

fits), the trend toward mandatory and early retirement has tended not only to lower the ages at which employed older workers retire, but also the ages at which unemployed workers can obtain reemployment. That is, the lower the retirement age, the lower the hiring age is likely to be.

For most workers in this group, a job is essential for economic reasons. Most workers in this age group have dependents to provide for, and this is a period in the family life cycle when basic living expenses remain high.

For example, in a demonstration project sponsored by the National Council on the Aging in South Bend, Ind., after the Studebaker plant shutdown, among 3,000 workers aged 50 and over, there were 2,000 dependents under age 19.

The person over 45 finds that the wisdom and experience attributed to the older person by many societies and cultures do not work to his advantage. On the contrary, the burden is on him to convince a prospective employer that he has skills and qualities which will compensate for his lack of youth.

A long period of unemployment means that unemployment benefits are exhausted, and after this there is no social income program until the individual becomes eligible for social security or private pension benefits. To put it plainly, without a job the over-45 worker will become financially dependent upon his family, or, more likely, the community. And if he remains unemployed or marginally employed after age 45, he will arrive at retirement age eligible for only minimum social security benefits.

The problem of age discrimination is a complex one because it is seldom a matter of blind or arbitrary prejudice which often exists for reasons of race, creed, color, national origin, or sex. Age discrimination is a more subtle series of problems based upon a combination of institutional factors and stereotyped thinking.

For example, labor market conditions, seniority and promotion from-within policies, job training costs, pension and insurance costs, and mandatory retirement policies often make employers reluctant to hire older workers—in addition to the inaccurate views often held concerning the physical abilities, learning capacities and psychological flexibility of older persons.

A review of literature on the productivity of older workers shows that while studies on actual job performance indicate no significant decline with age until age 55 and over and only a slight net decline after that; and while opinion surveys of supervisors, foremen and corporation officers indicate that “employers seem to feel that the older workers they already have are for the most part satisfactory”; at the same time they “look upon older workers seeking new jobs as a poor employment risk.”

At present, there is no specific Federal legislation and financing to deal effectively with middle-aged and older workers' problems. Legislation to assist the older worker, including prohibition of discrimination in employment because of age, is long overdue. For people 65 and over there are—inadequate and uneven as they are—retirement insurance benefits under the Social Security Act, old-age assistance, medicare, medicaid, and the Older Americans Act. The Economic Opportunity Act was designed specifically to aid the poor. Under the