

DISCUSSION PAPER DISCUSSION PAPER DISCUSSION

PROPOSALS, PROGRAMS, AND POLICIES
FOR EXTENDING EMPLOYMENT IN MIDDLE AND LATER LIFE

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**מכון ברוקדייל: הספריה
את הספר יש להחזיר עד**

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ABSTRACT

While in traditional societies men have been employed throughout their adult lives, in modern urban industrial societies continuation of the elderly in employment has become the exception rather than the rule. Thus the idea of extending or continuing employment of the elderly is perceived as calling for explanation and justification.

This paper reviews these explanations and justifications in terms of the needs and well-being of the elderly, the needs or opportunities of employers, and the needs of society and constraints of the economy. The paper also reviews the range of proposals, programs, and policies for extending employment--those which would delay retirement from paid employment as well as programs for re-employment of retirees.

Policy questions and issues which affect the patterns and durations of employment in middle and later life revolve around retirement age, whether it be mandatory or flexible; levels of retirement income and benefits; testing of eligibility for pension; age discrimination (or affirmative action) in employment and career opportunities; flexible or specially-designed employment and job options; and trade union or alternative representation and advocacy for older and retired workers.

Proposals and programs to delay retirement include those calling for work adjustment through changed working conditions, job transfers, or reduction in working time as well as those calling for innovations in remuneration, pension, and benefit options. Programs and proposals to enhance re-employment opportunities for retired persons include same-employer and new-employer schemes, skill banks, self-employment schemes, and protected or subsidized employment.

A novel and important range of proposals call for creation of

difficult to associate employed persons with any specific program or category of employment programs or policies. Finally, the choice and measurement of the outcome criteria which are to be adopted in assessment of such programs and innovations seems inherently difficult and controversial. Thus such assessment, and policy discussion and activity based on such assessment, requires some minimal consensus concerning the purposes of the programs and the 'needs' to which they are to be addressed. There is a need to learn about the policies and practices that exist within various sections of the Israeli economy and that may be largely or wholly the outcomes of initiatives at the individual firm level. Similarly there is a need to establish the attitudes of workers, labor leaders, management, and policymakers to these directions. Once the potential feasibility and desirability of some of these systems is established there will be a need for a planned process of demonstration and experimentation.

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INTRODUCTION

The growth in the numbers and proportions of elderly in the populations of Western countries is now widely recognized and reported, even if its causes and implications are not yet fully understood. This trend has been accompanied, chronologically if not causally, by changes in the societal arrangements for material production, employment, income distribution, and allocation of time and life years; and, in particular, by the institutionalization of retirement or withdrawal from paid employment in later life. The latter development, in turn, has raised a complex set of issues revolving about the societal costs and capabilities for legitimating, sustaining, and enhancing the patterns of middle- and late-life non-employment and about the well-being of the non-employed, their families, and their communities. And it has given rise to increasing discussion of the virtues and possibilities of extending employment in middle and later life.

A number of social and economic issues bear strongly upon the desired, possible, or practicable patterns of employment of older workers. A first issue concerns the health, well-being, and quality of life of the elderly and of their families: how does employment contribute to well-being, how does the absence of employment affect well-being, what are alternatives to employment in later life, and how do the alternatives affect the health, well-being, and quality of life of the elderly and their families? Partly because of the small number of persons reaching old age in the past, issues of the well-being and quality of life of the elderly have not typically been at the forefront

of the discussion concerning employment and retirement in later life. Rather, two other issues - employment levels in the labor force generally, and efficiency, productivity, competitiveness, and profitability of the employing firms and organizations - have been at the forefront of this discussion.

Employers, generally including those in the public sector, have traditionally viewed older workers as less productive, less flexible, less able to adapt to new equipment, technologies, and production processes, and more expensive. In the past, employers have, of course, been able to dismiss employees arbitrarily and at will. But, even as various arrangements for enhancing employment security have developed and been institutionalized in the labor market, employers have sought legitimation for termination and dismissal of older workers, and since the close of the nineteenth century retirement programs have increasingly been adopted and promoted to that end. For their part, trade unions have viewed the protection of employment levels for membership as their highest priority; and in this context the protection of employment for prime-age (e.g., young and middle-aged adults, say aged 30-55) and the promotion of retirement opportunities and income maintenance for older workers have been viewed as mutually consistent and supportive. Governments have often supported retirement programs as representing a convergence of the interest of private employers and employees, as well as their own interests as large-scale employers (Graebner, 1980). Whether or not the objectives of employers, on the one hand, and those of trade unions, on the other hand, are actually served by retirement schemes and arrangements is not at all self-evident and is not easy to establish empirically.

A fourth issue related to employment and retirement of older workers concerns the ability of the economy to replace employment income with retirement income. In the past the benefit levels available in publicly-sponsored retirement schemes were intended to assist the disabled and improvident unemployed elderly to avoid poverty and destitution; and it is only more recently - for the most part, after World War II - that benefit levels have been raised to levels replacing employment income and providing incentives for withdrawal from paid employment. Whether or not the output of modern economies suffices to provide acceptable income for both the employed and the retired, and if so whether they can continue to do so under changing proportions of employed and retired persons in the population, is a widely-debated concern in modern aging societies.

An additional issue which informs the discussion and consideration of employment and retirement of older workers is that of civil rights and equality of opportunity in modern societies. Social and economic discrimination, including employment discrimination, against racial, religious, or ethnic minorities or against women, have been widely recognized. The struggle against such discrimination, and in support of the civil rights and social and economic opportunities of minorities and of women, have long histories in the media, in legislation, and in the courts. But the rights, privileges, advantages, or disadvantages accorded to individuals on the basis of their chronological age or seniority have not until recently been widely viewed as matters of civil rights or social opportunity. Ageism, invidious stereotyping of the elderly and discriminatory practices and policies deriving from it, has increasingly been recognized and discussed in the context of

violations and deviations from civil rights and equality of opportunity (Levin and Levin, 1980); and increasingly legislation and programs have been adopted which aim to protect the civil rights and opportunities of the elderly in employment.

In this paper we review some of the proposals, programs, and policies for extending employment in middle and later life. In the next section we list and examine some of the major themes in the discussion of the need for extended employment. In the following section we review proposals and schemes advanced to enable delay of retirement from paid employment. In the fourth section we consider proposals and schemes for re-employment of retired persons. In the fifth section we review trends in employment and employment transitions in middle and later life in Israel as well as some findings concerning attitudes of employees and of employers to late life employment and retirement. In the concluding section of the paper we try to formulate questions about the relationships between the proposals, programs, and policies intended to extend employment, to employment transitions - the actual patterns of continuation in, or withdrawal from, employment in middle and later life in Western societies and in Israel.

EXTENDED EMPLOYMENT: THE RATIONALE

While in traditional societies men have been employed throughout their adult lives until disability or death, in modern urban industrial, wage-and-salary-employment societies continuation of the surviving elderly in employment for pay or profit has become the exception rather than the rule. The idea of 'extending' or 'continuing' employment of the elderly is perceived as a deviation from norms and practice, not at all self-evident, and calling for some explanations and justifications. In general the explanations and justifications have been cast in terms of (i) the needs and well-being of the elderly, (ii) the needs or opportunities of employing firms or organizations, and (iii) the needs of society and the constraints of the economy - with priority not at all necessarily assigned in this order.

Intrinsic Interest of the Elderly in Continued or Renewed Employment

The view that paid employment per se constitutes a moral commitment or that it has intrinsic interest for men in Western society generally, and for middle-aged and elderly men as well as - or even more than - for younger men is frequently expressed by social scientists, writers, and persons in the helping professions. Hendricks and Hendricks (1981) assert that some, but not all, workers have thoroughly internalized the positive cultural attitudes toward work. Ginzberg (1983) also asserts that for some minority of workers intrinsic satisfactions from work are critical. Parker (1982) cites survey data about the main reasons for continuing to work after normal retirement ages. He found that 17 percent of the men reported that

they "like the work" and another 21 percent reported that they "would be bored otherwise" (the corresponding percentages among women continuing to work at post-retirement ages were 21% and 13% respectively). In two American national surveys of the conditions and concerns of older persons which were conducted in 1974 and again in 1981, Harris and Associates (National Council on Aging, 1981) asked retired persons 65 and over what they missed about their jobs after they stopped working. In the first (1974) survey 62 percent, and in the second (1981) survey 57 percent, reported missing the work itself, including 10 percent and 12 percent, respectively, who reported "the work itself" as the one thing they missed most about the job. More than half (59% in 1974 and 55% in 1981) reported missing "the feeling of being useful" (National Council on Aging, 1981, Table II-12).

In a study by Wright and Hamilton (1978) cited by Doering, Rhodes, and Schuster (1983), a substantial majority of economically active males aged 16-64 rated intrinsic job characteristics (enrichment, self-actualization, and job freedom characteristics) as "very important". At all ages white collar workers were more likely than blue collar workers to attribute such importance to intrinsic job factors; while in both social class categories older males were more likely than younger males to view intrinsic job factors as "very important" (Doering, Rhodes, and Schuster, 1983, Table 2.1). Doering, Rhodes, and Schuster also cite studies of age in relation to work ethic, desire to work, pride in craftsmanship, intrinsic rewards, and self-expression values; of age in relation to satisfaction with work itself; of age in relation to job involvement; and of age in relation to 'internal work motivation'. The thrust of these studies, in the view of Doering,

Rhodes, and Schuster, is to suggest that interest, commitment, and satisfaction of older persons in work is generally not less than, and indeed may generally exceed, that of younger persons. For our own purposes, however, we may view such studies as providing some empirical confirmation of intrinsic interest in work among at least a substantial part of the middle-aged and elderly working population.

Additional findings which may be taken to confirm the concept of intrinsic interest in work are the differential retirement rates by occupation group or by educational levels and the differential rates of labor force participation at older ages by educational levels. Whether these may be taken as a demonstration of the 'intrinsic interest' of the elderly in extended or renewed employment after normal retirement age remains unclear. Parnes (1983) remarks that only a minority of retirees (investigated in the U.S. longitudinal studies of work and retirement at midlife and beyond, and aged 59-73 in 1980) manifest interest in labor market activity: only 16 percent were in the labor force, and of the rest only 15 percent said that they would (3%), or might (12%), take a job if one were offered. We shall return below to the question of expressed desire for employment among the elderly or the retired.

Needs of the Elderly for Job-related Social Relations and Social Status

In the Harris and Associates studies cited earlier, close to three fourths of retired respondents (73% in 1974, and 70% in 1981) reported that after stopping work they missed the people at work; and about half (50% in 1974, and 48% in 1981) said they missed the respect of others. This is a type of finding invoked in support of the concept of the needs of the elderly for employment-connected social relations and work-based social status. Ginzberg (1983) points to the importance of the social satisfactions and companionship that work provides as one of its central dimensions.

The loss of such relationships is particularly acute in unemployment and, presumably, in retirement as well. Parker (1982) views the loss upon retirement of a functional role in society as an extension of the loss of occupational identity.

Often nothing significant replaces the occupational role: On retirement there is a formal rejection of the worker not just by the employers but also by the community. In providing people with a source of legitimate income, work also provides self-respect, companionship, supportive rituals, and intrinsic interest or challenge. Although retirement may sometimes make possible alternative means of self-respect, companionship, and so on, there is no guarantee that it will do so.... (Parker, 1982, pp.103-4).

Rosow (1967) has pointed to retirement from work and its accompanying role loss and lower income as contributing, along with declining family authority, to social isolation and the weakening of the elderly's claims to attention and consideration. Rosenberg (1970) found that particularly among the working class the retirement

transformation from breadwinner to simply neighbor results in social isolation. Streib and Schneider (1971) have viewed retirement and occupational role loss as a central aspect of the social disengagement process, as described and generalized by Cumming and Henry (1961). According to Eisdorfer (1972), the greatest problem in adaptation to loss of work is association with the loss of job-defined roles and social status; and the difficulties encountered by many elderly non-employed to re-define new status, and their tendency to 'fall back' on old, job-based, status are especially familiar.

The view that extension or renewal of employment among the elderly addresses needs for social relationships and social status would thus seem to follow from the assertions and analyses of the aftermaths and consequences of termination of employment. Yet there do not seem to be any broadly-based empirical materials which bear directly upon this issue. Studies of 'life satisfaction' following retirement generally point to high levels of adjustment, adaptation, and satisfaction (Parnes, 1983), but with very little in-depth attention to the minorities expressing dissatisfaction. Even more to the point, there seem to be very few studies and little data bearing directly upon the comparison of the levels or nature of social relations or social status of employed and of non-employed middle-aged or elderly persons respectively (but see Palmore, et al, 1985, for an important example).

Needs of the Elderly for Income

Historically many of the elderly in Western societies have been poor, and many of the poor have been elderly. But in most countries of the West the economic status of the elderly has improved dramatically in recent years, primarily as a result of public social security and income maintenance schemes. In the United States poverty among the aged, as measured by the U.S. Government's poverty index, has practically disappeared, though large numbers of the elderly still suffer a large drop in living standard when they retire (Schulz, 1985). Yet Harris and Associates reported that in their 1981 survey 93 percent of the public nationwide, and 86 percent of the elderly themselves, believe that "not having enough money to live on" is a very serious or somewhat serious problem for most people over 65. And more than 40 percent of older Americans personally experience lack of money either as a very serious (17%) or as a somewhat serious (24%) problem (National Council on the Aging, Inc., 1981). It is very clear that best off economically among the elderly are those still employed (National Council on the Aging, Inc., 1981, Table III-4; Ginzberg, 1983). In the American survey cited above three-quarters of those still employed (75%) indicated that they prefer to continue some kind of part-time work after retirement; and this preference is even more pronounced (84%) among those with low incomes (annual incomes under \$10,000: op.cit., Table IV-3). It is not surprising that Parker (1982) found in his survey of post-retirement-age employed that a large proportion reported needing the money by way of explanation for staying employed beyond the normal retirement age; nor is it surprising that the need for income is advanced as one of the main reasons for the

necessity of extending employment beyond the retirement ages.

The intrinsic interest in work, the need for work-related social relations and social status, and the need for income all notwithstanding, the proportion of retired persons expressing interest in continuing or renewed employment is not large. We have already mentioned the Parnes (1983) comments about the small percentages of retired persons interested in, or ready to accept, employment if offered, and Schulz (1985) has summarized additional data and findings pointing to a general disinclination for work among the retired. In particular, referring to the frequent survey findings among those in the pre-retirement ages, say 50-64, indicating strong preferences for continuing full-time or part-time employment even after normal retirement ages, Schulz points out that: (i) work expectations change dramatically during the years associated with retirement, (ii) such survey findings are unreliable predictors of actual practices, and (iii) retirement attitudes are relatively volatile, with many changing their attitudes within two to four years and large numbers retiring even very shortly after they have stated that they never expect to stop working for a living (Schulz, 1985, pp.64-66).

In a study drawing upon data from the U.S. Social Security Administration Retirement History Study (RHS), Motley (1978) describes a measure of the 'availability' of retired persons for employment. The measure is based on need for income and job attitudes, and it is applied to retired persons with no health limitations that preclude their ability to work. Using this measure of availability, Motley estimated that no more than 12% of retirees, former workers aged 62-67 and studied in 1973, would be very likely or even able to work. At the

other extreme, an estimated 14 percent would definitely not be available for work under any circumstances, while 24 percent constitute an ambivalent group whose members might return to work if the drawing power of their need for more income were strong enough to override a disinclination for work, or if a preference for employment were strong enough to prevail over the comfort of an adequate retirement income. The largest group of former workers, about 50 percent, comprise those with health or similar conditions that preclude or limit their ability to work (Motley, 1978, pp.26-27).

But even those noting the disinclination for employment among the retired have opposed age discrimination in employment and supported programs and policies favoring extension and expansion of employment in middle and old age on the grounds of protecting the rights and enhancing the opportunities and well-being of those individuals and subgroups, however few and whatever their ages, who do need or wish continuing or renewed employment.

Needs of Firms for Experienced, Specialized Employees and Skills

A theme found especially in the business- and management-oriented literature points to the costs to firms of turnover and replacement of specialized or highly-skilled employees and to the problems of recruitment, training, and retention of responsible and committed managerial or other high-level employees; and it highlights the benefits to firms of extension of service of their own aging employees, or employment of recently-retired employees of other firms, as partial resolution of these costs and problems. As Root and Zarrugh (1984) point out:

"A company may require critical skills, and older persons are a source of such skills. These skills may reflect a general area of expertise (e.g. systems analysts, skilled machinists, petroleum engineers) or they may be related to particular experiences - a 'specific' human capital approach (e.g. the long-term employee whose knowledge of the work setting is invaluable). In either case, the company may undertake programmatic efforts to attract and retain such employees."

It is probably of some interest to note that firms, organizations, and social institutions of all types must confront problems of turnover, and of preserving their integrity or of continuing development under conditions of some level or rate of departures and accessions of employees, participants, or members, irrespective of the particular economic climate, labor market conditions, or population composition and growth regime obtaining at any moment or period of time, i.e. these problems are inherent to firms and organizations. Retaining their own proven employees has always been one of the means of dampening and reducing costs of turnover for firms. But (i) availability of retired employees of other firms, and (ii) possibility of retaining their own older employees under less-costly terms, e.g. as post-retirement employees or contractors, renders use of retired 'proven performers' a more attractive option for firms. Thus Knowles (1983), Buchmann (1983), and others have pointed to programs of delaying or phasing retirement, to creation of 'skills banks' or 'clubs' of retirees available for employment in their own or other firms, to 'cottage industry' or contracting arrangements, and to 'second careers' for retirees as programs basically advantageous to business and industry.

Opportunities for Firms for Cheap, Flexible Employee Force

A theme related, but not identical, to the previous one points to the advantages for firms of the availability and use of experienced, skilled, and dependable post-retirement workers at low cost, with little or no commitment to employee benefits or tenure, and on a very flexible - usually part-time or temporary - basis as a means of controlling or diminishing wage costs, reducing the number of permanent and higher-cost employees, and, sometimes, as a means of retaining better control of labor and production processes.

Root and Zarrugh (1984) cast this in terms of addressing fluctuations in employers' workloads:

"The...situation faced by employers arises from the demand for flexibility in scheduling, often reflecting fluctuations in work load. Older workers are increasingly being seen as a personnel resource for part-time or seasonal work. While such personnel practices of companies are certainly developed with cognizance of the needs of older workers, they are aimed at meeting the on-going production needs of the corporate enterprise."

Financial Difficulties of Pension Schemes, Fiscal Crises of States

Accompanying and subsequent to the economic recessions of the 1970's and the declining fertility in Western societies there has been a critical examination of, and a certain amount of public, professional, and bureaucratic panic surrounding provisions for financing national pension schemes. In countries in which pension schemes had been financed fully or partially by general revenues, the dramatic increases in the amounts and proportions of public expenditures devoted to pensions and income maintenance for the elderly population have come under attack not only by right wing politicians

and the media, but often by an electorate alarmed by both the present and the anticipated future size and composition of the tax burden. In countries in which pension schemes have been financed largely under pay-as-you-go earmarked-payroll-tax arrangements, there has been concern that the system might 'go bankrupt', i.e. be unable to meet future obligations as the numbers of employed younger participants fail to grow, or that the relatively smaller employed cohorts would be overburdened by social security taxes required to meet the system's obligations to older claimants (Olson, 1983). These concerns and attacks have given rise to proposals for new or alternative approaches and means for financing the pension schemes and for reductions of claims, benefits, and entitlements to keep the systems solvent and render them more equitable.

Two types of proposals for reduction of claims, benefits, and obligations of national pension systems involve (i) delay of retirement for at least part of the working population, and (ii) post-retirement employment. Munnell (1983) has estimated that, in the United States, proposals which involve gradual increase of the retirement age from 65 to 68 yield a long-term reduction of taxable payroll, with the saving substantially greater (about 1.6%) after the turn of the century. Thus, under a basic retirement age of 68 rather than 65, costs in the year 2030 would be 15.4 percent, instead of 17 percent, of the taxable payroll.

Labor Shortages in the Wake of the 'Baby Bust', Migration, War, Other Factors

Labor force analysts have pointed to the declining proportions, and even declining numbers, of young persons in the populations of Western societies in the aftermath of the steep declines in birth rates in the 1970's and 1980's and to anticipated declines in proportions and numbers of young entrants into the labor force. And some (e.g., Olson, 1983; Copperman and Keast, 1983) have suggested that these trends are likely to lead to labor shortages during the next two or three decades. These, in turn, are likely to result in at least some increase in the demand for old workers, at least for workers of certain types and occupational categories.

Considerations Against Extension of Employment in Middle and Old Age

The arguments and considerations against extension of employment beyond the conventional retirement ages have been focused around the promotion and defense of mandatory retirement, whether in legislation, administrative fiat, or collective agreements. From the point of view of employers, mandatory retirement avoids the embarrassment and cost of retaining the services of employees who are no longer able, or less able than younger workers, to function and maintain productivity in the workplace. Mandatory retirement rules and procedures allow firms to break the ties that bind older employees to their jobs and companies, evading the need for tests of competence and grievances around issues of capabilities of older workers. They create and sustain an acceptable flow of promotions and incentives, and render the work force

more mobile. From the point of view of new or younger workers, mandatory retirement reduces the size of the labor force and opens up jobs for younger workers.

The 'employment crisis' and the 'collapse of work'

Aside from issues of war and peace and nuclear holocaust, the most important and dramatic social, economic, and political issues and developments facing the societies with aging populations are those associated with the reduction of employment in the life span while the life span itself is extended and the life years devoted to parenting are compressed and diminished as well. This contraction of employment, variously discussed under the more dramatic rubrics, the 'employment crisis', the 'collapse of work', and the like, is typically imputed to increased productivity due to dramatic technological advance or to increasingly widespread adoption of technological innovations, to the rise of the multinational economy and the failure of 'national' economic policies and measures to protect 'national' markets and employment, or the competition of the third world labor markets with their disciplines and low-paid work forces.

The struggle for employment

The increasing redundancy and scarcity of employment and the absence of alternative legitimate access to income and other social rewards associated with employment and occupations have combined to continue, and in some sense to render even more dramatic, the historical struggle for access to, and control of, employment. Radical analysts throughout modern history have always cast this struggle as one initiated and promoted by the dominant political and economic groups. The capitalists and bourgeoisie are said to be pitted against

the workers in capitalist societies (and, more generally, the rulers and oppressors against the ruled and oppressed) in order to enjoy the benefits of the 'reserve army of unemployed', keep the wages of the employed at minimum levels, and appropriate and accumulate the product of the labor of the propertyless and powerless.

But the struggle for employment has in fact taken place independently of property rights and of the economic and political power of employers and workers. The maintenance of high levels of production and output with decreasing manpower needs and 'marginalization' of jobs and employees is a fact in industries and organizational settings of all types. This has been true as well in countries in which workers and their organizations and political parties have been able to gain leverage and power or even monopolize political power, for example under Social Democratic party governments in Western Europe (Myles, 1987). For the most part, the expression of the leverage and power of workers has been in the form of sharing control over remaining employment with employers rather than in retaining or creating new employment opportunity.

The weapons in the struggle for employment have increasingly been weapons of privileged access and exclusion: alongside outright discrimination have been the weapons of credentialism and age-grading. Many axes of discrimination are familiar, and these may be applied both grossly and in more genteel forms: sex, marital status, racial, and ethnic characteristics are familiar ascriptive bases for either privileged access to jobs or for exclusion from jobs - and remain such, however discredited they may be in public rhetoric. Kinship and cronyism are probably not less familiar, though these have been subject

to much less attack and are for the most part acceptable or, at least, not publicly discredited, in many of the less-elaborately-organized economic sectors. Other factors could include handicaps and disabilities, membership in political or other organizations, residential origins and current residential characteristics, and features of personal histories.

Credentialism is the principle of basing access to, or exclusion from, employment and specific jobs on some recognized prior educational attainment, training process, or prior employment experience other than in the same or similar job. High school diplomas and college degrees are familiar examples of credentials invoked or demanded. But all manner of licensing, state or professional grading, and like are also examples of credentialing. Obviously there have always been great opportunities for somewhat less gross discrimination in access to employment by the indirect means of discrimination in access to the credentials demanded for employment.

These weapons in the struggle for employment are extensively identified and discussed in a massive literature on equality and inequality, discrimination and social opportunity, and on sex, race, and ethnic relations and inequalities. Our own concern in this paper is primarily with age grading, age discrimination, and 'ageism' as weapons in the struggle for employment.

Age grading in employment

Employers, politicians, and trade unions, have made common cause in favoring young adult and early-middle-aged men, say aged 30-55, for employment and in excluding or discriminating against younger or older persons. A variety of reasons and justifications are invoked, beginning

with the 'needs' of men these ages for employment and the concentration of family dependency, obligations, and responsibilities upon men these ages through the imputations of 'job stability', 'productivity', or 'efficiency' of men at these ages. The merit of these reasons and justifications is not at issue at this point but, rather, only some of the consequences of this process and of the success of this weapon in the struggle for employment.

A first and perhaps most obvious consequence of this process is the curve of labor force participation rates of men by age, and the recent changes in this curve. Peak rates are observed at the ages 30-55; but the rates of labor force participation at younger ages and at older ages are dramatically lower in the 1980's than in, say, the 1940's.

We conventionally account for the decline in labor force participation among adolescent and young adult men by reference to increasing school attendance: completion of secondary school and studies in post-secondary and higher education are very much more frequent currently than they were in even the recent past. We generally view the extension of schooling, education, and training as a great social and cultural achievement. But we must also view extended schooling as a mechanism for excluding young persons from employment, or delaying their entrance to employment, and for legitimating their non-employment and continued dependency upon parental and family support or, often, on public support. And it has been possible only thanks to diminished fertility and generally more circumscribed intra-family dependency. In short, the extension of schooling has been a powerful age-based weapon in the struggle for employment. And a wide

variety of behavior, attributes, and social relationships and position of the young persons are related to their exclusion from employment or relegation to less desirable employment.

Trends in retirement are the conventional explanation of the decline in labor force participation among the middle-aged and elderly men. The income maintenance measures and the retirement itself are also hailed as significant social achievements offering change and relief from the lifetimes of labor, drudgery, and routine. And they offer dignity and economic independence despite diminished health and capacities, also rendered possible by declining fertility and shorter parenting and child-dependency in the life course. But these, too, must be understood as a mechanism for excluding middle-aged and elderly persons from employment, and for legitimating their non-employment and dependency, for the most part on public transfer and income maintenance arrangements. Even more so than schooling for young persons, it is clear that the history of the institution of retirement for older persons is the history of an important age-based weapon in the struggle for employment (Graebner, 1980). And much of the position, status, behavior, and social relationships and participation of the middle-aged and elderly follows from their exclusion from employment or relegation to the least desirable employment.

Proposals, programs, and policies for extending employment in middle and later life include basically two types of approaches and schemes: (i) those intended to effect delay in retirement or withdrawal from employment and (ii) those intended to promote re-employment of persons who have in effect once retired or withdrawn from paid employment. We review these in the two sections which follow.

SCHEMES TO DELAY RETIREMENT

Retirement from paid employment in modern societies is often an act which is completely voluntary on the part of the employee and may be entirely unaffected by conditions and contingencies apart from the preferences, welfare, and well-being of the employee and his closest family and dependents. When this is the case the 'delay' or, for that matter, the precocity, of retirement does not require 'schemes' or special arrangements: the individual simply works as much as he wishes or can for as long as he wishes, and withdraws fully or partly, gradually or at once, from employment in accordance with his personal needs and timetable.

But increasingly in modern societies both employment and retirement from employment are organized and structured by employers' understandings, calculations, and determinations concerning the labor market and the alternative employment options it affords and their costs and utilities; by the understandings, calculations, and determinations of trade unions and government bodies concerning the supply of jobs and the demand for employment and the ways in which these understandings inform collective agreements and legislation; and by the available income distribution arrangements, social status options, and legitimate roles and activities outside of employment as well as by private and individual considerations. Thus retirement and its timing most typically takes place in the context of firm or employer's rules, negotiated collective agreements and pension arrangements, or legislation governing work, disability contingencies, and income entitlements after partial or full withdrawal from paid

employment; and these, in turn, have typically offered - or, imposed, - retirement arrangements and timing which have become 'conventional' and more or less rigidly formalized and prescribed in the respective firms, occupational groups, private and public economic sectors, trade unions or federations, or other worker or employee groupings. While individual deviations from these rules, conventions, and prescriptions are possible and tolerated - whether in the direction of 'earlier' or of 'later' retirement - the numbers of such deviations have not been large. And it is by way of legitimating and institutionalizing deviations - especially in the direction of delayed retirement - from conventional prescribed timing and forms of retirement that 'schemes' for work adjustment and legislative or pension and benefit innovations have been proposed, developed, and implemented in Western countries.

In the United States, but not yet in other Western countries, these schemes and innovations have been accompanied by legislation proscribing mandatory retirement rules or collective agreements prior to age 70, proscribing age discrimination in hiring and dismissal of employees, and prescribing equal wages and fringe (other than pension) benefits and equal training and promotion opportunities for older workers (U.S. Department of Labor, 1981; 1982; McConnell, 1983). In the Government of Canada and in a number of large Canadian firms rigid fixed retirement at age 65 has been abandoned. Even though mandatory retirement at age 65 is prevalent, extensions are granted to individuals on the basis of efficiency upon recommendation of the employing department and following examination and appraisal of skill and fitness to work (Koyl, 1970). The concept of 'functional criteria' instead of chronological age in individual or collective retirement

decisions and arrangements has received a certain amount of attention and support elsewhere as well (U.S. Department of Labor, 1979; Special Committee on Aging, 1982).

Work Adjustment Through Changed Working Conditions

The first major category of schemes for promoting extension of employment and delay of retirement address the supposed or actual decline in performance and diminished ability of middle-aged and elderly workers to adjust to the new demands made on them by technological changes by providing for a better match between work demands and worker capabilities. Following Casey and Bruche (1983), we may distinguish between three approaches to effecting change in the working conditions for this purpose:

- i. Organizational and technical adjustment of work to adapt it to the abilities of older workers. In the literature this is often denoted 'job redesign' (Barkin, 1970; Buchmann, 1983; Jacobson, 1980; Doering, Rhodes, and Schuster, 1983).

- ii. Training programs intended to adjust the older workers' qualifications to the changing requirements of their work, or to the requirements of their new jobs in case of transfers (Barkin, 1970; Copperman and Keast, 1983). Such programs are often denoted 'continuing education' in the literature.

- iii. Reduction of work demands or alteration of the working conditions, with the older worker remaining at the same or an equivalent work place but, for example, no longer obligated to work on piece-work or in shifts (Casey and Bruche, 1983).

Work Adjustment Through Job Transfers

A second major category of work adjustment to allow continuing employment is through job transfers. This typically involves the transfer of older employees whose performance is reduced or whose health is in jeopardy to lighter work. In the literature, this approach is often termed 'job reassignment', (e.g., Buchmann, 1983) or 'redeployment' (Jacobson, 1980). These transfers typically involve moves within the employing firm and often represent some form of voluntary demotion, downgrading of responsibilities, scope, and earnings (Copperman and Keast, 1983). Job transfer schemes may be organized with the aid of formal in-house or outside professional placement services or in the context of seniority-related provisions of collective agreements.

Work Adjustment Through Reduction in Working Time

A third, and probably quantitatively most important approach to work adjustment to allow continuing employment or delay of retirement comprises the range of schemes included under the rubric of work-time reductions. Ordinary 'part-time' work is probably the most familiar arrangement, i.e. work involving fewer weekly hours of work commitment than normal full-time employment either on a temporary or on a permanent basis. But other work-time reduction schemes include as well:

- i. Flextime, or flexitime: a scheme wherein employees may choose their starting and stopping times, but generally must agree to be present during a core period of the day and work a previously agreed

number of hours (Copperman and Keast, 1983).

ii. Job-sharing: an agreement in which two people have responsibilities for one full-time position (Jacobson, 1980; Buchmann, 1983).

iii. Compressed work week: Work is compressed to less than the traditional five-day week. The common pattern is to compress the forty-hour week into four ten-hour days, the so-called 4/40 (Copperman and Keast, 1983).

iv. Cottage industry: Job assignments are undertaken or completed at home rather than at a traditional work site.

v. Sabbatical, 'non-linear' career: somewhat akin to arrangements in the academic world, but new and rare in business and industry, this arrangement permits time away from the job and usual responsibilities to pursue education, public service, avocational, and other interests, or to take temporary employment in another firm or organization (Best and Stern, 1977; McConnell, 1980).

vi. Phased retirement: Gradual reduction of work-time prior to retirement, but culminating ultimately in complete separation from the job (Buchmann, 1983; Copperman and Keast, 1983; Jacobson, 1980; Casey and Bruche, 1983). Employees nearing retirement gradually decrease their hours and responsibilities over a period as long as several years.

vii. Rehearsal retirement: Employees take an unpaid leave of absence to 'test the waters' of retirement without losing their jobs. At the end of this time the employee may either return to the job and resume full seniority credit, or he may retire (Buchmann, 1983).

Remuneration, Pension, and Benefit Option Innovations

A long and complex list of legislative, employer, and collective agreement innovations have been adopted or proposed in support of continuing employment of middle-aged and elderly workers or to effect delay of retirement. These are basically policies or options affecting wage, benefit, or pension rights and entitlements of workers under varying schemes and contingencies of continuation in employment or withdrawal from employment.

The attractiveness of continued employment, whether in ordinary full-time work or in 're-designed' jobs, is presumably closely related to the value of compensation to be derived from work (Doering, Rhodes, and Schuster, 1983). As Copperman and Keast (1983) point out:

"Remunerative packages bear one of three relations to the design of the job itself in the context of innovative employment practices:

- 1) the redesigned work may be offered on its own merits, with no alterations in the remunerative package (e.g. the compressed work week).
 - 2) the redesigned work may be offered in conjunction with complementary alterations to the remunerative package.
 - 3) the work itself may be continued without re-design, but remunerative packages may be developed which offer more appeal to a specific class of worker."
- (p.66)

The remuneration itself has two components, (a) monetary compensation and (b) fringe or welfare benefits; and each of these has, in turn, a variety of forms. The basic approaches to manipulating remunerative packages to encourage continuing employment at middle and old ages are:

1. Deferred Earnings schemes: Many employees have both their highest earnings and their highest tax obligations in the years just prior to retirement. By deferring earnings in pension or savings schemes, continuing in employment promises both higher current income

and standard of living and higher income and standard of living in later years after actual retirement. Typically there are legislative ceilings on the amounts or proportions of earnings on which taxes may be deferred. But Harris and Associates found that a large majority of pre-retirement respondents in their national survey indicate that they would not postpone retirement even on the expectation of improved benefits and higher income from such deferral (National Council on Aging, 1981, p.106).

ii. Augmentation of Reduced Earnings schemes: Employees are often reluctant to accept reductions in earnings in order to continue in employment under reduced work-time or reduced responsibility schemes, but many opt for extending employment on reduced-time bases when this would entail no reduction, or only relatively small reductions, in income. A variety of schemes for augmenting the reduced earnings have been adopted or proposed, including direct employer payments (e.g., by reducing the work-time through paid extra leave or holidays for older workers, or by supplementary compensation), partial pensions from special funds created by employers, by trade unions, or by the state for this purpose or partial pensions from the regular pension funds and institutions (Casey and Bruche, 1983, Table 8).

In the view of many analysts, the availability and levels of alternative income sources - and, in particular, retirement pensions - are as important as, or more important than, employment compensation in determining willingness to continue in employment and to delay retirement (Doering, Rhodes, and Schuster, 1983; DeViney and O'Rand, n.d.). Historically it has been the expansion of retirement income entitlement which has been the main factor invoked to account for

declining labor force participation of males in late middle and old age (Pampel and Weiss, 1983; Schulz, 1985; Kingson, 1984; Easterlin, Crimmins, and Ohanian, 1984). Accordingly a range of proposals for encouraging extension of employment among the middle-aged and elderly involve reform or alterations of arrangements for provision of retirement income (Meier, 1980), including:

iii. Change in the retirement age: deferral of the age of eligibility for full or partial retirement income and benefits would encourage, or indeed force, many middle-aged and older workers to remain in paid employment and delay retirement in the absence of alternative sources of income.

iv. Liberalization or abolishment of 'retirement tests' for pension income in private and public pension plans: These imply reduction of retirement benefits to those who have passed the formal retirement age but have not retired, or have only partly retired, from employment; and they are viewed as strong 'disincentives' to continued employment of those reaching or past normal retirement age.

v. Adjustment of early and deferred retirement options: Some pension plans allow early retirement with actuarial reduction of pension income rendering the benefits of equal or even greater value to the workers (Tracy, 1978; Schulz, 1985), while the actuarial credit to pension income of those deferring retirement renders the benefit of lower value, generating 'disincentives' to continued employment. Revision of these options would reward and promote continued employment and delay of retirement.

RE-EMPLOYMENT SCHEMES

According to the Harris and Associates' national survey findings, an overwhelming majority of the U.S. working population (75%) report the desire to continue some kind of paid part-time work after 'retirement'. Among those wishing part-time work after retirement, the majority (54%) of the younger persons, those 18 to 54, prefer switching to a different kind of job. A large majority of the older employed individuals, those 65 and over, who wish to work after retirement would rather continue in the same kind of work, while of those aged 55-64 just over half (52%) say they wish to continue in the same kind of work (National Council on Aging, 1981). In fact only just over one-third of those retired do actually work for pay at some point after retirement; and of these most experience some measure of change or mobility between pre- and post-retirement occupations. Outside the U.S. the numbers currently or ever employed after actual retirement are not well documented, although the numbers currently employed or in the labor force at ages beyond the 'normal retirement age' are known from census and survey data (Parker, 1982, Chapter 6.), and range from 15 to 20 percent of the male population in the post-retirement ages.

The arrangements for post-retirement employment fall into four basic types: a) re-employment with the pre-retirement employer, b) employment in a new firm or organization, c) self-employment or contracting, and d) so-called 'sheltered' employment. For the most part the work or job design and remuneration arrangements and innovations are similar to those of the schemes for extending employment and delaying retirement as reported above.

Same Job, Same Employer Re-employment Schemes

A frequent pattern of post-retirement re-employment is that of firms and organizations re-hiring their own annuitants or employing them for varying periods, usually under some arrangement not inconsistent with their respective pension plan rules (Rosow and Zager, 1980). These can include use of annuitant 'banks', self-employment and independent contracting arrangements, and indirect hiring of annuitants through temporary employee firms and organizations (Jacobson, 1980, Chap.5; Copperman and Keast, 1983).

Annuitant banks or pools

Annuitant banks or pools have been organized extensively especially by financial institutions and organizations in North America and comprise primarily persons who occupied lower or middle level clerical positions such as clerks, secretaries, tellers, and the like. The firms inquire of retiring employees if they would consider part-time or temporary employment after retirement and create files of such employees indicating their skills, past work experience or histories, and current availability. Typically the annuitant banks or pools are used by the firms to respond to temporary shortages or needs, and the workers themselves thus constitute a trained secondary work force available for efficient application to short-range vacancies. In the United States firms employing post-retirement workers are not obliged under ADEA and ERISA rules to continue paying pension fund accruals, but must provide equal or equivalent-value other welfare benefits. For their part, workers may continue to receive their private pension benefits within the rules and agreements covering post-retirement employees (minimally, 40 hours monthly employment without penalty or

forgoing private pension entitlements, under ERISA rules) though they may be obliged to forgo some part of public pension (social security) entitlements if earnings exceed the 'retirement test' ceiling. At the same time, however, ADEA legislation obliges employers to pay equal wages to older workers, and their associations with their employers, co-workers, etc., continue past retirement. Some annuitant pools provide temporary employees not only for the firms organizing the pools, but serve to help retired employees of the firm to obtain part-time or temporary employment in other firms as well, i.e. may serve as job-finding or employment services for their ex-employees.

Self-employed or independent contracting

Employers in some industries are able to offer opportunities for retired employees to undertake projects or perform work on a contract basis. Contractors are typically able to set their own hours, goals, and working arrangements, yet use the familiarity of their previous employment connection with the firm, its needs and procedures while the firm, for its part, uses its familiarity with the workers in their pre-retirement occupational roles as the basis for the contractual arrangements to utilize the skills, competence, and experience available without undergoing the costs of training and orientation.

Annuitants in temporary employment firms

Many pension plans prohibit employment of annuitants in the firm, or - under some multi-employer plans - in the same industry, occupation, or geographic area. One approach to overcoming or circumventing such restrictions involves formation of organizations or firms hiring and using only part-time or temporary employees, offering only minimal fringe benefits and no pension plans. Annuitants may

engage in such employment without jeopardizing their private pension entitlements; and indeed formation of such employee groupings has been used to allow firms and employers to re-hire the services of their own annuitants.

New Employer Schemes

Probably the most important avenue of promotion and availment of new employment opportunities and 'second careers' for retired persons is that of the organized placement service. An enormous number of such organizations and agencies have emerged in recent years in North America, including voluntary and non-profit organizations, commercial for-profit agencies, in-house and outside placement services of firms for their own retiring employees, and personnel offices and units of large employers (Buchmann, 1983; Rosow and Zager, 1980; Jacobson, 1980, Chap.3; Copperman and Keast, Chap.5). These in turn include skill bank-type placement services and re-training and subsequent placement services.

Skill bank placement services

Ordinary placement services operated under various auspices and organizational rubrics work usually to match available post-retirement potential full-time, part-time, permanent, or temporary employees with given skills, experience, and preferences to available employment offerings. Often such agencies and services play an advocacy role in helping to bring employers to an understanding of the potential elderly or post-retirement employees pool and its advantages for employers or to help employers cast their needs and requirements more nearly in terms of skills and offerings among the older work force.

Re-training, skill up-grading, continuing education services, and
job placement

Training and re-training programs have been undertaken by private industry, by community or voluntary organizations, sometimes by trade unions, but most often by government agencies or under government agency sponsorship. For the most part such programs are directed at unemployed older workers prior to formal retirement and claim of pension benefits rather than at retired workers. But many of the annuitant bank or pool schemes as mentioned above also include some training or re-training opportunities. In the United States the largest scale program offering re-training opportunities to post-retirement workers has been that mandated under the Comprehensive Employment and Training Act (CETA). The CETA program is concerned primarily with youth and young adults, but explicitly targets older workers and especially those eligible by reason of disadvantage in terms of length of unemployment. The program allowed a variety of sponsors to develop unique approaches to training and employment of older workers, with special emphasis on skill assessment of participants and the use of functional norms, rather than formal testing as means to place older workers in jobs (Special Committee of Aging, 1981; 1982). Such programs and opportunities are of relatively small scale and importance for retired workers interested in returning to work. Moreover, according to Casey and Bruche (1983) they tend to be of minor importance and primarily of symbolic significance even for pre-retirement unemployed workers and even in countries (e.g. Sweden) where programs are heavily supported by government and trade unions.

A different type of scheme for retraining retirees has been

initiated in the U.S. by IBM and is described by Jacobson (1980). The program provides potential IBM retirees and their spouses with grants for tuition starting three years before retirement and ending two years after retirement. The purpose of the plan is to help develop new interests and/or prepare for a second career. A wide variety of courses, from real estate to photography to accounting to Chinese cooking, have been deemed to meet the intent of the program; and a large number of IBM annuitants have availed themselves of the study or training opportunity and gone on to take new jobs or open their own businesses. Increasing numbers of large firms and organizations in which quite early retirement is common (e.g., the armed forces, organizations employing pilots and air traffic controllers, high technology and research and development organizations) are introducing study or training programs and opportunities as part of pre-retirement programs (Jacobson, 1980).

Self-employment Schemes

Establishing one's own business is a familiar dream, and indeed many individuals actually do so in the course of their work lives, some successfully and many unsuccessfully. A variant on the 'dream of one's own business' is the dream of starting one's own business after retirement from a job or career. This is a dream or vision whose fulfillment is rather less risky for individuals or families with pension income entitlements, since there is a measure of income protection in the event of the non-success of the business venture. For post-retirement workers there are essentially two types of self-employment schemes: Contract employment for firms or organizations

involving only the individual's own work, or establishing one's own firm or business to provide and sell goods or services and employing others' as well as one's own work.

Contract employment

Firms and organizations in a large spectrum of industries and sectors are able to employ older or retired workers as independent contractors or consultants. Since such persons already receive their basic income from public or private pension entitlements, they may be particularly willing to consider contracts for short-term, part-time work or commission-only arrangements and opportunities. To obtain such contracts the individuals need invest only their time in a contract job, and they are not necessarily required to undertake risks or invest either in products, sales kits, inventories, wage commitments to other workers or in plant or facilities or materials. They may, however, sometimes be required to invest time and sometimes money in specialized training (Copperman and Keast, 1983).

Business initiatives

Among the total self-employed, small employers, or large employers older than the normal retirement ages it is generally not possible to know who have continued at older ages in self-employment or in businesses established at earlier ages and who have taken such employment or established new businesses after retirement. There are, however, a number of study and training schemes initiated to encourage and facilitate the establishment of new businesses by newly retired employees. The IBM study and training program noted above has such objectives as part of the 'second career' option possibilities. Jacobson (1980) describes a non-profit program in California designed

to teach retired persons how to start and operate small businesses. Participants in the programs have developed, produced, and marketed a variety of innovative products or services; and the program is being adopted by a number of large corporations as part of their pre-retirement counseling programs (Rosow and Zager, 1980). And, of course, older or retired persons may participate in any of the myriad 'Start-Your-Own-Business' courses or seminars offered by a large variety of sponsors from the government Small Business Administration to Community Colleges and private and public continuing education programs, even if not specifically targeted for older or retired persons.

Protected, Subsidized Employment Schemes

At least since the Great Depression of the 1930's there have been schemes initiated to provide employment for persons wishing to work but unable to find or compete for employment in the private labor market. These programs have been motivated and informed primarily by considerations of provision of income to unemployed persons and their families and as an alternative to other non-work-based income maintenance or assistance. More recently, however, such programs have also incorporated training or re-training objectives, or job-seeking - or job-mobility-promoting objectives, and they have often taken the form of subsidies to private employers to create jobs for or hire otherwise-unemployed persons of various categories of hardship, disadvantage, attributes, or entitlements. An outcome, and in some periods a secondary objective, of some examples and types of subsidized employment has been the creation or enhancement of certain kinds of

public facilities, or provision or enhancement of certain kinds of public services, not otherwise available in the context of private enterprise and private labor market activity. Probably the best-known examples of such objectives and outcomes are the projects of the Public Works Administration (PWA), the Civil Works Administration, and subsequently of the Works Progress Administration (WPA) in the USA in the 1930's under the Roosevelt Administration's 'New Deal'. Similar programs were undertaken in Western European countries in the interwar period and in Israel in the early years of independence and statehood. Thus there is a history of using public funds to support and subsidize employment, and there is a history of combining subsidized employment with provision or enhancement of public facilities and services. And more recently, there is a history of public support or subsidy of private sector employment whether in the form of direct subsidy for job creation, of protection of industries and their employees from foreign competition, of guaranteeing markets for products or services of protected industries, or of grants or loans under favorable conditions to private sector firms whose survival and employment are threatened by mishap, mismanagement, or adverse economic conditions.

Such programs are generally targeted on the unemployed generally and, if age is at all a criterion, more frequently to the younger unemployed, and only infrequently to the retired seeking to return to employment. Casey and Bruche (1983) survey a number of such programs in Western European countries and impute very little significance or impact to them with respect to employment of older workers. They accord more weight to the Swedish national work accords and agreements whereby employers are deemed responsible not only for recruitment in

accordance with the needs and cost-effectiveness of their production regimes but for participation in maintenance of full or near-full employment in the society. But even in Sweden the impact of these arrangements on employment of older workers is minimal.

An American example of a program combining subsidized employment of older workers and provision of public services or services not readily available or affordable on a private market basis is the Senior Community Service Employment Program (SCSEP) first developed in the late 1960's. The program is administered primarily by eight national voluntary organizations which organize jobs and services in the areas of 1) general community services, including education, health and hospitals, housing and home rehabilitation, employment assistance, recreation, parks and forests, environmental quality, public works and transportation, social and other services; and 2) services to the elderly, including health and home care, housing and home rehabilitation, employment assistance, senior citizens' recreation, nutrition programs, transportation, and outreach, referral, and other services (Special Committee on Aging, 1981, Table 5). The program provides jobs and income to the elderly poor, and it yields other individual and social rewards to participants, and the jobs and services meet many community service needs. The program has been generally applauded and viewed as effective and successful. But as have other U.S. federal programs, the SCSEP has recently been much curtailed by funding cuts. As we shall note in somewhat more detail below, it has been and remains extremely difficult to assess the impact of these programs and policies upon actual patterns of employment in middle and later life.

Interfaces Between Labor Market Employment, Sheltered Employment, and Volunteer Activity

A novel and important range of proposals call for creation of employment for the elderly by expansion of non-market social services. These would be organized on the basis of less-than-market-wage employment of elderly persons under less-than-conventionally-demanding work commitments and conditions. These services, which can include care services both for elderly persons and for children, a variety of cultural and educational services, public and private environmental improvement projects, and information and mediation services, could be i) offered for sale at below-market prices or possibly, ii) publicly-supported at below-market cost. Some of these are services currently performed on a volunteer basis in some communities and deserve expansion and enhancement. Employment of elderly persons in such activities would serve such purposes and provide income and occupational roles and activity to large numbers of retired but able persons. In the United States such proposals have been accompanied by proposals to organize university-sponsored education and training for elderly persons to prepare and equip them for such employment (Morris and Bass, 1988).

An obstacle to such proposals and programs is the concern to avoid undue expansion of public sector employment, on the one hand, and to allow private sector initiative to provide services effectively and at lowest cost, on the other hand. However, the proposal would expand services either not generally in sufficient demand at their full market prices to induce private entrepreneurs to provide them, but for which

demand for possibly-less-efficiently-provided services at lower costs would either justify some public subsidy or attract and cover costs of elderly employees at lower-than-full-market wage rates.

CONCLUDING REMARKS

This paper provides an overview of policies with respect to older workers, and is designed to serve as a basis for stimulating discussion and research on policies in Israel regarding older workers. Until now, there has been little or no discussion about the various options previewed in this report. There is a need to learn about the policies and practices that exist within various sections of the Israeli economy and that may be largely or wholly the outcome of initiatives at the individual firm level. Similarly there is a need to establish the attitudes of workers, labor leaders, management and policymakers to these directions.

The evaluation of the desirability and potential contribution of these policies is not an easy task. Existing experience may be too limited and insufficiently documented. Thus it may be that once the potential feasibility and desirability of some of these systems is established, there will be a need for a planned process of demonstration and experimentation from which we can learn.

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Proposals, programs, and policies for ex

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המכון

הוא מכון ארצי למחקר, לניסוי ולחינוך בגרונטולוגיה והתפתחות אדם וחברה. הוא נוסד ב־1974 ופועל במסגרת הגיוינט האמריקאי (ועד הסיוע המאוחד של יהודי אמריקה), בעזרתן של קרן ברוקדייל בניו יורק וממשלת ישראל.

בפעולתו מנסה המכון לזהות בעיות חברתיות ולהציב להן פתרונות חילופיים בשירותי הבריאות והשירותים הסוציאליים בכללם. אחד מיעדיו הוא להגביר שיתוף הפעולה של מומחים מהאקדמיות והממשלה, עובדי ציבור ופעילים בקהילה כדי לגשר בין מחקר לבין מימוש מסקנות מחקר הלכה למעשה.

דפי דיון

נכתבים על־ידי חברים מצוות המכון ומתפרסמים להתייחסותם של אנשי מקצוע ומתמחים במדעי החברה וההתנהגות, עובדי ציבור ונבחרי ציבור, המשתתפים בעיצובם של המדיניות והשירותים החברתיים.

הכוונה היא להפנות תשומת לב לסוגיות חברתיות בעלות חשיבות לאומית לשם העשרת הדיון הציבורי לקידום של המדיניות, ההסדרים והשירותים החברתיים.

המימצאים והמסקנות המוצגים בדפים הם של המחבר או המחברים וללא כוונה ליצג את אלה של המכון או של פרטים וגופים אחרים הקשורים למכון.

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שם המחבר

PROPOSALS, PROGRAMS, AND

שם הספר

POLICIES FOR EXTENDING....

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**הרחבת הזדמנויות התעסוקה בגיל הביניים ובגיל המבוגר:
הצעות, תכניות ומדיניות**

יהודה מטרס

דצמבר 1989

כסלו תש"ן

ירושלים

בעוד שבחברות מסורתיות עבדו האנשים במשך כל ימי חייהם כמבוגרים, הרי בחברות מתועשות עירוניות המשך העסקה של קשישים הוא היוצא מן הכלל ולא הכלל. על כן הרעיון של הרחבת הזדמנויות התעסוקה או המשך תעסוקה נתפס כדורש הסבר והצדקה. בעבודה זו נסקרים הסברים והצדקות אלה במושגים של צורכי הקשיש ורווחתו, הצרכים או האפשרויות של המעסיקים וכן צורכי החברה ואילוצים כלכליים. כמו כן נסקרים מיגוון של הצעות, תכניות וקווי מדיניות להרחבת הזדמנויות התעסוקה - החל בדחיית הפרישה מעבודה בשכר וכלה בתכניות להעסקה מחדש של עובדים שפרשו.

שאלות הנוגעות למדיניות וסוגיות המשפיעות על דפוסי התעסוקה ועל משך התעסוקה בגיל המבוגר מתרכזות סביב הנושאים האלה: גיל הפרישה, והאם יש לקבוע אותו כגיל חובה או כגיל גמיש; רמות ההכנסה וההטבות לפורשים; מבחני זכאות לפנסיה; אפליה גילית (או העדפה מכוונת של קשישים) בהעסקה ובהזדמנויות לעבודה; תעסוקה גמישה או תעסוקה המותאמת במיוחד לקשישים ואופציות למציאת עבודה; איגודים מקצועיים או ייצוג חלופי וקידום האינטרסים של עובדים מבוגרים ופורשים.

ההצעות והתכניות לדחיית הפרישה כוללות: התאמת העבודה באמצעות שינויים בתנאי העבודה, העברה לתפקידים אחרים, צמצום בשעות העבודה וכן תכניות חדשניות לגבי תמיכות, גימלאות והטבות. תכניות והצעות לקידום ההזדמנויות להעסקה מחדש של פורשים כוללות: תכניות לאותו מעסיק ולמעסיק שונה, מאגרי כישורים, תכניות להעסקה עצמית ותעסוקה מוגנת או מסובסדת.

קיימת גם סידרה חדשנית של הצעות התומכת ביצירת תעסוקה לקשישים באמצעות הרחבה של שירותים סוציאליים מיוחדים, המעסיקים קשישים בתשלום הנופל מן המקובל בשוק, תוך דרישות עבודה שגם הן פחות מחמירות מן המקובל בשוק.

יש צורך ללמוד את המדיניות ואת קווי הפעולה הקיימים במגזרים השונים בכלכלה הישראלית; ייתכן שבמידה רבה אלה אינם אלא תוצאות של יוזמות הננקטות

ברמת המפעל הפרטי. בדומה לכך, יש צורך לבדוק עמדות של עובדים, של ראשי
האיגודים המקצועיים, של מנהלים ושל קובעי מדיניות לגבי הסוגיות הללו. לאחר
שייקבעו סבירותן וכדאיותן הפוטנציאלית של הפעילויות הללו, יהיה צורך
בתהליך מתוכנן של הדגמה וניסוי.

דברי תודה

תודה לחברי במכון על הערותיהם המועילות ובמיוחד לג'ק חביב, שמעון
ברגמן, גילה נועם ומיילה שרמן.

תוכן הענינים

מבוא

הארכת התעסוקה: הרעיון המרכזי

העניין של הקשישים בהמשך תעסוקה או בחידוש תעסוקה

הצורך של הקשישים ביחסי חברה ובסטטוס חברתי הקשורים לעבודה

הצורך של הקשישים בהכנסה

הצורך של מפעלים וחברות בעובדים מנוסים, מומחים ובעלי כישורים

העמדת כוח עבודה זול וגמיש לרשות המעסיקים

בעיות כלכליות של תכניות פנסיה ומשברים כלכליים של מדינות

מחסור בכוח עבודה בעקבות הירידה בילודה

שיקולים נגד הארכת התעסוקה בגיל הביניים ובגיל המבוגר

תכניות לדחיית הפרישה

התאמת העבודה באמצעות שינויים בתנאי העבודה

התאמת העבודה באמצעות שינויי תפקיד

התאמת העבודה באמצעות צמצום שעות העבודה

חידושים בצורת תיגמולים, פנסיה ואופציות להטבות

תכניות להעסקה מחדש

תכניות המציעות אותו התפקיד ואותו המעסיק

תכניות המציעות מעסיק חדש

תכניות המציעות העסקה עצמית

תכניות העסקה מוגנות ומסובסדות

יחסי הגומלין בין תעסוקה בשוק העבודה, תעסוקה מוגנת ועבודה בהתנדבות

הערות לסיכום

ביבליוגרפיה