with advancing years. Impairments in other areas of communicatory activity, diminution of vibratory sensitivity and diminished taste and olfactory sensations closely follow increasing chronologic age. Each change produces a series of induced problems ranging from limited communication to deleterious dietary habits.

While all of these recited changes may be considered as pathologic alterations with senescence, all are common concomitants of the aging process as it is usually observed today. Each complicates and handicaps the activities of the aged individual who possesses it.

Scientists are searching diligently for a cellular, subcellular, or chemical change which could typify or measure aging. Many are investigating the complex enzyme systems of aging biological systems for clues. They have found that many enzyme values do not appear to change as a result of chronologic age, a few rise with advancing years, and others fall. No one knows what this all means but an occasional result permits speculation about the cause and effect mechanism.

For example, there are reports of a regression in serum vitamin B<sub>12</sub> levels in aging human populations. Other studies have revealed that the elderly show a decreased proprioceptive sense in the feet and legs which relates to their increasing difficulties with walking and stepping. When it is recalled that the disease, pernicious anemia, is due to impaired vitamin B<sub>12</sub> metabolism and is manifest, not only by hematologic changes, but also by impaired lower limb proprioceptive sensations, it is difficult to avoid considering the possibility of a relationship between age-related lowering of vitamin B<sub>12</sub> values and the difficulties in walking that appear in many aging individuals.

There is a possible relevance in the fact that the best physiologic test of chronologic age presently available is the simple evaluation of one's ability and technique in walking a two inch line painted on the floor. The very elderly cannot walk it easily, even expressing the need for a person to support them or to keep them from falling as they attempt the test. They frequently express a fear of falling from the line. Younger adults easily and jauntily walk the line but finch at walking a plank a few feet above the floor, and children will unhesitatingly walk a 2' x 4' board two stories in the air.

Simple observation will reveal a high incidence of abnormal gaits among the elderly. Old men tend to assume a classical flexed posture with bent knees, a wide stance and a shuffling walk which we recognize as characterizing Parkinsonism. On the other hand, many elderly women have a somewhat bowed contour to their lower extremities with narrow walking and standing bases and with waddling gaits. The elderly ladies also do not, and probably cannot, wear high-heeled shoes, perhaps because of the proprioceptive losses mentioned above, and they do step down from heights in a less muscularly controlled, falling step that differs from the way men of all ages and women of younger years step down. Possibly this change in the mechanism of stepping, plus "senile" osteoporosis, helps to account for the increased of falls and of broken leg bones among elderly women. This is the one type of personal accident in which the women excel the men.

Other observational studies have revealed that among the elderly are those who wait through two, three, or more complete traffic light cycles before they cross the street correctly with a green light. The time delay is spent by the pedestrian in collecting observational data and in personal decision-making. Their lengthy deliberations are related to a slowing of complex problem solving ability with advancing age. The truth of this has been verified in the laboratory by utilizing expensive and intricate equipment to study the slowing of psychomotor abilities in aging individuals. Among the pedestrians being observed for their habits, it was noted that some avoid decision making by waiting until a younger person comes to the intersection and then crossing with them as "convoy walkers." Convoy drivers manifesting similar habits of compensation for slowed reactions and lengthened time for decision making, which have developed with advancing chronologic age, have been observed among elderly autoists.

The immense reserves of the human body and the ingenious and often devious methods of compensation devised, consciously or unconsciously, by the elderly, allow them to function in this complex world with surprising success until they get into a severely taxing situation. Then these amassed limitations may overwhelm them and lead to disaster.

When the person's compensatory ability is finally overpowered by environment or when a senior citizen spontaneously admits to being old, then his limitations and disabilities have become sufficient to make it impossible for him to function in a soundly acceptable manner without assistance. His handicaps may even make life pointless for no further goals lie ahead. This state precedes the emotional breakdown of senile psychoses with complicating melancholia. Such aged persons often hint of the desire to die and give subtle or obvious warnings of potential self-destruction.

There is no good definition nor clear-cut indication of the arrival of senility. However, senility may be recognized as that stage in life when responsibility for one's own actions shifts to another individual and he is no longer able to fully cope with the problems of his daily life. No longer is he responsible for his acts. He must be cared for constantly, be protected from himself, from others, and from the hazards in his environment. At this period, precaution must constantly be taken to preserve the rights of the elderly while surrounding them subtly with an increasing number of protective devices and services.

As a human ages, his problems become less specific. Pathologic processes are no longer separately—difficulties of the stomach, of the kidneys, or of the heart. Nor are they any longer distinctly complications from deterioration of the physical, the behavioral, or the spiritual facets of life. There is a total impact from the accumulation of the vicissitudes of the passing years and from growing old. Aging imposes persistent and increasing demands on its victims.

In dealing with the aged, one is dealing with bodies and minds that cannot be returned to full health and vigor. The fact of residual defects must be accepted, but it is important to preserve remaining bodily functions and mental faculties. This not only requires the full pursuit of all scientific medical advances in their behalf, but necessitates the simultaneous preservation of the privilege, honor, and nobility of personal independence for each elderly individual. While Gerontologists and Geriatricians will be constantly concerned with the latest scientific discoveries, they will also be emphasizing tender loving care as a part of rehabilitative and restorative medicine for the aging. They will worry less about the techniques of basic science and care more about the social relevance of the findings.

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AMERICAN GERIATRICS SOCIETY, INC.,

*June 13, 1967.*

MEMORANDUM

From: Edward J. Lorenze, M.D., President, American Geriatrics Society.

Re: Areas of major concern regarding retirement which, in our opinion, deserve the attention of the Subcommittee on Retirement and the Individual.

PRE-RETIREMENT

Pre-retirement preparation, counseling, etc., should include preventive health education. In the case of a large industry, this could be done through a company's employee health program. For smaller businesses where that is not practical, it might be done through local community health agencies or university programs.

MANDATORY RETIREMENT

Where the nature of an occupation permits, chronological age should not be the sole basis for mandatory retirement. An age range for retirement, rather than a specific age, would be more desirable with due consideration of health and competence of the worker for his particular job. If such a program were in effect, any decision regarding an individual's "health and competence" would have to be a panel decision; and in the case of an industry, the plant physician should be included.

MEANINGFUL USE OF LEISURE TIME AFTER RETIREMENT

Society in general, and the individual employee, will benefit if there is an opportunity to continue working, making some social contribution with or without

income, as long as the individual is willing and able. (A good example of this is SCOPE, a program wherein retired business men offer consultation on a voluntary basis to Small Business Administration units.)

#### ECONOMIC SECURITY

Many unskilled workers would tolerate retirement better if they were economically secure. This would be possible in many cases if individuals were permitted to supplement Social Security income without penalty. This could be accomplished if the maximum income level were liberalized.

For those with limited incomes, leisure time activities are limited because of cost. In some communities reduced rates in bus transportation, recreational facilities, movie houses, etc., during the non-rush hours, permit a greater number to enjoy these facilities. Such community "fringe benefits" should be encouraged.

#### HOUSING AND HEALTH MAINTENANCE

Government financing has increased the construction of housing for the elderly. Since the need for prevention and rehabilitation in health care are known needs in this age group, it would seem that there should be a built-in requirement that provision be made for the accessibility and availability of such health care. Many New York City housing projects contain "Keep Well Baby Clinics" as well as "Golden Age" recreational facilities. Perhaps the community provision for a "Health Maintenance Clinic" for residents in any housing project for the elderly, as well as recreational facilities, would be one step toward the solution of this problem.

#### CULTURAL ASPECTS OF RETIREMENT

It would seem questionable, with the further development of electronics and labor-saving devices, that the vast number of older individuals will be needed in the production lines of industry. There may be, if we are fortunate, exceptions to this in those persons who enjoy skills or perceptiveness or managerial abilities which can always be useful in our society. However, for the vast majority of persons, there will be increased leisure time for the pursuit of those aspects of education, interest and talent in the various arts and for generally developing a cultural aspect in America which, in the past, has been largely neglected.

While the concept of the second career, particularly for women, is a suitable objective during the middle years of life, in the later period vocational opportunities will be minimal for the majority. Where minimal vocational activities can be carried on, this is desirable; but, in addition, an active appreciation or participation in all forms of the arts and cultural life of the country should be developed. There is considerable resistance on the part of many people to this idea at the present time; but if we can develop in this country an awareness and appreciation of cultural activities which is not unknown in other lands and other times, we would be taking a large step forward in giving added meaning to life, not only for the older person but for all age groups.

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THE BURKE REHABILITATION CENTER,  
White Plains, N.Y., June 13, 1967.

#### MEMORANDUM

From: Edward J. Lorenze, M.D., Medical Director.

Re: Aspects of retirement as an institution which should be studied.

#### A. Factors affecting the rate of retirement and the age at retirement

1. Degree of industrialization
2. Ratio of jobs to workers
3. Average life expectancy
4. Rate of illnesses and disabilities at different ages
5. Industry and employer policies
6. Labor union policies
7. Cultural attitudes and values regarding retirement

*B. Problem areas resulting from retirement*

1. Loss of income
2. Damage to self-image as productive person
3. Change in family roles and relationships
4. The need for leisure time roles
5. The need for alternative activities (non-paid) which contribute to the community
6. Retirement housing
7. Satisfactions and dissatisfactions with retiree role

*C. Factors affecting adjustment to retirement*

1. Sex
2. Pre-retirement orientation and life style regarding work, family and leisure
3. Degree of illness and disability
4. Marital status
5. Available community resources for creating new productive, non-paid roles

*D. Fields of interest and special areas of concern which should be included in comprehensive public hearings and/or studies*

1. Business and industry
2. Labor unions
3. Automation and labor market aspects
4. Federal government agencies (i.e., Social Security Administration, Department of Labor, Office of the Aging, etc.)
5. Economic aspects
6. Retirement planning programs
7. Work attitudes and the meaning of work
8. Leisure time
9. Recreation
10. Public attitudes towards retirement
11. Mental health
12. Religious organizations
13. The family
14. Successful aging
15. Female retirement
16. Cross-cultural and sociological aspects
17. Geriatrics and medical aspects
18. Rehabilitation
19. Part-time consultation and employment (i.e., SCOPE, etc.)
20. Homebound employment
21. Community service (i.e., volunteer groups, VISTA, etc.)
22. Senior citizens organizations
23. American Council on Aging and similar groups
24. State legislative committees on aging
25. Local organizations and projects on aging

*E. Relevant work now under way at the Burke Rehabilitation Center*

At the present time the Socio-Medical Research program of the Burke Rehabilitation Center is engaged in a two year exploratory study of Community Influences on the Patient Care Process. This project, supported by the United States Public Health Service, is including among its concerns certain aspects of the retirement field.

We are particularly interested in further exploring the interrelationships among illness and disability, age, economic status, marital status, and retirement. In other words our concerns are with the relationships among certain social, economic, and medical considerations in our varied convalescent and rehabilitation patient population. We plan to include results of this exploratory inquiry into aspects of retirement in our final report to the United States Public Health Service in December, 1967.

The Geriatrics Division of the Burke Rehabilitation Center, which is a grouping of departmental interests around the problems of our large aged and aging patient population is planning, together with the socio-medical research unit, to develop further studies in the field of retirement.

NATIONAL COUNCIL OF CATHOLIC WOMEN,  
Washington, D.C., June 9, 1967.

SIR: We appreciate your request to the National Council of Catholic Women to cooperate with you in the study of Retirement and the Individual which your Subcommittee will be making.

It is of deep concern to us that at this later time of life, as in the earlier years, our society may accord to every individual the opportunity to live with dignity.

The entire program of the National Council of Catholic Women is directed to the welfare of humanity through the involvement of the Catholic women of the United States in all religious, social, educational, and charitable endeavors. The special focus of this program on the aging is indicated in the material attached to this letter, as noted below.

I. NCCW National Convention Resolution on Aging, with implementation suggestions

II. Five-point program on aid to the aging

III. Reprint from *NCCW Monthly Message*, March 1960: "Bridge Building for the Later Years"\*

IV. Reprint from *NCCW Monthly Message*, June-July 1960: "Needs of the Aging"\*

V. WORD:

April 1967, p. 3—Editorial: "Apostolate to the Aged"\*

April 1967, p. 7—"Understanding Medicare"\*

June-July 1967, p. 19—"Action for Aging"

VI. *News From The Hill*:

January 1967, p. 4—NCCW Board Statement: "Truth in Lending"

February 1967, p. 3—NCCW Board Statement: "Consumer Affairs"

April 1967, p. 6—"Did You Know?"

Very truly yours,

MARGARET MEALEY,  
*Executive Director.*

[Enclosures]

EXHIBIT 1

AGING

*Resolution*

By 1980, approximately 10% of our population will be over 65. With an increasing percentage of our population falling into the older person category we need to re-emphasize to our youth respect for the aging; to return to the practice of loving concern and responsibility for aging parents, relatives, friends and neighbors, but even more so for the aged who have no relatives and who need a friendly visitor whether they are in a room, a nursing home or an institution. We need to help the aging to stay in employment so long as it is possible, even parttime employment; to adjust to retirement; to seek outside interests and recreation so that they may lead as full a life as their waning years and strength will permit.

We urge particularly a concern for the religious needs of the aging—especially through offering assistance in attending Mass on Sundays and Holy Days and in getting to confession.

We urge interest in the White House Conference on the Aging, January 9-12, 1961, a reading, study and discussion of background papers, and implementation, insofar as it is possible, of the findings of the Conference.

*Committees*

Cooperating with Catholic charities, family and parent education, social action.

*Suggestions for Study-Action*

*Single Meeting Program.*—To know the field is basic to any action, so let the single meeting program be informative. Since in any work with the aging two groups are involved, those who serve and those who are served, two information programs are suggested.

For those who serve—Arrange a panel presentation with question and answer period to give an overall view of area resources. What can the Church offer in

\*Retained in committee files.

special services to meet the changing spiritual needs of older people? What cultural facilities are to be found in the community? The public library often is able to provide not only books but lectures and films slanted particularly to the interests of older people. Talking books for the blind may be obtained in many areas. Let your librarian tell of these and other treasures waiting to be used. What music, drama, art and crafts can your community provide for its older citizens? What opportunities for service do the Red Cross or other agencies offer the older people? What part time or sheltered work suitable to their abilities can be found in the area?

For those who are served—The aging have many questions and often lack access to the answers. A program that would find a ready audience would give information on the health needs of older people; on what housing the community can offer in line with their probably lowered income; on Social Security requirements and benefits; on adjusting to retirement; on finances and employment; on recreation within their capacities, both financial and physical. It might be possible to extend this into a continuing project as a monthly clinic where Senior Citizens could come for personal interviews.

*Continuing Study Program.*—Most often it will be the mother in the home who needs the study program to fit her for the role which is hers in meeting the situations caused by the lengthening of our life span. It is she who must give to the children the concept of respect for older persons, of appreciation of the love and sacrifice shown over the years by their older family members, of neighborliness which shows itself in little acts of kindness and consideration. It is she who must help the older person fit into the family life and smooth the irritation through wise and loving words. And so it is she to whom a lecture series on the Beatitudes, a discussion club on the Gifts and Fruits of the Holy Spirit, or a spiritual reading group using the many fine books available today can bring understanding and strength.

Some knowledge of home nursing is almost a requisite for those who aid the aging. Volunteers can take home nursing courses and can also bring their experience in teaching simple nursing skills needed in the daily care of the aged and chronically ill. This year the American Red Cross will offer a new discussion course titled "Fitness for the Future."

*Community Action Project.*—"Operation Neighborhood" is an overall project in which every person in the community could find a place. It could start with a few friendly visitors to the aging, branching out into other fields as needs became apparent or services available, or it could start with a general survey of the needs and skills of the community and set up an extensive program of help to the aging. Of prime importance is a record of the location and condition of all Senior Citizens in the neighborhood. From this could be determined what help would be needed to enable each one to maintain his place as a member of the community. For some, the occasional assistance of a younger neighbor in heavier tasks or emergencies would give the sense of security that comes from the knowledge that some one knows and cares. For others, a more systematic plan of neighborly assistance would need to be worked out. Some could remain in their own homes years longer if assured of some regular assistance in getting to church, in shopping, in trips to doctor, dentist or podiatrist, in the care of clothing as failing eyesight made alterations and mending more difficult. Still others would need the main meal of the day, a little laundry that could be included in the helping family's own, the cleaning of a room, the care of hair, hands and feet. "Operation Neighborhood" would call upon the skills of doctor, nurse, lawyer, mechanic, housewife, teacher, teenagers, and little errand boys and girls, in a widespread volunteer effort that would not overtax the time of any as each gave a little. It would ask the organizational and operational effort of the few generous workers always present in every neighborhood.

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## EXHIBIT 2

### N.C.C.W. COMMITTEE ON COOPERATING WITH CATHOLIC CHARITIES

#### *I. Senior Citizens Project*

Make the organization a sponsoring group to help plan, organize and aid in developing a program in the parish. This could be in setting up a lounge, open two afternoons a week, where older persons in the parish—both men and women—

could get together to chat and visit. The place may be only a small room, part of the church library, a corner of the church basement. The entrance should be well-lighted and easily accessible from the street (not too many steps). A hot plate, a few cups and saucers, some easy chairs, some current Catholic reading matter, should be provided. You'd be surprised how quickly shyness is overcome over a cup of tea! If possible, provide a card table, decks of cards, a small radio and, if a prosperous affiliation, a TV. For a few weeks, until the project is well started, some of the younger women will have to be on hand to help get people acquainted, to let the Senior Citizens know this is their lounge. Only a few will come at first, but if these people receive a warm welcome and have a good time together, you will be surprised how fast the number will grow. They eventually will run their own organization; you may have to help with election of officers, securing speakers for a program, standing by to help when need. They may need and wish transportation to their meetings, or for an outing or trip to another part of the city which they have planned. If some of the women wish a project, perhaps you could interest someone from the Mission Circles to teach them how to make Sacred Heart badges or cord rosaries; a teacher could be brought in to instruct on hooked-rug-making, etc. The possibilities are endless.

## II. *Homemaker Aids*

The work of the local Catholic Charities office is lightened if this group is established in each parish. It need not be a large number, and the group does not have to have much publicity. If it is formed, be sure a list of the women is filed where the pastor may get hold of it easily.

The duties of a "Homemaker" would be those of a substitute mother. Many times, in case of (short-term or long-term) absence of mother from home because of illness, these homemakers could help a father in keeping his children with him and prevent the breaking up of the family. If homemakers are not available because of a shortage in the commercial market or because of financial difficulties, it not only means a heavy burden on the father and mother, but a great deal of planning, time, and placing of children in institutions by the local Charities office. It is difficult to say how large this parish committee should be, but in one parish of 1,600 families, 18 women are available for this charitable work. If this committee is formed, any Catholic Charities director, or someone from his office, would be more than happy to meet with them and outline qualifications and duties.

## III. *Hospital or Nursing Home Visitation*

If there is a nursing home or hospital within the confines of a parish, there are many things women can do to lighten the work of their pastor, if he wishes it. We are referring to non-Catholic hospitals and nursing homes, because the Catholic ones have resident chaplains. If the pastor has no specific project in mind, suggest to him a survey by the committee of how many wish to go to Confession on the regular day; names, floor and room numbers; how many wish to receive Communion. This does not seem like a large job, but it may save more than an hour of the pastor's valuable time. If it is a large hospital, would he like your group to provide sick-call outfits for the different floors? When you make your visitation, could you bring some Catholic magazines with you?

In a nursing home are any of the patients able to get to church if transportation is provided? Do they wish someone to write letters for them? Are there any blind patients to whom your high school girls or young adults might like to read? Can you do shopping for these shut-ins? Are they able to go for a short ride and make a visit to their parish church? Could you take them a copy of your church bulletin? This is another place for your old Catholic magazines.

## IV. *Committee for Blind*

Procure the names of these parishioners from pastor or have your members make a survey in their neighborhood. If these people are physically able, be responsible for their getting to church, to meetings, to entertainments, to community meetings with other blind people. Can you interest the young people, Girl Scouts, high school girls, or young adults, to read to them if they wish, or write letters? Have someone visit the homebound and arrange through your local library for them to receive the "talking books". These are books on records which they can play themselves. Listen to these records with them and discuss them together. Invite them to your study clubs and meetings, and make certain that one of your members brings them.



### V. Friendly Visiting

The names of all home-bound may be obtained from the pastor, and your members may know of others. Go to call with something in your hand: a bouquet of garden flowers, a dozen homemade cupcakes, some magazines, the church bulletin—anything. Make it a friendly visit and make it often. It may be there will not be too much "give and take" of conversation at first, but if you can be a good "listener" you will be welcomed back. By a person's unburdening his or her troubles to you, a visitor, he or she will feel much better and, nine times out of ten, make life more pleasant for the people who are with them all the time. Perhaps you can cheer them up and suggest, in the case of a woman who can see and has the use of her hands, that maybe she would like to do a corporal work of mercy—"Help Mrs. Brown with her mending. She's the woman on Adams Street, who has seven children all under ten years of age."

Anything you can do or say to start these people thinking outside of themselves will be a great help to them and their outlook on life.

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CHAMBER OF COMMERCE OF THE UNITED STATES,  
HUMAN RESOURCES DEVELOPMENT GROUP,  
Washington, D.C., June 9, 1967.

DEAR SENATOR MONDALE: As you requested, we are forwarding to you some material which will describe relevant work the National Chamber is doing in connection with older workers and retirement problems.

The Chamber of Commerce of the United States, as a matter of policy, continues to urge all employers to lend their support to the fullest extent possible in providing satisfactory placement of older workers in suitable, self-sustaining employment. This is in clear recognition of the important contributions which older workers are making and will continue to make to our Nation's productive effort.

On June 15, the Chamber urged Congress to consider positive programs for solving the problem of expanding job opportunities for older workers. This suggestion was made in connection with our testimony before the Subcommittee on Labor of the Senate Committee on Labor and Public Welfare at hearings on the bills to prohibit age discrimination in employment (S. 788 and S. 830). Enclosed is a copy of that statement and related materials.

The Task Force on Economic Growth and Opportunity is made up of more than 100 chief executives of major American corporations who have been asked by the Chamber of Commerce of the United States to make serious independent studies of important domestic problems. The second report of this Task Force, entitled *Poverty: The Sick, Disabled and Aged*, analyzes specifically the medical and social needs of those excluded from the labor force by sickness, disability, or old age. It puts forward twenty-eight recommendations aimed at mitigating the economic impact of these circumstances and at improving the quality of life for those inescapably afflicted. This report has been distributed to members of the Congress and officials of the executive branch of the Federal Government, to university social science departments and libraries, and to interested individuals and organizations around the nation. Critical response to this report has been excellent. Although the recommendations have not been adopted as official Chamber policy, we think the insights provided by these independent recommendations will be of interest to your Subcommittee on Retirement and the Individual. A copy of the report is enclosed.

In the mid 1950's the Chamber published the pamphlet *Look Forward to Your Retirement*. It was widely used and hundreds of thousands of copies were distributed. The pamphlet was designed to assist employers in helping their employees plan for retirement. Of greater importance, this pamphlet encouraged many private employers to develop their own and more extensive pre-retirement material and programs. Although we discontinued the pamphlet a short time ago, we did so in the knowledge that it had served its purpose in both stimulating the publication of the wide-range of pre-retirement materials now available and in encouraging the establishment of many of the present retirement planning programs. A copy of the pamphlet is enclosed.

We trust these examples of the National Chamber's activities will be helpful to your subcommittee in its present study.

Cordially yours,

ANDREW A. MELGARD,  
Senior Associate.

[Enclosures]

## EXHIBIT 1

## LOOK FORWARD TO YOUR RETIREMENT

## HOW YOU CAN PLAN AHEAD NOW

If you are in your 40's or 50's (or even if you are younger), it is not too soon to start planning ahead for your retirement.

Look at the retired people you know. Are they still finding life worth living? Are they interested in new acquaintances, new ideas, new things to do?

No doubt some find life rich and rewarding. But quite likely you will find others who do not. Ill-humored, beset by physical ailments, living in the homes of sons or daughters, with few friends, too many old people feel their day is done.

## YOU NEED TO PLAN

The years after you retire can be good years—they need not be empty. The things that can cause old age to be unsatisfying are known. Much is also known about how to have a full life in retirement. Sound advance planning, for the most part, can assure you of a varied, interesting life after your regular job ends.

Take money, for instance. Many young couples seem to enjoy themselves on a shoestring. But as we reach our older years, the comforts of life mean more to us. And in any case, we need enough income in retirement to be independent of others. Self-respect—which is basic to contentment—often hinges on self-support.

With regular earnings, it is entirely possible for you to plan on having enough money after you retire. Of course, some effort is required. But you can choose among various ways of building a retirement income. And, adding to what you build for yourself, you will most likely have social security benefits, and perhaps benefits from an employee pension plan as well.

Apart from money, the main things we need for a full, enjoyable life after we retire are good health, a good home life, and something useful to do with our time. These things, too, can usually be had by carrying out a thoughtful plan. For most people, the time to make a plan—and to start fulfilling it—is now.

## YOU WILL LIVE TO ENJOY RETIREMENT

Perhaps you are saying to yourself, "Why should I worry about my old age—I won't live that long." Or you may think that if you should reach 65, you would hardly live more than a few years afterwards.

Actually, life insurance statistics show that if you have already reached 40, and are not in serious ill health, the chances you will reach 65 are excellent—about 3 out of 4. If you have already reached 50, the chances of reaching 65 are even better—about 4 out of 5. And once you do reach 65, chances are you will live 12 to 15 years longer.

Moreover, these figures are based on past experience. With the striking advances in medical science that are regularly being made, future experience is likely to be much better.

Meanwhile, the aged are becoming more youthful. With less heavy work, shorter hours, and better medical care, many people in their 60's and 70's today are as young in appearance and outlook as people aged 40 to 50 were a generation ago. From a mental standpoint, elderly persons who keep up their interest in life remain about as bright and creative as ever.

## PLANNING NEED NOT BE A SACRIFICE

In spite of statistics, perhaps you feel you would rather enjoy life now than make sacrifices for a time that may seem far distant.

But advance plans and sacrifices are not the same thing. Often it is the man who fails to plan that makes the sacrifice—for example, when he fails to make some reservation and finds there is no room for him. On the other side, advance planning can bring real pleasure—such as the thrill of going through a seed catalogue while planning a garden.

The point is simply that to enjoy life at any age—not just in retirement—reasonable prudence and planning are needed. People who act on every whim,

trusting to luck in most matters, are seldom contented. Mostly they do not get what they wish for.

#### PLAN FOR GOOD HEALTH IN RETIREMENT

Good health is a matter of luck, some folks think. But generally, it is not—especially for those reaching their older years. You can plan in advance for good health, and thereby do much to make sure you will enjoy life after you retire.

Of course, we are all familiar with how modern medical science does wonders in the prevention and cure of disease. And we know that improved eyeglasses, dentures, and so on, can prevent such things as weakened eyesight or loss of teeth from being more than trifling handicaps. These benefits of progress can be had without much planning.

But the very fact that science has solved so many problems, makes the things you can do something about even more important than ever. Besides seeking medical aid when you need it, the main things you can do are to watch your diet, to stay fit, to avoid accident risks, and to keep from worrying. If you make up your mind to do these things, your life will be more fun and will last longer.

*Watch your diet.*—Formerly, eating properly balanced meals was a chief dietary concern. But at present most American families have wholesome, nutritious meals without giving the matter particular thought. With good wages, we are eating good food by choice.

In fact, the big problem about diet for many of us nowadays is that, as we grow older, we simply eat too much. And overweight comes from overeating—a point you should not deceive yourself about. Not one overweight person in a hundred has an excuse in terms of physical abnormality.

Overweight not only reduces one's enjoyment of life, but also it is a killer—through the extra strain it places on the heart and other organs. Really stout people are much less likely than others to reach age 65. So, moderation in eating—turning down that second dessert—should be an important part of your plan for good health in retirement.

Usually, the best weight for you as you grow older, doctors say, is about the same as what you weighed at 18 or 20. If you are already far overweight, and need to reduce, it is good sense to see your family physician.

Use of tobacco and alcoholic beverages are two more things to consider. Conclusive scientific information about them is lacking. Meanwhile, the same principle of moderation is a good one to apply, as it is in most matters of life.

*Stay fit.*—Some Spartan souls think keeping fit—regardless of age—means grueling exercise and rigorous living generally.

Such an idea is fanciful. Far from building up your health, you can undermine it by attempting, in your 40's or 50's, the same violent activities you may have enjoyed in your 20's.

Yet staying fit is increasingly important as you approach retirement age. While you should certainly be realistic about adjusting what you do to your capabilities, suitable exercise can be a great tonic—perhaps just a walk in the woods now and then or a day at the beach. And plenty of fresh air, ample relaxation, and adequate sleep are wonderful physicians.

*Avoid accident risks.*—About 10 million persons suffer accidental injury each year in the United States. A high proportion of those injured are elderly. Moreover, as people age, injuries are apt to be more serious. And complete recovery will take longer, if achieved at all.

A great many accidents are not truly accidental. They could have been prevented by simple carefulness. In the case of automobiles, for example, driving while sleepy, speeding, driving on the wrong side of the road or through stoplights—all are prime causes of injury and death. Surely everyone must know such things are dangerous.

So, as a practical matter, you can plan to keep out of accidents with reasonable hopes of success. And by avoiding a stiffened knee or painful hip, you will be taking a big step toward zestful good health in retirement.

Your main aim should be to correct or avoid situations that you know very well lead to accidents. For instance, you might repair that loose board on your front step. And you would not climb a ladder without making sure it is firmly placed.

*Keep from worrying.*—Worrying is not only a bad habit that detracts from one's enjoyment of life, but it is also a grave cause of ill health. Chronic stomach ulcers, for one thing, are mainly due to worry and anxiety.

The big fact to realize about worry is its uselessness. If you can do something constructive about a problem, then by all means do it. If you cannot do anything helpful, then try to accept the situation philosophically. Either way, worrying is no help—and often interferes with proper action or adjustment.

Frequently, after realizing the futility of worry, people are able to break the worrying habit simply by making up their minds to do so. The more serious worriers—those who find they are just unable to cope with their anxieties—need outside help. It can be obtained from a clergyman, physician, or other qualified counsellor. For good health and a good life, both before and after retirement, we must all learn to control our worries and anxieties.

*Get adequate medical care.*—The life-saving abilities of modern physicians are of no avail to those who do not seek medical attention when they need it. If you do not get in touch with your doctor when the first symptoms appear, your opportunity to prevent a serious—or even fatal—illness may have disappeared.

Of course, you do not need to bother the doctor about every scratch. But be alert to changes in your appearance, in how you feel, and in how your body functions.

Basically, your medical plan should center on having a regular family physician—one whom you trust—and on following his advice. Sometimes he will refer you to a specialist. And he will probably advise you to come in now and then for a check-up. If so, be sure to follow his advice, even though you seem in good health. Regular physical examinations can help keep you from being plagued by ailments when you retire.

#### PLAN A GOOD HOME LIFE IN RETIREMENT

Ranking with good health, a good home life is most important for an enjoyable retirement. A man who spends his days in an office or shop, taking an interest in his work, can usually tolerate considerable maladjustment at home. But when he retires, and is at home much more, things that had seemed minor suddenly become major problems.

Having a happy home life in retirement is not just a matter of getting along with your wife (or husband). Other things are also important. What changes, if any, will you make in your living arrangements? How about moving to a warmer climate? You will have more time to cultivate friendships—will you have the friends? You will have more time for hobbies—have you started to develop them?

These are questions to be thought about long before you retire. Plans laid or steps taken now can give you the right answers then.

*Plan together with your wife (or husband).*—Because your marriage is subject to new strain on your retirement, it is important that you and your wife (or husband) work out your plans together.

Talk over the various things taken up in this booklet. In your joint planning, try to take full account of the interests and desires of each. On some points, of course, a working compromise may be necessary. But by knowing possible differences in advance, you will often be able to think of solutions that will be quite satisfactory for both.

Meanwhile, you should surely do what you can day by day toward cultivating mutual understanding and abiding affection in your marriage. Apart from the big things you can do, remember that it is often the little things—small courtesies, remembered birthdays, a gift of flowers, a good-bye kiss—that make the difference.

On the other side, little irritations can pile up and turn what might be a happy, mature marriage into an armed truce. Nagging, complaining and criticizing are unpleasant habits we should all learn to avoid. And we should realize that, while we are unlikely to reform other people each of us can at least try to set a good example.

*Think about living arrangements.*—While your children are with you, you need larger living quarters than after they are gone. And while you are tied to a job, you must live fairly near where you work. But after you retire, you can live anywhere within your means that you choose. For these reasons, you are likely to want to move, about the time you retire.

Usually, it is desirable to do so. With a smaller place, there will be less house-keeping chores—something your wife will appreciate. You can be nearer stores, friends, or relatives, when you no longer need think about getting to work. And most likely there will be a money saving, which can help finance your other plans.

Unless your circumstances are exceptional, you should plan on living apart from your children. Most young married couples are glad to have grandpa and grandma for visits, but when the two families live together day in and day out, the strains are likely to grow serious. In fact, even if you would be by yourself, you might wisely consider living apart from your children.

*Moving to a warmer climate.*—Each year thousands of retired people move from sections with severe winters to places with warm, attractive climates. You and your wife may want to weigh the *pros* and *cons* of doing so.

There are several advantages. Apart from enjoying pleasant weather, you would have a chance to meet others of about the same age and interests. Also, with savings on fuel and heavy clothing, you might be able to reduce living expenses.

On the other hand, you would be away from familiar scenes and faces, and you might be lonesome and homesick. If you found you had made a mistake, the cost of moving back could be high.

The best plan, if you are definitely interested, might be to start exploring the section that appeals to you on your vacations. After several trips you would be better able to tell what you really wanted to do. If you decide to buy a retirement home in a sunny spot, it would be well to have the transaction completed before you retire.

*Enjoy friendships.*—One reason many old people lose their interest in living is lack of friends. They had friends once, but their friends died or moved away.

Actually, the basic problem is not so much lack of friends as loss of friendliness. To avoid being hemmed in by life, we must keep up our interest in other people as we grow older—and not let ourselves be upset by their shortcomings.

When we are on the job, work mates or office associates can take the place of friends, to an extent. But upon retirement, true friends are especially needed. So, your plan should be to continue to seek out and cultivate new friends, without forgetting old ones, as you go along. Friendships do not just happen.

*Develop hobbies.*—You can get great satisfaction out of a hobby, as you reach your older years, and especially after you retire. Better yet are several hobbies. But do not wait until you retire to start them.

Fishing, photography, growing roses, painting, repairing toys, are a few among the hundreds of things you might enjoy. It is best to have hobbies that will not be too expensive or strenuous in your retirement. And if feasible, select hobbies you and your wife can work on together.

Your hobbies will give you a chance for new acquaintances. Apart from the fellow-hobbyists you are bound to meet from time to time, there are many organized hobby clubs of all sorts throughout the country.

#### PLAN ON BEING USEFUL IN RETIREMENT

People of 40 or more have mostly come to realize the importance of work in their lives. Even after retirement, we must keep usefully active, at least some of the time, in order to feel we have a place in the scheme of things. If the world seems not to need you, after you retire, you will doubtless find your old age a burden instead of a pleasure.

So, we should not consider the time when we leave our regular jobs as marking the end of our working days. We should plan in advance on having something useful to do for many years afterwards.

Some people—such as farmers or storekeepers—can gradually reduce the work-load they carry, as they grow older. They may consequently need no other plan for useful activity in old age. But most of us are called on to retire from full-time jobs all at once. So, we ought to be ready with well-laid plans for something else to do.

*You may want a part-time job.*—One possibility is part-time employment. With good business conditions, part-time and temporary jobs are not hard to find. In fact, the chief stumbling-block is likely to be a feeling that the sort of job you could get would not be "fitting" for you. But if the work is honest, pleasant, and in keeping with your strength and skills, do not let a false pride prevent you from considering it.

A man might get a part-time selling job. Mature women, to serve as baby-sitters, are in much demand. During the Christmas rush, stores need extra sales people, and the post office needs extra clerks. Also, light jobs are available seasonally at beaches and other resorts.

But such possibilities are only illustrations. Many concerns have rush hours or rush months when extra help is wanted. *You* would look for something that would make as much use as possible of your particular knowledge and abilities. And certainly, you would do what you could to develop contacts and arrangements for part-time work as far in advance of retirement as possible.

*Or perhaps a small business.*—Rather than a part-time job, you might be more interested in operating a small business when you retire. Such a business might develop out of a hobby or out of your previous work.

If your hobby has been antique furniture, for instance, you might want to open an antique shop. Or, through a hobby, perhaps you have become skillful at breeding tropical fish. If you live near a large city, you might be able to make a business out of it, with pet stores furnishing a ready market.

To be successful in a retirement business—or in any other business—you should carefully study possibilities, and thoroughly plan your operations, in advance. You should have real knowledge of the field you select, and if capital is needed, your financing should be adequate. Preferably, you should have the business all set up, and in operation, by the time you retire.

*How about a country place?*—Many people plan on a small place in the country when their regular job ends—perhaps a chicken farm. Sometimes the aim is not cash income so much, but rather reduced living expenses through home food production. But before reaching a decision on such a plan, you should be aware of the dangers involved.

While many people have made plans for a country retirement home come true, those who succeed were usually brought up on a farm, or they had had other extensive rural experience. Elderly city people, moving to the country for the first time, are apt to have rocky going. Not only inexperience but also overambition and lack of capital can cause serious trouble.

If you feel you are equipped to make a go of a country place, it will usually pay you to get it quite a while before you retire. Then develop it gradually—living there summers, if possible. You can experiment with various projects, so that by the time you do retire you will know what you want to go in for.

A good plan may be to produce as much of your own food as practical, with the thought of selling small surpluses at retail prices in your own neighborhood—perhaps at a roadside stand. Garden peas, sweet corn, strawberries, and raspberries are some things—not too difficult to grow—that usually sell well.

*Take part in community activities.*—Not all the work that people do is done for pay. In every community there are civic activities and voluntary organizations whose support comes largely from time and effort given by public-spirited citizens. And there is generally room for another willing shoulder at the wheel.

For your own satisfaction and self-respect, you should do your share of your community's volunteer work. As a dividend, you will gain a ready-made source of useful activity and new acquaintances when you retire.

So, join your parent-teachers association. Or volunteer to help in the work of your community chest. By taking an interest in politics, you can work for good government, both local and national. And whatever else you may do politically, be sure to vote.

*But plan for ample recreation.*—In many phases of life, one should seek the golden mean between too much and too little. The matter of useful activity after you retire is like that. While spending some of your time in paid or unpaid work is important, it is equally important to plan on ample recreation.

As you develop your retirement plans, make plenty of allowance for periods when you will not have to do anything. You should have time to go to the ball game, if you wish, or the opera. Plan on eating out now and then—your wife will enjoy an occasional meal that someone else cooked. A trip from time to time can provide variety. And sometimes you may want just to sit and whittle.

#### PLAN TO HAVE AN ADEQUATE RETIREMENT INCOME

Plans for a retirement income, of at least moderate size, should back up our other retirement plans. Of course, even great riches do not keep some old people from being miserable. But by and large, our chances for a good life in retirement are greatest if we have enough income for self-support, in reasonable comfort, and for at least a few luxuries.

The work that you do after you retire from your regular job should provide some income. But do not count on it in advance. Work in retirement should be

something you do because you *want to*, not because you *have to*. It is best to be well enough fixed at retirement, so that you are not tempted to work too much.

The sooner you begin the easier is to build up a retirement income. So if you are not already working on a plan, you should start one right away. Not only can the necessary savings be spread over a longer period, but compound interest—with longer to work—can be much more effective in reducing the total effort you have to make.

For instance, a man needs about \$16,000 in cash at age 65 to purchase a life-time income of \$100 a month. At 3% compound interest and beginning at age 35, you can accumulate \$16,000 at 65 by saving only about \$6 a week. But if you start at 45, you will need to save about \$11 a week. And at 55, you would need to put aside about \$26 a week, if you could do it.

The \$100 a month—or whatever figure you select—would represent a basic income of your own that you count on. As suggested earlier, you may also have pension-plan coverage where you work. And you are probably covered by social security.

Some of the money you set aside should be kept in a savings account—where it will be handy if you need it. And some of your money, generally speaking, should be used to buy your own home. Another part of it should usually be accumulated through your life insurance plan.

These three things—a savings account, home ownership, and life insurance—along with your pension plan and your social security, are the chief things to think about in planning your retirement income.

*Maintain a savings account.*—At least a few hundred dollars in the savings bank is one of the best investments you can make. The interest your money will earn is only a part of the reason why. More important, you will be able to pay cash for your larger purchases and avoid financing charges. Also, if some misfortune strikes, you will be better able to keep out of debt—with another paring of expense.

Of course, once you draw down some of the money in your savings account, you should build your fund back up to par as quickly as you can. Otherwise, it will not be there the next time you need it.

As the money you put aside weekly accumulates, you will normally find the balance in your savings account growing larger and larger. In that case, you may want to increase the payments on your mortgage, if permitted, or expand your life insurance program. Another good step is the purchase of Government savings bonds.

Still another possibility is the purchase of common stocks or corporation bonds. However, you should have broad knowledge of such securities before investing in them. It might be wise to give particular thought to the stock of the company you work for. You may have information that puts you in a good position to size up your own company's business prospects. And you may gain a feeling of pride in being a part-owner of the business.

One way to eliminate the need for personal knowledge of stock and bonds is to buy them through a mutual fund—the skilled management of which makes the decisions as to the purchase and sale of individual securities. But even then, the prices of common stocks go up and down—so you should be prepared for possible losses, as well as possible gains, no matter how you invest in them.

*Buy your own home.*—While you are likely to plan on moving at the time you retire, it is usually wisest to be buying your own home in the meanwhile. Of course, a few people have jobs where they move about so much that it would hardly be practical for them to buy a home in any one place.

The reasons for owning your own home are many. The monthly payments, which build up your ownership equity, may be no greater than the rent you might be paying somewhere else. There are often income-tax advantages. In case of inflation, the value of your home can be expected to increase. But most important is the satisfaction of ownership. You will naturally make repairs and improvements—giving you a better life—that you would hardly undertake if you were renting.

By the time you retire, you will probably own your home free of mortgage. If you sell it then, the money you get can go far toward providing the retirement income you are planning on. If you continue to live in it, you will be able to do so at a cost much less than rent.

A final word on buying a home: Do not go overboard on a place that is really beyond your means. A rough rule-of-thumb is to pay no more than three years wages or salary.

*Have a life insurance program.*—While most men have some life insurance, they are prone to think of it only as protection for their wives and children in case they should die. However, life insurance policies ordinarily include a substantial savings element—reflected in the policy's growing cash value. Assuming you live to retirement age, the cash value can be converted into a lifetime monthly income.\* Thus, life insurance really has a two-fold function: it protects against both early death and long life.

There are two main reasons why a life insurance program should usually be an important part of your over-all plan for retirement income: First because of the complete safety of life insurance; and second because the monthly income you can draw after you retire is guaranteed to continue for life, no matter how long you may live. There is no danger of using up your capital and running out of money.

Your individual life insurance program should be worked out with the help of a qualified life underwriter. He can advise you about the different types of policy and can help you develop a program that will best fit into your other plans for income after you retire.

In addition to life insurance, it is wise to have adequate insurance protection against sickness and accident. Without it, a costly illness or serious accident could disrupt your plans for retirement income.

*Know about your company pension plan.*—Company pension plans are becoming increasingly popular in the United States, and at present over 16 million wage- and salary-earners are covered by them. You may be among those now covered. If not, perhaps you will come under a pension plan before you retire. You will of course take account of any pension rights you have, in working out your total plan for income in retirement.

Company pension plans differ widely from one to another, and they are often revised and improved. You should make sure you know how your own plan affects you. Ask your employer, if necessary, to clear up any doubtful points. And when revisions in your plan are made, study them carefully. You may wish to amend your other plans for retirement income to harmonize with the changes in your pension rights.

Most pension plans contain various elective provisions. For instance, you may have a right to elect a monthly benefit somewhat less than you could receive yourself, but which will be continued for as long as either you or your wife are alive. In some cases, it is necessary or advantageous for you to make an election several years before you retire. While many employees fail to take advantage of elective opportunities, you should be alert to do so if an election you could make would best fit in with your other plans.

Apart from pension programs, some companies have profit-sharing plans, the benefits of which are not paid until the employee retires. Also, some companies sponsor employee savings or stock-purchases programs. You should learn the details of any such plans you may come under. Usually it is to your advantage to participate in them to the full extent permitted.

*Understand your social security.*—Although over 20 years have passed since the original social security law was adopted, few people really understand the system. It is not like an insurance policy or pension plan, where the money for a person's retirement benefits is gradually accumulated during his working years.

Basically, social security is a system where the taxes of those at work are used to pay the benefits of those who have retired. When the people who are now working retire, their benefits will come out of future taxes to be paid by today's children, who will be working then. The humane idea behind such a system is to furnish a nationwide floor of protection against destitution in old-age.

You will naturally allow for the social security benefits you stand to receive, in planning for a comfortable life in retirement. However, you should be aware of the so-called "work clause" that may cause your benefits to be withheld in case of full or part-time employment or self-employment after 65. And you should recognize that the law is apt to be changed many times before you retire. While the benefits for you may well be increased, they could be reduced—or even eliminated—in accordance with a specific warning contained in the law.

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\*In addition to the conversion of life insurance policies as a means of obtaining monthly retirement income, life insurance companies also sell separate policies, called annuities, designed exclusively to provide monthly income.



It is virtually certain that your social security taxes will continually increase in the future. Existing law provides that the payroll tax paid by employees will increase gradually to 4½% by 1968. And Congress recognizes that further tax increases may be necessary, even if there is no further liberalization in the law.

#### HAVE A TIMETABLE

Some of the matters discussed in this pamphlet are things you had best begin to do now. As mentioned, an early start is particularly important in your financial planning. Other things—perhaps your plans for a retirement home—could be deferred until you reach, say, age 55. Still other things might wait until just a few years before you retire—for instance, efforts to arrange for a part-time retirement job.

It might consequently be wise to sit down at this time and work out your complete retirement plans on paper. In one column you could list the various things you intend to do, and in the second column you could put down the time at which you intend to start doing each of them. Then, you could rearrange the second list in the form of a timetable. The rearranged list would show what you are starting to do now, what you will start at 50, at 55, and so on.

The final step is to refer to your timetable now and then, and be sure to keep the promises you have made to yourself. Also, you may want to expand your plans from time to time—for instance, when you receive a raise in pay.

#### RELIGION CAN BE A SOURCE OF STRENGTH

With plans for good health, a good home life, something useful to do with your time, and for adequate income, you will have gone about as far as you can toward preparing for the material side of your life after you retire. But there is a spiritual side as well.

As people grow older, they are likely to feel more concern about the purpose of their lives. They increasingly look for a fundamental meaning behind the day's restless activities. And consequently, older people often find that their religion is much more vital to them than it was when they were younger.

Developing your religious faith, as the years go by, is thus an important way of preparing for peace of mind and soul in your retirement. The deep thoughts of sound philosophy can also fortify you mentally and spiritually.

Moreover, religion and philosophy call for right action as well as right thought. People who live their religion, as their lives progress, can achieve a tranquility and serenity hardly attainable in any other way.

Bear in mind too, that members of the older generation have a responsibility as stewards of our American traditions and heritage. They should plan to pass on, to their best ability, the great moral intangibles—handed down to them—on which the nation is founded.

#### CONCLUSION

This pamphlet has mentioned, and briefly discussed, the more important things to consider in planning for your retirement. Space has not permitted extensive discussion of the subjects taken up. However, there are many excellent sources of additional information. While you can probably locate further material yourself, do not hesitate to write us at the Chamber of Commerce of the United States if you need help.

As a last word, look forward to your future with enthusiasm. Remember Browning's famous lines:

*Grow old along with me  
The best is yet to be . . .*

And the years of your life that remain, including the years after you retire, can indeed prove to be your best. We at the National Chamber extend to you our best wishes for many full years ahead!

THE FLORENCE HELLER GRADUATE SCHOOL FOR  
ADVANCED STUDIES IN SOCIAL WELFARE,  
BRANDIES UNIVERSITY,  
Waltham, Mass., May 10, 1967.

DEAR SENATOR MONDALE: I was very much interested in your letter of May 3rd concerning the plans of the Subcommittee on Retirement and the Individual. I regret that a brief illness has delayed my answer to the questions you have raised.

Because of the complications which the foregoing has introduced into my schedule, I am not able to submit any very substantial statement for the hearings you schedule for May 22-23.

However, as I am also this year's President of the Gerontological Society of America, I have taken the liberty of asking the staff of the Society to secure such testimony as can be developed on short notice; and have asked that its Executive Director communicate directly with you.

As to your particular questions, let me comment very briefly:

1. While coordination of services is undoubtedly significant, no amount of coordination can overcome difficulties due to a simple lack of certain critical facilities. While the Congress has been generous in supporting many demonstrations, I believe that there has been lacking adequate and critical analysis of our present system for developing community services for the retired segment of our population. It would be helpful if generous support for many creative ideas was matched by competent assessment of the pattern which results from our current methods. This assessment can reveal gross gaps in our community programming as well as limitations in the coordination of existing facilities.

2. The field of retirement is subject to a further scientific limitation which characterizes other aspects of the aging problem. There is a tendency for many programs to be enthusiastically supported by their adherents, such as the promotion of adult education and leisure time services. There is a shortage of objective and critical research to evaluate the underlying effectiveness of such programs. I believe that there has been a reluctance to support social science research in the evaluation of service organizations. While admitting that scientific tools are imperfect, they are still adequate to provide much more effective guidance to the Congress and to the executive departments of government as they assess the utility programs hitherto funded. Such more critical research, with utility for program and policy development, is best carried on through various channels: universities, specialized research centers, and the research staffs of governmental organizations.

3. Closely related to the foregoing is the difficulty of translating valid research findings into public decisions and programs. It would be helpful if there were further encouragement by granting agencies to the problem of transferring knowledge into action. This may involve not so much the allocation of additional funds as the allocation of staff attention to different issues.

Although I have written generally, I believe that these issues are especially relevant as we give more attention to the retirement of so large a proportion of our population. The retiring constitute a very significant community, social and national asset. Much of our discussion of this potential has remained at the level of passion. Better focusing of research resources on the issues noted above could soon produce valuable data for a committee such as yours.

\* \* \* \* \*  
Sincerely,

ROBERT MORRIS,  
*Professor of Social Planning.*

OFFICE OF THE EXECUTIVE,  
*Mineola, N.Y., May 17, 1967.*

DEAR SENATOR MONDALE:

\* \* \* \* \*  
Nassau County, with a total population of almost one and one half million, now has a population of 85,000 over the age of 65, and 140,000 over 60. It is estimated that the number of residents over 60 will increase to 185,000 by 1970.

Because of this rapid growth of our aged population, and because of its growing problems in the areas of health, employment, recreation, housing, and transportation, I established a County Executive's Task Force on the Aging in May 1965 to investigate and make recommendations on how to deal with these problems. One of the principal recommendations of the Task Force when it issued its report in May 1966 was that the county set up a special unit of government devoted to the aging. I immediately established a County Office for the Aging

and appointed a director who started in July 1966. This office recently received a federal grant under the Older Americans Act, Title III.

The County Office for the Aging in conjunction with the County Bureau of Career Planning and Development is planning a pilot program of pre-retirement counseling for county employees. A course consisting of three sessions will be offered as soon as answers are received from a sample group of prospective retirees who have been asked if they would be interested in participating in such a program. A professional retirement counselor has volunteered his services for this trial program. If the pilot succeeds, we hope to offer such a program on a regular basis to county employees, and perhaps include in it at least one session of individual as well as group counseling. It might also eventually serve as a model for industries, which in general, are only beginning to be interested in this field.

The County Public Works Department, Division of Parks and Recreation, has a very active Senior Citizens Division which offers special trips for older persons, special events in county parks, and trained program specialists for use in senior citizens clubs and centers.

In conjunction with the Nassau Library System, and the County Office for the Aging, I recently inaugurated a campaign to urge the use of large print books in libraries through the county. This drive has been highly successful and will shortly be extended to making these books available to nursing homes.

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Sincerely yours,

EUGENE H. NICKERSON,  
*County Executive.*

GENERAL FEDERATION OF WOMEN'S CLUBS,  
*Washington, D.C., May 22, 1967.*

DEAR SENATOR MONDALE: We were most interested to learn of the study you are preparing to do on retirement as an institution, present and future, and we are happy to have been asked for our views.

Your request has brought to light the fact that we do not have a specific resolution on retirement although the General Federation's members have been doing much, both good and forward thinking, work in this regard. In view of this, I shall bring the need for drafting a resolution on retirement to our Resolutions Committee at their next meeting. This meeting will not, however, be for some little time and I should like to express my personal and unofficial views because I would not wish the GFWC's long-standing work and fine experience in this field to be lost to your subcommittee.

You will see on page five of the attached booklet our latest suggestions to clubs in working in Gerontology. You will note from these that we do not believe that retirement means that the productive years are over. We have, in fact, recommended in Administrations previous to my tenure that retirement should not necessarily be compulsory at a fixed age. I quote from our suggested program for the years 1962-64 the following:

"Clubs can stimulate community action to create new services for senior citizens where a need is discovered. One such new need is to work towards recognition of the fact that compulsory retirement at 65 years of age is no longer realistic in the light of extended life expectancy and improved health in the later years. We should encourage management to study and experiment with other criteria for retirement."

Also enclosed for your information, is the November 1965 issue of the *Club-woman* in which there is an article describing the work of our clubs in Montgomery County, Maryland, who established two over-sixty employment centers. The beginning of their project was a direct result of the White House Conference on Aging several years ago.

The psychological problems of retirement vary for each individual. For some people with wide interests they have no trouble in keeping themselves busy but for many others whose work has been their whole life, the sudden cessation of activity can present major problems. Again many older people must really work to support themselves as, through no fault of their own, their savings are insufficient to live on. In our present youth-oriented world, it is also very necessary to keep in mind the growing numbers of our older citizens and their need and ability to keep on earning as long as possible.

May I again stress that this is an unofficial statement not for the record as we do not have a resolution as yet. We will, however, be most interested in being kept advised of the outcome of your survey and any recommendations that may be made.

Sincerely,

CAROLYN L. PEARCE,  
Mrs. E. D. PEARCE, *President.*

[Enclosures]

EXCERPTS FROM "BUILD WITH YOUTH FOR A BETTER WORLD," THE 1966-68  
ADMINISTRATION PROGRAM, GFWC

#### GERONTOLOGY

#### *Ideas: Study . . . Action*

Create a card bank registering the skills of older people in the community . . . use this "skills bank" as a basis for involving older people in club and community activities.

Look beyond conventional ideas about suitable retirement activities—arts and crafts, hobbies, social events, and amusements—to find courses of action that will continue *the productive involvement* of older people in American life.

Urge employers to create employment for older people.

Establish a bureau of information about employment and other opportunities for those who have retired but wish to continue working and/or to remain involved in community activities.

Conduct a workshop, seminar or study group bringing young and old together to investigate alternatives to forced retirement, the isolation of the old in retirement homes and communities, and related problems.

Plan events that will bring youth into contact with the older generation . . . get both the young and the old involved in the planning and the work.

Induce all transit companies to grant reduced fares to passengers over 65 during non-rush hours from 10 a.m. to 4 p.m. This has already been done in some cities, e.g., Detroit, San Francisco, Los Angeles, Grand Rapids.

Establish regular seminars on public and international affairs and other subjects of general interest . . . schedule your programs between 10 a.m. and 4 p.m. to ensure maximum attendance.

Urge schools and colleges to hold daytime continued learning and discussion courses for mature adults.

Work to convince local business and industry to sponsor forums on subjects of interest to men and women about to retire and those who have retired; subjects should include preparation and plans for retirement, what to do with leisure time ahead, as well as practical matters such as those pertaining to social security or medicare.

Look into advanced educational opportunities for retired men and women for whom the productive years are not yet over . . . many may want to develop new skills, prepare for second careers in new fields . . . for information write to the Office of Administration on Aging, the Department of Health, Education and Welfare, Washington, D.C. 20201, the American Association of Retired Persons (AARP) and its school, the Institute of Lifetime Learning, 1346 Connecticut Ave., Washington, D.C. 20036.

[Article from November 1965 Issue of General Federation Clubwoman]

#### MARYLAND CLUBWOMEN'S "OVER-60" JOB BUREAU

Many people call ours the "Age of Youth"—an era in which no one dares grow old. Never before has so much stress been placed on staying young, and in no other country in the world are people so age-conscious.

"Growing old gracefully" is a charming phrase, but it carries no comfort or encouragement to the millions of people in our population over age 60. To most of them, growing old presents only problems and barriers.

The Montgomery County Federation in Maryland became aware of the plight of some oldsters in their area and decided to do something about it. The result has been an overwhelming county success.

It began in 1960—the brain child of a few farsighted clubwomen—specifically Mrs. Joseph Gallagher, who became the first Chairman of the "Over-60 Counsel-

ing and Employment Service," Mrs. James H. Baxter, Jr., and Mrs. Frederick Carten.

These women were aware of the difficulties older people encounter when looking for jobs. Ads in the newspapers—almost without exception—ask for "mature women—25-45," for "elderly woman to care for small children, g.h.w., cooking, 5½ days, \$50 per week." Any housewife knows the outrageousness of such an ad. Caring for small children, cooking three meals a day and doing up the dishes, and the g.h.w.—which means "general housework" is a job for a strong, vigorous, young woman.

When Mrs. Gallagher, as Community Affairs Chairman for the County Federation, attended a workshop meeting of the White House Conference on Aging, one of the recommendations stemming from that conclave made special impact on her. This was the creation of Clearing Houses to find employment for aging people. Mrs. Gallagher called together a group of cohorts, and together they discussed the possibilities of establishing a nonprofit employment service for those over 60, sponsored by the County Federation.

The Montgomery County Federation listened with interest and approved the idea, which meant that the project would be supported and financed by the Montgomery County clubwomen. They estimated that their initial expenses would amount to about \$1500 because, fortunately, the Maryland-National Capital Park and Planning Commission had a red-brick cottage near the tennis courts of the North Bethesda-Chevy Chase Recreation Center which they could lend, gratis, to the women for their employment office.

However, research on other set-ups had convinced Mrs. Gallagher and her clubwomen friends that volunteer efforts should not be relied upon completely. Indeed, a paid Director was essential.

Luck was with the women,—Mrs. Arthur Romig, a member of the Kensington Women's Club, became the first Director. She was an excellent choice, because her experience in club work enabled her to work successfully with volunteers, and she was a keen judge of character, highly competent to handle the job applicants effectively.

One of the first steps after engaging Mrs. Romig was to mail 3,000 letters to business firms in the area, to churches, to recreation centers,—every place the notices announcing the Over-60 Employment and Counseling Service might find a good reception.

Now the Montgomery County Federation decided to finance the Employment Office in a different manner. It is worth noting that this project marked the first time that all of the County's 22 clubs had financially cooperated on a joint project.

It was voted that each clubmember would pay \$1 per year towards the Employment Office with no club's amount to exceed \$200. Of course, if a club desired to contribute more, it was happily received.

Last year, the Montgomery County women joined the Thrift Shop as one of six contributing groups.

The Thrift Shop is supported by five groups: the Suburban Hospital, Planned Parenthood, Jewish Community Center, Montgomery County Hospital, Mental Health Association and now the Montgomery County Federation has been added to the list.

Each volunteer group must give one day a week to work in the shop and a great quantity of donations are needed to maintain the inventory—things such as clothing, jewelry, furniture, toys.

All funds derived from the Thrift Shop by the Montgomery County clubwomen go towards the Employment Office's operation. Also, if a clubmember wishes to contribute to the Thrift Shop instead of giving her \$1 assessment to her club, she may do this. But, of course, articles must be worth \$2 to sell for \$1, so problems are involved in this.

Even so, each month the Thrift Shop turns over a percentage of monies collected from the sale of their articles to the Montgomery clubwomen and with these funds, plus the \$1 donations from the clubs, the Over-60 project has burgeoned.

Combining efforts with the Thrift Shop was a fortunate move. For one thing, it has made possible the creation of a second Over-60 Employment and Counseling Service in Silver Spring, Maryland. Now in the final stages of planning.

The clubwomen will offer a Manpower and Training Course in conjunction with the Maryland State Employment Service.

Right now a survey is being made of all those over 45 in the area, who lack special skills, and who need employment.

Job areas which the women hope to develop as possibilities for their hundreds of applicants include:

1. Desk clerk in a hotel or motel
2. Specialty work as a floral designer or gift wrapper
3. Household manager
4. Housemaking aid

Mrs. Romig, the first Director, moved to California with her husband who is a minister, and her place now is held by Mrs. Evelyn Buchan Crook, an applicant at the office a few months earlier. She had taught sociology at the Universities of North Carolina, Maine, Ohio State and Smith College. Her affiliations with organizations are distinguished . . . but, of course she is over 60! While this is a deterrent in some positions, it makes her unusually qualified for Director of the Over-60 Employment Service.

The office is open three days a week for three hours each day, 10 to 1 p.m., but the increased business now has encouraged the women to maintain the office 5 days each week for 3 hours each day.

"The Staff"—once consisting of the Director, now includes, too, Mr. Merritt Smith, a retired engineer, who one day wandered into the office seeking employment. After talking with the Director he decided that she needed his help more than he needed hers.

He has become a faithful—and almost indispensable—addition to the set-up. His services are volunteered, not remunerated, because this allows him the freedom to travel abroad when the desire strikes him.

The applicants vary considerably. Mrs. Hugo Eskildson, now Chairman of the Over-60 Office for the County Federation, says that many of the applicants are living on small retired incomes and need extra money. Rent is the big item and some find placement in homes or apartment houses which offer a place to live in return for services. But these situations are not so easy to fill as they may sound.

The majority of the applicants are considerably above average in intelligence, Mrs. Eskildson says. Many have their own homes and therefore do not wish to take live-in jobs. Some are physically unable to do more than part-time work. The most difficult to place are those who are unwilling to acknowledge their loss of efficiency in their former occupation and unable to adapt themselves to other work they could perform.

Men seem to be more serious about wanting a job than women. Women frequently lack confidence, some want jobs to amuse themselves, and others seek office work of the type employers give to young workers. Adapting and adjusting to the limitations of growing old are necessary, but difficult, yet those who do so find contentment and happiness.

So the Montgomery County clubwomen—Mrs. Eskildson, Employment Service Chairman, together with the founders, Mrs. Gallagher, Mrs. Baxter and Mrs. John Crippen, County President, are now embarked on a second Over-60 Employment office. Supported by the loyal and interested clubwomen of the County, the new project's success seems assured. The ingenuity and resourcefulness of these clubwomen might well inspire other clubwomen in other communities to emulate them. Surely the need is there!

UNIVERSITY OF MISSOURI,  
Columbia, May 15, 1967.

DEAR SENATOR MONDALE: \* \* \* For some years we, at the University of Missouri have been carrying on research in the field of aging. The two papers which I co-authored were published in Rose & Peterson and were the product of this work. The chapter entitled "Social Adjustment of Elderly People in the Three Small Towns" was an attempt to relate social adjustment as measured by the Cavan-Havighurst Scale to social participation, both formal and informal. In general it tended to show that a favorable self image and self satisfaction did relate to social participation. The weakness of this study was the small size of our sample which made it impossible to control for health. Obviously sick people or those who are bedfast or housebound cannot participate readily in either formal or informal associations. Illness is also related to feelings of self satisfaction. The result is that we are unable to say whether older people have a poor self image because they are in poor health or because they fail to have satisfactory associations with other persons or both. The other paper, entitled, "Social Factors in Grandparents Orientation of High School Youth" was an attempt to measure, rather crudely, the relationship between the high school

youth and grandparents. The measure used was knowledge of the occupation of grandfathers. Two principal findings were: 1) Knowledge of grandparental occupations increased with occupation and income status; 2) White children know much more about their grandparents occupations than do colored children; 3) White children know more about paternal grandfathers than they do about maternal grandfathers. The opposite is true of colored children. The study was based on questionnaires completed by about 2,200 high school seniors in the high schools of Kansas City, Missouri.

At present we are engaged in a study of older persons (65 and over) residing in 64 small towns in Missouri. Over 1700 respondents have been interviewed and information concerning retirement status, occupational background, satisfaction with retirement, family patterns and associations with kin, informal and formal participation in the community, self perception of health, income (both amount and source), satisfaction with self, as measured by the Neugarten Scale, used in the *Kansas City Study of Adult Life*. This research is being supported by a U.S.P.H.S. grant #CD 00158-02.

We are now in the midst of analysing a mountain of data. The final report will be done in August of 1968. We shall be happy to keep you informed as to any preliminary reports which may come out.

\* \* \* \* \*

Sincerely,

C. T. PIHLBLAD,  
*Director of Project on "Older People in the Small Towns."*

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UNIVERSITY OF PENNSYLVANIA,  
WHARTON SCHOOL OF FINANCE AND COMMERCE,  
*Philadelphia, May 22, 1967.*

DEAR SENATOR MONDALE: \*\*\* I prefer to give you my thinking on retirement as of now. The problem of retirement over and beyond its well known consequence of a decrease in income, presents people essentially with a transition from structured to non-structured time. This transition assumes for many people crisis character and a positive outcome of the transitional crisis is largely dependent on the understanding and the supportive company which people find at this period of time. It would seem to me of utmost importance if the Subcommittee could interest the Family Life Education people in the Welfare Administration to encourage research and demonstration projects in which spouses and adult sons and daughters would receive instruction in the support of people who have just retired or are about to retire.

Another area of concern which I would like to mention for your attention is the problem of finding retirement activities which seem age appropriate to retired persons. In our way of life experience must represent progress rather than regression. To suggest hobbies and education as a way of giving meaning to the free time of people in retirement overlooks the connotation of childhood which these activities usually have. It is alright for children to play or to go to school and attend classes. Many people do not see these as appropriate activities for adults. Helping others, however, would seem to be age appropriate in our culture and I wonder whether the increased demand for service activities which medical advances and welfare efforts have created should not be considered as the essential outlet for the activity drives of people in retirement.

Sincerely,

OTTO POLLAK,  
*Professor of Sociology.*

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AGE CENTER OF WORCESTER AREA, INC.,  
*Worcester, Mass., May 19, 1967.*

DEAR SENATOR MONDALE: We would like to be recorded as recommending that:

1. Private industry be encouraged to train its Personnel Officers in such work.
2. Chambers of Commerce be encouraged to stimulate training programs for local members who are working with personnel problems.
3. Not only colleges—but community vocational schools—be given funds to conduct seminars, one-day institutes, and for a series of meetings in which pre-retirees might discuss the socio-economic aspects of retirement.

4. We would urge that your Committee give consideration to hearing from some retirees how they feel about their experiences—with companies big or small.

The *people* need to be heard.

Again, our thanks.

Sincerely,

ANN F. POWER, A.C.S.W.,  
*Assistant Director.*

RIVERSIDE, CALIF., *May 21, 1967.*

MY DEAR SENATOR MONDALE: I enclose what might be called "Random Thoughts on 'Retirement and The Individual'" which may have no pertinence whatever for your committee's considerations or deliberations on the topic. I have not been where I could consult any of my rather large supply of material on this subject, and therefore have written without statistical or factual supporting data. It is my personal opinion that few of us can in any way predict what the future holds for the retiree of tomorrow, beyond being emphatic about the fact that the past is probably no prologue to that future.

I believe the centers, now promoted so strongly by the Administration on Aging, have a rare opportunity, to be of service but that this service should be rendered to those approaching retirement as well as though already retired, and that the needs of the two groups are quite different and require different methods. I imagine you will have gathered this from the comments sent to you.

I have not cleared this statement, which may be completely useless to you and your committee, except as an endorsement of your own point of view, with any of the agencies with which I am officially associated. However I do not believe there is anything controversial contained in it. May I express the hope that your committee will have some very productive material presented at your hearings.

Sincerely yours,

OLLIE A. RANDALL, *Consultant.*

[Enclosure]

## RETIREMENT AND THE INDIVIDUAL

### INTRODUCTION

"Retirement" is today a word with connotations which vary according to an individual's actual or potential relationship to separation from the labor market on either a voluntary or involuntary basis. Only a generation ago retirement was the experience of a fairly small number of persons. It also extended for a relatively brief period of time when compared with the length of time spent in actual employment or the length of life itself. The management of living in retirement was in those days, with very few exceptions, regarded as the total responsibility of the individual or of his family. When resources failed, the public institution was the only answer society provided for meeting on as limited a scale as possible problems of food, shelter and clothing. The reason for such failure was (and in far too many places still is) regarded as entirely the fault of the individual. There is a growing general acceptance of both private and public responsibility for helping the individual to underwrite the costs of living through the years of retirement.

These years are steadily increasing in numbers as retirement becomes either arbitrary or voluntary at earlier and earlier ages. With this trend there is recognition on the part of young as well as older people that "retirement" is a gradually emerging new dimension of the lives of most of us. The lowering of the age at which retirement occurs, in combination with the remarkable lengthening life span of men and women (the latter now being a numerically significant factor in both the employment and retirement aspects of social and economic life in the United States) means that for those approaching the minimum age at which they can either retire, or are expected or forced to do so, retirement is actually becoming a new way of life. It means years which comprise an almost uncharted phase of living that calls for very different, very imaginative, very creative and genuine pioneering designs for living which can hold out promise of personal and social fulfillment throughout all one's years.

If these cannot be achieved, then all of living (in its finest sense) must be crowded into the 30 or 40 years during which one is permitted to make a contribution to the society of which one is a member. That these later 30 or 40 years



"retirement years" easily representing a third or more of a lifetime—should be spent in fruitless activity and endeavor is literally unthinkable, for the future of so many. It is already intolerable for most of those who have found themselves struggling in this hopelessly transitional period for which neither they nor society have been adequately prepared.

*Useful Developments—Economic and Social*

Without going into either a statistical or detailed discussion of the economic measures that have been developed and strengthened, and without commenting on their adequacy or inadequacy, their merits or demerits (and there are both), it is sufficient to indicate that the social security measures which have been built into the economic structure of the nation as protective devices for both society and the individual in the event of need for insurance against the loss of earning capacity or opportunity to earn, or retirement, do provide a degree of financial security never before realized. The recent social legislation which removes *some* of the financial hazards and risks of illness and its costs offer still further resources to which to turn when the individual's own assets prove insufficient to meet exorbitant or continuing demands. These give one in retirement a floor of security. True it is firmer in some spots than others, but it *is* there. However, one of the real dividends is that these make way for time to give serious thought to the use of self and one's talents or skills, or to the development of these and to new and different uses of time and effort.

In the social arena, probably the major social innovation or invention has been that of the social center organized and designed to give older people an opportunity to get together under sympathetic auspices, to examine their relationships with others and to encouragement of developing them to a point or stage at which they may have both personal and social effectiveness or usefulness. But the day center of the 30's, 40's and 50's—with its more limited objectives which were appropriate in those decades—will no longer serve the requirements of the people who are now joining the ranks of the retired in such increasing numbers. Their characteristics are already decidedly different and will go on changing as time goes on. They are not only younger in years, but in their attitudes, in their physical vigor, in their mental attainments, and in their "savoir faire" or knowledge of the shifting scene of the world around them. They are better equipped to know *what* they want for themselves and *from* others.

As the above changes are observed and carefully studied, it seems eminently clear that the application of casework, group work, and community organization methods of social work as they have been taught and put into practice in the past generation or so must undergo radical modification if the techniques are to be effective in the delivery of what the retirees of the present and the future really want and can actually use. It has always been one of the tenets of social work theory that social work in practice is aimed at "helping people to help themselves." In the past most social work has, in practice, if not in theory, dealt with disadvantaged people who often had had little or no experience or opportunity for helping themselves and for many dependency was not a wholly unfamiliar pattern of existence. The primary exception to this was to be found in the group for whom old age assistance administered under tax supported auspices became the social and economic solution to their plight created by the cataclysmic depression.

But today what retirees need most is a diversity of resources and opportunities from which to choose or to select what seems most likely to be successful for them in the light of their own past patterns of living. The support they can use best is usually that which enables them to follow their own interests or pursuits, with guidance that does not depend for its usability on the strength of the personalities of others, but on their own. The need for the currently familiar supportive relationship comes later in life when illness or other catastrophic situations must be dealt with and for which individual responsibility or ability "to cope" is usually insufficient without the supplement of community resources that can be made available.

*Preparation for Retirement*

Much has been written and said about "preparation for retirement." Files and Libraries are replete with material on the topic. Much of what was thought to be useful a quarter of a century ago is still useful, psychologically speaking. Much in the economic preparation still holds true, but with inflation, method

rather than amounts required for even modest adequacy may be all that is appropriate. Many, though not all, of the social considerations are still basically sound, although here methods of assuring their adequacy or appropriateness have in some instances gone through what are almost fundamental changes. For example, take the changing attitudes, already reflected in statutory provisions, toward filial and familial responsibility for the elderly and the ways in which it must be expressed. These have yielded to the pressures of the so-called "population explosion" in the younger age groups of society which have necessitated these changes because of very practical issues insurmountable if adherence to time worn principles were to be demanded.

It is becoming increasingly apparent that the only sound preparation for retirement—its compensations, its amenities, and its problems (for these are ever present throughout life)—is preparation of one's self in tune with one's own capacity for living, for learning, and for adaptation to inevitable change, for change is the only constant that is certain. It pays to remember or to paraphrase a scientist who once reminded us that uncertainty is the *only* certainty in our lives. If this be so, then it also seems apparent that the educational system of this nation should not only be modified and adapted to incorporate changes in educational methods, and to be funded sufficiently to underwrite higher education as a "must" for more and more of our citizens. However it must be also ready to incorporate as one of the essentials for preparation for the "different way of life" that retirement is becoming and already is, programs educationally suitable for the middle aged adults who so soon, nowadays, become members of the group of retired persons. The proposal of Secretary Wirtz recently thrown out as a suggestion for such preparation, of a compulsory two year period of adult education at age 60 for everyone has in it some very real advantages, but it may be even more important to have what is now being called "continuing education" during those years preceding retirement at 60, 62, 65 (or even 70), but especially the former, so that, as I have often phrased it, the element of "crisis" is removed from the actual act of retirement. Such programs can, if properly planned and administered—whether they be passive or active, manual or intellectual, more absorbing than casual, solitary or social—help in the development of such interests that can be maintained in the retirement years and continue to give satisfaction to the individual. If at the same time they can be of some service to others and to society this also can be a vital factor in giving retirement years a singular depth of meaning.

Such educational plans do not necessarily mean that programs must take place in formal class rooms or formal settings. Rather they should be under experienced educational guidance, if that educational guidance has also undergone some of the changes in teaching or instructional methods which all adult teaching cries for so loudly today. University extension departments, farm bureaus, and similar agencies have found ways of meeting the known interests of their clientele or students, and of developing entirely new ones. Some industries have found that the formal classroom is not the place to retrain their older workers or to "prepare" them, and have devised successful methods of achieving very satisfactory results by change in milieu, but mainly by retraining not only the workers but the teachers themselves. In such experience there are lessons for the programs for what in New York State's Department of Education (Continuing Education Division) are called plans for "Second Careers", careers as important to effective social functioning as the programs for vocational and professional careers for which undergraduate and postgraduate education prepares us.

As Chairman of the N.Y. State Recreation Council for the Elderly, a Council operating within the Division of Continuing Education, it has been a tremendously rewarding experience for me to observe the improved quality of programs in centers for the elderly which incorporate the educational factors which continuing education can provide. The programs are offered for persons 60 or over, and state aid is available on a matching basis to municipalities, counties, cities, towns and villages and on a per capita, per annum basis. It is as yet an unrealized hope that this formula for state aid can ultimately be extended to include persons 45 or 50 or more, for under the leadership of Commissioner Allen the program offers within it an undeniably desirable component that can be of enormous value to the individual who will ultimately be a "retiree."

If industry and all employers will incorporate in their programs of "preparation for retirement" known facts for their employees, at all levels, and join

the community in its educational programs which suggest and outline the infinite possibilities for personal living outside the "labor market"—given understanding of its growing complexities, of the predictable and unpredictable elements for the future for everyone, this may be one way of reducing to manageable proportions some of the current dissatisfactions among retired people, some of the restless mobility in search for "happiness" rather than contentment, or for complete protection from insecurity—an impossible goal for anyone at any time of life. The individual *does* have responsibility for his future—but it is not his alone. It is a shared responsibility—with employers, with the community, and with government in all its various organizations.

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STATEMENT OF F. MAROTT SINEX, CHAIRMAN, BIOCHEMISTRY DEPARTMENT,  
UNIVERSITY SCHOOL OF MEDICINE, BOSTON, MASS.

My name is M. Marott Sinex. I am Professor and Chairman of the Biochemistry Department at Boston University School of Medicine. At my laboratory in Boston, experiments are conducted designed to discover the fundamental causes of aging. In addition to my activities as a biochemist, I am President of the Board of Trustees of the Age Center of New England, which engages in research on the attitudes of older people concerning retirement. As a biochemist, I wish to support what Mr. Kinzel has said.

As a result of the basic research programs of the National Institutes of Health and the National Science Foundation, we are about to enter the new era of medicine. We now understand how development is controlled in bacteria. It should not be long before we understand how development and aging are controlled in humans. With this understanding, we should be able to control the stages of human development and life span. We still need to know more about the control of human cells, why they differentiate and why in the older animal they die. This no longer seems outside the reach of our technology. I agree with Mr. Kinzel that in the future our vigorous and productive years should extend well beyond what he calls statutory old age at 65. I do not necessarily agree, however, that older individuals in the future will fall apart like the one horse shay. Our goal is to extend the life span but still preserve a normal progression of senescence. The first result, however, may be a longer life in which all stages are somewhat extended.

Other lines of investigation should lead to the control of many categorical diseases and an understanding of their relationship to the aging process. The continued support of biology, better medicine and better delivery of medical care will change our capacity for work and leisure throughout our life span. The potential impact of present gerontological study on society and on our economy is so great that the committee should explore the biological aspects of aging further and lend support to the existing programs of aging research currently being carried out by the National Institutes of Health, the Veterans' Administration and the Atomic Energy Commission.

The potential for good and harm in this work is very great. Success will impose upon the Congress a social responsibility somewhat similar to that imposed by the weapons development of the forty's and fifty's. The improved public health arising from gerontological investigation will present the Congress with one of its greatest challenges.

At some other time, I would like to tell you more about the biochemistry of aging and why we get old. I wish to say now that Mr. Kinzel's opinions are shared by many scientists. It would be appropriate if you considered the nature of aging and what might in the future be done about it in your next hearing.

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THE NATIONAL COUNCIL ON THE AGING,  
*New York, N.Y., May 17, 1967.*

DEAR MR. MONDALE:

\* \* \* \* \*

Much of the work of the Council deals with the economic and material aspects of retirement, such as social security, private pension income, financing health and medical care, housing, and so forth. In addition, we deal with leisure and recreational aspects of retirement. In regard to the use of leisure time, we have

developed research proposals to study exactly what older people would like to do with their leisure time if they had sufficient alternative choices. Very often in our society, decisions are made for people without their having been previously consulted. We hope to avoid this situation as the numbers of retired persons increase, due to mandatory retirement and national trends toward early retirement.

We are currently carrying out research to determine how innovative techniques such as gaming and simulation can be used in preparing people for retirement. New techniques are clearly needed so that aging persons can grasp the reality of retirement early enough in life to make adequate plans. This becomes drastically more important as retirement begins earlier in life, and we are currently carrying out studies on early retirement.

We heartily agree with you on the need for studies in all these areas. We have found that voluntary agencies such as ours, with years of experience with older people, communities and agencies, often refine an area of study only to discover that it falls between the jurisdictions of various federal agencies. We recommend that some direct contact be developed between members of Congress who are concerned with these problems and the government agencies which administer such study grants so that there could be greater flexibility in the use of funds.

\* \* \* \* \*  
Sincerely,

NORMAN SPRAGUE,  
*Director, Employment and Retirement Program.*

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SOUTH KENT, CONN., *May 19, 1967.*

DEAR SENATOR MONDALE: This is a brief response to your letter of May 15 concerning retirement and the individual; I cannot do it justice in a few words, but I may suggest a few subjects.

Probably more persons in jobs from which they retire at a certain time must do so because the employer requires it at a certain age, regardless of their ability, and rather than because the retirement is desired by the worker. A widespread elaboration of this situation might disclose a lack of justice to the worker and a loss to the employer.

Since you ask "some description of relative work now underway . . ." I can give you a few words which may have some significance. Many others might duplicate something of the same. After retirement from teaching at a college solely because of a certain birthday, I taught one by one in four other well-known colleges, each for a year or two—more than this in any one of them would not have been allowed by their practice. Scarcely a year goes by when I am not asked to spend a year at some other seat of learning. It would be difficult to prove that this wandering is better for all concerned than a long job at one college, as long as my work is desired.

In addition I have written several books in my field—the publisher does not stop my writing because of years; instead he looks at the work and, if he as usual likes it, it goes into print regardless of my years of life.

Sincerely,

GEORGE SOULE.

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THE JANE ADDAMS GRADUATE SCHOOL OF SOCIAL WORK,  
UNIVERSITY OF ILLINOIS,  
*Urbana, Ill., May 16, 1967.*

DEAR SENATOR MONDALE: I am glad of the opportunity to present some of my research findings and my opinions, for consideration by your subcommittee. Your letter asked for a summary of points from my chapter in *Older People and Their Social World*, and also any suggestions I might have for future research. My response is in the form of several evaluative comments about the present array of social provisions and services for older people in this country. I regard these as hypotheses with some support, not as proven conclusions. They are based on review of research by others, on my own research in Linn County, Iowa (enclosed), on statistical studies I have done and also on an intensive study of community planning for the aged which we are now carrying out.

1. *Older people generally receive only negligible amounts of service from local, voluntary health and welfare agencies:* See "A Comprehensive Analysis", Table 7, page 15 and pages 19-20 for the Linn County (not a deprived area) situation. Further, a national Family Service Association of America census a few years ago also showed that older people were grossly underrepresented in family service agency caseloads. Annual reports from mental health clinics which I have examined indicate the same thing. In short local, personal services of all kinds from voluntary agencies do not go to older people. I would add that in the opinion of myself and others who have attempted to provide such service at the local level, a major reason is that the diffidence and lack of self-confidence of older people combines with the tendency of professionals to attend to those clients who are mobile, "able" and verbal to produce the result that older people are essentially unserved by these types of agencies.

2. *In terms of "needs", a prime need is for personal, home helps and health services:* Help in writing letters, in shopping, in remembering to take pills, and keeping house, in making legal and other arrangements to get ready for death—is in my opinion the greatest area of "unmet needs". Note that these kinds of services are considered "unprofessional" or "subprofessional" by community social workers, nurses, physicians, etc. etc. Note further that these are the kinds of services which by their nature *cannot* be provided by massive state-wide or national governmental programs. They must be mounted in and tailored to a local community.

3. *There is not a developed art or science for coordinating resources at different levels of government, inventing and developing no social provisions and continuously assessing them:* This point is made in the *Older People* volume in the chapter in which I wrote, also in "A Comprehensive Analysis", and is the basis for a current research project which several of us here are undertaking. We perceive a situation where there are considerable resources especially at the national and state levels which the local community could use for planning. Yet the large national programs are not part of local planning; and local planning bodies think in very limited and superficial terms. This state of affairs combines with the absence of active self-interest by older people themselves, to produce non-development.

4. *Three key guidelines in planning services for older people are freedom of choice, clarity about social policy goals and the principle of effective contribution and engagement:* I noted with interest the statement of the Subcommittee mission emphasizes adjustment to a new role and "meaningful living". The *Older People* volume in several of the studies and in my chapter, emphasizes the idea of learning how to create new roles or in effect "make older people needed". In my own opinion this area is like that of adequate planning; it is largely unknown territory. However to move ahead in that area we might first need some more clarity about goals of social policy for older people. In the *Older People* chapter, I note that national policy vacillates between more employment and earlier retirement for older people; between provision of humane care and active rehabilitation; between large and impersonal programs and individually tailored services. Perhaps this is simply restating the problem of the older person (no role) on a societal scale (no role). However my point is that it may be virtually impossible to figure out how to engage older people in our society and provide them with meaningful services until society in some sense decides what it wants from, and how it wants older people to behave. In World War II when there was an imperative need for production, for example, it was clear that society wanted older people to keep working—and ways were found to do so. As I point out in the *Older People* chapter, older persons are now a bit of an embarrassment like late adolescence—we are not sure what we want of them and in turn they are not sure who they are or what they should be doing. A possible direction for program development that emerges out of this is to invent programs and roles where older people can really be used in the area of social and human services, since this whole area of society is under development. And older people should certainly be paid and recognized for such contributions.

#### RESEARCH DIRECTIONS

I have put the social policy and welfare policy comments first in the letter, because of my opinion that the matters of problem definition and social policy clarification are as important as those of knowledge development. Further, the

lack of verified knowledge should not be an excuse for inaction regarding services. With respect to research, I think three types are especially important.

1. *Improved routine collection of data about the objective situation of older people and the socially provided services they receive:* I realize that this is not "research" and also that progress is constantly being made in this area. The census material increasingly becoming available is very helpful; could not the government also be more aggressive in collecting and assimilating data about all types of social provisions? Our study "A Comprehensive Analysis" in my opinion shows the benefits from collating a wide diversity of quantitative information about social provisions.

2. *Real experimentation in social provisions:* I refer to "real" experimentation because it seems to me so many of the present "demonstrations" are simply extension of the familiar to a new geographical area or a new group of persons. For example, how about portable rooms, perhaps house trailers, which could be rented to families so that their older members could have separate but adequate and self-contained living space next to the suburban ranch house? For another example, what if groups of consultants or "talent associates" were set up using older people, where enough money was provided so that there was a real incentive to give effective consultation and help to various social organizations? As a third example, what might happen to association patterns, self-health-care behavior and social contribution by older widows if they were given really adequate (\$3000-\$4000 per year) incomes? My point here is that granting bodies should seek out and reward real innovations and programs. In saying this I appreciate that this statement reflects the philosophy of most federal and private granting personnel. Still, as one who has sought grants, I am also aware that the search for something new is balanced by a desire to make a good showing by supporting familiar or established ideas.

In any case my major point is that I believe support of practice and program experiments will pay off better than support of descriptive or historical and ex post facto descriptive studies.

3. *Studies and experiments in community planning:* As already noted, I believe there is only a poor understanding of how resources within a community and at various levels of government can be mobilized to change social provisions. Several of us here at the University of Illinois are just beginning a study designed to test out a "new model" for local planning. This study is still in its very early stages, so I can say nothing about the ideas except that I believe this is an important problem area.

\* \* \* \* \*  
Sincerely,

MERLIN TABER, Ph. D.,  
Associate Professor.

SENIOR CITIZENS, INC.,  
Nashville, Tenn., May 18, 1967.

DEAR MR. MONDALE:

\* \* \* \* \*  
I have been working with older people for more than 10 years now and have observed many older people face and adjust to retirement. In considering this subject it seems worthwhile to look at our total economic situation and accept the fact that retirement is and will continue to be a permanent part of our way of life. The trend in business and industry seems to be toward retiring people at an early age, and it does not appear that this trend will be reversed in the foreseeable future.

There is no doubt at all that retirement poses some major problems to the individual. Too many of the people who are approaching retirement, or who have retired in the past decade, have not been prepared for it and many have suffered both psychologically and physically. I have observed, however, a considerable number of men and women who in their earlier years have been successful in their work and have developed a positive outlook on retirement. These are the people who are today getting the most enjoyment out of their freedom from work and cares. They also seem to be the people who continue to be useful to others in the community and derive much enjoyment from that activity. Far too many, however, reach retirement and are shocked to find that they are no longer important and necessary to their companies. This one problem has such a paralyzing effect that these individuals tend to minimize their value in other matters, such as, family, church and community relationships. These are the individuals who are the most difficult to help, because they have based their sense of self-worth

on one factor alone—their job. I believe that companies could help minimize this problem by emphasizing other kinds of achievement to their employees while they are still young.

There is a group of retired people who would accept retirement psychologically but whose reduced income forces them to curtail, or scale down, their standard of living. For this group the liberalization of retirement benefits and social security benefits would provide the means whereby they might enjoy leisure time in their retirement years.

What is generally needed I believe is a program of education involving all segments of society in which we can study and understand retirement as another phase of living. Men should be thinking and planning their retirement when they are in the prime of their work careers. Wives should also face the realistic question of retirement in order that they can help their husband make this adjustment.

I am pleased that the Senate's Special Committee on Aging is devoting systematic study on this question, and I am confident that the facts and information brought out in your Subcommittee will help the general public develop more positive understanding of this very important issue of our times.

Sincerely yours,

SEBASTIAN TINE,  
*Executive Director.*

UNITED COMMUNITY FUNDS AND COUNCILS OF AMERICA, INC.,  
*New York, N.Y., May 17, 1967.*

DEAR SENATOR MONDALE:

\* \* \* \* \*

The authorization of a Subcommittee on Retirement and the Individual by the Special Committee on Aging of the Senate seems timely for certainly this is an increasingly important area.

We have sponsored no projects in this area from this office since primarily we serve as a resource to local Community Health and Welfare Councils in relation to their community planning and action in this field. We have had numerous requests from Councils regarding stimulation of pre-retirement planning on the part of business and industry, universities and adult education departments of public schools.

Information has been sought on flexible retirement and various plans for income maintenance.

A major project of many Councils is the organization of one or more Senior Centers in their communities, usually with a multi-service program including counseling and referral, group work and recreation services, opportunities for social education and action and for participating in community service projects, either as part of a group or as individual volunteers.

Volunteer Bureaus, organized in most of the larger cities, usually as a part of the Community Health and Welfare Council, have emphasized opportunities for older individuals to serve as volunteers.

In most communities, Community Health and Welfare Councils have shown a genuine concern about older people and many have worked on such basic problems as health, housing and adequate income. There is also some appreciation of the meaning of retirement to individuals and the psychological adjustment problems it may present. I'm sure that much more needs to be done in this area as well as the others mentioned.

Sincerely,

(Miss) HOLLIS VICK,  
*Staff Associate, Community Planning Division.*

UNIVERSITY OF PITTSBURGH,  
SCHOOL OF MEDICINE,  
WESTERN PSYCHIATRIC INSTITUTE AND CLINIC,  
*Pittsburgh, Pa., May 15, 1967.*

DEAR SENATOR MONDALE:

\* \* \* \* \*

Upon my return from a research trip to Colorado I found your gracious letter of inquiry awaiting me. I shall be most happy to oblige you in preparing a sum-

mary of the chapter in the Handbook of Aging that you refer to as well as a number of my reflections of the subject at issue.

Due to the press of other commitments I regret that I shall not be able to comply with your suggested May 22nd deadline. You will, however, have my full statement no later than June 5th.

If I may be permitted to make a marginal comment now, I think it is well to remember that the more or less standard retirement age of 65 was originally introduced by Otto von Bismarck in the latter part of the 19th Century as a part of the first comprehensive civil service structure for the then German government workers. It was based on the fact that under the then prevailing life expectancy and morbidity statistics, very few workers would reach this age as productive members of the government establishment.

In the light of the massive changes that have occurred in life expectancy and morbidity as a result of medical advances since that time, the continued widespread use of a fixed retirement age of either 65 or lower would seem to represent more a case of "culture lag" and statistical and administrative convenience rather than a "cut off date" from work based on scientific knowledge. I may enlarge upon this point further in my formally prepared statement.

With best wishes for the resounding success of your most important undertaking, I remain,

Sincerely,

OTTO VON MERING,  
Professor of Anthropology.

[Enclosure]

## SYNOPSIS AND COMMENTARY

### I. INTRODUCTION

In adaptation for the committee, the board aims of the original paper have been narrowed to: (1) a definition of aging; (2) a discussion of the aged as a minority culture emerging from a changed age and mortality profile, and, (3) to a discussion of the psychosociological meaning of normal senescence and the ability to master common and unique life-stresses, such as work, *retirement* and concomitant relations with peers and others.

### II. A CULTURAL AND PSYCHOLOGICAL DEFINITION OF "GROWING OLD"

Today, unlike ancient peoples, we possess the ability to use reliable birth records and other vital population statistics and many special physiological, psychological and aptitude tests to establish facts and trends about the aged in society. However, we must still revert to social and cultural criteria for determining the onset of old age if we wish to communicate intelligibly with others about its meaning. No uniform schema based on chronological age alone is a usable criterion from adult middle age to old age.

*A person is "old" or, better perhaps, "aging" when he is so regarded and treated by his contemporaries and by the younger generation and when he himself has 'read' the culturally recognized physical, individual and social signs symbolic of membership in the generation of elders.*

### III. PROPORTION OF PRODUCERS AND NONPRODUCERS IN POPULATION

The preceding century and especially the past 50-60 years have witnessed a significant demographic movement—a marked increase in the proportion of the aged in the total population. The reason for this phenomenon is the increase in the absolute number of the aged population; it is due to the simultaneous decrease in mortality and birth rates.

Death has never alone been due to the wear and tear of the environment. Thus it is safe to say that future developments in the improvement of environmental factors will have to alter life-expectancy beyond the ages of 70 or 80, if the 2000-year 'barrier' of the maximum life-span of about 100 years is to be broken.

One of the important social implications of an increase in both the size and the number of aged is that there will be fewer adults in their productive and active years to take care of an essentially 'nonproductive' population that is either too old or too young for full or working participation in society. The extension of life-expectancy and rigid retirement policies have had the combined effect of



increasing the number of persons in retirement so that the aged must live longer as nonproductive dependents.

Broadly speaking, that ratio of producers to nonproducers may indeed be decreased for awhile by artificially postponing the time of entrance of the young into the labor force, as, for example, by sending the family offspring to college. Or it may be further decreased by the further elaboration and reinforcement of retirement regulations. Both events are characteristic patterns in today's socio-economic life and are not likely to change until more flexible and adaptive "continuing" education and retirement policies are instituted.

#### IV. DEMOGRAPHY OF AGING

Changes in the rural-urban distribution of the aged in the past generation also seem to reflect the increasing urbanization and industrialization of society. Since around 1920, when rural areas still contained a disproportionately large amount of aged people, the aged have become increasingly concentrated in urban areas with extremely favorable climatic conditions, as in Florida and Arizona and on the Gulf Coast and the Pacific Coast.

The foregoing makes it clear that the number and degree of felt problems about our aged population would vary according to their overconcentration in certain geographical regions. It is true that outmigrations of young people to more "promising" economic areas in the western United States from given areas in the North, East and South will change the age composition of the areas they leave. But it is equally true that these migrations will have an impact on the areas into which they move, for as these young people move into higher age categories they may be joined by some of their aged relatives, especially by their widowed mothers. On the whole, the history of the ecology of our aging population reveals that the present distribution of the aged in the United States is more related to the prior distribution of people in the younger age categories. That is to say, while older people do migrate, the majority remain concentrated in the same states and regions decade after decade.

#### V. SEX IMBALANCE

It has become common sense knowledge that aged women outnumber aged men in the United States. The present-day imbalance or proportional underrepresentation of aged males as compared with older women in the total population has been found to be largely due to a higher death rate among males. This allows relatively fewer to reach an advanced age. A more rapid decline or mortality among females is an equally important contributing factor.

As a rule, the aged woman is a widow, while the aged man is married. More than two-thirds of aged males (65 years and over) have a living spouse, and less than one-fourth are widowed. On the other hand, only a little over one-third of the aged females are married and more than half are widowed.

#### VI. THE FAMILY LIFE CYCLE AND LIVING ARRANGEMENTS

Contemporary parents have gained "spare time" beyond the point when their household is still intact with underage children. They have gained it not only because of the increase in the average number of remaining years but also because they marry younger and have fewer children and because their children marry younger. The average married couple of 1890 could expect only 31 years of married life together and they could not look forward to any time spent alone without children. Their marriage would have been terminated by the death of one or the other on the average of two years before the marriage of the last child. On the other hand, the married couple of 1950 would expect to live a total of 40.3 years together, of which 13.9 years are spent together *after* the marriage of the last child. These statistics have not changed greatly since then. Small wonder that the problems of leisure as well as of meaningful work have assumed major proportions in the life of older people today!

The living arrangements of the older age population are, of course, closely related to the above marital status patterns, although they do not follow these patterns exactly. According to 1950 data, nearly 70 per cent of the aged in the United States resided in homes of their own, with either a spouse or a close relative. However, this was true for a much higher proportion of men than women. Less than one-quarter of the aged were not living within a family context, which

includes approximately 14 per cent who resided alone in their homes, 6 per cent who lived in boarding houses, hotels and institutions, and 4 per cent rooming with non-relatives. Although these figures have changed somewhat since then their general trend has not.

#### VII. LABOR FORCE PARTICIPATION

Changes in the participation of the older worker in the labor force and the problems of staying on and entering jobs at an older age are closely related to facts already presented. In this discussion it is to be noted, however, that people over age 45 and age 65 meet approximately the same kinds of problems.

With the shift from a predominantly agrarian to industrial economy, self-employment has declined and has resulted in increasing the problem of finding a paying job as people become older. This has been accompanied by the social invention of retirement which has come to replace the normally expected and comparatively early natural death of a century ago and has further reduced the opportunity to find employment beyond retirement. In addition, a general "actuarial attitude" to aging, an acquired ability that determines age in years rather than on the basis of function, has put roadblocks into the actual use of an increase in work-life expectancy.

The extension of life-span together with the decline in fertility, both also acquired characteristics, have increased the absolute numbers of the aged as well as their increased proportion of the total population. At the same time, and not unlike the actuarial attitude about aging, the cult of youthful employment ability has contributed materially to the problems the aged worker faces today in the United States.

Unquestionably man has benefited from reduced mortality as shown by an increase in the average length of work-life expectancy. Boldly stated, the facts say that males born in 1900 had an average work-life expectancy of 32 years. In 1956 this figure had risen to 42 years; and it has increased only slightly since then. Yet, the big question remains of how well man can use this increase in work-life in western society as it is structured today.

While it is true that length of work-life has increased, the number of persons who enter the labor force has also increased. Without question this has had a "displacing effect" on the use of the older worker, thus quantitatively reducing the benefits of prolonged work-life expectancy.

Census data indicate that the relative number of aged workers has been shrinking consistently for the last 50 years. The percentage of men aged 65 years and over who were part of the labor force diminished from 63.2 to 45.0 in the period 1900-1950. When we compare this decline in labor-force participation with the increase in survival up to and beyond the standard retirement age we realize the magnitude of the employability problem the aged face today.

Because of mortality existing in 1900 only 42% of white babies born would survive up to the compulsory retirement age of 65 years. Today, however, 71% will reach this age. Among Negroes who were born in 1900, 79% would have died before reaching retirement. "Today" 48% may expect to reach age 65 years. (The figures on reaching 75 years for whites in 1900 are 23%, and in 1959, 48%; for Negroes in 1900, 10%, in 1959, 30%.)

In comparison with older men, older women have increased, to a certain extent, their rate of participation in the labor force. Between 1900-1950 this rate rose slightly from 8.3 to 9.5. Since World War II the rates for women of all ages have gone up.

There can be no doubt that the decline of older males in the labor force is explainable on the basis of the decreasing economic importance of agriculture and self-employment in the economy, changes in the labor market and the other reasons discussed so far. The self-employed, whether farmer or professional, often continue to work well past retirement age, even if only on a part-time basis.

Actually, more elderly persons than younger workers are self-employed. In the 1950's, 40 percent of all workers 65 years and over were self-employed, and the proportion of self-employed climbed beyond 50 percent among people 75 years and over. This relatively large number of self-employed older workers has been credited to two facts. Self-employed persons are able to be more flexible about their retirement age, and many workers have accumulated sufficient capital to go into business of their own after retirement. Nevertheless, if self-

employment as a whole is on the decline, yet proportionally more older people are self-employed workers, they are, in fact, out of step with the total work pattern. This exposes them as a group more acutely to the inherently greater economic risks and difficulties in self-employment. Although the exact figures have changed since 1950, the same general trends prevail in the 1960's.

The 1952 data make it clear that the largest proportion (61 per cent) of people aged 65 and over are in the two occupational categories whose relative importance markedly decreased during the years since 1910. Only 21 per cent were employed in clerical and semiskilled positions, although the importance of these occupational categories increased the most during the same period of time. The remainder hold positions in the total labor force that reveal only a negligible increase in importance since 1910.

The historic decline in labor-force participation among older persons has often been attributed to the increase in mechanization and assembly-line production which requires younger and stronger physical specimens rather than the more seasoned or experienced older person. Regardless of the relative increase or decrease in the importance of major occupation categories, a typical career in any one of them entails shifts from one job category to another with increasing age. Furthermore, while it is true that in terms of work experience a goodly number of older men know obsolete skills in the light of the current occupational picture, there is no clear evidence that a contraction in a given job classification necessarily displaces more older people than people of all ages.

With fewer farmers in the population and the increased organizational employment of professional people and labor, the opportunity for staying gainfully employed as an old person has grown much smaller.

#### VIII. FINANCIAL RESOURCES

As one might expect, the individual income cycle is a phenomenon associated with increased age. Census data of 1950 show a progressive decline with advancing years for both men and women. The earning level of men 65 years and over in terms of median income, is almost one-third of their level of earnings during the period of 35-44 years of age. More recent data do not seem to indicate a marked change in this picture.

In general, families with an aged head have low incomes. If the family head is still working, he is past his period of peak earnings; if he has retired, his income tends to be even lower. Thus a comparatively large number of families with an aged head depend on old-age assistance of one form or another. Clearly, the level of disposable income is adversely affected by increasing age. Regardless of the consoling phenomenon of social security benefits in old age, there is a sizable difference between the median income of those who work and those who cannot past the age of 65.

In general, older people no longer incur comparatively large debts, such as would result from the purchase of a home and furnishings. They do not have to pay any more insurance premiums for retirement benefits; many have paid off their mortgage indebtedness; and the need for the replacement of capital goods, including automobiles has grown smaller. However, not only is the income of most aged persons lower but both its source and its amount are generally fixed. Since a proportionately larger amount of their income must go into securing consumables, like food and fuel and, above all, medical care and drugs, many aged find themselves unduly constricted in meeting the rising costs of an expanding economy to maintain an adequate level of living. The problem of "medical indigence" is too well known to require discussion here.

#### IX. DISEASE AND AGE

More and more people in the population must live with and adapt to the typical physiological signs of becoming old. In their efforts to maintain a functional health level, they must contend with a significant increase in the impairment of specific function, like hearing, as well as changes in their reaction to severe stresses.

The chronic diseases that are progressive or have a slow recovery rate may befall all ages. They are only more characteristic of the older age groups. Further, acute illness with rapid recovery is not the exclusive experience of younger age people. Finally, the majority of chronic diseases of later life arise in middle

life. Dying from these diseases is more common only in *late* life. Of those who are chronically ill, more than 75 percent are between 15 and 64 years old, and 50 percent under 45 years. "Old age imprints a particular stamp on all morbid manifestations" (Charcot); that is, "Disease, mental and physical, . . . acquires a different meaning" (Cahn).

#### X. AGE AND SOCIAL DEPENDENCY

The leading "causes" of limited powers of movement have been attributed to the rising incidence of painful feet and vertigo, frequent general weakness and lack of confidence, much dyspnea and arthritis. Although all are concomitants of the aging process, painful feet, vertigo, weakness and lack of confidence are not completely inevitable.

Despite illness, old people can function longer than we usually think is possible. Therefore, it is important to distinguish normal losses and normal socio-environmental consequences of the aging process from abnormally disruptive but unnecessary losses and consequences. It is a hazardous practice to equate automatically impairment of function with disease and dependency.

#### XI. NATURAL AND SOCIAL ONSET OF OLD AGE

The evidence presented so far indicates that, as a rule, the majority of old people who live an ordinary home life, cease being fully ambulant only *after* the age of 70 years. That is, the proportion of aged who are largely confined to the home rises unabated after age 70 years. Similarly, the chances for disabling or fatal accidents and the chances for a chronic infirmity to make itself increasingly felt, or to ripen into final disability, also increase significantly between the ages of 70-75 years.

It appears that a woman keeps on going as long as she can by performing at least some parts of her total functions through sharing the domestic responsibility with others. The proportion of those engaged in housework by themselves alone begins to fall steadily after age 70. At the same time, there occurs a rise in the proportion of others who share with others in the same task. Despite the increase of this proportion, and despite the increased disability, this usually implies that—from 34.6 percent at age 60 years to 51 percent at age 80 years—women continue to have an important hand in homemaking.

On the other hand, man in today's industrial society does face a necessary change of habit before he actually feels physically "played out." The prevailing fixed retirement pattern at age 65 years forces him to give up abruptly his identification with his occupation and its associated habit clusters. By comparison with his wife, who—if she is not a "careerist," can continue to perform important lifelong home function and other community-oriented activities—a man often cannot avoid feeling a relative deprivation of meaning and purpose.

Even though it is impossible to define precisely the time of onset of "natural" old age—a naturally infirm or decrepit senescent state of being that threatens an individual's independence—as a rule, it does not make itself felt acutely before the age of 70 years. By the time an individual has reached 75 years, however, only the exceptional physical specimen can escape the biological and social consequences of long survival. Restated, today's aging individual is presented with an unnecessary insult by the society he helped build: He is listed as non-productive and old when he must retire even if he can still look forward to at least 5, and often 10 more years of fruitful activity.

Contemporary Western society faces the twofold problem of trying to provide suitable incentives for the retired worker to engage in a practicable and useful activity, without at the same time infringing on the rights of the younger generations by putting roadblocks in the way of their advancement.

#### XII. CHANGES IN INTERESTS

With increased age "a decrease in liking for activities involving physical skill and daring . . . , a decline of interest in linguistic activities involving writing . . . , [and a] greater dislike for changing activities" has been reported. This manifest change in interests with age has to be borne in mind when we evaluate the known changes in actual participation that occur with increased age. If modern society wishes to learn how to enable its older citizens to develop a con-

structive way of life, rather than merely a style of leisure or relative inactivity, it has to consider both this and the fact that the majority of people who pursue meaningful "hobbies" and the like in late maturity began to cultivate them in childhood, youth and adulthood!

Space limitations do not permit us to spell out at length age-related changes in the nature of interest in various forms of recreation and entertainment. The important fact is that, among people who still work, these leisure activities are, in the main, considered a peripheral activity. For the retired individual, however, they are too often the only important indices of retaining membership in society.

It has been noted that many of these activities, including hobbies, are no longer equally satisfying in retirement. Not only do they remain peripheral to the majority of the working members of society in a symbolic sense, but they also retain the same significance for many an old person, and become a constant reminder of what he has lost upon retirement.

#### XIII. AN OVERVIEW

If we compare the socioeconomic context of the aged individual today with that of his grandfather, we can identify significant changes in four major areas, all of which have been affected to a considerable degree by his increased longevity. In the more typical rural society where the majority of our great-grandfathers grew up, the economic status and pattern of work participation of the older person was largely geared to being a self-employed owner and manager of a farm or small business. The then prevailing shorter life-expectancy permitting, he retired gradually, if at all, and primarily at his own volition. Consequently, the majority of older people managed to remain economically independent in old age.

In today's primarily urban and industrialized society the majority of older persons have worked as employees in corporate enterprise under some form of organizational supervision and under a union contract with rigid job classifications. Retirement is generally not based on a flexible system of being able to shift from a physically demanding to a less taxing occupation. It usually rests on a fixed actuarial age limit which both labor and management consider as binding. Economic security in old age is now less based on accumulated individual savings and a postponement of occupational inactivity, than on a system of government-, employer-, and union-sponsored marginal social security and medicated survival.

At the same time, important changes have taken place in the family life-cycle. In this area of change we can point to the decline in family size and to an increase in occupational and geographical mobility which brought with it the decreasing opportunity and growing inability of single or married children to care for their aging parent. This has also been accompanied by a value shift from familial responsibility for the aged individual toward public responsibility of the aged population. Together with the decline of the large and extended family as an insurance against old age, the necessity to be the sole economic support of the family has been gradually reduced, and the opportunities to organize the family, along economic as well as social lines, by training and supervising one's offspring has been diminished.

#### XIV. FURTHER REFLECTION

The previous discussion has shown that a major sociopsychological hazard of aging for both the aging individual and society is the premature sentence to inactivity imposed by rigid rules of retirement. Based on an actuarial definition of "age," such rules deprive many individuals of from five to ten years of fruitful working life.

This is all the more unfortunate since increasingly precise and sophisticated bio-statistical and behavioral science methods offer opportunities for a more flexible and equitable approach to the problem of retirement. The basis of such an approach could well be derived from studies aimed at aiding physicians in the practice of preventive medicine: the establishment of "special risk [disease] categories" by which the probabilities of occurrence of disease may be computed for male, female, white, non-white populations by age. For example, it has been shown that the chances of an individual white male dying of arteriosclerotic heart disease at 50 are 57.6 per 1,000, at 60, 127, and at 70, 236.8 (USPHS, Division of Chronic Diseases). Still finer predictions are possible with the in-

creasing application of morbidity statistics in addition to the widespread use of mortality statistics.

Such age-specific health risk probabilities, when combined statistically with known physical and mental fitness factors required for given occupation categories could well lead to the establishment of useful "performance-risk" criteria for different occupations. By way of illustration, the incidence of 57.6 deaths per 1,000 from arteriosclerosis at 50 might be dangerous to an outdoor house-painter where the even higher rate at sixty or seventy years of age would not affect those in a sedentary occupation.

Under a "plan" of this type, retirement would not be automatic or fixed as at present (i.e., regardless of the probable health and performance risks for particular age grades of job holders in given occupations). Instead, the useful work-life of people could be extended or contracted according to these criteria, and it could be supplemented by more systematic preplanning in moving individuals to alternative and less taxing job categories.

Lastly, once different standard retirement dates for different occupations have been established on the basis of the above, it would also be feasible to gear social security payments to such dates.

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THE NATIONAL SOCIETY FOR CRIPPLED CHILDREN AND ADULTS,  
Chicago, Ill., May 16, 1967.

DEAR SENATOR MONDALE:

\* \* \* \* \*

Historically, the Easter Seal Societies throughout the United States have provided services to individuals whose primary disabilities were of a physical nature. However, because of the correlation between aging and concomitant disability many of those whom we serve do fall within the aegis of your Subcommittee.

Because we early recognized the large numbers of elderly persons to whom we could provide services, in 1962 the Board of Trustees of the National Society adopted a *Statement on Easter Seal Services to Aged Persons*. The policy statement lists the types of services which the Easter Seal Societies offer that are particularly relevant to the needs of the aged. A copy of that *Statement* is enclosed. In support of that policy, various programs and efforts have been devised and generated within the network of Easter Seal Societies.

For many years some of our camps for the handicapped have offered camping programs to older persons, some of whom were 70 and 80 years old. Our Homebound Employment Programs serve large numbers of the elderly handicapped. Our program of Friendly Visitors, which brings outsiders into the homes of the disabled for conversation and social activities, reaches elderly citizens. Some of our rehabilitation and treatment centers are deeply involved in the rehabilitation of stroke patients, providing a range of ancillary services, including physical therapy, speech therapy, social services, and others. Our Equipment Loan Pools lend thousands of dollars worth of apparatus such as wheelchairs, walkers and hospital beds, etc., to many elderly individuals who have suffered either temporary or permanent disability. The National Society Program for eliminating architectural barriers relates not only to the disabled, but to the elderly as well.

Attached are numerous reprints relating to the problems of the aged, which are disseminated by the library of the National Society for Crippled Children and Adults, Inc.

In addition to the literature enclosed, we also disseminate bibliographies which have relevance to the aged; copies of two, "Home Care of the Stroke Patient" and "Self-Help Devices of the Handicapped" are enclosed. Our organization also has a very active safety program, a part of which is focused toward the aging and the handicapped. Enclosed is our exhibit, "Safety Checklist for the Aging."

As well as providing services of the elderly, citizens Easter Seal Societies receive services from elderly citizens through their volunteer efforts. Many Boards of Directors in our state and local societies, as well as the National Board, have benefited from the wisdom and long experience of senior citizens who sit in these policymaking bodies; elderly citizens contribute many hours of work to support our fund raising drives; they serve as Friendly Visitors in the program mentioned above. Attached is a reprint regarding "Foster Grandparents Program: which our Connecticut Society has initiated with assistance of a federal grant. The National Society could not begin to total the number of hours of service contributed by the elderly to support our varied programs.

In addition to the above information, you requested our suggestions to the committee regarding some of the problems of aging and retirement which have come to our attention. One area of concern with which we are frequently confronted is that relating to custodial or terminal residential care for the elderly disabled individual. Transportation is a common problem, especially in rural areas where persons must travel to metropolitan centers for service and within large urban areas where travel *within a community* is costly, inconvenient, and so complex as to be impossible for aging persons with physical disability.

\* \* \* \* \*  
Sincerely yours,

SUMNER G. WHITTIER,  
*Executive Director.*

[Enclosure]

STATEMENT ON EASTER SEAL SERVICES TO AGED PERSONS\*

*Scope of the Problem*

The number and proportion of aged persons in the total population of the United States increased markedly during the past fifteen years. By 1960 there were an estimated 16½ million persons 65 years of age and over. Continuance of this trend will result in an increase to 24½ million aged persons by 1980.

There is widespread public concern over the needs of aged persons who because of health, economic, and emotional problems require special services and programs. Planning bodies at national, state and local levels are formulating programs for the development and expansion of services to aged persons in the areas of health, welfare, education, recreation, housing and employment.

Federal and state governments are taking cognizance of this problem and are considering a wide range of programming to deal with it.

*Present Role of the Easter Seal Societies*

A small percentage of disabled persons served by Easter Seal Societies are in the aged group. They are served primarily through rehabilitation centers, camping programs, equipment loan, and home services. Many other Easter Seal programs which could help meet the health, recreation, and employment needs of disabled aged persons are not now being utilized for this group.

RECOMMENDATIONS

In light of the above factors, it is important at this time to clarify services for the aged in the total Easter Seal Society program and to delineate appropriate areas of activity.

*Basic Principles*

1. Specific activities relating to aged persons which are undertaken by Easter Seal Societies should be staffed by appropriate professionally qualified personnel.
2. Easter Seal Societies should participate in community planning of programs for the aged, serving as "the conscience of the community" in stimulating coordinated programs.
3. As philanthropic agencies, Easter Seal Societies should not ordinarily provide direct services to patients in proprietary institutions.

*Services*

It is recommended that Easter Seal Societies:

1. Serve the aged who can benefit through existing Easter Seal facilities and programs, such as
  - a. Rehabilitation centers—specific therapy programs offering medical, psychological, social and vocational services.
  - b. Treatment centers—specific therapy programs including physical therapy, occupational therapy, and/or speech therapy.
  - c. Home services—provided in the patient's own home including:
    - (1) Recreation—activities of a diversional nature, friendly visitors program, etc.
    - (2) Therapy—physical, occupational and speech.
    - (3) Employment—subcontract work and handicraft products.
  - d. Equipment loan services—the loan of equipment required for a temporary period.

\*Adopted by the Board of Trustees—1962.

e. Workshops—remunerative employment opportunities adapted to individual needs.

f. Job placement—assistance in securing suitable employment, in cooperation with State Employment Service and the Division of Vocational Rehabilitation.

g. Sales outlets—merchandising products made by the handicapped through retail stores or gift-mobile units.

h. Recreation and camping—provision of social and diversional activities including year-round recreational programs as well as resident camping.

i. Referral services—provisions of information on available community resources.

j. Volunteer activities in Easter Seal programs.

2. Emphasize the needs of the aged as well as the physically disabled in implementing programs on Architectural Barriers: and publicize and distribute educational materials and information on standards for buildings to make them accessible to physically handicapped and aged persons.

3. Suggested new program activities for Societies operating rehabilitation programs and having qualified professional staff are:

a. Provision of professional training programs in rehabilitation, concepts and techniques for professional and non-professional personnel serving aged persons in families, institutions, and agencies.

b. Provision of information, guidance and consultation to institutions and agencies establishing or operating rehabilitation facilities and services for aged persons.

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THE JEWISH HOME AND HOSPITAL FOR AGED,  
New York, N.Y., May 15, 1967.

DEAR SENATOR MONDALE: In response to your request for a statement on retirement and the individual, I am glad to cite myself as an excellent example of an unretired older professional who is still active as a medical practitioner and as the chief of medical services of one of the largest and most progressive homes for the aged in the United States.

I have long been opposed to the rigid rules for retirement based on chronological age. I feel that the older individual, whether male or female, must be judged on his functional capacity, by which I mean by his ability to do useful work and to carry on in the normal stream of life's activities.

In order to estimate functional capacity, as opposed to physical capacity or mental capacity as separate entities, we long ago worked out a classification of older men and women on the basis of their functional capacity. I enclose herewith a copy of my original paper on this subject and would emphasize that over the years this classification has found increasing utilization around the country, and it still serves us as a most convenient method of interpreting complicated medical, psychiatric and social findings to professionals and non-professionals.

Please feel free to call upon me for any further assistance that you may need. At the same time, may I offer you my sympathy in your efforts to try to work out a systemic approach to this extremely complicated question. In the last ten to fifteen years, the literature on the subject has become voluminous and certainly needs clarification.

Sincerely,

FREDERIC D. ZEMAN, M.D.,  
Chief of Medical Services.

AUGUST 1, 1967.

Mr. A. ROSS ECKLER,  
Director, Bureau of the Census,  
U.S. Department of Commerce,  
Washington, D.C.

DEAR MR. ECKLER: Your letter of July 20 has arrived here. We are very happy to have Dr. Sheldon's chapter and I will make certain that his manuscript is made part of our hearing record, together with other reports giving essential information on population patterns.

Sincerely,

WALTER F. MONDALE,  
Chairman, Subcommittee on Retirement and the Individual.



U.S. DEPARTMENT OF COMMERCE,  
BUREAU OF THE CENSUS,  
Washington, D.C., July 20, 1967.

DEAR SENATOR MONDALE: As Mr. Drury indicated to you in his letter of June 28, Dr. Sheldon had not completed the updating materials from his chapter in the *Handbook on Social Gerontology*. He has now completed this work and the materials are enclosed.

If we can be of further assistance to you, please let us know.

Sincerely yours,

A. ROSS ECKLER,  
Director, Bureau of the Census.

[Enclosure]

SELECTED TABLES ON THE GROWTH OF THE OLDER POPULATION OF THE UNITED STATES

DESCRIPTION OF TABLES

In the consideration of the problem of retirement, some interest attaches to future trends in the size of the older population from which the retired population is drawn. An analysis of the factors which account for changes in the absolute and relative size of the elderly population provide a basis for intelligent speculation as to character of future problems of retirement. The accompanying tables present relevant materials for the United States.

*Table 1.*—There is considerable variability in age structure among the populations of various countries, and the index of aging—the ratio of persons 60 years old and over to persons under 15; or in very loose terms, the ratio of grandparents to grandchildren—provide a convenient summary measure of these differences. Around 1850 the populations of Great Britain, Sweden and the United States were relatively young; but by 1960 they were relatively old, as were the populations of other Western European countries. The populations of countries sometimes designated as “undeveloped” had the same heavy concentration of population at the younger ages in 1960 that was characteristic of Great Britain, Sweden, and the United States in 1850. This change in age structure, which in the United States and Western Europe accompanied the industrial revolution, is primarily the result of sharp declines in the death rate followed by similar declines in the birth rate.

*Table 2.*—This table contrasts the age structure of the population of the United States of 1900 with that of 1960. Clearly in this 60-year period there have been large increases both absolutely and relatively in the older population, the proportion of persons 65 years old and over rising from about 4 percent in 1900 to 9 percent in 1960.

*Table 3.*—If we ignore immigration, the size of a given age group is in a large part determined by the number of births in an appropriate earlier period. Thus, native persons 60 to 84 in 1960 are the survivors of persons born in the period 1875 to 1895. Births in a given period traced through the age structure with the passage of time are designated as cohorts. Thus, of the cohort of 42 million births between 1875 and 1895, about 30 million survived to be 5 to 24 years old in 1900, 25 million survived to be 25 to 44 years old in 1920, 21 million survived to be 45 to 64 in 1940, and 12 million survived to be 65 to 84 in 1960. There were more persons 65 to 84 in 1960 than in 1940 primarily because the cohort of 1875–95 was larger than the cohort of 1855–75; and more persons 65 to 84 in 1940 than in 1900 because the cohort of 1855–75 was larger than that of 1815–35.

The size of the older population, however, is also affected by improvements in mortality conditions. Nearly 30 percent of the cohort of 1875–95 survived to be 65 to 84 in 1960 but the corresponding figure was only 17 percent for the cohort of 1815–35. Thus, the size of a given age group at any point in time is not only the result of the number of births from which it has survived but is also affected by changes in mortality conditions between birth and the date at which the group is counted.

*Tables 4 and 5.*—These tables present figures analyzing the effects of the trend in the number of births and the decline in mortality on the increase in the population 65 to 84 years old between 1900 and 1960. If there had been no improvements in mortality—that is, the survival rates prior to 1900 had existed at the same level prior to 1960—the increase in the number of births would have contributed about 5 million to the increase in the older population. If the number of births at the appropriate periods prior to 1900 and 1960 had been the same, the improvement in mortality would have contributed about 1.5 million to the increase. Since the excess number of births prior to 1960 was actually affected by the improvement in mortality, this factor contributed about 3.7 million to the increase. Finally, if the 1900–60 increase in the number of foreign born 65 to 84 is viewed as reflecting the effects of immigration, the contribution is about 2.1 million.

The contributions of the various factors to the percentage point increase in the proportion 65 to 84 years involves not only the effects of the trend in births and mortality on that population but also on the population under 65 years at both dates. The figures indicate that slightly more than one half of the percentage point increase in the population 65 to 84 was contributed by differences in the trend in births prior to 1900 and 1960 and about one quarter by improvement in mortality—the interaction between the trend in births and mortality and immigration accounted for the residual.

*Table 6.*—Current projections of the population to the year 2010 suggest that although there will be a substantial growth in the older population, its rates of growth will not be materially different from that of the total population; that is, it will remain a relatively constant percentage of that population.

If the relatively high fertility of the early sixties persists throughout the entire period, it appears that the percentage 65 and over will reach a peak of 9.4 in 1970 and thereafter decline. If, however, fertility has dropped to the relatively low level of the early forties by 2010, then a peak of nearly 11 percent will be reached in 1990, but the percentages for 2000 and 2010 will be slightly lower.

TABLE 1.—*Index of aging for selected countries and census dates*

[Numbers in thousands]

Country	Census date	Population under 15 years old	Population 60 years old and over	Index of aging <sup>1</sup>
Great Britain.....	1851	7,383	1,528	20.7
Sweden.....	1850	1,145	272	23.8
United States.....	1850	9,636	959	10.0
Thailand.....	1960	11,320	1,208	10.7
Taiwan.....	1956	4,138	373	9.0
India.....	1961	180,070	21,271	11.8
United Arab Republic.....	1960	11,110	1,577	14.2
Great Britain.....	1961	11,924	8,763	73.5
Sweden.....	1960	1,649	1,294	78.5
United States.....	1960	55,786	23,702	42.5
France.....	1962	11,533	8,390	72.7
Germany <sup>2</sup> .....	1961	11,898	8,839	74.3
Norway.....	1960	928	581	62.6

<sup>1</sup> Ratio of population 60 years old and older to the population under 15 years. See V. G. Valoris "Patterns of Aging of Human Population" in the Social and Biological Challenge of Our Aging Population: Proceedings of the Eastern States Health Education Conference, 1949.

<sup>2</sup> The Federal Republic, excluding West Berlin.

Source: United Nations, Department of Economic and Social Affairs, *The Aging of Populations and Its Economic and Social Implications*, 1956, and *Demographic Year Book*, 1963 and 1964.

TABLE 2.—Population of the United States, by age and sex, 1960 and 1900

[Numbers in thousands]

Age	Total				Percent change, 1900-1960	Male		Female	
	Number		Percent distribution			1960	1900	1960	1900
	1960	1900	1960	1900					
All ages.....	179,323	75,995	100.0	100.0	-----	88,331	38,816	90,992	37,178
Under 5 years.....	20,321	9,195	11.3	12.1	-6.6	10,330	4,649	9,991	4,546
5 to 9 years.....	18,692	8,898	10.4	11.7	-11.1	9,504	4,494	9,187	4,404
10 to 14 years.....	16,773	8,102	9.4	10.7	-12.1	8,524	4,097	8,249	4,005
15 to 19 years.....	13,219	7,576	7.4	10.0	-26.0	6,634	3,763	6,586	3,813
20 to 24 years.....	10,801	7,355	6.0	9.7	-38.1	5,272	3,637	5,528	3,718
25 to 29 years.....	10,869	6,547	6.1	8.6	-29.1	5,333	3,334	5,536	3,212
30 to 34 years.....	11,949	5,571	6.7	7.3	-8.2	5,846	2,911	6,103	2,660
35 to 39 years.....	12,481	4,978	7.0	6.6	+6.1	6,080	2,625	6,402	2,352
40 to 44 years.....	11,600	4,258	6.5	5.6	+16.1	5,676	2,263	5,924	1,995
45 to 49 years.....	10,879	3,464	6.1	4.6	+32.6	5,358	1,844	5,522	1,620
50 to 54 years.....	9,606	2,951	5.4	3.9	+38.5	4,735	1,570	4,871	1,381
55 to 59 years.....	8,430	2,217	4.7	2.9	+62.1	4,127	1,149	4,303	1,068
60 to 64 years.....	7,142	1,796	4.0	2.4	+66.7	3,409	920	3,733	876
65 to 69 years.....	6,258	1,306	3.5	1.7	+105.9	2,931	670	3,327	636
70 to 74 years.....	4,739	886	2.6	1.2	+116.7	2,185	451	2,554	435
75 to 79 years.....	3,054	521	1.7	.7	+142.9	1,359	262	1,694	259
80 to 84 years.....	1,580	252	.9	.3	+200.0	665	123	915	129
85 years and over.....	929	123	.5	.2	+150.0	362	54	567	68
45 years and over.....	52,617	13,515	29.3	17.8	+64.6	25,131	7,043	27,486	6,474
45 to 59 years.....	28,915	8,631	16.1	11.4	+41.2	14,220	4,563	14,696	4,068
60 years and over.....	23,702	4,884	13.2	6.4	+106.3	10,911	2,481	12,790	2,404
45 to 64 years.....	36,057	10,427	20.1	13.7	+47.1	17,629	5,483	18,429	4,945
65 years and over.....	16,560	3,088	9.2	4.1	+124.4	7,503	1,560	9,056	1,528

Source: U.S. Bureau of the Census, U.S. Census of Population: 1960, Volume I: Characteristics of the Population; Part 1: United States Summary, table 46; and Henry D. Sheldon: "The Older Population of the United States," table A-2.

TABLE 3.—Cohorts in the native population becoming 65 to 84 years old in 1960, 1940, and 1900

[Number in thousands. Based in part on estimates of the native nonwhite population.]

Period of birth	Births	Survivors			
		5 to 24 years	25 to 44 years	45 to 64 years	65 to 84 years
Census year: Cohort of 1875 to 1895.....	42,452.0	In 1900 29,965	In 1920 24,947	In 1940 20,560	In 1960 12,315
Census year: Cohort of 1855 to 1875.....	31,200.0	In 1880 20,995	In 1900 16,859	In 1920 12,888	In 1940 6,666
Census year: Cohort of 1815 to 1835.....	12,163.0	In 1840 ( <sup>1</sup> )	In 1860 ( <sup>1</sup> )	In 1880 4,395	In 1900 2,040
Percent surviving:					
Cohort of 1875 to 1895.....	100.0	70.6	58.8	48.4	29.0
Cohort of 1855 to 1875.....	100.0	67.3	54.0	41.3	21.4
Cohort of 1815 to 1835.....	100.0	( <sup>1</sup> )	( <sup>1</sup> )	36.1	16.8

<sup>1</sup> Not available.

Source: Henry D. Sheldon, "The Older Population of the United States," tables A-3, A-6, and A-7. U.S. Bureau of the Census, U.S. Census of Population, 1960, vol. 1, pt. 1, U.S. summary, table 155. U.S. Census of Population, 1940, Characteristics of the Population, U.S. summary, table 7, and Characteristics of the Nonwhite by Race, table 3. U.S. Census of Population, 1930, vol. II, General Report—Statistics by Subject, table 9, p. 578. U.S. Census of Population, 1870, vol. II Vital Statistics of the United States, table XXIV.

TABLE 4.—*Birth prior to 1960 and 1900 and survivors at census date, for the United States: 1960 and 1900*

[Numbers in thousands]

Age at census date	Period of birth	Births	Survivors		
			1875 to 1960 rates	1815 to 1900 rates	Difference
1960					
Under 85 years.....	1875 to 1960..	234,990	168,106	130,511	-----
65 to 84 years.....	1875 to 1895..	42,452	12,315	7,120	5,195
Percent.....		18.1	7.3	5.5	1.8
1900					
Under 85 years.....	1815 to 1900..	118,043	844,450	65,560	-----
65 to 84 years.....	1815 to 1835..	12,163	3,528	2,040	1,488
Percent.....		10.3	4.2	3.1	1.1
DIFFERENCE					
65 to 84 years.....	-----	30,289	8,787	5,080	3,707
Percent.....	-----	7.8	3.1	2.4	.7

Source: Henry D. Sheldon, "The Older Population of the United States," tables A-3, A-6, and A-7. U.S. Bureau of the Census, U.S. Census of Population, 1960, vol. 1, pt. 1, U.S. summary, table 46.

TABLE 5.—*Components of increase in the number and proportion of persons 65 to 84 years old, for the United States, 1960 and 1900*

[Numbers in thousands]

Components of Increase	Numerical increase		Percentage point moved	
	Number	Percent distribution	Percentage points	Percent distribution
Total increase.....	12,345	100.0	4.7	100.0
Trend in number of births.....	5,080	41.2	2.4	51.1
Decline in mortality.....	1,488	12.1	1.1	23.4
Decline in mortality among excess births.....	3,707	30.0	.7	14.9
Immigration (foreign born).....	2,070	16.8	.5	10.6

Source: Table 4.

TABLE 6.—*Total population and population 65 years old and over, 1850 to 1960 with projections, 1970 to 2010, for the United States*

[Numbers in thousands. Series A projections assume a continuation of the relatively high fertility of the early 1960's. Series D assumes a decline in fertility to the level of the early 1940's.]

Year	Total population	65 years old and over	
		Number	Percent of total
Census:			
1850.....	23, 192	601	2. 6
1900.....	76, 212	3, 093	4. 1
1910.....	92, 229	3, 961	4. 3
1920.....	106, 022	4, 947	4. 7
1930.....	123, 203	6, 649	5. 4
1940.....	132, 165	9, 036	6. 8
1950.....	151, 326	12, 295	8. 1
1960.....	179, 323	16, 560	9. 2
Estimates:			
1965.....	193, 818	18, 156	9. 4
1966.....	196, 842	18, 457	9. 4
Projections:			
Year 1970:			
Series A.....	208, 615	19, 585	9. 4
Series D.....	204, 923	19, 585	9. 6
Year 1980:			
Series A.....	250, 489	23, 063	9. 2
Series D.....	227, 665	23, 063	10. 1
Year 1990:			
Series A.....	300, 131	27, 005	9. 0
Series D.....	255, 967	27, 005	10. 6
Year 2000:			
Series A.....	361, 424	28, 184	7. 8
Series D.....	282, 642	28, 184	10. 0
Year 2010:			
Series A.....	439, 045	30, 230	6. 9
Series D.....	310, 855	30, 230	9. 7

Source: U.S. Bureau of the Census, U.S. Census of Population 1960, vol. 1, Characteristics of the Population, pt. 1, U.S. summary table 47, and unpublished data, Current Population Report, series P-25, No. 359, and unpublished data.