

Occasionally, employers endeavor to place job orders for domestic workers at 50 cents per hour, or offer "room and board and a good home" to a pensioner in return for domestic work. Employment Service policy permits cancellation of job orders when wages or conditions of employment are below prevailing standards in the community, and this policy is explained to employers who attempt to place such job orders.

Employment Service-sponsored programs such as Senior Repairman and Homemaker lead to employment at going wage rates, and under acceptable working conditions. Other programs such as Experience Unlimited, which offers placement assistance to professional and managerial personnel, and job clinics for mature women planning to enter or re-enter employment, help older workers to compete in the labor market on more equal terms.

However, the full extent of the older worker's economic problem is only partially revealed in the operations of the Employment Service. Of the more than 1 million Californians aged 65 and over in 1963, only about 22,000 filed new applications for work with the California State Employment Service. The extent to which employment may be needed by the balance of this group, or the prevalence of substandard wages and working conditions among those who find jobs through sources other than the State Employment Service, can only be surmised. The median income for the aged, cited on pages 38 and 39, shows that half the 65-plus group are subsisting at poverty or near-poverty levels, generally defined as an annual income of \$3,000 or less for a family of four, and \$2,000 or less for the single individual living apart from a family group.

5. Retirement and Group Insurance Plans

Interviewers feel the effect of retirement and group insurance plans on employers' hiring practices is not fully understood. The following comments are summarized from the remarks of a number of local office staff:

"We need more factual information on the effect of age on employers' group insurance for life and health. Can we show employers that their rates will not rise if they hire older workers? Similarly, we need more information about retirement plans--what are modern practices? What about plans which permit the worker to take his retirement from one employer to another?

"State, Federal, and local government retirement plans should be reviewed in terms of employment possibilities for older workers. They have some built-in restrictions. Some retirement plans now have a top of age 62, and some have age 60. Some union pension plans have built-in age requirements. These age limits have an effect on our placement of older workers."