

SOCIAL ADJUSTMENT IN OLD AGE

A Research Planning Report

By

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with the assistance of

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SOCIAL SCIENCE RESEARCH COUNCIL
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FOREWORD

THIS research planning bulletin by Dr. Otto Pollak is a completely reorganized and largely rewritten edition of a mimeographed planning report on *Social Adjustment in Old Age* issued by the Social Science Research Council two years ago. The continuing demand for this publication after the supply was exhausted led to the decision to prepare a more systematic statement of needed and feasible research organized around an adequate conceptual framework. In this bulletin is presented, for the first time, a theory of the nature and process of social adjustment in old age, utilizing the available pertinent concepts of psychology and of sociology.

The original edition was a prospectus of proposed research upon adjustment in old age prepared by twenty persons actively engaged in research in this new field. The present bulletin, while drawing upon much of the data in the original publication, introduces considerable new material. Noteworthy is the inclusion of a basic orientation about which the projects for research are organized.

When the Committee on Social Adjustment in Old Age was formed in 1943, there were available in the literature only a few scattered studies on the social aspects of aging. This condition was in marked contrast with the existence of a considerable body of research findings upon the biological and psychological phases of old age.

In the past four years there has been a marked growth in research projects, stimulated in part by the work of this Committee and in part by the growing public realization of the problems of social adjustment which confront older adults in a modern industrial society. It is hoped that this research planning bulletin will be helpful both in providing an overview of the social aspects of aging and in indicating profitable directions of further research.

Particularly helpful to the author in preparing this bulletin have been suggestions and criticisms offered by two members of the Council staff, Glen Heathers and Paul Webbink. Grateful acknowledgment is also made to the twenty contributors to the earlier publication: Charlotte Buhler, Ruth S. Cavan, H. Warren Dunham, Lawrence K. Frank, Thomas M. French, Anne E. Geddes, Philip M. Hauser, Oscar J. Kaplan, Hertha Kraus, Judson T. Landis, George Lawton, Irving Lorge, Merrill G. Murray, Otto Pollak, Talcott Parsons, Ollie A. Randall, Rainard Robbins, Leo W. Simmons, Irene B. Taeuber, Clark Tibbitts.

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The task of developing a basic orientation for the study of adjustment problems in old age and of integrating and supplementing the material contained in the preliminary edition of a research planning report on *Social Adjustment in Old Age* forced the author to use the material in the earlier contributions in such a way that their unity and identity were lost. He has done so with considerable reluctance, yielding only to the pressure of his mandate to produce more than a symposium. He carries therefore a heavier burden of responsibility and owes the contributors of the original report a greater debt of gratitude than would an editor of a symposium. In at least partial fulfillment of this obligation he would like to stress his indebtedness to those contributors to the earlier research planning report whose materials he has incorporated in bulk into this presentation. To go further and identify the authorship of various individual paragraphs or sentences taken from the original report unfortunately would be too cumbersome. It would also not fulfill its purpose because it might give an impression of a smaller contribution than was actually given by the availability of the material from which the author was permitted to draw. His work would have been impossible without all the contributions contained in the earlier report.

Specifically the author wants to make the following acknowledgments: The idea of Chapter 3 was originally conceived by Ruth S. Cavan and the tabular material which she assembled represents the backbone of this chapter. Furthermore, a considerable number of detailed research suggestions with regard to old age adjustment in the area of family living go back to her contribution to the earlier report. The material on housing has been taken over with minor rearrangements from the research proposals contributed by Hertha Kraus. Many research suggestions and background material were contributed by Paul Web-

bink in the form of comments to an earlier draft of the chapter on old age and making a living. The chapter on attitudes toward retirement comes almost completely from the contribution of Clark Tibbitts. Material from his hand is also incorporated in Chapter 9. The material on financial adjustment in old age represents, except for rearrangements, minor rewriting and omissions, practically a combination of the earlier contributions of Anne E. Geddes, Merrill G. Murray, and Rainard Robbins. Many research proposals in Chapter 10 were originally made by Judson T. Landis and George Lawton.

The emphasis on the demographic basis of old age problems and various research suggestions in this respect originated with Philip M. Hauser and Irene B. Taeuber. Considerable parts of the theoretical approach to family problems in old age go back to the contribution of Talcott Parsons.

The usage of psychological concepts in the presentation of the proposed frame of reference and throughout the bulletin is a result of the active cooperation of Glen Heathers, who contributed the major part of Chapter 5. In the latter chapter there are also incorporations of material contributed by Charlotte Buhler, Thomas M. French, and Irving Lorge.

A special expression of appreciation is finally due to the members of the Committee on Social Adjustment in Old Age who supported the author with the wisdom of their counsel and the power of their encouragement.

Needless to say, the responsibility for the whole presentation rests entirely with the author.

OTTO POLLAK

CONTENTS

	Page
FOREWORD by <i>Ernest W. Burgess</i>	vii
ACKNOWLEDGMENTS	ix
CHAPTER	
1. INTRODUCTION	1
2. DEFINITIONS OF OLD AGE	10
3. THE DEMOGRAPHIC BASIS	17
4. A PROPOSED FRAME OF REFERENCE	31
5. PSYCHOLOGICAL ANALYSIS OF INDIVIDUAL ADJUSTMENT TO AGING	43
6. OLD AGE AND THE FAMILY	73
7. OLD AGE AND MAKING A LIVING	94
8. ATTITUDES TOWARD RETIREMENT	116
9. ADJUSTMENTS TO RETIREMENT	125
10. OLD AGE ADJUSTMENTS IN OTHER INSTITUTIONAL FIELDS	153
APPENDIX	
SAMPLING FOR OLD AGE RESEARCH by <i>Frederick F. Stephan</i>	164
SELECTED BIBLIOGRAPHY	169
INDEX	191

CHAPTER 1

INTRODUCTION

The last two decades have witnessed an increasing social concern with the problems of later maturity and old age. This trend has found its expression among the ranks of the general public as well as among scientists and seems to have resulted from a combination of determinants.

Demographic Factors

There is first of all the fact that all countries of western civilization have had declining birth rates for a considerable time and therefore aging populations. The discovery of this fact is a result of the development of the science of demography, i.e., the study of the growth, the distribution, and the composition of populations. French, English, Swedish, American and other demographers have assembled a wealth of information regarding the present and probable future development of the size and age composition of various population groups. In the course of these demographic analyses it has been pointed out repeatedly that population decline may lie ahead of this country in the not too distant future and that in any case all countries with declining birth rates show trends of absolute and relative increase in the higher age brackets. Declining death rates in the higher age groups have worked in the same direction, though less spectacularly, and have accentuated the increase in the numerical strength of the aged in these countries.

In the United States this development in the age composition of the population has been going on for more than a century. In 1850, 42 percent of our population were under 15 years of age and not quite 3 percent were 65 or older. In 1940, only 25 percent were under 15 and as many as 7 percent were 65 or

more years of age. Furthermore, the trends which these changes represent will probably continue. It is true that the decline of the birth rate was arrested during the war years, but this phenomenon doubtless can be attributed to the emotional reactions of younger adults to the impact of war. It is common knowledge that many people in those years married earlier and started families sooner than they would have done otherwise. In doing so, however, they probably did not abandon the principle of planned parenthood so widespread in this country. For this reason it seems inadvisable to take the apparent arrest in the decline of our birth rate during the war years as an indication of a trend reversal. It is probably much safer to assume that the long-term decline in our birth rate will make itself felt again. The general pattern with respect to fertility and changing age distributions is similar in the countries of northern, western, and central Europe and may appear in other parts of the continent during the next generation. Thus the dynamics of a continuing decrease of the younger and a continuing increase of the older population groups constitute one of the characteristic demographic phenomena of our time—a phenomenon fraught with social implications.

Cultural Factors

Besides and beyond these demographic changes, several aspects of our culture have brought old age within the orbit of lay and scientific interests.

Our value system with its stress on individual well-being for the largest possible number, if not for all members of society, has resulted in the singling out of an increasing number of population groups as subjects for study and action. Particular attention has been paid to specific economic groups, minority groups, and deviant groups such as criminals, the physically or mentally ill, and the intellectually defective. With regard to special age groups the application of this social philosophy led at first to a predominant concern with infancy, childhood, and

adolescence. Logically, this trend of interest had finally to include the aged as well, although their inclusion within the range of social concern has come relatively late.

Next to our interest in the well-being of others there is a practical and egotistical root of our growing concern with the problems of aging. Most people hope to live long and are therefore interested in these problems in relation to their own futures. Since several aspects of our way of life seem to work against a satisfactory adjustment in advanced years, many young and middle-aged members of our population are concerned as to how they will make out in old age. They realize that our culture is excessively demanding in many respects and often requires the individual's maximum efforts. There is increasing awareness that its competitive character, its quickness of pace, its ostentatious consumption which tends to make saving inadequate if not impossible, and its negative evaluation of receiving financial aid make old age with its biological, psychological, and economic handicaps a problem period par excellence.

Furthermore, interest in the aged on the part of their younger associates is an expression of concern about the possibility of being unable to meet the needs of the old persons in our society in traditional ways. Our legal system and moral philosophy consider the care of the aged largely a family responsibility. Children are supposed to assist their parents if they are not self-supporting and to furnish them with the living arrangements, contacts, and medical care which they need. But the transition of our culture from a rural to an urban way of life, the reduction in living space per family unit, the resulting shift from a three-generation to a two-generation family system, and the increase in standards of living and care which are considered appropriate make the fulfillment of these traditional obligations increasingly difficult. A cultural lag seems to exist between our primarily urban way of life and our predominantly rural ethics; and this lag leads either to assumption by the young of duties which often become increasingly arduous, or to refusal to

assume them which results in social censure, feelings of guilt, and resentment. In neither case is a satisfactory solution achieved. Social provisions for old people in the form of old age insurance etc. are largely in their infancy and, though promising, are by no means satisfactory at their present stage of development.

On the other hand, individual adjustment to old age seems to be particularly difficult in our culture. All living implies first a growth, then a peak, and finally a decline in physical and mental capacity. The changes from one stage to another make certain types of behavior impossible or inadvisable if life is to be maintained, and behavior must be adjusted to such changes. On the societal level this is done by age typing of roles and status, which we find in all cultures. Society designates certain types of behavior and certain levels of rewards as appropriate for the members of specific age groups. As a consequence of such age typing, accustomed behavior and accustomed rewards have to be given up by the individual as he enters a new age group. The ease or difficulty of adjustment to such changes depends on the extent to which the new behavior and status are desirable or undesirable in terms of the general cultural values of a society. Work, independence, and freedom are among the highest social values in our culture; and limitation of behavior is prone to be experienced as a hardship, particularly since little status compensation is offered for such limitation. (This means that all ages except early adulthood tend to be problem ages.) The special problem character of old age is inherent in the fact that its limitations are experienced after freedom from such restraints and cannot be rationalized as transitions to a more desirable situation. The limitations of childhood and especially of adolescence may be mitigated by expectation of their removal in the future, but it is known that the limitations of old age must increase rather than wane.

In addition, the way in which age typing occurs may aggravate the difficulties of adjustment in old age. In this respect our

culture in its present stage differs not only from other cultures but also from its own earlier stages. Hardly ever before has a culture permitted such a degree of chronologically exact age typing for all people. In primitive societies, certainly, age typing had to depend largely on the actual biological impact of aging as experienced in its manifestations. In our present-day culture, however, with its birth registration and frequent use of birth certificates, mathematical awareness of chronological age has led to a situation where age typing is based not so much on manifestations as on expectations of changes with age. Since the process of aging is not uniform in all members of the population, this means that behavior changes are expected from many people whose manifestation of age would not require it. The tensions thus artificially created present special problems of adjustment.

Thus in our society the changes in living required by aging are based not only on changes in physical or mental capacities but also on social pressures. (There is a difference in the situation of a man who has to adjust his behavior to an actual decline in his physical or mental powers and that of a man who has to adjust it to social prescription of such a change before it is necessitated by his physical or mental condition.) To the adjustment required by physiological handicap there is added the adjustment required by social limitation or vice versa.

Present Status and Problems of Research on Old Age

Although demographic developments and a variety of cultural determinants are thus focusing social concern on the aged as a population group, only the sciences of biology and medicine have contributed a great deal of effort toward coping with the problems of aging. A new branch of medical specialization, geriatrics, is being developed and Cowdry's monumental work on the biological and medical aspects of aging, Thewlis' treatise on the medical care of the aged, and Kaplan's volume on the mental diseases of old age testify to the degree of scientific

attention which personnel in these fields are giving to the problems of aging.¹ Similarly the contents of the new *Journal of Gerontology* seem to indicate that biology and medicine have advanced further in old age research than the social sciences. It is true that medicine has not been able so far to deal as effectively with the diseases of old age as with the diseases of childhood and youth, but some definite gains have been made and deserve recognition. The average life expectation of males 40 years of age in the United States, for example, has increased from 27.74 years in 1900-1902 to 30.27 in 1942, and that of females of the same age has increased from 29.28 to 33.86 years. The gains over longer periods are even more appreciable, e.g., the average life expectation of 40-year-old males in Sweden during the period 1816-40 was 23.66 years, and in the period 1931-35, 32.50 years. Recent results in attempts to correct the chemical upsets which the aging process seems to produce in the body, the success of hormone therapy in the treatment of glandular deficiencies, and advances in the field of nutritional research seem to permit further hope for improvement.

Compared with these strides in biological and medical research on old age, the amount of progress in social science research on the subject is relatively insignificant. Except for statistical analyses of older population groups by demographers and special research by economists on problems of social security, the exploration and analysis of the social aspects of aging have been largely neglected until recently. Social science research has paid little attention to such questions as how older people of different ages participate in our society, what their major problems are, and what solutions they require.

The greater advance of the medical sciences than of the social sciences in research on problems of aging is understandable,

¹ E. V. Cowdry, ed., *Problems of Ageing: Biological and Medical Aspects* (2nd ed.; Baltimore: Williams & Wilkins Company, 1942); Malford W. Thewlis, *The Care of the Aged* (4th ed.; St. Louis: C. V. Mosby Co., 1942); Oscar J. Kaplan, ed., *Mental Disorders in Later Life* (Stanford University: Stanford University Press, 1945).

however. The fight against death has always been the legitimate concern of the former and logically has led their representatives to investigate the medical and biological aspects of aging. But among social scientists the motivation for studying the social impact of aging upon the older individual and upon society is comparatively new, since it has resulted mainly from the relatively recent demographic and cultural developments outlined above. It was logical, therefore, that they should have been inclined to treat age as a variable in the analysis of social phenomena rather than as a social phenomenon worthy of examination as such. However, where public concern has focused on a special age group, for instance, adolescence, social scientists have responded by revising their approaches and intensifying their efforts, and seem about to do so with respect to old age.

Certain changes in scientific thinking have prepared the way for this development. First of all, there has been a great increase in the emphasis placed by social scientists on the study of personality and interpersonal relations. Socio-psychological problems of aging evidently fall in this area. Secondly, there has been an increasing tendency to employ the developmental or case study method in the study of the entire life span of the individual. When the developmental approach is employed in this way, later maturity and old age are seen simply as additional periods of life to which the individual attempts to adjust. Research on problems of aging is certain to benefit both in volume and significance from this orientation of scientific thinking in terms of the total life span.

Thus public pressure as well as internal reorientation in all probability will stimulate considerable social science research on problems of aging. Envisaging this trend, the Committee on Social Adjustment of the Social Science Research Council in 1941 selected adjustment to old age as a field which required active attention. Because of wartime diversions of personnel, however, it was not until 1943 that a subcommittee on social adjustment in old age was formed and undertook as part of its program the preparation of a memorandum designed to be of

aid in the planning and conduct of future research in this field. The present bulletin is a product of this project.² Its central purpose is to provide suggestions concerning research problems which merit immediate attention, and techniques which promise results in the investigation of these problems. No attempt is made to present, as a part of this bulletin, a review or appraisal of research conducted to date because little has been done that was not mainly exploratory in nature. However, references to significant researches already published will be made in context wherever their findings are relevant.

Since the social problems of aging are the joint concern of sociologists, psychologists, anthropologists, and economists, an effort has been made to develop a formulation inclusive enough to embrace the questions and research methods involved in the approach of any social scientist to these problems. Such a formulation seemed to stem most easily from a central emphasis on the adjustment pattern in its relation to the changes in needs, capacities, predispositions, and opportunities for satisfactory living which accompany old age. The problems created by these changes and the adjustments which lead to their solution were found to be the foci of interest on which the research efforts of all students of old age seem to converge.

Patterns of adjustment in their broadest range can be conveniently covered by the term social adjustment which in its common-sense meaning refers to all efforts of human beings to find more satisfactory ways of getting along with one another.³ In this sense it includes the efforts of an individual to satisfy his personal needs as well as to live up to the expectations of others, on the one hand, and the efforts of groups to provide better opportunities for need satisfaction on a mass basis, on the other. On this ground the research interest of psychologists in individual adjustment as the process of need satisfaction by a person's own efforts and the research interest of cultural anthro-

² See the Foreword.

³ Donald Young, "Memorandum on Suggestions for Research in the Field of Social Adjustment," *American Journal of Sociology*, 46:873 (May 1941).

pologists, sociologists, economists, and political scientists in societal adjustment as the process of providing opportunities for need satisfaction through institutional arrangement and rearrangement can meet in a manner permitting mutual supplementation and integration.

Consequently, this bulletin was planned to stimulate further research on the age changes to which older individuals have to adjust, on means of adjustment which are or could be put at their disposal, on factors which are correlated with the degree of adjustment which they achieve, and on measures of that achievement. Particular attention has been paid to analyzing how the studies of aging conducted by members of different social science disciplines might be interrelated in terms of the concept of adjustment.

While the attempt is made in this bulletin to provide research workers interested in the study of the aged with a common frame of reference for their investigations, it has not been possible to present here the background materials from other cultures against which research workers could assess the adjustment problems, adjustment mechanisms, and adjustment levels of our aged population. Knowledge is inadequate, or at least not readily accessible, regarding these questions with reference to the great contemporary civilizations. Material from primitive cultures has been analyzed by Simmons⁴ from the angle of old age research, but suitable control data are not available because of the great contrasts between those societal structures and our own. Social scientists interested in the study of old age are therefore limited in their use of control data to those types provided by minor deviations within our own culture. If future research in the field of cultural anthropology will provide comparative material from such advanced contemporary cultures as the present-day Chinese, research workers will be able to gain a better perspective for the analysis of the problems of social adjustment in old age which arise in our culture.

⁴ Leo W. Simmons, "Attitudes toward Aging and the Aged: Primitive Societies," *Journal of Gerontology*, 1:72-95 (January 1946).

CHAPTER 2

DEFINITIONS OF OLD AGE

Theoretical Considerations

All scientific investigation necessarily faces the initial task of establishing criteria delimiting the area of relevant research. To take the members of a specific age group as the object of investigation is only a superficial solution of this methodological problem as far as the social aspects of aging are concerned. Actually it poses a number of important conceptual questions which are not yet generally perceived. At the present stage of knowledge three such conceptual problems are presented: (1) Should the definition of old age be chronological or functional, (2) should it be general or specific, and (3) should it be conceived as unitary or as covering an array of age subgroups?

Chronological age versus functional age. Aging is a process of change and as such a phenomenon of variation correlated with the dimension of time. Thus, theoretically our definition may emphasize (1) the phenomenon of variation, or (2) the time factor. We can look for variations in physical, mental, or other characteristics and then determine their occurrence in time, or we can examine a selected age period and characterize it by the variations which typically occur within it.

In selecting a specific age group of the population for study we proceed on the assumption that the members of this group are characterized by certain traits whose appearance is correlated with the process of aging and which distinguish this population group from others, because the members of the latter have not yet reached or have already passed the developmental stage with which these characteristics are associated.

Lawrence K. Frank, in the opening article of the recently founded *Journal of Gerontology*, has pointed out that the

universality of the sequence of growth from development to maturity and senescence must not obscure the fact that each individual traverses these consecutive stages at his own rate of speed.¹ It must, therefore, be remembered that chronological age has a different significance for different individuals. It is common to hear such expressions as, "He is old at 40," or "He is in his 60's, but he is still young." Also in the same individual different functions age at quite different rates. A man may have to give up strenuous physical activity at 45 and yet work hard at his business until he is 70.

It has been rather generally observed that physical capacities tend to reach their peak earlier and decline earlier than mental capacities. Charlotte Buhler's research on the life cycle has thrown light on the differential which exists between the developmental curves of physiological and psychological aging.² The difference between the rates of decline in these two types of capacities is frequently referred to in the relevant literature, which usually paints an unattractive picture of the physical aspects of old age but sometimes uses brighter colors in describing the mental qualities of the aged.

It must be remembered therefore that chronological age has varying significance for individuals as well as for the different capacities of any one individual. Thus, although measures of central tendency in the developmental curve of the life cycle may give the impression of uniformity, the basic data vary widely and include some extreme deviations from the determined norms, regardless of whether the series represents a population universe or the universe of a single individual's functions. The individual in a certain chronological age bracket may be either ahead of or behind the developmental norm for his age group. One or more of the specific functions of an indi-

¹ Lawrence K. Frank, "Gerontology," *Journal of Gerontology*, 1:3 (January 1946).

² Charlotte Buhler, "The Curve of Life As Studied in Biographies," *Journal of Applied Psychology*, 19:405-409 (August 1935).

vidual similarly may be out of line with the general developmental stage of his other functions. Correspondingly, the needs of an individual may be in accordance with the norms for his chronological age or they may not be, and his capacities or his opportunities for satisfying these needs also may deviate from chronological norms.

The existence of such individual variations from age norms suggests that a chronological delimitation of the area of research on old age often may be misleading and may tend to divert the research worker's attention from significant phenomena rather than directing it to them. For the biologist and the physician the methodological solution is comparatively simple. They define the phenomena of interest on the basis of their positions in the universal developmental sequence and designate a person as biologically or physiologically old whenever he exhibits characteristics of the advanced stages of the sequence. In other words, these scientists work with a content definition of old age rather than with a chronological definition.

For the social scientist the problem of definition in old age research is not so simple. At first it would seem that he also should follow a content definition rather than a chronological one. It could be argued that the concern of any social scientist interested in old age centers essentially in the problems of social adjustment created by changes in the later stages of the individual's developmental sequence. Consequently he should define old age in terms of these changes and the problems which they present, and then locate them in any individual's life at the chronological age at which they actually occur. This argument presupposes, however, that chronological age as such does not imply any changes in the life sphere of the individual, and this presupposition is obviously fallacious. It has already been pointed out that chronological age typing is a feature of our culture, a fact which social scientists cannot disregard. Actually, where there are discrepancies between the behavior considered appropriate on the basis of chronological age and the actual

occurrence of individual age changes, special problems of adjustment arise which are particularly challenging to the student of the social aspects of aging in our culture.

To be sure, societal age typing is basically a result of efforts to establish harmony between social opportunities and social rewards on the one hand and individual needs, capacities, and predispositions on the other. Where such typing is not based on individual manifestations but on expectations of the normal, special tension must necessarily arise. If social scientists were to confine their research to those cases in which organic aging with its changes in needs, capacities, and predispositions requires differential behavior and consequently results in different status, they would disregard large areas of social problems connected with chronological old age and so fail to cover their field of interest. Actually, therefore, in a culture characterized by chronological age typing the social aspects of aging must be studied on the basis of a chronological recognition of old age because in such a culture the chronological definition is in good part a content definition. Under such conditions chronological age is not only a dimension by which to locate problems, but it also creates problems.

The social scientist's areas of interest are defined by society, even though opinions regarding the desirability of a certain type of societal arrangement are properly not allowed to obscure his analysis of an actual situation. From the point of view of improving social adjustment it may be that society should dissociate age typing from chronological age and adopt a functional definition of old age. But if this is to be achieved, social scientists must provide the bases for making the necessary distinctions, by developing and applying measures of needs, capacities, and predispositions. Until the results of such measurements permit formulation of a functional definition of old age, social research must recognize the existing social situation and use the existing societal definition of old age which is still preponderantly chronological. Only where society already allows an

individual choice of behavior on the basis of developmental change can the social scientist now work with a functional definition distinct from the chronological definition. Where he may do so is largely a question for research itself; but it may be pointed out, for example, that in our culture farming and certain professions seem to leave a much greater degree of individual freedom as to change of behavior with age than does the vast area of industrial employment.

General versus specific definition. Although in our culture age typing is largely chronological, it is not uniform. The societal definition of old age varies from one aspect of life to another and from one subgroup to another. A person may be too old to obtain employment in a factory but not too old to keep such employment, or too old to continue in one job but not to obtain another. He may be too old to enjoy a certain type of recreation with societal approval but not too old so to enjoy another. He may be too old to learn but not too old to teach, or perhaps too old to teach but not to learn. In short, a person may be socially young or middle-aged in one respect of life and socially old in another. Social scientists therefore have to define old age in terms of norms related to the specific types of social participation and social rewards to be investigated. Whether this definition should be made in terms of chronological or functional age depends on the societal definition in question.

Unity versus degrees of old age. Decision as to whether the definition of old age for the study of social aspects of aging should be chronological or functional, general or specific, does not solve all the questions involved in this methodological problem. If a social scientist decides to study the population 60 years of age and over in respect to participation in religious activities, for example, or the recreational needs and opportunities of this population group, his definition of the research area implies that old age is a unitary period in which all members of the population have common characteristics in these respects. Nothing, however, could be further removed from

reality than to assume that any one social aspect of aging is uniform among all members of the population who are 60 or older.

Purely demographic analysis seems to indicate that the social situation of the aging person varies widely from one subgroup of the older population to another, as will be shown in the next chapter. Marital status, living arrangements, employment, and the incidence of disease show characteristic differentials among the various age subgroups of people over 60. Needs and capacities to satisfy these needs show significant variations among these groups. Not only the purely demographic expressions of differences among the various subgroups of old age but also recognition of the dynamic nature of the aging process must lead to the realization that problems, interests, and conditions of life undergo continuous change as aging proceeds. The popular stereotype of old age as a unitary period is misleading and so is the conception of the aged personality as a rigid and static configuration of traits. Social scientists therefore should define old age as an advanced but nonetheless continuing process of human development and gauge its impact at consecutive stages of the variations implied.

Practical Considerations

In a memorandum designed to assist social science research in all pertinent fields of social aging, still another problem must be considered: What is the lowest chronological age limit which should be used in order to insure attention in research to all significant aspects of social aging in a given culture? As has been pointed out, the increasing interest of social scientists in the problems of old age is the result of a growing awareness of the demographic aspects of old age in our culture and of the prevailing social concern with the problems of aging. Delimitation of the problem area should take account of these two conditions. From this view it is proposed tentatively to set 60 years of age as the lower limit of future research interest.

This limit is intentionally set lower than the most conspicuous chronological definition of old age in our society, which is 65. The latter is the age of eligibility for social security benefits, a frequent age for retirement from employment, and the standard age at which privately arranged annuity income payments begin. It must not be forgotten, however, that social security legislation was gained in opposition to one of the most basic tenets of our social philosophy, i.e., that individual independence and freedom from governmental regulation are desirable social goals. This legislation therefore represented a compromise which could not take account of all economic manifestations of age typing in our culture. Furthermore, the trend of retirement ages is toward earlier retirement as indicated by the shift from the 70 to the 65 year age limit in some fields. In other fields of societal activity hardly anything is known regarding modal expressions of age typing, and it consequently seems desirable to locate the lower limit of the area of interest at an earlier rather than a later age in order to assure a greater probability of coverage of the relevant phenomena.

However, in certain areas old age research will have to start at ages below 60. In the study of family relations, for instance, the impact of the climacteric upon the sex life and upon the emotional life of the marriage partners will require the inclusion of women in their late 40's and early 50's in the population group of research interest. In the field of industrial employment, the worker over 40 is frequently considered as the exponent of old age and will therefore have to be treated as such by students of economic adjustment in old age. Other major exceptions to the 60 year rule may appear necessary.

Thus, as a matter of expediency in research it is proposed to consider persons aged 60 and over as generally of interest to the student of old age, with the reservation that the actual chronological delimitation of the particular population group to be studied will depend on the specific problem under investigation as well as upon future research findings regarding functional aspects of aging.

CHAPTER 3

THE DEMOGRAPHIC BASIS

In the study of all social phenomena the number and the characteristics of the population involved are of primary importance. Demographic statistics are the raw material on which many social, psychological, social-psychological, political, and economic studies must be based. The fact that demographic statistics permit significant inferences as to individual and societal adjustment only after conceptual and analytical treatment may seem so obvious as to require no specific statement. It is less well-recognized that failure to base analyses of social problems on demographic data frequently accounts for the lack of adequate understanding of the genesis and possible solutions of such problems.

Study of the social problems arising from the existence of a specific population group therefore must start with demographic analysis. The first question of importance is the present magnitude of the population group of scientific concern and its probable future development.

Numbers of the Aged and Their Future Trend

The population 60 years of age and over in 1940 numbered nearly 13,748,000 persons and constituted 10.4 percent of the total population of the United States. For comparison, in the **same** year the Negro group comprised 12,866,000 persons or 9.8 percent of the total population; and the adolescent group between the ages of 15 and 19 numbered 12,334,000 or only **9.4 percent** of the whole. These figures show that in considering the social problems of persons aged 60 and over we are directing attention to a population group somewhat larger than either of two groups which for a considerable period have been foci of scientific attention and public concern.

It is well known that the numerical strength of older persons in our population has been increasing over a number of decades, and that this trend in all probability will continue in the decades to come. Numerous estimates have been made of the quantitative developments to be expected in this respect. According to estimates based on assumptions of medium mortality and medium fertility and no net immigration, the proportion of people aged 60 and over in the United States is expected to increase as indicated in Table 1.

TABLE 1. ESTIMATED PERCENTAGES OF THE POPULATION OF THE UNITED STATES 60 YEARS OF AGE AND OVER, BY AGE, 1940-2000^a

Age	1940	1960	1980	2000
Total, 60 and over	10.4	13.7	17.1	18.6
60-64	3.6	4.5	5.5	5.4
65-69	2.8	3.7	4.5	4.4
70-74	1.9	2.7	3.3	3.8
75 and over	2.0	2.8	3.8	5.0

^a Source: U. S. Bureau of the Census, *Forecasts of the Population of the United States, by Age and Sex: 1945 to 2000*, Population—Special Reports, Series P-46, No. 7, September 15, 1946.

Numbers in the Various Subgroups of Old Age

Demographic analysis reveals that old age is not a unitary period—that breakdowns of the available demographic data for persons over 60 years of age suggest on the basis of the simplest analysis that the social problems of the aged differ greatly among various age groups. The relative size of these groups is therefore significant in the study of many problems. It appears from Table 2 that in 1940 about 62 percent of our population aged 60 and older were in the age group 60-69. On the other hand, only about 7½ percent were in the group 80-89, and not even 1 percent was over 89. By far the largest group of older people in our society, then, are in their 60's, even when allowance is made for some understatement of age in the census returns. Studies of the social problems of aging

TABLE 2. POPULATION OF THE UNITED STATES 60 YEARS OF AGE AND OVER, BY AGE, 1940^a

Age	Number	Percent
Total, 60 and over	13,747,654	100.0
60-64	4,728,340	34.4
65-69	3,806,657	27.7
70-74	2,569,532	18.7
75-79	1,503,982	10.9
80-84	774,391	5.6
85-89	277,012	2.0
90-94	69,598	0.5
95-99	14,463	0.1
100 and over	3,679	

^a Source: U. S. Bureau of the Census, *Sixteenth Census . . . Population*, Vol. IV, Part 1, Introduction, Table IV.

therefore must take account of this relative concentration of numerical strength in the lower subgroups of old age as well as of the different situations of the various subgroups. The importance of this for sampling as well as for research on specific subgroups is apparent.

Sex Composition of the Aged

The sex composition of a population group is often of particular interest to the student of social structure and social problems. The available data of the 1940 census show fairly equal proportions of males and females in the age groups between 60 and 75, along with a continuously decreasing proportion of males in each successive age group. (See Table 3.) The sharply downward trend of the sex ratio after age 75 is of course in line with the biological finding that women enjoy comparatively greater longevity than men. The excess of females is indeed pronounced in the oldest age groups, but since four fifths of the total aged population are under 75, the sex composition of the whole group does not present problems of special research interest to the student of social adjustment in old age.

TABLE 3. SEX DISTRIBUTION OF THE POPULATION 60 YEARS OF AGE AND OVER, BY AGE, UNITED STATES, 1940^a

Age	Percent		
	Male	Female	Total
Total, 60 and over	49.5	50.5	100.0
60-64	50.7	49.3	100.0
65-69	49.8	50.2	100.0
70-74	49.5	50.5	100.0
75-79	48.1	51.9	100.0
80-84	46.4	53.6	100.0
85-89	43.8	56.2	100.0
90-94	40.1	59.9	100.0
95-99	38.8	61.2	100.0
100 and over	36.4	63.6	100.0

^a Source: U. S. Bureau of the Census, *Sixteenth Census . . . Population*, Vol. IV, Part 1, Introduction, Table IV.

Marital Status

Of much greater interest than the sex composition of the aged population is the variation in marital status by sex and age. Table 4 shows the following significant facts: Old age is the period when marriage disintegrates, not through separation or divorce, but through the death of husband or wife. The direction of the difference usually found between ages of husbands and wives in our society leads to a different situation for women and men. While only about 11 percent of the men in the age group 60-64 are widowers, 31 percent of the women are widows. In the succeeding age groups larger and larger percentages of both sexes are widowed, but, while in the age group 75-79 only one third of the men are widowers, more than two thirds of the women have lost their spouses through death. Loss of the marriage partner thus occurs much more frequently among elderly women than among elderly men. To the student of the family relations of the aged, this is an important fact because of the attendant problems of loneliness, inadequate

TABLE 4. PERCENT DISTRIBUTION OF THE POPULATION 60 YEARS OF AGE AND OVER BY MARITAL STATUS, BY SEX AND AGE, UNITED STATES, 1940^a

Sex and age	Single	Married, Married, not		Divorced	Widowed	Total
		living with spouse	living with spouse			
<i>Males</i>						
Total, 60 and over	10.1	62.7	5.6	1.5	20.1	100.0
60-64	10.5	72.7	4.0	1.8	11.1	100.0
65-69	10.3	68.0	3.9	1.5	16.3	100.0
70-74	9.9	61.4	3.6	1.3	23.8	100.0
75-79	9.5	52.7	3.4	1.1	33.3	100.0
80-84	8.7	42.4	3.4	0.8	44.7	100.0
85 and over	7.9	29.5	3.5	0.6	58.5	100.0
<i>Females</i>						
Total, 60 and over	9.3	38.5	3.8	0.9	47.5	100.0
60-64	9.3	55.0	3.0	1.4	31.3	100.0
65-69	9.4	43.8	2.7	1.0	43.1	100.0
70-74	9.5	32.1	2.2	0.7	55.5	100.0
75-79	9.2	21.0	2.0	0.5	67.3	100.0
80-84	9.1	11.7	1.8	0.3	77.1	100.0
85 and over	8.0	5.0	1.7	0.2	85.1	100.0

^a Source: U. S. Bureau of the Census, *Sixteenth Census . . . Population*, Vol. IV, Part 1, Tables 6 and 9.

means of support, and readjustment in living arrangements that typically accompany widowhood during old age.

Geographic Distribution

The distribution of the older population in different geographical regions of the United States is of importance in the study of the social problems of this group. The relevant and available data have not been thoroughly analyzed, but Table 5 shows notable differences in the proportions of the population over 60 years of age in the different sections of the country. In the South elderly people seem to comprise a considerably

smaller proportion of the population than they do in the nation as a whole, i.e., only 8.4 percent compared with 10.4, while the opposite is true in the North and West. This apparent underrepresentation of the aged in the South and overrepresentation in the other sections may merit further investigation. Our stereotyped thinking about differences between the South and other sections in the United States may easily suggest misleading explanations in terms of social factors such as health differentials. Actually, further demographic analysis reveals the pitfalls in such stereotyped thinking. First, the fertility dif-

TABLE 5. SECTIONAL DISTRIBUTION OF THE TOTAL POPULATION AND OF PERSONS 60 YEARS OF AGE AND OVER, UNITED STATES, 1940^a

	North	South	West
Total population	76,120,109	41,665,901	13,883,265
Persons 60 and over			
Number	8,630,257	3,510,250	1,607,147
Percent of total	11.3	8.4	11.6

^a Source: U. S. Bureau of the Census, *Sixteenth Census . . . Population*, Vol. II, Part 1, Table 26.

ferential between the South and the other sections of the United States has a marked effect upon the age distributions of their respective populations. The predominantly rural character of the South and the high fertility of its rural population, which exceeds that of the rural population in other parts of the country, of course tend to reduce the relative numerical strength of the aged in that section.

Furthermore, the relative underrepresentation of the aged in the South may be partly accounted for by the differential distribution of the foreign born in the three sections. Because of the decline in the numbers of immigrants since 1914, the foreign born are now largely concentrated in the older age groups. In 1940 their median age was about 51 years while the median age of the total population of the United States was 29 years. In that year persons 60 years of age and older represented 27.3

percent of all the foreign born, while persons of that age represented only 10.4 percent of the total population. However, the foreign born are not evenly distributed geographically. Compared with their representation in the North and the West, they are strongly underrepresented in the South. (See Table 6.)

TABLE 6. SECTIONAL DISTRIBUTION OF THE TOTAL POPULATION AND OF THE FOREIGN BORN, UNITED STATES, 1940^a

	North	South	West
Total population	76,120,109	41,665,901	13,883,265
Foreign born			
Number	9,369,778	625,676	1,423,684
Percent of total	12.3	1.5	10.3

^a Source: U. S. Bureau of the Census, *Sixteenth Census . . . Population*, Vol. II, Part 1, Table 26.

It is clear that the geographical distribution of the foreign born must affect the age composition of the population in the various sections.

Distribution of the Aged by Types of Communities

Table 7 shows interesting differentials in the distribution of our aged population among various types of communities. As age increases larger proportions of the successive age groups are found in rural nonfarm communities, or "villages," while decreasing proportions live in urban communities. Whether this difference is traceable to a back-migration of older people to their home towns, to conditions affecting longevity, or to

TABLE 7. PERCENTAGES OF THE POPULATION 60 YEARS OF AGE AND OVER RESIDING IN DIFFERENT TYPES OF COMMUNITIES, BY AGE, UNITED STATES, 1940^a

Age	Urban	Rural nonfarm	Farm	Total
60-64	58.3	19.3	22.4	100.0
65-69	56.6	20.7	22.7	100.0
70-74	56.7	21.8	21.5	100.0
75 and over	55.4	23.4	21.2	100.0

^a Source: U. S. Bureau of the Census, *Sixteenth Census . . . Population*, Vol. II, Part 1, Table 7.

both, is a question for further research. It is interesting to note in this connection that, according to vital statistics, residents of cities have higher death rates than those of rural communities. This suggests that living conditions in villages have indeed a more favorable influence upon longevity than those in cities, a phenomenon of considerable interest to the student of social adjustment in old age.

A breakdown of the community distribution of the aged population by sex, as in Table 8, reveals another interesting

TABLE 8. PERCENTAGES OF THE POPULATION 60 YEARS OF AGE AND OVER RESIDING IN DIFFERENT TYPES OF COMMUNITIES, BY SEX, UNITED STATES, 1940^a

Sex	Urban	Rural nonfarm	Farm
Total	57.0	20.9	22.1
Male	53.2	21.3	25.5
Female	60.6	20.6	18.8

^a Source: Same as Table 7.

phenomenon. A higher proportion of older men than of older women live on farms, and a lower proportion of the men than of the women in that age group live in urban communities. Of course, census data show a preponderance of males in all age groups in rural farm areas of the United States, but this preponderance is relatively greatest among the aged. (See Table 9.) Since at ages 65 and over, females considerably outnumber males in the total population, the surplus of males among elderly persons in rural farm areas is particularly striking.

It would be interesting to ascertain to what extent the greater disparity in the numbers of older men and women on farms is accounted for by mortality and to what extent by migration. If it should be found that a considerable proportion of widowed farm wives move to cities in order to join their children who have moved there, there would be need for study of this special aspect of migration in old age which implies a change from

TABLE 9. MALES PER 100 FEMALES AMONG THE RURAL FARM POPULATION, AND AMONG THE TOTAL POPULATION, BY AGE, UNITED STATES, 1940^a

Age	Sex ratio	
	Total population	Rural farm population
All ages	100.7	111.7
Under 5	103.2	102.9
5-9	102.9	104.0
10-14	102.7	106.5
15-19	100.4	113.3
20-24	96.6	121.4
25-29	96.5	113.3
30-34	98.0	108.3
35-39	98.9	103.6
40-44	101.2	104.1
45-49	104.0	108.4
50-54	107.1	116.0
55-59	106.3	122.7
60-64	102.9	129.2
65-69	99.2	137.0
70-74	97.9	141.4
75 and over	88.2	123.4

^a Source: U. S. Bureau of the Census, *Statistical Abstract of the United States, 1944-45*, Table 22, p. 25.

one subcultural setting to another with a related complex of problems of adjustment for the persons affected.

Living Arrangements

The living arrangements of the population 60 years of age and over are reflected in demographic data shown in Table 10. It appears from these data that many old people maintain their own homes. A relatively small proportion, even of the very old, live in institutions or in other ways detached from a private household. Only 4.5 percent of the men and 3.3 percent of the women fall into this category. The greatest shift with age is from independent homes to the homes of children. This type of residential rearrangement is more frequent among women than among men and is undoubtedly linked with the greater

TABLE 10. PERCENTAGES OF THE POPULATION 60 YEARS OF AGE AND OVER HAVING SPECIFIED LIVING ARRANGEMENTS, BY SEX AND AGE, UNITED STATES, 1940^a

Sex and age	In private households							Outside private households ^b	Total
	As head of family	As wife of head	With children	With relatives	With parents	Lodging with strangers	As servants		
<i>Males</i>									
Total, 60 and over	78.3		7.8	3.7	0.1	5.1	0.5	4.5	100.0
60-64	83.5		3.1	3.4	0.4	4.8	0.6	4.2	100.0
65-69	81.2		5.5	3.7		5.0	0.5	4.1	100.0
70-74	77.0		9.3	3.7		5.2	0.3	4.5	100.0
75 and over	65.1		18.9	4.3		5.8	0.2	5.7	100.0
<i>Females</i>									
Total, 60 and over	30.0	37.5	18.0	6.4	0.2	3.5	1.1	3.3	100.0
60-64	24.7	52.7	9.6	5.3	0.7	2.7	1.7	2.6	100.0
65-69	30.1	41.3	15.0	6.3		3.3	1.3	2.7	100.0
70-74	34.5	29.7	21.0	6.7		3.8	0.9	3.4	100.0
75 and over	34.6	14.0	33.2	8.0		4.7	0.4	5.1	100.0

^a Source: U. S. Bureau of the Census, *Sixteenth Census . . . Population*, Vol. IV, Part 1, Tables IV and 11.

^b Living in boarding or lodging houses, hotels, and institutions.

amount of widowhood among older women. The second most frequent shift in status of elderly women shown in this table is from the position of "wife of the head of the family" to that of "head of the family." This again represents the widow who faces the loss of her traditional form of living arrangement. The percentages of any old age subgroup living with relatives, in institutions, as lodgers, or as servants are very small in comparison with those living in their own homes or with children. From the point of view of adjustment it must be remembered that the "children" in these instances are frequently themselves in their 40's, 50's, or even 60's.

Employment of the Aged

The economic situation of the aged has been largely in the center of public concern, with attention focused primarily on employment handicaps of these members of the population. According to Folsom, it has been estimated that before the war-time boom only 33 percent of the country's aged were self-supporting, 47 percent were supported in part or entirely by relatives or friends, and 30 percent partially or wholly by public assistance or private charity.¹

The situation of the aged in the labor market has been the subject of complaints for more than a century, but demographic data regarding the real situation of the aged in this respect have not been available until fairly recently. Scientific research in this field should begin with analysis of census statistics concerning the numbers of old people in our population, the numbers of old people still in the labor force (i.e., people at work, people at public emergency work, and people looking for work), and the numbers still in the labor force who are employed and unemployed at the time the census is taken. Table 11 gives an over-all picture of the labor force membership of older persons and their employment situation in 1940.

¹ Joseph K. Folsom, *The Family and Democratic Society* (New York: John Wiley & Sons, 1943), p. 640.

Unfortunately, the census data on the labor force are not tabulated in the same age groups as are other population statistics. Nevertheless, a cursory glance at the data for the higher age groups available for analysis shows that the situation changes considerably with advancing age. Men and women of course are not equally involved in the task of making a living; according to our societal arrangement this is still largely a male

TABLE 11. EMPLOYMENT STATUS OF THE POPULATION 60 YEARS OF AGE AND OVER, BY AGE AND SEX, UNITED STATES, 1940^a

Sex and age	Population	In labor force		Employed on other than public emergency work	
		Number	Percent of population	Number	Percent of labor force
<i>Males</i>					
60-64	2,397,816	1,891,096	78.9	1,598,931	84.6
65-74	3,167,055	1,608,211	50.8	1,436,206	89.3
75 and over	1,239,065	220,998	17.8	210,771	95.4
<i>Females</i>					
60-64	2,330,524	336,663	14.4	298,251	88.6
65-74	3,209,134	241,393	7.5	224,703	93.1
75 and over	1,404,060	29,782	2.1	28,525	95.8

^a Source: U. S. Bureau of the Census, *Sixteenth Census . . . Population*, Vol. III, Part 1, Table 5.

responsibility and was particularly so considered in the period in which persons who now compose our aged population were brought up and planned their lives. There are very great differences between the proportions of older men and women remaining in the labor force.

The traditional supporters of the household, the men, comprise a much larger segment of the labor force than women and a correspondingly larger segment of those employed on other than public emergency work. About 80 percent of the males in the age group 60-64 participate in the labor market, and of these 80 percent, about 84½ percent were actually employed

on other than public emergency work. If the whole male population between the ages of 60 and 75 is considered, about 63 percent are still in the labor force and 55 percent are employed on other than public emergency work. Retirement from gainful employment is therefore certainly not a general characteristic of the male population over 60 years of age. In the 60's retirement seems to be just beginning; in the 80's it is an established part of life. Furthermore, there are differences among occupations and industries in respect to the opportunities which they offer to older workers. It is obvious that these age and occupational differentials play important roles in societal and individual adjustment and therefore require more and detailed research.

Diseases of the Aged

Old age is commonly considered to be a period of increasing infirmity. The diseases particularly affecting the older population groups and the societal and individual problems resulting

TABLE 12. DEATHS PER 100,000 PERSONS 60 YEARS OF AGE AND OVER FROM 10 MAJOR TYPES OF DISEASE, BY AGE, UNITED STATES, 1940^a

Disease	Age			
	55-64	65-74	75-84	85 and over
Tuberculosis	76.1	80.8	80.4	62.0
Syphilis	39.0	41.0	32.5	29.8
Cancer and other malignant tumors	369.6	695.2	1,161.0	1,319.0
Diabetes mellitus	87.2	189.3	274.6	214.4
Intracranial lesions of vascular origin	212.8	569.2	1,451.7	2,540.8
Diseases of the heart	713.5	1,723.5	4,233.7	8,313.0
Pneumonia and influenza	98.7	226.4	691.2	1,929.9
Diarrhea, enteritis, and ulceration of the intestines	3.4	7.0	23.0	71.1
Appendicitis	16.6	19.2	20.9	18.4
Nephritis	177.1	459.0	1,233.4	2,485.4

^a Source: U. S. Bureau of the Census, *Sixteenth Census . . . Vital Statistics Rates in the United States, 1900-1940, Table 14.*

therefrom have been identified and have been the subject of much discussion. Again demographic data are a necessary basis for adequate study of this aspect of old age. Data on the causes of death collected by the Bureau of the Census are of primary importance as are the data on chronic diseases collected by the Bureau of Public Health. From Table 12 the major problems of organic disease for the aged seem to be, in order of magnitude, diseases of the heart, cancer, intracranial lesions of vascular origin, and nephritis; in other words, degenerative diseases which because of their chronic character present special problems of adjustment on the social plane.

* * * *

The demographic data presented in this chapter are illustrative of the factual materials which must be assembled and analyzed in research that is mindful of the quantitative aspects of the problems of the aged and of their relation to population dynamics. Self-contained expositions of the materials available would be much more comprehensive and detailed than this illustrative presentation. In later parts of this bulletin further reference to the basic value of the demographic approach will be made and suggestions for future research along these lines will be given.

CHAPTER 4

A PROPOSED FRAME OF REFERENCE

As already indicated, coordination and integration of the research efforts of representatives of different disciplines hold great promise for a better understanding of the problems of aging than has been achieved so far. The relevant research which is needed includes demographic studies which classify the older population with respect to such factors as age, sex, marital status, residence, occupation, and income; psychological studies of the changes in needs and capacities which accompany old age and of the ways in which the individual responds to these changes; and sociological and economic studies of the changes in the social opportunities and social rewards which result from aging in our culture. The need for all these kinds of research and for their integration has been recognized in the past and there have been some attempts at coordination; but these have usually taken the form of symposia in which the individual contributors made their reports in the language of their own disciplines and within the delineations of their own departmental interests. The knowledge gained in one field therefore tended to remain unrelated and sometimes unrelatable to that gained in other fields.

In order to advance beyond this stage of uncoordinated research it will be helpful to establish a common frame of reference to which individual social scientists may relate their findings regarding the problems of aging and thus make contributions to knowledge which are complementary rather than independent of one another. The establishment of such a common frame of reference implies the achievement of agreement on two points: (1) the selection of the phenomena to be studied, and (2) the concepts which should be used in their investigation.

Selection of Phenomena

With regard to the selection of phenomena to be investigated we must keep in mind that the increasing interest in various aspects of aging is based largely on the widespread recognition that old age is a problem period, characterized by frustration, which represents special problems of adjustment. It is the solution of these adjustment problems to which social scientists are expected to point the way. In our pragmatic culture with its stress on the happiness of the individual as a social goal, combined with the frequency of social situations in which not all needs can be met, problems of adjustment stand in the center of general interest.

All living involves either conscious or unconscious effort toward adjustment. The human being has needs which he strives to satisfy, and from this view all studies of human behavior are studies of adjustment or of failures to achieve it. Common everyday experience as well as scientific observations indicate that growing old is essentially a process of biological, psychological, and social change. All components of human behavior seem to undergo modification as the individual grows old. Any one of these changes associated with aging implies potential frustration and special problems of adjustment concerned with the re-establishment of the equilibrium between needs and satisfactions which has been disturbed. It is therefore proposed that social science research regarding the problems of aging should concentrate on the phenomena of change which aging implies, on the problems of adjustment which these phenomena of change present, and on the types of adjustive behavior which may lead to their solution.

Basic Concepts

In accordance with this selection of phenomena of primary importance in research on old age, exposition of the conceptual tools of value in this research falls into three major parts: (1) concepts pertaining to areas in which significant changes occur

with old age, (2) application of these concepts to the problems of adjustment which these age changes present, and (3) concepts pertaining to types of adjustment.

Areas of change. The phenomena of change which accompany the process of aging occur either within the individual or within his environment. Conceptual analysis is therefore concerned with the elements and mechanisms of individual human behavior as well as the social framework within which the behavior of the individual takes place.

From the point of view of adjustment human behavior has to be analyzed in its relation to the satisfaction of an individual's needs. Needs are conditions of dissatisfaction or "unadjustment" which impel the individual to behave in ways calculated to satisfy whatever requirement is unfulfilled at the time being; when the need is satisfied the individual is "adjusted" insofar as the particular need is concerned though he may be unadjusted with respect to other needs which are active at the same time. Speaking most generally, the well-adjusted person is one who is able to satisfy his needs quickly and adequately as they arise; a poorly adjusted person, on the other hand, is unable to satisfy certain of his needs and remains in a condition of unadjustment or maladjustment which is more or less severe depending on the nature and strength of his unsatisfied needs. Between the extremes there are, of course, many degrees of adjustment. The adjustive reactions of persons attempting to satisfy needs also take various forms, such as compensatory and substitutive adjustments, including fantasy satisfactions; use of scapegoats or other rationalizations to explain the failure to find direct need satisfaction; and abandoning positive adjustment efforts through lowering the level of aspiration.

In his attempts to achieve need satisfaction the individual employs his capacities and opportunities and is directed in this process by his predispositions, such as habits and attitudes. Thus his behavior is determined jointly by his needs, his

capacities, his predispositions, and the opportunities provided by his physical and social environment. If one type of behavior fails to satisfy a need, behavior will be varied until satisfaction is achieved or the aspiration level is lowered. The rewards which satisfy one's needs may be objects (such as an article of food), conditions (such as relief from being overheated), or a desired response from another person (such as a service). Analysis of the adjustment process of the individual therefore must take account of *needs* and *rewards*, and as many additional factors—*capacities*, *opportunities*, and *predispositions*—as are necessary to explain the process and the result.

Up to this point the components of adjustive behavior have been considered in terms of the concepts of general psychology. These components must also be examined, however, with reference to their social context, i.e., in the terms of anthropology, sociology, and social psychology. The human being is born into society. Throughout life he depends on others for the satisfactions of his needs, and in good part he must accept what his fellow men provide. Modifications of his organic needs as well as the creation of needs of a nonorganic nature result from this social experience. Similarly, the native endowment of the individual with potential capacities such as muscular strength, motor coordination, intelligence, and emotional expression finds its actual development only under the influence of social conditions and social stimulation, including all aspects of formal training as well as informal interpersonal relationships. The degree of effectiveness with which these capacities can be employed to satisfy needs is dependent on both the physical and the social opportunities in the individual's environment and, in our stage of cultural development, probably much more on the latter than on the former. The experience of living in our society further equips the individual with certain predispositions to employ his capacities and to avail himself of his opportunities in certain repetitive ways determined by the reactions of others who have contributed to

his socialization. Thus, adjustive behavior, the use of one's capacities and opportunities for need satisfaction according to one's predispositions is determined at least in part by social experience, and knowledge of the organization of the society involved is consequently necessary for understanding of this behavior.

The student of human behavior has to consider the individual or the group of individuals in whom he is interested in relation to the total as well as to the various parts of their society and culture. The following concepts already in use in the various disciplines of social science furnish a promising approach to the study of the problems involved: *age-sex categories, social roles, status, institutions, and subcultures.*

The two main population characteristics of importance in societal structure are age and sex. Knowledge of both these characteristics of a person is essential for any formulation of expectations concerning his probable needs, capacities, predispositions, opportunities, and resulting types of behavior. This became apparent in our discussion of the demographic basis of adjustment problems of the aged. There we found that such important aspects of aging as the incidence of changes in marital status, in living arrangements, and in employment status differ greatly according to the sex of the aged person. These demographic findings merely reflect the fact that a person's position within the structure of his society and culture is based primarily on his membership in a certain age-sex category; the division of labor and most patterns of socially acceptable behavior are usually tied up with the stratification of the membership of a society in such categories. Of course, information regarding the age and sex of a person does not give a full picture of his position in society. That can only be gained by analysis of the specific group relationships in which he is involved, often by virtue of his membership in a particular age-sex category. Ralph Linton has drawn the attention of social scientists to the importance of this aspect of societal structure. According to

him, the age-sex categories and their derivatives are the building blocks of society. They determine the individual's impersonal relationships with the society's other members and the sectors of its total culture in which he will participate.¹

While his age and sex define the position of an individual within the structure of his society in a general way, his contacts with special groups are determined by the allocation of social roles in the various spheres of human activity. First of all, the term "social role" implies a related series of responses to social situations by an individual, but it has further implications. Taken from the theatre, it contains the notion of repetition and therefore of predictability. A drama is meant to be performed repeatedly and similarly the social situations which call for the performance of certain roles by individuals are expected to recur. Just as actors are interdependent in the performance of their roles, so the members of a society are dependent in their behavior on the expected behavior of others. Thus, according to Kimball Young's definition, a social role is a pattern or type of behavior which a person builds up in terms of what others expect or demand of him.² Using Leonard S. Cottrell's more psychological approach, a social role may be said to be an internally consistent series of responses which constitute the culturally expected behavior of an individual in a certain situation.³ In the study of problems of adjustment social roles can perhaps best be defined, for operational purposes, as the culturally expected use of one's capacities, predispositions, and environmental opportunities for the satisfaction of one's needs. The assignment of social roles to groups of individuals on the basis of certain characteristics implies, therefore, the assumption that their needs, capacities, and predispositions are basically

¹ Ralph Linton, "A Neglected Aspect of Social Organization," *American Journal of Sociology*, 45:872 (March 1940).

² Kimball Young, *Personality and Problems of Adjustment* (New York: F. S. Crofts & Co., 1940), p. 138.

³ Leonard S. Cottrell, Jr., "The Adjustment of the Individual to His Age and Sex Roles," *American Sociological Review*, 7:617 (October 1942).

alike so that the amount and types of behavior which are permissible for them will be satisfactory to meet their needs.

The position of a person or category of persons in the structure of a given society, however, cannot be completely defined by ascertaining what its members may or may not do in terms of appropriate behavior. Their activities are assigned certain positions on the scale of societal rewards (socially approved need satisfactions). In other words, the behavior expected from the members of a population group is at the same time evaluated by group opinion. It determines the social importance of the performer in the eyes of his associates. It gives him "status." In this sense, according to George Lundberg, all societal behavior is by definition status fixing behavior; ⁴ that is, it is either approved or disapproved, rewarded or punished, by society. It would be misleading, however, to assume that social roles as such are always determinants of status; actually it can be status which determines social roles. Membership in a particular population group therefore has two interrelated consequences—expectation of appropriate behavior and recognition of a certain degree of social importance. Since differences in social importance mean differences in social rewards and thereby in the amount of available and socially permissible need satisfactions, the study of status is germane to that of all adjustment problems of the members of a population group.

In considering adjustment the social roles assigned to an age-sex category and its status position will have to be tested in relation to the actually existing needs, capacities, and predispositions of its members. Only in this way will it be possible to find out whether their prescribed roles and status have adjustment value or create frustrations which present needs for new efforts toward adjustment. How well the individual can live up to his various role and status assignments is a problem of individual adaptation. To what extent society can change

⁴ George Lundberg, *Foundations of Sociology* (New York: Macmillan Company, 1939), p. 312.

its role and status assignments and improve their relationship to existing needs, capacities, and predispositions of individuals is a problem of social reform.

In order to gain a well-rounded picture of the social roles and the various status positions of the members of an age-sex category in any society it is important to bring order into the manifold aspects of social living which require investigation. The best approach seems to be through consideration of those integrated clusters of human activities which sociology designates as social institutions. Although scientists are not in unanimous agreement regarding the number and nature of these institutions, it can reasonably be claimed that familial, economic, governmental, religious, educational, and recreational activities comprise approximately the whole of social living. Studies of social adjustment of any population group therefore should examine the needs, capacities, and predispositions of its members in relation to the social roles and status positions assigned them in these various institutional fields.

Another aspect of social structure which should be considered is subcultural differentiation. Attention has recently been drawn to the fact that social classes represent special ways of life—that they are subcultures within the framework of our general culture.⁵ This implies the possibility that roles and status assigned to the aged in different institutional fields may vary from class to class. Ethnic groups also are cultural subdivisions in our society which may exhibit role and status differentials among the aged. Over-all similarities in our culture will probably be very strong, but the possibility of subcultural variations in the roles and status of aged men and women in our heterogeneous society should not be neglected.

Application of concepts to problems of adjustment. The preceding concepts pertaining to areas in which changes occur

⁵ Milton M. Gordon, "Kitty Foyle and the Concept of Class as Culture," *American Journal of Sociology*, 53:210-217 (November 1947); see especially pp. 210-211.

with age provide sufficient conceptual equipment for analysis of the problems which these changes present to the older members of our population. The changes in *needs* which accompany the process of aging should be examined with reference to their biological, psychological, and social bases. As the human organism declines in functional capacity there will be, for instance, an increase in bodily discomforts with a corresponding increase in the need for their alleviation and generally an increase in the need for bodily care, on the one hand, but for continuation of limited functioning and exercise, on the other. On the psychological side a decrease in learning capacity and increases in emotional disturbance may create needs for longer learning time and for increased reassurance. In the social field loss of the marriage partner, employment, or income may lead to increased need for companionship, for different housing arrangements, means of subsistence, or opportunities for passing one's time. The changes in *capacities* to meet these and other needs should be similarly analyzed and measured in order to find out which types of individual adjustive behavior they still permit and which they exclude. From the same angle it is necessary to study changes in the *predispositions*, the habits and attitudes, of aging persons. On the other hand, research should determine to what extent existing assignments of *social roles and status* to the aged correspond to these changes in needs, capacities, and predispositions and to what extent they do not.

Ideally, from the standpoint of the individual, all adjustment problems of aging should stem from declines in physical or mental capacities, calling for compensatory changes in needs, predispositions, and environmental opportunities for satisfying needs in terms of roles and status in the various institutional fields. Actually many old age problems originate not in changes in physical and mental capacities but in changes in social opportunities and expectations, which create new needs and block the satisfaction of permanent needs in customary ways. Our society

has established fairly sharp age distinctions in most of its institutions, and when the individual reaches old age as defined by society he experiences pressure to behave in terms of the opportunities and expectations established for his age-sex category without regard for his needs or capacities. Problems of old age arise therefore chiefly in two ways: (1) as the result of declining physical or mental capacities which make it difficult or impossible to satisfy one's needs in ways previously employed, and (2) as the result of changes in social role and status assignments as the individual reaches the chronological age which places him in the old age group as defined by society. In either case both the individual and social factors are inevitably involved in the solution of the resulting problems.

Methods of adjustment. Certain additional concepts are useful in studying the possible methods of social adjustment directed toward the solution of problems of old age. As indicated in Chapter 1, there are two major forms of such adjustment, *individual adjustment* and *societal adjustment*.

The usual reactions to declining capacities include changes in aspiration levels, attitudes, and behavior. These changes are necessitated by the individual's inability to participate in the social environment with his accustomed effectiveness; they are usually encouraged or forced by the members of other social groups who are acting to protect their own interests as well as to foster those of the aged. Similarly, an arbitrary change in social opportunities and expectations, such as enforced retirement, necessitates changes in aspiration levels, attitudes, and behavior which correspond to one's new social situation. The individual who is able to make these changes quickly and effectively adjusts well to his problems of aging. The individual who cannot do so becomes the socially ineffective and unhappy old person whose problems challenge the research worker to determine their causes and their solution. Cottrell has proposed several hypotheses concerning the correlation between degrees of individual adjustment and conditions of adjustment. Accord-

ing to his hypotheses individual adjustment to the roles of old age will depend upon the clarity with which these roles are defined, on the consistency with which others in the individual's life situation accord him the responses called for by the roles of old age, on the compatibility of these various roles, on the degree to which the roles assigned to the aged permit realization of the dominant goals set by his subcultural group, on available means of compensation, on the gradualness of preparation for the new roles, etc.⁶

The individual's ability to find a satisfactory solution to his problems of aging is not, however, the only possible source of adjustment in old age. In the social sphere it may be brought about by collective action leading to reform or remodeling of social institutions, i.e., by societal adjustment. The latter is always concerned with changes in existing conditions, while individual adjustment is largely limited to changes in responses to existing conditions although within a narrow sphere the individual may also try to change those conditions. In the societal sphere perhaps the most important adjustments will be possible if social scientists in cooperation with physiologists are able to develop reliable measures of age changes in capacities, such as indexes of senescence and senility or at least measures of capacities for special functions. Then society could use these measures of age manifestations rather than expectations for the assignment of social roles to the aged, and many adjustment problems of the aged would disappear.

Research attention should also be directed particularly to the various forms of social security legislation which are expressions of societal adjustment to the problems of aging on the largest scale. More limited expressions of this kind of societal adjustment are exemplified in forms of special housing for the aged and community centers for the recreation of older people. With the increasing stress on societal rearrangements relating

⁶ Leonard S. Cottrell, Jr., *op. cit.*, pp. 618-620.

to the social situation of the aged, which is to be expected from the increasing pressure of the growing population in the higher age brackets, discernible possibilities of such societal adjustment merit considerable research effort.

The proposed common frame of reference presented in this chapter makes no claim to finality. As research progresses new phenomena of interest may become apparent and new concepts may become necessary. However, at the present stage of research tentative agreement on this frame of reference among students of the social aspects of aging should serve a useful purpose in establishing common points of interest and a common universe of discourse.

CHAPTER 5

PSYCHOLOGICAL ANALYSIS OF INDIVIDUAL ADJUSTMENT TO AGING

As already pointed out, the problems of social adjustment in old age are partly problems of individual adjustment and partly problems of societal adjustment. Both these types of social adjustment are considered in their interrelationships in the discussion of old age problems in the various spheres of living, in Chapters 6–10 *infra*. However, since societal adjustments are specifically related to the organization of various institutions while individual adjustment is the general mode of dealing with the difficulties encountered in living, a general analysis of individual adjustment should precede the discussion of old age problems in specific institutional areas. Since individual adjustment belongs to the traditional domain of psychology, this analysis will employ the concepts and research methods of that discipline.

Psychological analysis of the individual's adjustment to advancing age centers around the responses he makes in his efforts to adjust to the changes which take place within himself or in his environment as functions of aging. These changes fall into several major categories. Changes within the individual comprise (1) changes in needs, (2) changes in physical and mental capacities, and (3) changes in predispositions (habits, attitudes, and personality make-up). Changes in the individual's social environment, on the other hand, consist of (1) changes in his social roles, and (2) changes in his status. These individual and environmental changes are obviously interrelated. Thus, a change in physical capacity tends to produce changes in the nature or strength of needs, in attitudes and personality make-up, and in the role and status assignments of the individual affected.

The aging individual may react, of course, in a great variety of ways to any change which presents a problem for adjustment. His possible reactions include: changes in needs, changes in attitudes, changes in mood and in personality traits, and changes in his manner of living, such as eliminating certain types of activities and replacing them with others. The rise of a problem usually means that the accustomed patterns of adjustive behavior are no longer adequate, and that the individual has to develop new ways of satisfying his needs. Traditional ways of satisfying persistent needs may no longer be available; the strength of previous needs may have increased; or new needs may have arisen. The nature and intensity of the problem determine in part the sort of adjustment required. The individual's attitudes, habits, personality make-up, and opportunities also play roles in determining how he goes about restoring his adjustment. Each of these factors must be taken into account in any adequate explanation of the individual's way of reacting to his problems of aging.

Many students of the psychology of aging will not be satisfied with analyzing the problems of aging and the individual's reactions to those problems. They will wish, in addition, to relate both problems and reactions to a measure of the individual's level of adjustment. This will be true particularly of those who study the problems of aging in order to gain knowledge which will provide a basis for organizing programs to help older people find effective and satisfactory adjustments. This orientation calls for measures of adjustment level which will enable one to compare the degrees of adjustment of different individuals and of the same individual at different times. If such measures can be developed, it will be possible to determine the relative seriousness of the problems of old people and to evaluate the various factors in the individual and his environment which are related to the solution of old age problems. When understanding of the relation between the various factors studied and the individual's level of adjustment is achieved, the task of those who seek to help old people solve their problems becomes one

of gaining control of as many of these factors as possible and employing them in the interest of the aged.

The major objectives of psychological analysis of adjustment to aging may be summarized as follows:

1. To survey the problems of aging as a basis for understanding the individual's adjustment mechanisms which they call into play;
2. To survey the various ways in which old people react to their problems, with particular emphasis on the changes in attitudes and habits resulting from those problems;
3. To explain the adjustive reactions of old people to their problems;
4. To develop valid and convenient tests of adjustment level which will permit evaluating the seriousness of the different problems of aging and the adjustive significance of various reactions to those problems.

In the following pages these major objectives will be discussed in order and in some detail, with an orientation toward pointing out significant lines of research.

Survey of the Problems of Aging

Changes in needs. The psychological approach to the analysis of adjustment emphasizes the factors which determine how the individual goes about satisfying his needs by appropriate behavior. Since the individual's needs are thus the center of reference in this analysis of adjustive behavior, we shall first consider needs and their changes with old age, although it is true that a change in needs may be the result of change in capacities, predispositions, or opportunities, and the interdependence of the individual and environmental changes which accompany old age must not be forgotten. This order of presentation should facilitate planning operational research on human behavior because it avoids getting lost in a maze of related and interdependent phenomena.¹

There are certain organic needs which appear at birth and

¹ Cf. Henry A. Murray, "Basic Concepts for a Psychology of Personality," *Journal of General Psychology*, 15:256-257 (October 1936).

others which develop through the experience of socialization early in life and all these remain more or less active throughout life. With a slight modification of W. I. Thomas' "four wishes,"² it may be suggested that these basic human needs express themselves in the desire for (1) physical health and comfort, (2) affection and love, (3) recognition, (4) expression of interests, and (5) emotional security.

Although these needs tend to persist throughout life, the student of old age may be interested in investigating whether and to what degree they change their intensity with advancing years. Logically, one would be inclined to think that physical health and comfort are paramount needs at all age levels. It seems, however, that older people are more preoccupied with the state of their health than younger people. Psychologically, of course, this appears understandable in the light of the physical deterioration of the aging body and the imminence of death which failing health in old age implies. A young person tends to have greater hope of recovery when ill and correspondingly less concern about disease than an older person so afflicted. The need for affection and love grows out of the experience of being cared for in the period of dependency in infancy and childhood, and persists in adolescence and maturity although physiological dependency disappears. In old age this dependency recurs, and it is possible that the need of the older person for affection and love increases accordingly. Similarly, in the face of approaching death the need for emotional security may increase. On the other hand, the need for the expression of interests may decrease.

Most of these considerations, however, are still in the stage of speculation. Since the value of information on the changes in intensity of basic human needs cannot be questioned from the view of the study of adjustment, empirical research on this subject is badly needed.

² *The Unadjusted Girl* (Boston: Little, Brown, and Company, 1925), pp. 4ff.

Next to changes in the intensity of basic human needs, research should be focused on changes in needs with regard to specific forms of satisfaction. As indicated in the preceding chapter, adjustive reactions can be direct; they can be compensatory or substitutive as in those of fantasy character; they can take the form of excuses for failure to achieve satisfaction or of lowering the aspiration level. Through the conditioning of life experience, these adjustive reactions produce needs for their continuation which in the course of advancing age may also undergo change; or needs for new forms of adjustive reactions may appear. For instance, the aging person may no longer feel the need to find excuses for failure to achieve satisfaction because he realizes that other people of his age group have also ceased to gain such satisfactions. On the other hand, a person who formerly achieved direct or at least compensatory satisfactions may develop a need for scapegoating because he no longer can achieve them.

In summary, changes in the intensity of basic human needs and changes in the nature and intensity of specific needs for the exercise of certain forms of adjustive reactions constitute the first group of adjustment problems which should be investigated by students of adjustment in old age.

Changes in physical and mental capacities. The decline of physical and mental capacities with age is directly or indirectly involved in almost all problems of aging, though the age of onset and the rate of decline of functions vary greatly among functions within the individual, and for the same function among different individuals. While most capacities begin to decline quite early in life, old age is the period when the accumulated deficits in functions most often become crippling. It is true that, during middle age, practically everyone has had to adjust many times to successively declining physical powers—by wearing stronger glasses, giving up vigorous sports, cutting down on excesses in food and drink, etc. These adjustments in middle age are most often taken in stride, since they

usually do not involve extensive readjustment and since the capacities of the individual are ordinarily still sufficient for the maintenance of a reasonably full life. Usually mental capacities remain almost unimpaired during middle age, and a serious decline in such functions as attention, memory, or judgment is not apt to be noticed until the onset of senility except in the case of the mentally ill.

The study of the biological processes involved in the decline of functions through tissue aging or disease is not the task of the social scientist, but of the biochemist, the physiologist, and the medical or psychiatric research worker. However, the effect of these biological processes of aging on the individual's capacities for participation in various activities is the concern of the student of social adjustment. It is evident that the understanding and correction of problems of adjustment arising from declining physical and mental powers call for the application of knowledge of both biological and social science. The Gerontological Society was founded in recognition of this fact, and in its *Journal of Gerontology* reports studies of aging conducted by students in all the relevant biological and social fields. In the present discussion the relation between biological and social factors is recognized in that physiological and psychological measures of capacity are necessarily used in studying the relation of declining capacity to problems of individual adjustment in old age.

Most psychological studies of the decline of functions in old age have focused attention on deriving a curve expressing the relation between age and average functional level. In almost every study the curves indicate a decline in functions with increasing age, with some functions showing an early and rapid decline, while other functions remain almost unimpaired until advanced old age. One can draw some inferences from average curves of this sort, but the significance of the curves of decline in most cases cannot be determined from the studies conducted. For the student of adjustment, a decline of function

does not become significant until it affects the individual's feelings of well-being, or until it limits his capacity to participate in accustomed activities. Few of the psychological studies conducted to date have been designed to show the relation between functional level and adjustment level, although it is generally recognized that many functions can decline considerably before the individual's adjustment or his participation is seriously affected.

The most significant studies of physical and mental decline will not emphasize the relation between chronological age and functional level, but two other sorts of relations: those between decline of function and various causal factors (biochemical, physiological, psychological, or sociological), and those between decline of function and problems of adjustment which result from it. There are some general questions relating to individual adjustment which should be asked with respect to the decline of any physical or mental capacity:

1. What is the present level of efficiency of the function?
2. What is the degree and rate of decline of the function?
3. What is the relation between the decline of the function and the individual's ability to perform various activities?
4. How adequate are corrective devices and techniques for overcoming defects in the function?
5. What sort of substitute or compensatory reactions does the individual make in adjusting to the decline in the function?
6. What effect has the decline in the function on the individual's general personality make-up and adjustment level?

The decline of functions is best considered separately for sensory, motor, and mental capacities.

(1) *Decline of sensory functions:* As far as adjustment is concerned, vision and hearing are evidently the most important senses, although changes occur with age in all forms of sensitivity—taste, smell, touch, temperature, and pain. Only changes in vision and hearing will be discussed here.

For the psychologist studying the relation between visual or

auditory defect and adjustment, probably the best approach is an interview inquiring into the individual's sensory limitations and his reactions to them, supplemented with a detailed medical or physiological examination of visual and auditory acuity, adaptation, fatigue, and other aspects of sensory capacity and function. Even if accurate measurements of sensory capacities cannot be obtained, interview data can be used to explore the relation between sensory capacity and adjustment.

In the interview, one series of questions should be directed toward obtaining information on the subject's visual or auditory capacities, on any changes which have taken place in these senses with advancing age, and on the individual's complaints with respect to vision and hearing—headaches connected with reading, irritation caused by noises, etc. A second series of questions should cover the subject's reactions to his sensory problems. What changes has he made while trying to adjust to these problems? Has he changed his work? His work habits? His recreational activities? Has he cut down on his reading? Does he have to wear a hearing aid? A third series of questions should deal with the effect of his visual and auditory problems on his adjustment. Many old people depend heavily on reading, conversation, and the radio for recreation. Visual or auditory defects which force old people to give up one or more of these critical outlets thus may have profound effects on their adjustment. Particular emphasis in questioning should be placed on personality or mood changes associated with sensory defects. The partially deaf reputedly are more suspicious than those with normal sensory acuity; they also are said to develop inferiority feelings because of the way in which their handicap limits their participation in various activities.

(2) *Decline of motor functions*: It is convenient to study the two aspects of motor functions, their vitality and coordination, separately. *Vitality* is concerned with the amount of muscular energy available, and with the rate of its expenditure. It is ordinarily measured in terms of speed of movement, strength,

and endurance. Typical measures of speed are reaction time, tapping speed, and time required to strike a blow. Strength is measured most often by a hand dynamometer or by requiring the subject to pull or push against a spring with arm or leg. Endurance may be measured by the ergograph, or better, by recording respiration and cardio-vascular recovery after specific amounts of bodily exercise. While each of these measures doubtless gives useful information on the individual's vitality, their significance is limited by the fact that there is no accepted primary criterion of general vitality to which these specific measures may be related. Their value for predicting the adjustive behavior of the individual is also questionable, since none of the measures gives a general index of vitality and there is no agreement as to how the several measures could be combined to yield a general index.

From the standpoint of the adjustment of the old person, a loss of vitality is significant insofar as it limits his activities or results in fatigue, loss of interest, feelings of depression, etc. A great deal of information regarding effects of this sort can be obtained by interviewing the old person concerning his ability to get through the day's activities; his ability to perform various tasks calling for speed, strength, or endurance; and any symptoms of strain or fatigue which he has experienced.

Basic research leading to the establishment of criteria and practicable measures of vitality must be done before it can be expected that understanding of the adjustment of old people will be advanced greatly by measuring vitality changes. Perhaps the most useful approach to a criterion of vitality would be to measure the degree of success in jobs calling for a fairly definite type, degree, and rate of energy expenditure. It might be found that specific vitality measures would be useful in predicting success or failure in these jobs.

The decline in the ability to *coordinate* movements in old age is often evident in defects of locomotion and balance but more often in defects in eye-hand coordination, such as gross

tremor, loss of dexterity and accuracy in manipulation (fumbling, awkwardness), in compensatory slowing down of reactions, or in intense concentration on tasks which formerly were performed with a minimum of attention. These losses in coordination with age evidently result in part from the decline in vitality which affects coordination in the same way that excessive fatigue does in a younger person. Also involved is the decreased ability to sustain that minimum degree of attention required to perform the task well. Whether this distractibility indicates a loss of motivation to do the task, or a decline in general neural functioning is hard to determine.

Information on changes in the ability to coordinate may be obtained by interview, but such information is likely to be of low reliability, partly because people usually are sensitive about awkwardness or errors, partly because it is difficult to give an accurate description of one's degree of coordination. The most frequently used tests of coordination are the tweezer dexterity test, spool packing, the steadiness test, and the pursuit rotor. No two of these tests measure the same pattern of reactions, yet each has been shown to have value for predicting success in jobs calling for eye-hand coordination. As with measures of vitality, it would be desirable to relate scores made by old people on such coordination tests with their degree of success in performing various tasks as measured by unit output, error rate, etc.

(3) *Decline of mental abilities:* In studying the relation of the decline of mental abilities and adjustment in old age, it is desirable first to determine which of the problems of old people arise from declining mental powers, and to obtain data on the frequency of such problems. Again considerable information of this sort may be obtained by interviewing old people. They will be able to report on difficulties in concentration or in learning new things, any increasing difficulty in comprehending complex materials, extent of absent-mindedness, frequency of memory lapses or of pronounced mental fatigue, or other phe-

nomena. Ratings made by acquaintances based on their observations of old people may be used to supplement the latter's reports on changes in their mental functioning.

While interviews and ratings provide considerable information on the relation of declining mental abilities and problems of adjustment, accurate measurement of mental abilities requires the use of objective tests. Many studies of the relation between age and intelligence test scores agree in showing a progressive decline in score with advancing age, although the decline is not great until late middle age. Irving Lorge has argued that many of these declines are only apparent.³ In any case, the degree to which this decline in scores indicates a decline in actual mental capacity is hard to determine since almost all intelligence tests favor the younger age groups whose responses were used in selecting test items and in standardizing the tests. Also, schooling and whatever is associated with it in terms of drive, enterprise, vocational opportunities, socio-economic status, and the like are related to intelligence test scores. Old people usually have had less schooling than younger groups, are out of the habit of studying and taking tests, and so are at a disadvantage in tests calling for the sort of knowledge taught in school. In any event, the important problem as far as social adjustment in old age is concerned is not to determine whether old people are as intelligent as young people, but rather to determine the mental capacities of individual old people and to relate those abilities to the performance of various activities.

While a number of tests purporting to measure general intelligence are available, it seems preferable to use a battery of tests (or subtests) intended to yield separate measures of a variety of mental abilities or skills—measures of vocabulary, spatial ability, memory span, learning of motor skills, learning of verbal materials, "reasoning" as indicated by problem solv-

³ "The Influence of the Test Upon the Nature of Mental Decline as a Function of Age," *Journal of Educational Psychology*, 27:100-110 (February 1936).

ing, etc. Because many old people have difficulty responding in the usual group test situation, it will ordinarily be necessary to use the individual oral method of administering the tests. Otherwise many old people with low vitality, sensory or motor handicaps, or unfavorable motivation for taking the tests, will not be tested fairly. As in research on sensory and motor functions in old age, the stress should be on relating the decline of function to performance and to adjustment, rather than merely establishing the fact and the degree of decline in function, or comparing the rates of decline of different functions with advancing age.

Changes in social opportunities affecting adjustment in old age. Many of the problems of aging which result from declining powers are greatly intensified because there are relatively few opportunities which suit the needs and capacities of old people, and because the attitudes of younger people toward the aged limit the satisfactions old people derive from the use of available opportunities. On the whole, our society is organized to satisfy the needs of the young and of adults in their most productive years, and makes relatively few provisions for satisfying the needs of the aged. Our civilization is enormously complex and places great emphasis on energy and speed. Likewise, numerous technological and social inventions lead to frequent and rapid changes in our manner of living. Many old people are unable to keep up with the tempo of our society and feel themselves pushed aside or passed by on the main road toward their goals, with few side roads provided to permit them to take a more leisurely pace.

In the main, the old person feels the impact of aging in terms of losses of opportunities to satisfy his needs, and in terms of the necessity of changing his behavior to make use of the opportunities which remain or of the few new ones which are provided by society. These changes in social opportunities (roles and status) of old people are discussed in detail in succeeding chapters of this bulletin. In this section they are considered

briefly, in relation to declining capacities, because they provide the environmental setting in which old people must try to satisfy their needs, and so are treated as an aspect of the psychological analysis of adjustment to aging.

In general, as the individual's capacities decline with age, there is necessarily a corresponding restriction of the opportunities he can use in satisfying his needs. Inasmuch as one's basic needs (e.g., for affection, recognition, security) tend to persist, the individual must either try to satisfy them by making use of fewer opportunities or, more frequently, by using some of those previously not used. It is obvious that the types of opportunities available to the old person are of fundamental importance in determining his ability to adjust to declining powers. Frequently, however, the limiting factors preventing the individual from adjusting successfully to the handicaps of age are deficiencies in the skills required to make use of available opportunities, or negative attitudes preventing him from exploiting them. These general considerations emphasize the critical importance of taking account of the opportunities for satisfying needs in conducting psychological studies of adjustment to aging.

As indicated earlier, many of the adjustment problems of aging result not from declining capacities but from social rules requiring the individual to give up certain forms of participation when he reaches a prescribed age. The psychological analysis of the process of readjustment in such cases presumably will differ from the analysis in cases where the restriction of opportunities results from physical or mental impairment. (Enforced restrictions on social participation are more apt to be resented, and probably more often produce feelings of rejection and inferiority, than restrictions occasioned by physical handicaps.)

Prevalent attitudes and expectations regarding old people play highly important roles in determining their adjustment because the opportunities provided for satisfying their needs reflect those attitudes and expectations. They have the most

pronounced effect upon the old person's own attitudes toward participating in various activities, and upon the amount of satisfaction he derives from the activities he does participate in. Accordingly, research should determine the attitudes and expectations of the various subgroups of people in the community toward the old person; trace their effects on his attitudes toward himself, toward others, and toward participating in various activities; and relate these to the satisfactions which the old person derives from his participation.

Adjustive Reactions to Problems of Aging

In studying the adjustive reactions of old people, the psychologist recognizes three related tasks: (1) *describing* old people's reactions to their problems, (2) *explaining* these reactions in terms of cause and effect, and (3) *determining the adjustive significance* of the various reactions. These tasks are paraphrased in the following queries regarding any old person's reactions to his problems: (1) how did he react, (2) why did he react in this way, and (3) how did his reactions affect his level of adjustment?

Description of reactions to problems of aging. As already pointed out, each problem of aging is presented either through changes within the individual or through changes in his environment which prevent him from satisfying certain of his needs in accustomed ways and so require new forms of reactions if adjustment is to be regained. It is convenient to distinguish three aspects of the individual's reactions to old age problems: their immediate impact on him, his reactions in trying to solve them, and the long-term changes in his "personality" resulting from the problems of aging and his efforts at their solution. The first two aspects will be discussed here, and personality changes will be taken up in the next section of this chapter.

Study of the impact of any problem on the aging individual is important both in order to ascertain the seriousness of the problem for his adjustment, and to determine its effects on his attitudes and feelings which in turn affect his attempts to solve

the problem. Answers should be sought to such questions as these: When was the individual first aware of the existence of the problem? What general effect did it have on his adjustment level? Which of his basic needs—physical health and comfort, self-expression, affection, recognition, emotional security—were involved in the problem? What were the emotional effects of the problem: anxiety, anger, or depression? What were the individual's attitudes toward the problem: Did he blame others or himself, or did he accept the problem without assigning blame? How did he evaluate the seriousness of the problem? It is clear that most of the answers to these questions must be obtained by interviewing the individual concerned, although the effect of the problem on his level of adjustment can best be determined by adjustment tests, as indicated below.

The description of the individual's reactions directed toward solving his problems of aging might be considered as a sort of case history of each problem, extending from the time it was first perceived or anticipated to the time when the individual either had solved it or adopted a fairly stable way of living with it. For example, problems associated with physical decline usually extend over a number of years and involve successive readjustments as the impairment becomes increasingly severe. The description of the individual's way of trying to solve such problems should be an account of how he seeks and adopts new ways of caring for the basic needs whose satisfaction has been frustrated. Thus a man who has lost his job because of old age may develop new ways of providing for such basic needs as physical health and comfort, self-expression, recognition, and emotional security. In the effort to solve his job problem, he may have to develop a style of life quite different from his previous one.

It is possible to classify the varieties of reactions to adjustment problems according to a number of general categories which have been called "mechanisms of adjustment." The individual may make a direct attack on his problem, such as seeking another job upon retirement. He may, on the other hand,

react to lessened capacities or opportunities by adopting substitute ways of satisfying his needs, perhaps by turning from manual to mental work. Often the old person is not able to solve his problems by finding adequate compensatory or concrete substitutive devices for satisfying his needs. In such cases he may resort to satisfying them in fantasy, or to excusing his failures by blaming others or circumstances. One common mode of adjustment to a baffling problem is to lower one's aspiration level. This apathetic mode of adjustment is believed to be very common among the aged, who frequently find their problems too great to cope with.

The kinds of adjustive reactions just mentioned are by no means a complete list, but they indicate some of the categories which are useful in describing the way old people seek to adjust to their problems. Perhaps most important is the recognition that adjustive reactions include not only those directly observable by another person, but also changes in the individual's motives, attitudes, feelings, and thoughts which often are revealed only in skillfully conducted and extensive interviews, or in appropriate personality tests.

Explanation of adjustive reactions. Any explanation of a reaction must state some of the conditions under which it occurs and upon which it depends. In seeking explanations for reactions to problems of aging, all the factors operating in the individual and in the situation when a particular reaction occurs are relevant. Likewise, the entire past history of the individual is relevant, since factors operating in the past have been influential in determining or modifying his make-up (his needs, capacities, and predispositions) and so are determinants of his present reactions.

However, not all factors operating in the individual and the situation, past and present, are equally important in determining his reactions. The task of the research worker is to develop and test hypotheses concerning the more significant and measurable factors determining reactions. Psychologists, sociologists,

and anthropologists who have conducted the extensive body of research on the adjustive reactions of individuals are generally agreed that the types of factors most useful in explaining these reactions are "background" factors involved in the socialization of the individual, and factors in his present personality make-up (most of which reflect the socialization process). The study of the past history of the individual is often called the "longitudinal" or "developmental" approach to the explanation of present behavior. Hereditary factors are recognized as important in determining adjustment at all ages, although it is generally agreed that their role is more that of setting the emphases and limits in the capacities of the individual than that of determining his modes of adjustive reactions.

In general, the explanation of adjustive behavior emphasizes the needs, capacities (skills), and predispositions (attitudes and habits) of the individual, and the background factors which have determined these characteristics in him. Studies of trial-and-error learning, and the Freudian theory of adjustive mechanisms with their derivatives in modern psychiatry and psychology, have been most influential in determining the prevailing explanations of adjustive reactions. There has been a strong tendency to explain any relationship found between early background factors and later behavior by theory which specifies how those factors may lead to characteristic patterns of adjustive reactions, which in turn determine reactions to problems in later life.

It is not feasible to review in this section the many approaches to the explanation of adjustive behavior which might be applied in the study of adjustive reactions to old age problems. The chief point to be made is that general modes of explanation developed with animals, children, or young adults also apply to the behavior of old people. Since every old person has a long history of attempting to satisfy his needs by adjustive reactions in problem situations, great emphasis should be placed on explaining his reactions to old age problems in terms of his

past experience and past behavior. However, it must be recognized that the old person is capable of learning new modes of adjustment and of modifying his personality in significant ways to meet the problems of old age, even if learning time may be longer and incentives to learn weaker than in younger persons.

It is logical that most of the research directed toward explaining the adjustive behavior of old people should involve the case history method since a great deal of the relevant data are in the remote past. However, to identify and demonstrate the relevance of background factors which are causally related to adjustive reactions in old age calls for the use of carefully selected experimental and control groups. There is evidently great advantage in studying the same individual old people over a considerable period of time since this permits detailed and accurate observation and measurement of the changes in the individual's problems and of the sorts of adjustive reactions he makes to those problems. This method has been followed by George Lawton, in order to obtain as complete information as possible on the changes in a single individual's capacities and problems and in his reactions to them. The conduct of such a study with a sufficient number of subjects to permit general conclusions would presumably call for the full-time efforts of one or more research workers.

Evaluation of the adjustive significance of reactions to problems of aging. Determination of the relation between a person's reactions to his problem and his adjustment level is desirable not only in order to indicate the adequacy of his solution but also to provide a basis for ascertaining whether some modes of reaction to a problem are more effective than others in leading to readjustment. The research worker can obtain significant information regarding how well a problem has been solved by interviewing the old person. The interviewer should inquire whether the subject is still bothered by the problem, in what way, and to what degree. The information obtained should be supplemented by observation and by reports secured from

acquaintances of the old person. A general test of personal adjustment might be used to obtain indications regarding the current effects of the problem on the over-all welfare of the individual. In addition to measuring the effects of a subject's reactions to a problem on his personal adjustment, the research worker may desire to measure their effects on his personal-social adjustment, i.e., on how well he meets the demands and expectations of others by his reactions. This question of adjustment to others can be answered partly by interviewing his associates, partly by observing the old person's participation in various social activities. Because most old people have numerous problems, however, it may often not be possible to show a clear relationship between any one problem and the over-all adjustment level.

*Adjustive Reactions of Old People
in Terms of Personality Make-up*

Much of the discussion in the preceding sections on the description and explanation of old people's reactions to their problems is also applicable in considering personality in old age. Indeed, personality has been defined as the sum total of the individual's attitudes and overt reaction patterns in the various situations he experiences.⁴ However, students of personality, particularly psychiatrists and clinical psychologists, generally object to any definition of personality in terms of a sum of attitudes and habits and insist that one's personality is a "dynamic integration" of its various aspects. This emphasis is illustrated in Gordon W. Allport's definition of personality as an integration of the traits which determine one's adjustive behavior.⁵

There have been, generally speaking, two ways of describing the personality organization of the individual—one in terms of

⁴ Morton Prince, *The Unconscious* (2nd ed. revised; New York: Macmillan Company, 1924), p. 532.

⁵ Gordon W. Allport, *Personality* (New York: Henry Holt and Company, 1937), p. 48.

traits (i.e., characteristic ways of reacting to situations) and the other in terms of general categories or "types" of personality (based either on one or two predominant traits or on a cluster or "syndrome" of traits such as comprise the neurasthenic, hysteroid, obsessive, schizoid, or manic personalities). Both these approaches have been used in describing personality in old age.

There is general agreement among both laymen and students of old age that a number of traits indicating maladjustments are more frequently found among old people than among younger groups in the general population. A partial list of these traits follows:

1. Feelings of inadequacy
2. Feelings of rejection, of being unwanted
3. Feelings of depression, of self-pity
4. Hypochondria, including overvaluing genuine physical symptoms
5. Anxiety, worry
6. Emotional sensitivity (irritability, querulousness, tearfulness)
7. Boredom, restlessness
8. Apathy, passivity
9. Negativism
10. Guilt feelings
11. Narrowing of interests
12. Social withdrawal
13. Rigidity, difficulty in adjusting to new conditions
14. Conservatism ⁶
15. Loss of social inhibitions (vulgarity, untidiness, uncleanness, overtalkativeness)
16. Regressive tendencies, especially in sex (autoerotism, voyeurism).

In his study of old age symptoms the research worker should

⁶ Pollak disagrees with this, on the basis of an analysis of opinion poll material. See his "Conservatism in Later Maturity and Old Age," *American Sociological Review*, 8:175-179 (April 1943).

recognize that almost all the items listed are traits which are often found in neurotics without respect to age, and he may well ask why old people should more frequently appear to be neurotic than younger people. At least three general answers may be suggested: (1) old age is a period when many adjustment habits break down or are rendered ineffective through changes in both capacities and opportunities; (2) the old person usually lacks sufficient opportunities to regain adequate satisfaction of his thwarted needs; and (3) the old person frequently lacks the training and help essential for making good use of the opportunities for adjustment which remain open to him.

There is need for a series of detailed studies of the traits which are reputedly characteristic of old people. One question which merits investigation is whether certain desirable traits are more frequent among old people than among younger people. Whatever trait is made the subject of study must be defined in such terms that it may be clearly identified and measured, particularly when its incidence in different age groups is involved. No doubt the same trait will appear in different old people for quite different reasons. Emotional sensitivity may have an organic basis, it may reflect the habits of a lifetime, or it may be a "psychological" reaction adopted in the face of a baffling old age problem. Social withdrawal may be a necessary adjustive reaction to actually being unwanted, or it may indicate feelings of inferiority or rejection not based on reality. The personalities of old people are surely as various as those of the young and reflect as great a variety of causal factors. It is certainly amiss to assume that most of the personality characteristics of old people are simple reactions to physical or mental decline. Since different old people react very differently to comparable physical handicaps, only psychological explanations seem adequate to account for many of these differences.

The same considerations which apply to the study of personality traits in old people are pertinent in investigations of personality types or syndromes. For example, the senile psy-

choses are by no means simple or invariant; they arise in some cases from organic impairment, in others as the result of diseases, and in still others in the absence of identifiable physical causes. There is need for research dealing with old people who can be assigned to behaviorally meaningful categories of personality; their past experience and present physical and psychological make-up should be carefully explored for factors causally related to the behavior manifestations. Again, emphasis should be placed on successful adjustment as well as on maladjustment.

Exploratory biographical studies as well as those based on interviews have shown that the majority of people who have a positive attitude toward their own aging are people who view it in a perspective embracing both their own life as a whole and life in general. They are either religious or have developed a satisfactory philosophy of life which enables them to view things broadly and to accept their own situations in their relative significance. Documentary and interview materials show that persons who have this point of view do not look at old age only or even primarily as a period of decline and frustration. They regard it as a period of self-integration, of fulfillment in the sense that a task is brought to a close, a meaningful existence is being completed, and what they lived for and tried to be is being accomplished. If they think they have achieved their objectives and approve of them, they feel happiness in recollection, in the wisdom of their growing insight, and in seeing good results from their efforts in public or private life.

Since people who have developed such a point of view are well-adjusted and content, it is of greatest importance to collect more material relating to the conditions which contribute to this state of mind. *Case histories* should be analyzed for their suggestions concerning *educational* and *therapeutic* methods which could be used to give maladjusted older people a better understanding of human life. *Clinical case study methods* should be applied, with special reference to the problem of

developing an adequate philosophy of life. People of various ages and various social and occupational levels would be interviewed regarding their life histories and their interpretation of life.

With respect to research techniques for studying personality, it should be noted that the utility of questionnaire methods is dependent to a considerable degree upon the insight as well as the frankness of the individual who is being interviewed. A person's reaction to advancing age may take precisely the form of unwillingness to recognize that he is disturbed by it or even aware of it, and may find expression, for example, in boasting of past achievements or trying to behave like a much younger person. Moreover, the causes of maladjustments in this period are quite likely to be matters which the individual is unable to face; their roots will often be found in precarious adjustments in the past as, for example, in the case of a man who has managed by means of professional success to reassure himself against underlying feelings of insecurity and inferiority and then feels threatened again as increasing competition and advancing age undermine this source of reassurance. In order to obtain relevant data that the individual himself is quite unable to supply, questionnaire methods should be supplemented and checked by more intensive studies of individual life histories. The aim should be to reconstruct the most important events and trends that have been responsible for the main features of his development in the past and for the character of his adjustment or maladjustment with advancing age.

The technique of obtaining such life histories has been discussed at length in the literature of psychiatry, sociology, psychology, and social work. Instead of guiding the interview along predetermined lines, the interviewer should encourage the subject to follow his own spontaneous trend of thought and should be particularly sensitive to any clues to hidden trends which the subject should be encouraged to develop. At the same time the interviewer should take care to make his questions

neutral and avoid direct suggestion. This process requires interviewers with considerable training and expert guidance. Perhaps ten to twenty hours should be spent with the person interviewed, with some additional time for interpretive study between and after interviews. Such life histories should be obtained from both well-adjusted and maladjusted individuals of various types from groups of different social and economic status. In many cases it will probably be desirable to supplement the interview with the subject with interviews of near relatives or close friends.

Measurement of the Degree of Individual Adjustment

Although the term adjustment is widely used by social scientists, there have been few attempts to designate objective referents which would permit the development of dependable measures of individual adjustment. Ernest W. Burgess recently prepared a careful analysis of the term, and with Robert J. Havighurst and Ruth Shonle Cavan developed preliminary measures of the adjustment level of old people. Both these approaches to the problem point up the extraordinary difficulties involved in attempting to define the term so as to permit scientifically acceptable measurement of degrees of adjustment.

From a common-sense standpoint being well-adjusted does not mean that one does not have problems, since every need is a problem calling for solution. It does usually mean that one is able to solve or manage his problems effectively when they arise.

Those who have attempted to develop measures of adjustment have generally used one of three sorts of criteria: (1) the individual's level of need satisfactions or his level of "happiness"; (2) the individual's degree and manner of participation in various activities as reported by him or observed by others; and (3) the individual's success in meeting social expectations and demands.

While, in general, these three types of criteria for measuring adjustment are correlated, they actually imply different definitions of individual adjustment. Of the three, most people

would agree that the first, which concerns the individual's level of need satisfactions, i.e., his personal adjustment, most directly approximates a basic criterion of individual adjustment. The third is an approach to a criterion of personal-social adjustment, i.e., of his relationships to people. The second type of criterion, dealing with participation in various activities, involves both personal and personal-social adjustment, although it is not a direct measure of either since it does not clearly indicate the individual's level of need satisfactions nor his success in meeting social demands and expectations.

Measuring personal adjustment. With respect to the measurement of personal adjustment, a first question is whether feelings of satisfaction or well-being are relatively homogeneous and unitary so that a useful single index of individual adjustment can be obtained for any given person. At first thought it would seem possible for a person to make a valid over-all judgment of his degree of happiness or well-being, and to rate his relative feelings of well-being at different times, according to a scale ranging from high to low.

A weakness in this view that personal adjustment is unitary is frequently apparent, however, when one asks another how well-adjusted he is in various aspects of his life—health, work, family relations, religion—and he reports different degrees of adjustment in each area. It may be that the questions regarding the degree of adjustment in different areas are not relevant to the problem of whether general feelings of adjustment are unitary. The individual may interpret the question, "How well-adjusted are you in your family relationships?" to mean, "How well do you get along with members of your family?" In this case the individual may report that he is poorly adjusted in his family life and at the same time report that he is generally well-adjusted. The explanation could be that he does not depend on his family and does not let his poor relationships with them prevent him from having a good time. It is true that different degrees of adjustment in different areas of participation would tend to make a report on adjustment level vary considerably

from time to time depending on the individual's current situation. This would suggest that it is very desirable for the individual to be in a relatively neutral situation at the time he reports his general level of adjustment.

There are two related difficulties in using the individual's statements of his adjustment level as a criterion. One is the usual problem with introspective data of finding a basis for comparing reports made by different individuals. How can one tell which of two people is the happier? The other is the problem of discovering with any degree of accuracy how the individual feels. In trying to solve these difficulties the student is forced to go beyond the individual's statements, such as "I feel fine," "I've never felt worse in my life," and to strive either for more detailed introspective information on how the subject feels, or for "objective" evidence from which his degree of personal adjustment can be inferred.

There are at least four practicable approaches in obtaining more detailed and more objective information regarding the level of personal adjustment. A first is to attempt to determine how well the individual's basic needs are being satisfied. The sorts of feelings typically associated with the nonsatisfaction of each of the five categories of needs derived from Thomas' four wishes, as outlined earlier in this chapter, may be listed as follows:

<i>Need for:</i>	<i>Lack of satisfaction frequently means feelings of:</i>
1. Physical health and comfort	Discomfort, pain, annoyance
2. Affection and love	Loneliness, rejection, self-pity, hatred, jealousy
3. Recognition	Inferiority, worthlessness
4. Expression of interests	Boredom, restlessness, apathy or anomie
5. Emotional security	Anxiety, worry

It seems likely that anyone would be well-adjusted if all these categories of needs were being adequately satisfied. One way

of checking the reported degree of satisfaction of each would be to inquire whether the feelings associated with their non-satisfaction were present.

The attempt to derive an over-all measure of personal adjustment from the individual's report on how and to what extent each type of need is satisfied raises the question whether a person's level of happiness is some sort of algebraic sum of the levels of satisfaction of his several types of need, or whether it is more nearly the level of satisfaction of, say, the most important or perhaps the least well satisfied need. It is quite plausible that the needs for health and comfort, for affection and love, and for emotional security usually take precedence over the needs for recognition and for the expression of interests, and that it is difficult to satisfy the latter unless the former are satisfied. Questions of this sort can only be answered by research relating the mode and degree of satisfaction of different needs to the individual's statement of his over-all adjustment level.

A second means of obtaining detailed information on the level of personal adjustment is through a survey and evaluation of the individual's complaints. One primary area of complaints concerns feelings related to the lack of satisfaction of the five basic needs just listed. The typical neurotic inventory is a broader list of complaints. If such an inventory were revised to include the special complaints of old people, it would provide an approach to the measurement of adjustment level using semi-objective criteria. The crudest measure of this kind would be based on a simple count of complaints. Because many complaints are closely related and because some are more important for adjustment than others, it would be desirable to develop a method of selecting and weighting items for such an inventory.

A third approach in seeking detailed information on adjustment level goes beyond the method just described and inquires into how well the individual manages his complaints. By determining both the way in which he reacts to a number of

them and the extent to which he brings them under control (either through overcoming them or by learning to live with them), one gains significant insights into the individual's capacity to adjust to his difficulties. Whether a useful index of personal adjustment in old age can be developed from data obtained in interviews conducted along these lines remains to be seen, since the needed research has not been performed.

A fourth way of supplementing the individual's report of his over-all level of adjustment is to determine whether he behaves as though he were happy or unhappy. As in attitude research, this raises the question whether the individual's stated level of adjustment is borne out by the things he does and by the way he does them. If a person's actions belie his reports, there is justification for questioning the accuracy of the latter. However, so much social training and so many social rewards are related to concealing true feelings in social behavior that one must use a great deal of caution in estimating the level of personal adjustment on the basis of observed reactions. Also, unless the observer is with the subject almost continuously, there is great danger that adjustment level will be judged from an inadequate and perhaps atypical sample of his behavior.

Measuring personal-social adjustment. The measurement of personal-social adjustment places emphasis not on how happy the individual is but on how well he meets the demands and expectations of others. In the main, the most dependable information on personal-social adjustment is obtained by observing the individual's social relations and by determining his associates' attitudes toward him. The individual himself can give valuable evidence on his relations with others, but his report should be checked against observations and reports of associates.

Probably the greatest problem in obtaining a measure of personal-social adjustment is the fact that few people meet equally well the demands and expectations of all the people they associate with, so that it is difficult to obtain a meaningful over-all measure of this type of individual adjustment. Some

old people have their most satisfying relationships within their age group, others with young children, some with members of their families but not with outsiders, etc. In attempting to construct measures of personal-social adjustment of old people, it is desirable to classify their associates into a number of subgroups and to determine the social relationships of the subject with each subgroup separately before attempting to obtain an over-all social adjustment score. There may be sufficient basis for a general measure of personal-social adjustment in the finding that many individuals have uniformly good or bad relationships with people of both sexes and almost all ages, with reference to such traits as desire to please, interest in others, sense of humor, degree of irritability, and personal neatness. The usefulness of such a measure would depend on how well different subgroups agreed in their attitudes toward particular old people. Research is needed to answer this question.

Those familiar with problems of measuring attitudes know how difficult it is to establish attitude scales and to assure their consistent use. A person's attitudes toward another depend to a large extent on the character of their association. If this is not close, the attitudes involved are likely to be neutral or, if not neutral, simply to reflect stereotypes, such as "Old people are nuisances" or "Old people are good to children." If the association is close, the attitudes are most likely to be definitely positive or negative, depending on whether the old person takes a helpful and appreciative role, or whether he makes demands and takes a relatively helpless, complaining role.

It seems particularly desirable to measure the personal-social adjustment of individual old people in relation to each of these three subgroups: other old people, young and middle-aged adults, and adult members of the old person's family. Members of each subgroup who know the subject well should be interviewed to obtain their attitudes toward him, including not only their general attitudes but also the specific things they like or dislike about him. If possible, these reports should be checked and supplemented by observations of the old person's social

relations with individuals of all ages, including children and adolescents.

Summary

In this chapter, the psychological analysis of adjustment to aging has been discussed in terms of these objectives: describing the problems of aging and the adjustive reactions to them; explaining these reactions in relation to causal factors in the individual's past experience and in present situations; and evaluating the adjustive significance of the individual's reactions to his problems through the measurement of adjustment. The discussion has emphasized that all problems of aging are significant to the individual only insofar as they affect the manner and degree of satisfaction of his basic needs for health and comfort, self-expression, affection, recognition, and emotional security, and their derivatives in the form of needs for specific types of satisfactions.

The psychological analysis of adjustment to aging described in this chapter may be thought of as providing a general pattern of analysis applicable to the study of any of the adjustment problems to be discussed in succeeding chapters of this bulletin. This proposition does not contradict our general emphasis on assigning equal importance to societal adjustments. Such societal rearrangements may be much more effective than any sum total of efforts at individual adjustment. The fact remains, however, that the function of these societal rearrangements in a democratic society is necessarily limited to providing new opportunities for satisfying needs of individuals. It is possible to study and plan such rearrangements meaningfully only from this view, and our understanding of them has to be derived from an understanding of individual adjustive behavior, as outlined above. Thus, the discussions in the following chapters are concerned with the aging individual's needs, capacities, and predispositions in relation to opportunities provided in various institutional settings.

CHAPTER 6

OLD AGE AND THE FAMILY

In the course of the individual's existence the family is the first institution with which he comes into contact. In its context primary needs are met, other needs created, basic capacities developed, first roles defined, and first status experiences provided. Because of this strategic position the family is the most important influence upon the individual's behavior. Also, during the whole course of his life it provides most of the commonly accepted satisfactions of his basic needs. It is therefore of utmost importance for the student of social adjustment in old age to know how the structure of this institution meets or creates needs of people in their advancing years, how it is geared to the changes in capacities and predispositions which accompany the aging process, and the extent to which it offers opportunities for need satisfaction in the form of role and status assignments to its aged members.

From the point of view of needs, living in a family group is a potential and usual form of securing many satisfactions. The family is the main source of physical care for its members. In our society it furnishes the generally accepted satisfaction of the sex needs of the individual. The family provides the satisfaction of his needs for intimate contacts and thus for emotional security in its most permanent and reliable form. It usually gives economic security to one of the marriage partners and the children. It provides living quarters for its members.

In order to make all this possible the members of the family must have certain capacities and predispositions which enable them to avail themselves of the opportunities for need satisfaction provided in this institution. At least one of the marriage partners, usually the husband, must be able to provide financial

support for the family unit. Most marriage partners must have the capacity of performing sexual intercourse with each other. The mother and the father must have capacities and skills for child care and child training. The children must be able to respond to training and to accept the limitations which growing up implies. All the family members must be able to furnish emotional satisfaction in their contacts with each other.

This exposition is not meant to imply that where one or another of these needs, capacities, predispositions, or opportunities for need satisfaction is missing, a family does not exist. But in such cases its potential is not fully realized and tensions requiring adjustments will arise.

Within the framework of each culture the interplay among needs, capacities, predispositions, and opportunities of the family members has crystallized into definite role assignments and status positions for each of them. These are based on the age and sex categories to which the family members belong as well as on their kinship and personalities. In our society the father usually has the role of the provider, of the sex partner for the mother, and of a counselor if not of the ultimate authority in major decisions affecting the lives of the children. Correspondingly the mother has the role of the homemaker, the sex partner for the father, the rearer of children, and the nurse of the sick in the family unit.

All these roles may disappear or at least be affected seriously by changes in any one of the components of human behavior which are a function of the aging process. Perhaps the most obvious of such changes pertain to the capacities to perform these roles. Incapacitation and chronic illness may make it impossible for the marriage partners to perform their sex roles. More generally, the failing health accompanying old age may make it impossible for the husband to hold his job and thus to maintain the economic basis of the family, or make it impossible for the wife to perform her function as homemaker. Psychological age changes may similarly affect the roles of the marriage partners, and particularly their potential for satisfactory fulfill-

ment of the roles of companions to each other. Loss of social opportunities to earn a living may have the same effect as physical or psychological failing, particularly on the husband. Finally, and of most general validity, major old age adjustments are required as a result of loss of the marriage partner through death, since many of the survivor's roles and frequently his status have been dependent on the roles and status of the deceased. Any of these various changes may affect the feasibility of the existing living arrangements of the aging couple or the aging survivor.

From this point of view there are four major areas of potentially fruitful research in the field of family adjustment in old age, concerning which suggestions as to needed studies will be made: (1) biological changes, particularly ailment and incapacitation, (2) loss of the role of provider, (3) loss of the marriage partner, and (4) loss of feasibility of existing living arrangements. However, before proposing specific studies in these four areas, research attention may well be directed to a few more general considerations. Traditionally, most adjustments to the changes mentioned above have centered around assistance by the children of the aged. The customary family pattern of old age adjustment has involved either living with children or other close relationships with them. Emotional dependence on children is probably even more widely diffused than dependence on them for food, shelter, and care. Dependence on children as the major form of old age adjustment in the family sphere is now seriously endangered by demographic, institutional, and attitudinal changes in our society. Investigation of these changes is needed in a realistic approach to study of adjustments to the four types of age change selected for particular consideration.

Demographic Changes

From the demographic angle the question must be raised whether phenomena of population development do not or will not interfere with the traditional form of old age adjustment within the framework of the family. Certainly dependence on

children presupposes their presence. Entirely aside from possible cultural changes, declining fertility—one of the outstanding population phenomena in western civilization—makes it impossible for substantial proportions of people to develop their basic adjustments in relation to their children and grandchildren. First of all, the number of children per couple is decreasing. The burden of supporting aged parents falls therefore on fewer shoulders; and there are diminishing chances of finding among a couple's children any whose economic status and living arrangements make such adjustments feasible. Increasing numbers of people also attain old age without having any children.

Demographic research therefore has a basic contribution to make to the study of old age adjustment in the family. Census data on numbers of children ever born and on family composition, taken in conjunction with tabulations of births by age of mother from vital statistics, make it possible to analyze both the present situation and possible future trends. A number of significant questions could be clarified by such research. How many aged are childless at the present time and how many may be expected to be childless at various stages of our future population development? What is the average number of children per aged parent at present and what will it be in the future? What are the average ages of children in relation to the ages of the various subgroups of our aged population, and what will they be in the discernible future? The importance of such research for assessment of the need for old age adjustments, other than in relation to the children of the persons concerned, and of the increased social responsibilities for the welfare of the aged is obvious.

Institutional Changes

Dependence on children for adjustment in old age is similarly threatened by institutional changes. This has been demonstrated by Talcott Parsons in his analysis of the problems of isolation which beset the older person in our urban middle-class

and upper middle-class society. According to him, the aged in these subgroups of our society experience extreme isolation because of three factors: (1) the conjugal family system which is characteristic of the family structure in these segments of our population, (2) the occupational structure of our economic system, and (3) the functional interrelation between jobs and places of residence in our society.¹ In this context only the first of these three factors is of particular concern although the other two have some implications for the problem of family adjustment in old age.

Under the conjugal family system an urban middle-class family household is not considered normal unless its membership is confined to the parents and their children. The physical basis and the division of labor in family living provide no place for other members of the kinship group. With respect to aging, this has several significant consequences. When the children grow up and marry, they establish independent households and leave their parents to comparative loneliness. When, later, one of the parents dies, the possible residential arrangements for the other imply either an unorganic addition to a household, of a son or daughter, which is not designed to contain such a new member or one of the various forms of continued separate living with increased loneliness for the survivor.

The implications of the conjugal family system for problems of adjustment in old age indicate the desirability of research on the relation of these problems to variations in this system according to social class, rural-urban differentials, ethnic groups, religion, and other factors.

Attitudinal Changes

In addition to such institutional research, there is need for investigation of prevailing attitudes with regard to family

¹ Talcott Parsons, "Age and Sex in the Social Structure of the United States," *American Sociological Review*, 7:604-616 (October 1942); see especially pp. 615-616.

adjustment in old age. The attitudes of younger people toward the aged of course have a bearing on almost all questions of adjustment in old age. One of the most important questions, however, undoubtedly concerns the obligation of an independent and married child to take an aged parent into his household. In a dynamic society such as ours traditional living arrangements undergo continuous scrutiny and re-evaluation. There are many indications that the attitudes of the younger generation regarding their obligations toward the aged are in a process of change. It would be interesting to know whether such an attitudinal rebellion is under way in cultural subgroups of our society which still have three-generation families, and attitude studies should be undertaken to provide this information.

A fairly definite central tendency in attitude structures presumably would be revealed in such studies. It is exceedingly important, however, to be aware of the probability that a great deal of ambivalence will be exhibited, since many people are subject to conflicts over exactly what their obligations toward older parents should be. In general, one of the most important needs in attitude study is the development of techniques which can take full account of the complexity of the structure of attitudes such as those toward old people, and reveal at least in part the repressed components of that structure.

Attitude study in this field should differentiate age groups among its subjects. A sample large enough to permit significant findings should be drawn from each of at least three age groups: (1) adolescents; (2) young persons just gaining full adult status; (3) middle-aged people in "the prime of life" who will soon have to deal realistically with the problems of their own old age and most frequently face the actual problem of an aged parent. Differences between the attitudes of these three age groups toward questions of family adjustment in old age should prove to be of great significance. It goes without saying that any sample should also be adequate for differentiations by sex and other important criteria of social status. Attitudinal differences

among siblings according to order of birth may also be important.

Biological Changes

It is generally accepted that declining strength and the resulting incapacity to perform certain family roles are necessary concomitants of aging. The following relevant phenomena deserve particular attention from the student of family adjustment in old age: Far too little is known about the problems of social adjustment presented and about the adjustment mechanisms used in dealing with effects of incapacitation or other age changes related to sex. This has been considered a strictly medical problem, and students of the family have been largely neglectful of the corresponding problems of social adjustment which accompany old age. Study of the adjustment process therefore must be concerned with the problems created by loss of virility on the part of the aging husband and with the psychological effects of the menopause on the wife. The customary differences between the ages of marriage partners may counteract the potential seriousness of adjustment problems in this respect, but the possibility of problem situations deriving from these age changes with regard to role and status should not be ignored. This form of incapacitation implies the loss of the role of the sex partner on the part of the husband, and in some cases on the part of the wife. Status changes in the relationship between the marriage partners may result from these biological and psychological phenomena. Furthermore, there are many indications in popular belief as well as in medical and psychological literature that aging is sometimes accompanied by a revival of the sex urge which is socially disapproved. This too may create problems of family adjustment.

There can be little question that all the adjustment problems created by these biological phenomena require the attention of the social scientist as well as that of the physician. Case histories from the fields of medicine and family counseling would seem

to promise the best source materials on this subject since the sex repression characteristic of our culture would probably present great obstacles to any interview approach in a sample study. The only interview material which seems to have overcome this cultural difficulty in such a study is that collected by Dr. Alfred Charles Kinsey in the process of his research on the sex life of the American people.²

Another important change that affects family relationships of older people is chronic ill health. Although chronic diseases occur at all ages they are more frequent in old age than in any other period. The special needs created by such diseases, their effects on the capacities of afflicted persons to meet their needs in customary ways, and the resulting changes in roles and status often present crucial family problems requiring adjustment. A person in the 60's who is stricken with paralysis may live as a helpless invalid for ten or fifteen years. Arthritis may seriously and permanently incapacitate a person over a long period. Arteriosclerosis is a protracted ordeal. Near or complete blindness or extreme deafness may handicap the old person for many years. The adjustment that the old person must make to his handicap and the concomitant adjustment that his family must make to him are therefore at least semi-permanent in nature, for they may last from a few years to several decades.

Research on adjustment to chronic physical incapacity might well deal with the two following subjects:

Adjustment in role of the incapacitated old person. The usual progress of these handicaps of old people is toward greater physical and sometimes mental incapacity and therefore toward greater dependence upon abler and usually younger persons. When the necessary care is given by a younger member of the family—a daughter, daughter-in-law, granddaughter, or niece—a reversal of roles established in earlier years follows, with the older person accepting willingly or unwillingly a role subordi-

² Alfred C. Kinsey, Wardell B. Pomeroy, and Clyde E. Martin, *Sexual Behavior in the Human Male* (Philadelphia: W. B. Saunders Company, 1948), pp. 35-62.

nate to that of the younger person. Research in this area should seek to answer the following questions: What are the stages by which this reversal in roles occurs? What personality types among old persons find it easy to accept the subordinate role? What types resist? What compensations do old people seek and find as satisfactory substitutes for their lost independence?

Family adjustment to the failing old person. When the failing or chronically ill old person is part of a family group, what adjustments does the family make as a whole? How does the inclusion in the family of a person who is constantly in need of protective care affect the relationships of children and adolescents to their parents? Do they regard the old person as a competitor for the time and attention of the parents?

Loss of the Role of Provider

Loss of employment or retirement by the breadwinner usually relates to the husband. This age change implies either the loss of the most important role of the aging man in the family setting, or at least a change in the form in which he performs this role. Many men when they retire are unable to meet the financial needs of their family, but even if this is not the case, there is still a tremendous difference between the situation of the husband who provides for the family unit by working and that of the husband who does so by drawing a pension, receiving an annuity, or by living on his savings in another form.

Three subjects concerning the impact of loss of employment upon familial relationships are suggested as suitable for investigation:

Change in familial status of old persons, usually men, no longer financially independent. Ideally, a study of this subject should be a longitudinal one, in which data are first obtained during the period of transition from economic independence to partial or complete dependence. Otherwise, the study must be made in retrospect, with dependence upon the memory of the subjects, other members of their families, and other observ-

ers. The first phase of the inquiry should ascertain the status of each chief earner with reference to the members of his family before retirement; the fields in which he exerted authority; the family members over whom this authority was exercised and its extent; the degree to which his counsel and advice were voluntarily sought by his family; the amount of respect shown him in the family. The second phase of the inquiry should obtain data on these same items after the loss of earning power, in order to answer these questions: To what extent has the status of the chief earner been lowered? What compensation for a lowering of status has he found within or outside the family? What have been his emotional reactions? What type of personality is best able to resist loss of status? What type of family organization adjusts best to the loss of financial independence on the part of the chief earner?

The results of such a study should be compared with the findings in studies of adjustment to unemployment of the family head during the depression of the 1930's. Are the factors influential in producing good and poor adjustment to unemployment caused by old age the same as those which determined the respective kinds of adjustment to unemployment caused by depression?

Rearrangements in living quarters and other changes in family life resulting from lowered income. Do aging couples attempt to maintain the family homes to which they are sentimentally attached but which they no longer can afford? Do they move to smaller and perhaps inadequate quarters in neighborhoods which are socially of lower rank than those to which they have been accustomed? Or do they move in with a married son or daughter? The tendency seems to be for a married couple to maintain an independent household, and for a widowed person to accept other types of living arrangements—with children or relatives, in an institutional home, or in a boarding house. What adjustments do the old couple make with respect to entertaining friends, maintaining church and club memberships

which entail expenditure of money, carrying on hobbies, or indulging in other favorite forms of recreation? Does any downward social mobility affect the intrafamily relationships? Does the wife, for instance, blame the husband for any real or fancied lowering of status in the community? Do sons and daughters assume new attitudes toward impoverished parents? With what emotional reactions do old people accept lowered status—resentment, resignation, complaints, good humor?

Adjustment of the retired worker to increased leisure in relation to family life. Does he attempt to usurp roles previously held by other members of the family—for instance, the wife's role as household manager? Does he create new roles and household activities for himself? Or is he simply restless and "under-foot" around the house? Does his wife regard him as a desirable all-day companion or is there tension and friction between husband and wife? As people become older and less able to move about the community, especially in the north during the winter months, does the adjustment of their leisure time within the family increase in importance?

Loss of the Marriage Partner

Another change in the family setting which usually occurs in old age is the death of husband or wife. For the widow this change usually involves an economic adjustment and consequent change in living arrangement; for the widower, the loss of a homemaker; and for either, loneliness and loss of emotional security built up through the years. Since the death rate during old age is higher for men than it is for women, these particular problems of adjustment are most frequently faced by elderly widows. As already indicated in Chapter 3, at ages 70 to 74, 23.8 percent of all men and 55.5 percent of all women are widowed; at ages 85 and over, 58.5 percent of all men and 85.1 percent of all women are widowed.

Research should be concerned with three aspects of adjustment to loss of the marriage partner.

The elderly widow. A woman who becomes a widow at the age of 75 after approximately fifty years of married life may be no longer an independent personality. The loss of the husband often is like the loss of part of her own personality, and she may feel incomplete and insecure without him. Census data show that the most common move made by elderly widows is into the household of a son or daughter. When this move occurs, what adjustments are necessary both for the widow and for other members of the family? Can the widow find the necessary emotional security in a family which has already established its emotional bonds before her entrance into it (a situation especially true when the son or daughter has been living in a different community from that in which the mother lived)? What changes in role are called for, both on the part of the mother and on the part of other members of the family? Must the son yield some of his status to his mother because of her age and her retention of an attitude of authority over him as a child? Must the daughter share her role as manager of the home? Must children learn a new set of responses? Can the mother resign herself to acceptance of the role of grandmother (a subordinate role in the typical American family) in exchange for the more dominant role of wife?

What adjustments of cultural norms are necessary? The household into which the elderly widow steps may be one that she has visited infrequently; and its standards of recreation, its financial management, and its methods of rearing children may be so completely opposed to her standards that they seem not only strange but immoral. The mere shift from city to village or from village to city may emphasize disturbing contrasts in cultural standards.

The elderly widower. Comparable questions concerning changes in emotional security, status, and cultural norms should be investigated for widowers who live with married children.

Remarriage of old persons. Another solution of problems caused by loss of the marriage partner is remarriage. The new

marriage partner may be either a person of similar age or, as happens sometimes in the case of widowers, much younger. Younger people, particularly children of the old person, frequently do not approve of such remarriages. Nevertheless, some of them bring contentment and happiness, others are a source of continued friction, and still others result in separation and divorce.

Research should therefore determine what factors in marriages of old people promise success. Such marriages often but by no means necessarily differ from youthful marriages in that sex is a minor element, and of course children are not anticipated. Companionship tends to be the primary objective of these marriages in old age. Among young people a happy family life during childhood is important for satisfactory marital experience. Does the nature of one's family life in childhood still have an influence upon the marital experience of the old? Or is the experience in the remarried person's own previous marriage more important? Do old men and women expect their new spouses to fall into the long-accepted patterns of their first marriage partners? How do they adjust to differences of the new spouse from the former? On the whole are remarried old persons happier or less happy than widows and widowers who do not remarry?

Loss of Feasibility of Existing Living Arrangements

Decrease in family income, decrease in the number of family members, the traumatic experience of the loss of the marriage partner, or simply failing health may make the existing living arrangements of older persons unfeasible. Two types of adjustment are possible in this situation: (1) adjustment within the framework of the family, mostly through participation in the living arrangements of children of the old person, and (2) adjustment outside the family group, i.e., independent of the living arrangements of children or other family members. The first type represents some form of combined living arrangement

for the older person and members of his family who are usually of a different generation. The second type may take the form of continued maintenance of an independent home by the older person albeit on a smaller scale, the establishment of a pseudo-family, or the use of institutional housing. In any of these a combination of the living arrangements of people belonging to different generations is generally avoided. In studying the adjustments in living arrangements of elderly people, distinction should therefore be made between old persons who share homes of members of their families and those who do not.

Analysis of the adjustment problems arising from the necessity of changing living arrangements would probably be most economically approached by investigating the two following questions: What are the housing preferences of older persons in different situations? What forms of living arrangements give them the greatest amount of satisfaction?

Housing preferences of older people. A strategic starting point for the study of such preferences is probably the time when old people are confronted with a more or less sudden change in their situation which makes a change in living arrangements either necessary or at least feasible. The two following studies are suggested: (1) A study of applicants for old age benefits and/or old age assistance at the time of application, with emphasis on their preferences as to housing arrangements, and (2) a study of such preferences among patients, 60 years of age and over, ready for discharge from a hospital.

In connection with the first study it should be borne in mind that at the time of applying for a new source of income aged persons may logically be expected to give some thought to their living arrangements. They may have to make adjustments in reducing their expenses if they have had fairly regular incomes up to this point. An application may also result from changes in the financial situation of children or other family members who have been providing for their support—changes which may necessitate a rearrangement of household units. In other

cases the assurance of a new personal income for the aged applicant may provide a new freedom and a certain measure of independence which will facilitate the selection of living conditions in line with his own preference. Finally, a study of applications may reveal circumstances which would lead to denial of the aid sought, for example, in cases where certain types of institutional care are called for.

Such a study could be carried on by several different agencies simultaneously within a metropolitan area, within a county, or within a major region. Data should be obtained for old people living in rural areas and small towns, as well as for urban residents. Such data could be obtained from the application blanks and intake interviews (where these are given). They should be supplemented by a brief specific questionnaire relating to housing arrangements and designed to yield a clear picture of the applicants current arrangements, his preference as to future arrangements, and the expectations on which his preference is based. The questionnaire should specify the full range of available facilities, in addition to some categories of housing services not available but likely to interest many applicants.

The second study of housing preferences might perhaps be made by medical social workers connected with a hospital, but with suitable precautions it could be carried out by a group of students or research field workers provided they were given adequate opportunity to interview patients and their families. It is assumed that in many instances hospitalization breaks the traditional pattern of living and tends to clarify a situation which for some time may have needed improvement or change. Hospitalization may also reveal physical or mental conditions which call for continuing care which cannot be given under the patient's previous living arrangement so that some change must be made. Interviews and hospital and social service records should yield data sufficient to determine the specific housing needs of this selected group.

It should be kept in mind that preferences for housing

arrangements found in our heterogeneous society may be derived from ways of life which characterize specific subgroups in our culture; and the housing preferences of older people should be studied with reference to this fact. The traditions of different cultural communities undoubtedly affect the attitudes of older people in regard to their own preferences for housing arrangements. Their feelings are conditioned by their personal status within their own cultural group and within their own families. In some cultural groups old people may have distinctly more importance and influence than in others. These conditions may modify their desires with respect to sharing the homes of members of their families, maintaining separate households, or having the companionship of older people in pseudo-families or institutional living arrangements. At the same time their cultural behavior may separate them rather sharply from other community groups so that they may experience great reluctance about mingling. This fact alone may impel them to center their adjustment efforts on living with their children rather than on making other housing arrangements. Boarding and institutional housing may seem acceptable only if they facilitate the ways of living to which the individual has been accustomed within his own cultural group.

Studies should therefore be made for each of the major cultural subgroups in our society. Data should be obtained through interviews of aged people, members of their families, and leaders of the various cultural subgroups. Churches of different national groups and their ministers may provide valuable contacts and possibly informal centers for meetings and exploration in a setting familiar to the interviewees.

Satisfaction value of different forms of living arrangements. Does sharing a family home, maintaining an independent home on a modified scale, living in a pseudo-family, or living in an institution offer the greatest satisfaction of the physical and emotional needs of older persons? The family usually provides some natural bonds of affection as an incentive for incorporat-

ing the old person emotionally into the family unit; for the older woman at least it provides an opportunity to continue in some measure her customary housekeeping activities; and grandchildren may be a source of satisfaction. On the other hand, the housing of three generations under one roof offers many possibilities of conflict and frustration, whose only solution may seem to be the undue subordination of one generation to another.

Maintaining an independent household probably affords the greatest amount of continuity in the living arrangement of an older person, even when the scale of the household must be decreased. However, the independent home presents problems of loneliness for a widow or widower and of difficulties in obtaining physical care when it is needed.

The pseudo-family is formed when two or more old persons, usually women, undertake to share a house or apartment in which they carry on housekeeping duties and social life through some type of cooperation. They have the satisfaction of a home of their own and the companionship of those their own age. There is still the possibility of conflict, but it tends to be a conflict of personalities rather than of generations. Also, there is the possibility that as the members of such a household grow older, all may need additional care from a younger person.

The institutional family has its parallel among younger people in the college dormitory or the residential club. Housekeeping responsibilities are limited in accordance with the strength of the old persons or are assigned entirely to employees. Medical and nursing care are provided as needed. There is companionship with persons of the same age group, but it is usually not of an intimate character. There may be friction and frustrations, similar to those found in any large group housed together.

In order to increase our knowledge of those adjustments which are made in relation to a *family home*, the following studies are suggested:

Families in which the generations have never been separated might be contrasted with those in which a family of parents and children have been combined, after a period of separation, with the grandparent generation. Also, families in which the ownership of the home and chief source of income are vested in the middle generation might be contrasted with those in which the financial dominance is in the oldest of the three generations. The study should answer such questions as these concerning the contrasting types of families: What roles are assumed by the members of each generation? Is one generation dominant or is the "family council" type of organization possible with three generations? What compromises are made and by whom? In what fields of interaction do conflicts occur? Do the members of these families conceive of themselves as happier or less happy than members of comparable two-generation families? The method of study should include the compiling of case studies over a period of time on the basis of confidential interviews with all members of the family and, if possible, personal observation of the families' lives.

Since a considerable number of old people are absorbed into the households of sons or daughters, some attention should be given to the parent-child combinations which are most productive of happiness and least fraught with conflict. Is it wiser for the aged father to live with a daughter and son-in-law or with a son and daughter-in-law? Is the aged mother better placed with a daughter and son-in-law or with a son and daughter-in-law? When there is an unmarried daughter, is it a happy solution to have her become the caretaker of her parents rather than to have them enter the home of a married son or daughter? A study of this sort should include consideration of the Electra and Oedipus complexes with their attendant emotional attachments and jealousies.

With respect to the maintenance of an *independent home* and with respect to living in a *pseudo-family*, hardly anything is known regarding their actual and relative adjustment values

for old people. Here exploratory research is badly needed, and should be concerned with the types of personalities which choose these respective arrangements, the forms of housing which they seem to require, the age groups in which they are most frequently found, and in particular the factors which seem to be correlated with their success.

Regarding *institutional living arrangements*, there is need for studies of living conditions in existing institutions, of residents' attitudes and reactions, and of homes provided for specific national or other groups.

Studies of living conditions would be of particular importance in certain types of institutions which offer mainly custodial care and whose residents are comparatively able-bodied and capable of managing their own affairs. These studies should analyze the living routine in each institution, the privileges of the residents, the restrictions imposed on them, and their outside contacts. They should investigate their opportunities for useful work, for participation in common affairs, for individualized recreation, and for privacy. Data should be obtained on facilities for personal counseling and for the treatment of behavior difficulties. What provisions exist for the care of temporary illness and for special attention to chronic conditions? How does the institution protect the residents' contacts with the community at large? How does it facilitate congenial groupings within the home? How much freedom does the individual have to follow personal inclinations, personal taste, or personal needs, without creating a conflict within the group? How much administrative authority is imposed on each member of the institutional family and how are institutional regulations enforced?

Parallel studies of a number of institutions of quite different traditions, background, and public and private sponsorship might delineate prevailing practices which could eventually be contrasted with the findings in the studies of housing preferences and their underlying expectations as outlined above (pp. 86-88). A comparative study of institutional policies would pre-

sumably reveal certain lacks among the types of institutions, particularly in the area of group living arrangements requiring a minimum of personal restrictions. It is in this area that cooperative homes for the aged and sheltered apartment homes under nonprofit auspices may need to be developed.

Another set of studies might be organized around the attitudes and experiences of new residents of institutions for the aged. It is assumed that people who have only recently joined an institutional group may be particularly aware of both the advantages and disadvantages of the change. These people may be able to make useful suggestions concerning possible improvements. Interviews of residents during the first six months of institutional care might yield interesting data. Questions should be directed toward bringing out the resident's own feelings in regard to gains and losses. What are the major adjustments that he had to make in changing to institutional life? What does he consider most difficult in his present situation? What suggestions would he have for realistic improvement of policies and procedures?

Studies of homes for various national groups should clarify the justification of their maintenance and the possibility of their expansion. What has been the experience of existing homes of this kind in regard to the numbers of applications received over a period of years? How do these numbers compare with the size of the aged population in the same national community, and the number of old people of the same cultural subgroup now residents of other institutions for the aged? How much support has the institution received from its own group? How closely affiliated is it? What financial resources does this cultural community have for strengthening its services and for expanding them if desirable? How far has it preserved any characteristics of cultural life different from other institutions? What language is used? Do the members of the group tend to mix with members of other cultural communities or the American community at large? What is the prognosis of these institutions from the

point of view of their sponsors? Could their usefulness be increased by changing their locations, or by changing from an institutional into a noninstitutional service, for example, into a social and cultural center giving special attention to the needs of the aged in a neighborhood populated by the national group?

An important study, finally, would compare the personal adjustment levels of the residents in different types of homes for the aged, for example, county homes for indigent old people and homes for national groups; or in conventionally operated homes and those operated under a policy permitting considerable participation by the residents. The study of adjustment of old people in homes with experimental or demonstration programs, where a "before and after" technique might be employed, should be especially valuable.

CHAPTER 7

OLD AGE AND MAKING A LIVING

From the physiological point of view, securing the material means for satisfying needs is one of the essential forms of human behavior. The division of labor which characterizes societal living, however, assigns the economic function as a social role only to certain categories of people, usually on the basis of sex and age. In our society this function has been long considered primarily a male role correlated with physiological and mental maturity. It still is preponderantly centered in the person of the husband and father, who enjoys the status of the family head because of the importance of this role. When other members of the family group engage in economic activities, their own status increases and that of the family head declines. In spite of the considerable inroads which have been made into this traditional arrangement as a result of the increasing social equalization of men and women, the husband and father is still the general provider in most families. Nevertheless, more and more women are engaging in economic activities, and the impact of old age on this social role therefore creates problems of adjustment for them as well. Because of the competitive and materialistic nature of our culture, making a living is a notably time-absorbing function. Through conditioning many individuals experience a derived need to devote their time mainly to performing this function. It necessitates the utilization of their capacities more than any other of their social roles, and through the relation between biological and mental factors plays a part in their physiological and mental health. It is therefore particularly important to determine how the role of making a living is affected by age changes and the types of adjustment which they necessitate.

Like research on all other adjustment problems, study of the impact of aging upon the social role of making a living requires consideration of the four basic components of human behavior: needs, capacities, predispositions, and opportunities. In more specific terms, research interest should be concerned with changes in the financial needs of the aging individual, changes in his capacities which are prerequisite for performing the role of provider, changes in his attitudes toward economic functioning, and in his opportunities for doing so. In view of the nature of our economic system, however, it does not seem feasible to consider problems for research in this order. Plans for research on the adjustment problems of older people arising from changes in their economic roles must take account of the fact that our culture does not provide work for all persons who need, are able, and want to work. Economic opportunity may be of more weight in determining whether a man works than his needs, his capacities, or his attitudes. A person may need employment, may be able and willing to undertake it, and still not succeed in finding it. Opportunity for work therefore often tends to be the crux of most problems of adjustment in the economic sphere. Consequently we shall consider first the social opportunities of older persons for making a living.

Of course, no person can take advantage of an opportunity for work if he is not able to perform the functions implied; the second problem for investigation therefore is the impact of old age on the capacities of older people for earning a living. The desire to work, however, may continue beyond such time as opportunities and capacities persist. In other words, attitudes toward retirement may remain negative while lack of opportunity or declining capacity makes retirement necessary. On the other hand, a person may want to retire while he still has both opportunity and capacity to work. The degree to which changes in attitudes toward retirement are positively correlated with the changes in opportunities and capacities which are associated with aging should be determined if possible. There is, of course,

a need for income as long as life is maintained, independent of opportunities, capacities, and any positive predisposition toward making a living. Adjustment to a change in income usually has to be made by the older person upon retirement, and societal adjustments may be involved in the provision of a new source of income.

The first two areas for research on the adjustment problems of older people in regard to making a living, namely, their relation to opportunities to earn an income and their relation to declining capacities, will be discussed in this chapter. In the two following chapters consideration will be given to research problems dealing with attitudes toward retirement and adjustments to retirement with particular emphasis on the need for income.

Opportunities

In our society the role of making a living is ordinarily performed in one of two ways, self-employment or employment by others. While there has been little concern about loss of opportunity for self-employment, complaints that opportunities for employment by others are severely curtailed in old age have been numerous and persistent. Under the impact of the last depression the employment situation of older persons received increasing attention, as evidenced by the appearance of man-marketing clinics emphasizing the employment of older persons, and many demands for legislative action which resulted in official investigations in such states as California, Connecticut, Kentucky, Maryland, Massachusetts, Mississippi, New York, and Wisconsin. The problem has also received official attention on the national and international levels. In 1939 the Committee on Employment Problems of Older Workers, of the U. S. Department of Labor's Division of Labor Standards, prepared a report on the employment problems of older workers.¹ One year earlier the International Labour Office issued a report on the question of discrimination against elderly workers, concerned

¹ Summarized in *Monthly Labor Review*, 48:1077-1081 (May 1939).

with the situation in the United States and Europe.² The extent of interest in this problem can be gauged by the scores of related publications which have appeared during the last twenty years. On the other hand, attempts have been made to minimize the importance of any unfavorable employment situation of older persons as such, or to justify it in terms of financial and social cost. In general, older workers seem to believe that they are discriminated against because of their age, and management tends to deny the existence of any such discrimination. Whatever the actual situation may be, it has been defined contradictorily by large groups among labor, management, and other persons concerned with social problems.

Changes in the opportunities for employment which accompany old age can of course be investigated only by analyzing the actual employment situation of older men and women. As an over-all phenomenon in our economy a general preference of employers for younger workers seems to be corroborated by data from the censuses of both 1930 and 1940. An outstanding exception to the marked increases in unemployment ratios at higher ages appears in the ratios for older men in the transportation industries. This is undoubtedly accounted for by the seniority practices of the railroads. Further research should determine whether increases in unemployment ratios at higher ages are characteristic of every manufacturing industry and all types of jobs within an industry. It may well be that younger workers are preferred only for jobs requiring a strong physique or quick reactions, or for work where new processes are still in a developmental stage and frequent re-learning of operations is consequently required, or in work in which the physical appearance of the personnel is important. One approach to this problem is exemplified by the work of W. M. Gafafer relating to the ages

² International Labour Office, Governing Body, 85th Session, London 1938, *Discrimination against Elderly Workers* (Geneva, 1938; processed); also summarized in *Monthly Labor Review*, 48:257-270 (February 1939).

of gainful workers in the United States.³ Using data from the censuses of 1920 and 1930 he compared percentage age distributions of various occupational classes of gainful workers with the age distribution of all gainful workers of the appropriate sex, taken to represent the "expected" or "normal" distribution. He concluded that agriculture, forestry and animal husbandry, public service, professional service, and domestic and personal service showed an excess of workers in the age group 65 and over. Male and female workers showed similar but not identical variations in these occupations, as did workers in the four geographic regions, and in both the white and Negro populations.

Data from the 1940 census⁴ are susceptible to considerably more thorough analysis because of the detailed occupational and industrial classifications of the labor force by age, and because of the more homogeneous nature of these classifications. For example, a cursory examination of the 1940 data shows the same major industrial classes overweighted with older workers, as Gafafer found in 1930, but shows further that not all industries within these classes follow the pattern of a particular class as a whole. Among the manufacturing industries in which the older worker is generally underrepresented, those which have had a long history (like the tobacco industry, woolen and worsted manufactures, miscellaneous wooden goods, and leather and leather products other than shoes) have more than the expected percentage of older workers. Conversely, the rayon industry has an unusually small percentage in the upper age brackets. Similarly, the older worker is overrepresented in certain channels of trade but underrepresented in others. Are these differences between industries in the proportion of older workers employed ascribable to differences in the requirements of the jobs offered, to a reluctance to fit older men into a relatively young work group, to such factors as general industrial

³ W. M. Gafafer, "Studies on the Age of Gainful Workers," *Public Health Reports*, 52:269-281, 437-453, 730-748, 999-1011 (1937); 53:4-16 (1938).

⁴ U. S. Bureau of the Census, *Sixteenth Census . . . Population*, Vol. III, *The Labor Force*.

policies developed by employers' associations and "pension plans," to a passive policy of retention as an industry becomes older, or to low wage levels in certain industries which make them attractive only to more or less marginal workers? Census tabulations showing both occupational classes and age offer some relevant information.

From this material it can also be seen that while farmers and farm managers include an unduly high proportion of older men, these are underrepresented among farm laborers and foremen (whether they are paid workers, or not). Older workers are heavily represented in some professions but markedly underrepresented in others. Is this attributable to differences in the physical vigor demanded; to changes in the professions, which tend to outgrow the older men; to an inertia factor; or to the growth curve of the various professions?

It is the growth curve of many occupations and professions and the length of time during which they have been in existence that really determine the age distribution of their workers or members. For example, the relatively small number of psychologists in the higher age groups merely reflects the fact that psychology is still a new and rapidly expanding field. In very new industries (aircraft, electronics, etc.) many considerations may influence the age distribution of workers. Such industries at first may not seem attractive to men with apparently more certain jobs. In many occupations initially low paid and inexperienced labor may seem sufficient and this may militate in favor of young age groups. Managers, foremen, and other supervisory employees tend to be drawn from among rather young men who may hesitate to face the problem of supervising men much older than themselves.

Other questions which should be considered are: In certain industries does the existence of an older working force make it easier to hire older workers if recruitment becomes necessary? Are some professions better organized than others to keep their members abreast of new developments? Are some professional

groups more inclined than others to be employed by industries which have retirement policies? Analysis of 1940 census classifications of employed workers and those seeking work, separately, by age and by occupation and industry, would be a valuable first step in further research on these questions. An example of the way in which these detailed tabulations can throw light on the situation in different industries is furnished by the public service group in the industrial classification. Gafaer reports that older workers (65 and over) are overrepresented in this industry; and yet students of the retirement problem know that governmental agencies have well-developed pension plans and compulsory retirement regulations. The 1940 census tabulations show that the excess of older workers in the public service industry as a whole is entirely accounted for by the inclusion of watchmen and gatekeepers within the classification. There is no excess of aged in other occupations within this industry. Watchmen and gatekeepers, of course, traditionally are superannuated employees who have been retired to these occupations.

Certain skills and crafts appear to stand their possessors in good stead longer than others. A study of the differences between skills in this respect would yield valuable information concerning the relation between chronological age and employment opportunity. The job-specifications analyses of the U. S. Employment Service should be of considerable help in the initial stages of such a study. That the physical requirements for practice of a craft are not, however, the only consideration is evident from the fact that the craft in which older workers are the most heavily overrepresented is that of blacksmiths, forgemen, and hammermen. These occupations certainly cannot be classified as light work. To be sure these are old trades which young men who can go into mass production may not want to take the time to learn; but the fact remains that they require comparatively great physical vigor and that considerable numbers of older men seem to fulfill this requirement.

Another factor of job content which is assumed to work against older persons in certain occupations is the requirement of speed, particularly if it is machine paced. A related question concerns the speed factor resulting from the method of compensation. It may be expected that older workers find it easier to maintain themselves in occupations which are remunerated on a time basis, if the speed factor really does work against them. Comparative studies of the effects of these factors would be highly desirable.

The influence of apprenticeship regulations also merits the attention of research. These regulations of craft unions probably play a part in keeping the size of the working group small enough to maintain the demand for the craftsman as long as he desires to and is able to work.

On the whole, older workers are found with relative infrequency among those employed in semi-skilled and unskilled occupations, especially in manufacturing industries; furthermore, they are found only slightly more frequently among those seeking work at these occupations. A question hence arises as to the suitability of various occupations for older workers. Job analysis studies of the above mentioned factors should be a helpful supplement to related statistical studies.

The same general question could also be investigated by examination of the actual ages at which workers in plants with systematic job-evaluation schemes are hired in periods of depression. In a number of these schemes, all the jobs in an establishment are rated on a point system for elements such as required education, skill, judgment, initiative, and working conditions. If analysis of the ages at which workers in such plants are hired in periods of unemployment, when the employer can follow his preferences, should show that specific age-policies are adhered to for the various job classifications, some inferences could be made concerning the employer's objectives when he expresses his preference by the yardstick of chronological age. Whether chronological age actually measures what it was pre-

sumed to measure would then be a question for further research.

The available census data suggest that future research will confirm the impression that opportunities for continued employment of older persons vary from industry to industry and from occupation to occupation. Detailed findings would be of great importance for questions of adjustment. They would indicate the lines of work in which comparatively early retirement must be expected and those in which the worker is justified in counting on sustained employment in advancing years. Thus, they would show what occupational groups might require the provision of substitute forms of income either by individual effort or by collective action at relatively early stages of later maturity; and they would indicate differentials in needs for adjustment to retirement in general.

Employability

The preceding discussion of apparent differentials in job opportunities has suggested that there are definite reasons for the unemployment situation of older workers in industry. In the first place, these reasons may consist of difficulties in finding or in retaining employment. In either case these difficulties may be based on an actual lack of fitness for the job available or on untested assumptions of such a lack. On the whole, older workers seem to stand a better chance of keeping their jobs than do younger workers and a worse chance of getting new jobs. There may be exceptions to this rule in occupations with definite retirement ages, in occupations which require particular physical or other qualities, and in cases of a change in management. In general, however, there is increasing evidence that many employers are far more concerned with developing a harmonious and "loyal" work force than with individual differences in productivity, and that they have a strong preference for keeping workers who have been with the firm a long time—provided that no extreme difficulties of physique or behavior develop.

If the aged worker has to obtain a new job, on the other hand, he may run into these difficulties: (a) There may be reluctance to fit an older man into a relatively young work group. (b) There is likely to be fear that he will try to carry over ways of doing the job or other work habits from his previous employment, particularly if that has lasted over a long period, instead of responding readily to training or accepting new ways of working and the rules of a new establishment. (c) There may be fear that his remaining working life will not be long enough to make it worth trying to fit him in thoroughly. (d) He may be identified with a trade union or a social or religious group which predominated in his former employment but which is in a minority or is deprecated where he is seeking work. (e) There may be concern over the hazards of injury, disability claims, occupational disease, etc. To what degree are such apprehensions on the part of employers justified?

In planning research on this question it should be recognized first that even if such deficiencies are associated with aging, they may be counterbalanced by assets which come with age, such as greater evenness of performance, special wage motivation, continuity of skills in later maturity, negative correlation between age and labor turnover, and decreases in frequency of errors, spoilage, etc. It must be recognized, too, that the deficiencies and assets of various age groups have varying significance depending on the particular function expected of an individual. Where a job is more or less self-contained and requires little supervision, there will be few occasions for friction between the older worker and a younger supervisor or younger fellow workers. Where physical vigor is the chief factor determining the level of performance, the older worker may be at a disadvantage; on the other hand, where judgment and skill are required, the opposite may well be the case. Since a wide variety of occupations with a correspondingly wide range of requirements is ordinarily found in any plant, the establishment of over-all age standards in hiring and firing policies may be highly inefficient, excluding people who should be hired

and discarding people who should be kept. It seems desirable, therefore, to explore the requirements for particular jobs in particular industries with a view to determining realistic personnel policies and practices concerning age. However, investigation of the factors allegedly impairing the employability of older workers in terms of group averages only would probably be misleading, even if the data for particular occupations were analyzed separately.

Walter Miles has suggested that "the degree and quality of individual ability at whatever age rather than the recorded chronological age alone will probably come more and more to dominate the interest and point of view of society."⁵ There are, for example, older people who do not feel that their age gives them special status who are able to work without friction under younger supervisors. People who had occasion to observe the human interrelationships in work forces of mixed age composition during the war years will recall numerous instances which support this observation. Similarly, individual differentials in productivity may cut across age lines. W. D. Evans has indicated that studies of labor productivity in the past have neglected this fact and has pointed out that in any establishment substantial productivity differences may exist among individuals engaged in similar tasks, and that these differences have an important bearing on many social as well as industrial problems.⁶ The same point was noted by M. D. Kossoris, who in a study of the relation of age to industrial injuries found that physiological changes involved in the aging process differ greatly between individual workers: "Some workers at 45 years of age are more aged physically than others at 60."⁷

⁵ Walter R. Miles, "Age and Human Society," in Carl Murchison, ed., *A Handbook of Social Psychology* (Worcester: Clark University Press, 1935), p. 642.

⁶ W. D. Evans, "Industrial Productivity Differences," *Monthly Labor Review*, 50:338-341 (February 1940).

⁷ Max D. Kossoris, "Relation of Age to Industrial Injuries," *Monthly Labor Review*, 51:793 (October 1940).

Similar evidence regarding the importance of individual variations from chronological age averages is reported by members of the medical profession. Great ranges of variation in functional activities of organ systems and tissues have been found to exist among individuals of the same chronological age. A. J. Carlson has made the point that "the physiological age of the worker is not synonymous with his chronological age, owing to the individual variables in heredity, mode of living, accidents, and sequelae of disease."⁸ E. J. Stieglitz has repeatedly stressed the employment implications of the fact that biological age may differ widely from chronological age.⁹ Similar emphasis on the impact of individual differences would be needed in many studies suggested in this bulletin.

In general, research regarding the fitness of older persons for employment should center around two major considerations:

(1) Chronological age may perhaps provide a basis for dismissal and hiring policies, but it is questionable whether current opinions regarding ages at which usefulness declines are tenable. Studies of group averages for particular aspects of general behavior, health, and job performance in specific occupations and industries might help to determine whether opinions regarding unemployability at relatively early ages are justified.

(2) Some recent research has indicated that group averages are not as significant for determining employability as are individual differences. Changes in characteristics such as adaptability in working with others, appearance of illness, and loss of functional capacity vary greatly among individuals. It is suggested that studies of individual differences in relation to specific job qualifications should be substituted for efforts to apply chronological age in the determination of employability. This obviously implies the necessity of developing appropriate tests of capacity or proficiency. In the light of the eventual

⁸ A. J. Carlson, "The Older Worker," *Scientific Monthly*, 57:5 (July 1943).

⁹ See, for example, "Senescence and Industrial Efficiency," *Scientific Monthly*, 58:410-414 (June 1944); 59:9-15 (July 1944).

results of such tests, retirement plans beginning at arbitrarily selected ages may be found to lack justification.

A wide variety of research regarding the employability of older workers is obviously needed. The following proposals are presented to illustrate feasible approaches and projects.

Opinions of management. Since the hiring and dismissal of employees are largely though by no means exclusively within the discretion of management, knowledge of the current beliefs of management regarding the employability of older workers is essential. From the view of possible societal adjustment these beliefs may be particularly important in industries in which there seem to be few if any employment opportunities for this age group. Management's opinion in industries in which older workers seem to enjoy a good many such opportunities may be equally significant, however. A comparison of the findings in studies of these two types of industries might throw light upon the soundness of employers' attitudes which seem to work against the provision of opportunities for employment in old age. The studies should investigate management's attitudes with regard to such questions as the psychological and social difficulties which may arise from attempts to fit an older worker into a relatively young work group, the difficulties which may result from a carry-over of former work habits, the question whether an older person's remaining working time will justify the investment in his retraining and proper placement, and the possibility of a decline in mental and physical capacities which may affect the profitability of employing him.

Opinions of workers. From the view of individual adjustment it would seem to be equally important to investigate the opinions of older workers regarding the same questions, particularly as expressed in their attitudes toward work. Are older workers disinclined to work under younger supervisors? Do they prefer fellow workers of their own age group or not? Do they tend to continue ways of working which they have followed in previous employment, and do they think that they do

not need any retraining on taking on new employment? Do they cling to old allegiances with regard to unions which may have only minority status in their new places of employment? Are they apprehensive of a decline in productivity on their own part and therefore ready to adjust their status and in particular their wage expectations accordingly?

Performance of older workers. Another desirable approach in studying the implications of age for the employment of older workers would be to test the bases of these attitudes and opinions in terms of actual job performance by older workers. Specific studies will best be suggested by the results of attitude studies such as those outlined above. A considerable number of relevant studies can also be proposed on the basis of our knowledge of social controversy and the general interest of management in all aspects of employment.

A. *Frictions due to age differentials in the work force:* As already indicated, employers are strongly interested in a type of worker who will permit the building of a harmonious work group. Whether the presence of older workers as such may interfere with the development of a harmonious force should therefore be determined. Obviously, actual experience in this respect can only be studied in plants in which there is a record of attempts to fit older workers into a younger group. Collection of data for plants in which older persons work under younger supervisors and with younger fellow workers, however, may produce biased results. Of course, identification of situations where older workers have fitted in without friction would tend to invalidate the notion that they cannot do so, but this approach should not neglect instances in which attempts in this direction have failed. The study of this question should also determine whether there are not numerous instances in which older workers have been hired into a younger work force and then dismissed because of resulting friction. The necessary information could be obtained through examination of either the personnel records of plants or the employment histories of

older workers. Since the recent wartime situation in the labor market forced the hiring of many older workers without regard to the age composition of the work force, cases of dismissal over the last five or six years may be very revealing in this respect.

B. *Age differentials in susceptibility to training:* Changes in product specification are a concomitant of technological change and furnish opportunities for studies of differentials in adaptability and learning time of workers in different age groups. Such studies should answer the questions whether installation of modern machinery and speed-up in industry really find older workers unable to meet the requirements of their jobs and whether younger workers are trained more readily than older ones. Analysis of piecework performance holds the greatest promise in this area. Operations which were on piecework before and after changes in specification should be studied. Does the output of older workers show a greater decline after the change than that of younger men? Do older workers require longer periods for regaining their pre-change levels of production than the young? Studies of these questions in individual plants in a variety of industries would be desirable. Another approach would be through the application of psychological tests of learning capacities at different age levels in relation to specific tasks. The usefulness of such tests for this purpose will depend of course on the type of learning material used, the method of administration, and the test motivation brought into operation.

C. *Advisability of retraining and placement in relation to remaining working time:* In deciding whether to hire an older worker an employer may well consider whether the expected working time remaining for such a person is sufficient to justify the cost of training him for the job and of fitting him into the work force. The employer may fear that the older worker will leave before his services have brought adequate returns, that the decline in his capacities with advancing age may lead to loss of skill necessary for the job or to diminishing productivity, or

that he may become physically unfit to work at all. From this angle research should be concerned with the mobility of older workers, the deterioration or retention of their skills, whether they are induced by physical decline and the resulting loss of productivity to take jobs at reduced wages, and whether chronic disease really makes older persons unfit to continue in employment.

(a) *Job stability of older workers*: The monetary cost of labor turnover is a considerable item which has received attention in many personnel programs. It has been observed that older workers display definitely more job continuity than younger workers. This may be traceable to a general resistance to change in the higher age brackets, which seems to be reflected also in a decrease of geographic mobility.¹⁰ Statistics compiled from data on old age and survivors insurance suggest that interstate migrants among city dwellers and industrial workers may be slightly younger than nonmigrants.¹¹ Reluctance to change one's domicile from the worker's point of view may impair employability in times of unemployment, but for the employer it may appear desirable because it tends to prevent labor turnover. It is suggested, therefore, that both geographic mobility and job mobility without change of domicile deserve attention. Special efforts should be made to measure the influence of home ownership and of family ties, the fear of older workers that they may encounter difficulties in finding new employment, and the advantages of security based on seniority regulations.

(b) *Retention of skills in advanced age*: Continuity of skills in later maturity has received some attention from Walter Miles and other psychologists. The results of their research suggest that older persons retain their skills longer than is generally

¹⁰ Carter Goodrich et al., *Migration and Economic Opportunity* (Philadelphia: University of Pennsylvania Press, 1936), p. 690.

¹¹ U. S. House of Representatives, *Report of the Select Committee to Investigate the Interstate Migration of Destitute Citizens* (77 Cong. 1 Sess., House Report No. 369, 1941), p. 472.

believed. This suggestion should be tested on the basis of actual performance records of highly skilled older workers who either have retained their jobs or have been re-employed after a period of unemployment. Tests of this kind would probably determine not only the degree of continuity of skills but also the extent to which they can be recovered. The investigator should also ascertain whether there is any indication of an increase of skill on the part of workers after they have passed the age of 45. Piece-work output, spoilage, and reject records should be useful as measures of this variable.

(c) *Physical decline and acceptance of reduced wages:* Whether older men and women seek and obtain employment at less than ordinary wages, and if so in what industries or occupations and under what circumstances, should be investigated. If the economic value of employing older workers should actually prove to be less than that of employing the young, any readiness on the part of older workers to accept lower wages would only be logical individual adjustment to our economic system. It may even suggest that the funds now used for old age insurance benefits might be used more constructively as subsidies to employers of the old in covered industries instead of for subsistence payments to older persons themselves. This would broaden the possibilities for a type of adjustment which seems to be made by older persons who are either self-employed or find employment in noncovered industries in order to supplement their income from old age insurance benefits.

(d) *Susceptibility of older workers to occupational disease:* It may well be assumed that middle-aged and older workers are more susceptible to occupational diseases than are the young. Several studies indexed in the *Public Health Reports* have demonstrated the higher incidence of illness in general among advanced age groups. As far as occupational diseases are concerned, however, logic would suggest that their incidence depends more upon length of exposure than upon age. Occupa-

tional diseases are largely the consequence of unfavorable working conditions.

Studies in this field have not been confined to occupational diseases as such. The data collected in the National Health Survey conducted by the U. S. Public Health Service in 1935-36 would permit such specialized studies; and the wartime experience in this respect should also be investigated on the basis of samples chosen to represent all age groups adequately.

(e) *Physical unfitness of older workers*: Analyses of National Health Survey data, studies sponsored by the Committee on Cost of Medical Care (1929-30), and many other investigations have demonstrated the existence of a positive correlation between advancing age and the incidence of invalidism, chronic disease and illness, and orthopedic impairments. Chronic disease rates, for example, have been found to increase from 221 per 1,000 persons aged 35 to 44 to 467 per 1,000 aged 65 to 74, to 602 per 1,000 aged 85 and over. Invalidism rates increase from 10 to 53 to 106 per 1,000 persons in the respective age groups.¹² Similar data showing days of disability per person per year are available in relation to specified causes of illness.¹³

While it has been shown that illness increases with age, it is obviously true that not every older worker is afflicted and, furthermore, many of the conditions prevalent may not interfere with employment. At least, there are many employed persons with chronic ailments. Research is needed on such questions as age at onset and the progressive nature of certain conditions, the relationship of specific illnesses to the requirements of different occupations, and the correlation between unemployment and sickness for various age groups in such

¹² U. S. Public Health Service, *The National Health Survey 1935-36. The Magnitude of the Chronic Disease Problem in the United States*, Preliminary Reports, Sickness and Medical Care Series, Bulletin No. 6 (1938), p. 14.

¹³ Selwyn D. Collins, *The Incidence of Illness and the Volume of Medical Services among 9,000 Canvassed Families* (Washington: Government Printing Office, 1944).

occupations. Control studies should be made regarding the incidence of sickness among the employed in the same occupations and corresponding age groups; and the proportion of older workers in the sample with illness records equal to or better than the average for younger age groups should be investigated. National Health Survey data still unanalyzed provide a rich source of material for further studies. The Survey covered one million employed and unemployed workers who reported age, sex, illness, education, color, and economic status. Many of the data are on elaborately designed tabulating cards.

D. *Accident risks in employing older workers:* According to data from the National Health Survey older workers are subject to higher accident rates than younger ones, and data from other sources show that susceptibility to accident in general increases with age. The trend for industrial accidents, however, seems to be the reverse. Kossoris has summarized the available surveys in this field and has indicated that the percentages of industrial injuries for workers in various age groups show a downward trend with advancing years. He points out, however, that the data on which these findings are based are scattered and far from adequate. Equation for actual exposure and restriction to workers in the same or similar occupations are lacking.¹⁴ Contrary evidence is found, however, in data from the National Health Survey on accident frequency and duration of disability from industrial injuries among the urban population.¹⁵ It must also be emphasized that the available surveys were made in periods of unemployment and for that reason the groups of workers aged 45 and over who were exposed to industrial accidents may have presented a biased sample composed of relatively high-grade workers. During the recent manpower shortage this possible source of spuriousness may have disappeared temporarily.

¹⁴ Max D. Kossoris, *op. cit.*, p. 793.

¹⁵ Joan Klebba, "Industrial Injuries among the Urban Population As Recorded in the National Health Survey," *Public Health Reports*, 56:2375-2392 (1941); see especially pp. 2380, 2383, 2391.

Studies therefore should be made to gauge the wartime incidence of industrial accidents for various age groups. Care will have to be taken to assure the adequacy of the data for comparison. The withdrawal of the young and vigorous males from the ranks of industrial workers may have biased the composition of the sample in the younger age brackets. Hence, every effort should be made to evaluate the composition of the working force in the plants studied before conclusions are reached. The refinements recommended by Kossoris should be observed and the studies should be carried out separately for men and women.

E. Influence of employment of older workers on compensation insurance rates: The belief that older workers are more susceptible to industrial accidents and occupational diseases is the basis of the contention that they thereby increase the compensation burden of the employer. This belief seems to represent an oversimplification of the situation. Actually, there is considerable evidence that older workers are injured less frequently than younger workers. On the other hand, while it may be that the accident rate for industrial injuries decreases with age, the older worker in respect to workmen's compensation may still be more costly to an employer than the younger worker. First of all, the lessened recuperative power of the former increases the likelihood that the effects of an injury will be severe. Injuries from which a younger worker might recover without any after-effect may lead to permanent impairment or even death of an older worker. Also, older workers may require longer periods for recovery. It is an open question, still to be answered by research, whether the less frequent but more severe accidents of older workers are more or less costly than the more frequent but less severe accidents of younger workers.

For those employers who carry compensation insurance the answer is not easily ascertainable because the age factor is not considered in setting compensation insurance rates. On the other hand, it may be argued that age affects workmen's compensation costs indirectly; higher age may mean more lost time and

thus more compensation awards and, for the larger plants, higher premiums through the effect of experience rating. Studies should therefore be made for large companies which were insured as well as for those which carried their own risk as to the development of their workmen's compensation costs (insurance or direct) during the period of World War II, and the findings correlated with the changing proportion of older persons in the working force. Amendments in relevant workmen's compensation legislation during the period under investigation should be watched as a potentially important source of bias.

F. Employment of older workers and the cost of group insurance: In the course of the investigations made by the New York Joint Legislative Committee on Discrimination in Employment of the Middle-Aged various representatives of labor charged that insurance company representatives urge employers not to hire older employees.¹⁶ The committee had some evidence to this effect, but was unable to assess the extent of such practices.

An effort should be made to determine whether under the recent wartime shortage of manpower the existence of insurance contracts showed a positive correlation with employers' preferences for secondary manpower other than older workers, such as women or Negroes. Significant information could be obtained either by questioning employers or by examination of the literature in professional insurance journals.

G. Relationship between non-insured pension plans and employment of older workers: It would be worth while to find out whether companies with private pension plans have maintained a working force of lower average age than companies without such plans. If under the pressure of the recent manpower shortage they should not have done so, investigation of the history of their hiring practices might show greater reluc-

¹⁶ State of New York, *Final Report of Joint Legislative Committee on Discrimination in Employment of the Middle-Aged*, Legislative Document No. 80, (Albany, 1940), p. 28.

tance to employ older workers than histories of other firms in the same labor market area. It may be found that such companies turned at first to sources of secondary manpower other than the aged.

H. *Demand for younger people in some occupations:* According to a prewar pattern, a woman seeking work in a restaurant found herself "too old" if she was over some specified age, often 25. The same general attitude was said to apply to sales forces in stores and generally to all positions dealing directly with the general public. The wartime situation opened these jobs to some persons who formerly were excluded from them because of age.

This suggests the need for research regarding the justification of such employment policies. The service industries especially merit investigation. What was the experience of management with waitresses, hostesses, doctors' secretaries, nurses, and sales ladies of mature age? Were any noticeable reactions from customers observed? If so, what was their tenor? Both questionnaire investigations of the experience of personnel departments and studies using polling methods might be made. Since it could be argued that customers as well as personnel managers consciously or unconsciously lowered their standards when help was scarce, it would be of special interest to ascertain whether the wartime experience with older employees led employers to retain them after the labor market situation changed.

CHAPTER 8

ATTITUDES TOWARD RETIREMENT

In our culture it can be assumed that acceptance of the social role of earning a living which our society assigns them is normal behavior for mature individuals and that they are consequently adjusted to it. However, declining capacities in old age or social arrangements which require cessation of economic functioning at some point finally make the performance of this role unfeasible or impossible, and so the aging individual is confronted with the problem of voluntary or enforced retirement. It is therefore important to determine whether the attitudes of elderly people toward work undergo changes which facilitate their adjustment to retirement. It may appear unnecessary at first to ask this question in cases of voluntary retirement. It would seem that a person who relinquishes his job of his own accord thereby demonstrates a change in his predispositions toward work and economic activities which is favorable to retirement. However, he may not have been aware of the force of habit, he may find time hanging heavy on his hands, or contrary to his expectations he may find that he cannot satisfy his needs on his diminished income, or that retirement has brought him a status loss which he finds difficult to bear. For this reason research should be concerned with the attitudes of old people toward voluntary as well as enforced retirement.

In order to obtain a preliminary understanding of the changes in attitudes toward retirement which may be found to be associated with advancing age, it appears advantageous to classify older people who are or have been earning a living in four categories on the basis of their retirement situation and their possible attitudes toward it. Further research of course should permit development of this classification in greater detail.

First of all, older workers may be classified as retired (*A*) or not retired (*a*), if retirement is defined as separation from regular employment at the usual occupation. Likewise, each older worker may be assumed to have a positive or negative attitude toward retirement; either he accepts the situation (*B*) or he does not accept it (*b*). When these factors are considered simultaneously, four distinct groups may be identified as follows:

Group I. (*AB*) Workers who have been separated from full-time work in their usual occupations (retired) and who either sought separation or have become reconciled to it;

Group II. (*Ab*) Workers who have been retired but who have not accepted the situation;

Group III. (*aB*) Workers who are still employed full-time in their usual occupations but who would retire if financial and other circumstances permitted;

Group IV. (*ab*) Workers who are still employed and who wish to remain so (i.e., have a negative attitude toward retirement). Obviously the lower age limit employed in classifying workers according to this scheme may be arbitrarily determined.

Group I is probably quite heterogeneous and, save for short-time aberrations in the demand for labor, is a growing one. At least two subgroups may be tentatively identified. One is composed of those workers who are popularly believed to have been looking forward to retirement as a period of rest after years of productive effort. This pattern of voluntary retirement perhaps may be found most frequently among farmers, business men, and professional persons who traditionally undertake to accumulate property and savings in order to enjoy an extended period of leisure. There is probably little question but that this factor underlies much of the endowment insurance business. This subgroup might well be larger if the economy permitted more workers to accumulate adequate retirement income.

Group I also includes many who did not seek retirement, but have accepted it as inevitable and have made preparation for it. It is generally known that chronic illness and diminution in

certain faculties begin to appear in middle life and increase with age. Many workers recognize that some, at least, will not "die in harness" and that they themselves may be among this group. They make provision for this contingency through voluntary participation in or successful demand for pension, annuity, or endowment plans. The attitudes and plans of this subgroup, like those of the first, are part of the pattern of American life. Thorough study of this phenomenon of preparation for retirement would involve studies of changes in the prevalence and amount of returns from pension systems, increase of public assistance, development of the social security program, and other factors. This retirement group as a whole included 2.6 million males classified as "not in labor force" in the 1940 census, as well as an undetermined number at work either on a part-time basis in their usual occupations or in other occupations.

Group II comprises those workers who have lost their jobs but who remain in the labor force. They are not reconciled to the retirement which has been thrust upon them by circumstances beyond their control. This group included 182,000 males 65 years of age and over in 1940 and 292,000 more between the ages of 60 and 65. The corresponding numbers for females were 17,000 and 38,400 respectively. These figures are the sums of those reported as seeking work and as employed on public emergency work according to the 1940 census.¹ Perhaps many in this group would become reconciled to retirement were the income factor, and perhaps some other factors, more favorable.

Groups III and IV comprise those who are still employed in their usual occupations. It may be assumed that some would like to retire but that they are financially unable to do so, i.e., they tend to have a favorable or positive attitude toward retirement

¹ U. S. Bureau of the Census, *Sixteenth Census . . . Population*, Vol. III, *The Labor Force*, Part I, Table 5, p. 19.

(Group III). Those in Group IV do not wish to retire and thus far, at least, have been able to avoid it.

Against this background of categories the following research areas and types of studies are suggested.

Distribution of workers among retirement-attitude categories. Investigations concerned with determining distributions of this kind probably can be carried out best by means of interviews, simple opinion polls, or use of more formal attitude scales. Life histories also should provide useful data, especially during the stage of conceptual development. The subjects should include workers in various situations before and after retirement. The phenomenon of partial retirement within the usual occupation and shifts to another occupation² will present difficulties in analysis but are of primary importance.

Attitudes may well differ in early and in later retirement. Those who resist retirement at first may learn to enjoy their leisure. Many of the unemployed during the depression of the 1930's, for example, may have voluntarily withdrawn from the labor force when old age assistance became available. At any rate the proportion of males 65 years of age and over who were in the labor force declined from 54 percent in 1930 to 42 percent in 1940.³ Studies focused on this phenomenon may be undertaken at any time, since there will always be workers approaching retirement, older workers who are unemployed but seeking work, and workers who have been retired for varying lengths of time. Any period of labor shortage, however, offers an unusually favorable opportunity to study certain aspects of the problem.

Attitude prediction before retirement. To what extent is it possible to predict the group into which workers who are now middle-aged will fall when retirement does come? Interviews,

² See the section on *Occupation* under *Factors in attitude variation*, pp. 121-122 *infra*.

³ U. S. Bureau of the Census, *Sixteenth Census . . . Population, Estimates of Labor Force, Employment, and Unemployment in the United States, 1940 and 1930*, Table 1.

polls, and attitude scales lend themselves to the study of this problem as well as to that of classifying persons already retired. Special attention should be given to workers at different ages, since attitudes well may vary with age. The view of those who look forward to retirement with pleasant anticipation while they are in their most productive period may change as retirement actually approaches. So also, freedom from responsibility may become more attractive with the appearance of chronic illness, loss of endurance, or decline in specific functions.

Factors in attitude variation. Although little formal research has dealt with the subject of positive and negative attitudes toward retirement, there must be many degrees of adjustment within these two broad categories. Variation in any type of response immediately suggests the need for identifying the factors associated with the alternatives. We shall consider several sorts of factors which seem to be related to adjustment to separation from gainful employment, and many others probably will be found worthy of investigation by anyone who undertakes research on the problem.

Economic needs: The primary factors in attitudes toward retirement are doubtless related to economic needs, which must be satisfied to some degree as long as life persists. The prospect of retirement income sufficient to meet anticipated needs surely offers the most favorable situation for the development of a willingness to retire on the part of almost any individual. On the other hand, the worker with no visible means of support in the future or with a pension adequate for only minimum necessities can hardly feel secure when he reflects that he is entering the age period often characterized by long and expensive illnesses. Most studies of adjustment to retirement therefore should consider the adequacy of prospective income. This question may be investigated merely by asking the subject whether or not he is satisfied with his income, or can get along on it, or can meet all of his needs. More complete studies might investigate the income requirements of older people according to the

socio-economic group to which they belonged before retirement and the attitude differences, within each group, between those whose retirement income is sufficient for their requirements and those whose retirement income is inadequate in these terms.

Occupation: This factor is clearly important, although necessarily associated with others. Certainly, it is highly associated with income, which should be controlled in any study of differential adjustment by occupation.

Occupational variations in attitudes toward retirement are presumably related to the opportunity afforded by some occupations to accumulate property, good-will, and perhaps other business assets. There may be a tradition of retirement from some occupations in order that such assets may be handed on to the next generation within the family. This tradition may be found in agriculture, in certain types of business including some of the skilled building trades, and in some professions such as medicine. It would be significant to ascertain whether inheritance of an occupation in this manner carries with it an obligation to provide for support of the parents as recognized in the continental peasant concept of *Ausgedinge* or *Altenteil*.⁴

In this connection it is of interest that, on the whole, older workers are found to be employed with relative infrequency in normal times in semi-skilled and unskilled occupations, especially in manufacturing industries. At the same time they are found only slightly more frequently among those seeking work at these occupations. And yet these occupations are poorly paid and offer a worker little opportunity to provide for retirement. Plant and community studies should be made in areas in which there are significant numbers of aged in the population and also industries which employ very few older semi-skilled and unskilled workers. Such studies should show how workers presumably in disadvantageous economic circumstances come to

⁴ C. Horáček, "Ausgedinge" in Ernst Mischler and Joseph Ulbrich, eds. *Österreichisches Staatswörterbuch*, Vol. I, pp. 359-365; Martin Wolff, *Lehrbuch des bürgerlichen Rechts*, Vol. 2, Part 1, p. 372.

accept the idea of retirement and to withdraw from the labor force. Areas in which studies of this kind might be made with particular profit can be located with the assistance of reports on the census of 1940.⁵

Another occupational variation may be found in the abruptness or gradualness of retirement which is implied. Factory work and white collar employment seem to impose rather abrupt forms of retirement upon older people, while independent business enterprises, farming, and the professions permit more gradual forms. Significant differentials in attitudes toward retirement may be found to depend on the abruptness with which it begins.

In some occupations, especially those involving creative work, the period of retirement is frequently regarded as one which provides an opportunity for uninterrupted pursuit of such activities as writing, research, composing, and lecturing. The extent to which these opportunities are presented and the degree of satisfaction they afford should be investigated. That the present situation is not satisfactory at least for retired academicians has been indicated by Carl E. Seashore, who proposes greater use of visiting research professorships.⁶

Education: This factor is closely related to occupational and interest factors and is particularly important in connection with planning for retirement. Many workers approach old age with no definite plan for withdrawing from employment, with the result that when unemployment comes they are precipitated into a situation which they are not prepared to meet. There is some evidence of this in numerous case studies of unemployment of older workers during the depression of the 1930's. As suggested in the preceding section the suddenness of the transition may greatly aggravate the individual frustration and social

⁵ U. S. Bureau of the Census, *Sixteenth Census . . . Population*, Vol. III, *The Labor Force*, Parts 2-5, *Reports by States*.

⁶ Carl E. Seashore, "Visiting Research Professorships," *Science*, 100:218-219 (September 8, 1944).

inefficiency which are concomitants of unplanned retirement. If a growing number of workers are to have long periods of retirement, it would seem that development of individual life plans should include preparation for this period. Varying degrees of such preparation probably may be found among workers in those occupations which afford some opportunity for partial or gradual retirement. Further research should be undertaken, at first through interviews and case studies, to determine the extent and nature of such individual planning and its association with the factor of education. Individual anticipation of adjustment problems in retirement may be a function of education. It would be of value to determine the extent and nature of any relationship between the degree of adjustment and amount of formal education. The occupational factor of course should be held constant.

Formal education probably has not included much attention to old age adjustment per se, but it would be worth while to survey college textbooks to determine whether relevant material is beginning to make its appearance.

Cultural factors: There are doubtless many other factors related to adjustment, including family and marital status, general personality make-up and philosophy of life, memberships in organizations and opportunities for social contacts, and living arrangements. Two such factors seem especially to merit examination. Patterns of life are known to vary a great deal among people of different social origins and in different sizes of communities. Attitudes toward the use of leisure time, toward the obligation of children for parental support, toward the role of the aged, and perhaps toward other phases of life differ among cultural and nativity groups. Similarly, differences may well be found in opportunities for continued self-expression offered by communities of different sizes and types within the United States. Studies investigating the correlation of such differential factors with attitudes toward retirement therefore seem particularly desirable.

Health: In all probability another important factor in adjustment to retirement is physical health. Its impact on physical comfort, ability to get around, feeling of dependence upon others, and need for extensive medical care may contribute to positive as well as negative attitudes toward retirement. Ill health for instance may furnish the individual with a justification for his retirement in an environment which considers gainful work an essential aspect of life. On the other hand, ill health may increase financial needs so that they cannot be met after retirement.

The statistical importance of the health factor in old age is indicated by the prevalence of chronic conditions in this age period. Recent investigations have shown that among persons 65 years of age and over the incidence of chronic disease, permanent impairment, and invalidism is much higher than at younger ages. In an exhaustive analysis of receipt of medical care by age of the recipient, Selwyn D. Collins has shown that, among many other services, persons 65 years of age and over have more than five calls per person per year by a medical practitioner compared with an average of two calls for 20-year-old persons.⁷ Correlations between different degrees of health and attitudes toward retirement should therefore be determined.

⁷ Selwyn D. Collins, "Frequency and Volume of Doctors' Calls among Males and Females in 9,000 Families, Based on Nation-Wide Periodic Canvasses, 1928-31," *Public Health Reports*, 55:1984 (November 1940).

CHAPTER 9

ADJUSTMENTS TO RETIREMENT

Whether necessitated by changes in capacities, made feasible or even welcome through changes in needs and predispositions, or enforced by popular prejudices and misconceptions, retirement is a phenomenon which confronts many people who attain old age. In our society its impact upon the individual can hardly be overrated. By virtue of necessity as well as of cultural evaluation, the importance of earning a living is so great that the severance of occupational connections constitutes a transition of critical significance for our aged. It creates physiological, psychological, and social problems of adjustment.

Retirement creates physiological problems mainly through the danger of accelerated deterioration which results from disuse and changes of habits to which the organism has become adapted.¹ But the problems of physiological adjustment thus created fall of course outside the research areas of the social sciences. On the psychological side, perhaps the most important adjustment problem created by retirement is its emotional acceptance by the individual. By what forms of adjustive reaction, on the basis of which personality make-up, and to what degree older people achieve such emotional acceptance will have to be investigated along the general lines of approach discussed in Chapter 5. On the social side, the primary adjustment required by retirement is of course economic since financial support must continue throughout the individual's remaining lifetime. Since separation from his usual occupation through retirement means loss of income, other sources of support must become available to him so that the basic need of physical

¹ Edward J. Stieglitz, *The Second Forty Years* (Philadelphia: J. B. Lippincott Company, 1946).

maintenance can be met. Furthermore, retirement means that the derived need of the individual to engage in gainful activity is exposed to the danger of dissatisfaction, even if his financial needs are satisfied. The existence of such derived needs for gainful activity presents problems of occupational and vocational adjustment which merit investigation. Retirement also sometimes raises problems of residential adjustment for it may necessitate the selection of a new domicile. Finally, retirement presents problems of leisure which require avocational adjustment. This chapter deals with purely financial, occupational or vocational, and residential adjustments. Avocational adjustments will be discussed in the following chapter which is concerned with a variety of institutional fields, such as recreation, education, and community participation.

Financial Adjustments

Financial adjustment to retirement in its traditional forms has involved mainly the economic provisions made by the individual for this period and the economic assistance which he could expect from his family, particularly his children. A study of the proportions of older persons who live upon their savings and of those who receive their full support from their children would in all probability reveal that these two traditional forms of economic adjustment to retirement are not adequate in our present-day society. Actually, this conclusion can be justified by purely institutional analysis. The investment insecurity of the twentieth century and our high standards of living make it difficult if not impossible to accumulate financial reserves sufficient to provide economic security for old age in an industrial society. Children are less and less able to perform their traditional function of aiding in the support of their parents as independent farming, the economic organization on which family support of the aged was based, is supplanted by industrial and commercial employment. Furthermore, increasing numbers of people in our aged population are childless.

The provision of financial support to older people after retirement therefore is becoming increasingly a problem of societal adjustment. So far this tendency has found expression in three major types of program: (1) old age assistance, (2) old age and survivors insurance, and (3) group retirement plans. It seems practical to present proposals for future research on economic adjustment in old age under these headings. However, attention should first be drawn to the fact that these societal adjustments, although designed to provide for the satisfaction of old people's needs, often fail to base their design on the measurement of these needs. This appears with particular clarity in old age and survivors insurance and group retirement plans; in both these systems the benefits allowed the persons covered are based on the length of time worked and the amount of income received during that period. It finds expression also in old age assistance programs in the limitations of benefits by legal maxima and by the availability of public funds. It is true that in some assistance programs the size of benefits is based on calculation of the actual needs of the recipient; but even in these cases not enough attention is paid to what older people want to spend money for and what the minimum requirements of members of various subgroups in our society are. Since all adjustive effort is directed toward the satisfaction of needs and the significance of all old age assistance programs lies in the extent to which they facilitate the satisfaction of old people's needs, research workers in this field must be constantly aware of the central importance of taking adequate account of needs in investigations of these forms of financial adjustment.

Old age assistance. The program embraced by this term presents a fertile field for research because of its magnitude and the decentralization of its administration. Aid to the aged is administered under 51 jurisdictional plans, each of which conforms to the Social Security Act but varies in some respects from the other 50 plans in law, policy, financing, and administration. The actual operations of the old age assistance programs are

carried on through some 3,000 local units. Thus, variability rather than uniformity is the rule.

The purpose of research relating to old age assistance is to determine how effectively such aid is meeting the needs of aged persons and to supply a basis for increasing the effectiveness of the program through modification of legislation, development of or changes in policy and procedure, and improvement of practice. So far, only a beginning has been made in obtaining the facts necessary for full understanding of old age assistance as one means of providing economic security for old people. Research workers have unlimited opportunity to make significant contributions to the appraisal of old age assistance programs and their operation.

In developing suggestions for such research, only projects which fall within the research capacities of individual scientists and private organizations have been considered. No attempt has been made either to enumerate or describe important areas for research of such size and character that it could be undertaken only by federal agencies or other organizations with comparatively large resources for fact finding. Nor does this statement undertake to suggest research projects to be carried out by state public assistance agencies. For this purpose a far more comprehensive discussion would be necessary. The Social Security Administration,² as a part of its function, develops plans for the compilation of information by state agencies for their use and its own in program planning and policy formulation. In addition, it provides technical consultation services to state agencies in studies and analyses which they initiate to meet needs not supplied through the cooperative state-federal program of statistical reporting. It is assumed that the suggestions presented here will be of value principally to social science research personnel in universities and schools of social work, to students, and to local research organizations.

² Prior to July 16, 1946 the Social Security Board.

In planning studies in the field of old age assistance, the research worker should be aware of the very substantial body of information on old age assistance that already exists in the Social Security Administration and in state and local public assistance agencies. These data should be regarded as a pool of information on which the research worker may draw. A description of the types of data available in the Social Security Administration and in public assistance agencies, and of new types of data now in process of compilation follows.

Information compiled by the Social Security Administration: Information on old age assistance is obtained from state public assistance agencies through periodic reporting, administrative review, and special studies.

1. Periodic reporting

- (a) Applications and cases

Data are collected monthly on the number of applications received for old age assistance and on the disposition of applications. Monthly reports are also collected on the number of cases receiving old age assistance and the number of cases opened and closed. Quarterly reports are received on reasons for opening cases, and semi-annual reports on reasons for closing cases. Comparative statistics on applications and cases opened and closed are published monthly in a processed release; and data on cases receiving assistance are published monthly in the *Social Security Bulletin* and annually in the *Social Security Yearbook*. Data on reasons for opening and closing cases are published in processed releases, which are issued quarterly for the former and semi-annually for the latter. Numerous types of analyses of these statistics are made in relation to other social, economic, and program data. Among these are analyses of trends in recipient loads, of variations in the proportion of aged persons obtaining old age assistance, of differentials in recipient rates among states and between metropolitan and nonmetropolitan counties, and in rates of opening and closing cases.

(b) Payments

Monthly reports are collected on payments of old age assistance. Amounts of payments and average payments per recipient are published monthly in the *Bulletin*. To supplement this information, data are collected annually on the amounts of individual payments and tabulated by \$1 intervals. Analyses of these data have been published for November in each of the years 1942-45. For a period following the passage of the 1946 amendments to the Social Security Act, the reports on distribution of payments were temporarily obtained more frequently; and a report, *Assistance Payments under State-Federal Programs, September 1946 and January 1947*, analyzing payments for these months, has been issued.

(c) Expenditures and sources of funds

Semi-annual statistics are collected on expenses of public assistance agencies, including assistance and administration, classified by program, object of expense, and source of funds. These data are analyzed to determine changes in costs of assistance and administration among programs, in the proportion of costs expended for state supervision and local administration, and in the distribution of costs from federal, state, and local funds. Data on expenditures for old age assistance payments appear in a release, *Source of Funds Expended for Public Assistance Payments*, issued for calendar and fiscal years.

(d) Personnel

To obtain personnel data as a frame of reference for analyzing staffing problems at both state and national levels, the Bureau of Public Assistance developed a semi-annual report on personnel of public assistance agencies. This report is submitted by state agencies on a voluntary basis and provides information on size of staff in state and local public assistance agencies; volume of staff turnover; classification of staff by type of administrative, social work, and clerical position; distribution of personnel by program; and relation of size of staff to case load.

These data are analyzed and issued in a semi-annual release, *Public Assistance Personnel*.

(e) Appeals and fair hearings

To obtain information for use by the Bureau in evaluating the effectiveness of the fair hearing procedure and in developing standards and policies, the Bureau collects semi-annual data on the volume of appeals and their disposition, the time elapsed in disposing of appeals, and the reasons for appeals. Data on appeals and hearings are analyzed and published semi-annually in a release, *Appeals and Fair Hearings in Public Assistance*.

2. Administrative review

The Bureau of Public Assistance in cooperation with state and local agencies carries on a continuous review of case records and documents relating to individual cases and of administrative methods in effect in these two types of agencies. The purposes of this review are to determine whether the state is adhering to federal requirements and to provisions of the state plan and to provide a factual basis for joint planning with state officials for improvement of administrative practices and development of policy. Reports summarizing the findings of the review are confidential. A description of the "Administrative Review in Public Assistance" appeared in the October 1943 issue of the *Social Security Bulletin*.

3. Special studies

In addition to the data compiled through periodic reporting and administrative review, the Social Security Administration has completed or is in the process of conducting a number of special studies relating to old age assistance. These studies may be described briefly as follows:

(a) Sheltered home care

The Bureau of Public Assistance in 1944 published a study of the work of public assistance agencies in six urban areas in meeting certain needs of the aged and the blind for services in addition to their cash payments (Public Assistance Report No. 5, *Sheltered Care and Home Services for Public Assistance*

Recipients). The study is concerned with the problems of state and local agencies in assisting aged and blind persons to make use of sheltered care facilities and home services, and with the practices respecting guardianship of adult recipients.

(b) Cost of living of aged persons

A report prepared by the Bureau of Research and Statistics deals with the problem of determining the basic requirements of aged persons (Bureau Memorandum No. 53, *Cost of Living for Aged Persons*). The report indicates the goods and services—food, clothing, housing, furniture and furnishings, household operation, and personal care and miscellaneous expenses—necessary for a minimum degree of security. The requirements are given in terms of an annual quantitative budget at 1938 and 1942 prices for (1) an aged couple living together and (2) an aged man living alone at a maintenance level in a northern urban area. This Bureau is currently working, in cooperation with the Bureau of Labor Statistics of the Department of Labor and the Bureau of Human Nutrition and Home Economics of the Department of Agriculture, on a new budget for an aged couple. Consumer expenditure data for recent years are being used in the development of this new budget, which is an attempt to estimate the annual cost of living for an aged couple in selected urban areas at a level of living somewhat above the maintenance level used in the earlier study.

(c) Incomes and living arrangements of recipients of old age assistance

This study, planned by the Bureau of Public Assistance, was conducted on a sample basis in 21 states in 1944. Information was obtained on characteristics of recipients of old age assistance (age, sex, place of residence, employment status, physical condition, and living arrangements), cost of budgeted requirements as determined under agency standards of assistance, amount of cash income and assistance available to the recipient, and the amount of need not met through assistance or other resources. The study was planned to provide information needed by state agencies and the Social Security Board for administrative pur-

poses, and to support budget estimates and requests for changes in legislation. Preliminary findings of the study were published in Public Assistance Report No. 9, *Preliminary Tables on Incomes and Living Arrangements of Recipients of Old-Age Assistance in 21 States, 1944*.

(d) Provision of medical care

With the cooperation of state public assistance agencies the Bureau of Public Assistance is conducting a study of medical aspects of assistance programs. This study consists of two parts. The first covers detailed information on state and local agency administration, including use of advisory committees, types of service and care available to recipients, agency standards for these services, methods of paying for them, and limited information on services available from public agencies other than the assistance agency. The second part of the study attempts to measure, by records kept on case schedules over a 6-month period, the types, volume, and cost of services available to recipients through public assistance funds.

Recording of case data on medical care provided was undertaken by 21 state agencies, mainly during the period July-December 1946. Analysis of tabulations of the data recorded, as well as of the information obtained on administrative provisions, is in progress.

(e) Financing

The Bureau of Public Assistance is at present engaged in an analysis of trends in state appropriations for old age assistance and other forms of aid since 1939. This analysis is intended to provide the Bureau with information on the effect of sizes and sources of appropriations on the operation of public assistance programs. In addition, state summaries are made as problems arise concerning public assistance expenditures in relation to revenue sources and comparative fiscal positions of states. Data on the relationship of state and local tax revenues to income payments, and of public assistance expenditures to state and local tax revenues, have been tabulated and charted by states.

Research carried on by state public assistance agencies: A

wealth of material on old age assistance exists in state public assistance agencies. All these agencies compile the periodic statistics required by the Social Security Administration. In addition, many agencies collect statistics on other aspects of the program and also from time to time conduct special studies dealing with administrative or policy problems. Most state agencies prepare analyses of the data they compile for administrative use or for publication in monthly or quarterly bulletins, special releases, and annual or biennial reports. The research carried on by public assistance agencies varies greatly from state to state in both scope and quality. Some states have pioneered in studying problems which have been little explored and in developing new methods for the collection and analysis of data.

It is not possible here to enumerate or describe all the types of information compiled by state agencies. The Bureau of Public Assistance, however, maintains a current file of research projects known to be in process or to have been completed by state and local public assistance agencies. At one time the Bureau issued annotations of research projects completed by state and local public assistance agencies in *Special Studies in the Field of Public Welfare*. Discontinuance of this activity was necessitated by the war, however, and resumption has not been possible.

Suggestions for research: Since the old age assistance programs are administered by state and local agencies, it may be profitable to consult such agencies concerning the problems which they believe to be most worthy of further study. Administrators, directors of research and statistics, field staffs, supervisors, and case workers should be helpful in indicating needs for information as well as ways in which it can be obtained. Officers of local councils of social agencies also should be able to point out important gaps in information. If access to unpublished materials is to be gained, it will of course be necessary to

make formal arrangements with the particular agency involved. Attention is called to the fact that the Social Security Act requires public assistance agencies to provide safeguards which permit the disclosure or use of information concerning applicants and recipients only for purposes directly connected with the administration of assistance. Thus, a research worker not on the agency's staff can use its case records only under arrangements which impose on him the same responsibility for confidentiality as are assumed by salaried workers, and only if the plan for execution of his project and use of its findings are satisfactory to the agency.

In order to assure the most constructive use of their efforts, universities and schools of social work might well explore the possibilities for developing jointly with state or local public assistance agencies plans for research on special subjects to be carried on over a number of years. Such planning might contribute substantially to the advancement of knowledge in this field. An additional value in the cooperative approach stems from the fact that a background of information about laws, policies, and procedures in the administration of old age assistance is essential in the study of any aspect of the program. Public assistance agency personnel should be helpful in making research projects more realistic.

A substantial amount of work has already been done in exploring subjects for research on old age assistance, as exemplified in a pamphlet published in 1941 by the Social Science Research Council's Committee on Social Security, *Topics for Research Concerning Public Assistance Programs*. This report may be useful to persons contemplating research on old age assistance; the suggestions are presented mainly in the form of questions designed to stimulate thoughtful consideration of problems offering possibilities for research.

Among the broad areas for research which appear to need cultivation are the following:

1. Analysis of social and economic data

Universities and local research organizations could greatly aid state public assistance agencies by providing them with analyses of federal or state census data on the social characteristics and economic status of the aged in all local subdivisions of the state or in selected localities. The state agencies, in turn, could use such information in analysis of their own operating data. Chapter 3 of this bulletin suggests the type of analyses of state and county data that might be made.

2. Methods for determining amounts of assistance in relation to need

Numerous methods are used by public assistance agencies in determining how much aid an aged person is to receive. The methods of all these agencies are based on the principle of meeting needs, but they vary in the types of need which they cover. Since the forms of assistance provided are designed only to make up for income deficits in respect to the particular needs covered, all the methods used take account of income derived from all sources. Thus the agencies have had to develop policies for the treatment of all kinds of resources, including real and personal property, income from earnings, contributions from relatives, and home-grown produce.

It is therefore basically the coverage of needs which distinguishes any of the various methods from another. Only the essentials of living, i.e., current expenses which have to be met by all recipients, may be considered; expenses may be related to individual needs depending on the special situation of the recipient; or some compromise between these two principles may be adopted. Of course, the simplicity of computation and consequently the facility of administration vary according to the types of need which are covered. In the most restricted type of coverage, the method of determining the amount of assistance involves simply the establishment of a minimum for the total income required, including the assistance payment, and

computation of the amount received from other resources. The difference between the minimum requirement and the amount of income so computed represents the public assistance payment. In this method there is no individualization of assistance according to need.

A second method also establishes a minimum amount for total income including the assistance payment but provides for paying more than the minimum to those who need more. The additional amount is determined by computing total requirements. The basic idea of covering general current requirements is maintained in this procedure, but exceptions to the principle are recognized.

The most individualized and also the most frequent method is to compute the deficit between individual requirements and resources. In this method individual needs are explicitly recognized as the basis for the computation of benefits, and special needs are treated in the same way as general needs. This so-called budget deficit method is frequently restricted by a maximum on the amount of the payment or on the amount of total income. All three methods are subject to modification when funds are insufficient.

Determination of individual resources is required by the Social Security Act and is common to all methods. Treatment of requirements, however, ranges from stipulation of a uniform amount, which is assumed to represent total requirements for all recipients, to estimation of the amounts needed for *each* living expense of *each* individual. The first approach, though simple and objective, lacks flexibility and affords no opportunity for meeting exceptional needs. The latter approach usually requires detailed computation of requirements, often affords opportunity for intrusion of subjective judgments, and not infrequently results in unequal treatment. Intensive study is needed to develop objective, simple, and reasonably flexible methods of determining amounts of assistance, whose appli-

ation will result in equal treatment of persons in similar circumstances.

3. Standards for requirements

Study of the *standards* underlying application of these methods is also needed. No satisfactory basis is now available for appraising the relative adequacy of old age assistance payments in various parts of the country. The Bureau of Labor Statistics for many years published data on the cost of living of a manual worker's four-person family at a maintenance level in large urban areas, and is now at work on a new budget for a family of the same composition and in the same situation. This current project of the Bureau of Labor Statistics and that of the Social Security Administration's Bureau of Research and Statistics on a new budget for an elderly couple, referred to on p. 132 *supra*, should provide a substantial basis for further research in this area. Research personnel conducting studies in this field should have the benefit of consultation with home economists and with specialists in pricing techniques.

4. Standards for resources

Some of the most difficult problems in the administration of old age assistance are related to the treatment of resources, such as real property, personal property, contributions from responsible relatives, and earnings from employment. Significant studies might be conducted on the treatment of any of these types of resources, but specific suggestions presented here are limited to study of the treatment of contributions from responsible relatives.

The laws of many states provide that public assistance may not be granted to individuals who have specified relatives who are able to furnish their support. Enforcement of these legal provisions in many instances has caused hardship to needy individuals and also to the responsible relatives and their families. Research should determine the effects on family relationships of attempts to obtain funds from relatives of applicants and recipients, particularly with reference to measures of the ability of relatives to contribute and to situations arising from their

failure to contribute at all or in proportion to agency expectations. It would also be instructive to determine the effects of particular policies on the assumption of responsibility by relatives, through comparisons of their contributions in local areas within states where both liberal and restrictive policies are in operation.

5. Expenditures by recipients of assistance

The recipient of old age assistance has unrestricted use of his own resources. As already pointed out, the amount of his assistance payment is ordinarily determined by (1) estimating how much he requires for such essentials as food, shelter, clothing, fuel, and household necessities, and (2) evaluating the resources which can be used to supply these essentials. The amounts allowed in estimating requirements are based on standards of the agency. Similarly, the extent to which resources are expected to meet current requirements is determined by policies governing the treatment of resources. Frequently, the amount of the assistance payment is less than the amount of the deficit between requirements and resources, either because a maximum is imposed on the amount an individual may receive or because funds are insufficient to meet the needs of all cases. Amounts allowed for certain requirements—shelter, for example—may be grossly inadequate; too few requirements may be recognized; or resources may be imputed even though they do not exist.

One way of determining whether agency standards are realistic is to compare the amounts allowed for various requirements with the actual expenditures of the recipient. A study of this type should answer these questions: What goods and services are purchased by recipients? At what costs? How do actual purchases compare with agency standards? Do the latter include all items considered essential by most recipients? Are goods available at prices assumed in the standards? If the sum of assistance and other resources is insufficient to meet total needs as determined under agency standards, what compromises does

the recipient make? Does he have less food? Is he forced to live in substandard housing? What other deprivations does he suffer?

Information on expenditures could be obtained only through the voluntary cooperation of recipients; the purpose and value of the study would have to be carefully explained by the agency. Such a study might well be limited to a small sample of recipients living alone or with spouse only. Even if results were not representative, they would be useful for illustrative purposes. A feasible approach to such a study is suggested by a report published by the Chicago Council of Social Agencies, *The Expenditures for August and September 1939 of 512 Families of the Chicago Relief Administration*.

6. Medical care of recipients

Chronic illnesses and infirmities are prevalent among all groups of aged persons, but may be presumed to present more serious problems for needy old people than for those in better circumstances. Comparatively little is known about the extent to which the medical needs of recipients of old age assistance are being met, or how. In the great majority of states, maxima on amounts of monthly payments for old age assistance and on the federal contribution limit the capacity of the public assistance agency to meet recipients' needs for medical care. In many places, however, medical services are supplied through supplementary funds or referral to community health agencies. After the Bureau of Public Assistance has completed its exploratory study of medical aspects of public assistance, described on p. 133 *supra*, it will be easier to direct the efforts of others in the examination of specific phases of the problem. The possibilities for significant contributions to knowledge in this field seem very great; specific suggestions for research on two areas are made here. The student considering work on these or numerous other phases of the problem might profitably consult community health agencies as well as the public assistance agency concerning the most desirable approach. *Medical Care and Costs in Relation to Family Income, A Statistical Source Book*,

published as Bureau Memorandum No. 51 by the Bureau of Research and Statistics of the Social Security Board, should be useful to research workers undertaking new studies in this field.

(a) Nursing home care

Many public assistance agencies have incomplete knowledge of facilities for nursing home care of recipients who are chronically ill or infirm and cannot be given suitable care in their own homes. Community studies of the capacity, location, charges, standards, and intake policies of nursing homes should be of value, particularly if related to information on the extent of need for such care among recipients of old age assistance. The availability of care for Negroes and other minority groups should have special consideration in such studies.

(b) Distribution of medical facilities

Public assistance agencies frequently refer recipients of their aid to clinics and other health organizations for needed medical care. Because recipients frequently do not have access to private transportation, the distance from the clinic or other facility and the ease of transportation are matters of concern. Study of the location and accessibility of facilities in relation to places of residence of recipients should contribute to any broader investigation of their needs for supplementary aid and the distribution of community health services.

7. Restrictions on coverage of old age assistance

Under the Social Security Act, the federal government can participate in assistance to any needy person 65 years of age and over except one living in a public institution. The act specifies that the state plan may not exclude any citizen of the United States who has resided in the state for five of the last nine years and for one year immediately preceding application, provided he is otherwise eligible. States are permitted to exclude non-citizens, persons who cannot meet residence requirements within the maximum of five years, and some others, for example, persons in private institutions. Standards for determining need also affect coverage. Because of variations in laws, policies, and prac-

tices, and also in the availability of funds, the proportion of aged persons receiving old age assistance varies greatly from state to state. Great differences are also found among communities within states. These differences frequently are too great to be explained by known variations in the extent of need among aged persons in the population.

In a community where the number of recipients of old age assistance is relatively small in relation to the total aged population, it might be profitable to determine the reasons for this phenomenon. Several approaches may be necessary in order to obtain the facts. Examination of records pertaining to rejected applications should reveal the extent to which restrictions on eligibility result in rejections. It may be desirable to obtain supplementary information on reasons for rejections of requests which do not become formal applications, if requests are denied in the preliminary stages. Some need for old age assistance will not be expressed if restrictions on eligibility are well known in the community. Analysis of the circumstances of aged persons receiving general assistance should shed some light on the effects of restrictive provisions on needy persons who cannot meet a particular condition of eligibility, such as the citizenship requirement. General assistance agencies, however, frequently are more restrictive with respect to certain conditions of eligibility than agencies administering old age assistance. Some consideration should be given to the effects of standards for old age assistance on coverage. Stringency of local appropriations often excludes many persons who could obtain old age assistance under an arrangement whereby the amount of federal and state funds available to the community did not depend upon the amount of the local appropriation.

The effects of restrictive residence requirements on the ability of public assistance agencies to supply the aid needed by old people might well be studied. Many old people who move—either to work or to be with their families—lose their residence in the place from which they come and cannot meet the resi-

dence requirements where they now live. Such persons if in need may have recourse to general assistance, but it is usually less adequate than that provided by the old age program. In many communities, moreover, general assistance is not available at all or is obtainable only by persons having local settlement. Studies showing what happens to needy old people whose length of residence in the state does not qualify them for old age assistance might be of value in demonstrating deficiencies in state residence requirements in a nation with high mobility of population.

8. Measures of local fiscal ability

An objective of a sound old age assistance program is to assure equitable treatment of needy individuals in similar circumstances throughout a state. In states where the nonfederal share of the program is financed from state funds only, the problem is that of allocating available federal and state funds to each locality on the basis of the amount of need, as determined by the application of uniform standards. In states requiring local financial participation, variations in the ability of localities to support their shares of the program often result in inequitable distribution of the total funds available. Research is greatly needed to develop and test measures of local fiscal ability, which could be used as a basis for equalizing public assistance costs within states requiring local financial participation. Some information bearing on the problem is contained in *The Measurement of State and Local Tax Effort*, published by the Bureau of Research and Statistics as Bureau Memorandum No. 58. Studies of intrastate equalization in the field of education indicate the kind of analysis needed. The Social Security Administration has been exploring this problem for some time and has accumulated a body of relevant data.

Old age and survivors insurance. The societal adjustment mechanism of old age and survivors insurance raises many questions for research. Subjects of special interest are (1) eligibility requirements in respect to such factors as age, substantial

retirement from covered employment, and history of earnings, (2) attitudes of elderly people toward old age insurance as compared with their attitudes toward old age assistance, and (3) adequacy of benefits. Research on these subjects necessarily touches on many areas of experience, on some of which very little factual information is available. Individuals or institutions may find it necessary to conduct original surveys and collect some primary data on these areas in order to provide the basis for further research. For other areas fairly extensive and useful data have already been published. Statistics on workers and wages in covered employment and on beneficiaries are published regularly by the Social Security Administration, and provide much material for analysis. Particular attention should be paid to issues of the *Social Security Yearbook* and the *Social Security Bulletin* in this connection.

The proposed studies outlined below promise useful findings in the three research areas specified in the preceding paragraph and are classified accordingly.

Eligibility:

1. Age and reasons for retirement of older workers

Data are needed on the age at which workers leave gainful employment either voluntarily or involuntarily, for reasons associated with advancing age, and also the specific reasons for such retirement, whether disability, inability to obtain employment, financial independence, etc. The data should be obtained separately for (a) wage earners, by industry and occupation; (b) farm operators, by type of farm; and (c) the urban self-employed, by type of business. Such data would provide a basis for appraising existing and proposed minimum age requirements for old age benefits. The studies should include the major groups not now covered by insurance programs but whose coverage has been proposed.

2. Occupational shifts and income changes in old age

Analysis of the occupational adjustments and changes in earnings which accompany advancing age among workers 55

and over should have significance for appraisal of minimum age requirements for old age benefits. The results should also be helpful in appraising the probable effects of proposed modifications in the requirement of substantial retirement from covered employment.

3. Lifetime employment and earnings histories of certain classes of workers

Under the present old age and survivors insurance system, eligibility and the amount of benefits payable are determined by the lifetime employment and earnings history of the worker. Analyses of data from such histories are therefore needed for appraisal of the probable future operation of present and proposed provisions. Employment and earnings histories of the following groups should be analyzed and compared: (a) industrial workers, (b) women, in relation to marital status, (c) Negroes, (d) the urban self-employed, (e) farm operators, and (f) farm laborers.

4. Employment and earnings histories of workers in seasonal industries

Short-term employment is the major factor accounting for lack of insured status. Seasonal industries are presumably an important cause of short-term employment. A study of the lifetime employment and earnings characteristics of workers in seasonal industries should provide data useful in determining the effect of seasonality on the operation of the present insurance system.

5. Intermittent employment in occupations covered by old age and survivors insurance

Persons who usually are engaged in noncovered economic activity or who are usually outside the labor force occasionally are employed in covered occupations, and thereby swell the ranks of the uninsured. Such persons generally are drawn from the following groups: (a) farm operators, (b) farm laborers, (c) the urban self-employed, (d) domestic workers, and (e) housewives. Data on the extent of such covered employment among

these groups, and on the amount of their earnings therefrom, would have significance in relation to proposals for the extension of coverage and also would contribute to understanding of the characteristics of workers with short-term covered employment.

Attitudes of recipients concerning forms of aid: There is need for comparative studies of attitudes of persons receiving old age and survivors insurance benefits and recipients of old age assistance. It is frequently said that old age and survivors insurance pays benefits which carry no stigma, while old age assistance still is associated with poor relief in the minds of the recipients and others. The difference is said to be accounted for partly by the extent to which old age assistance involves the detailed investigation of personal affairs, and partly by the contributory principle in old age insurance. An investigation of the attitudes of the recipients of both types of aid, and perhaps of the general public as well, might provide information which would verify or refute conclusions which are based largely on a priori reasoning.

Adequacy of benefits:

1. For aged retired workers

Studies of the living arrangements, resources, and expenditures of retired workers aged 65 and over would yield data throwing light on the adequacy of benefits received under old age insurance. Particular attention should be given to persons who at the time of retirement were (a) wage earners, (b) urban self-employed, or (c) farm operators, since extension of coverage to the two latter groups has been proposed.

2. For older employed workers

Comparable studies of the living arrangements, resources, and expenditures of older workers who have not yet retired would yield data bearing on minimum age requirements, adequacy of benefit amounts, and the "work clause." Studies should be made for the following groups: (a) wage earners, (b) urban self-employed, (c) farm operators, and (d) women.

3. Economic adjustments of workers according to income after retirement

Information on the ways in which retired older workers find it possible or necessary to alter their living arrangements and adjust their expenditures in order to live within their resources would throw light on the adequacy of benefits received.

4. The retired worker's own conception of his minimum requirements

Data on what the retired worker regards as his minimum living requirements are necessary for appraising the adequacy of the income of such workers, including benefit payments.

5. Number and types of dependents of older workers

At present, the wives and young children of primary beneficiaries under old age and survivors insurance may be entitled to benefits supplementing the primary benefit. If older workers have dependents other than wives and young children, the adequacy of the existing provisions for dependents is affected. The extent of this form of dependency should be determined.

Group plans for retirement income other than under social security legislation. Facts regarding detailed provisions of retirement plans have been summarized repeatedly in tabular form, but the record is scanty as to why particular plans chose particular provisions and even as to why the plans were established at all. Retirement plans quite generally contain arbitrary stipulations as to age of retirement, preliminary period of service, and methods of determining sizes of benefits and contributions. Some plans have many more arbitrary features than do others, but few explain the basis on which particular features were incorporated.

Statistical evidence indicates that the explanation of particular aspects of many plans is extremely simple—they have merely been copied from earlier plans. This is doubtless traceable in part to our natural propensity to follow the lead of others when highly technical questions are involved, but also largely to the fact that the advisers in this field are few in

number. They naturally tend to propose plans similar to those they have designed previously, and they may reason that what has been satisfactory in one organization will be so in another.

This situation provides a potentially fruitful field for future research. Studies should be concerned mainly with analysis of group retirement plans in terms of their objectives, their general adequacy in meeting these objectives, the merits of particular provisions, and their influence on the economic problems of older persons. Whether existing plans are designed to provide adequate retirement income for employees and, if so, whether they are constructed so as to achieve this purpose are basic questions for investigation. If these group plans are to serve as societal adjustments of the financial needs of the old persons covered, their design must take account of the social variables which characterize the beneficiaries. Whether this is true of existing plans and what variables should be considered in future plans should be determined. Finally, measurement of individual needs will provide standards for evaluation of the adequacy of retirement income derived under the plans, and of the contributions which should be made by employers and employees respectively.

Occupational and Vocational Adjustments

However adequate financial adjustments to the loss of income in old age may be, the question whether the secondary needs satisfied by economic activities do not require adjustments of their own must still be answered. In this respect the phenomenon of semi-retirement offers promising possibilities for research.

Semi-retirement within one's usual occupation. It is well known that, for some, retirement begins with voluntary reduction of the amount of work performed in the usual occupation. This is perhaps relatively common among professional persons such as lawyers and physicians, and among independent skilled craftsmen in the construction industry. Still another type of

semi-retirement is found in certain modifications of usual occupational behavior, such as the elimination of home calls by the physician or the painter's refusal to accept scaffold jobs. Not infrequently, retired farmers cultivate small plots of ground and keep a minimum of livestock.

Semi-retirement outside one's usual occupation. The forms of partial retirement just mentioned, however, are not possible in all occupations. Most factory workers, transportation workers, school teachers below the college level, and many others cannot retire in the same occupation. There have been some efforts to use older workers by shifting them to other jobs within the industry of usual employment. This immediately raises the question of status attached to particular jobs, since it appears to be difficult to accept a position at a lower level in the job hierarchy. The Eastman Kodak Company has gained considerable experience in effecting such adjustments. This particular adjustment problem may apply with similar force to jobs completely outside the worker's usual industry, as for example in the case of those who seek to eke out their incomes by selling insurance, collecting rent, and selling newspapers.

It is important to determine, in all these types of adjustment, whether the continued vocational activity is based on the need for something to do, for income, for status, or any combination of these. If any other motive than purely economic need for income is generally found, it would appear that the provision of an adequate substitute income alone cannot be considered a complete solution of the adjustment problems presented by the loss of economic functioning. (See Chapter 7, p. 94.)

Another approach to the study of the same question would be through the use of adjustment indexes in a comparison between older persons who have retired completely from economic activities and those who have done so only partially. This, of course, raises the problem of developing valid indexes of adjustment, discussed in Chapter 5. As indicated there, the simplest solution may appear to be resort to happiness or con-

tentment ratings on the part of the older persons themselves. A difficulty in this procedure may arise from the fact that it is a part of our folkways frequently to express verbally a greater degree of contentment than is actually felt. Since this would be true, however, for the members of both the fully and the partially retired groups, such studies might still be fruitful.

For those who are looking for more objective manifestations of adjustment, recent findings in the field of psychosomatic medicine suggest another approach which seems to hold considerable promise. It is not impossible that many of the physical infirmities of old age are related to psychological disturbances, and it can hardly be doubted that loss of economic functioning in our society means status loss with resulting psychological repercussions. Morbidity and mortality studies therefore might throw considerable light on the question of the differential adjustment value of partial and full retirement. Thus it seems desirable to investigate the correlations of these two types of adjustment with the incidence of disease as reflected in doctors' calls and hospitalization, and with the incidence of longevity as expressed in differences between length of life and life expectancy for members of both groups. One paper pointing in this direction has already been published: L. W. Johnson has reported that retired Naval officers who have found other activities tend to survive longest.³ One word of caution, however, is in order. Differences in the incidence of partial and full retirement may be traceable to differences in health and income. Equalization of these two factors is therefore imperative, and such studies can hardly be made on the basis of data already collected. Studies will have to be planned for the future, with carefully selected samples, and followed through to the completion of the death roll of the individuals comprising the samples. This would necessarily mean long-time projects, but the practicability of such extended follow-up studies has been demonstrated by

³ Lucius W. Johnson, "Education for Retirement," *U. S. Naval Institute Proceedings*, 69:387 (March 1943).

Sheldon and Eleanor T. Glueck ⁴ in another field to a degree sufficient to warrant their proposal here.

Residential Adjustments

Another mechanism of adjustment to retirement which is often observed in American society is a change in domicile. This is only one of many expressions of the mobility of our population. It is customary in our society to move to another location whenever a current or new job so requires. New acquaintances are therefore often confined largely to new occupational associates, and cultivation of a wider circle of social contacts is not facilitated by the relatively short duration of the new residence. These implications of geographical mobility are not always clearly perceived, and people come to consider a change of residence as a normal accompaniment of living. It may be natural for them to consider retirement as a new occasion for a change in residence. Talcott Parsons has pointed out the increase of isolation in old age which this attempt at adjustment to retirement may produce.⁵ On the other hand, such a move may be rational just because of the frequent limitation of social contacts to persons of one's occupational environment and the fact that such contacts tend to decrease or to become painful after retirement. This isolation which results from the structure of familial and economic institutions is perhaps most distinctively illustrated by the relatively frequent instances of migration to Florida and California by elderly people in the American middle and upper-middle classes. Whether members of other socio-economic groups migrate similarly, if less spectacularly and perhaps more wisely, to new places of residence upon retirement—for example, to the old home town—is a question for further research.

⁴ Sheldon and Eleanor T. Glueck, *Five Hundred Criminal Careers* (New York: Alfred A. Knopf, 1930); *Later Criminal Careers* (New York: The Commonwealth Fund, 1937); and *Criminal Careers in Retrospect* (New York: The Commonwealth Fund, 1943).

⁵ Talcott Parsons, *op. cit.*, p. 616.

In any case it seems important to find out where retired old persons fare best: (1) in the place where they lived before retirement, or elsewhere, (2) in a city, a town, or a village, (3) in places where their children live, or where they have other relatives or acquaintances of about their own age. Criteria by which to evaluate the degree of adjustment achieved in such places of residence may be found in the opportunities provided for elderly people to utilize their time, in the amount of status which they enjoy, and in the number of satisfactory social contacts which these types of places offer to the aged.

* * * *

In conclusion, the studies proposed regarding the value of financial as well as other forms of adjustment to age changes affecting the economic functions of the individual may show that our industrial society has not yet learned to make adequate provision for satisfying the needs of old people in retirement. It may well appear that current financial and other adjustments are inadequate as such, and even if adequate that they do not represent the full answer to the problem of satisfying the needs of retired persons, since in our culture the performance of a socially useful role is a necessary and normal condition of satisfactory adjustment. Greater understanding will almost certainly indicate that adjustment to age changes in the economic aspects of an individual's life must be based on long-time preparation, on an individual as well as a societal basis, and not on emergency measures for those under the shadow of death.

CHAPTER 10

OLD AGE ADJUSTMENTS IN OTHER INSTITUTIONAL FIELDS

The changes affecting the participation of older people in the fields of recreation, education, politics, and religion have received so little attention that the fund of relevant knowledge is hardly sufficient to serve as a basis for making specific research proposals. For the time being, therefore, investigatory efforts in these four institutional fields will have to be largely exploratory. Attempts to fill these gaps in our knowledge appear desirable, however, since activities in these fields may offer some possibilities of compensatory adjustment for the tensions resulting from impoverishment of the aged in the family and economic spheres. So far these possibilities have been recognized only in the fields of recreation and adult education, in which some efforts are being made to develop adjustment opportunities for old people. In the field of political expression there seem to be only two subjects which have received research attention of interest to the student of adjustment in old age: the Townsend movement, and the ages of leaders in some branches of government. In the sphere of religious activities, finally, adjustment opportunities for the aged have been almost completely neglected until the present time. Recently, one research project dealing with this subject has been organized and initiated under the auspices of the Federal Council of the Churches of Christ in America and the New York Conference of the Methodist Church. In the following pages some studies which may indicate promising possibilities for further research in these four institutional fields are suggested.

Recreation

The increased leisure that comes with retirement and the restriction of activities which results from a decrease in physical strength may make recreation a problem of considerable importance for the aged. It seems logical that increased leisure should be accompanied by an increase in recreational activities. However, the age changes which bring about the former may also militate against an increase or even a continuation of recreational activities which were formerly pursued. This seems to be more of an adjustment problem for men than for women in old age. A fairly recent study conducted by members of the Sociology Department at Iowa State College ascribes this difference to the fact that men frequently engage in sports which must be given up with advancing years. The hobbies of women, however, may frequently be pursued throughout life.¹ The following studies are suggested in this field:

Needs. Systematic research on recreation for elderly people could well be planned along the lines of the general frame of reference proposed in Chapter 4. First of all, the recreational needs of the aged should be investigated, separately for men and women, and for groups with different occupational, educational, economic, and cultural backgrounds. The types of recreation desired and the amount of time available for recreation should be ascertained by interviews or by questionnaire studies based on appropriate samples of the population in these various categories. With respect to kinds of recreation, emphasis should be placed on preferences for active or passive types of entertainment, types which do not require leaving the home and those which do, and forms of recreation which require group participation and those which can be enjoyed alone. As a refinement of such studies of recreational needs, the preferences of older people for specific forms of generally available types of

¹ Judson T. Landis, "Hobbies and Happiness in Old Age," *Recreation*, 35:607, 641-642 (January 1942).

recreation should be determined. For example, the reading interests of older people should be investigated through interviews with several hundred old people in the various age periods of later maturity to determine their reading preferences and the reasons therefor. Consultations with librarians concerning the reading choices of older people might be a supplementary source of pertinent information. Similarly, efforts should be made to identify favorite plays, moving pictures, and radio programs.

Predispositions. Stability and changes in habits and attitudes with regard to recreation should be studied. The attempt to continue earlier recreation patterns based on habit may represent maladjustment in cases in which changes in income, health, or societal approval make some forms of recreation inappropriate for older people. In such cases the persistence of habit may present a problem in recreational adjustment. Similarly, negative attitudes toward recreation in general which constitute no particular problem in earlier adulthood may become a handicap for individual adjustment in old age. On the other hand, recreational habits and attitudes which might be advantageous in advancing years may change. Older people may show a tendency to withdraw from recreational activities and to spend their leisure in reminiscing and worrying.

Longitudinal studies of the development of aging individuals' predispositions toward recreation should therefore be undertaken with full awareness of the changes in recreational patterns which may be necessary because of changes in needs, capacities, and opportunities for engaging in recreational activities.

Capacities. While it is obvious that physiological changes in old age make certain types of recreation harmful if not impossible for some individuals, it may be that many old people cut themselves off from beneficial types of recreation because of misconceptions concerning what they can and cannot do. It would be worth while to investigate the recreational desires of

elderly people which they consider beyond their capacities. It is possible that testing and experimental programs planned in collaboration with physicians might indicate beneficial new areas of recreation for the aged.

Opportunities. The field of community organization shows an increasing awareness of the recreational needs of older people. Clubs and community centers for the aged, recreational services in institutions and specialized housing projects for old people have been established on a more or less experimental basis. These efforts toward societal adjustment with regard to the recreational needs of the aged merit attention, and community studies of the various services provided would be entirely feasible.

Old people's clubs seem especially worthy of studies which will determine their usefulness. Such investigations should indicate how the clubs were started, trace their complete histories, analyze the nature and operation of their programs, determine what sex and economic groups are reached and what needs are satisfied by any particular club, and measure its degree of success or failure. Interviews with club officers and members and investigation of club records would be necessary. It might be advisable to obtain comparative data from officers of similar clubs in other communities. A. S. Y. Chen and E. M. Stern have listed several old age clubs which have attracted national attention.² A careful study of these might furnish valuable information. Similarly, the recreational opportunities which homes for the aged offer their inmates should be investigated.

Education

Traditionally the role of the aged person has been that of a giver and not that of a recipient of education. In a stable society the accumulation of experience permitted by a long life is an

² A. S. Y. Chen, "Social Significance of Old Age," *Sociology and Social Research*, 23:519-527 (July 1939); E. M. Stern, "Time of Your Life," *Rotarian*, 59:27-29 (November 1941).

asset upon which the younger members can draw to their own advantage. If the society is a primitive one the lack of other forms of transmitting information, of written records in particular, makes older people the best available source of information regarding the past or experience in general, and tends to give them a monopoly in this respect. In a dynamic society, however, this potential role of the aged is greatly impaired. Experience becomes obsolete so rapidly that its possessor may outlive his usefulness as a bearer of special knowledge. An accelerating tempo of change and highly developed forms of recording the experiences of the past make the aged both unnecessary and inappropriate as sources of information. To many their offers of advice and information are a nuisance rather than a help. The role of the aged in the field of education has therefore been changing from that of instructor to that of one in need of education. This change does not seem to have been recognized, however, except in reactions of impatience with the aged on the part of younger members of our society. Programs of adult education, to be sure, have tried to cater to some of the educational needs of older persons, but the emphasis has been largely on providing them with skills necessary for substitutive activities in the recreational sphere. Actually, the problems and possibilities of adjustment through education of the aged are much more comprehensive.

Older peoples' needs for education are certainly not covered by their needs for recreational skills. It must be recognized that the formal education provided in our society tends to prepare people only for early adulthood. In a comparatively stable society educational equipment of this kind may continue to be useful throughout life, but in a dynamic society such as ours it necessarily fails to provide information adequate for the needs of the individual in his later years. Perhaps most important of all, there is practically no orientation regarding the situation of the aged in our society which can be gained from the content

of our formal education. And even if opportunity to acquire such knowledge were provided in the curricula of our schools, it might have little appeal because of the relatively remote applicability of the information imparted.

The needs of older people for additional education and reorientation in the light of present-day standards of general information, and with special regard to the problems which beset the aged in our society, should be investigated. It may be found that the transition from maturity to old age requires educational preparation similar to that required for the transitions from childhood to adolescence and from adolescence to maturity. The learning capacities of the aged and their attitudes toward learning should of course be examined in relation to their educational needs; the research proposals contained in Chapter 5 may be helpful in suggesting pertinent studies.

There remains then the question of opportunities for educational services to the aged, which is worthy of investigation by students of education in consultation with demographers. Our population development suggests that the existing educational facilities of this country may not be fully claimed by its young people in the not too distant future. However, it is probable that schools and teachers will be fully utilized if the needs of the aged for education and reorientation are recognized by older people themselves, by administrators of our educational system, and by society in general. In addition to the question of available facilities, the necessary content and appropriate methods of teaching should be studied. Experimental studies of the latter are particularly needed.

Politics

In our political system there is no upper age limit on voting or the right to hold public office. In a society with an aging population such as ours, this should make students of government more concerned than they have been with the aged as a political factor of increasing importance. The potential impor-

tance of this factor has been rather dramatically demonstrated by the Townsend movement. Political scientists have not given much attention to this phenomenon, however, and the little relevant research seems to have been done mostly by psychologists and economists.

With the pronounced increase in the number of old people in the United States it is possible that the future will see another and perhaps more successful old age movement. The Townsend plan may have been only the first such effort in the United States. It grew rapidly and wielded so much force for a time that the public recognized the great potential political influence of organized groups of old people. Since little research has been done in this field and there is a strong possibility of future movements of this kind, research should determine the nature of the appeals that can be influential in organizing old people. The following suggested projects might result in better understanding of the development of the Townsend movement and might indicate the attitudes of old people toward a possible new age movement.

1. *Old people and the Townsend Plan.* A detailed study of the Townsend movement should be made to determine the nature of the needs of old people which were satisfied by participating in its organization. Former members should be interviewed concerning their reasons for joining, the needs which they thought were satisfied by participation, and the extent to which they still have confidence in the plan.

2. *Has the position of the aged in modern society been lowered?* Is it true that the aged have lost their share of control in various institutions? In an entertaining philosophical essay, Ralph Barton Perry suggests that the status of old people has reached an all-time low in that youth has no respect for their authority and wisdom.³ He notes that old people are retired

³ Ralph Barton Perry, *Plea for an Age Movement* (New York: Vanguard Press, 1912).

from business, the professions, politics, and the army, and in general do not command the respect old people have received in the past. In contrast to Perry's view, a recent study by the writer indicates that old people have not been losing out in industry to the extent that is generally believed.⁴ Also, advanced age does not seem generally to be a deterrent to political activity and to the holding of high political office. Recent studies reported in the *Metropolitan Life Insurance Bulletin* show that positions of leadership in the armed services and state governorships are held largely by persons in their 50's and 60's. Consequently, it would seem desirable to determine the actual status of older people in still other branches of government and in other institutional fields such as the church and civic organizations.

3. *Do old people think they have lost prestige and authority?* A schedule or questionnaire study of a representative group of old people should be made to ascertain their judgments as to whether they have reached an all-time low in the prestige and authority accorded them in the chief institutions. If only a few feel that they have lost these attributes or have been forced to step aside for younger people as suggested by Perry, it would presumably be difficult to organize another age movement.

4. *Do old people vote for the political candidate who promises the largest pensions?* In different state elections candidates have promised higher pensions for old people. By use of a simple questionnaire or by personal interview a study could be conducted to determine whether old people vote according to party lines or for candidates who promise them special favors.

5. *Analysis of life histories to determine dissatisfactions of older people which might be expressed in old age movements.* To secure the desired information, which would also be useful in projects 1 and 3, a large number of life histories of old

⁴ Otto Pollak, "Discrimination against Older Workers in Industry," *American Journal of Sociology*, 50:99-106 (September 1944).

people would be needed. Special effort should be made to identify the dissatisfactions which were appealed to by the Townsend movement, to discover what needs remain unsatisfied now that old age assistance has been granted, and whether the typical old person resents his present position in life or is satisfied with it.

Religion

Although anthropologists, sociologists, and psychologists have shown considerable interest in various aspects of religious life, its impact upon the adjustment problems of old age has almost completely escaped their attention. This neglect is surprising because phenomena associated with old age always have aroused the anxiety of man and thus created a special need for comfort and reassurance, which throughout the ages have come from the sources of religion. During World War II it was said that there were no atheists in fox holes. Using this metaphor, we might say that every aged person is in a fox hole, and we might expect that older people would show increased needs for religious experience. The anxiety caused by the thought of approaching death seems to be related to various motives. First of all, the desire to live and to continue living is apparent in most individuals regardless of age. Furthermore, religious teaching concerning punishment and rewards after death may have created a considerable amount of anxiety in the minds of many regarding the afterlife. Finally, there may be concern over the fate of dependents who would be left without support. Considerable research regarding the adjustment value of religious experience in old age therefore seems needed.

Alleviation of the individual's anxiety concerning death through the provision of comfort and reassurance has always been one of the outstanding functions of the ministry. Aged persons have further needs, however, which may also be met by organized religion. Pastoral services may do much to relieve elderly persons' feelings of loneliness and being unwanted.

Church activities may furnish an outlet for the individual's need to participate in a social environment in which he is welcome. Finally, the desire of the aged for status may find more satisfaction in church life than in any other sphere.

Changes in capacity which accompany old age may be of less importance for participation in religious activities than in other types of activities. Not even physical immobility necessarily prevents religious participation since a minister will come to a person when his children, employer, and friends may not.

With regard to predispositions, the habit of church-going and positive attitudes regarding religious beliefs may be significantly correlated with adjustment in old age and the degree of any such correlation should be determined.

The opportunities furnished by organized religion for satisfying needs of older people are manifold and extend from the sphere of religion proper to other areas. Church activities may provide companionship, give a sense of usefulness which has been lost in other spheres, and help the individual to retain a feeling of self-respect. Assistance to the aged, even through provision of housing and other economic support, has been a traditional church service. Many homes for the aged are denominational. They may not be operated according to modern standards of institutional care, but on the other hand they may offer a religious atmosphere which has adjustment value for the aged.

Awareness of all these ramifications of religious experience in connection with the adjustment problems of old age is beginning to develop. Such awareness has already found expression in the research project now being conducted by the Department of Pastoral Services of the Federal Council of the Churches of Christ in America in cooperation with the New York Conference of the Methodist Church, mentioned earlier in this chapter. The purpose of the study is to discover how the ministrations of the clergy and the resources of religion contribute most

significantly to help older people: (a) to find and maintain a sense of meaningfulness or significance in life, (b) to accept the inevitable losses of old age, and (c) to discover and utilize the compensatory values that are potential to old age. This study, like most others in the field, is necessarily exploratory in nature. From the view of research interest in old age adjustment at present, great emphasis must be placed on the importance of investigating the special needs of older persons which only organized religion can meet, those needs which it can meet better, and those which it can meet at least as well as other institutions; the effects which age changes in capacities and predispositions have upon the participation of older people in religious activities; the opportunities which the churches offer to our aged for meeting their needs; and the ways in which these opportunities could be increased or improved.

APPENDIX

SAMPLING FOR OLD AGE RESEARCH

BY FREDERICK F. STEPHAN

Scientific studies of old age involve problems of sampling that are not essentially different from those in other fields. Research workers have found again and again that dependable generalizations cannot be obtained without care in the selection of the individuals or cases that are studied. Poor sampling may destroy the value of good observations and measurements. Often this is not discovered until the work is completed and the results are checked against other data or examined critically. Frequently defective sampling goes unnoticed for some time before any check is made, and in the meantime important actions are taken based on erroneous conclusions. Losses and harmful effects may result from ill-guided action as well as waste of research resources and delay in achieving the goal of the study.

There is no simple rule or "best method" for obtaining satisfactory samples. It may be helpful to examine the methods used in similar studies done in the past, but uncritical imitation of their procedures will often lead to serious difficulties when some important factor is present that was not important in the studies that are imitated.

Every sampling procedure should be designed in relation to the purposes of the research project and the circumstances under which it must be conducted. Principles of sample design are being developed from statistical theory and experience in a great variety of sample surveys. There are a number of specialists in sampling methods who can be consulted and many technical publications that explain the procedures that have been found effective.

Some of the questions that should be considered in preparing a sampling plan are:

- (1) What are the purposes of the study? How does the sample fit in with other information? Will it be a cross-section survey, a study of a special group, a comparison of two or more groups, or what? How broadly will the results be generalized?

- Will data be required for relatives of the aged individuals in the sample? Will it be necessary to verify facts in official records, institutional files, or by collateral interviews?
- (2) What degree of accuracy is needed? How will the sample be subdivided in tabulations and cross-tabulations? What accuracy will be needed for the several subdivisions? (This usually involves a technical statistical analysis, perhaps with a trial run.)
 - (3) What means of reaching and selecting individuals are available? Are lists available and how complete are they? Can individuals be found through some other survey or through the processes of government or private programs? How accurately will they resemble the entire group that is the object of the study?
 - (4) What initial costs and per capita costs are involved in using each of the possible methods of obtaining a sample? What administrative or other difficulties are to be considered? What are the requirements of the time schedule?
 - (5) What methods of interviewing, examination, and investigation can be used? How accurate are they?

These and other questions of a like nature provide the information, often quite approximate, that is needed to design a procedure of sampling that will fit the situation, avoid serious deficiencies as well as may be possible, and obtain a sample as dependable as the circumstances permit. In some instances, they will make it clear that no adequate sample can be had with the available resources. If this is the case, it is valuable to be warned before a study is undertaken! In other instances, considerable ingenuity will be necessary to design a sampling scheme that will overcome major difficulties in the situation.

In designing a sampling method, full use should be made of available population data and knowledge of population processes that determine the grouping and geographic distribution of different kinds of people. For example, the proportion of the aged population that is foreign born is larger than that of other age groups and hence more attention should be given to their national backgrounds. Likewise, there has been an important migration of older people to certain areas such as California and Florida and these migrants undoubtedly differ from the population of like age in the places they left and also in the places in which they settle. For

some studies, these differences will be highly important and for others negligible. A sample confined to such an area, therefore, may be quite unlike the national population of the same age.

A similar selection occurs in the movement of aged persons into institutions, clinics, or relief programs. A study of old age through these agencies should be supplemented by an adequate sample of the balance of the population of like age. If a study is confined to institutional population, then it is important to obtain a satisfactory sample of institutions. Lists of institutions and some information about them usually are available from state welfare departments or similar sources. However, important kinds of institutions may be omitted from these lists. For example, federal veterans' hospitals may be important for certain studies. The sampling of institutions can be designed so as to reduce the expense of travel by a variation of the procedure of "sampling with probability proportional to size" with subsampling of persons within each institution in the sample.

Sampling persons within an institution can be conducted by a random choice from the register or roll. Care should be taken to include persons temporarily absent, in the hospital, or on furlough, and to exclude staff and employees unless they belong in the class that is being studied.

In studies of special groups or classes of the aged population, the low density of such persons in the general population makes them difficult and expensive to find by the common survey methods. For such studies it may be possible to arrange to have some of the general sample surveys locate persons who are eligible for the special study. A public call for volunteers is likely to attract an unrepresentative group, and if it appears to be the only feasible procedure, some method of checking distortion should be applied to its results.

For some studies it is necessary to observe a sample of individuals over a period of time. This is known as "panel" procedure. Here, as in ordinary samples, the effect of losses through refusal to cooperate and other causes should be checked critically and may decrease substantially the value of the sample.

The above comments are, of course, only suggestions and in any instance it is essential to establish by adequate evidence the suitability of the sampling for accomplishing the purposes of the study. This evidence should be included in the report of the study with a specific description of the sampling methods that were used.

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INDEX OF NAMES

- Abbott, E., 169
Ackelsberg, S. B., 169
Alexander, C., 169
Allgaier, E., 170
Allport, G. W., 61
Altmeyer, A. J., 170
Amidon, B., 170
Armstrong, F. A., 169n, 170
Aronovici, C., 170
Asdell, S. A., 170
- Bain, R., 170
Baird, E., 170
Bakke, E. W., 170
Banarer, J., 181
Barker, L. F., 170
Barkin, S., 170
Beard, B. B., 170
Benedict, M. R., 170-171
Bentley, M., 171
Berger, G., 171
Bernard, L. L., 168
Bird, C., 171
Brinton, H. P., 171
Britten, R. H., 171
Brownell, J. A., 184
Brozek, J., 171
Brundage, D. K., 171
Brungardt, T. S., 171
Brunot, H. H., 171
Buhler, C., 11, 171
Bumke, O., 186
Burgess, E. W., 66
Byrne, H. A., 171
- Cameron, D. E., 175
Cameron, N., 172
Cantril, H., 172
Caradog Jones, D., 167
Carlson, A. J., 105, 172
Casety, M. Z., 172
Cavan, R. S., 66, 172
- Chaddock, R. E., 172
Charnow, J., 172
Chase, N., 172
Chen, A. S. Y., 156, 172
Christensen, J. C., 172
Christian, A. M., 172
Clark, W. I., 172
Cleveland, S. E., 172
Cohn, A., 181
Collins, H. S., 187
Collins, S. D., 111n, 124, 172-173
Conkey, F., 173
Conrad, H. S., 178
Cottrell, L. S., Jr., 36, 40-41, 173
Cowdry, E. V., 5-6, 170, 173, 174, 177,
180, 183, 190
Critchley, M., 173
- Dahlke, H. O., 173
Davidoff, E., 173
Davidson, G. M., 173
Davis, L. P., 173
Dawson, P. M., 173
Dayton, N. A., 173
Dean, J. P., 173
De Gruchy, C., 173, 182
Deming, W. E., 167
Dexter, E. H., 173
Diethelm, O., 173
Dinkel, R. M., 174
Doll, E. A., 174
Douglas, P. H., 174
Dublin, L. I., 174
Dunham, H. W., 174, 175
Durand, J. D., 174
Dysinger, D. W., 172
- East, W. N., 174
Eaton, W. M., 174
Emery, M., 174
Enneccerus, L., 190
Epstein, A., 175

- Evans, L., 175
 Evans, W. D., 104, 175
 Eysenck, M. D., 175
- Faris, R. E. L., 175
 Feldman, F., 175
 Fellows, P. A., 175
 Fisher, J., 175
 Fisher, R. A., 167
 Flanagan, S. E., 175
 Folsom, J. K., 27, 175, 181
 Forbes, G., 175
 Ford, P., 175
 Fowler, E. P., 175
 Fox, F., 185
 Frank, L. K., 10-11, 175-176
 Frasier, E. S., 171
 Freud, S., 59
 Fuchs, D., 176
- Gafafer, W. M., 97-98, 100, 176
 Gamertsfelder, W. S., 181
 Geddes, A. E., 176
 Gelbaum, S., 190
 Giberson, L. G., 176
 Gilbert, J. G., 176
 Glueck, E. T., 151
 Glueck, S., 151
 Goldfarb, W., 176
 Goldhamer, H., 176
 Goldman, R., 187
 Goldschmidt, H., 176, 181
 Goodrich, C., 109n
 Gordon, M. M., 38n
 Griffin, H. C., 184
 Grossman, B. L., 176
 Grotjahn, M., 176
- Hady, F. J., 177
 Hagood, M. J., 167
 Hailman, D. E., 171
 Hall, E. T., 177
 Hall, G. S., 177
 Halstead, H., 177
 Hamilton, G. V., 177
- Hanfmann, E., 177
 Hansen, M. H., 167
 Harbison, F. H., 177
 Hart, E. J., 177
 Hartman, A. A., 177
 Hartwell, S. W., 177
 Havighurst, R. J., 66
 Hellebrandt, F. A., 173
 Henninger, J. M., 177
 Hill, A. B., 167
 Hill, R., 177
 Hilliard, R. M., 177
 Hitrovo, M. V., 177
 Hitt, H. L., 187
 Hoche, A. E., 177
 Hochhauser, E., 177
 Hogg, M. H., 167
 Horáček, C., 121n, 178
 Hurwitz, W., 167
- Immerwahr, G. E., 178
 Infeld, H., 178
 Israeli, N., 178
- Jager, H. A., 178
 Janney, J. E., 185
 Jarrett, M. C., 178, 183
 Jervis, G. A., 178
 Johnson, H. K., 178
 Johnson, L. W., 150, 178
 Johnson, S. E., 177
 Jones, H. E., 178
- Kaighn, R. P., 178
 Kaplan, O. J., 5-6, 172, 173, 174, 177,
 178, 179, 181, 183, 185, 186, 187, 188,
 190
 Kaufman, M. R., 179, 181
 Kelley, E. P., 179
 Keys, A., 171
 Kinsey, A. C., 80
 Kipp, T., 190
 Kitson, H. D., 179
 Klebba, J., 112n, 171, 179
 Klein, P., 179

- Klem, M. C., 179
 Klineberg, O., 181
 Klopfer, W. G., 179
 Koellner, E., 184
 Komarovsky, M., 179
 Korenchevsky, V., 179
 Kossoris, M. D., 104, 112-113, 179
 Kraus, H., 179
 Kuh, C., 179
 Kuhlen, R. G., 180, 185
- Landis, J. T., 154n, 180
 Landis, P. H., 180
 Lansing, K. F., 180
 Lassner, R., 178, 180
 Latimer, M. W., 180
 Lawton, G., 60, 170, 171, 174, 176, 177,
 180-181, 185
 Lazarsfeld, P. F., 168
 Lebergott, S., 181, 185
 Lefever, D. W., 181
 Lehman, H. C., 181
 Levine, H., 176
 Lewis, A. J., 181
 Lewis, N. D. C., 181
 Lindquist, R., 173
 Linton, R., 35-36, 181
 Lorge, I., 53, 169n, 181, 182
 Lotka, A. J., 174
 Lundberg, G. A., 37, 167
 Lynch, J. M., 170
- Madonick, M. J., 182
 Majoewsky, W. V., 182
 Malamud, W., 182
 Malitsky, M. C., 182
 Malzberg, B. A., 182
 Mandel, B., 184
 Marks, H. H., 174
 Martin, C. E., 80n
 Martin, L. J., 182
 Matthews, E. N., 167
 Matthews, O., 182
 Matthews, W. H., 182
 McCamman, D., 182
- McCormick, T. C., 167
 McDonald, E. C., 182
 McFarland, R. A., 182
 McGill, N. P., 167
 McKeever, W. A., 182
 McNemar, Q., 167
 Miles, C. C., 183
 Miles, W. R., 104, 109, 183
 Miller, L. A., 183
 Mischler, E., 121n, 178
 Mittelmann, B., 183
 Moore, E. H., 183
 Moreton, F. E., 183
 Morgan, C. M., 183
 Morgan, M., 175
 Munger, C. W., 183
 Murchison, C., 104n, 183
 Murray, H. A., 45n
- Nef, N. B., 183-184
 Newer, B. S., 184
 Newman, E. J., 184
 Notestein, F. W., 184
- O'Connor, R., 187
 Osler, Sir W., 184
 Overholser, W., 184
- Palmer, D. L., 184
 Parsons, T., 76-77, 151, 184
 Paschal, E., 184
 Paterson, D. G., 172
 Pearl, R., 184
 Perlman, J., 184
 Perrott, G. St. J., 184
 Perry, R. B., 159-160
 Phelps, R. F., 185
 Pollak, O., 62n, 160, 185
 Pollock, H. M., 185
 Pomeroy, W. B., 80n
 Powell, A. S., 185
 Pressey, S. L., 185
 Prince, M., 61n

- Rabin, A. I., 185
 Randall, O. A., 185
 Rebeck, A. H., 185
 Reed, R., 185
 Rheinstejn, A., 186
 Robbins, R. B., 186
 Robertson, G. W., 186
 Robinson, G. W., Jr., 186
 Rockwell, F. V., 173, 186
 Rosenthal, E., 169n, 186
 Rothschild, D., 186
 Ruger, H. A., 186
 Runge, W., 186
 Ryder, M. B., 186
- Sanders, B. S., 186
 Schenet, N. G., 186
 Schilder, P., 181, 186
 Schorn, M., 186
 Schroeder, P. L., 177, 186
 Seashore, C. E., 122, 187
 Seifert, H. E., 171
 Shakow, D., 187
 Shearon, M., 187
 Shera, J. H., 169n
 Shock, N. W., 187
 Shuster, E. C., 187
 Simmons, L. W., 9, 187
 Simonson, E., 187
 Sitgreaves, R., 176
 Smith, G. A., 187
 Smith, K. R., 187
 Smith, M., 187
 Smith, T. L., 187
 Solomon, M., 182
 Somers, H. M., 187
 Spies, T. D., 187
 Stephan, F. F., 167
 Stern, E. M., 156, 187
 Stevens, A. F., Jr., 187
 Stewart, N., 187
 Stieglitz, E. J., 105, 125n, 187-188
 Stoessiger, B., 186
 Stonequist, H. V., 173
 Stouffer, S. A., 168
- Strassmann, G., 188
 Strauss, C. A., 188
 Strawson, S. M., 188
 Strong, E. K., Jr., 188
 Sutherland, R. L., 188
 Sward, K., 188
 Switton, F. W., 188
- Thewlis, M. W., 5-6, 188
 Thomas, W. I., 46, 68
 Thompson, L. A., 169n
 Thompson, W. S., 188
 Trafton, G. H., 188
 Tufel, K., 180
- Ulbrich, J., 121n, 178
- Van Boven, A., 181
 Van de Carr, K., 189
 Vernon, H. M., 189
 Vollmer, H., 189
- Waggaman, M. T., 189-190
 Wechsler, D., 190
 Wentworth, E. C., 190
 Wermel, M. T., 190
 Wexberg, L. E., 190
 Williams, C. L., 190
 Williams, H. W., 190
 Williamson, W. R., 190
 Wissler, C., 190
 Wolff, M., 121n, 190
 Woltman, H. W., 190
 Woodbury, R. M., 190
 Woytinsky, W. S., 190
 Wyatt, B. E., 190
- Yacorzynski, G. K., 190
 Yarkin, J., 186
 Yates, F., 168
 Young, D., 8n
 Young, K., 36
- Zeran, F. R., 178

INDEX OF SUBJECTS

- Accidents, 112-113
Adaptation, individual, 37
Adjustive behavior, determinants of, 33-34
Adjustive reactions: evaluation of, 60-61; explanation of, 58-60; forms of, 33, 47, 57-58; in terms of personality make-up, 61-66
Adjustment: central emphasis on, 7-8; compensatory, 153; incidence of disease and, 150; individual, 4, 40-41, 43-72; lowering of aspiration level, 58; mechanisms of, 57-58; methods of, 40-42; in middle age, 47-48; nature of, 32; personal, 66-70; personal-social, 61, 66-67, 70-72; scapegoating, 57-58; social, 8; societal, 8-9, 41-42; substitutive, 58; *see also* Retirement, financial adjustments to, occupational and vocational adjustments to, residential adjustments to
Adjustment level: relation between functional level and, 48-54; relation between a person's reactions and, 60-61; *see also* Measurement, of degree of individual adjustment
Adult education, 153, 157
Affection and love, 68; *see also* Needs, basic human
Age: as basis for studying population groups, 2-3; as variable in analysis, 7
Age changes: areas of, 33, 43; effect of biological, 48; and frustration, 32; individual reactions to, 44; interrelation of, 43; manifestations and expectations of, 5; variations in, 47
Age-sex categories, 35-36
Age typing, 4
Aged, increase of the, 1-2, 6
Allenteil, 121
Annovance, 68
Anomie, 68
Anxiety, 62, 68, 161
Apathy, 62, 68
Apprenticeship regulations, and demand for older craftsmen, 101
Aspiration, lowering the level of, 33, 47, 58
Attitudes: toward old age, 56; toward retirement, 116-124; toward social security program, 146; *see also* Predispositions, types of
Ausgedinge, 121
Background factors, significance for adjustive reactions, 59
Birth rates, decline of, 1
Boredom, 62, 68
Budget, minimum, 132
Capacities, significance of decline of, 47-54; *see also* Adjustive behavior
Case history, 64; *see also* Life history
Church activities, roles and status provided by, 162
Climacteric, 16, 79
Clinical case study method, 64-66
Clubs, old people's, 156
Communities, distribution of the aged in types of, 23-25
Community centers for the aged, 156
Complaints, management by the individual of his, 69-70
Concepts, basic, 32-42
Conservatism, 62
Cost of living of aged persons, 132
Death: and need for emotional security, 46; and need for religious comfort, 161; and preoccupation with health, 46; of spouse, 7, 83-84
Death rates: decline of, 1; urban-rural differentials, 8

- Demographic statistics, 17-30
 Demographic studies, needed, 17-30, 76
 Dependency, recurrence of, 46
 Depression, feeling of, 62
 Discomfort, 68
 Discrimination: against elderly workers, 97; against middle-aged workers, 114
 Diseases of old age: as causes of death, 29-30; chronic character of, 30; demographic data on, 29-30; frequency of doctor's calls in, 124; impact on family of chronic, 80; incidence of chronic, 111; lessened recuperative power from, 113; medicine and, 6; National Health Survey data on, 111; susceptibility of older workers to occupational, 110-111; *see also* Employability, compensation insurance rates
 Division of labor, 94
 Eastman Kodak Company, 149
 Economic order, old age and our, 95
 Economic studies, needed, 31, 96-148
 Education: older people's need for, 157-158; opportunities for, 158; role of the aged in, 156-157
 Employability of older workers: accident risk, 112-113; advisability of retraining and placement in relation to remaining working time, 108-109; age differentials in susceptibility to training, 108; compensation insurance rates, 113-114; costs of group insurance, 114; deficiencies and assets associated with age, 102-104; demand for younger people by employers, 115; difficulties in finding and in retaining jobs, 102; frictions due to age differentials in the work force, 107-108; job stability, 109; management opinion, 106; non-insured pension plans, 114-115; opinion of workers, 106-107; physical unfitness, 111-112; readiness to accept lower wages, 110; retention of skills, 109-110; susceptibility to occupational disease, 110-111
 Employers' preferences: for "loyal" work force, 102, 107; for younger workers, 97
 Employment of older people: demographic data on, 27-29; opportunities for, 96-102
 Endowment insurance, 117
 Endurance, 51
 Family: attitudinal changes in the, 77-79; capacities and predispositions of members of, 73-74; change in existing living arrangements, 85-93; conjugal family system, 77; demographic changes, 75-76; incapacitation of aged members, 79-81; loss of marriage partner, 83-84; loss of the role of provider, 81-83; members' roles and status in, 74-75; needs met by, 73; remarriage, 84-85; residential rearrangement and status change, 82-83; role reversal in, 80-81, 84; three generation, 89; *see also* Retirement
 Farm work, age distribution in, 99
 Farming, and family support of the aged, 126
 Farms: higher proportion of older men on, 24-25; migration of widows from, 24-25
 Federal Council of the Churches of Christ in America, 153, 162
 Foreign born, concentration in the older age groups, 21-23
 Four wishes, 46
 Frame of reference, common, 31-42
 Frustration, 32
 Gainful workers, ages of, 97-98
 Geographical differentials in numbers of the aged, 21-23

- Geriatrics, 5
 Gerontological Society, 48
 Gerontology, 6
 Group retirement plans, 147-148
 Guilt feelings: of children of older persons, 3-4; of older persons, 62
- Habits, 43
 Hatred, 68
 Health, preoccupation with, 46; *see also* Retirement, health and attitudes toward
 Hearing, 49-50
 Hiring and firing, inefficiency of overall age standards in, 103-104
 Homes: denominational, 162; nursing, 141; proportion of aged living in, 25-26; for specific national groups, 92
 Housing: institutional, 91-93; living with children, 90; maintenance of an independent home, 89; preferences of older people, 86-88; pseudo-family, 89; satisfaction value of different forms of, 88-93; types of, 85-86
 Hypochondria, 62
- Illness, chronic, 80; *see also* Diseases of old age
 Inadequacy, 62
 Inferiority, 68
 Inhibitions, loss of social, 62
 Institutions, social, 38
 Intelligence, decline of, 52-54
 Interests: expression of, 68; narrowing of, 62; *see also* Needs, basic human
 International Labour Office, report on discrimination against elderly workers, 96-97
 Invalidism, 111
 Investment insecurity, 126
 Iowa State College, recreation study, 154
 Irritability, 62
 Isolation, resulting from mobility, 151
- Jealousy, 68
 Job evaluation schemes, systematic, 101
 Job specifications analyses, of U. S. Employment Service, 100
- Labor turnover, and employment of older workers, 109
 Legislative investigations, 96
 Life expectation, increase of, 6; *see also* Longevity
 Life history, 59
 Living arrangements of older people: demographic data, 25-27; loss of feasibility of existing, 85-93
 Loneliness: due to death of spouse, 20, 83-84; general, 68
 Longevity: correlation with adjustment, 150; increase of, 1, 6; rural-urban differentials in, 23
 Maladjustment, 33
 Man-marketing clinics, 96
 Marital status, of the aged, 20-21
 Measurement: of age changes as a condition of societal adjustment, 41; of degree of individual adjustment, 44, 66-72
 Menopause, 16, 79
 Mental abilities: decline of, 52-54; measures of, 53-54
 Methodist Church, New York Conference of the, 153, 162
 Migration: effect on eligibility for old age assistance, 142-143; mobility of older workers, 109; of older people to their home towns, 23, 151; of widowed farm wives to cities, 24; *see also* Retirement, residential adjustments to; Sampling
 Motor functions, decline of, 50-52
- National Health Survey, 111-112
 Needs: basic human, 46; as center of reference in adjustive behavior, 45; changes in intensity of, 46; changes with regard to specific forms of satisfaction, 47; cost of living and, 132;

- sheltered home care, 131-132; *see also* Adjustive behavior, determinants of
- Negativism, 62
- Neurotic inventory, 69
- New York Joint Legislative Committee on Discrimination in Employment of the Middle-Aged, 114
- Occupations, demand for older workers in skilled, semi-skilled and unskilled, 101
- Old age: definitions of, 10-16; as a problem period, 1-5
- Old age assistance: administrative review, 131; appeals and fair hearings, 131; applications and cases, 129; budget deficit method, 137; confidential nature of data, 135; coverage of needs, 136-138; current research file, 134; determination of amount of assistance, 136-137; distribution of medical facilities, 141; expenditures by recipients, 139-140; financing, 130, 133, 143; incomes and living arrangements of recipients, 132-133; information compiled by Social Security Administration on, 128-133; periodic reporting, 129; personnel, 130; provision of medical care, 133, 140-141; purpose of research relating to, 128; restrictions on coverage, 141-143; sheltered home care, 131-132, 141; special studies conducted by Social Security Administration, 131-133; standards for requirements, 138; standards for resources, 138-139; statistics collected by state public assistance agencies, 134; suggestions for research, 134-144; variations in, 127-128
- Old age insurance: adequacy of benefits, 146-147; attitudes of recipients toward, 146; eligibility, 144-146; work clause, 146
- Old age movements, 158-161
- Old age problems: impact of, upon individual, 56-58; reasons for concern with, 1-5; sources of, 39-40; survey of, 45-47
- Opportunities: and adjustment in old age, 54-55; for work, 96-102; *see also* Adjustive behavior, determinants of
- Pain, 68
- "Panel" procedure, 166
- Passivity, 62
- Pension plans, 99, 100, 114-115, 147-148
- Personality: definitions of, 61; traits, 62-63; types, 62
- Personality make-up, 61-66; *see also* Predispositions, types of
- Philosophy of life, 64
- Physical health and comfort, 68; *see also* Needs, basic human
- Politics: age of leaders in, 160; the aged as a factor in, 158-161; voting motivations of older people, 160
- Predispositions, types of, 43; *see also* Adjustive behavior, determinants of
- Productivity, group averages vs. individual differentials, 104-106
- Psychosomatic medicine, 150
- Querulousness, 62
- Reaction time, 51
- Recognition, 68; *see also* Needs, basic human
- Recreation, adjustment and, 154-156
- Regression, 62
- Rejection, 62, 68
- Religion, old age adjustment and, 161-163
- Restlessness, 62, 68
- Retirement: abruptness or gradualness and attitudes toward, 122; attitude prediction before, 119-120; categories of attitudes toward, 117; cultural

- factors and attitudes toward, 123;
 definition of, 117; education and
 attitudes toward, 122-123; financial
 adjustments to, 126-148; health and
 attitudes toward, 124; income and
 attitudes toward, 120-121; occupa-
 tion and attitudes toward, 121-122;
 occupational and vocational adjust-
 ments to, 148-151; physiological
 problems created by, 125; planning
 for, 122; and rearrangement in living
 quarters, 82-83; residential adjust-
 ments to, 151-152; and role changes
 in family, 83; standard age for, 16;
 and status change in family, 81-82;
 voluntary and enforced, 116; *see also*
 Semi-retirement
- Rigidity, 62
- Role, social, 4, 36
- Sampling for old age research, 164-168
- Security: emotional, 68; loss of, 83; *see*
also Needs, basic human
- Self-pity, 62, 68
- Semi-retirement: outside usual occupa-
 tion, 149; within usual occupation,
 148-149
- Senile psychoses, 63-64
- Seniority, in railroad employment, 97
- Sensory functions, change in, 49-54
- Sex composition of the aged, 19-20
- Sex urge, revival of, 79
- Social roles, 4, 36
- Social Security, age of eligibility for,
 16; *see also* Old age assistance; Old
 age insurance
- Social Security Act, 127, 135
- Social Security Bulletin*, 129, 144
- Social Security Yearbook*, 129, 144
- Speed factor, and employment of older
 workers, 101
- Status, 4, 37
- Subculture, 38
- Support of the aged: a family responsi-
 bility, 3, 126, 138; a problem of so-
 cietal adjustment, 127; types of, 27;
see also Old age assistance; Old age
 insurance
- Symposia, defects of, 31
- Tapping speed, 51
- Tearfulness, 62
- Townsend movement, 153, 159, 161
- Transportation industries, unemploy-
 ment of older workers in, 97
- Unadjustment, 33
- U. S. Department of Labor, report on
 employment problems of older work-
 ers of, 96
- Values, old age and American system
 of, 2-4
- Virility, loss of, 79
- Vision, 49-50
- Vitality: measurement of, 50-52; sig-
 nificance of loss of, 51
- Widowhood: and family adjustment,
 84-85; and residential rearrange-
 ment, 25-27; *see also* Marital status
- Withdrawal, social, 62
- Workmen's compensation, 113-114
- Worry, 62, 68