

# Old-Age Retirement: Social and Economic Implications

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*The many, interrelated problems of our aging population are becoming increasingly serious, both for the individual and the Nation. Unless they are solved, they may be expected to become more pressing. In the following pages the author examines some of the issues that arise in connection with the retirement of older workers.*

**I**NDUSTRIAL and military mobilization will result, at least in the immediate future, in greatly increased work opportunities for those older persons who can and want to work. But what is the long-range picture? Over the next 15 or 20 years will we make the fundamental adjustments that are necessary if older persons are to make the economic contribution that they are capable of making?

The answer is not clear. There is little doubt that older persons want to work when they can, but there is considerable uncertainty as to whether the rest of us will let them.

Relatively few workers retire because they want to. Most of them stop working either because of a disability or because of the employer's decision. In surveys of the beneficiaries of old-age and survivors insurance, for example, the Social Security Administration found that only about 5 percent of those receiving old-age benefits had stopped work because they wished to. About two-fifths of the group reported that they had been retired because of disability; most of the others would have preferred to continue at their jobs and were able to work, but they had been retired by their employers. Why? Obviously because employers thought it was good business to drop these older

workers and hire younger ones to take their places. The Wyatt Company, a consulting firm on pensions, puts the case this way:

\* \* \* At some point (which might be as low as age 40 for a salesman and as high as age 65 or older for an attorney or top executive) the value of an employee's services and the amount he receives coincide. From that point on the tendency is for the employee to receive more than he is worth; first, because of natural reluctance to decrease the salary of an old and valued employee, and second, because his efficiency will be further impaired if he is informed that his value to the organization is decreasing. Eventually, the spread between value and compensation reaches the point where retiring the employee on a fair and properly determined pension is cheaper than keeping him on the payroll.<sup>1</sup>

This may be good business for the individual concern, but it is certainly bad business for the community and bad business for the older person who is forced to retire before he is ready. If in a particular case an older worker has dropped below reasonable production standards and yet wants to continue working, the solution is a reduction in pay to correspond with reduced productivity or possibly a switch to another job—not compulsory retirement.

## *Individual and Community Problems*

Putting first things first, let us consider the human values. What is

<sup>1</sup> Birchard E. Wyatt, Walter Bjorn, William Rulon Williamson, and Dorrance C. Bronson, *Employment Retirement Plans*, Graphic Arts Press, Inc., 1945, pp. 2-3.

the effect of forced retirement on the individual; what happens to the person who at age 65 is told that his usefulness is over?

For most workers today, retirement means inadequate food, inadequate clothing, inadequate housing, and a sense of insecurity. Of the 4.1 million households in the United States with income below \$1,000, 32 percent are headed by persons 65 years of age and over. But even retirement with an adequate pension is for most people decidedly inferior to work in terms of personal satisfaction. For those with an adequate pension, if one is to believe the advertisements, between retirement and death lies holiday after holiday. Fishing or painting or gardening—whatever the form of recreation adopted—has charm for most people, however, largely as a change from a serious occupation. For the great majority there is not enough content in holiday occupations to permit one to organize about them a life of dignity and purpose. It is hard for an adult to become as a child again, to be without a serious occupation, to be without responsibilities, when he still feels power and strength. It is, of course, much harder than being a child, for there is no challenging future for the retired person, and he cannot, like a child, play at adulthood while he is waiting to meet that challenge.

Thus the worker forced into retirement loses more than an income. He is faced with emotional and spiritual problems equally as serious as the economic one of a greatly reduced level of living. Work means recognition in our society, and it is largely through work that one gets a sense of being a useful participating member of society. Our friendships, our social and recreational life, our place in the social order—all tend to be organized around our work. The fear of being unwanted and useless is hardly less of a threat to the security of the aged

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than the fear of poverty and dependency. It is small wonder that few people retire voluntarily and that those who do usually contemplate not so much retirement but switching from one type of economic activity to another or merely a reduction in the amount of work that they do. It tends to be the young or middle-aged person who looks forward to retirement in much the same way he looks forward to a vacation. When they get to the age at which retirement is a practical possibility, it loses its attractiveness for most of them.

The past few decades have brought a radical change in working conditions and with it a marked alteration in our attitude toward retirement. Work throughout life, typically, used to be more arduous than it is today. Hours were long, and life from childhood to old age was lived almost exclusively in the shop; retirement was looked forward to as the time one could do all the things that had been postponed because of a 12- or 16-hour day. In 1875, for example, the average workweek in the United States was 58.4 hours; in 1920 it was 50.4 hours. Now it is about 39.2 hours, and by 1975 it may well have dropped to 30 hours a week. We are gradually organizing industry so that there is time for both work and leisure throughout life. This is what everyone needs—work and leisure all through our lives, not a concentration of work at certain periods of life and a concentration of leisure at other periods. Maybe the able-bodied aged need a little less work and a little more leisure than other people, but they need both.

Our failure to give the aged a responsible role in the community—an opportunity to participate as equals in the work of the Nation—is making them into a class apart, with goals and interest diverse from and to some extent antagonistic to those of the rest of the community. The “old-age movement” as exemplified in California and Colorado tends to divide the community. When the aged act as a pressure group and try to get more and more from the rest of society, the young and middle-aged are driven to resent the economic burden that they must bear on behalf of the old. Group interest breeds group opposition, and

as the old-age movement grows so does community antagonism.

The pressure of certain groups of the aged for more “handouts” arises primarily not from any fault but because they are to a large extent denied other means of expression and the opportunity for self-support. It should not be surprising if they act as an irresponsible pressure group, with a class interest all their own, when our economic and social policies isolate them and give them little chance to participate responsibly.

### *Economics of Retirement*

A policy of arbitrary retirement at age 65 is obviously bad not only for the aged but for the entire country. Sumner Slichter has pointed out that the Nation would lose about \$10 billion worth of goods and services if the 2.8 million persons over age 65 who are now working were to be arbitrarily retired. To support the aged in idleness would lower the standard of living for the whole community to a level considerably below what it can be if the older workers who are able to make a contribution to production are allowed to do so.

We cannot escape the burden of supporting the aged through any device that provides them with cash income but does not exact work from them in return. Even if all the aged in the future have enough in the way of private savings to live comfortably without work, or if they are all covered by generous private pension plans or social security, the fundamental economic fact remains unchanged; unless they have productive jobs they must be supported out of the current production of others.

It does not necessarily follow that we must employ an increasing proportion of the aged to prevent a drop in living standards. Although the number of the aged will increase in the next 25 years much faster than the number of men aged 20–65, the consequent burden on the employed group will be at least partly offset by a drop in the number of other non-workers.

What will probably happen is something like this. From 11.5 million, the number aged 65 and over will increase to 18 million, or more than 55

percent; men aged 20–65 will increase from 43 to 50 million, an increase of only about 15 percent. The number of children of nonworking age, say those under age 18, will drop from 48 million to perhaps 46 million, or 4 percent. The number of employed women may very well increase as the workweek is shortened and as continued invention increases the number of industrial jobs that women can fill. Under these conditions it can be assumed that increasing productivity per worker (the average yearly gain in productivity over the past few decades has been about 2 percent) will more than offset any increase in the number of nonworking dependents.

Just holding our own, however, is not enough. The potentialities of an increasing standard of living for all should not be dissipated through a failure to use the willing and skillful manpower represented by the older worker. We need him, and he needs us.

### *Job Opportunities for Older Workers*

What are barriers to the employment of the older worker and what needs to be done to minimize these barriers? Incidentally, the problem is by no means restricted to workers over age 65; the handicaps suffered by older workers in the labor market begin much earlier—as early as age 50, 45, or even 40.

First, the very technological improvements that increase labor productivity and make it possible to support the aged without reducing community living standards constitute a serious threat to the employability of the older worker. One important effect of technological change is to make many jobs obsolete and consequently to create at least temporary unemployment for the workers who have held these jobs. The technological improvements will create new jobs and will in the long run increase the total number of jobs available; this has been the history of technological advance. Despite the new job opportunities created, the older worker is likely to be at a disadvantage in the change-over. Although most older workers who have had the same job for a considerable

period of time have a good chance, if the job lasts, to hold on to it until they reach compulsory retirement age, the older workers who lose jobs are at a great disadvantage in securing new ones. Employers may be willing to keep on employees of long standing but nevertheless prefer younger workers in hiring new people.

Part of this attitude is prejudice. Recent studies show that in certain kinds of jobs the older workers are actually better and more careful workmen, have lower accident rates, and are more stable. Part of employer preference for younger workers, on the other hand, is based on employer experience with the failure of some older workers to adjust readily to new conditions. This is not only a question of learning a new skill. In the technological change-over, older workers are frequently faced with the emotional problems involved in taking jobs that for them mean declines in skill, in earning power, and in responsibility. From being an important person with seniority rights and the prestige of an old hand, the newly placed older person frequently has to adjust not only to new skills and shop rules but to taking orders from a "youngster." Some are able to make these adjustments, and some are not able to do so.

Another barrier to the employment of older workers that may prove to be particularly important is the widespread adoption of private retirement plans. The extent to which pension plans discourage the hiring of older workers is almost entirely a question of whether or not the older person seeking work brings with him to his new job substantial retirement rights. An employer hiring an older worker who does not already have rights to a deferred annuity is confronted with a double-barreled problem. He must decide that, when the worker does retire, either he will meet the expense of providing a pension greater than his responsibility to the worker on the basis of years of service would justify, or he will have the onus of retiring him on an inadequate pension. His solution of the dilemma will frequently be not to hire the older worker.

The recent pension arrangements created or modified by collective bar-

gaining have not, by and large, given the worker rights that go with him from job to job. Under the typical steel industry plans, for example, a worker to get any benefits will not only need a minimum of 15 years of continuous service but will have to be in the employ of the company at retirement age. Under the Ford agreement, also, the worker must be in the employ of the company at retirement age, and to get full benefit he must have been employed for 30 years with this one employer.

Industry-wide plans—such as those in the mining industry, the clothing industry, and in electrical contracting—are somewhat better in this respect, since the worker can move about within the industry without losing protection. But industry-wide plans are not an adequate solution to the problem, since the movement of workers from industry to industry is great. The wage records of the Bureau of Old-Age and Survivors Insurance show, for the years for which data are available, that a high proportion of covered workers were employed in more than one industry during a year. In 1944, 30 percent of all covered workers were employed in more than one industry; in 1945, 31.5 percent; in 1946, 31.4 percent; and in 1947, 26.2 percent. Even if the 1950's show fewer persons working in more than one industry during the year, it is clear that industry shifts over a working lifetime are common.

There seems only one solution to the problem. If older workers are not to be seriously handicapped in seeking employment, pension plans must give workers a kind of retirement protection that follows them from job to job.

Added to the other disadvantages that an older worker suffers in the labor market is the fact that many jobs in mass production industry place a premium on the endurance and speed characteristic of youth. The older worker is a good workman, but frequently he cannot continue at the same job he held when he was younger. In fact, many of those who continue to work at jobs that are ill-suited to their age are unhappy because of their inability to keep up with the younger worker. By and large, management and the unions have not

conducted the job studies needed for the proper placement and maximum utilization of older workers.

In 1880, 32 percent of the gainfully occupied were entrepreneurs; in 1940, only about 18 percent of the labor force; and in March of this year, 17 percent. This decrease in the proportion of self-employed workers and independent farm operators has also meant a decline in work opportunities for the aged. The employee, dependent on someone else for a job and for standards of performance, is not able to gradually cut down on work in the same way that a self-employed person can.

Because of this complex of circumstances, it may be possible that during some phases of the business cycle the future will find us with a considerable number of job vacancies at the same time that we have a developing hard core of unemployed older workers. Although these workers will want jobs, they either will not be able to make the adjustments necessary or will not be offered work because employers prefer younger men and are willing to leave jobs unfilled until they find the workers they want. Preventing formation of such a hard core of unemployed older workers is a matter of serious importance for the economy and for the health and happiness of older people.

Prevention requires primarily a changed point of view that sees the group of older workers as a great reservoir of productive manpower. This new attitude would result in special training projects, counseling related to both placement and emotional adjustment, and research in the placement of older workers. Labor unions would have to look more kindly on the partial employment of older workers and on shifting those with seniority privileges to jobs with less pay. Management would have to give up its devotion to the principle of a compulsory retirement age. Although this practice may continue to be necessary for top management employees because their standing makes it difficult to retire them on the basis of fitness and ability, it is clear that a compulsory retirement age is a wasteful practice when carried on down the line. Retirement in the future should be based not on chronological age but

on physiological age—ability to do the job.

### *Income Maintenance*

Although a job is the best type of security, there will always be many older persons for whom work is not practical. At present there are about 3.5 million persons over age 75, for example, and only a few in this group are able to hold jobs. As indicated earlier, about two-fifths of those getting old-age insurance benefits retired because of disability, and many persons under age 65 have a disability that prevents their regular employment. There is a permanent problem of income maintenance, then, for a large group of the aged who cannot be members of the labor force—the disabled, women who have been dependent on others for income, and the very old. This problem will continue no matter how successful we are in planning a program to make jobs available for all who can and want to work.

Workers have shown a large and growing interest in securing income protection for the time when they will have to retire. Several factors have contributed to this interest in old-age insurance. One of the most important is the fact that workers as a group are older than formerly and are consequently more interested in the problems of retirement. Then, too, the need is greater. A smaller proportion of men over age 65 are supporting themselves through productive work. In 1890, 68.2 percent of all men over age 65 were members of the labor force, whereas by 1940 this percentage had dropped to 42.2. During the wartime manpower shortage, 50 percent of the men of this age group were in the labor force, but the percentage has dropped again to about 46 percent.

While a smaller proportion of older persons now work, they are living somewhat longer. In 1900, white men in the United States lived an average of 11.5 years after age 65, and in 1949 it is estimated that they lived an average of 12.5 years after they had attained that age. If medical science has any significant degree of success in its current attack on heart disease, cancer, and the other diseases of old

age, the length of life of the aged will be considerably extended. In the absence of a positive program of employment for the aged, the result adds up to a longer period during which the aged face dependency.

For the aged who do not have jobs, alternative methods of support are no longer as available as they once were. First of all, there are on the average fewer children to whom an aged parent can turn for support, fewer among whom the burden of support may be divided. The number of children per family in 1890 was 4.9; in 1920, 3.0; and by 1947, only about 2.2. Moreover, the support of aged parents is much more of an economic burden today than it once was. The shift from the relatively self-sufficient farm of the last century to city living means that the parents are no longer economically useful; there are no chores for them to do. On the contrary, where everything has to be paid for, their presence means a reduction in the family standard of living. When parents live with their children, more rent must be paid and more food and clothing bought. The new dependence of the aged, moreover, is not confined to city living. To a considerable extent, also, the contemporary farm family is less self-sufficient than the farm family of 50 years ago and often is largely dependent on money income from a few cash crops.

To be independent in his old age, therefore, the aged person—now even more than formerly—must have his own money income. He cannot count on working or on support from his children to the same extent that he once could.

Individual saving for old age, however, is extremely difficult for most wage earners. To get a modest annuity of, say, \$60 a month at age 65 requires for a man an accumulation of slightly more than \$9,000 and for a woman, since women live longer than men, nearly \$11,000. Such large savings for this one purpose from an average worker's income are nearly impossible. Old age is the last of many risks to which a worker is subject. What savings he can make are used up during illness or unemployment, or they are spent in bringing up children. To save at all, even for

these more immediate contingencies, is difficult for the ordinary wage earner and completely impossible for the low-paid wage earner. Quite clearly, sufficient money income in old age can be provided for most workers only by some sort of pension arrangement that does not depend for its success on voluntary savings.

### *Pension Plans*

Valuable as private pension plans are for this purpose for those who are covered by them, they do not offer a satisfactory solution for the problem of income maintenance in old age. By their very nature they are reserved for the relatively few who work for successful and generous employers or belong to powerful trade unions. Moreover, these individual employer and industry plans, as indicated earlier, tend to keep employers from hiring older workers. The worker, on the other hand, may be deterred by a generous retirement plan from seeking a job at which he would be more productive, for in most plans he loses rights by leaving.

From the standpoint of the workers, as well as the economy, it is important that most of the retirement income should come from the Government plan. The continued existence of a private plan depends on the financial position of its sponsors; private plans promised in time of prosperity may be discontinued or reduced in hard times. Individual employers may fail, or whole industries become depressed. Under a collective bargaining plan, moreover, the employer's obligation terminates with the expiration of the agreement, and the plan is subject to renegotiation, suspension, or termination.

Many employers will not be able to support an adequate plan and meet competition. This situation is aggravated by the fact that pensions involve long-term expectations so that the plans cannot readily be changed to meet the employer's changing competitive position. Moreover, costs will be higher for one employer than another, and for one industry than another. Industry and business as a whole can support with far less disturbance a payroll tax applied across the board, as in the public program,

than it can support adequate private plans in which the cost varies according to the age composition, labor turn-over, and mortality rates of the particular plan or industry.

Only one type of long-range plan in private industry can ensure that benefits will be paid in spite of the changed circumstances of individual firms and industry and contractual arrangements. A satisfactory plan is one that fully funds the past and current service credits and in addition guarantees that, even if the plan is discontinued, workers below retirement age will have rights to partial pension based on the years of service completed under the plan.

In the Government program it is not necessary to have a fully funded plan to guarantee security. The continued existence of the Government, unlike that of an individual company or industry, may be assumed, and the solvency of the plan rests on the taxing power of the Government.

### *Effect of the New Old-Age and Survivors Insurance Program*

From the standpoint of the public interest the provision of retirement income should be carried on largely through the Government program. The advantages of Government operation in this particular field are not so great, however, that Government should do the whole job. There will always be room in the pension field for some supplementation and adaptation to particular industries and employers. The goal should be the development of a comprehensive and adequate public program, with some continued supplementation through employer-sponsored plans and collective bargaining plans.

The new amendments to the old-age and survivors insurance program go a long way toward making the development of such a comprehensive and adequate public program a reality. With the passage of the amendments, the great bulk of the working population will have protection against the economic risks of old age and death but some gaps remain.

Coverage will be extended on a compulsory basis to about 7.7 million persons and will be available on a volun-

tary basis to an additional 2 million. Altogether, about 45.0 million workers may be covered by the expanded program. Another 7.5 million workers are under other public retirement programs, such as civil service, railroad retirement, the systems of the armed forces, and State and local retirement programs. The major groups that still do not have systematic retirement protection under a public program will be self-employed farmers and self-employed professional persons and those agricultural and domestic workers who are not "regularly" employed. Not counting those farmers and other self-employed persons who earn less than \$400 net income in the course of a year, these groups include about 5.5 million persons or less than 10 percent of the Nation's paid workers and self-employed persons.

It is important to a rational organization of the labor market that retirement payments from the generally available retirement plan be relatively high in amount. If they are high enough so that the supplementary plans may be kept modest in amount, then the private plans will not interfere significantly with the placement of older workers or the mobility of labor. Under the new public program the average worker in heavy industry will, after a few years, get about \$100 a month for man and wife. It remains to be seen whether this amount is high enough to prevent major reliance on supplementary programs.

With this kind of public program in effect, how should present trends in collective bargaining plans be modified?

First, with the public program providing average benefits of around \$100 a month for married workers in heavy industry, the emphasis in the collective bargaining plans might well be shifted from the provision of relatively high amounts for those about to retire to adequate financing and early vesting. In other words, the collective bargaining plans should be made of value to all workers covered rather than just to those near retirement age. The present pattern, in which some 20 or 25 years of service with one company and employment by that company at time of retire-

ment are necessary before a worker gets anything from the scheme, means that probably not more than 1 out of every 20 younger workers will ever benefit. People move around too much.

The extent of this movement, from one employer to another as well as from one industry to another, is reflected in the industry-change and employer-change data obtained from the employee wage accounts of the Bureau of Old-Age and Survivors Insurance. In the steel industry in 1947, 38 percent of all workers worked for at least two different employers, and 36 percent of all steel employees worked in at least one other industry as well. In the automobile industry, the corresponding proportions were slightly higher—40 percent of all workers earned wage credits with at least two different employers, and 39 percent were employed in at least one other industry. Data for these two groups reflect a concentration of mobile workers in the lower age brackets, but even in the older age groups the proportions of multi-industry and multi-employer workers are high. Moreover, these data probably understate the total volume of employer and industry change, because they measure the changes only within employments covered by the old-age and survivors insurance program.

The amounts paid by the public program in the past have been so low that the cost of both adequate supplementation and full vesting of rights for younger workers has been prohibitive. With the higher amounts payable under the new public program, it seems desirable to emphasize vesting and sound financing in the supplementary plans rather than the dollar amount paid to those who are now retiring.

Supplementation by private plans is particularly important in those industries that find it most difficult to use the services of older workers. For extra-hazardous occupations or in industries with a large proportion of jobs requiring great physical stamina, one kind of supplementation might be the payment of benefits starting at, say, age 55 or 60 and terminating at age 65, at which time the

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## FISCAL YEAR

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The aid to the blind program showed no unusual changes during the fiscal year; there was a small increase each month in the number of cases on the rolls. In June the number of recipients (95,000) was 6.8 percent higher than the total a year earlier, and the average payment was up \$1.03.

As usual, general assistance showed the most decided trend changes during the year, as about 100,000 additional cases came on the rolls in the fall and large numbers left again after the first of the year. National totals reflected, in addition to general and seasonal changes in employment opportunities, the effects on some State programs of strikes in the Chrysler plant as well as those in the

steel and coal-mining industries, and the discontinued and later reactivated benefit payments from the United Mine Workers fund.

By the end of the year, about 526,000 cases were receiving general assistance, a number about 14 percent larger than the total in June 1949. The most drastic annual increases occurred in States where unemployment was a severe and continuing problem throughout the year.

THE FISCAL YEAR 1949-50 marked a peak in benefit activities under the State-Federal unemployment insurance programs. Both new and continued unemployment insured under these programs rose sharply from the levels of 1948-49, as indicated by the all-time highs in the number of initial claims and weeks of continued unemployment claimed. The in-

crease was concentrated in the first 9 months of the year; in June 1950, both types of claims had dropped more than 25 percent from the June 1949 totals.

Over the year, benefits amounting to a total of \$1.9 million were paid to 7.0 million workers in compensation for 91.4 million weeks of unemployment. In 1948-49, benefits amounting to \$1.2 billion had been paid to some 5.6 million workers for 61.2 million weeks of lost work. The average unemployed worker drew weekly benefits a little longer than in the previous year. His check was also a little bigger; the average weekly payment was \$19.92 in 1948-49 and \$20.86 during the fiscal year 1949-50. During the last 6 months of the year, however, the average declined, and in June 1950 it was \$20.40.

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public program would assume the payment of benefits.

Paying supplements to persons in positions of executive leadership to facilitate their retirement from a particular firm is also an important function of private plans and a continuing one. Executive pensions designed to assure youthful and aggressive leadership of industry are perhaps peculiarly within the province of private planning. Planning for executive retirement is not inconsistent with the goal of suitable employment for aged men and women who can and want to work. Executives who are past age 65 should not necessarily stop working, but they may need a change of occupation or a new organization to work in.

Beyond the problem of pensions is the larger problem of social security as a whole. With the improvement of the public retirement program, it is hoped that unions and employers will turn more of their attention to disability and medical care insurance, for it is in providing protection against illness that the public program may be expected to be the least nearly adequate during the next few years.

It is also hoped that the improvement of the public program will mean that unions and employers, in dealing with the problem of old-age security, will turn a greater part of their attention to a study of how to make the most efficient use of the services of older workers. The unions deserve the thanks of the public for taking an increasingly strong stand against the principle of a compulsory retirement age, but this stand needs to be implemented with studies, industry by industry and job by job, so that we know where older workers can best be used. To the extent that the older age group can be productively employed, it will be possible, without creating an undue burden on the economy, to supply adequate benefits to those who must retire.

## Conclusion

A rational approach to the whole problem of old-age security seems to consist of four components:

1. Planning for the employment of those who can and want to work;
2. Providing the major part of retirement income for most workers through a contributory social insurance system on a basis of universal coverage and adequate benefits;

3. Developing, as needed, supplementary plans geared to the special conditions in particular industries;

4. Providing special services for the aged in the form of housing projects, recreation projects, counseling, and other social services.

There is pressing need for a great national effort directed to a solution of the interrelated problems facing the aged in our society and facing us as part of an aging population. The National Conference on Aging called by the Federal Security Agency at the request of the President should be the beginning of such an effort. The resources of Government, business, labor, and private agencies must be organized for this goal. It is an effort calling for the professional skills of doctor, social worker, and social scientist and, above all, for the active and wholehearted interest of industrial leaders and trade unionists. We cannot afford the separation of the aged from the community—the organization of the aged against the community. The aged need the secure place in our national community that can come only from continued participation in the life of that community, and the national community needs the wisdom and the skill of older persons.