

THE IMPLICATIONS OF PART TIME WORK FOR OUR AGED*

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EARLY retirement with security for the worker has been a dream and hope of social reformers. Our social security system stems from the aspirations of these pioneers. The early social reformer, utopian Edward Bellamy, in his "Looking Backward" portrays a well-ordered society with a mandatory retirement age of forty-five for the worker. The concept of a well-secured early retirement is simplicity itself. In effect, it states—retire at an age when the joys of leisure can truly be appreciated, when the ravages of aging and overwork have not dulled our zest for living. George Bernard Shaw once said, perhaps facetiously, that youth is wasted on the young. Can it be said about retirement that it is perhaps wasted on the old?

Should we say farewell to reform concerning early retirement because prominent psychiatric and medical authorities, like the late Dr. Martin Gumpert and others too numerous to mention, tell us that premature retirement may hasten the onset of physical and mental deterioration? Actually, most of us are unable to afford early retirement. And at

age 65 when most of us are compelled to retire, we do not have sufficient financial and spiritual resources to withstand retirement. Furthermore, even many of us who have sufficient financial reserves do not have enough meaningful activity to occupy our leisure hours.

It is a fact that the great majority of oldsters do not want to retire. The Social Security Administration, interviewing 18,000 retired men and women, found that only 700 had retired voluntarily.

In the book "Retirement and the Industrial Worker" by Tuckman and Lorge of Columbia University, which, among other problems, surveys the attitude of New York City cloakmakers of the needle trades toward retirement, the following observations are of significance:

(1) Workers approaching retirement age have a deep resistance toward retirement stemming from a combination of cultural, economic, psychological and social factors.

(2) Because work for the cloakmaker is more often a way of life rather than merely a means of earning a living, retirement may mean the loss of meaningful social contacts and decreased status in the community.

(3) Relatively few workers are able to retire without severely reducing their living standards, and for many retirement means the imposition of financial hardship.

(4) The applicant for retirement who has

not built up any satisfying interests aside from his work fears retirement because he may not know how to use his leisure time.

(5) Among those who had retired or who had applied for retirement, the main reason given was ill health. In the words of Tuckman and Lorge: "Only a small fraction of those who had applied for a pension or were already retired had done so in order to rest, to enjoy themselves, or to be free of the cares of working."

Economic pressures aside, it is fairly evident from the foregoing material that work for many of us is a way of life and when our working days are over we don't know what to do with ourselves. Therefore, large numbers of workers who have been retired are today seeking jobs, and Jewish Vocational Service agencies are seeing more and more of these persons.

Nine and one-half million elderly persons, over 65 years of age, out of thirteen and one-half million have no income from work. Some 4,600,000 receive social security benefits and some 2,600,000 receive old age assistance. About 450,000 receive incomes from both sources. Average social security and old age assistance benefits are slightly over \$50 a month. In these cold statistics one can readily see the economic motivation which drives large numbers of retired persons to seek employment to supplement their meagre benefit payments. And for the most part, savings are inadequate to cushion the decline of income upon retirement. A nationwide sample survey of social security benefit recipients indicated that the greatest savings were in home ownership. About two-thirds had no assets other than real estate or had assets amounting to less than \$1,000. Only 13 per cent had as much as \$5,000.

The economics of retirement for the overwhelming majority of our senior citizens presents a grim and bleak picture. Hiring practices of many employers, even in periods of high employment, tend to limit the top ages for hir-

ing new workers. A recent survey by the Minnesota Department of Employment Security well illustrates this unwelcome point. Covering the hiring practices in 1953 of 233 employers in the Twin Cities with 134,000 employees, over 90 per cent of the employers surveyed insisted on hiring men not over 50 years of age and women not over 40, with some exceptions made for the very highly qualified. A similar survey made in the summer of 1954, when unemployment was more extensive, found that the general trend was toward even lower hiring ages. This was particularly notable in manufacturing industries. As far as office workers are concerned, in their 1954 survey lower hiring ages were demanded with many firms specifying ages of 25 to 35 as the maximum.

Obviously, during a period of increased unemployment employers tend to further restrict top hiring ages. This poses a very real problem not only for the worker over 65 years of age, but for the workers in their middle years, in the prime of life, with peak family responsibilities.

Additionally, the claim has been made that pension plans make it difficult to employ persons in the upper age brackets. Employers have pointed out the increased cost of covering newly hired older workers under existing pension plans, if they are to receive full benefits on retirement. But if employers are willing, this can be overcome by excluding newly hired older workers from pension plans, or by paying them reduced pensions upon retirement based on actual years of service with the individual firm. Many pension plans, furthermore, specify compulsory retirement at age 65. There are some movements afoot to eliminate compulsory retirement features. So far, however, there is no question but that many pension plans militate against the hiring of mature workers, particularly workers over 65. It is clear that

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firms will not hire new workers in the age group whom they are retiring through the compulsory features of their pension plans.

Pre-employment medical examinations also tend to reduce job opportunities for older workers. Many firms exclude persons with even minor physical impairments. Physical demands of the job, by and large, are not related to the worker's physical capacity. It is the worker's disability rather than his capacity to handle a given job which rules him out. The aging process allows few of us to go unscathed physically. If physical perfection is sought in the pre-employment medical examination, older workers usually will have great difficulty in passing.

The following findings in the highly significant study, "The Labor Force Status of Persons Aged Sixty-Five and Over" by Robert Dorfman of the University of California Institute of Industrial Relations, are of particular interest to those of us who are concerned with the job problems of the aged:

"Older persons have insufficient incomes—in part because they do not have jobs. They are isolated, frustrated, and maladjusted—in part because they do not have jobs. . . . In short, ours is a job-oriented society, and it is not surprising that the whole complex of problems which accompanies aging should be related to the question of job or no job. Nor, therefore, is it surprising that an increase in the job opportunities offered to older persons should be one of the most frequently suggested solutions to most of these problems.

"The results of the survey which I am about to present add up to two conclusions, both grim and neither surprising. First, it is certainly true that older members of the population have to a substantial extent become separated from their jobs and from all that their jobs mean in terms of income, social standing, and psychological satisfaction. In April, 1952, 85 per cent of all males over 14 were in the labor force or in the armed forces. For males of 65 and over, the proportion was down to about 41 per cent. Furthermore, no less than 80 per cent of the older males who are not in the labor force were compelled to leave their last jobs either by their employers or by their states of health; in brief,

slightly under one-half of all men over 65 have been separated from their employment by reason of health or conventional superannuation.

"The second conclusion is that programs for re-employing older people, although they certainly may work constructively in many individual instances, cannot be expected to do much toward relieving the whole range of problems faced by the aged. Partly this is because 40 per cent of the men over 64 are already employed so that, insofar as employment is a cure for their problems, they are taken care of already. To a larger extent this is because 77 per cent of the older men who are not in the labor force feel that they are not well enough to work. A re-employment program could hardly meet the needs of these men or their families. Finally, this is because the older members of the population have not only grown old; they have obsolesced.

"... As a matter of fact, most persons over 65 are women. The employment status of a woman, however, does not have the same significance as that of a man for either economic or social position. This is particularly true of older women. In our sample of older women, only 8 per cent were in the labor force and only 41 per cent had worked since reaching the age of 50. As a standard of comparison, at the time of our survey about one-third of all adult women were in the labor force. It appears that the family adjusts primarily to the man's employment status. . . . The change in employment status associated with aging is a problem chiefly as it affects men."

It should be pointed out that Mr. Dorfman's conclusions are based upon a sampling of 3,000 households which included one or more persons aged 65 or over. He believes that these households are representative of the entire population of such households in the country. There is much of sociological value and impact in the foregoing statements by Mr. Dorfman and I am not anxious to enter into controversy with him. But I seriously question the wisdom of Mr. Dorfman's use of the term "obsolesced" concerning the aged as workers. It is a fact that a large number of our aged have physical or emotional handicaps. They also know that business and industry is not receptive to their utilization. The term "obsolescent" in this context

would disappear from the vocational lexicon provided there were: (1) a full employment economy, (2) the selective placement of the handicapped aged; that is, the matching of the aged workers to jobs within their capacities, and (3) the creation of an employer climate receptive to their use.

I have another difference with Mr. Dorfman: Although the family adjusts primarily to the man's employment status, women in increasing numbers have entered the labor force. Significantly, 743,000 women 65 years of age and over are in the labor force, representing over 23 per cent of the over 3,000,000 workers 65 years of age and over in the total labor force. With women outliving men, jobs for aged women are an important need.

Unquestionably, there are large numbers of handicapped aged who are unemployable because of the limitations imposed by their disabilities. It is evident that employment is not a solution for this group of aged. There are also those aged persons who have sufficient incomes and leisure time pursuits to lead relatively fruitful lives. Such aged persons are not in need of employment. And there are those aged persons who choose to eke out an existence on a mere pittance and they are not interested in employment. But there are many thousands of our aged who are well enough to work and want to work. Our problem is with this group. This group should not be shut off from employment opportunities. Any charter of rights for our aged should include the vital right of equal opportunity to seek employment and be considered for suitable employment in keeping with their skills and capacities.

At the present time it seems that our economy is not expanding in terms of an increasing utilization of workers. There are over 3,000,000 unemployed in the country, and the almost 1,000,000 an-

nual new entrants into the labor force face job-hunting problems, except for those who are able to fill jobs in shortage and highly technical occupational areas. To further complicate job outlook, there is the development of automation. This has been defined to mean the redesigning of production processes to eliminate the need of manual human operations and the performance of these operations through mechanical means in industry by a combination of electronic and mechanical devices. Automation holds out the promise of a second industrial revolution. It can lighten the burden of labor and increase productivity. But it also carries the threat of displacing workers and skills. In the long run, automation should benefit the whole economy. However, from the short-term view, the reports of many industries which have already introduced newer automatic processes, show that productivity is at or near record levels despite substantial cutbacks in the employment of workers.

Considering to the long-term effects of automation, it is said that leisure beyond our dreams may be made available. According to John Diebold, who has been called the high priest of automation, sooner or later we may have to face this challenging question: "Are we capable of developing a culture that does not depend upon work to find meaning to our lives?"

A full employment economy provides the only real fertile base for the promotion of jobs for our aged and other disadvantaged groups of workers. Short of a full employment economy, we will be sharing in a scarcity rather than in an abundance of job opportunities. Where there is sharing of scarcity, there are some, particularly the aged and handicapped, who will be excluded from jobs even though they may be theoretically employable. They are, in effect, employable, but may not be placeable and we

are reminded that life expectancy in the United States after age 65 is over 14 years for men and 17 years for women. What then can make these years after 65 purposeful for those who are forced to retire by their chronological age while they still are physiologically able and energetic? Part time work offers them one important outlet, although we must recognize the restricted availability of such job opportunities. Why part time employment? Because social security regulations provide that persons under 72 years of age collecting benefits may not earn over \$1,200 a year. (Those over 72 years have no limits placed on their earnings.) Therefore, limitations imposed by social security regulations and the desire by many older workers to cut down on physical activities are the reasons why part time work seems more feasible than full time employment.

Because it is impossible to discuss the implications of jobs for the aged, whether full time or part time in a vacuum, I have set up a framework of some pertinent statistical, economic, and sociological background material. I have by no means exhausted all of the excellent available background data on this subject.

Now to descriptions of some of the programs under Jewish community auspices designed to furnish part time employment for the aged: First I should like to discuss the program with which I am most familiar. Since 1948, Federation Employment and Guidance Service has been particularly concerned with the job problems of the middle-aged and older worker. And, over two years ago the agency launched a special program of part time job finding and vocational counseling for persons over 60 years of age who were recipients of social security, old age assistance, and/or private pension benefits. The aim of this program for pensioners was the improvement of the economic status and psycho-

logical outlook of men and women over 60 years of age by providing them with part time jobs to supplement their limited incomes, and to direct them into purposeful activity. To date, about 100 pensioners have been placed in part time jobs through this program. The following observations about the pensioner program are of importance:

(1) There is exceedingly large applicant demand for this service. The problem originally anticipated does exist—that many more pensioners than the agency can serve in this project have requested job finding assistance. Any trickle of publicity in any of the publicity media brings out additionally large numbers of applicants. There is presently a waiting list of thousands for this part time job service. For every pensioner applicant placed in 1954, 40 pensioners remained on the waiting list.

(2) In addition to the inquiries which the agency receives daily from applicants and relatives of pensioners, family service agencies and community organizations have been calling FECS about the job problems of pensioners and have been referring applicants for this job finding service.

(3) This community response to the program proves, if nothing else does, the deep-seated need which this program is trying to meet. Although limited in scope, this project does fill a gap in community services which is not met elsewhere.

(4) Job promotion remains the key problem. Enlisting employer interest for the pensioner in a period of declining employment requires intensive and painstaking promotional activity. While job promotion has not yielded large numbers of openings, jobs have been secured and placements have been made. With limited staff, limited funds, and the existing economic climate, it must be recognized that the agency is not able to perform on a mass basis. The agency pursues a

highly selective individualized approach. Unfortunately, job finding for the pensioner cannot be approached on a mass basis. The highly individualized requirements of this job promotional situation are too stringent to hope for mass job outlets for the pensioner. Job finding in this instance largely involves changing existing stereotypes and attitudes concerning the fitness of the older worker to do satisfactory work. As part of the problem, it must also be realized that there is a limited availability of part time job opportunities generally, unrelated to age factors.

(5) It can be seen from this experience with the pensioner that work is a form of status in our society, that since man does not live by bread alone, the drive to work is more than economic. On the other hand, economic need was a primary motivation behind the quest for work of most of the group studied in this project.

(6) Over 50 per cent of the group studied presented some form of health disability indicating that time does take its toll of the human body. Because of this consideration, the applicants requested light jobs, in many instances sedentary in nature, which did not make too many physical demands upon them.

(7) On-the-job counseling with the pensioners after placement, and frequent follow-up with the employers who have hired pensioners through FECS has been extremely valuable. The agency gained needed insight into the job and some of the family adjustment problems of the pensioner. For many of the pensioners, this type of contact helped them through a difficult adjustment to a new occupational and industrial situation.

(8) Follow-up on a regular basis with the employer has had real meaning. From this contact with the employer, the agency learned how the pensioner performs on the job, about his relations with younger co-workers, how he accepts su-

pervision from younger persons, and something of his attitudes towards work generally. On the whole, follow-up studies show that the productivity of most of the pensioners placed in this project compares favorably with that of their younger co-workers on the same job; they are absent less frequently; they are able to accept supervision from younger persons; they are able to get along with younger co-workers and their attitude towards work is highly responsible and positive.

(9) The costs of such job placement are relatively high. But in comparison to alternative services, the cost to the community is small indeed.

(10) Follow-up also shows that about 30 per cent of the pensioners placed leave or are discharged from their jobs after a short duration. Most leave of their own accord. They leave for various reasons, but mainly because the job does not meet their expectations. This picture is no worse than turnover on new jobs for younger persons. This turnover also tends to increase placement costs.

Now to discuss some other programs under Jewish auspices. A number of Jewish Vocational Services sponsor terminal workshops for the aged. These shops are for older severely handicapped persons who are unable to compete in the competitive labor market. These aged persons are in need of a highly protective work environment which can only be offered in a sheltered shop. Interestingly, some of these handicapped aged, after an experience in a sheltered shop, are able to move on into jobs in normal industry. The shop experience gives them confidence and motivation to make the move into the actual world of work. However, most of the handicapped aged find the pace of the workshop suited to their needs. Even though salaries received are low by comparison with industry, the shop affords the aged person involved a means of keeping busy and of

fraternizing with his peers. To such persons work seems to be less a means to an end than an end in itself.

Additionally, of particular interest is the development by three Jewish Vocational Service agencies of workshops at homes for the aged. In Cincinnati, the Jewish Vocational Service runs shops at two homes for the aged, and such shops are also run by the Jewish Vocational Services of Kansas City and Milwaukee. The objective of these shops is to provide gainful employment of a non-demanding type to residents of the homes as an incentive to living. These shops are more popular and effective than occupational therapy because of the "reality" of the work process and the compensation involved. This is work therapy with a "reality" factor added. Types of work done in these shops are simple assembly, pasting, labeling, packing, sorting, and other similar operations. Hours of work vary in the different shops, but the maximum schedule is two hours a day for five days a week.

The following report on the initial organization of the sheltered workshop at the Home for Jewish Aged at Kansas City points out some of the problems and results:

The investigation of the desirability of establishing a sheltered workshop at the Home grew out of a request by the Kansas City Jewish Federation. The Jewish Vocational Service is concerned with work—work that keeps people occupied, interested and that yields a financial return. The Kansas City JVS answer was designed as an attack upon the idleness that so often accompanies declining years. The JVS suggestion was a sheltered workshop.

"Residents from the Home for the Workshop were pre-selected by the Director of the Home and then interviewed by the JVS representative. In making the final selection, physical capacity, general health, sociability, interest, alertness and work background were some of the factors

considered. Resident response was overwhelming from the start. While the 'screening' was going on, the JVS worker was seeking potential contractors, examining possible jobs that would be done at the Home, actually trying a good many of them out to make sure they were suitable. Residents were 'tested' on a number of typical operations. Social security coverage was checked, and U. S. Department of Labor approval was secured.

"Early in July 1953, 23 residents of the home engaged in assembling several thousand nut, washer, screw and small tube units for a local manufacturer. Each unit was packaged in a paper bag, stapled and boxed. The job was to last one week. Two factors upset calculations. At the last minute, it was necessary to increase the number of workers engaged in the 'trial run,' and enthusiasm was so great that the initial estimate on production was found to be too low. The crew beat the schedule! The results were overwhelming and the finished work was returned to the manufacturer. The workers were paid and the experiment ended. The 'trial run' was a success. Under actual conditions a contract had been secured, worked and delivered.

"For the workers in the shop, this had been a most satisfying experience. The groundwork was prepared for the permanent operation of a shop."

Throughout this presentation, I have been pointing up the implications of part time work for our able aged. In summary, I will attempt answers for a number of selected vital areas. What then are the implications of part time work for our aged?

(1) *Economic Implications.* As we have seen, most retired persons over 65 have inadequate pensions and savings to permit them a comfortable existence. Through part time jobs they are able to supplement their very marginal incomes and low living standards; burdens on families are relieved and welfare costs to the community are reduced. The use of pensioners as part time workers opens up for industry a new, yet reliable, experienced labor resource. As the aged non-worker population increases, and it is increasing radically each year, welfare costs, with an ever-increasing load

on younger workers and taxpayers, will mount drastically unless jobs can be found for those able aged who want to work.

(2) *Health Implications.* This quotation concerning the aged, by Dr. Theodore Rosenthal, Assistant Commissioner of the New York City Health Department, very well sums up the implications under this heading:

"Their main, besetting problem is not health but morale. And if you can keep old people occupied, they keep out of hospitals. Mental health has an important effect on their physical health."

(3) *Family Implications.* Culturally, ours is a work-centered society. Work confers dignity and status on the individual. Those who are forced to retire by their chronological age, while they are still physically fit, often are placed in a social dilemma. They find nothing to replace the work they have lost. New conditions and, sometimes unbearable conditions, are created in the home. The husband who was out of the home at work for a good part of the day is now underfoot. He may now need the financial help of his children. His role is sharply altered from independence to that of a dependent. The situation of Mr. L, age 66, retired, a referral by a family service agency to a vocational service for part time employment illustrates this point. "Mr. L feels painfully inadequate in his wife's eyes since he is no longer bringing money home. He very much needs to find a part time job

to rebuild his self-esteem as a man and husband. He is unhappy at having to be partially dependent financially on his married children who are really unable to contribute to his support."

The values of part time work for our able aged need not be labored any further. The case is self-evident. Properly employed, aged part time workers can contribute to society; provide themselves with required income; ease the burden on others; and develop emotional satisfaction that makes for fuller living.

To summarize, in recent years progress in understanding man's physiological, psychological, and social development has helped to increase life expectancy. The average future life expectancy of a male worker, age 65, is over 14 years. Expressed differently, at age 65 today a man can look towards reaching almost age 80. Unless the span of years between 65, the more or less present official retirement age, and age 80 can be adequately sustained financially and creatively, the need of work for our senior citizens cannot be ruled out in our civilization. As one older worker expressed this, "If I only knew that I had a few years to live, my savings would carry me. But my problem is that I may live too long."

What is good for our aged is also good for our youth and for America. We need an expanding economy with jobs for all where the ability to do the given job rather than chronological age is the basic criterion used in hiring.