SHOULD RETIREMENT BE COMPULSORY OR VOLUNTARY?
AN OVERVIEW OF THE ATTITUDES, PRACTICES, AND ARGUMENTS
RELATED TO MANDATORY RETIREMENT

By

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to the required standard

THE UNIVERSITY OF BRITISH COLUMBIA
September, 1986
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ABSTRACT

This thesis is concerned with the potential social consequences of a changed policy on mandatory retirement. The provision in the Canadian Charter of Rights and Freedoms for the abolition of age discrimination, as well as an indication of the Government of Canada that it intends to pass legislation banning compulsory retirement, necessitate that the implications of an end to fixed-age retirement be explored. Social consequences were considered by reviewing attitudes toward retirement, practices of retirement, and the arguments for and against mandatory retirement.

Concerning attitudes toward retirement and socioeconomic status, it was found that those who want to work beyond the normal age of retirement have higher education levels and typically work in professional, executive, and white collar jobs. For gender, it was revealed that women have less favourable attitudes toward retirement than men. With respect to practices of retirement, those who retire later than the normal age of retirement tend to be of higher socioeconomic status, male, and among women, single as opposed to married.

After reviewing the arguments for and against mandatory retirement, it was concluded that ending forced retirement would not be detrimental to any social group in Canada but rather, would benefit those who wish to work beyond age 65 in order to secure an adequate income or to continue a satisfying career. Abolishing fixed-age retirement would mean an end to discrimination based on age and an affirmation of individual rights.
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CHAPTER 1

ISSUES SURROUNDING MANDATORY RETIREMENT

Introduction

In the past few decades, concern over eliminating a variety of discriminatory practices has grown. Black Power and Women's Liberation are two popular movements which grew out of a social conscience intolerant to discrimination based on colour and gender. Discrimination based on age has also been criticized and programs such as "Year of the Child" have been instituted in order to recognize the value of youth. Concern has also been expressed over discrimination of the elderly. As a large portion of the Canadian population approaches the "retirement years", barriers to their receiving adequate food and shelter as well as meaningful employment are being challenged. The outcome of these challenges will have consequences determining how all Canadians spend their twilight years.

The Canadian Charter of Rights and Freedoms, adopted April 17, 1985, adds a new and pressing dimension to this concern over discrimination. The Charter provides for the abolition of all discriminatory practices and guarantees the rights and freedoms of all individuals. Specifically, under the Charter, challenges to a number of discriminatory practices, such as discrimination based on age, are encouraged. Thus, the social policy of having fixed-age retirement may no longer be defensible under the Charter since it could be deemed an unfair violation of individual rights. Accordingly, individuals, regardless of their age, could use the Charter to defend their right to work beyond the age of 65.

The Government of Canada has indicated that it intends to pass legislation abolishing the social practice of mandatory retirement. In the Report of the Parliamentary Committee on Equality Rights, Boyer (1985:22) recommends

that mandatory retirement be abolished by

(a) amending the Canadian Human Rights Act so that it is no longer a defence
to a complaint of age discrimination that an employee who is forced to retire has reached the "normal age of retirement."

The Government of Canada has agreed in principle with this recommendation. In *Toward Equality* (1986:11), the government states that it "is committed to policies facilitating flexible retirement."

The issue of fixed-age retirement does not solely concern changing policies in order to ameliorate age discrimination. It also involves issues of unemployment, job satisfaction, public safety, the need to work, and the adequacy of pension plans. Moreover, it necessitates a general examination of the retirement practices, and attitudes toward retirement, of various groups. In short, a comprehensive view of the various aspects of retirement is necessary. What are the potential social consequences of changing the policy on mandatory retirement? How would this proposed change alter other policies affecting the elderly? How do practices of retirement differ between the sexes? These questions will be addressed in the research outlined below.

**The Research Problem**

Since the government has indicated that it intends to pass legislation abolishing mandatory retirement policy, it is essential that the ramifications of this proposed legislation be debated. This thesis explores the issues and evidence behind such a policy change. Rather than focussing on one particular aspect of mandatory retirement, I plan to adopt a more comprehensive approach by assessing how current attitudes and practices might be affected by policy changes on mandatory retirement. Much of the debate on mandatory retirement has been carried out as though it were merely a matter of deciding whether or not to adjust the law after a rather abstract debate on the principles. While a debate on principles is important, and will be discussed herein, the potential impact on different social groups is also important and in need of examination. For example, if mandatory retirement were eventually to be declared illegal, would this have different impacts on men and women? Do professionals and blue collar workers share similar views on mandatory...
retirement? Is there evidence to suggest that eliminating mandatory retirement would increase youth employment? By examining a set of general issues, I intend to explore areas of consensus and conflict over the practice of fixed-age retirement.

The Research Context

The issues surrounding mandatory retirement are steeped in both social policy and the sociology of work, as well as touching on a number of subareas within sociology such as inequality, leisure, and the family. From a social policy perspective, I will examine mandatory retirement as a social practice assessing its significance, the advantages and disadvantages of retaining it, as well as whom it affects and public attitudes toward it. Within the sociology of work perspective, I will examine how transitions out of the labour force occur, examining in particular those individuals who exercise choice in this practice as well as assessing past patterns of such transitions. Thus, the intention is to provide an overview of the practice of mandatory retirement by looking at the attitudes, practices, policies, and contradictions relevant to the current social debate over compulsory fixed-age retirement.

Relevance of the Problem

This research is important because it will look at mandatory retirement from a number of perspectives. It will contribute to sociological literature by providing both a background to fixed-age retirement policies and retirement practices, as well as an up-to-date account of the arguments for and against retaining mandatory retirement. In addition, it will examine the Charter of Rights and Freedoms and discuss the Charter's potential in altering policies concerning mandatory retirement. Moreover, it will contribute to our understanding of work by focussing attention on the transition out of the labour force and how this affects people. Examining this transition is especially important since the government has indicated that it intends to institute a
new policy regarding mandatory retirement. Thus, an examination of this kind is both comprehensive and topical.

Of necessity, this analysis moves beyond the boundary of sociology to encompass issues of law, politics, economics, and psychology. Nevertheless, the substantial thrust of the analysis is sociological and these other topics are included as essential elements to a comprehensive examination of mandatory retirement.

Background to the Problem: The Charter and Mandatory Retirement

How far individual rights are respected under the Canadian Charter of Rights and Freedoms remains open to speculation. A close look at the Charter reveals that support for ending mandatory retirement practices may not be clear cut (a copy of the Charter is contained in Appendix A). Among other things, Section 15(1) of the Charter guarantees that there will be no discrimination on the basis of age. Specifically, Section 15(1) states

Every individual is equal before and under the law and has the right to equal protection and equal benefit of the law without discrimination and, in particular, without discrimination based on race, national or ethnic origin, colour, religion, sex, age or mental or physical disability.

Accordingly, this section appears to provide for the absolute abolition of mandatory retirement since it specifically outlaws age discrimination.

Section 7 of the Charter might also be used to defend the right to work beyond the normal age of retirement. This section guarantees the right to "life, liberty and the security of the person." Mandatory retirement may be a violation of Section 7 as a denial of the right to practice a calling.

Other sections of the Charter, however, are less specific and could be used to defend the practice of mandatory retirement. Section 1 guarantees rights and freedoms "only to such reasonable limits prescribed by law as can be demonstrably justified in a free and democratic society." Reasonable limits could conceivably include forced retirement if it was shown that
retaining fixed-age retirement was "demonstrably justified". This might be done by arguing that applying a fixed-age retirement policy to all is an arbitrary but fair way to ease people out of the labour force especially if it is further argued that such retirements open jobs for young people. This latter point is discussed below.

At the same time, Section 15(2) of the Charter states that programs designed to redress conditions of disadvantaged groups cannot be precluded by Section 15(1). For example, although there cannot be discrimination on the basis of gender [Section 15(1)], a program designed to hire a quota of women into high paying jobs in order to ameliorate women's low wages in the labour force [Section 15(2)] may not be a breach of the Charter. Thus, this section is designed to protect affirmative action programs from challenges under Section 15(1) even if such programs might entail discrimination against specific social groups.

Increasing employment among youth is another possible affirmative action program. Supporting this program inadvertently entails taking support away from other established practices such as hiring older, more experienced workers. Since there is high unemployment among youth, a policy of mandatory retirement at age 65 might be justifiable if it ensured greater employment among youth. Although it appears that one could not use Section 15(2) to support mandatory retirement policies, the above example reveals the potential contradictions that will have to be addressed in the courts. Such contradictions may have been anticipated by the government since it has agreed to

ensure that the abolition of mandatory retirement will not have an adverse impact upon women, youth and visible minorities who are struggling to gain equal opportunity in the workplace (Communications and Public Affairs, 1986:9).

It must be noted that Section 32 states that the Charter applies to federal and provincial authorities and laws. The Charter says nothing about legal rights and freedoms beyond these two spheres. Just how far the Charter extends to private groups and individuals has yet to be determined in the courts. At present, however, the abolition of mandatory retirement as an
absolute rule has been supported in principle by the Canadian Government.¹

The possibility also exists for provincial governments to enforce mandatory retirement under provisions of the Charter's "notwithstanding" clause (Section 32). Under this section of the Charter, provincial governments are able to enact legislation which may contravene the Charter but may be deemed essential by regional governments who have legislative power to override portions of the Charter with specific legislation.

At the provincial level, human rights codes differ on the issue of mandatory retirement. Generally, these codes have a provision dealing with the prohibition of discrimination in employment based on age, and in most provinces, this provision operates up to and including age 64. However, in both Manitoba and New Brunswick, there is no upper limit on the age at which one is protected from discrimination. Whereas in Manitoba the upper limit is unconditionally open-ended, in New Brunswick, the upper limit is open-ended provided the terms and conditions of a bona fide pension or retirement plan do not state otherwise. Moreover, in Quebec, provincial legislation has entirely prohibited mandatory retirement at any age (Public Affairs Directorate, 1982:36). Thus, in three provinces in Canada, mandatory retirement could be deemed a violation of provincial human rights legislation.

It is important to note that the implementation of mandatory retirement is accomplished in a number of ways. It may be enacted through an employer’s personnel policy, a written employment contract, a pension or superannuation plan, or through a collective agreement (Boyer, 1985:17). According to Boyer (1985:18), "although mandatory retirement is a common practice in Canada, the proportion of employees forced to retire as a result is relatively small."

¹Although the government has indicated that it intends to pass legislation abolishing mandatory retirement, past experience demonstrates that it is questionable whether or not this intention is carried out. In addition, there will undoubtedly be years of debates and hearings on its application.
Past and Present Trends in Retirement

The mandatory retirement issue entails more than simply a debate on whether age discrimination exists or should be tolerated. Involved in this issue are problems of unemployment, job satisfaction, and leisure entitlement. At the same time, attention must be paid to existing patterns of retirement and how the social practice of mandatory retirement was instituted in Canada and other Western countries.

In the past, those who worked, continued to do so until injury or death. The institution of compulsory retirement insurance, however, entailed that for the initially small portion of workers who lived to retirement age, insurance payments kept them from total destitution. It is generally thought that Germany was the first country to introduce compulsory old-age insurance. The insurance reforms initiated in 1889 by Chancellor Bismark were made amid the industrialization of the country and at a time when an increasing number of workers were demanding their rights. Myles (1984:34) claims that Bismark's reforms were an attempt to keep the old patriarchal order intact since they provided "social rights that would tie the worker to the state rather than the worker's class".

The situation in the United States was considerably different since compulsory retirement insurance was introduced after industrialization had occurred and the Depression was taking its toll on workers. The intention of Roosevelt's Social Security Act of 1935 was to encourage older workers to retire from the labour force "thus freeing jobs for younger workers and reducing the unemployment that was the source of the turmoil [during the Depression]" (Myles, 1984:33). In Canada, the Old Age Pension Act of 1927 ensured that a national pension scheme was in place for all Canadians. By the twentieth century, retirement from the labour force became a common practice, and a universal practice after World War Two (Myles, 1984:7). Abroad, national pension legislation took hold in Denmark in 1891, Austria in 1906, Britain in 1908, France in 1910, Netherlands in 1913, Italy in 1919, Belgium in 1924, and Switzerland in 1946 (Myles, 1984:16).
The introduction of 65 as the normal age of retirement does not originate in Bismark's Germany where 70 was the entitlement age, but rather in the United States. When the Social Security Act was passed in 1935, 65 was accepted as the age when payment could begin. Wilbur Cohen, an expert in the origins of the U.S. legislation, claims:

the simple fact is that at no time in 1934 did the staff or members of the Committee on Economic Security deem feasible any other age than 65 as the eligible age for the receipt of old age insurance benefits . . . 65 was widely accepted at the time, almost without controversy, as the minimum retirement age in the public and private pension plans (quoted in Croll, 1979:21).

At this time, Britain and Germany had already adopted 65 as the age when pension benefits could begin. In Canada, 65 as the age of pension entitlement was only adopted in the 1960s with the previous entitlement age of 70 stemming from the Old Age Pension Act of 1927.

At present, the announced intention of the Canadian Government to abolish mandatory retirement follows close behind actual legislation in the United States. On January 1, 1979, the U.S. Government raised the age of mandatory retirement in the private sector from 65 to 70 and prohibited the practice of mandatory retirement in the federal public sector. Subsequently (April 2, 1982), President Reagan announced that he would "... back legislation which eliminates mandatory retirement requirements in government and private industry based solely on age" (quoted in McConnell, 1985:184).

Changes in legislation concerning mandatory retirement in the United States stem from the Age Discrimination in Employment Act of 1967. This act was designed to prevent age discrimination in employment practices. According to Croll (1979:34), in the face of criticism that age 65 was arbitrary, that there was no link between age and ability, that older people were denied the right to work, and that they could still contribute their skill and experience to the labour force, mandatory retirement became difficult to justify. Hence, mandatory retirement was abolished for U.S. federal government employees and the protected age limit was raised from 65 to 70 for those in the private sector.
When compared to a sample of European nations, it appears that the United States is alone in raising the age limit of mandatory retirement. Sweden has lowered the standard retirement age from 67 to 65 and more recently (April, 1983), France has lowered the normal retirement age to 60 for certain "long service" employees. Moreover, this trend of lowering the retirement age both outright and through early and flexible retirement plans also exists in Germany, Denmark, and the United Kingdom (Rix & Fisher, 1982:82-83).

The European trend of lowering the retirement age reflects the actual practices of retirement in the labour force. At present, most of the European countries surveyed by Rix and Fisher (1982) are experiencing a significant lowering of the average age of retirement. They cite a Danish study commissioned by them (Friis and Hansen, 1980) which found that only 7 to 11 percent of those interviewed intended to continue working beyond the retirement age. Similarly, they report that one of the researchers they commissioned (Berglind 1979) found that few Swedes would take advantage of reforms allowing them to work in the "retirement years". Furthermore, they cite a 1980 German study that found that 75 percent of workers age 55 intended to retire at 63 (men) and 60 (women) (Rix & Fisher, 1982:80).

Similar retirement practices, but not policies, exist in both the United States and Canada. Despite the fact that mandatory retirement has either been abolished or the protected age has been raised to 70 in the U.S., the Department of Labour reports that most workers continue to retire at relatively early ages between 60 and 65 (quoted in Boyer, 1985:20). Parnes (1983:7-8) noted that in the U.S. "there is clear evidence of a pronounced downward trend in retirement age during the past decade."

A similar trend is apparent in Canada even though the average age of Canadians is rising and the typical life span is increasing. The two tables below indicate that a growing number of Canadians are reaching age 65 and are living longer once they reach that age.
Table 1–1: Percent of Population Reaching Age 65

<table>
<thead>
<tr>
<th>Period</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>1950–52</td>
<td>65.8%</td>
<td>75.5%</td>
</tr>
<tr>
<td>1980–82</td>
<td>74.7%</td>
<td>86.1%</td>
</tr>
</tbody>
</table>

Source: Dominion Bureau of Statistics, 1960:7 and 9
Statistics Canada, 1984:17 and 19

Table 1–2: Average Life Expectancy of Those Reaching Age 65

<table>
<thead>
<tr>
<th>Period</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>1950–52</td>
<td>13.3 yrs</td>
<td>15.0 yrs</td>
</tr>
<tr>
<td>1980–82</td>
<td>14.6 yrs</td>
<td>18.9 yrs</td>
</tr>
</tbody>
</table>

Source: Dominion Bureau of Statistics, 1960:7 and 9
Statistics Canada, 1984:17 and 19

These tables reflect lengthening life expectancies as well as the lengthening period that Canadians spend in retirement. In the twentieth century, there has been both an eradication and control of many, formerly fatal diseases as well as a general improvement in the health, nutrition, and living conditions of Canadians. Consequently, people are not only living longer but they are retiring from the labour force while their health is still good. Moreover, both tables, but especially Table 1–2, highlight the widening difference in life expectancy between men and women. Women aged 65 in 1980–1982 can expect to live 4.3 years longer than men, a difference that has grown from 1.7 years over the last three decades.

Labour force participation rates among older workers appear to be declining over time. For those age 65 and over, retirement may not be a choice. However, as Table 1–3 indicates, for those age 55–64, early retirement appears to be a growing choice.
Table 1–3: Labour Force Participation Among Older Workers

<table>
<thead>
<tr>
<th>Period</th>
<th>55–64</th>
<th>65+</th>
</tr>
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<tbody>
<tr>
<td>1975</td>
<td>54.2</td>
<td>11.0</td>
</tr>
<tr>
<td>1977</td>
<td>53.4</td>
<td>9.3</td>
</tr>
<tr>
<td>1979</td>
<td>54.2</td>
<td>9.1</td>
</tr>
<tr>
<td>1980</td>
<td>53.9</td>
<td>8.9</td>
</tr>
<tr>
<td>1981</td>
<td>53.4</td>
<td>8.7</td>
</tr>
<tr>
<td>1982</td>
<td>52.8</td>
<td>8.5</td>
</tr>
<tr>
<td>1983</td>
<td>52.2</td>
<td>8.2</td>
</tr>
<tr>
<td>1984</td>
<td>51.4</td>
<td>8.1</td>
</tr>
<tr>
<td>1985</td>
<td>51.3</td>
<td>7.7</td>
</tr>
<tr>
<td>1986†</td>
<td>50.9</td>
<td>7.1</td>
</tr>
</tbody>
</table>

Source: Statistics Canada
†1975 to 1985 figures are annual averages, 1986 figures are averages for the months of January to June

These data suggest that while more people are reaching age 65 and living longer, they are also choosing early retirement more frequently. Thus, a lowering of the average age of retirement appears to be true for Canada, the United States, and a sampling of European countries.

Summing Up and Moving On

This thesis is concerned with the potential social consequences of a changed policy on mandatory retirement. It will review the attitudes toward, and practices of, retirement as well as the arguments for and against mandatory retirement. Attitudes toward mandatory retirement will be explored in Chapter 2. Here, I will rely on survey data from the last three decades in order to determine whether attitudes toward retirement differ with socioeconomic status and gender. Special attention will be paid to women since their relation to paid work and housework may necessitate different conclusions regarding mandatory retirement. Chapter 3 will be devoted to examining practices of retirement from the labour force. Census information and Statistics Canada data will be consulted in order to assess whether retirement practices differ as a result of socioeconomic status and gender. Once again, a special focus will be on women’s patterns of...
retirement from paid work.

These attitudes and practices will provide a backdrop to a debate on fixed-age retirement in Chapter 4. This debate will involve critically reviewing the literature on retirement in order to assess the various arguments for and against the retention of mandatory retirement. Whether the evidence will overwhelmingly support one or the other position remains an empirical question which may or may not be resolved. It is possible that equally good evidence may support each side. By examining the arguments as well as the attitudes and practices of retirement, this thesis will provide a comprehensive overview of mandatory retirement.
CHAPTER 2

ATTITUDES TOWARD RETIREMENT

Introduction

Attitudes\(^2\) toward retirement are tempered by many different things. The length of time
at a job, one's health, and the type of job one does undoubtedly prompt various opinions about the
end of paid work. In addition, attitudes toward work change as the factors that shape them
change, such as type of work and level of income. For example, the closer one gets to the
"retirement years", the less favourably disposed one is toward retirement (Atchley, 1976a). A
possible explanation for this may be that in general, the longer one works in the labour force, the
more resistant one may be to the role change required by retirement.

Making generalizations about people's attitudes toward retirement at first appears
impossible since attitudes vary from individual to individual. However, individual variation gives
way to similarity in attitudes for particular groups in society who share a common experience.
The type of paid work people do as well as their gender may provide the common experience that
shapes their attitudes toward retirement. In this chapter, both socioeconomic status and gender
will be considered in order to explore the differences in attitudes toward retirement, and to explain
these differences. While any number of studies could be chosen to support a variety of
conclusions, the following literature was considered because it focussed on variables such as
socioeconomic status and gender, and made conclusions consistent with the bulk of literature on
retirement.

It is important to note that the way people feel about retirement at a certain age and when
they actually retire can be very different things. Although attitudes toward retirement may
-----
\(^2\)Attitude is used here not in the social psychological sense but rather to denote
expressions of opinion.
reveal certain trends, these trends may or may not be expressed in retirement practice. In the next chapter practices of retirement will be compared with attitudes toward retirement in order to assess the degree of convergence between attitude and practice. Though a difference between attitude and practice may be anticipated, this should not detract from the importance attitudes have in the debate over mandatory retirement. Since a major concern here is the pending changes on mandatory retirement, attitudes must be considered in order to assess how these changes will affect people.

Retirement and Socioeconomic Status

Retirement has a number of stereotypes attached to it. For some, it represents a time for rest and relaxation, and for reaping the benefits of one's labour whereas for others, it signifies boredom, poverty, illness, loss of status and friends, and even premature death (Atchley, 1976a:30). There is anecdotal evidence that retirement and its accompanying loss of identity force some into depression which, in some cases, results in suicide or premature death. However, there is no conclusive evidence indicating that forced retirement affects people one way or the other.

Riley and Foner (1968) suggest why people's attitudes toward retirement may vary. The table below indicates that one-third of the U.S. retirees who were polled in 1965 were unsatisfied with retirement and of those, 40 percent cited financial problems as the reason for their dissatisfaction.
Table 2-1: Retirement Attitudes and Reasons for Attitudes (in percent)

<table>
<thead>
<tr>
<th>Attitudes toward retirement</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Fulfilled expectation</td>
<td>61</td>
</tr>
<tr>
<td>Less than satisfactory</td>
<td>33</td>
</tr>
<tr>
<td>Not sure</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reasons why retirement fulfilled expectation</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Now enjoying leisure, hobbies</td>
<td>34</td>
</tr>
<tr>
<td>Can do as one pleases</td>
<td>22</td>
</tr>
<tr>
<td>Health good</td>
<td>13</td>
</tr>
<tr>
<td>Have enough money for needs</td>
<td>13</td>
</tr>
<tr>
<td>Can do things together</td>
<td>8</td>
</tr>
<tr>
<td>Other</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Reasons why retirement unsatisfactory</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial problems</td>
<td>40</td>
</tr>
<tr>
<td>Health poor, disabled</td>
<td>28</td>
</tr>
<tr>
<td>Miss working</td>
<td>22</td>
</tr>
<tr>
<td>Spouse passed away</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>


Others have found that viewing retirement as an unfavourable option increases as the resources for retirement decrease (Atchley, 1976a; Grodus, 1980; Rix and Fisher, 1982). For example, Szinovacz (1982) found that low income retirees were prevented from pursuing leisure activities which involved costs and this played a significant part in their adjustment to retirement. Thus, one might assume that those who can afford to retire have more favourable attitudes toward retirement than those who cannot afford to retire.

Income, however, is but one component affecting retirement. The degree of commitment to and satisfaction in one's work also determine one's attitude toward retirement. One researcher (Fillenbaum, 1971) found that job attitude affects retirement attitude only when work holds a central organizing position in one's life. Others, however, suggest that the sort of paid work people engage in is a strong determinant of their attitude toward retirement.
In their study of six western, industrialized nations, based on working papers, seminars, and official data from each country, Rix and Fisher (1982:81) claim that at present, aging or aged persons who are interested in prolonging their work life are largely concentrated in the professions, services, and other white-collar jobs — in general, in occupations that offer job satisfaction that outweighs the desire for leisure and the willingness to accept delayed pension receipts . . . Manual workers and those with few skills are more eager to retire, as long as they can count on an adequate retirement pay that is adjusted for inflation.

Atchley (1976a) found that when American workers’ careers are all consuming, they are more reluctant to retire. In addition, he found that semi-skilled and unskilled workers are also resistant to retirement not only because of financial concerns but also because their education and lifestyle does not prepare them for leisure and thus, they see no alternatives to paid work. This resistance to retirement, however, lessens as semi- and unskilled workers age and their jobs wear them down (Atchley, 1976a:30–31).

Similar attitudinal patterns across different socioeconomic status levels are described in several U.S. studies that focus on women. In a longitudinal study of people 50 years of age and older, based on a questionnaire initially conducted in 1975 with 1106 respondents who were resurveyed in 1977 (852 respondents), in 1979 (678 respondents), and in 1981 (656 respondents), Atchley (1982) found that women who planned to retire early were "upper-status" married women who looked forward to retirement. Those who planned to retire late had lower status, tended to be unmarried, and had a less positive attitude toward retirement. Szinovacz (1982) claims that of those women already retired, it was particularly women in the lower socioeconomic status groups who experienced both retirement problems and difficulty adjusting to retirement. Not only did lack of income curtail leisure activities among these women but lack of educational skills prevented them from developing meaningful hobbies at home. Moreover, Szinovacz argues that these women constantly feel that they were better off when they still worked even though some of their jobs (e.g., cook, hospital aid) were physically demanding and stressful (1982:203).
Professional and non-professional female workers differ in their attitudes toward retirement. In his study of 1,235 American professional and non-professional white collar women, Prentis (1980) found professional women were less interested in retirement (64 percent) than non-professional women (82 percent). Moreover, the anticipation of missing paid work after retirement was expressed more often by professional (57 percent) than non-professional women (34 percent). Similar opinions were recorded by Price-Bonham and Johnson (1982) in their U.S. study of professional (lawyer, professor, executive, manager) and non-professional women (clerk, salesperson). They claim that "according to zero-order correlations, professional women were significantly less likely to express positive retirement attitudes if they had a lengthy employment history and currently spent a considerable amount of time with work activities" (1982:131). Price-Bonham and Johnson also indicate that while professional women develop a strong commitment to their work, non-professional women tend to view work as a source of income.

From this review of literature on attitudes toward retirement, some interesting patterns of opinions emerge concerning socioeconomic status. For those in lower socioeconomic groups, money is an overriding factor influencing retirement attitudes. Specifically, it appears that as income and savings increase, attitudes toward retirement improve since those expressing reluctance to retirement are primarily concerned with post-retirement finances.

For those in higher socioeconomic groups, job satisfaction and commitment are central factors affecting their reluctance to retire. The one exception was upper-status married women who looked forward to, and planned for, retirement. Among white collar working women, professionals consistently expressed greater reluctance to retire than non-professionals.

Concerning proposed policy changes on mandatory retirement, the literature suggests that for both lower and higher socioeconomic status groups, the abolition of mandatory retirement would be desireable, but for different reasons. For the former group, it would ensure, among
other things, further opportunities to work, to save for retirement, and thus, avoid retiring in poverty. For the latter group, it would entail being able to spend a longer time in a satisfying job.

**Retirement and Gender**

Though the concern here is with the relationship of women and men to paid work and retirement, it is important to note that women also work in the home. In fact, many women carry the double burden of working in the labour force as well as the home. Meissner (1985:81) points out that "from 1911 to 1976 the contributions of men in their job hours have declined, and the contributions of married women in their overall work hours have increased." The reason for this increase is that women have continued to do the bulk of housework while increasing their participation in the labour force. Thus, because of their double workload, women's relation to paid work is different from that of men. Moreover, their relation to retirement is also different since women retire from paid work but not from housework. This point will be returned to in Chapter 4.

A review of past studies on gender differences in retirement attitudes reveals some interesting trends. Formerly, researchers concluded that retirement was less problematic for women than men since it was assumed that women's role in the labour force was secondary to their role in the home (Cummings and Henry, 1961; Williams and Wirths, 1965). However, more recent literature challenges both this conclusion and the assumption on which it is based.

Concerning the notion that women's labour force work comes second to their roles as housewife and mother, cross-sectional data from a sample of 2,398 American women age 65 and over found that employed women had a higher morale than retirees (with the exception of high income retirees). Moreover, women classified as having never worked for pay were found to have the lowest morale (Jaslow, 1976). In another American study, Riddick (1982) found that
employment status had a significant direct effect on life satisfaction. Employed women were more likely than retired women to experience greater life satisfaction. Additionally, employment status exerted other influences on life satisfaction by its correlation with income (retirees' income was lower than the employed) . . . (1982:58).

Thus, while women may consider their role in the home to be important, this does not detract from the significance of labour force work to their morale and life satisfaction.

Perhaps the most enlightening findings concern the attitudinal differences between men and women on retirement. In a series of studies, the results consistently indicate that women have less favourable attitudes toward retirement than men (Streib and Schneider, 1971; Jacobson, 1974; Atchley, 1976b; Kroeger, 1982; Newman \textit{et al.}, 1982). Moreover, this appears to hold true across socioeconomic status groups. In studies where the sample was drawn from semi-skilled workers in industry (Jacobson, 1974), retired teachers and telephone company workers (Atchley, 1976b), workers in the merchandising industry (Kroeger, 1982), and faculty and non-teaching professionals in higher education (Newman \textit{et al.}, 1982), women, in all cases, were less willing to retire, or responded less favourably to retirement, than men. Exceptions to this pattern range from no difference in attitudes toward retirement between men and women (Schnore and Kirkland, 1981) to the difference that women preferred to retire earlier than men (Schnore, 1985) or early more frequently than men (Atchley, 1982).

When investigating the particular reasons why women may be more resistant than men to retirement, a number of possibilities arise. Based on a questionnaire survey of 958 faculty and non-teaching professionals at three types of State Universities of New York campuses, Newman \textit{et al.} (1982) found that 56 percent of women in contrast with 43 percent of men responded to retirement "with mixed feelings, fear or dread" (p < .01), as opposed to responding to retirement "with pleasure". The authors suggest that women's greater ambivalence toward retirement can be explained in two ways. Since women live longer than men, they may be less inclined to spend so long "in retirement". On the other hand, since women often return to the labour force after
their children are grown, they may want to prolong their paid work in order to achieve their career goals (1982:116).

Very different reasons for women's greater reluctance to retire are revealed in a British study of 145 male and 70 female factory workers. Jacobson (1974) found that 41.4 percent of women as opposed to 62.1 percent of men preferred to retire at the pensionable age. In fact, 31.4 percent of women in contrast with 16.6 percent of men said they would be willing to go on working past the conventional retirement age even if they were assured an adequate pension income. According to Jacobson, the chief reason women wanted to go on working in the labour force was their work-based social ties. The proportion of women who had their closest friends at their place of employment was 40 percent compared to 11 percent for men.

A number of studies concerning the attitudes of people once retired reveals further explanations for women's greater reluctance to retire. Schnore and Kirkland (1981) found that although there was no difference in men's and women's attitudes toward retirement, once retired, women were less satisfied with their status of living, and reported poorer health, than men. Based on a questionnaire of 3,630 U.S. phone company workers and teachers, 922 of whom were still in the labour force, Atchley (1976b) found that while women were as "work oriented" as men, women also reported being lonelier in, and more anxious about, retirement than men. In fact, statistically significant differences (.05 or below) were revealed on a variety of aspects related to retirement for men and women (see Table 2–2).
Table 2-2: Sex Differences by Percent Among Retired People for Selected Variables †

<table>
<thead>
<tr>
<th></th>
<th>Phone Company Worker</th>
<th>Teacher</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td>Like retirement</td>
<td>89.1</td>
<td>84.1</td>
</tr>
<tr>
<td>Quickly used to retirement</td>
<td>58.2</td>
<td>53.5</td>
</tr>
<tr>
<td>Often lonely</td>
<td>20.9</td>
<td>26.5</td>
</tr>
<tr>
<td>High anxiety</td>
<td>36.1</td>
<td>48.4</td>
</tr>
<tr>
<td>Low self-esteem</td>
<td>___</td>
<td>___</td>
</tr>
<tr>
<td>Inadequate income</td>
<td>13.8</td>
<td>26.8</td>
</tr>
</tbody>
</table>

Source: Atchley, 1979b:207
† Standardized by age, marital status, education, and income adequacy

In his survey of 352 retired Canadians, Roadburg (1985) found significant differences between men and women concerning what they missed from labour force work (see below).

Table 2-3: What People Missed From Work (in percent)

<table>
<thead>
<tr>
<th></th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Contact</td>
<td>43.5</td>
<td>66.7</td>
</tr>
<tr>
<td>Something to do</td>
<td>52.2</td>
<td>27.1</td>
</tr>
<tr>
<td>Daily Routine</td>
<td>17.7</td>
<td>20.8</td>
</tr>
<tr>
<td>Money</td>
<td>8.8</td>
<td>2.4</td>
</tr>
</tbody>
</table>

Source: Roadburg, 1985:95

The above figures indicate that women primarily miss social contact whereas men miss having something to do.

Finally, Levy (1980) found that both healthy and ailing female retirees who had initially not wanted to retire did not adjust over time to retirement. Levy claims that they were unable to restructure their social world after retirement.

It seems as if these women did not look forward to retirement because they knew that there would be nothing to replace the work role. And there wasn't. Not initially, not even after a year . . . or two, or three (Levy, 1980:108).
This review of the retirement attitudes of men and women reveals that, in general, women have less favourable attitudes toward retirement, express greater reluctance to retire, and once retired, respond more poorly to retirement, than men. This difference between men and women appears to hold true regardless of women's socioeconomic status. While a variety of reasons are suggested as explanations for women's less favourable opinions of retirement, the findings of Jacobson (1974), Atchley (1979b), and Roadburg (1985) consistently point to social isolation as one reason for these attitudes.

Concerning policy changes on mandatory retirement, these studies suggest that because of women's less favourable attitudes toward retirement, the abolition of mandatory retirement may be lauded more frequently by women than men. Moreover, since women live longer than men and, because of their household obligations, spent less time in the labour force than men, they may be more willing to work for pay beyond 65 years of age.

Recent Data on Retirement Attitudes

Finally, we turn to some freshly analyzed data on attitudes toward retirement in Canada. In examining general attitudes toward forced retirement over time, the data from a series of Canadian Institute of Public Opinion (CIPO) and Canadian Gallup Poll Limited (Gallup) polls conducted between 1954 and 1983 reveal a number of interesting trends. Specifically, between 1954 and 1983, Canadians were polled on a number of issues surrounding retirement such as how they felt about being forced to retire at age 65, and at what age they preferred to retire. The following tables are based on their responses to such questions. Exact question wording for each year and for each table can be found in Appendix B and Appendix C.

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3 Although none of these recently compiled data are subjected to a multivariate analysis, the bivariate relations demonstrated in each table are insightful and moreover, generally consistent with earlier data (Atchley, 1976b) that was standardized for a multiple set of variables.

4 The Canadian Institute of Public Opinion was privatized in 1975 and became Canadian Gallup Poll Limited.
Table 2–4 indicates that over three decades, positive attitudes toward forced retirement have decreased markedly. The most dramatic shift in attitudes occurred between 1977 and 1980 where those considering forced retirement a good idea dropped approximately 9 percentage points.

Table 2–4: Attitude Toward Forced Retirement† (by Percent)

<table>
<thead>
<tr>
<th>Year</th>
<th>Good Idea</th>
<th>Not a Good Idea</th>
<th>No Answer</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>1954</td>
<td>40.5</td>
<td>59.5</td>
<td>12.1</td>
<td>1875</td>
</tr>
<tr>
<td>1967</td>
<td>50.7</td>
<td>49.3</td>
<td>3.9</td>
<td>718</td>
</tr>
<tr>
<td>1976</td>
<td>44.8</td>
<td>55.1</td>
<td>4.3</td>
<td>784</td>
</tr>
<tr>
<td>1977</td>
<td>45.5</td>
<td>54.5</td>
<td>4.7</td>
<td>1056</td>
</tr>
<tr>
<td>1980 (Feb)</td>
<td>36.6</td>
<td>63.4</td>
<td>6.8</td>
<td>577</td>
</tr>
<tr>
<td>1980 (Nov)</td>
<td>36.1</td>
<td>63.9</td>
<td>4.2</td>
<td>576</td>
</tr>
<tr>
<td>1981</td>
<td>36.8</td>
<td>63.2</td>
<td>4.2</td>
<td>1020</td>
</tr>
</tbody>
</table>

Source: CIPO and Gallup (Data from CIPO and Gallup as well as information on sampling and questionnaire design are available through the U.B.C. Data Library.)

† Question has varied slightly over time. See Appendix B for exact wording for each year.

Earlier, it was concluded that among those of lower socioeconomic status, income appeared to be the overriding factor influencing retirement attitudes. Specifically, it was found that as the resources for retirement decreased, attitudes toward retirement became less favourable (Atchley, 1976a; Grodus, 1980; Rix and Fisher, 1982; Szinovacz, 1982). However, this pattern does not appear to hold true when comparing those in lower and higher income groups.
Table 2–5: Percent Favouring Forced Retirement by Income Level

<table>
<thead>
<tr>
<th>Year</th>
<th>Lower</th>
<th>Higher</th>
</tr>
</thead>
<tbody>
<tr>
<td>1976</td>
<td>46.3</td>
<td>45.2</td>
</tr>
<tr>
<td>1977</td>
<td>48.0</td>
<td>43.9</td>
</tr>
<tr>
<td>1980 (Feb)</td>
<td>43.8</td>
<td>32.1</td>
</tr>
<tr>
<td>1980 (Nov)</td>
<td>43.1</td>
<td>33.3</td>
</tr>
<tr>
<td>1981</td>
<td>41.1</td>
<td>32.6</td>
</tr>
</tbody>
</table>

Source: CIPO and Gallup. Questions in Appendix B.
N as in Table 2–4

As Table 2–5 indicates, those in a lower income level consistently express a more positive attitude toward forced retirement than those in a higher income level. This pattern may be explained by considering factors other than income such as education or occupation.

Attitudes toward retirement appear to be strongly affected by education and occupation. As Table 2–6 reveals, those of lower educational attainment (high school or less) express a consistently more positive attitude toward forced retirement than those of higher educational attainment (post secondary or more).

Table 2–6: Percent Favouring Forced Retirement by Education Level

<table>
<thead>
<tr>
<th>Year</th>
<th>High School or less</th>
<th>Post Secondary or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>1967</td>
<td>53.0</td>
<td>38.4</td>
</tr>
<tr>
<td>1976</td>
<td>48.1</td>
<td>33.5</td>
</tr>
<tr>
<td>1977</td>
<td>47.4</td>
<td>40.7</td>
</tr>
<tr>
<td>1980 (Feb)</td>
<td>39.4</td>
<td>31.4</td>
</tr>
<tr>
<td>1980 (Nov)</td>
<td>39.2</td>
<td>30.6</td>
</tr>
<tr>
<td>1981</td>
<td>42.7</td>
<td>24.8</td>
</tr>
</tbody>
</table>

Source: CIPO and Gallup. Questions in Appendix B.
N as in Table 2–4

Similarly, a distinct pattern emerges when comparing occupational level and retirement attitude.
Blue collar workers repeatedly express a more positive attitude toward forced retirement than professionals, executives, and white collar workers.

Table 2-7: Percent Favouring Forced Retirement by Occupational Level

<table>
<thead>
<tr>
<th>Year</th>
<th>Prof/Exec</th>
<th>White Collar</th>
<th>Blue Collar</th>
</tr>
</thead>
<tbody>
<tr>
<td>1976†</td>
<td>41.2</td>
<td>37.1</td>
<td>50.0</td>
</tr>
<tr>
<td>1980 (Feb)</td>
<td>27.8</td>
<td>30.1</td>
<td>44.8</td>
</tr>
<tr>
<td>1980 (Nov)</td>
<td>34.7</td>
<td>27.7</td>
<td>42.7</td>
</tr>
<tr>
<td>1981</td>
<td>28.1</td>
<td>36.8</td>
<td>44.3</td>
</tr>
</tbody>
</table>

Source: CIPO and Gallup. Questions in Appendix B
N as in Table 2-4
† Women's occupational level defined by their husbands' occupational level in 1976

Finally, retirement attitudes appear to be strongly affected by unionization. Specifically, Table 2-8 demonstrates that unionized workers are far more likely to favour retirement before age 65 than are non-unionized workers.

Table 2-8: Percent Favouring Retirement at a Certain Age by Unionization

<table>
<thead>
<tr>
<th>Preferred Retirement Age</th>
<th>Under 60</th>
<th>60-64</th>
<th>65+</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Union</td>
<td>57.0</td>
<td>25.1</td>
<td>17.9</td>
<td>140</td>
</tr>
<tr>
<td>Not in Union</td>
<td>42.1</td>
<td>21.5</td>
<td>36.4</td>
<td>236</td>
</tr>
</tbody>
</table>

Source: Gallup, 1983. Question in Appendix C

These findings suggest that those who want to prolong their working lives beyond the typical age of retirement have higher educational attainments, are non-unionized, and are concentrated in professional, executive, and white collar jobs. This is consistent with the literature reviewed earlier (Atchley, 1976a; Rix and Fisher, 1982), and suggests that when work is
more satisfying, interesting, and involving, reluctance to retire increases.

In turning to retirement attitudes and gender, the data from CIPO and Gallup polls reveal a consistent difference in the attitudes of men and women toward retirement. Table 2–9 indicates that women express a less favourable attitude toward forced retirement than men.

Table 2–9: Percent Favouring Forced Retirement by Gender†

<table>
<thead>
<tr>
<th>Year</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>1954</td>
<td>42.9</td>
<td>38.1</td>
</tr>
<tr>
<td>1967</td>
<td>58.0</td>
<td>43.3</td>
</tr>
<tr>
<td>1976</td>
<td>49.5</td>
<td>40.0</td>
</tr>
<tr>
<td>1977</td>
<td>50.2</td>
<td>40.8</td>
</tr>
<tr>
<td>1980 (Feb)</td>
<td>40.3</td>
<td>28.9</td>
</tr>
<tr>
<td>1980 (Nov)</td>
<td>36.3</td>
<td>35.6</td>
</tr>
<tr>
<td>1981</td>
<td>39.8</td>
<td>33.8</td>
</tr>
</tbody>
</table>

Source: CIPO and Gallup. Questions in Appendix B.
N as in Table 2–4

Moreover, Table 2–10 reveals that more women than men prefer retiring at age 65 and over.

Table 2–10: Percent Favouring Retirement at a Certain Age by Gender

<table>
<thead>
<tr>
<th>Preferred Retirement Age</th>
<th>Under 60</th>
<th>60–64</th>
<th>65+</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td>41.6</td>
<td>24.9</td>
<td>33.5</td>
<td>151</td>
</tr>
<tr>
<td>Men</td>
<td>52.8</td>
<td>20.5</td>
<td>26.7</td>
<td>240</td>
</tr>
</tbody>
</table>

Source: Gallup, 1983. Question in Appendix C

These results are similar to those reported earlier (Streib and Schneider, 1971; Jacobson, 1974; Atchley, 1976b; Kroeger, 1982; Newman et al., 1982). Furthermore, Table 2–9 reveals the general trend that both men and women increasingly feel less favourable toward forced retirement.
These findings reflect consistently less positive attitudes toward retirement for women than men and a decline in positive attitudes toward forced retirement for both sexes. Although one can only speculate why women favour forced retirement less than men, fear of social isolation is suggested repeatedly as an explanation in the literature on women's attitudes toward retirement.

Finally, a note on age and attitudes toward retirement. It was mentioned earlier that as one gets closer to the "retirement years", one likes the idea of retirement less (Atchley, 1976a). However, Table 2–9 indicates that although this may have been the case in the 1950s and 1960s, the opposite pattern is evident in more recent data.

Table 2–11: Percent Favouring Forced Retirement by Age

<table>
<thead>
<tr>
<th>Year</th>
<th>18–29</th>
<th>30–49</th>
<th>50 and over</th>
</tr>
</thead>
<tbody>
<tr>
<td>1954</td>
<td>47.7†</td>
<td>42.1</td>
<td>29.4</td>
</tr>
<tr>
<td>1967</td>
<td>46.9†</td>
<td>53.6</td>
<td>48.5</td>
</tr>
<tr>
<td>1976</td>
<td>37.6</td>
<td>48.6</td>
<td>51.1</td>
</tr>
<tr>
<td>1977</td>
<td>40.5</td>
<td>45.8</td>
<td>50.9</td>
</tr>
<tr>
<td>1980 (Feb)</td>
<td>31.0</td>
<td>33.3</td>
<td>50.4</td>
</tr>
<tr>
<td>1980 (Nov)</td>
<td>34.7</td>
<td>36.4</td>
<td>37.2</td>
</tr>
<tr>
<td>1981</td>
<td>29.0</td>
<td>36.9</td>
<td>43.5</td>
</tr>
</tbody>
</table>

Source: CIPO and Gallup. Questions in Appendix B.
N as in Table 2–4
† Age parameters are 21–29

Two patterns are evident in Table 2–11. While attitudes toward forced retirement become more favourable as one gets older, attitudes toward forced retirement have become less favourable in varying degrees in all three age groups.
Summing Up and Moving On

In conclusion, this chapter examined how socioeconomic status and gender affected attitudes toward retirement. Concerning socioeconomic status, both the literature and the secondary analyses of CIPO and Gallup data on retirement attitudes indicate that those who want to work beyond the normal age of retirement have higher education levels and typically work in professional, executive and white collar jobs. Turning to gender, both the literature and the CIPO and Gallup data on gender and retirement reveal that women have less favourable attitudes toward retirement and forced retirement than men. Since retirement does not have the same association with leisure for women as it does for men, and because women may fear social isolation once retired, they may voice greater reluctance to retire than men.

In the next chapter, practices of retirement will be analyzed by socioeconomic status and gender. Moreover, attitudes toward retirement will be compared with patterns of retirement in order to measure the degree of convergence between attitude and practice.
CHAPTER 3

PRACTICES OF RETIREMENT

Introduction

In deciphering retirement from the labour force, both individual decisions and structural constraints must be considered. Specifically, health, type of job, income and savings, compulsory retirement, and personal decisions may all come into play in the timing of retirement. In addition, gender and marital status may also affect retirement, determining whether one retires early or at the "normal" age of retirement. An overview of retirement practices and reasons for retirement is essential to gaining some understanding of who retires earlier or later than age 65. As McDonald and Wanner (1984:105) lament, "descriptions of Canadians who retire early are scattered over a number of government documents and reports and rarely provide a composite picture of this group of retirees."

Studying retirement practices is vital to our understanding of whether a policy change on mandatory retirement will affect the forces now governing the labour force participation of older workers. Since the abolition of mandatory retirement may have consequences for women or blue collar workers, a solid grasp of current retirement practices is necessary. In this chapter, practices of retirement by socioeconomic status and gender will be investigated and interpreted. Moreover, comparisons will be made between the retirement attitudes described in Chapter 2 and the practices of retirement analyzed below. Once a composite picture of retirement attitudes and practices is drawn, the arguments for and against mandatory retirement will follow in the next chapter.

In general, one's decision to leave the labour force may be based on many factors, ranging from the physical and emotional to the structural and legal. For example, Hayward (1986) found
that compulsory retirement itself affected early retirement decisions: "as workers age, they realize the limits of their working life and respond by leaving the labour force prior to the mandatory age of exit" (1986:1042). Hardy (1982) also found that compulsory retirement along with health had the strongest negative affect on labour supply. In their study of older workers in the United Kingdom, Denmark, and the United States, Shanas et al., (1968:315) found that although poor health figured prominently in forcing workers out of the labour force in all three countries, the decision to retire was also based on other factors or combinations of factors such as family reasons, being able to afford to retire, and having one's job end. In his data on Canadian retirees, Roadburg (1985) found that reasons for retirement were, for the most part, evenly divided between three factors for both men and women, as shown in Table 3–1.

<table>
<thead>
<tr>
<th>Gender</th>
<th>Percentage</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal decision</td>
<td>32</td>
<td>39</td>
<td>36</td>
</tr>
<tr>
<td>Poor Health</td>
<td>34</td>
<td>33</td>
<td>31</td>
</tr>
<tr>
<td>Company policy</td>
<td>34</td>
<td>28</td>
<td>34</td>
</tr>
<tr>
<td>Total</td>
<td>100%</td>
<td>100%</td>
<td>101%</td>
</tr>
<tr>
<td>N</td>
<td>118</td>
<td>126</td>
<td>244</td>
</tr>
</tbody>
</table>

Source: Roadburg, 1985:100

While these studies indicate that, in general, the decision to retire is based on a number of factors, a closer look at retirement practices among certain groups in society will provide insight into how a policy change on mandatory retirement might affect them.
Retirement Practices and Socioeconomic Status

The type of work people do undoubtedly affects their retirement decision. Differences in the characteristics of work such as whether it is engrossing or dull, skilled or unskilled, and high or low paying may influence whether one retires earlier than, at, or after the compulsory age of retirement. From a review of the literature on work and retirement, it appears that socioeconomic status has an effect on whether or not one retires early. Moreover, there appears to be consensus on the direction of that effect. A closer look at this literature is imperative since the implication is that certain social groups may benefit from a policy change on mandatory retirement.

In U.S. studies where job attributes are considered in light of the retirement decision, both Quinn (1978) and Schmitt et al. (1979) found that people in jobs with unfavourable job attributes are more likely to retire early than those in jobs with favourable attributes. In his study of 4,845 white, married males aged 58 to 63, Quinn (1978:317) reports that those employed in jobs "involving the direction, planning, and control" of their own work or the work of others are less likely to have retired than those whose jobs are directed, planned, and controlled by others. Similarly, in their study of 250 males and females who retired before age 65 and a similar group of 422 nonretired civil service employees, Schmitt et al. (1979) found that those retirees reported that their jobs involved less autonomy, skill variety, opportunity for dealing with others, less intrinsic satisfaction, and more feedback from others than nonretirees. Finally, in their crosscultural study of workers in six industrialized nations, Rix and Fisher (1982:30) claim that "since the beginning of the 1960s, the decrease in retirement age has been sharpest among unskilled workers." Thus, the sort of work typically associated with low socioeconomic status is also associated with early retirement. This may be because early retirement offers relief from the constraints of work such as the demands of technological change or the imposition of authority.
In their study of the predictors of retirement among men based on data from three national and four local U.S. longitudinal studies conducted between 1961 and 1977, Palmore et al. (1982) found that when retirement is defined as working less than full time and receiving a pension, the strongest predictors of retirement for those over 65 years of age were structural. Specifically, lower socioeconomic status and unfavourable job attributes increase the necessity to retire for some whereas "higher SES men apparently have more opportunities and incentives to continue working past age 65" (Palmore et al. 1982:737).

Finally, three studies cite financial and occupational status as factors affecting retirement. In his study of white, married males aged 58 to 63, Quinn (1977) found that social security eligibility lowered the labour force participation probability by 11.3 percentage points and concludes that his research "strongly suggests that individual retirement decisions are influenced by economic factors, including the availability of public and private pensions" (1977:345). Similarly, Burbidge and Robb (1980) note that pension income is a major factor in early retirement decisions of Canadian males. In his study of 220 men and women from the public and private sectors in Quebec, Baillargeon (1982) found that among private sector workers, those men who took early retirement had a lower occupational status and got paid less than colleagues who took mandatory retirement. On the other hand, in the public sector, those who took early retirement were those men who could afford to retire. Finally, based on data from the Canadian National Mobility Study, McDonald and Wanner (1984) found that men and women with higher levels of occupational status are less likely to retire early from the labour force. The authors (1984:110) conclude

It may be that those men and women with lower occupational status withdraw early because they are less attached to their jobs, their skills are outdated, or their work may be too physically demanding.

In sum, these studies consistently indicate that early retirement is associated with unfavourable job attributes, less autonomy, fewer skills, blue collar work, lower occupational status,
be able to afford to retire, and being eligible for a pension. On the other hand, retiring later is associated with favourable job attributes, greater autonomy, more skills, managerial work, higher income, and higher socioeconomic status. This effect may be the result of some staying in the labour force when their jobs are more interesting, high paying, and status giving and others retiring early when their jobs are the opposite and retirement offers relief from the constraints of work.

With regard to policy changes on mandatory retirement, these studies demonstrate that for those whose jobs offer satisfaction, autonomy, greater status, and higher income, the abolition of mandatory retirement would be welcomed since they could prolong their labour force work. For those whose jobs offer the opposite, the abolition of mandatory retirement would probably not affect their early retirement.

Retirement Practices and Gender

Most studies on retirement focus on the labour force participation and retirement of men. However, of the studies that compare retirement for men and women or focus solely on women, a number of trends are revealed. For the most part, women tend to retire earlier than men (McDonald and Wanner, 1984) and tend to retire early in greater numbers than men (Schmitt, et al., 1979). Streib and Schneider (1971) claim that single women and married women living with their spouses retire early whereas widowed, separated, and divorced women retire later. Moreover, Baillargeon (1982:21) found that for women in the public sector in Quebec, "marriage . . . favours early retirement. In fact, many of them mentioned their husband's retirement as a reason for their own early retirement."

McDonald and Wanner's (1984) Canadian study of the socioeconomic determinants of early retirement is most thorough in comparing male and female retirement. Using the 1973 Canadian National Mobility Study, the researchers examined survey data on a subsample of 6,127
respondents aged 55 to 64 and performed separate analyses for men and women because of gender differences in labour force participation patterns. Their findings reveal that those who withdraw early from the labour force are more likely to be married women and single men and that women tend to retire earlier than men.

Table 3–2: Selected Characteristics of Persons aged 55 to 64 by Gender and Labour Force Status, 1973

<table>
<thead>
<tr>
<th></th>
<th>Men In labour force</th>
<th>Men Not in labour force</th>
<th>Women In labour force</th>
<th>Women Not in labour force</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age (average)</td>
<td>58.81</td>
<td>60.23</td>
<td>58.53</td>
<td>58.83</td>
</tr>
<tr>
<td>Married (percent)</td>
<td>94.0</td>
<td>86.6</td>
<td>83.9</td>
<td>95.9</td>
</tr>
<tr>
<td>Occupational Status Score‡</td>
<td>40.87</td>
<td>35.75</td>
<td>44.03</td>
<td>40.42</td>
</tr>
<tr>
<td>Earned Income (average) №</td>
<td>7929.80</td>
<td>1156.72</td>
<td>4755.22</td>
<td>118.25</td>
</tr>
<tr>
<td>N</td>
<td>1398</td>
<td>271</td>
<td>439</td>
<td>561</td>
</tr>
</tbody>
</table>

Source: McDonald and Wanner, 1984:109
† Women who had been full time paid workers
‡ Blishen–McRoberts (1976) scale of occupational status
№ Income from employment

McDonald and Wanner (1984:108) explain that a considerably larger proportion of single women continue to work through the early retirement period compared to men probably reflects their concentration in occupations with lower incomes and poorer pensions such that they are compelled to continue working out of economic necessity.

And, as Table 3–2 reveals, even though women have higher occupational status scores than men, 44.03 and 40.87 respectively, women earn almost 40 percent less than men. These wage discrepancies are consistent with those reported by Statistics Canada (1985) which notes that for all ages, women's average earnings for full time work was 66 percent of men's in 1984 (See Appendix D). Moreover, the likelihood of living below the poverty line for families headed by older women is 24.6 percent, over twice the rate for men. For single women over 65 years of age,
there is a four times greater chance that they will live below the poverty line than men (National Council of Welfare on the Income of the Aged, 1984:64). Thus, women face a greater threat of retiring in poverty than men.

The labour force participation rates of older workers differ for men and women. While participation rates for men in both age categories are declining over time, for women there is no decline but rather periodic increases in both age categories (See Table 3-3).

Table 3-3: Canadian Labour Force Participation Rates for Older Workers by Gender and Age (in percent)

<table>
<thead>
<tr>
<th>Year</th>
<th>Male 55-64</th>
<th>Male 65+</th>
<th>Female 55-64</th>
<th>Female 65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>1975</td>
<td>79.3</td>
<td>18.5</td>
<td>30.8</td>
<td>4.9</td>
</tr>
<tr>
<td>1976</td>
<td>76.7</td>
<td>16.0</td>
<td>32.0</td>
<td>4.2</td>
</tr>
<tr>
<td>1977</td>
<td>76.4</td>
<td>15.6</td>
<td>32.1</td>
<td>4.4</td>
</tr>
<tr>
<td>1978</td>
<td>76.6</td>
<td>15.2</td>
<td>32.7</td>
<td>4.6</td>
</tr>
<tr>
<td>1979</td>
<td>76.4</td>
<td>15.3</td>
<td>34.0</td>
<td>4.2</td>
</tr>
<tr>
<td>1980</td>
<td>76.2</td>
<td>14.8</td>
<td>33.7</td>
<td>4.4</td>
</tr>
<tr>
<td>1981</td>
<td>75.1</td>
<td>14.1</td>
<td>33.7</td>
<td>4.5</td>
</tr>
<tr>
<td>1982</td>
<td>73.6</td>
<td>13.9</td>
<td>33.9</td>
<td>4.3</td>
</tr>
<tr>
<td>1983</td>
<td>72.3</td>
<td>13.0</td>
<td>33.7</td>
<td>4.6</td>
</tr>
<tr>
<td>1984</td>
<td>71.1</td>
<td>12.6</td>
<td>33.4</td>
<td>4.7</td>
</tr>
<tr>
<td>1985</td>
<td>70.2</td>
<td>12.3</td>
<td>33.8</td>
<td>4.2</td>
</tr>
<tr>
<td>1986†</td>
<td>69.4</td>
<td>11.3</td>
<td>33.7</td>
<td>3.9</td>
</tr>
</tbody>
</table>

Source: Statistics Canada, Labour Force Data
†1975 to 1985 figures refer to annual averages; 1986 figures are averages for the months of January to June.

These differences mean that while older women's labour force participation rates have more or less remained the same in the last decade, older men's participation rates have declined. This contradicts previous evidence (Chapter 1, Table 1-3) which demonstrated that early retirement was a growing choice for older workers aged 55 to 64. Clearly, data which consider the labour force participation of older workers without a breakdown by gender may lead to making errors. Similarly, when claims are made such as "since the beginning of the 60s, the decrease in
retirement age has been sharpest among unskilled workers" (Rix and Fisher, 1982:30), they may be true for men but, from the data revealed above, do not hold true for women who are primarily employed in semi- and unskilled jobs.

The differences in labour force participation rates of older male and female workers are also found in the U.S. As Table 3-4 reveals, while participation rates for men consistently decrease each recorded year, the rates for women remain about the same.

Table 3-4: U.S. Labour Force Participation Rates for Older Workers by Gender and Age (in percent)

<table>
<thead>
<tr>
<th>Year</th>
<th>Male 55-64</th>
<th>Male 65+</th>
<th>Female 55-64</th>
<th>Female 65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>1975</td>
<td>74.8</td>
<td>20.8</td>
<td>40.6</td>
<td>7.8</td>
</tr>
<tr>
<td>1978</td>
<td>72.5</td>
<td>19.7</td>
<td>41.1</td>
<td>7.8</td>
</tr>
<tr>
<td>1979</td>
<td>72.0</td>
<td>19.2</td>
<td>41.5</td>
<td>7.8</td>
</tr>
<tr>
<td>1980</td>
<td>72.3</td>
<td>19.1</td>
<td>41.5</td>
<td>8.1</td>
</tr>
<tr>
<td>1981</td>
<td>70.6</td>
<td>18.4</td>
<td>41.4</td>
<td>8.0</td>
</tr>
<tr>
<td>1982</td>
<td>70.2</td>
<td>17.8</td>
<td>41.8</td>
<td>7.9</td>
</tr>
<tr>
<td>1983</td>
<td>69.4</td>
<td>17.4</td>
<td>41.5</td>
<td>7.9</td>
</tr>
<tr>
<td>1984†</td>
<td>68.5</td>
<td>16.3</td>
<td>41.7</td>
<td>7.5</td>
</tr>
</tbody>
</table>

Source: Statistical Abstracts of the United States
† Published in 1985 edition

In both the Canadian and United States example, older women’s steady participation rates may be explained by their later entry, and increasing participation in, the labour force.

Table 3-4 also highlights some important features of U.S. labour force participation rates in relation to mandatory retirement. Despite the U.S. Government’s 1978 policy of raising the age of mandatory retirement from 65 to 70 in the private sector and abolishing mandatory retirement in the federal public sector, participation rates in both age categories have decreased for men, and remained more or less the same for women. This suggests that people’s plans to retire are not influenced by policy changes on mandatory retirement. In fact, when examining the
"routes to retirement" of 1,976 American male retirees 65 to 67 years of age, Parnes and Nestel (1981:159) conclude that their evidence supports those who foresaw little impact of the 1978 amendments that raised the minimum permissible mandatory retirement age from 65 to 70. It appears as though very small proportions of retired men over 65 (5 percent) have been victims of mandatory retirement.

The same may be true in Canada since, after surveying 222 employers (employing about 14 percent of the Canadian labour force), Dunlop (1980:12) concludes that "the majority of workers presently 55 years of age will have already left the labour force by their 65th birthday."

Labour force participation rates by marital status reveals that for both men and women, increases and decreases in participation rates depend on marital status (See Table 3–5 and Table 3–6).

Table 3–5: Canadian Labour Force Participation Rates for Men by Age and Marital Status (in percent)

<table>
<thead>
<tr>
<th></th>
<th>55–64</th>
<th>65 +</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Married</td>
<td>Single</td>
</tr>
<tr>
<td>1966</td>
<td>88.4</td>
<td>70.8</td>
</tr>
<tr>
<td>1971</td>
<td>85.6</td>
<td>66.9</td>
</tr>
<tr>
<td>1976</td>
<td>79.3</td>
<td>57.8</td>
</tr>
<tr>
<td>1981</td>
<td>77.9</td>
<td>56.0</td>
</tr>
<tr>
<td>1982</td>
<td>74.6</td>
<td>53.4</td>
</tr>
</tbody>
</table>

Table 3-6: Canadian Labour Force Participation Rates for Women by Age and Marital Status (in percent)

<table>
<thead>
<tr>
<th>Year</th>
<th>Married</th>
<th>Single</th>
<th>Married</th>
<th>Single</th>
</tr>
</thead>
<tbody>
<tr>
<td>55–64</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1966</td>
<td>20.6</td>
<td>61.9</td>
<td>3.6</td>
<td>17.8</td>
</tr>
<tr>
<td>1971</td>
<td>23.3</td>
<td>64.7</td>
<td>3.8</td>
<td>14.5</td>
</tr>
<tr>
<td>1976</td>
<td>26.7</td>
<td>57.2</td>
<td>3.3</td>
<td>10.9</td>
</tr>
<tr>
<td>1981</td>
<td>29.3</td>
<td>60.5</td>
<td>3.6</td>
<td>12.3</td>
</tr>
<tr>
<td>1982</td>
<td>30.0</td>
<td>54.4</td>
<td>4.2</td>
<td>10.3</td>
</tr>
</tbody>
</table>

| 65+  |         |        |         |        |


Although married men and single women are most likely to remain in the labour force up to and beyond the standard age of retirement, it is only married women in both age categories but especially age 55–64 whose participation rates are increasing. Perhaps this trend is explained by the growing need in families for a second wage earner in addition to married women’s typical re-entry into the labour force after raising a family.

To conclude, an analysis of the effect of gender on labour force participation rates reveals that women tend to retire at an earlier age and early in greater numbers than men. In addition, comparisons of the participation rates of older workers by marital status indicate that those most likely to work up to and beyond age 65 are married men and single women. Moreover, both Canadian and U.S. data reveal that while participation rates for older male workers are decreasing the participation rates for older female workers are holding steady. A closer examination of Canadian participation rates among older women points out that while single women’s participation rates are declining slightly over time, married women’s rates are increasing.

These findings suggest that the abolition of mandatory retirement would be welcomed by men more than women. However, since it was demonstrated that labour force participation rates are increasing for older married women, holding steady for older single women, and decreasing for men regardless of marital status, the abolition of mandatory retirement may also be desirable for
women.

Work after Retirement

In turning to paid work after retirement, some significant data emerges. In a study of 1,000 U.S. managers, and professional and technical personnel who had retired early or at the mandatory retirement age, Gray and Morse (1980) found that 40 percent returned to paid work after retirement. According to Coffin and Martin (1977), data based on the 1977 Canadian Retirement Survey reveal that 42 percent of Canadian males active in the labour force and 45 percent of those retired from the labour force would take part time work after retirement. Similar results were recorded for women (quoted in Sampson, 1981:20). Martin (1982) claims that in his study of the labour force activity of retired Canadians, 7 percent of retired women and 11 percent of retired men were either looking for work or working for pay. Their reasons for returning to the labour force are indicated in Table 3-7.

<table>
<thead>
<tr>
<th>Reason</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earn money</td>
<td>44</td>
<td>45</td>
</tr>
<tr>
<td>Keep physically fit</td>
<td>25</td>
<td>12</td>
</tr>
<tr>
<td>Keep in touch with people</td>
<td>11</td>
<td>20</td>
</tr>
<tr>
<td>Other</td>
<td>20</td>
<td>23</td>
</tr>
</tbody>
</table>

---

100% 100%

Source: Coffin et al., 1977. Quoted in Martin, 1982:179
Retirement Attitudes and Practices

A comparison of attitudes toward retirement and practices of retirement indicates that there is some similarity between attitude and practice. Those who express a desire to work beyond the standard age of retirement and those who do in fact retire later both have higher socioeconomic status levels. For gender, fewer similarities exist between attitude and practice. While women express less favourable attitudes toward forced retirement than men, women generally retire earlier, and early in greater numbers, than men. This inconsistency between women's attitude toward, and pattern of, retirement may change if the labour force participation rates of older married women continue to increase as they have in the last sixteen years. It is important to note that comparisons between attitudes and practices do not occur in the literature on retirement. They are presented here because the way people feel about compulsory retirement and when they actually retire must both be considered in an evaluation of the consequences of an end to fixed-age retirement.

Summing Up and Moving On

This chapter has examined practices of retirement by socioeconomic status and gender. It was demonstrated that those who retire later tend to be of higher socioeconomic status, male, and for women, single as opposed to married women. Moreover, there are similarities between retirement attitudes and practices for socioeconomic status but not for gender.

Concerning proposed changes to compulsory retirement legislation, it appears that certain social groups may benefit from the abolition of mandatory retirement. Married women, typically entering the labour force later in life, and higher-status workers, not wishing to interrupt a satisfying career, may welcome the end of fixed-age retirement. On the other hand, the abolition of mandatory retirement may not be such a boon to lower-status groups. While the physical nature of the work and its drudgery may force blue collar and unskilled workers out of
the labour force earlier than the normal age of retirement, the threat of inadequate pensions may coax them to remain working for pay, especially if working beyond age 65 was a legislated option. In the next chapter, the various arguments for and against mandatory retirement will be assessed in light of the evidence presented up to now.
CHAPTER 4

FOR AND AGAINST MANDATORY RETIREMENT:
THE MAJOR ARGUMENTS

Introduction

Arguments for and against compulsory retirement are typically presented in a vacuum, without considering the relevance of people’s experience. Here, examining the pros and cons of abolishing mandatory retirement will be grounded in what is known about Canadian attitudes towards, and practices of, retirement. Accordingly, since the Government of Canada has indicated that it intends to pass legislation to render fixed-age retirement policies illegal under the Charter of Rights and Freedoms, the implications of this proposed legislation will be considered in light of current Canadian labour force experience.

First, the labour force experience of Canadians will be reviewed, based on the literature and evidence presented up to now. Next, this review will provide a basis for the debate on compulsory retirement, beginning with a section on the arguments in favour of abolishing mandatory retirement and followed by a section outlining the points favouring the retention of mandatory retirement. In each of these sections, the various arguments will be critically assessed.
A Review of Retirement Attitudes and Practices

The abolition of mandatory retirement may be more welcomed by women than by men. Since women live longer than men, spend a shorter period in the labour force than men, depend more on the labour force for social contact, and face a greater threat of retiring in poverty than men, they may be more willing to work for pay beyond 65 years of age. Canadian labour force participation rates demonstrate that women's participation in paid work beyond age 65 is at a rate that has remained steady in the last few decades whereas the rate for men has been declining over the same period. In addition, the secondary analyses of CIPO and Gallup data reveal that women have less favourable attitudes toward forced retirement than men. Thus, ending fixed-age retirement might be beneficial to women although other legislation affecting pensions might be even more appealing.

Recent trends in labour force participation rates indicate that ending fixed-age retirement would probably not alter established practices of retirement. In particular, U.S. data reveal that despite the 1978 amendments to legislation affecting mandatory retirement, labour force participation rates remained the same for older workers. Similar evidence is available in Canada. After legislation prohibiting mandatory retirement was introduced in Manitoba, retirement before or at age 65 was still the norm for academics. Between 1978 and 1983, over 80 percent of University of Manitoba academic staff continued to retire before or at age 65 (Flanagan, 1984:27). Thus, it would seem that legislating an end to compulsory retirement would not alter practices of retirement.
Arguments Against Mandatory Retirement

Mandatory Retirement and Human Rights

Though the evidence summarized above suggests that the abolition of mandatory retirement would not necessarily serve the Canadian labour force at large, there is still a minority of people who will likely desire work after age 65. For this minority, their right to work is infringed upon by compulsory retirement policy. In Canada, the Charter of Rights and Freedoms sets the stage for challenges to forced retirement policy since Section 15(1) guarantees that there will be no discrimination on the basis of age. However, there has yet to be a Supreme Court decision ruling mandatory retirement illegal under the Charter. It appears, though, that this decision may be made since the abolition of mandatory retirement as an absolute rule is supported in principle by the current Canadian Government and by the two main opposition parties.

From a human rights perspective, the abolition of mandatory retirement may be justifiable since it would end discrimination on the basis of age and allow older workers to decide for themselves whether or not to remain in the labour force after age 65. Not only is 65 an arbitrary age on which to base compulsory retirement but, because Canadians are living longer than a few decades ago, 65 as the "normal" age of retirement has become irrelevant. According to Parnes and Nestel (1981:266)

Insofar as it forces any productive workers out of the market, it deprives society of willing resources. Moreover, it represents a denial of the individual's freedom of choice. On these grounds alone its abolition may be justified.

Canadians are not only living longer, but they are retiring while still healthy and willing to work. Depriving them of their right to work at age 65 while they are still productive workers may be deemed discriminatory under the Charter. Babic (1984:24–25) argues that

the use of age 65 as "normal" is both acceptable and unacceptable: acceptable because it establishes some criteria around which benefits may be computed; unacceptable because . . . its continued use reinforces an inaccurate perception of "old".

In Babic's example, acceptability is based on an established practice of retiring workers at the age of 65. However, established practices can also be discriminatory especially if they involve arbitrary age limits to work in the labour force. Denying the right to work at age 65 may be deemed unfair under the Charter since it involves discrimination on the basis of age. If the Charter allowed for the abolition of mandatory retirement, it might mean an end to using chronological age as a predictor of performance.

Mandatory retirement policy limits opportunities to work in the labour force for those who must work beyond age 65 out of economic necessity. It has been demonstrated that although those of lower socioeconomic status tend to retire early, they also express a reluctance to retire based on concerns over post-retirement income. After analyzing the labour force participation of older workers, McDonald and Wanner (1982:177) conclude that "those Canadians who work past age 65 do so primarily for economic reasons." Thus, one could speculate that ending fixed-age retirement would promote work beyond age 65 and prevent some workers from retiring into poverty.

This issue of retiring into poverty brings into question the adequacy of pensions. After his review of the literature, Sampson (1981:19) concludes

most current pension plans are unable to yield the level of income or quality of income protection against inflation that would enable retirees to maintain a comfortable independent life during a period of retirement.

Consequently, Sampson (1981:19) recommends that persons 65 years of age and older "develop new patterns of attachment to employment during the post-retirement period to supplement government and private pension incomes." Thus, if mandatory retirement were abolished, it might encourage those retirees who cannot make ends meet to stay in the labour force on a full time or part time basis.

Staying in the labour force beyond age 65 has a further advantage. If the abolition of mandatory retirement encouraged more of the elderly to work for pay after age 65, this would
lessen the cost incurred by retirement plans (Babic, 1984:23). Specifically, as indicated in Chapter 1, a growing number of Canadians are reaching age 65 and living longer once they reach that age. These increases mean that more people are drawing from pension coffers. With declining birth rates, there may be a further imbalance between those in the labour force and those retired. Thus, encouraging a delay in retirement, by ending mandatory retirement, might entail that more people were contributing to pension plans or contrarily, that less people were drawing from them. In addition, this might lessen the crisis of pension schemes predicted for the future.

Finally, the end of compulsory retirement would benefit those who do not wish to surrender their satisfying careers in the labour force. From the literature reviewed earlier, it appears that those of higher socioeconomic status are most intent on remaining in the labour force beyond age 65. In addition, the CIPO and Gallup data also demonstrated that those who want to prolong their work lives beyond the normal age of retirement are concentrated in professional, executive, and white collar jobs. Accordingly, since it has the economic means, this group may be most likely to challenge mandatory retirement policy in the courts. Therefore, it may be at this group's initiation that compulsory retirement is eventually ruled illegal under the Charter.

Mandatory Retirement, Human Rights, and Women

Until now, women have not been singled out in the various arguments concerning mandatory retirement. Yet, it may be women who benefit most from the abolition of fixed-age retirement, given the prevailing policies and practices in society. For example, since women live longer than men, they have a stronger case against a policy which forces workers out of the labour force while they are still healthy and willing to work. In his report of the Special Senate Committee on retirement age policies, Croll (1979:27) argues "because of the greater longevity of women, the maintainance of mandatory retirement at age 65 becomes even less logical than in the
case of men."

Women also have an argument against a policy which does not allow them to participate in the labour force to the same extent as men. Since women often re-enter the labour force after raising a family, they have fewer years than men in which to acquire the responsibility, income, and occupational level they strive for. An end to fixed-age retirement would provide women with greater opportunities to participate in the labour force and for some women, to pursue their career goals.

Women's shorter, and sometimes interrupted period in the labour force also entails lower occupational status and income than those of men. Typically, women's labour force participation has been interrupted during the childbearing and childrearing years whereas men's participation is more or less constant. Therefore, while men contribute to the Canada Pension Plan steadily throughout their working lives, women contribute for only those periods that they work in the labour force. This, in turn, affects their benefit credits for retirement. Consequently, not only do women earn less than men while in the labour force but, because of their lower wages and shorter duration of paid work, acquire fewer pension credits, resulting in their retiring in poverty at a rate far greater than that for men. As was mentioned earlier, the National Council of Welfare on the Income of the Aged (1984:64) reports that "the poverty rate among families led by elderly women has increased since 1979 and now stands at an estimated 24.6 percent—two-and-a-half times the rate for men." For unattached women over 65, there is a likelihood that they will live below the poverty line at a rate four times greater than for men (National Council of Welfare on the Income of the Aged, 1984:64). In addition, because they live longer than men, women must stretch their savings and pension income over a longer retirement period. Needless to say, the abolition of mandatory retirement could create the opportunity for greater labour force participation among older women and a chance to maintain their standard of living as opposed to retiring into poverty. As McDonald and Wanner
Because women traditionally have moved in and out of the labour force in a limited number of low-paying jobs, they likely did not accumulate pension benefits and may have been forced to work out of dire economic need.

Finally, married women may welcome the opportunity to work beyond age 65 since the alternative of retirement does not necessarily entail the cessation of work. Based on a study of 145 women from dual-earner marriages and 65 women from dual-retired marriages, Brubaker and Hennon (1982) found that if men are not sharing household responsibilities when they and their wives are working in the labour force, they do no better once they and their wives retire from the paid labour force. As Table 4–1 reveals, women do most of the work in the home, before and after retirement.

Table 4–1: Percent Distribution of Household Duties by Gender and Labour Force Status

<table>
<thead>
<tr>
<th>Duty</th>
<th>Earners</th>
<th></th>
<th></th>
<th>Retirees</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Husband’s Duty</td>
<td>Wife’s Duty</td>
<td>Shared Duty</td>
<td>Husband’s Duty</td>
<td>Wife’s Duty</td>
</tr>
<tr>
<td>Cooking</td>
<td>0.0</td>
<td>91.7</td>
<td>8.3</td>
<td>0.0</td>
<td>91.9</td>
</tr>
<tr>
<td>Wash dishes</td>
<td>0.0</td>
<td>86.2</td>
<td>12.4</td>
<td>1.6</td>
<td>80.6</td>
</tr>
<tr>
<td>Mow lawn</td>
<td>44.8</td>
<td>29.0</td>
<td>26.7</td>
<td>75.8</td>
<td>8.1</td>
</tr>
<tr>
<td>Wash clothes</td>
<td>0.7</td>
<td>89.7</td>
<td>6.9</td>
<td>1.6</td>
<td>85.5</td>
</tr>
<tr>
<td>Car repair</td>
<td>76.6</td>
<td>4.1</td>
<td>19.3</td>
<td>90.3</td>
<td>3.2</td>
</tr>
<tr>
<td>Write letters</td>
<td>0.7</td>
<td>78.6</td>
<td>20.0</td>
<td>3.2</td>
<td>71.0</td>
</tr>
<tr>
<td>Social events</td>
<td>2.1</td>
<td>40.7</td>
<td>57.2</td>
<td>0.0</td>
<td>38.7</td>
</tr>
<tr>
<td>Earn money</td>
<td>42.8</td>
<td>2.1</td>
<td>52.4</td>
<td>53.2</td>
<td>1.6</td>
</tr>
<tr>
<td>Clean house</td>
<td>0.7</td>
<td>85.5</td>
<td>13.8</td>
<td>0.0</td>
<td>79.0</td>
</tr>
<tr>
<td>Shopping</td>
<td>1.4</td>
<td>71.7</td>
<td>6.9</td>
<td>1.6</td>
<td>40.3</td>
</tr>
</tbody>
</table>

Source: Brubaker and Hennon, 1982:213

Thus, women do not retire to leisure as it appears men do. Consequently, they may be willing to continue working in the labour force beyond age 65 since retirement does not have the same promise of leisure as it does for men. Evidence consistent with this was reported in Chapter 2 where recently compiled data on retirement attitudes demonstrated that women were less
favourably disposed to forced retirement than men.

In conclusion, the arguments in favour of the abolition of mandatory retirement are based on the issue of unfair discrimination. It has been argued that mandatory retirement should be abolished because it discriminates on the basis of age. On the one hand, it disallows equality of opportunity for particular groups in society by preventing them from continuing in the labour force for career motives and job satisfaction. On the other hand, it prevents those who face poverty in retirement from staying in the labour force in order to better make ends meet. Of course, one could argue that insufficient pensions are no reason to abolish mandatory retirement and rather, that pensions should be improved, especially for women and lower-status men. However, since there is no indication that pensions will improve substantially in the next few years, ending fixed-age retirement is at least a potential means of lessening poverty among older Canadians. For this and other reasons stated above, abolishing mandatory retirement appears justifiable.

Arguments in Favour of Mandatory Retirement

There are a number of objections that could be raised against the proposed changes to mandatory retirement policy. It could be argued that mandatory retirement is efficient, that it encourages rejuvenation in organizations, promotes employment of young people, and protects the public from possible inferior performances of older workers. These and other arguments will be assessed in light of the evidence presented thus far on retirement attitudes and practices.

Efficiency. On the efficiency of fixed-age retirement, Croll (1979:2) asserts

From the point of view of personnel administration, there is no doubt that retirement at some fixed age (say 65) is both simple and impersonal. It does not involve the awkward process of assessing individuals when they reach some threshold to determine whether they should be retired or kept on.

Croll's point makes sense from an administrative perspective. Most organizations in western
society are based on efficiency since a rational model has been effective in ensuring productivity and profits.

This perspective is narrow, however, since it does not take into account individual differences in motivation, competence, desire to work, and need to work. Those reaching age 65 are entitled to the individual rights and freedoms promoted in the Charter and enjoyed by a majority of Canadians. The abolition of compulsory retirement would affirm individual rights by allowing a particular social group, those over 65 years of age, to decide for themselves whether or not they will continue working in the labour force. Moreover, if effective performance evaluation systems were in place, it would mean skilled, experienced workers would not be forced out of the labour force simply because they had reached age 65. In this case, productivity and profits would still be maintained while making the labour force more flexible to the needs of older Canadians.

ii) Rejuvenation. Concerning the rejuvenation of the labour force, it is argued that mandatory retirement promotes the recycling of labour and, in doing so, replaces old ideas with fresh, new ones. Flanagan (1984:26–27) summarizes this argument in the context of universities.

Old researchers will undoubtedly read about the latest advances, but they are unlikely to adopt them as enthusiastically as the new generation learning them in graduate school. Fixed retirement seems to be a reasonable way of ensuring the necessary circulation of personnel.

There are some basic problems with this argument. As demonstrated earlier in both Canadian and U.S. data, early retirement is a growing phenomenon for many people and appears to be undisturbed by policy changes ending fixed-age retirement. As Rothstein (1982:251) points out, "where firms have no mandatory retirement policies, the evidence suggests that employees often realize when they should leave." Thus, the necessary circulation of personnel is ensured by the natural practices of retirement from the labour force. Another problem concerns the presumption that new people are slotted into jobs as older workers retire, as though there were
only a fixed number of positions in the labour force. The university example, however, demonstrates the opposite. Retiring professors may not be replaced in departments not experiencing growth, such as Greek and Latin, but may be replaced by twice the number of new professors in expanding departments such as Sports Medicine. Thus, the circulation of workers in the labour force is more complex than Flanagan presumes.

A third problem involves Flanagan's assumption that, with respect to new ideas, "older" entails "less receptive". Since there is an atmosphere at good universities, as well as in most work environments, which encourages upgrading, there is ample opportunity for employees of all ages to remain up-to-date. Thus, for any researcher, as well as for skilled and unskilled workers, learning new ideas and techniques can be an ongoing part of work. Alternatively, if work presents no stimulation or vigour, then the challenge lies in upgrading the work, not in dismissing the worker.

iii) **Youth Unemployment.** A third argument focusses on how the abolition of mandatory retirement would make the labour force stagnant, inhibiting job opportunities for young people. This argument is similar to the one previous and thus, the same objections apply. Acknowledging the complexity of assessing whether an end to compulsory retirement would decrease youth unemployment, Rothstein (1982:235) concludes

A review of labour force growth and the Canadian and American studies and reports, supports a tentative conclusion that the youth component of the labour force would not be significantly affected in terms of job opportunities or advancement by the abolition of the practice of mandatory retirement.

This conclusion is based on the following: only a limited number of workers will continue working for pay and of those who do work beyond age 65, it is only for a few years. Moreover, there are only a limited number of occupational groups which, when vacated by an older worker, could be filled by a younger worker (Rothstein, 1982:235). This latter point suggests that the process of segmentation in the labour force may exist for age as well as gender and race. If segmentation
by age does exist, then younger workers would not be able to fill the positions held by older workers.

iv) **Public Safety.** It could be argued that keeping a fixed-age retirement policy ensures public safety by retiring those who may no longer be competent in occupations where safety is essential. This argument is based on the assumption that, as people age, their ability to be safe workers declines. Flanagan (1984:25–26) claims, "when hundreds of lives may be at stake, we want to ensure that drivers and pilots are in top mental and physical condition."

One objection to this argument is that it reinforces a blanket policy such as mandatory retirement rather than supporting a system which tests for competence individually. In addition, this argument assumes that where public safety is an issue, people must be protected from the incompetent older worker. However, in the case of airline pilots, public safety is an issue at all ages. Moreover, in areas where public safety is essential, performance evaluation systems are already in place. If these systems are not effective, then they should be overhauled rather than reinforcing arbitrary fixed-age retirement policies. As Rothstein (1982:251) argues

> To the extent that such problems exist [in employee performance appraisal systems], they should be addressed by employers. Compulsory retirement does not solve the problem and is not justified by it.

One final point on performance appraisal systems is that one might argue they would be expensive to implement if mandatory retirement was abolished. However, as noted above, in areas where competence is important to public safety, testing is already in place. Moreover, the introduction of appraisal systems where, at present, none exist should have a beneficial effect on the efficiency of a firm. The cost . . . would be offset by the benefit. It likely is in the firm's best interest that reliable performance appraisals be developed and properly administered (Rothstein, 1982:251–252).

v) **Labour's Argument.** According to the B.C. Federation of Labour (1980:98), "uniform benefits
and mandatory retirement age applied equally to all employees in a collective sense may not be discriminatory." In addition, it argues that abolishing mandatory retirement might affect collective bargaining and existing negotiated pension schemes. Since labour has been instrumental in establishing policies such as mandatory retirement, a legislated end to fixed-age retirement may signal an erosion of labour's control over the unionized workplace.

Labour's argument that mandatory retirement may not be discriminatory, since it applies to all workers equally, is valid in the context of collective rights and distributive justice. However, since the Charter stresses individual rights and freedoms, labour's argument loses some strength. Moreover, since over half the Canadian labour force is not unionized, labour's argument is further limited. Concerning the potential effect of an end to fixed-age retirement on collective bargaining and pension schemes, labour unions may have to review these policies regardless of whether or not mandatory retirement is abolished. Increases in the number of people retiring from the labour force and the speculation that retirement income may eventually be insufficient to meet the needs of Canadians may necessitate that policies affecting those in the labour force and those retiring be re-evaluated by unions as well as the government.

vi) Other Arguments. Further arguments could be made in favour of retaining a fixed-age retirement policy. Some might argue that an organization's resources would be drained by keeping on older, highly paid workers rather than employing young workers starting out at basic salaries. In the case of Canadian universities, a male assistant professor makes two-fifths of the earnings of a male full professor (Murphy, 1984). However, since older workers can contribute the skill and experience, and in the university example the reputation, necessary to an organization's stability and productivity, they are valuable employees. It could also be argued that having a fixed retirement age permits older workers, who may be unable to adequately perform their duties, to retire in dignity. Friedman (1984:99) argues this point by claiming "it is
no shame to leave a job because you are 70 and forced to go like everyone else. But it is humiliating to be fired as a doddering fool." On the other hand, it is also humiliating to be mandatorily retired while still competent and willing to work. Moreover, as indicated earlier, when organizations do not have a policy on mandatory retirement, employees still realize when they should leave (Rothstein, 1982:251).

Concerning plans for retirement, it is argued that having a fixed-age retirement policy encourages people to make financial plans for their old age. However, there is no indication that those who remain in the labour force beyond age 65 are less likely to make financial arrangements for retirement. On the contrary, it may be those who have examined their financial situation who are more likely to opt for work after age 65, simply because they realize the necessity of paid work.

In another argument, it is claimed that the end of mandatory retirement might disrupt the complex system of retirement and pensions. For example, if a growing number of Canadians chose to remain in the labour force after the normal age of retirement, would 65 remain as the age when Old Age Security and Canada Pension Plan benefits would be paid, or would the whole system need to be overhauled? This argument is similar to the one which advocates compulsory retirement because it is efficient. A major objection to this argument is that administrative efficiency stands in the way of individual rights. Thus, depending on one's perspective, efficiency or human rights could take precedence. However, since the Charter encourages individual rights, perhaps policies such as those concerning mandatory retirement will have to change to accommodate these rights.

An even more fundamental objection to the elimination of mandatory retirement involves a basic tension incorporated in the Charter; that of individual versus collective rights. Since the Charter is primarily focussed on individual rights and freedoms, concerns about distributive justice are secondary. However, it could be argued that the greatest good for the greatest number of
people may result from maintaining fixed-age retirement. Once again, depending on one's perspective, individual rights or collective rights could take precedence.

In conclusion, a number of arguments for the retention of a fixed-age retirement policy have been considered. The literature and evidence, however, favour the position that ending mandatory retirement would not be detrimental to any social group in Canada. In a society committed to the principle of equality of opportunity, the abolition of mandatory retirement would come a step closer to ameliorating discrimination based on age. In addition, it would affirm individual rights by allowing those over age 65 to decide whether or not to work in the labour force.

**Summing Up and Moving On**

Fixed-age retirement may no longer be defensible under the Charter since it may be deemed an intolerable violation of individual rights. Consequently, individuals will use the Charter to defend their right to work beyond the age of 65. The Charter, however, does not mark the beginning of the mandatory retirement debate. Since large numbers of Canadians are reaching age 65 and living longer once they reach that age, concerns about their relation to the labour force and retirement have taken the fore. Moreover, since there has been an apparent shift to judging individuals with an achievement rather than an ascriptive orientation, labour force contributions and accomplishments have become paramount. These and other points will be taken up in the concluding chapter.
CHAPTER 5

CONCLUSION

Introduction

There is little doubt that, had the Charter of Rights and Freedoms not been introduced in Canada, mandatory retirement would still have been a contentious issue in this decade. While the Charter has acted as a catalyst in stimulating debate on compulsory retirement, a number of other factors heralded an eventual nation-wide debate on fixed-age retirement policies. Specifically, population trends, changes in retirement policy in other countries (especially the United States), and provincial human rights legislation in Canada signalled that a critical evaluation of mandatory retirement was forthcoming or underway in Canada. In addition to these factors, a more general trend in the allocation of status and rewards in society underlies the policy debate. These factors will be examined in this chapter in terms of the part each plays in discussions of mandatory retirement policy.

Nevertheless, the Charter of Rights and Freedoms gives direction to discussions on mandatory retirement and will undoubtedly play a major role if mandatory retirement is abolished. The Charter's provision for the abolition of discrimination based on age means that policies such as compulsory retirement could be deemed discriminatory under the Charter. Accordingly, individuals could use the Charter to defend their right to work beyond 65 years of age. Thus, discussions of fixed-age retirement policy must be made in the context of the Charter since it provides the mechanism through which such policies may be abolished.
The Contemporary Context for the Mandatory Retirement Debate

It is likely that without a Charter of Rights and Freedoms, Canadian population trends would have necessitated a debate on mandatory retirement. As noted in Chapter 1, the average age of Canadians is rising and their typical life span is increasing. As a result, a growing number of Canadians is reaching age 65 and living longer once they reach this age. For example, during the period from 1950 to 1980, the average life span had increased by 1.3 years for men and 3.9 years for women (Dominion Bureau of Statistics, 1960; Statistics Canada, 1984). Accordingly, as more people are entering their "twilight years", the louder their collective voice on issues concerning the quality of life after age 65.

The right to work in the labour force beyond age 65 is but one of the many demands that older Canadians are making in order to improve their lives. As we have seen from the previous chapters, the demand to work beyond age 65 may be spurred on by a desire to enrich the later years or the need to improve living conditions. Moreover, since a lengthening life span is the result of better health and healthcare among the elderly, older Canadians are increasingly more physically able to work in the labour force beyond 65 years of age. Thus, the desire, the need, and the ability among older people to work in the labour force indicate that a debate on mandatory retirement was in the offing. The Charter allows older Canadians to articulate how their desires, needs, and abilities are not being realized when faced with the threat of being forced to retire at age 65.

Another strong indicator that a debate on compulsory retirement was pending in Canada is the U.S. example. Legislated change took effect in the United States in 1979, entailing that mandatory retirement was outlawed in the federal public sector and that the compulsory retirement age was raised from 65 to 70 in the private sector. As was mentioned in Chapter 1, Croll (1979:34) claims that this change occurred for a number of reasons: retirement at age 65 was arbitrary, there was no link between age and competence, older people were being denied their
right to work, and compulsory retirement forced out older workers who could still make a valuable contribution to the labour force.

Since the U.S. and Canadian economies are closely linked and the population trends and social policies in both countries are similar, the U.S. action of outlawing mandatory retirement at age 65 undoubtedly signalled a debate, if not a similar change, in Canada. A testing to that similarity is the fact that the same reasons Croll (1979:34) claims were used to justify an end to mandatory retirement at age 65 in the U.S. are being used in Canada today, and form the bulk of the argument presented in Chapter 4 in favour of the abolition of mandatory retirement. Moreover, while legislated changes to fixed-age retirement policy in the U.S. stem from the Age Discrimination in Employment Act, similar amendments could have taken place nation-wide in Canada, based on provincial human rights codes.

Provincial differences in human rights legislation regarding compulsory retirement suggest that solutions to the mandatory retirement debate may have been found in some provinces. Specifically, in Manitoba, Quebec, and New Brunswick there is no upper limit on the age at which one is protected from discrimination. In other words, in these three provinces, human rights legislation prohibits forced retirement at age 65. Thus, if the Canadian Charter of Rights and Freedoms did not exist, human rights codes for the other provinces may have been the basis for national changes to fixed-age retirement policy.

Yet another factor signalling that mandatory retirement would become a contentious issue in this decade involves the system of status and rewards in society. There has been an apparent shift from social status being based only on ascriptive characteristics to it being more strongly associated with achievement. For example, rather than claims to roles and rewards in society being based solely on one's membership to a particular social group (ascription), they increasingly incorporate what one achieves in a hierarchical occupation system (McRoberts, 1982:379). Social

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New Brunswick's upper age limit is open-ended provided no bona fide pension or retirement plan states otherwise.
mobility is thus maximized through capabilities and achievements exhibited in the labour force rather than through one's family background or any other ascribed characteristic.

How far from an ascriptive to an achievement orientation we may have moved in Canada is debatable. As noted in Chapter 1, support for popular movements such as Black Rights and Women's Liberation seems to signal that social status is based less on characteristics such as colour and gender and more on achievement. Achievement is derived primarily from one's occupational status and income from labour force work. This shift, however, may only exist in theory. While the notion of equality of opportunity stresses the achievement principle, in practice, gender, race, and age still play a role in the system of status and rewards in society.

Nevertheless, various groups are exerting pressure in order to minimize the role of ascription and highlight achievement. Some older Canadians are insisting that age should not be a means of measuring their potential contribution to the labour force. For those who want to work beyond age 65 in order to further their occupational pursuits or increase their earnings, mandatory retirement is a barrier which reinforces the ascriptive notion that after 65, workers are no longer a valuable addition to the labour force.

Pressure is also being exerted to lessen the role of ascription and maximize the achievement principle for women in Canada. As noted in earlier chapters, women's labour force participation has increased remarkably in the last three decades, allowing them to fit into the occupational structure and derive an income and social status from paid work. Fixed-age retirement is a barrier to women achieving an adequate standard of living in the labour force after age 65, though it is questionable that women's paid work necessarily always provides for an adequate standard of living. Moreover, compulsory retirement may prevent some women from achieving their desired goals in the labour force. Accordingly, even without the Charter, the issue of women, achievement, and retirement would have been taken up by various women's organizations concerned with the status of Canadian women.
The Charter of Rights and Freedoms, however, is presently stimulating debate on the many issues associated with mandatory retirement. Moreover, since it specifically outlaws age discrimination, the Charter appears to provide for the absolute abolition of mandatory retirement. Thus, while the above factors suggest that a nation-wide debate on fixed-age retirement policies was on the horizon, the Charter undoubtedly has, and will continue to, speed the debate along.

**Conclusion**

This thesis has examined the potential social consequences of an end to fixed-age retirement policy by considering attitudes toward, and practices of, retirement as well as the arguments for and against mandatory retirement. Socioeconomic status and gender were considered in order to locate similarities and differences in retirement attitudes and practices for various groups and to assess whether the abolition of mandatory retirement would be more beneficial for one group or another.

Concerning retirement attitudes, both the literature and the secondary analyses of CIPO and Gallup data indicate that for socioeconomic status, those who want to work beyond the normal age of retirement have higher education levels and typically work in professional, executive, and white collar jobs. For gender, the literature and secondary analyses reveal that women have less favourable attitudes toward retirement in general and forced retirement at age 65 in particular than men. It was concluded that women may express greater reluctance to retire at age 65 than men because retirement does not have the same association with leisure for women that it does for men.

Concerning retirement practices, it was demonstrated that those who retire later than the normal age of retirement tend to be of higher socioeconomic status, male, and for women, single as opposed to married. Within the socioeconomic analysis, early retirement appears to be associated with unfavourable job attributes, less autonomy, fewer skills, blue collar work, lower occupational status, being able to afford to retire, and being eligible for a pension. For gender, it
was found that labour force participation rates are increasing for older married women, holding steady for older single women, and decreasing for men regardless of marital status. It was concluded that married women and higher-status workers are most likely to welcome an end to fixed-age retirement.

Specifically, an end to compulsory retirement may be particularly welcomed by women since it would allow them a longer period in the labour force in order to secure an adequate income and stave off retiring on a meagre pension. The abolition of mandatory retirement may also be lauded by those of higher socioeconomic status who might want to work beyond age 65 in order to sustain a satisfying career. Thus, an end to fixed-age retirement would be beneficial to certain groups in society.

Concerning the various positions on compulsory retirement, the arguments in favour of eliminating mandatory retirement focussed on the human rights of older workers. It was argued that mandatory retirement should be abolished since it discriminated on the basis of age, disallowing some groups from pursuing their occupational interests in the labour force and barring others from staying in the labour force in order to stave off retiring into poverty. Arguments in favour of mandatory retirement focussed on the efficiency of such a policy, its rejuvenation of organizations, its promotion of youth employment, its protection of public safety, and its fairness as a blanket policy, affecting all Canadians equally.

While a number of objections to ending compulsory retirement were raised, it was concluded that the limitations of each objection, as well as the strength of the argument advocating an end to fixed-age retirement, led to favouring abolition. In addition, since the Charter protects against age discrimination, a social policy of fixed-age retirement may be no longer supportable in Canada.

Abolishing mandatory retirement would mean an end to one form of age discrimination and an opening of opportunities to those who desire or need to work for pay after the normal age
of retirement. The end to mandatory retirement would also entail that individual rights would be affirmed. Since the Charter of Rights and Freedoms is concerned with protecting individual rights, the abolition of compulsory retirement would be an important step toward realizing the Charter's mandate.
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Guarantee of Rights and Freedoms

1. The Canadian Charter of Rights and Freedoms guarantees the rights and freedoms set out in it subject only to such reasonable limits prescribed by law as can be demonstrably justified in a free and democratic society.

Fundamental Freedoms

2. Everyone has the following fundamental freedoms: (a) freedom of conscience and religion; (b) freedom of thought, belief, opinion and expression, including freedom of the press and other media of communication; (c) freedom of peaceful assembly; and (d) freedom of opinion.

Democratic Rights

3. Every citizen of Canada has the right to vote in an election of the House of Commons or of a legislative assembly and to be eligible for membership therein. 4. (1) No House of Commons and no legislative assembly shall continue for longer than five years from the date set for the return of the writs at a general election of its members. (2) In the event of real or apprehended war, invasion or insurrection, a House of Commons may be continued by Parliament and a legislative assembly may continue by the legislature beyond five years if such continuance is not used by the votes of more than one-third of the members of the House of Commons or the legislative assembly, as the case may be. 5. There shall be sitting of Parliament and of each legislature at least once every twelve months.

Mobility Rights

6. (1) Every citizen of Canada has the right to enter, remain in and leave that province. (2) Every citizen of Canada and every person who has the status of a permanent resident of Canada has the right to move to and take up residence in any province; and (3) to pursue the gaining of a livelihood in any province.

Legal Rights

7. Every person has the right to life, liberty and security of the person and the right not to be deprived thereof except in accordance with the principles of fundamental justice. 8. Everyone has the right to be secure against unreasonable search or seizure. 9. Everyone has the right not to be deprived of life, liberty or security of the person otherwise than in accordance with the principles of fundamental justice. 10. Everyone has the right to be informed without unreasonable delay of the nature of an arrest or detention; (a) to retain counsel without delay and be informed of that right; and (b) if found guilty of an offence, to be informed of the guarantee of a fair and public hearing by an independent and impartial tribunal immediately after conviction and to receive a certificate of conviction. 11. Everyone has the right to be presumed innocent until proven guilty according to law in a fair and public hearing by an independent and impartial tribunal. 12. Everyone has the right to be informed of the nature of the accusation that has as its object the amelioration of conditions of disadvantaged individuals or groups including those that are disadvantaged because of race, national or ethnic origin, colour, religion, sex, age or mental or physical disability. 13. Everyone has the right to be tried within a reasonable time; (c) not to be compelled to be a witness in proceedings against that person in respect of an offence; (d) to be presumed innocent until proven guilty according to law in a fair and public hearing by an independent and impartial tribunal; (e) to be denied reasonable bail without just cause; (f) except in the case of offence under military law tried before a military tribunal, to the benefit of any law that is in force in the province where the offence was committed; (g) not to be tried for the same offence again; (h) to obtain the assistance of counsel; (i) to be tried by a jury; (j) to be tried by a jury in cases where the maximum penalty is imprisonment for five years or a more severe punishment; (k) not to be found guilty on account of any act or omission unless, at the time of the act or omission, it constituted an offence under Canadian or international law or was criminal according to the general principles of law recognized by the community of nations; (l) if finally acquitted of the offence, not to be tried for it again and, if finally found guilty and punished for the offence, not to be tried or punished for it again; and (m) if found guilty of the offence and if the punishment for the offence has been varied between the time of committal and the time of sentencing, to the benefit of the lesser punishment. 12. Everyone has the right not to be subjected to any cruel and unusual treatment or punishment. 13. A witness who testifies in any proceedings has the right not to have any incriminating evidence so given used to investigate that witness in any other proceedings, except in a prosecution for perjury or for the giving of contradictory evidence. 14. A party or witness in any proceedings who does not understand or speak the language in which the proceedings are conducted or who is deaf has the right to the assistance of an interpreter.

Equality Rights

15. (1) Every individual is equal before and under the law and has the right to the equal protection and equal benefit of the law without discrimination and, in particular, without discrimination based on race, national or ethnic origin, colour, religion, sex, age or mental or physical disability. (2) Subsection (1) does not preclude any law, program or activity that has as its object the amelioration of conditions of disadvantaged individuals or groups including those that are disadvantaged because of race, national or ethnic origin, colour, religion, sex, age or mental or physical disability.

Official Languages of Canada

16. (1) English and French are the official languages of Canada and have equality of status and equal rights and privileges as to their use in all institutions of the Parliament and government of Canada. (2) English and French are the official languages of New Brunswick and have equality of status and equal rights and privileges as to their use in all institutions of the legislature and government of New Brunswick. (3) Nothing in this Charter limits the authority of Parliament or a legislature to advance the equality of status or use of English and French. 17. (1) Everyone has the right to use English or French in any debates and other proceedings of Parliament. (2) Everyone has the right to use English or French in any debates and other proceedings of the legislature of New Brunswick. 18. (1) The statutes, records and journals of Parliament shall be printed and published in English and French and both language versions are equally authoritative. (2) The statutes, records and journals of the
Enforcement

24. (1) Anyone whose rights or freedoms, as guaranteed by this Charter, have been infringed or denied may apply to a court of competent jurisdiction to obtain such remedy as the court considers appropriate and just in the circumstances. (2) Where, in proceedings under subsection (1), a court concludes that evidence was obtained in a manner that infringed or denied any rights or freedoms guaranteed by this Charter, the evidence shall be excluded if it is established that, having regard to all the circumstances, the admission of it in the proceedings would bring the administration of justice into disrepute.

General

25. The guarantee in this Charter of certain rights and freedoms shall not be construed so as to abrogate or derogate from any aboriginal, treaty or other rights or freedoms that pertain to the aboriginal peoples of Canada including (a) any rights or freedoms that have been recognized by the Royal Proclamation of October 7, 1869; and (b) any rights or freedoms that may be acquired by the aboriginal peoples of Canada by way of land claims settlement. The guarantee in this Charter of certain rights and freedoms shall not be construed as denying the existence of any other rights or freedoms that exist in Canada. 26. This Charter shall be interpreted in a manner consistent with the preservation and enhancement of the multicultural heritage of Canadians. 28. Notwithstanding anything in this Charter, the rights and freedoms referred to in it are guaranteed equally to male and female persons. 29. Nothing in this Charter abrogates or derogates from any rights or privileges guaranteed by or under the Constitution of Canada in respect of denominational, separate or dissentient schools. 30. A reference in this Charter to a province or to the legislative assembly or legislature of a province shall be deemed to include a reference to the Yukon Territory and the Northwest Territories, or to the appropriate legislative authority thereof, as the case may be. 31. Nothing in this Charter extends the legislative powers of any body or authority.

Minority Language Educational Rights

32. (1) Citizens of Canada of the English or French linguistic minority population in the province in which they reside or who have received their primary or secondary school instruction in English or French, have the right to have all their children receive or is receiving primary or secondary school instruction in that language in that province.

Application of Charter

33. (1) This Charter applies (a) to the Parliament and government of Canada in respect of all matters within the authority of Parliament including all matters relating to the Yukon Territory and Northwest Territories; and (b) to the legislature and government of each province in respect of all matters within the authority of the legislature of each province. (2) Notwithstanding subsection (1), section 15 shall not have effect until three years after this section comes into force. (3) (i) Parliament or the legislature of a province may expressly declare in an Act of Parliament or of the legislature, as the case may be, that the Act or a provision thereof shall operate notwithstanding a provision included in section 2 or sections 3 to 15 of this Charter (ii) An Act or a provision of an Act in respect of which a declaration made under this section is in effect shall have such operation as it would have but for the provision of this Charter referred to in the declaration. (3) A declaration made under subsection (1) shall cease to have effect five years after it comes into force or on such earlier date as may be specified in the declaration. (4) Parliament or the legislature of a province may re-enact a declaration made under subsection (1). (5) Subsection (3) applies in respect of a re-enactment made under subsection (4).

Citation

34. This Part may be cited as the Canadian Charter of Rights and Freedoms.

"We must now establish the basic principles, the basic values and beliefs which hold us together as Canadians so that beyond our regional loyalties there is a way of life and a system of values which makes us proud of the country that has given us such freedom and such immeasurable joy."

P.E. Trudeau 1981
APPENDIX B
CIPO and Gallup Poll Questions, 1954 to 1981

1954: Some companies insist on a man retiring when he reaches the age of 65 - regardless of his health. Do you think this is a good idea?

1967: Companies insist on a man retiring when he reaches the age of 65, regardless of his health. Do you think this is a good idea or not?

1976: Some companies insist on a man retiring when he reaches the age of 65, regardless of health. Do you think that is a good idea or not?

1977–1981: Some companies insist on a person retiring when he or she reaches the age of 65 - regardless of health. Do you think this is or is not a good idea?
APPENDIX C
Gallup Poll Question, 1983

1983: At what age do you (or your husband/wife) plan to retire?
APPENDIX D
### Canadian Female/Male Earning Differences, 1967 to 1984

#### Ratio

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<th>Year</th>
<th>All Earners</th>
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<td>0.58</td>
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<tr>
<td>1971</td>
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Source: Statistics Canada