

MANDATORY VS. FLEXIBLE RETIREMENT AND THE FUNCTIONS OF COUNSELLING

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Abstract

This paper examines and analyzes retirement, mandatory and flexible, as a complex social pattern and process in Canada and the United States. The paper first focuses on social forces and trends — demographic, financial, physical, attitudinal and legal — leading society away from mandatory retirement and toward more flexible retirement. Second, it examines viable arguments for mandatory retirement and empirical verification of its limited impact on the labour force. It also analyzes complexities involved in the issue, particularly organized labour's ambivalence about mandatory retirement. Third, it suggests four important functions that counsellors can perform in preparing people for the realities of retirement. Policy implications for Canada with respect to retirement are indicated.

Résumé

Cet article examine et analyse la retraite, obligatoire et flexible, comme patron et processus sociaux complexes au Canada et aux États-Unis. L'article vise d'abord aux forces et tendances sociales — démographiques, financières, physiques, d'attitude et légales — qui dirigent la société de la retraite obligatoire vers la retraite plus flexible. Ensuite, nous examinons les raisons viables pour la retraite obligatoire et la vérification empirique de son impact limité sur la main d'oeuvre. Nous analysons les complexités comprises, surtout l'ambivalence des syndicats sur la retraite obligatoire. Finalement, nous suggérons quatre fonctions importantes que peuvent faire les conseillers qui préparent les gens aux réalités de la retraite. Des implications de la politique de la retraite au Canada sont indiquées.

In recent years the question of mandatory vs. flexible retirement has grown in importance in both Canada and the United States. Retirement in industrial countries has changed from a rare social pattern to almost a universal social institution (Tracy, 1978).

Retirement can be analyzed in many ways — as an event, a process, a social role or roles, or as a phase in the life cycle. This paper shall view it as a complex social pattern and process that impinges upon the lives of millions and will eventually affect almost everyone, directly or indirectly (Atchley, 1976). That is why the question of when and why retirement occurs as a social pattern becomes so critical a social issue. Just as important to examine are the various functions counsellors and counselling can serve in helping individuals and society to prepare for retirement, whether flexible or mandatory.

This paper will examine the recent developments and social forces in Canada and the States leading away from mandatory retirement at age 65 and toward more flexible retirement. Second, some arguments for mandatory retirement will be presented and the complexities of moving toward

flexible retirement will be explored. Third, some suggested functions that counsellors can perform in pre-retirement programs will be explicated. It will emphasize how counsellors can more effectively prepare persons for retirement — flexible or mandatory.

Recent Developments and Social Forces at Work

There are conflicting social forces at work in society that will determine the age of retirement now and in the future. A number of trends are likely to produce a general movement toward later retirement, first in the States then in Canada. First, long-term demographic trends by 2010 will increase the number of dependent retired persons in the future. The size of the retired population will increase because life expectancy in Canada and the United States both at birth and for the elderly, will continue to increase substantially in the future (though perhaps not as dramatically as in the past) (Ramu & Johnson, 1976; U.S. Bureau of the Census, 1977). Biomedical advances in the 1970's have consistently rendered recent projections of life expectancy too low (Sheppard

& Rix, 1977). The age cohorts born during the "baby boom" of the 1950's are growing older and will crest between 2020 and 2030. Just between now and 2010, taxes needed to maintain existing benefits for retired people may have to be doubled (Munnell, 1977). In Canada, the Canada Pension Plan is experiencing funding difficulties as more elderly retire and live longer (Pension Plan Going Broke, 1978).

Don McGillivray, National Economic Editor for Southam News Services, states that those already retired (about 2½ million in Canada) will grow, so that the combined voter strength behind a lobby for flexible retirement, which includes those in their late 50's and early 60's, could be 6 to 7 million — more than enough to decide most federal elections (Finn, 1978).

The second trend leading to flexible retirement is financial. The longer more people live, the more years they will be without earnings during their retirement. Barfield and Morgan in their national personal interview survey, using questions asked 10 years earlier on retirement plans, reported that "economic and financial factors dominated the retirement decision . . ." (1978). In addition, rampant inflation experienced in recent years has put a drain upon public revenues, as well as depleted personal savings and eroded private pension benefits or annuities. Hence, with each passing year it becomes more difficult for retirees to maintain an adequate standard of living during longer periods of nonwork in the later life stages. This leads to demands for flexible retirement (rather than mandatory).

The third trend is toward improved physical health of our aging population. As Harry Roberts, an educator, wrote to the Senate Special Committee on Aging in 1977:

I believe it is generally acknowledged that the increasing numbers of older persons who remain physically and mentally capable at advanced ages reflect a broad phenomenon of our times, and that it is no longer considered particularly exceptional to find numbers of such persons productively employed at ages well beyond the traditional retirement years.

This, combined with a decline in physical demands of work as your economy moves inevitably toward white collar and service type work, insures that persons over 65 are physically capable of continuing work. These factors, together with the financial and demographic trends, foster resistance to fixed retirement ages and produce an increased desire for later retirement.

Another social indicator of movement toward flexible retirement and away from mandatory retirement is the public's attitudes. This trend is marked with ambivalence, however, toward the most suitable retirement age. In 1974 and 1977, 86 per cent of a nationally representative sample

in the States were opposed to a forced retirement age (Meier, 1977). Another national survey conducted in 1977 found that 20 per cent of the respondents planned to retire before age 60, 38 per cent between ages 60 and 65, and 19 per cent after age 65. The remaining 23 per cent had "no opinion" or "didn't know" (National Council for Life Insurance, 1977). Hence, though there is clear growing opposition to any forced age for retirement, personal preferences for retirement age involve a wide range of desires. However, studies have shown that preferences for later retirement increase as individuals approach retirement age, and many persons forced to retire would like to continue part time or return to work full time (Meier, 1977; *Reaching Retirement Age*, 1976).

A 1976 survey study asked 791 varied employees of Alameda County, Calif. if they would like to continue working after retirement age (generally age 65). In response, some 48 per cent wanted to continue working on a part-time basis and another 5 per cent opted to continue full-time work. Table 1 shows the actual percentage responses to the question: "If possible would you like to continue working after your retirement age?"

A Louis Harris and Associates survey, made for the National Council on the Aging, suggests that the desire to continue to work or look for work increases, the lower the income level of a person who retires (1975). Approximately 4 million persons over 65 indicated they would like to work.

Hence, demographic trends, financial factors, especially inflation, improved physical health of the elderly, combined with a declining emphasis on physical work, as well as the public's attitudes about working, are producing strong social forces toward abolishment mandatory retirement at 65.

TABLE 1
Worker Desire to Continue Working After Retirement Age (Percentage breakdown)

<u>Retirement Age Options:</u>	<u>Responses</u>
No, do not wish to work	28.0
Yes; wish part-time work	48.4
Yes, wish full-time work	5.4
Not sure	18.2
Total per cent	100.0
Number respondents	746

Source: Fred Best, "Time-Income Tradeoff and Work Scheduling Preferences: A Report on Exploratory Survey Study of Alameda County Employees in California," prepared for the Office of the Assistant Secretary for Policy, Evaluation and Research, U.S. Department of Labor, October, 1977, p. 115, presented as testimony to Joint Hearing of the Select Committee on Aging, Public Policy and the Future of Work and Retirement, p. 96, May 3, 1978. (Note 1)

In addition, in the States passage of the law raising the mandatory retirement age to 70 has curbed mandatory retirement at age 65 for most, and is perhaps even the beginning of the end of the principle of mandatory retirement. In Canada too, the legal basis of mandatory retirement is beginning to be challenged as a violation of a person's basic human rights. Human rights commissions in several provinces have required employers to reinstate workers forced to retire because of age.

- An *Oshawa Times* worker was ordered reinstated after a ruling that his retirement at 65 was contrary to an anti-discrimination clause in his union's contract.
- A provincial board of adjudication ruled that Flyer Industries, Ltd., forced retirement of a Winnipeg worker violated the Manitoba Human Relations codes, which cover persons of all ages.
- The Ontario Human Rights Commission has spoken out strongly in opposition to compulsory retirement at 65 and has urged its abolishment.

The Canadian Labour Congress (Canada's major labour federation) presented a brief to the Commons Justice and Legal Affairs Committee in early 1978. It urged that the Canadian Human Rights Act be amended to "disallow refusal of a job to anyone solely because of age." CLC officials argued that the age of retirement should be made flexible. They pointed out that there are several well-known MPs and Senators who are well above 65 and who are still performing quite well (Finn, 1978).

Clearly, legal-social forces together with the trends mentioned earlier, are moving toward flexible retirement in Canada.

Arguments for Mandatory Retirement

Nevertheless, strong arguments are still made for mandatory retirement and it is still an important, complex issue to consider. Prior to the passage of the age 70 retirement law in the States, a debate over mandatory vs. more flexible retirement revealed some important insights into reasons behind mandatory retirement and exposed some complexities involved in flexible retirement.

The chief arguments for mandatory retirement are:

- It increases the number of job opportunities and promotions for younger men and women entering the labour market or those who have been with firms for several years. They don't have to wait interminably for the people to die or retire (Sheppard, 1978).
- It eliminates unequal treatment stemming from individual managerial decisions as to who should or should not continue to work after 65.

Employees know they are being treated just like all other employees (Jankowski, 1977).

- It allows employees to plan better for the future by completely removing any doubt as to the age of retirement. It also allows the company to plan far more effectively for its future (Givens, 1978).
- It provides retirees with the freedom and income to pursue fulfilling goals in other areas while they are still young enough to do so.
- It allows the individual a graceful exit point where he can leave his job without having to admit to himself or others he can no longer do the job. (Atchley, 1976).
- It eases out those who have an adverse effect on productivity without managers having to evaluate who should be retained or be forced to retire. (Skoglund, 1977).
- It does not really adversely affect many persons in the labour force since most retire prior to any mandatory retirement age or prefer not to work beyond the assigned age.

The latter point is crucial in the debate between flexible and mandatory retirement (and even raising the mandatory age from 65 to 70) and is reinforced by substantial empirical evidence. Department of Labour figures (for January, 1978) show that less than 29 per cent of males 65-69 were still in the labour force, compared with 46 per cent in 1960. For women the percentage was about 15 per cent. A more significant comparison indicates how prevalent retirement has become prior to mandatory retirement. In 1960, nearly 80 per cent of men 60 to 64 were in the labour force; by 1978, only 61.5 per cent; women of that age were 31% and 33% respectively in 1960 and 1978 (Sheppard, 1978).

Another Department of Labour analysis indicates that "any change raising the age at which mandatory retirement is required is likely to have only a small impact on the labour force participation trends of older persons" (Joint Hearing, Select Committee on Aging, Note 5). It estimated the impact of the increase in the mandatory retirement age (from 65 to 70) by examining a Social Security Administration Survey of Newly Entitled Beneficiaries (SNEB) and 1976 Current Population Survey (CPS) data on the number of persons 65 and over outside the labour force who expressed a desire to work. The total number of those age 65-69 affected because of mandatory retirement was estimated at 208,000 using the SNEB and 161,000 using the CPS data. Table 2 shows the computations using the two sets of data.

These figures add credence and corroboration to those who argue that flexible retirement beyond 65 will have little impact on the labour force on a macro basis. As Sheppard notes, however, "in re-

TABLE 2
Total Ages 65-69 Affected
by Mandatory Retirement at Age 65

(A) SNEB data	Total	Male	Female
1. Out of labour force	172,000	131,000	41,000
2. Unemployed	26,000	22,000	4,000
3. Part time	10,000	14,000	-4,000
Total	208,000	167,000	41,000

(B) CPS data	Total	Male	Female
1. Out of labour force	125,000	80,000	45,000
2. Unemployed	26,000	22,000	4,000
3. Part time	10,000	14,000	-4,000
Total	161,000	116,000	45,000

Source: Statement Submitted for the Record, By the U.S. Department of Labor, "The Potential Labor Market Impact of Prohibiting Mandatory Retirement Before Age 70," p. 131. Joint Hearing of the Select Committee on Aging, Public Policy and the Future of Work and Retirement. House of Representatives, Ninety-Fifth Congress, Second Session. May 3, 1978. (Note 2)

buttal to such an argument, what if the 200,000 is an annual figure; that is, suppose that each year 200,000 additional workers 65 and older opted to remain employed? (1978). This is a fair question and suggests that we still have much to learn about the possible influences and impacts of moving from a mandatory to a completely flexible system.

Complexity of the Issue

All this points to the complexities involved in the issue of mandatory vs. flexible retirement. Flexible and mandatory retirement involve much more than simply the age of retirement. It entails adequacy and sufficiency of pensions (public and private and both combined), indexing them to inflation, the selection of fair and acceptable alternative criteria (such as health, productivity, efficiency, creativity) other than age for retirement and the importance and functions of pre-retirement counselling in giving a person better insights into his own values and life situation. It raises other questions, such as gradual, phased-in retirement processes, second careers, part-time work, vacations and sabbaticals.

The ambivalent position of spokesmen for organized labour is symptomatic of the complexity and dilemmas involved in mandatory or flexible retirement. The Canadian Labour Congress has put forth the principle that retirement should be based upon the positive inducement of an adequate pension rather than on an arbitrary retirement age. But what if a worker's pension is inadequate when he reaches 65? Bert Seidman, of the AFL-CIO's Department of Social Security observes: "It may be unjust to force retirement upon those who are healthy and wish to continue working. But it may be equally unjust to lay off younger workers with families to support and retain elderly workers who are eligible for social

security benefits, a good private pension, and health care." (Finn, 1978).

Patrick Kervin, Director of Political Education in an article in *Canadian Labour*, the CLC's official journal, referred to mandatory retirement as "ageism in disguise." After pointing out the hardships workers forced to retire on meagre pensions had to endure, he stated: "The solution lies in a retirement age that is flexible above 65 as well as below. . . . What we should seek are options for people. Adequate pensions are the basis of any real option, but we should not accept a rigid formula that denies people real alternatives. Ageism is to be defeated neither by forcing older persons to retire at 65 nor by forcing them to work." (Finn, 1978).

To the degree and extent to which adequate retirement benefits (public and private) are the key to any real alternative in retirement, both Canadian and U.S. workers are better off than ten other industrial countries (except Sweden), according to one international comparison (Haanes-Olsen, 1978). A combination of a universal flat-rate pension plus an earnings-related component make up the Canada Pension Plan. In 1976 the earnings-related pension reached its planned maximum — 25 per cent of average covered earnings, after year to year increases since its inception in 1966. In 1976, the entire program was expected to attain its goal of replacing about 60 per cent of former earnings.

One caveat to all this is that private pensions, where they exist, usually are not indexed to increases in the cost of living as are public programs. Due to the rapid rate of inflation, the percentage of total retirement income persons receive from private pensions has been declining significantly (Thompson, 1978).

The Functions Counsellors Can Perform for Pre-Retirees

All the complexity involved in mandatory and flexible retirement opens up many opportunities for counsellors to perform important functions for pre-retirees. Flexible retirement puts an added responsibility on individual workers to decide when best to retire and how best to prepare for it. Mandatory retirement, if it continues (even extending the age of retirement), requires people to be prepared for retirement after a long life-time of work. Early retirement calls for persons to have added insights into what lies ahead — perhaps a new career — with more than the average number of years ahead than one would experience in later retirement. All this enhances the functions that counsellors can perform for pre-retirees.

Most people are ambivalent about retirement. There is a sense of relief felt by some at the release from the work-a-day world, but also apprehension

about financial security, health, concern about what to do with leisure time and resentment about being judged by society to be unable to fulfill a "productive role". Many persons experience problems of adjustment or dissatisfaction with retirement (Atchley, 1976; Barfield & Morgan, 1978; Boyack, 1978, Note 2).

One important function that counsellors can perform is to help persons reduce their ambivalence toward retirement by giving them clearer descriptions and insights of what one might realistically anticipate. This is generally referred to as "awareness building" and may be the most important function a counsellor can perform for any pre-retiree. According to Sheldon, McEwen and Ryser (1975), there are three major obstacles that counsellors must help people to prepare for and overcome in retirement:

- Gaps in the system of relationships caused by a loss of close friends, children and other relatives, through geographical moves, or by death.
- The loss of relationships which are needed to function effectively emotionally — such as intimacy, interest, giving and receiving nurturance, recognition and assistance.
- The lack of preparation for retirement, which includes development of alternatives, response to change, the process of transfer through that change, and accommodation to a new life style.

Counsellors and organizations involved in pre-retirement planning must aid workers to anticipate and overcome these three major obstacles through effective "awareness building." The counsellors may function best in doing this not only on the traditional one-to-one basis but also as a professional facilitator of group interaction and dynamics.

The second important function of counsellors would be to furnish pre-retirees with a comprehensive preparation for retirement program long before their separation dates. In doing this counsellors and others should strive to fill the needs of pre-retirees exposed to such a comprehensive program. What needs must be met? They should be the needs of the whole person — physical, psychological, social and economic. These should all receive equal emphasis and weight. "Too often counselling in strictly financial matters fails to help a person erect defenses against many other problems of aging," according to Albert Peterson, coordinator of the Action for Independent Maturity (AIM) (1978). This group, a division of the American Association for Retired Persons, provides comprehensive counselling and retirement planning seminars to over 600 organizations and agencies. In the AIM seminars, participants are encouraged and counselled to

review options and alternatives available to them in at least eight basic areas of life. These are: The challenges of retirement, housing and location, health and safety, legal matters, attitudes and role adjustments in retirement, meaningful uses of time, sources of income, and financial planning. In such a comprehensive approach financial matters are purposely put at the end, not so the person will remember them but to stress that the other topics are equally important for successful retirement. (Peterson, Note 7).

Another well-known comprehensive approach to retirement planning is the University of Southern California, Andrus Gerontology Center's Pre-Retirement Education Project (PREP) (Boyack & Tiberi, Note 3; Tiberi & Boyack, Note 8). The program is geared to four different age and income groups. These include: Young Adult (18-35), Young Mature (35-50), Older Mature (50-65), and Retirement Age (65+) age groups; and Low Income (0-\$5000), Lower Middle (\$5,000-\$25,000), Higher Middle (\$25,000-\$45,000) and High Income (\$45,000+) groupings (Boyack, 1978).

The PREP counsellors and facilitators offer in-depth information and insights to the specific age and income groups involved, as they relate to the topics of planning strategies, new careers, housing options, legal issues, consumer education, financial planning, maintaining health and vitality, use of time and self-fulfillment and dynamics of the middle and later years. PREP follows this comprehensive approach not only to build awareness but also to change negative attitudes and behaviour in respect to retirement.

The third function counsellors can perform for pre-retirees is to consider, as does PREP, special groups that have special needs that must be met if counselling is to be effective. This pertains not just to age and income, (though those two groupings are vital) but encompasses ethnic and racial minorities (Indians, for example), women, non-English speaking groups (French in Canada, Spanish in the U.S.) and special circumstances of retirement. Minorities disproportionately live in poverty, and have very little time or resources to devote to thinking about or planning for retirement. Once retired, minority couples have about half the income of non-minority couples (Bouvier et al. 1975). Special "outreach" should be extended to minority groups. At the same time, research must be pursued as to how counsellors may best meet minority needs, and programs must be modified and geared to the special needs of minorities. Meanwhile, counsellors and pre-retirement planners should be cognizant of and sensitive to the special life situation that confronts many minority group persons.

Women, too, represent a special group that have special needs, especially if they have not been working full time in the labour force. Research indicates that women sometimes have more difficulty in adjusting to retirement than men (Cottrell & Atchley, 1969; Streib & Schneider, 1972). In addition, traditionally women who have been housewives most of their lives have tended to depend on husbands to take care of business matters and planning. Consequently, when they become widows or after the husbands retire, they often "come to widowhood without any preparation whatsoever for the later years, when they are likely to be left alone." (Oliver, Note 6). Counsellors must strive to involve both partners in pre-retirement planning so that women can help in evaluating their own futures in retirement and be better prepared to handle widowhood realistically.

Non-English speaking groups often are not reached by either pre-retirement counselling or programs. They rarely if ever secure the information they need to plan for later years because of the language barrier. Making information available in French or Spanish is a step in the right direction. Training and educating counsellors to be bilingual would help them to be more effective in reaching non-English-speaking groups.

Once a counsellor becomes sensitive and aware of special needs for special groups, he or she will be able to carry out more effectively the traditional functions of a counsellor.

Lastly, the special circumstances under which people retire also should be taken into account. Here is where the differences among flexible (early or late) or mandatory retirement become crucial variables in counselling a pre-retiree. Barfield and Morgan concluded from their 1976 cross-section sample survey of retirees that "... if the polarity persists between those who retire unwillingly and with inadequate provisions, and those who retire as planned — even early — to enjoy their rewards, we shall still have to plan and think in terms of two different sets of needs, priorities and problems." (1978). Evidence indicates that pre-retirement counselling and education programs also attract significant numbers of persons already retired. According to one study "... there is a substantial population of retired persons who face special problems in retirement living, which are inherently different than the issues covered in pre-retirement programs. . . . It is suggested that relevant programs . . . be directed to this age and special interest group." (Boyack, Note 2).

The need to focus on special groups and needs suggests a fourth function that counsellors in schools (and elsewhere) can perform. Counsellors should advocate and work for the development of on-going life planning seminars throughout the

entire life span. The Andrus Center PREP experience with 110 high school students suggested that this age group is willing and able to participate in a life-planning unit of study. Using PREP as a model, demonstration programs were conducted with three high schools in the Los Angeles area, consisting of a variety of socio-economic backgrounds. The exposure to life-planning strategies not only helped to overcome stereotypes about the elderly and retirement, but helped to redirect the energies of many young people toward a more positive future (Boyack, Note 2). Such emphasis on life-planning seminars at every stage of the life cycle will assist people to be better prepared for retirement, if and when it arrives. In addition, such planning and counselling might bring about more flexibility in the way society and individuals rigidly schedule education, work and leisure over the life-cycle (Best, Note 1). All these functions suggested — awareness building, a comprehensive approach, special focus and life-planning — will make the counsellor more effective in helping people to cope with whatever problems they may encounter before and after retirement.

This paper has briefly examined and analyzed some of the major developments and social forces operating to produce a social process of more flexible retirement. Also arguments for the existence of mandatory retirement were explored as well as some of the complexities involved in the question of flexible vs. mandatory retirement. Lastly, four functions of counselling and counsellors were suggested so that preparation for retirement would be more effective. Reducing ambivalence toward and obstacles in retirement through "awareness building" of the process by counsellors was suggested. The second suggestion was for counsellors to furnish pre-retirees with a comprehensive rather than a narrow, approach to retirement. Seminars of AIM and Andrus Gerontology Center's PREP were suggested as two possible models. The third suggestion was to consider the special needs of special groups such as minorities, women, non-English speaking, and the circumstances of retirement (flexible or mandatory). The fourth function suggested was development and advocacy by counsellors of on-going life-planning seminars.

Policy Implications for Canada

All of this points to certain policy implications for Canada. First, it is clear that mandatory retirement will be a declining social process and flexible retirement is an idea whose time has come. Hence, employers, academics, as well as government officials, should begin now to seriously think about and discuss the options and alternatives we have as a society. This special issue

of *Canadian Counsellor* is a positive step in that direction. But policy-wise we should approach the whole issue of mandatory or flexible retirement with caution. Any shift in retirement age should not come overnight, as it did in the States.

Second, we should focus national debate on the purposes of retirement, as well as the social and psychological advantages and disadvantages of the mandatory and flexible type. In doing this, focus also should be on whether, and how, to effect a gradual change in our system of economic incentives (public and private) to encourage the type most socially, psychologically and economically desirable (Califano, 1978). Third, the most logical policy right now might be that suggested by Ed Finn — to establish a Royal Commission to study and scrutinize carefully the issue in all its complexities. It is doubtful that such a Commission could reconcile differing views, but it should ensure that all viewpoints are heard.

The last policy implication is that much more must be done by employers, labour unions, schools and other organizations to make counselling and pre-retirement and life-planning programs available to more people. This vast gap and hiatus between work and retirement must be filled. Tomorrow may be too late.

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