

The Link between Social Research and Social Policy Options: Reverse Retirement as a Case in Point*

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RÉSUMÉ

Les gérontologues sociaux ont remarqué que le déterminisme économique suscite des problèmes à l'égard de l'élaboration des politiques et qu'il existe trop peu de données émanant d'autres sources. Le but de cette recherche est d'illustrer comment la recherche sociale peut alimenter le débat actuel entourant la question de l'augmentation de l'âge de la retraite, les mérites de la retraite partielle et la pertinence des avantages accordés aux aînés. On présente une analyse de données sur des travailleurs à la retraite en utilisant l'Enquête sur le vieillissement et l'autonomie à titre d'exemple sur la façon dont la recherche sociale peut avoir un effet sur les diverses modalités du régime de retraite de l'État.

ABSTRACT

Social gerontologists have observed that economic determinism is problematic to the policy-making process and that there are too few inputs from other sources. The purpose of this research is to illustrate how social research can inform the current pension debate which revolves around the issues of raising the age of retirement, the merits of partial retirement and the adequacy of the new Seniors Benefit. An analysis of data on post-retirement workers is presented using the Survey of Ageing and Independence as an example of how social research can make a difference to choices about public pension policies.

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Key Words: Reverse Retirement, Pension Policy, Partial Retirement, Seniors Benefit, Age of Retirement.

Mots clés: Retour au travail après la retraite, mesures de retraite, retraite partielle, avantages des aînés, âge à la retraite.

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Introduction

While the “Great Pension Debate” from 1976 to 1984 emphasized expanding Canada’s public pension system, the renewed debate of the 1990s concentrates on the exact opposite. Today, the debate is about how to make cuts to the same pension system given a national deficit of 37.9 billion dollars in 1994–95 and a national debt of 550.7 billion dollars in 1994–95. The conspicuous “graying” of the Canadian budget has forced the spotlight onto older persons and their retirement with a growing demand for retirees to contribute more to the reduction of the national deficit (Ekos Research Associates Inc., 1995). Arguments about the improved socio-economic status of Canada’s elderly and the unreasonable strain their growing numbers will place on the public pension system have strengthened this demand and have spawned a number of measures to contain the costs of pensions. Like other industrialized nations, three major cost-cutting strategies have been proposed in Canada: raising the age of retirement, as witnessed in Germany, the United States and Italy (Sheppard, 1991; Guillemard & Rein, 1993; Chen, 1994); the introduction of partial retirement systems and the redistribution of work time as seen in France and Germany (Lussier & Wister, 1995; Laczko & Phillipson, 1991); and the shifting of pension costs from the government sector to the semi-private or private sector, as evidenced in the United States and Great Britain (Casey, 1989; Laczko & Phillipson, 1991; Walker, 1991; Myles & Teichrow, 1991; Guillemard & Rein, 1993; Hardy, Quadagno, & Hoffman, 1993).

Because the three strategies are driven by cost factors, it comes as no surprise that the research assembled to support them is primarily founded on economic analyses. We have both left and right-of-centre researchers providing extensive data on the amount of savings generated by the various strategies, to the extent that the debate hinges, not on our collective vision of the public pension system, but rather, on the current needs of the economy (c.f. Canadian Institute of Actuaries, 1993; Courchene, 1994; Brown, 1995; Battle, 1996; Lam, Cutt, & Prince, 1996). As noted by Block (1990), our politics are more and more dominated by claims of “false necessity” – arguments that market realities constrain our range of political and social choices. Social gerontologists have been quick to flag these problems of economic reductionism, observing that there are other values besides cost savings involved in the policy process and that there are too few inputs from other sources such as sociology or social welfare (Neysmith, 1987; Marshall, 1993; Gee & McDaniel, 1993; Gee, 1996).

The purpose of this paper, then, is to illustrate how social analyses can equally inform the current pension debate and help make a difference to the policy choices under consideration (Ham & Hill 1984; Armitage, 1996). There is no dispute that research has had an impact on public pension policy, the problem is that economic analyses have squeezed social considerations out of the pension policy arena to the detriment of the policy-making process.¹ When public policies lose their power to mirror people’s lives their

usefulness may be short-lived. After a brief review of the suggested changes to pension policy, data are presented about persons who return to work after retirement as a case example of the utility of social research. This paper illustrates how these data can help us to assess the policy options and how they can lead to modifications in pension policy. Finally, it is argued that social analysis can be balanced with economic analysis when considering the policy options currently before Canadians.

Cost-cutting Measures

Raising the age of eligibility for pension benefits is one of a number of measures that have been suggested to reduce the cost of pensions. It is held that raising the age of retirement will increase the number of persons contributing to a pension plan and decrease the number of pension payments made, thereby creating savings in the plan. In Canada, this idea has been applied mainly to the Canada Pension Plan (Brown, 1995; Lam et al., 1996). A major justification for this move is the resetting of the retirement age. Gains in life expectancy should be equitably distributed between working years and retirement years, thus, the retirement age of 65 would be equivalent to 70 years of age today in the United States (Chen, 1994). In Canada, Denton and Spencer, (1996) show that age 65 in 1951 would be equivalent to age 70 in 1991. The reduction in mortality and morbidity rates amongst the aging population is used as an argument to rule out the spectre of an aging workforce riddled with poor health (McDonald, 1995). A number of researchers have calculated the different cost variations on this theme (Brown, 1995; Lam et al., 1996) but few have estimated what Canadians will do if confronted with such changes.

Another option that has been recommended is a partial pension, which would reflect partial retirement.² Partial retirement can be implemented in a number of ways, through flex time, job-sharing, and part-time work, just to mention a few. This option has also been addressed in reference to the CPP/QPP, and would result in maintaining contributions for longer periods while reducing the full payout of benefits later (Townson, 1995). As is the case with raising the age of retirement, government revenues would also increase because it would have access to a larger pool of taxable income.

The newly proposed Seniors Benefit represents an exercise in shifting the cost of pensions back to the individual. Cost-shifting involves the reconfiguration of the private/public "welfare mix" toward a residual model of social welfare, in which the function of social security is residual to the functions of the private market and the family (Guest, 1990; McDonald, 1996). In the residual model, a subsistence income for destitute workers (social assistance) is the goal, rather than the adequacy and continuity of income in retirement for all workers (social insurance). The Seniors Benefit would replace the existing universal Old Age Security (OAS) program, the income-tested Guaranteed Income Supplement (GIS), and two taxes called the age and income credits. The age of eligibility remains at age 65.

Table 1
Men and women, 45 years of age and over, who returned to work after retiring, *Survey of Ageing and Independence*, 1991

Descriptors	Men	Women	Total
Population ('000)	1,083	783	1,867
Percentage Reversing Retirement			
Yes	21.2*	11.3*	17.1
No	78.8*	88.7*	82.9
Employer after Retirement			
Same as before	26.2	31.4	27.6
Different employer	51.1	50.7	51.0
Own business	22.7	17.8	21.3
Work status			
Full-time	23.7*	11.9*	20.4
Part-time	76.3*	88.1*	79.6

*Separate chi square tests for differences between men and women. Significant differences between those who worked after retiring and those who did not at $\alpha \leq .05$ are indicated by asterisks. Calculations are weighted.

Maximum benefit levels have been set for individuals and couples at \$120 more per year than the existing combined full OAS and GIS. The income levels at which the benefit reductions are determined will be fully indexed to the Consumer Price Index. The Benefit will be income-tested, and for the married it will be based on the combined income of the two spouses (Government of Canada, 1966). Savings for the government come from income testing and from the termination of the age and pension income credits (National Council of Welfare, 1966).

While there are plenty of economic data to support the cost-cutting functions of these proposed policies, there has been little effort made to identify the outcomes for future retirees other than the observation that the system fortunately will be preserved through to the next millennium (Battle & Torjman, 1994; Government of Canada, 1996). An important question central to the utility of any policy is whether people can, or will, live by the policy, preferably without undue hardship or suffering (Chen, 1994). What will happen to Canadian retirees if these policies are implemented? To help answer this question, retirees who reverse their retirement decisions are chosen for examination because their behaviour more closely resembles the future retirement patterns encouraged by the three policy options. Post-retirement workers in Canada usually work past the customary age of retirement at age 61 years, they usually work part-time, and financial considerations play some part in the process.

Who Returns to Work?

Using the *Survey of Ageing and Independence* (SAI),³ it can be seen in Table 1 that approximately 17.1 per cent of the retired report that they worked after retirement – 21.2 per cent of the men and 11.3 of the women.⁴ Most

post-retirement workers (51%) moved to a new employer after retirement; over 27 per cent stayed with a former employer. Approximately 20 per cent started their own business. The predominant type of work is part-time work. An analysis of the *General Social Survey* (1994) indicates that approximately 26 per cent of retired people aged 55–59 went back to work compared to 16 per cent of those aged 60–64 and 12 per cent of those aged 65–69 (Monette, 1996). Using the Current Population Surveys⁵ in the United States, Herz (1995) finds that among men aged 55–61, 50 per cent were working past retirement in 1993, compared to 37 per cent in 1984. For men aged 62–64 in 1993, the percentage was 24 per cent compared to 19 per cent in 1984 (Herz, 1995). One could argue that this is a definite and unique development although its meaning and permanence are yet to be established (Henretta, 1997).

The degree of post-retirement work is an important issue because a growing cadre of social gerontologists have used this group as a case in point on how the linear life course of education, work, and retirement is becoming “ambiguous” or “blurred” (Schuller, 1989; Elder & Pavalko, 1993; Pampel & Hardy, 1994; Myles & Street, 1995; Mutchler, Burr, Pienta, & Massagli, 1997). Through its link to the life course perspective, post-retirement work also provides one example of the contribution of social theory (as part of the research process) to policy analysis. Indeed, a large volume of the retirement research is based on the insights provided by the life course approach (Mutchler et al., 1997).

Although more evidence about post-retirement work and its connection to life course theory is required, it highlights the ongoing social changes occurring in people’s lives that cost-cutting imperatives fail to recognize. As noted by Block (1990), social theory has long vacated the policy arena, leaving behind economic theory to do the entire job (Block, 1990, p. 2). It is not unexpected then, that the life course perspective does not have a meaningful impact on pension policy analysis. If it did, it would quickly indicate how raising the age of retirement or the Seniors Benefit is based on a traditional view of the life course that is increasingly at odds with the trends in the labour market. Many older workers are pushed out of the labour market prematurely and they often have a history of unemployment, underemployment and interrupted work experience. Most older workers retire earlier than age 65 and many are forced in and out of the labour force before settling on a final retirement (McDonald, 1996). On the basis of social trends alone, the option of partial retirement begins to emerge as attractive since it more readily accommodates life’s uncertainties.

The Correlates of Post-Retirement Work

Despite the wide variation in definitions of post-retirement work,⁶ the divergence in theoretical perspectives⁷ and the cross-disciplinary nature of the research, the correlates of post-retirement work are remarkably similar.

Almost all researchers observe that the poor in health are less likely to

return to work after retiring (Gustman & Steinmeier, 1984; Morrow-Howell & Leon, 1988; Hayward et al., 1994; Parnes & Sommers, 1994; Ruhm, 1994). Retirees who do return to work tend to be younger retirees (Honig & Hanoch, 1985; Myers, 1991; Hayward et al., 1994; Parnes & Sommers, 1994; Ruhm, 1994; Monette, 1996a), and they appear to have higher levels of education (Myers, 1991; Parnes & Sommers, 1994; Ruhm, 1994; Monette, 1996b). Re-entry usually occurs within the first two years after retirement (Hayward et al., 1994; Monette, 1996a). Hardy (1991), addressing the issue from the other side of the coin, demonstrates that “unsuccessful” re-entrants – those who are looking but do not find work after retirement – are more likely to be women, to have retired from lower-status jobs, to have less education and to have retired involuntarily.

There are also uniform results regarding the role of self-employment. The self-employed continue to work to later ages or are more likely to return to work after retiring (Quinn, 1980, 1981; Fuchs, 1982; Honig & Hanoch, 1985; Elder & Pavalko, 1993; Hayward et al., 1994; Monette, 1996a). Similarly, professionals, or, more generally, white-collar workers, are more likely to return to work (Morrow-Howell & Leon, 1988; Myers, 1991; Hayward et al., 1994; Monette, 1996b).

Pension coverage and social security income have also been consistently linked to post-retirement work. For example, employer pension benefits and wealth both tend to reduce the probability of work after retirement, while the effects of social security have been uneven. Honig and Hanoch (1985) originally found that a high social security entitlement is associated with job re-entry while Sweeney et al. (1989) and Myers, (1991) later showed that increases in social security reduce the probability of re-entry. Using the General Social Survey, Monette (1996a) found that 25 per cent of the respondents said they went back to work because of financial reasons, the second most important reason cited for returning to work after retirement.

To a lesser extent, there is some evidence that being married or having a working wife increases the likelihood of post-retirement work (Myers, 1991; Hayward et al., 1994; Ruhm, 1994; Monette, 1996a). Mandatory retirement provisions have also been examined by a number of researchers. Conventional wisdom suggested that people subject to mandatory retirement probably also receive more liberal retirement pension benefits, thereby discouraging post-retirement work (Gustman & Steinmeier, 1984; Hardy, 1982; Myers, 1991; Monette, 1996a). Social structural factors, such as inflation rates, unemployment rates, and urban/rural location are also known to effect post-retirement work in the expected direction: high unemployment produces less post-retirement work, and high inflation produces more post-retirement work (Hayward et al., 1994).

In light of the current research on post-retirement work, it is likely that the trend in Canada would be somewhat similar to that in other countries, although differences in social policy, such as universal health care, might dampen the extent of post-retirement work, especially if financial reasons are part of the story. Overall, we would expect that retirees rich in human

Table 2
Means and percentages for men and women age 45+ by labour force status after retirement, *Survey of Ageing and Independence, 1991*

	Men		Women		Returned to Work
	Stayed Retired	Returned to Work	Stayed Retired	Returned to Work	
Population ('000)	853	230	694	81	
<i>Socio-economic Characteristics</i>					
Age Group:					
45-54	1.2	1.3	4.8	5.4	
54-64	22.5	22.9	21.7	28.2	
65+	76.4	75.8	73.5	66.4	
Born in Canada ¹	77.2	80.0	75.0*	83.4*	
Marital Status					
Married	80.5*	83.9*	48.0	50.2	
Other	19.5*	16.1*	52.0	49.8	
Geographical Location					
Rural	19.8	16.5	16.0	20.7	
Urban	80.2	83.5	84.0	79.3	
Formal Education					
High school or less	74.5*	58.9*	67.3*	58.9*	
Post secondary or more	25.5*	41.1*	32.7*	41.1*	
Household Size (mean)	2.2	2.1	1.9	2.0	
Self-Perceived Health					
Poor	9.1*	4.1*	6.1*	2.4*	
Fair	27.0*	15.7*	25.7*	17.6*	
Good	43.4*	47.2*	46.2*	53.8	
Excellent	20.5*	33.0*	22.0*	26.2*	
Life Satisfaction (satisfied) ²	92.9*	95.6*	94.5*	95.0*	

Table 2 contd.

	Men		Women	
	Stayed Retired	Returned to Work	Stayed Retired	Returned to Work
<i>Work Characteristics</i>				
Self-Employed ¹	19.0	17.5	14.9*	9.2*
Provincial Unemployment Rate (1991)				
Mean	10.7*	10.4*	9.6*	9.3*
Core Economic Sector	60.7*	57.9*	33.0*	29.2*
Occupation				
Professional	6.8*	18.6*	10.6*	15.9*
Managers	13.4*	19.9*	8.3*	4.4*
Skilled/Semi-skilled/Technical	13.7*	13.0*	17.7*	19.4*
Unskilled labourers	66.1*	48.5*	63.5*	60.3*
Socio-economic Status (mean)	42.7*	49.0*	44.0*	46.3*
Job Tenure (months)	228.0*	144.2*	140.8	103.6
Occupational Skill Level (mean)	3.4*	4.1*	3.5*	3.8*
Job Related Pension ¹	59.3*	70.5*	40.5	43.7
<i>Income Characteristics</i>				
Government Transfer Payments				
CPP/QPPI	94.8*	98.0*	89.7	92.7
OAS/GIS/Spouses allowance ¹	84.3	85.0	88.4*	82.8*
Disability, Soc. ass., WC, etc. ¹	4.0*	2.3*	2.5	2.7
RRSP ¹	49.0*	59.5*	40.5*	56.2*
Income from Investments ¹	55.0*	70.7	53.4*	60.2*
Own Own Home ¹	78.9	79.5*	66.2	69.3
Personal Income (mean)	19,930.0*	24,343.0*	9,897.0	12,088.0
Household Income (mean)	24,343.0*	29,783.0*	22,027.0*	26,903.0*

Table 2 contd.

	Men		Women	
	Stayed Retired	Returned to Work	Stayed Retired	Returned to Work
Income will continue to meet needs				
Very well	18.1	21.2	20.9	18.5
Adequately	63.7	64.7	59.1	55.3
Not well	15.8	13.0	17.7	24.5
Inadequately	2.4	1.1	2.3	1.8
<i>Retirement Behaviour</i>				
Age of Retirement	62.0*	61.5*	59.0*	57.6*
Spouse Retired ¹	89.3	86.8	65.9	60.2
Planned for Retirement	52.6*	64.2*	45.7	48.0
Reasons for Retirement				
Health related ¹	34.9*	20.3*	29.5*	19.5*
Care of family member ¹	4.8	5.2	13.2	14.8
Adequate income ¹	36.4*	43.0*	27.8	23.3
Mandatory retirement ¹	19.6*	24.6*	13.2	10.4
Early retirement plan ¹	16.9*	22.9*	6.5*	11.6*
No work ¹	5.3*	7.8*	6.7*	12.7*
Wanted to stop work ¹	52.8	55.7	57.5	63.2
Voluntary ¹	72.2	75.6	78.2	77.5

Note: Separate F or Chi Square tests for differences in means and percentages across work status were performed. Significant differences between those who worked after retiring and those who did not at $\alpha .05 \leq$ are indicated by asterisks. Calculations are weighted.

¹ Figures represent percentage of "yes" responses to each item; percentages do not add to 100.

² Figures represent percentage of respondents who are satisfied with life; percentages do not add to 100.

capital (e.g., high levels of education) will return to the labour force after retirement, although structural factors like unemployment rates (Hayward et al., 1994) and the structure of the economy (Beck, 1986) could also be expected to have some influence.

Methods

The data used for the secondary data analysis are from the *Survey of Ageing and Independence*, a survey of 20,036 respondents 45 years of age and over, who were selected from the September 1990–June 1991 Labour Force files.⁸ The survey was conducted with the purpose of measuring those factors contributing to the quality of life and independent living of today's and tomorrow's seniors (The Survey of Ageing and Independence: Microdata User's Guide).⁹ The subsample analysed here included only those persons who had been in the labour force at some time in their life who declared themselves retired as of 1989 or earlier ($N = 4,827$).

The three dependent variables for the analyses are based on two questions in the SAI: "After retirement did you ever go back to work at any job or employment?" and "Was this mostly full-time work or part-time work?" The definition of retirement used in these analyses is whether or not the respondent reported themselves retired. Also, it is fairly safe to assume that the occupations identified by the respondents are career jobs, since job tenure was ten years or more in these jobs (see Table 2), a definition used for career job by Myers (1991). A general model predicting who engages in post-retirement work is first estimated, followed by models predicting full-time re-entry versus retirement and part-time re-entry versus retirement. Logistic regression is used to estimate the models because of the dichotomous nature of the dependent variables.

Four sets of independent variables measuring socio-demographic characteristics, work characteristics, income characteristics and retirement characteristics are included in the analyses according to the review of the literature. The socio-demographic and work variables represent the human capital of the workers, and those structural characteristics known to, or that should affect re-entry into the labour force after retirement, such as the provincial unemployment rate and economic sector. The measure of economic segmentation was created by Statistics Canada, using the seven-digit industry codes and the classification system developed by Tolbert, Horan and Beck (1980).¹⁰ The reasons for retirement that have been found to have a direct link to post-retirement work, such as poor health, and the circumstances of retirement, such as involuntary retirement, are also included in the analyses. Different measures of income, namely amount and sources of income are included in the model as indicators of financial need. Age at retirement, the log of personal income and the provincial unemployment rate, are continuously measured variables. The rest of the variables are dummy variables as described in the notes to Table 3.

Table 3 Logistic regressions of post-retirement work status^a on socio-economic characteristics for men and women, aged 45+. (General, full-time, part-time models), Ageing and Independence Survey, 1991

Predetermined Variables	Men			Women		
	General	Full-time	Part-time	General	Full-time	Part-time
<i>Demographic Characteristics</i>						
Born in Canada ^b	1.236	.990	1.256	.951	.650	1.618
Rural Location ^b	1.053			.986		
Marital Status ^b	.962	.702	1.156	1.354	.358	1.592*
Level of Education ^b	1.397*	1.225	1.232	1.207	.659	1.770*
Life Satisfaction ^b	.950			.814		
<i>Work Characteristics</i>						
Occupation ^d						
Professionals	2.098*	2.025	2.407*	2.603*	.028	2.564*
Managers	1.373	2.184*	1.215	1.093	.629	1.083
Skilled/Semi-skilled/Technical	1.147	2.372*	.876	1.216	.220	2.112*
Core Economic Sector ^b	.656*	1.143	.665*	.827	.434	1.052
Self-Employed ^b	1.376	2.315*	1.330	.672	2.762	.555
Provincial Unemployment Rates	.931	.941	.915*	.865	.953	.856*
<i>Income Characteristics</i>						
Log of Personal Income	.943	.807*	1.427*	1.695*	4.006*	1.139
Own Own Home ^b	.977	1.507	.925	.728	.246*	1.111
Job-Related Pension ^b	1.608*	2.026	1.251	.660	4.800*	.687
Income from Investments ^b	1.507*	1.223	1.405*	.877	.570	.850
RRSP	.933	2.094*	.865	1.177	.635	.982
UIC	1.233			.762		
CPP/QPP ^b	1.940			.997		
Income will continue to meet needs ^c	1.117	1.052	1.127	1.189	1.015	1.439*

Table 3 contd.

<i>Predetermined Variables</i>	<i>Men</i>		<i>Women</i>	
	<i>General</i>	<i>Part-time</i>	<i>General</i>	<i>Part-time</i>
<i>Retirement Characteristics</i>				
Respondent's Age at Retirement	.993	.986	.985	1.005
Planned for Retirement ^b	.729	.911	4.039*	1.403
Retired Voluntarily ^b	1.001	1.010	1.021	.701
<i>Reasons for Retirement</i>				
Health ^b	.574*	-.027	.641	.827
Care ^b	1.514	.000	.953	1.006
Adequate Income ^b	.879	.000	.603	.615
Mandatory Retirement ^b	1.354	.000	.943	1.117
Early Retirement Plan ^b	1.005	.000	2.362*	1.535
No Work Available ^b	2.515*	.081*	2.350*	3.292*
Wanted to Stop Work ^b	1.098	.000	1.481	3.036*
Constant	-.841	-3.856*	-6.144*	-4.587
R ² /	.065	.065	.110	.323
Number of cases	1,804	1,933	1,209	1,339

Note: All coefficients are maximum-likelihood estimates. Only the odds ratios are presented. Calculations are weighted.

- a Post-retirement Status equals 1 if the respondent worked after they retired, 0 otherwise.
- b Dummy variables defined as follows: 1 if Respondent (R) was born in Canada, 0 otherwise; 1 if R lives in rural area, 0 otherwise; 1 if R is married, 0 otherwise; 1 if R has some post-secondary education, 0 otherwise; 1 if R is satisfied with life, 0 otherwise; 1 if R works in a core economic sector, 0 otherwise; 1 if R is self-employed, 0 otherwise; 1 if R receives investment income, 0 otherwise; 1 if R owns own home, 0 otherwise; 1 if R receives income from CPP/QPP, 0 otherwise; 1 if R receives a job-related pension, 0 otherwise; 1 if R planned for retirement, 0 otherwise; 1 if R retired voluntarily, 0 otherwise; 1 if R retired for health, 0 otherwise; 1 if R retired to care for family member, 0 otherwise; 1 if R retired because income was adequate, 0 otherwise; 1 if R retired because of mandatory retirement policy, 0 otherwise; 1 if R retired because of early retirement plan, 0 otherwise; 1 if R retired because could not find work, 0 otherwise; 1 if R wanted to stop work, 0 otherwise.
- c Income will continue to meet needs coded as follows: 1 = very well, 2 = adequately, 3 = not well, and 4 = inadequately.
- d Reference category is labourers.

* Coefficients more than twice their standard error, significantly different from 0 at $\alpha = .05$.

Results

Bivariate Results

Table 2 contains the means and percentages for a number of socio-demographic characteristics for men and women 45 years of age and over, according to whether or not they went back to work after retirement. Although the results are not discussed here, it is worth noting that the findings are remarkably similar to previous research.

Multivariate Results

Three re-entry models are estimated: a general model assessing who re-entered employment and who remained retired and models that attempt to assess whether the factors vary with full-time or part-time work. Table 3 reports regressions of post-retirement work status on a set of individual and social structural variables¹¹ for men and women 45 years of age and over for all three models of post-retirement work.

The General Model

The general model in Table 3 predicts who went back to work after retiring, regardless of whether it was to full-time or part-time work. The data for men indicate that those with strong investments in human capital, and those who previously worked in a weaker sector of the economy, went back to work after their retirement. Thus, well-educated professionals, those in the periphery of the economy, those who had job-related pensions and men with income from investments, re-entered the labour force. They had not retired for reasons of poor health but for reasons related to a lack of available jobs. In contrast, women who were professionals and women who had a high personal income went back to work. Unlike the men, they had planned for their retirement and retired either because they had access to an early retirement package or because there was no available work. The women's pattern of re-employment seems to be more a form of career progression than a form of retirement (Hayward et al., 1994.)

Full-Time Employment

Table 3 also reports results from a re-entry model specifying a return to full-time work after retirement. Men who re-entered the labour force full-time were previously self-employed or in managerial, skilled, semi-skilled, and technical occupations, compared to unskilled labourers. They were more likely to have income from RRSPs as well as lower personal incomes. The importance of RRSPs is to be expected, at least for the self-employed, who do not have access to employer pension plans, only the self-funded CPP/QPP. For everyone else, it is worth noting that the contribution levels to RRSPs were still low in the late 1980s; revisions to the tax rules increased contributions only in 1990. In essence, financial concerns may have been part of the motivation for full, post-retirement work.

If the men retired from their career jobs because of poor health, they did

not return to full-time work. On the other hand, if they retired for reasons of mandatory retirement or because there was no available work, they went back to work full-time. According to the R statistics not reported here, the most important characteristics, net of all the others, are retirement because of mandatory retirement provisions and no available work. Mandatory retirement followed by a return to work can be conceived as a calculated career move that would be expedient in terms of collecting a full pension, but it can be also construed as a situation of unwelcome retirement with potential negative economic outcomes propelling the men back to into the labour force. The lack of work as a reason for retirement and the subsequent return to full-time work is even more likely to be economically motivated. For example, Quinn et al. (1990) found that over half of those workers who retired because of lay-offs continued work in new, full-time jobs. Furthermore, although the characteristic of voluntary retirement does not achieve statistical significance here, the negative sign tells us that voluntary retirees are less likely to return to work full-time.

In the case of the women, only the financial factors have any impact on the move back to the labour force full-time after retirement.¹² Women with higher personal incomes and a private pension from their pre-retirement job were more likely to re-enter the labour force full-time. If they have wealth (as represented in owning their own homes) they did not return to full-time work, a result similar to the findings for males in the Myers (1991) investigation. It is not clear what the absence of the effects of the other measures means. An examination of the pattern found in the non-significant coefficients suggests that women who are advantaged on all social economic characteristics are the least likely to return to work full-time. One could speculate that the women returning to work full-time may actually be motivated by financial concerns. These women were previously in jobs with private pensions, suggesting that they had a strong work history, which would facilitate their return to work (Morrow-Howell & Leon, 1988). Conversely, they may simply have a strong work ethic and prefer work to any type of retirement.

Part-Time Employment

The data pertaining to part-time work, as seen in Table 3, provide more telling evidence. The men who returned to part-time work were more likely to be professionals in their career jobs, or to have previously worked in the periphery of the economy. Unemployment seems to have affected both their exit from, and re-entry into the labour force. The retirees who returned to part-time work originally retired because there was no available work. At the same time, unemployment acted as a barrier to going back to work, as shown by the negative coefficient for the provincial unemployment rate. In this scenario, however, the nature of the men's occupation is more decisive than all the other characteristics in determining part-time work after retirement.¹³ The over-riding importance of the career job suggests that these highly skilled workers are able to capitalize on the widespread pattern

of part-time work (as indicated in Table 1), even in the face of an uninviting labour market. Looking at part-time and full-time work together, the findings point to the significance of the proximal characteristics of the retirement transition (no jobs, mandatory retirement) in promoting full-time re-entry to the labour force. In contrast, life-long factors, such as the career job, are linked to part-time, post-retirement work.

The configuration of the significant characteristics for the women who re-entered the labour force part-time is reminiscent of the factors that affect early retirement for women: being married, having higher educational status, being a professional or skilled worker with an adequate income, and retiring because of personal preference (McDonald, 1996). These findings indicate that the women are partially retired and it is their preference, since wanting to stop work as a reason for retirement is the most important factor associated with part-time work, net of the other factors.

To summarize, the multivariate analyses point to re-entry processes that differ according to the type of post-retirement work. Men who return to work full-time tend to be influenced by the circumstances at the time of their retirement transition. If they retired because of mandatory retirement rules or because there were no available jobs, they are more likely to work full-time. Notably, they are also more likely to have worked in mid-range, white-collar occupations or to have been self-employed, with lower incomes. These observations taken together, lend weight to the possibility that financial motivation may underlie their decisions to work full-time. At the same time, the women's situation is far less clear but there is sketchy evidence to suggest, that they too, may be returning to work full-time for financial reasons.

The factors associated with part-time work for both the men and women highlight the decision to partially retire – among the men, it is professionals, workers from the periphery of the economy, and those who retired because there was no available work. Even though there is some evidence that they may be motivated by economic considerations, it is their occupation that is most strongly associated with part-time work, post-career, even in adverse economic times. In contrast, the trend for women is very clear – the factors affecting their part-time work post-retirement are the same ones that led to their original, usually privileged, early, retirement.

Discussion

When the research findings on reverse retirement are applied to the problem of selecting between policy options we can start to make informed decisions between choices. The research findings here suggest that raising the age of retirement would have detrimental outcomes for at least two groups of people, namely the sick and those at the lower ends of the occupational hierarchy, and would, at minimum, inconvenience mid-range and higher skilled workers who previously worked in the core of the economy.

A principal finding of the analysis is that we know who returns to work

after retiring – professionals and those in the periphery of the economy. Professionals return to work because they have the human capital which facilitates their re-entry into the labour market and workers from the periphery return because of the flexibility arising from the less bureaucratized and smaller firms found at the periphery of the economy. The data also suggest who will *not* go back to work given present retirement policy. Three groups can be identified from the data – those who formerly worked in the core of the economy, those in poor health, and labourers with little education.

Workers, who previously worked in the core or state sector, are less likely to go back to work for a number of reasons. Their career lines are likely to be orderly, meaning that they climb well-organized internal ladders with steady increases in earnings and occupational prestige over time, which culminate in an early retirement, underwritten by early retirement incentive plans and job-related pensions (McDonald & Wanner, 1990). All of these advantages may be expected to translate into a superior economic position in retirement, militating against post-retirement work.

If these workers were to continue to work to older ages, then changes would have to be made in firm level retirement policies, such as doing away with early retirement incentive plans, and upwardly adjusting the age eligibility of job-related pensions. If there is any doubt about the influence of early retirement incentive packages, one only needs to refer to the study of the British Columbia Public Service (Lussier & Wister, 1995). When early incentive packages were offered to employees in 1983 and 1987, the early retirement rates shot up and, when the package was withdrawn, the rates declined. Likewise, the early retirement provisions of the C/QPP instituted in 1984 in Quebec and 1987 in the rest of Canada produced a surge of earlier retirements and would therefore also have to be eliminated (Frenken, 1991). At the same time, the age of eligibility to collect full public pension benefits would have to be raised, if later retirement is desired.

Although an effective mechanism for retaining workers with intermediate skills and above, the suggested changes would undoubtedly cause hardship for the other two groups who do not appear as post-retirement workers, those who retired for poor health and labourers with limited human capital. Poor health is a significant factor weighing against post-retirement work in the general and full-time models estimated here and has been consistently related to permanent retirement in the research. The arguments about reduced mortality and morbidity and “compressed morbidity” (Fries, 1989) are somewhat misleading because they imply that all older workers will be able to continue work. The reality is, that the chances of becoming disabled are *reduced*, meaning that a significant proportion of older workers will still become disabled or injured. Indeed, in the SAI, 31 per cent of the men and 28 per cent of the women report that they retired because of poor health. Setting a higher retirement age seems short-sighted, especially in light of suggested changes to the C/QPP which recommend severe cuts to disability benefits, not to mention, the constant whittling

away of unemployment benefits (Townson, 1995).

The difficulties facing unskilled labourers are equally intractable if the normal retirement age is to be raised. These are the Canadians with the least resources to maintain a relationship to the labour force, given their low investment in human capital, and a stubborn unemployment rate which affects them more than any other occupational group (McDonald & Chen, 1993). What is more, it is highly questionable that an unskilled labourer could continue with hard manual labour until age 70. In an analysis of the effects of characteristics of occupations on the age of retirement it was found that workers in high discomfort occupations were more likely to retire earlier because of poor health (McDonald, 1996). In short, the people most likely to need a job will be the least likely to sustain their relationship to the labour force. Since these groups of people will need some type of support, raising the age of public pension eligibility would probably result in the shifting of the costs to other social programs such as the C/QPP disability pension, unemployment insurance or social assistance.

When the proposed Seniors Benefit is considered, the plight of the unskilled labourer and the unhealthy becomes even more evident. The Seniors Benefit, the recommended replacement for Old Age Security and the Guaranteed Income Supplement, is only for those most in need. The Benefit will target the poor and everyone else will be responsible for his/her own retirement income, thus shifting pension costs from the state to the individual. The singular, most important characteristic of the new Seniors Benefit, is that it fails to bring workers' retirement income up to the poverty line, no matter what measure is used, or for what community size.¹⁴ In the present pension system, the C/QPP augments the older worker's income so that it rises above the poverty line but if the C/QPP becomes eviscerated as some strongly urge, this possibility becomes remote (Courchene, 1994). To compound the problem, the new Benefit discourages work after retirement for low and mid-range earners, since the benefit is reduced according to other income. This has been the experience in the United States, where there are earnings tests for those under age 72 who receive partial social security benefits (Myers, 1991). It would seem, then, that some workers – the unhealthy and workers on the bottom rung of the occupational ladder – may find themselves between a rock and a hard place. If they remain retired, they are faced with a substandard income and if they return to work, their benefit will be reduced, notwithstanding the slim possibility of securing a job, or, for the unhealthy, the chance that they will be well enough to work.

As was indicated in this analysis, part-time retirement is the most common pattern of post-retirement work for Canadians, a point in its favour. To achieve flexible retirement or part-time retirement in Canada, both registered retirement plans (company pensions) and the C/QPP would have to be altered, if more than professionals were to engage in post-retirement work. In both instances, the rules prohibiting working while collecting a partial pension would have to be altered, and changes to avoid the double

penalty of losing current income and future income from pensions would have to be addressed, especially for the majority of Canadians who are barely “getting by”.¹⁵ Only one percent of an elite group of B.C. government managers used a deferred salary leave program (Lussier & Wister, 1995), highlighting the difficulties related to protecting present and future income.

Partial retirement would not be currently possible for many people, such as women whose earnings are low and who do not have a private pension. The CPP/QPP benefit is too low to begin with for these women and to reduce it further by partial retirement makes little sense. For example, 61 per cent of women who occupy part-time jobs, are ineligible for CPP/QPP (Schellenburg, 1995).¹⁶ A partial pension system that increases pension benefits for this group and other disadvantaged groups such as those in poor health would be a possibility. Special consideration would also have to be given to workers who worked part-time prior to retirement and who wish to continue to do so after retirement.

Finally, the data raise the issue about the function of mandatory retirement in light of the significant link between mandatory retirement and full-time, post-retirement work for men. Mandatory retirement policies have traditionally been viewed by private industry as mechanisms to move older workers out of the labour force in an efficient manner (McDonald & Wanner, 1990). These research findings indicate that the policies actually encourage the opposite of what is intended since men who retire for this reason are more likely to go back to work full-time. Removing this policy may make it easier for both men and women to simply continue to work. There is also a trend in the data suggesting that people forced into retirement for reasons such as no available job, tend to return to work. Taken together with the information on mandatory retirement, it seems that many Canadians would like to control the timing of their own retirement and that many Canadians would favour partial retirement. That partial retirement seems to be more a function of one’s previous career than of the immediate circumstances of retirement, implies that partial retirement could quite possibly become one option on the labour force continuum if current policy did not act as an obstacle to this variant of work.

Conclusions

The data on work after retirement suggest that there are serious changes afoot in the various pathways to retirement. In fact, it seems that the process of retirement has become more and more diverse and that proposed pension policies meant to provide economic security in old age seem less and less inclusive. Given the spreading heterogeneity in work and retirement patterns for both men and women, and the myriad of needs propelling these variations, it seems obvious that one blanket pension policy is not going to cover all the exigencies of ordinary Canadians. The preceding analysis suggests that some of the policy alternatives, like the Seniors Benefit or raising the age of pension eligibility, seem too rigid and miss the mark for

too many Canadians. A far more flexible retirement pension policy which co-ordinates national and firm level policies into a partial retirement system would not be unreasonable or out of line, based on the data presented here.

There are undoubtedly other social interpretations to these data but the point to be made is that social research can help make a difference to the policy choices on aging, at least equal to the contributions of economic research. In the pension debate the choices are between several policy options that have already been proven to be cost effective by detailed economic analysis, so which policy or policies do we pick? Perhaps we should choose the “most cost effective policy” of the cost effective policies, although it might not be the best decision in human terms. As illustrated here, social research can bring to the debate the pros and cons of various policies in terms of how ordinary people – not mythical average Canadians – are affected. It is always wise to “beware of the mean” in evaluating the health and economic circumstances of retirees since a substantial proportion have poor health, inconsistent labour force histories, no pensions, and are poor. Social research also can point to ways that economic and social policy can be meshed, in this case, a version of partial retirement which would allow people to retire according to their life circumstances while making provisions for the sick, low income earners, and permanent part-time workers. A modified pension policy that represents people’s experience will have a better chance of success. Perhaps most importantly, social research makes us aware of what we give up and what we chose to accept, an important step in the process of sorting out the underlying values of our choices in the struggle to create a collective vision for our pension system.

Notes

- 1 It is recognized that the boundaries between economic and social research overlap. For the purposes of this paper economic analysis refers to a strong emphasis on economic factors such as the costs of programs and the use of resources. Social analysis refers more to an emphasis on people’s social behaviour, the social context of behaviour and social trends that go beyond economic concerns.
- 2 This option has also been recommended to create employment and promotional opportunities in firms and to redistribute the work load (Report of the Advisory Group on Working Time and the Distribution of Work, 1994).
- 3 The *National Survey of Ageing and Independence* was conducted by Statistics Canada in collaboration with Health and Welfare Canada, the Seniors Secretariat, Fitness and Amateur Sport, Consumer and Corporate Affairs, Canada Mortgage and Housing Corporation, Veterans Affairs Canada, the Department of the Secretary of State, and Communications Canada.
- 4 It is important to note that the SAI only asked retirees, not the employed, if they ever went back to work which could contribute to underestimates of the degree of post-retirement work. The General Social Survey data, which found a lower rate of post-retirement work, asked both the working, those out of the labour force and those who had retired for a second time at the time of the survey, making the two data files incomparable. As well, Myers (1991) suggests that lower estimates may be an artifact of using “static models” (cross-sectional data), as opposed to longitudinal data.
- 5 The *Current Population Surveys*, consisting of a survey of 60,000 households per month, are used for the calculation of the American government’s official labour force estimates.

- 6 To capture the new retirement dynamic of moving in and out of the state of retirement, a host of terms have been proposed in the retirement literature. Thus, at the theoretical level, Atchley describes the “deconceptualization of retirement,” namely the blurring of the boundaries between work and retirement (Atchley, 1993); Honig and Hanoch (1985) talk about “partial retirement,” meaning less than full-time work after retiring; Hayward, Hardy and Lui (1994) identify “reverse retirement” or “spells of retirement” as pauses in ongoing careers; Quinn, Burkhauser and Myers (1990) describe “unretirement” as returning to work after being retired for a long period of time; and Ruhm (1990, 1994) discusses “bridge jobs” to retirement which are full-time or part-time jobs taken up after a career job is ended, usually in another occupation or industry. Most recently, Mutchler et al., (1997) refer to retirement as a crisp versus a blurred pattern of labour force exit.
- 7 See McDonald (1996) for a review of the theories used to explain post-retirement work.
- 8 It is, of course, acknowledged that the analyses are cross-sectional, making it impossible to portray post-retirement work in a dynamic fashion through the use of hazard models. There is no alternate panel database currently available for the analyses. This type of analysis is identical to the one carried out by Hardy (1991) and is subject to the same criticisms. Cross-sectional data mask some aspects of the transitions in and out of retirement and do not capture changes in characteristics leading up to work after retirement because the respondents were not observed prior to exiting. The analysis is done as a preliminary step in understanding this labour force behaviour in Canada.
- 9 For a more detailed description of the analyses see McDonald (1996).
- 10 The core industrial sector is dominated by large corporations devoted to durable manufacturing, the construction trades, and the extractive industries. Firms in the core economy are noted for high productivity, high profits, intensive utilization of profits, and unionization. The result is better working conditions, higher wages and fringe benefits, orderly career lines, and high unionization (Tolbert et al., 1980). The state sector is believed to be the same as the core sector. The periphery of the economy, concentrated in agriculture, retail trade and subprofessional services, is noted for labour intensity, low productivity and profits, and lack of unionization.
- 11 The structural features of an occupation, such as level of cognitive complexity or whether or not the job occurs in a hazardous environment, should influence the likelihood of post-retirement work. These variables were included in the analyses, but were found to have no influence on re-entry to the labour market after retirement and were dropped from the analyses. See Hayward et al. (1994) for similar findings.
- 12 The personal income variable has to be regarded with caution because it really pertains to income in retirement, but since there is considerable status maintenance from work to retirement it still serves as an indicator of income, as imprecise as it may be. Stability of the coefficients is a good measure of a model and, when the model is run without the income variable, the results are similar.
- 13 The R statistic which determines the relative importance of the coefficients was largest for occupation.
- 14 The one exception is for married couples living in rural areas where the benefit would be over the poverty line.
- 15 In 1991, 20.3% of women tax filers, compared to 28.1% of male tax filers, contributed to RRSPs. Not only does this represent a small fraction of Canadians, \$3.2 billion of these RRSP savings were cashed in in 1991 (Frenken & Standish, 1994). More than one-half of the people who withdrew their money were under the age of 45, so they were not withdrawing their money to retire. Since about 20% of the withdrawers did not have any employment income or unemployment benefits, it seems that many people are being forced to use RRSP savings to live now (Gee & McDonald, 1995, p. 9).
- 16 To be eligible to contribute to a CPP/QPP, a worker’s annual income must exceed the “Year’s Basic Exemption,” which was \$3,400 in 1994.

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