

Congress will have its own ideas on this subject and I am not presuming to speak for them, but I would certainly recommend that a detailed cost-of-living study be done for the elderly in typical urban and rural areas with a view toward arriving at a level of Old Age Security Benefit which does provide a "modest but adequate" standard of living not only at age 70, but hopefully as early as age 65. The program at 65 need not be compulsory in the sense that all must retire at that age. It could, however, be set up so that those who actually retire at 65 become eligible for the Old Age Security Benefit.

In addition, it seems to me that any Old Age Security Plan should have built into it provisions for automatic change as the cost of living changes. This is done in many European countries and should certainly be an incorporated feature of both public and private pension plans in the United States and Canada.

Health Security is another basic objective of the Union's program which has been achieved in part through the extension into retirement of Blue Cross, Blue Shield, and other types of protection. However, half the costs of this type of protection is now borne by the retired worker out of his limited retirement income, and therefore something must be done to provide prepaid hospitalization and medical insurance to retired workers and their dependents, either under collectively bargained plans or through some form of national health insurance, such as that proposed in the King-Anderson Bill introduced but not acted upon by the present session of Congress, and by the various Medicare proposals now under discussion in Canada.

More adequate housing for older persons is another UAW goal, and we expect that this can be best achieved, not through segregated skyscrapers for oldsters, but through the allocation of suitably designed apartments and homes within existing public and private housing projects and through the liberalization of government loans that would permit older people to purchase, repair and even build homes. The 1961-62 Amendments to the U.S. Housing Laws make most of these things possible, but there is still much to be done to bring the costs of such housing down to the point where most older people really get some benefits from these amendments. In reading Dr. Morgan's testimony again, I have the feeling that Canada faces similar problems in bringing the benefits of senior citizen housing within the financial reach of most of your elderly citizens.

In providing adequate health and housing programs we believe that a portion of the monies set aside in both private and public pension and social security programs should be invested in economically and socially sound projects designed to meet the needs of the entire community. This is one of the critical but unresolved issues discussed in our collective bargaining with employers over the years which deserves priority attention.

Now if older persons have these basic protections we can begin to talk intelligently about encouraging them to lead happy, active and useful lives. This is difficult to do on an empty stomach or in the face of anxieties concerning health, housing, and the wherewithal to keep food on the table. Admittedly, people with no such problems fail to achieve the goal of a satisfactory retirement and that is why we can well afford to discuss the problem as a general one which goes beyond economic considerations.

To achieve a broadening of community services for retired workers through Activities Centers and through information, counseling and referral services, most of our local unions in the United States and Canada have organized standing standing committees on retired workers. In those communities where there are several local unions, community-wide committees on retired workers have been organized along with a steering committee, composed of retired workers themselves, to advise and assist the community-wide committee on