several years ago to make some proposals, one of which is very much

similar to the proposal for the Industry Youth Corps.

The second is that this same concern by Mr. Oates and by a number of the rest of us has led us to do some experimentation with the employment of youngsters who don't meet our normal standards. This experimentation I want to share with you.

Chairman Perkins. That is what we want from you.

Mr. Robie. First, I guess I should say just to give you a framework that we are a large mutual insurance company, the third largest in the country. We have employed 7,000 people in our home office in the heart of New York City and about another 5,000 throughout the country, and perhaps another 6,000 or 7,000 sales agents throughout the country.

My responsibilities as personnel director have to do with these salaried workers. Unlike the automobile industry, which can use subprofessionals for such routine jobs as bolting automobiles together, our routine clerical work is done by youngsters right out of school.

A high proportion of these people are girls. A good many are not career people. They stay with us for several years until they get married and then they leave. So there is a high turnover of these lower level people.

As a result of this we are as an industry probably the biggest employers of youngsters, both Equitable and the insurance industry in

general.

For example, just in our home office building, this summer we will employ over 1,000 youngsters just graduating from high school this year for their first job. Naturally, we have a particular interest in what is happening to the youngsters and we have a particular concern when we find the changing population mix in our cities, particularly in New York, a different labor pool than we have seen in the past.

Over a thousand of these youngsters in New York City are out of work, dropout youngsters, supposedly unemployable. This gives us a

great deal of concern.

About 5 years ago we decided to see what we could do to find out more about the so-called unemployable of the dropout youngsters and with that in mind we employed a small number of these, cooperating with a local agency. We have actually cooperated with several agencies over a period of time and most recently our cooperation has been with a city agent called JOIN—Joint Orientation in Neighborhoods.

It was our intention to employ a limited number of dropout youngsters. Initially the thought was just give them a job that they can do and let them learn the discipline of working and see what this will do to improve their motivation and to give them some chance to support themselves.

We have employed in 5 years about 80 of these youngsters. Before our program beginning late in 1966, which is a little different than I will come to in just a minute, of these 80, we have about 16 left.

These youngsters have been given on-the-job training but no supplemental education. We have learned from our experience that just giving these youngsters a job and on-the-job training is not adequate. They need basic educational help, supplemental help, and they need counseling. They come from homes in some cases where even holding a regular job is looked on as something derogatory.