

NATIONAL  
COUNCIL  
FOR THE  
AGED

***RETIREMENT:  
A GENERAL  
REVIEW***  
***A DISCUSSION DOCUMENT***

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# National Council for the Aged

The National Council for the Aged was established by the Minister for Health in June 1981. The terms of reference of the Council are: *'To advise the Minister for Health on all aspects of the welfare of the aged, either on its own initiative or at the request of the Minister'*.

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# Summary of Report

## INTRODUCTION

The number of retired people in the community has increased greatly in recent times. The retired are now so numerous that they form a large section of the population, far too many of whom have no recognised social or economic role in society. The aims of this report are to examine the subject of retirement in a broad way and to stimulate informed discussion.

## SOCIAL ASPECTS OF RETIREMENT

Compulsory retirement at a fixed age is having the effect of removing from useful activities large numbers of energetic men and women with knowledge, skills and experience drawn from all aspects of society. Generally retired people are excluded from the mainstream of daily life. Retirement tends to be perceived by society as a period characterised by passivity, social withdrawal, and physical and mental decline. Many elderly people accept this perception partly because of ideas inherited from the past. **A new perception of retirement is needed to replace the negative one prevalent at the present time. There is need to create a new environment for retirement: an environment in which elderly people can use their energy, skills and experience according to their abilities and their desires.** (Section 2).

## PREPARATION FOR RETIREMENT

The switch overnight from full time work to the leisure of retirement involves a complete change in the pattern of living. The new lifestyle is more likely to be satisfactory if there is sensible planning for it. Preretirement programmes can greatly improve the ability of people to plan successfully for retirement. Many important international bodies have advocated the establishment of preparation for retirement programmes but, notwithstanding these various recommendations, very little has been done to give effect to them in Ireland. Only a very small proportion of people retiring in Ireland are given the opportunity of a pre-retirement course or pre-retirement counselling. This highly unsatisfactory position will continue until effective measures are taken to change it. The case for retirement preparation rests not only on social and humanitarian grounds; it can also be justified on economic grounds. (Section 3).

## FLEXIBLE RETIREMENT

The hitherto widespread practice of compulsory retirement at a fixed age is now in the process of change to a system which affords the individual some choice concerning the age for retirement. Many countries are moving to this system. We recommend that a study be made of flexible retirement systems to facilitate transition to this arrangement. (Sections 4, 7 and 8.10):

## PHASED OR GRADUAL RETIREMENT

One of the problems of retirement is the disrupting effect on the individual of the abrupt transition from full activity to total inactivity. One way of preventing this is to offer workers the option of entering retirement gradually by reducing the time actually spent at work in the final months or years while still being regarded by the employer as being in full-time employment. We recommend that the feasibility and usefulness of phased or gradual retirement systems should be the subject of a research study. (Sections 5, 7, and 8.11).

## EARLIER RETIREMENT

Compulsory earlier retirement has been advocated as a contribution towards the reduction of youth unemployment but there is little evidence to support the view that earlier retirement would have any appreciable effect in providing more jobs for young people.

From a humanitarian viewpoint, also, there is a widespread belief that it is wrong to compel older workers to leave the workforce against their will, on the grounds of age alone.

If people in the later age groups in the workforce saw ahead of them the opportunity for useful activities, they would be encouraged to retire earlier. In this report we recommend that a study be undertaken for the purpose of identifying such activities. (Sections 6, 7 and 8.8).

## THE NEED FOR RESEARCH

Lack of basic information is a serious handicap in framing policies for aging in Ireland. Research is needed. (Section 7).

## A NEW APPROACH TO RETIREMENT

A new approach to retirement will have a **number of elements (Section 8)**. These may be outlined as follows:

### Community Education

It is necessary to disseminate accurate information about the elderly so as to overcome ignorance and prejudice. It is wrong to assume that the elderly are beyond the point in life at which they could make any new contribution to society or take on any new responsibilities. This requires a programme of Community Education which will be made the subject of a separate report (Section 8.1).

### Social Policy

The retired are now a numerous and steadily increasing section of the population. We believe that it should be an aim of national social policy in Ireland to ensure as far as possible that retired people will find fulfilment in retirement and have the opportunity to make a contribution to the life of the community. (Section 8.2).

### **Pre-Retirement Education**

Facilities for retirement preparation should be made available to all who wish to avail of them. Preparation for retirement should commence some years before retirement. (Sections 3 and 8.3).

### **A New Perception of Retirement**

Elderly people are far from being a homogeneous group; consequently they have diverse views about retirement. It would be an aim in pre-retirement education to promote the concept that retirement is another stage in life with other forms of social participation, no longer valued in terms of the production of goods and services for which money is paid, but valued in terms of the contribution it can make to the community in a variety of ways. (Sections 2 and 8.4).

### **Adult Education**

The Advisory Body set up by the Minister for Education, to prepare a national development plan for adult education should consider how the contribution of the adult education system to educational opportunities for the elderly could be extended. (Section 8.5).

### **Self-help Groups**

It is necessary also to seek less formal ways of reaching out to the elderly. Education does not necessarily have to be conducted by the traditional teacher and pupil method; a great deal of learning goes on in groups of people sharing some common interest. The recent emergence of active retirement associations is encouraging. (Sections 2 and 8.6).

### **The Universities**

We recommend that the universities and other third-level educational bodies should examine with the National Council for the Aged the part they might play in the provision of services to an important and expanding section of the population. (Section 8.7).

### **Community Service**

It is now recognised that the vast range of services required by the inhabitants of a modern state cannot be provided solely on the basis of wholetime employment paid for out of public funds and that part of the solution of this problem lies in the better use of the abilities of the retired. The first requirement is to identify more clearly the opportunities (already available or which could be developed) for voluntary service in retirement. The second requirement is to communicate this information to everybody concerned. We recommend that a study be undertaken along the lines of these two requirements. (Sections 2 and 8.8).

### **The Media**

Radio and television programmes, newspapers and magazines could all do more to provide useful information and to stimulate the exchange of ideas and experience. We recommend that Radio Telefis Eireann should examine with the National Council for the Aged the role that radio and television

could play in the provision of services to the elderly and that the Retirement Planning Council of Ireland be invited to participate in the discussions. (Section 8.9).

### **Flexibility of Retirement Age**

Ideally, public and private pension schemes should provide for flexibility of retirement age, enabling people to choose more freely the time of retirement. (Sections 4 and 8.10).

### **Phased or Gradual Retirement**

The feasibility and usefulness of phased or gradual retirement systems should be the subject of a research study. (Sections 5 and 8.11).

### **Assignments in Developing Countries**

Older people who wish to make their skills and experience available to third world countries should be enabled to do so. (Sections 2 and 8.12).

### **Consultation**

In matters concerning the welfare of the elderly, there should be more consultation with organisations of retired persons. The value of such organisations as a source of innovation may well be under-estimated. (Section 8.13).

### **Disabled Persons**

Elderly people who are disabled have special needs. These have not been considered in detail because of the forthcoming Government Green Paper on services for the disabled. (Section 8.14).

### **Learning from other Countries**

We can learn from other countries where new roles for older people are being explored. We intend to obtain further information concerning the initiatives listed in section 8.15 in order to test their suitability for adoption in Ireland.

## **ADDENDUM: WORLD ASSEMBLY ON AGING**

The views and recommendations in this report are consistent with the Vienna International Plan of Action on Aging adopted by the United Nations World Assembly on Aging which took place after the report had been drafted.

# RETIREMENT: A GENERAL REVIEW

## 1. Introduction

In Ireland, as in many other countries, many more men and women are living into old age than in previous generations. There have always been people who lived into advanced years but it is only in recent times that their number has increased greatly and within a relatively short period of time. The number of people aged 60 years and over is now about 500,000 out of a total population of 3.368 millions.<sup>1</sup> The number of people in this age group continues to grow. Census figures show an increase of more than 35,000 between 1971 and 1979. Over the same period, the number of people aged 75 and over increased by more than 10,000 and the number of people aged 85 and over increased by more than 1,500.

The practice of forced retirement at a fixed age necessitates for most people a sudden passage from full activity to relative inactivity.

It was customary up to a few generations ago to think of the population as consisting of two sections, those who had not yet started work and those at work (including housewives). Now retired people are so numerous that they form a third section of the population, far too many of whom have no recognised social or economic role in the community.

Mandatory retirement at a fixed age (usually 65 in Ireland) is also having the effect of removing from useful activities large numbers of active men and women with knowledge, skills and experience drawn from all aspects of society.

The aims of this report are

- to examine the subject of retirement in a broad way;
- to stimulate informed discussion with a view to bringing about a better understanding of retirement, its problems and also its possibilities;
- to identify ways in which action is needed to remedy deficiencies in the current treatment of retirement in Ireland and to propose ways in which improvement might be effected;
- to emphasise the need for a national policy which would ensure as far as possible that people will find fulfilment in retirement and have the opportunity to continue to make a contribution to the life of the community.

The subject of income in retirement has not been dealt with in this report for the reason that the National Council for the Aged is preparing a separate report on income maintenance, which will be published later.

1. Census of Population, 1979.

Also the retirement of farmers presents special features because farming is more than a job to be done during fixed working hours; it is a way of life in which living and working conditions are more closely related than is the case with wage and salary earners. The Council intends to study this further and to have discussions on the subject with the farming organisations.

## 2. Social Aspects of Retirement

An E.E.C. survey of attitudes to retirement<sup>2</sup> indicates that opinions about retirement are divided. Broadly one quarter of The working population want to retire as soon as possible, one quarter intend to retire at the normal age, and one quarter want to go on working beyond the normal retirement age. The remaining quarter had no fixed views. Ireland recorded a particularly high level of "don't knows".

The E.E.C. survey also showed that there is a great deal of anxiety about retirement, especially on the part of those for whom retirement is imminent. Several reasons for anxiety were given, the principal ones being "getting old", "loss of status" and "loss of income".

Clearly, then, the rigid pattern of retirement at 65 which has become formalised in Ireland for wage and salary earners suits some people but does not suit others. It also represents a loss to the community. Every age should have a role to play in society but the role of the elderly is not seen in Ireland in positive terms.

Retirement tends to be perceived by society as a period characterised by passivity, social withdrawal, and physical and mental decline. Many elderly people accept this perception partly because of ideas inherited from the past. The fact that people in retirement have withdrawn from economic endeavour tends to lower the esteem in which they are held by the community even though the withdrawal may be forced upon the individual by reason of compulsory retirement at a fixed age.

The fact that retired people represent a largely untapped resource in local communities is generally ignored.

These are the negative aspects of the overall picture. On the other hand, positive social roles are sometimes developed by individual initiative on the part of elderly persons. Some retired men and women who wish to do so find paid employment, usually part-time. Others start small businesses or take up some form of remunerative work on their own account. Some take up volun-

2. *The Attitude of the Working Population to Retirement*, Commission of the European Communities, Brussels 1978.

tary social work and receive reward and satisfaction from the work they do to help people in need. Others participate in community associations which exist in many places to further the interests of the local communities. Some older people take up one or more of the many kinds of leisure activities available or develop interests and hobbies which they already had before retirement. Former employees of a number of the larger industrial and commercial firms have formed pensioners' associations and a National Federation of Pensioners' Associations has been established. More recently some active retirement associations have developed on a neighbourhood basis. These are run by retired people and are open to all retired people in the area. These associations are organising a variety of activities (educational, cultural and recreational) for their members. In retirement planning programmes, emphasis is placed on people in retirement remaining active by engaging in creative interests, and particulars are given of available opportunities and sources of information.

A scheme to enable retired persons to undertake short-term assignments in developing countries has been prepared by the Retirement Planning Council in conjunction with the Agency for Personal Service Overseas but the scheme has not yet been implemented due to lack of funds.

This is encouraging but it is far from being enough. A new perception of retirement is needed to replace the negative one prevalent at present. There is a need to create a new environment for retirement: an environment in which elderly people can use their energy, skills and experience according to their abilities and their desires.

The kind of life to be led in retirement is a personal decision for each individual. Some people welcome the leisure that retirement brings. Their main need is education for leisure. They have no desire for active involvement in the community. But there are also many who would welcome the opportunity to continue to contribute in some way to the community. For them retirement is likely to be more difficult.

The human resources of any society are its most valuable assets and it is folly to immobilise a significant and growing part of them. We cannot afford to dispense with the economic and social resources which the skills of **older** people represent. It has long been apparent that all of the vast range of services required in a modern state cannot be provided on a **professional** basis out of public funds. Part of the solution of this problem must surely lie in the better use of the abilities of older people. This would have **the** additional benefit of incorporating many of the elderly in the **development** process and thereby helping to reduce the burden which a growing **aging** population places on society.

### 3. Preparation for Retirement

The switch overnight from full-time work to the leisure of retirement involves a complete change in the pattern of living. The new lifestyle is more likely to be satisfactory if there is sensible planning for it. Experience has shown that preretirement programmes can greatly improve the ability of people to plan successfully for retirement. Programmes aimed specifically at providing assistance in preparing for retirement can dispel uncertainties, reduce uneasiness, provide useful information, encourage a positive attitude, stimulate a higher level of social participation, and improve health and well-being.

As far back as 1968 the Inter-Departmental Committee on the Care of the Aged<sup>3</sup> recommended that people should prepare for retirement and that encouragement should be given to the development of courses on the problems, both social and economic, of retirement and on the making of plans regarding such matters as finance, health and nutrition, leisure activities and the development of interests after retirement.

In 1977 the Council of Europe issued an important report on the Preparation for Retirement<sup>4</sup> and recommended the provision in each member country of pre-retirement programmes which should, ideally, take place five to ten years before retirement, and subsequently be reinforced by shorter programmes as the person nears the date of retirement.<sup>5</sup>

In the Older Workers Recommendation adopted in June 1980 by the International Labour Conference, it is recommended that "retirement preparation programmes should be implemented during the years preceding the end of working life with the participation of representative organisations of employers and workers and other bodies concerned."<sup>6</sup>

Retirement planning has long been advocated by international non-governmental organisations, including the European Federation for the Welfare of the Elderly, the International Centre of Social Gerontology and the International Federation of Aging.

Notwithstanding these various recommendations, little has been done in Ireland to give effect to them. Pre-retirement courses have been established for their employees by some major industrial and commercial concerns and by a small number of state sponsored bodies. The Civil Service has developed courses for its employees. Courses open to the public are provided by a few adult education institutions and by the Retirement Planning Council. Almost all of these are confined to the Dublin area.

3. *The Care of the Aged*, Report of an Inter-Departmental Committee: Stationery Office, Dublin, 1968. p. 98.
4. *Preparation for Retirement*, Council of Europe, 1977.
5. Resolution (77) 34 on Preparation for Retirement, Council of Europe, 1977.
6. Recommendation Concerning Older Workers — Recommendation 162, International Labour Organisation, 1980.

The Retirement Planning Council of Ireland was established in 1976. The establishment of the Council was the result of voluntary spare-time work by a number of people from different organisations and backgrounds who recognised the need for an effective agency to promote preparation for retirement in the interest both of individuals and of the community. The Council is a voluntary, non profit-making, educational body. It is a corporate body under the terms of the Charities Act 1973.

Although the Council has made notable progress, particularly in creating an awareness of the need for retirement preparation, its work has been limited due to inadequate funding. Until more adequate funding is made available, the efforts of the Retirement Planning Council will continue to be restricted, particularly with regard to efforts to extend its activities outside of Dublin.

Very few people retiring in Ireland get the benefit of a pre-retirement course or pre-retirement counselling to help them to adjust to a new lifestyle. This highly unsatisfactory position will continue until effective measures are taken to change it. Each year about 30,000 people reach the age of 65 which is the usual retirement age in Ireland. Firm figures are not available but, allowing for those who do not retire at 65 (self-employed and housewives) it is probable that approximately 15,000 wage and salary earners retire each year on reaching the age of 65.

The case for retirement preparation rests not only on social and humanitarian grounds; it can also be justified on economic grounds. Preparation for retirement programmes are comparatively cheap to implement. Such programmes seek to maintain people in physical and mental health- to encourage them in finding outlets for their energies and abilities; and thus to make a positive contribution to the society in which they live. Effective programmes would therefore help to reduce the cost of support services for the elderly. This is especially important at a time when the cost of providing health and social welfare services is growing so rapidly and is a cause of concern for the future.

## 4. Flexible Retirement

One of the remarkable aspects of retirement is the extent to which 65 became accepted as the normal age of retirement. This has never been satisfactorily explained. There are no economic, social, gerontological or other reasons for the selection of this particular age.

The hitherto widespread practice of compulsory retirement at a fixed age is now in the process of change to a system which affords the individual some choice concerning the age of retirement. The principle is gaining acceptance that people should be given the maximum opportunity to choose their tim-

of retirement within reasonable limits. Acceptance of this principle by member states was recommended by the Council of Europe in 1973.<sup>7</sup>

Many countries now provide for some flexibility in pensionable age by allowing pensions to be drawn earlier than the normal age or deferred for a period after the normal age. Where early pension is allowed, the pension is usually reduced and where deferment of pension is permitted the pensioner may qualify for an increased rate of pension when the pension is ultimately drawn

There has been a widely held view that mental as well as other abilities decline inevitably with advancing years, but this is no longer accepted. The evidence is that there is no clear relationship between the ability of individuals and their age in years. "Deterioration may well occur", said the Canadian Special Senate Committee on Retirement Age Policies "but there is no rational basis for linking it to age 60, 70, 75 or any other particular age".<sup>8</sup> Another writer on retirement put it succinctly: "The calendar provides no yardstick for the measure of human potentiality".<sup>9</sup> There are countless examples of men and women who have done remarkable work late in life

Recent legislation in the U.S.A. prohibits mandatory retirement before the age of 70 in industrial and commercial firms. Mandatory retirement has been prohibited altogether in the Federal Civil Service

Some occupational pension schemes in Ireland make allowance for an element of flexibility and there is some flexibility in the public service pension schemes, but the state pension system in Ireland has no provision for either early retirement or deferment.

Flexible pension arrangements, allowing some freedom of choice as to the age at which a retirement pension can be drawn, are now in existence in a number of countries and the trend towards flexibility seems likely to continue.

The International Labour Organisation in the Older Workers Recommendation 1980 has recommended to member countries that measures should be taken to make the pensionable age flexible.<sup>10</sup>

The EEC Commission has advocated that after a given age — identical for men and women — workers should be free to choose the time of their retirement.<sup>11</sup>

7. Recommendation 695 (1973), Consultative Assembly of the Council of Europe

8. *Retirement Without Tears*, Ministry of Supply and Services, Canada, 1979, p. 25.

9. Mossman, Keith, *Looking Forward to Retirement* (Ward Lock Limited, London 1971) p. 13

10. Recommendation Concerning Older Workers - Recommendation 162, International Labour Organisation, 1980.

11. Draft Council Recommendation on the principles of a Community policy with regard to retirement age - December 1981 (presented by the Commission to the Council). The Council expressed a favourable opinion on the recommendation in May 1982 and proposed to take a final decision when it had received the opinion of the European Parliament.

In 1976, the Government published a discussion paper on **A National Income Related Pension Scheme**. It was pointed out in the paper that in setting up a new pension system the question of flexibility with regard to pension age should be considered. An element of flexibility will presumably be considered in the proposed new pension system.

One argument advanced against flexible retirement is that where older employees opt to continue in their jobs beyond what has been regarded as the normal retirement age, this may result in a slow down in promotional opportunities for younger staff and may restrict new job opportunities for the unemployed. The extent to which this objection is valid is very difficult to estimate especially as it has to be borne in mind that flexible retirement will also lead to people retiring earlier than the normal retirement age.

Other arguments are that, from the point of view of personnel administration, retirement at some fixed age avoids the problem of having to decide whether an individual should be retired or kept on, and it is, of course, very convenient for actuaries to have a fixed retirement age on which to base their pension calculations.

Pension costs may also be affected by the introduction of flexibility of retirement ages but here again those retiring early would have an offsetting effect.

## 5. Phased or Gradual Retirement

One of the problems of retirement is the disrupting effect on the individual of the abrupt transition from full activity to total inactivity. One way of preventing or mitigating this is to offer workers the option of entering retirement gradually by reducing the time actually spent at work in the final months or years before retirement while still being regarded by the employer as being in full-time employment. The advantages claimed for this arrangement are that it eases the transition to retirement and also provides additional time during which interests and activities can be developed which can be carried on after retirement.

Some firms in Western Europe have introduced systems of phased retirement. One of the most notable is a scheme under which workers are awarded periods of release from work between the ages of 60 and 65, beginning with two weeks release at age 60 and increasing each year to reach twenty weeks at age 64. These periods of release from work are in addition to normal annual holidays and are without loss of pay; they are not continuous but are spread over the working year.

Under another system, a worker gets an extra week's holiday within each of the four final half-years of work. Some firms prefer a gradual reduction in

weekly working hours during the last year or two of employment. There are various other arrangements in existence, providing for a gradual reduction of working hours or working days during the whole or part of the final year. As a rule, these cuts are treated as special leave granted in addition to legal holidays and are paid in full.

Some countries are experimenting with phased retirement arrangements in their state pension systems. In Sweden, there is a scheme of phased retirement regulated by provisions in the Social Security System. Workers between the ages of 60 and 65 may opt for a partial pension while continuing to work part-time, which is interpreted as seventeen hours per week. At and after the age of 65, a worker receives full pension. The maximum working age is 70. This partial pension system has recently been extended to cover self-employed people. In their case the partial pension is based on income earned during the previous three years.

In Norway, workers aged 60 and over are entitled to take an additional week's annual holiday with pay, on top of their regular holidays, but during the slack season. The cost of the additional holidays is covered by the National Insurance Scheme and consequently does not fall upon employers.

In Ireland, the terms of reference for a feasibility study in relation to systems of phased retirement have been submitted by the Retirement Planning Council of Ireland to the Minister for Health, in response to a request made to the Council by the Minister following a discussion in Dail Eireann in May, 1978. The terms of reference were drafted by the Retirement Planning Council in consultation with the Health Education Bureau. Funds for carrying out the study have not yet been allocated.

The E.E.C. survey of attitudes to retirement shows that a large volume of opinion in the member countries is in favour of a period of transition between work and retirement.<sup>12</sup>

In a more recent document the Commission of the European Communities has pointed out that experts are agreed that the absence of a transition from full time activity to total inactivity is extremely harmful to the health of older workers, and that this harmful break can be avoided by phased retirement.<sup>13</sup>

12. *The Attitude of the Working Population to Retirement*, Commission of the European Communities, Brussels 1978.

13. *Community Guidelines on Flexible Retirement*, Commission of the European Communities, Brussels 1980.

## 6. Earlier Retirement

Compulsory earlier retirement has been advocated as a contribution towards the reduction of youth unemployment: in order to make way for young people all workers would be compelled to retire upon reaching a pre determined age.

The Council of Europe report on Preparation for Retirement has an interesting comment on this.

"There is a widely held view that the early retirement of older workers would materially reduce unemployment among the young. This opinion may well be fallacious, because the specific nature of manpower needs and qualifications precludes competition between the young and the old in work".<sup>14</sup>

The Canadian Special Senate Committee on Retirement Age Policies took a similar view.

"The argument is sometimes used that the retirement of older workers aids in dealing with the problem of unemployment but quantitatively this is not an important consideration".<sup>15</sup>

At a world conference in France which brought together 230 scientists from 25 developed and developing countries many of the participants were opposed to earlier retirement.

"Many social gerontologists and other social scientists believe that the continuing trend towards earlier and earlier retirement is a social and economic mistake given the continued work-capacity for many, it not most, of the retirees, and the current and potential longevity-potentials being created by the biomedical sciences, and given the growing costs of supporting an increasing non-working older population. Therefore, the challenge now is in the court of the policy-makers in our societies. Many of us are not convinced that complete excommunication from the world of work is the best way of allocating the total bulk of time required by a society to produce its needed and desired goods and services".<sup>16</sup>

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The view of Age Concern England is definite and uncompromising.

"In Age Concern's view, policies which compel older workers to leave the workforce against their will, on the grounds of age alone, are unreasonable and unrealistic, and will always be counterproductive and destructive to the human spirit."

14. *Preparation for Retirement*, Council of Europe. 1977. pp 19/20.

15. *Retirement Without Tears*. Ministry of Supply and Services. Canada. 1979, p. 27.

16. *Aging: A Challenge to Science and Society*, L'institut de la Vie and the World Health Organisation Regional Office for Europe, Oxford University Press, 1981. p. 368.

The National Council for the Aged believes that a policy on retirement should not be based on discrimination against any group of workers on the grounds of age. The Council is opposed to compulsory earlier retirement and recommends that any lowering of the age of retirement should be on a voluntary basis. A flexible approach would be more appropriate — one which takes account of the needs and capabilities of the individual and which allows the right of personal choice.

If people in the later age groups in the workforce saw ahead of them the opportunity for useful activities, they would be encouraged to retire earlier. This would be a far better arrangement than compulsory earlier retirement and it would be better both for the retired persons themselves and for the nation as a whole.

In 1976 the Vice-President of the Commission of the European Communities (His Excellency Doctor Patrick J. Hillery, now President of Ireland) expressed views along these lines.

"Some of the member states are looking at the possibilities of early retirement schemes for elderly workers which would have the effect of alleviating pressure on the workers coming behind them. However, this creates large psychological problems for those who are retired. We cannot put them out to grass, so to speak, so we must find and provide the necessary training for them that will enable them to take advantage of the leisure of their early retirement. It would also be possible for many of them to take on new jobs that would not be too demanding but which would be satisfying and would occupy them".<sup>17</sup>

## 7. The Need for Research

Lack of basic information is a serious handicap in framing policies for aging in Ireland. Institutes or foundations for age research have come into existence in a number of countries but there is as yet no organisation of this kind in Ireland.

Although knowledge derived from research in one country is not necessarily applicable in others, it would nevertheless be advantageous to have wider dissemination of the outcome of research projects. Access to knowledge derived from research in other countries would help to bridge the gap in Ireland but it would not eliminate the need for research specific to Ireland.

The Inter-Departmental Committee on the Care of the Aged pointed out that despite the enormous problem presented by a very high and growing number of people who are over the age of 65, practically no research was being

17. *Community Report* Irish Office of the European Communities, April 1976.

carried on in Ireland — neither basic research into the aging process, nor operational research into the efficacy of different forms of care and possible methods of prevention. The Committee expressed the view that the spending of a considerable sum on research would be justified.

The following are some of the areas in which research needs to be carried out in Ireland in relation to retirement. The list is not set out in order of priority.

- (i) The problems, both social and economic, of retirement (Note: This Study was recommended by the Inter-Departmental Committee on the Care of the Aged).
- (ii) Retirement policies of employers.
- (iii) Examination of ways in which elderly people could play a more active role in society, enabling them to use their abilities and experience according to their wishes.
- (iv) A study of flexible retirement systems.
- (v) Feasibility and usefulness of phased or gradual retirement systems. (Note: The terms of reference for this study have already been drawn up, as mentioned elsewhere in this report (see Section 5.))
- (vi) An evaluation of preretirement education: content, presentation and effectiveness of retirement preparation programmes.

## 8. A New Approach to Retirement

A **new** approach to retirement will have a number of elements.

### 8.1 Community Education

It is necessary to disseminate accurate information about the elderly so as to overcome ignorance and prejudice.

It is wrong to assume that the elderly are beyond the point in life at which they could make any new contribution to society or take on any new responsibilities. While illness tends to increase with advancing age, ill-health, weakness and disability are not the inevitable accompaniments of old age. There is no reason why people who are old should not be well. Elderly people need not fear physical or mental activity of suitable proportions, however old they are. Nor is it true that the ability to learn declines markedly with age.

It is necessary to dispel the obsession with calendar age which on the one hand prevents people from learning new things or undertaking new tasks or

taking a new interest in the world around them and, on the other hand, leads to the perception by society of retirement as a period characterised by passivity, social withdrawal, and physical and mental decline.<sup>18</sup>

Society must shape its activities, institutions and policies in such a way that opportunities for study, for occupation and for leisure will depend on a person's health, energy, abilities and wishes and not on age.

All this requires a programme of Community Education which will be made the subject of a separate report.

## 8.2 Social Policy

Retirement from full-time paid work or from earning a livelihood by running a business (whether it is farming or some other type of occupation) is a major event for most people in the later years of their lives. However, as the Council of Europe has pointed out in its report on Preparation for Retirement; "Only a minority use this opportunity which freedom from the work situation offers them, to develop their talents to the full and so secure a fuller and richer quality of life in their late years".<sup>19</sup>

The retired are now a numerous and steadily increasing section of the population. It might therefore be expected that it would be a part of national social policy to ensure as far as possible that retired people will find fulfilment in retirement and have the opportunity to make a contribution to the life of the community. It is regrettable that social policy in Ireland has at the present time no such aim. We believe that it should now be made an aim of social policy to provide facilities to enable people to prepare adequately for the transition from full-time work to greater leisure and thereafter to meet their needs for satisfactory living in retirement.

## 8.3 Pre-Retirement Education

8.3 (i) Facilities for retirement preparation should be made available to all who wish to avail of them. It is probable that the majority of people will prepare for retirement if pre-retirement programmes are available and if the advantages to be gained are pointed out to them. Preparation should commence some years prior to retirement. An extensive role for retired people in the provision of these facilities is envisaged.

18. *Aging: A Challenge to Science and Society*, L'Institut de la Vie and the World Health Organisation Regional Office for Europe, Oxford University Press 1981, pp. 237/247/386.

*The Status and Prospects of the Aging in Western Europe*, European Centre for Social Welfare Training and Research 1981. pp. 45/51.

Gore, Doctor Irene, *Age and Vitality*, George Allen and Unwin Limited 1973, pp. 37-39/52-55/60-62.

Mahler, Doctor Halfdan, Director General, World Health Organisation, in *World Health*, February/March 1982, p. 3.

Lodge, Doctor Brian, (Psycho-geriatrician), in *New Age*, Autumn 1981, p. 12.

19. *Preparation for Retirement*, Council of Europe, 1977, p. 49.

8.3 (ii) Employers should facilitate attendance at the courses by publicising them among their staffs, by paying the fees, and by giving time-off with pay where necessary. Employers should also provide full information on the company pension scheme, especially with regard to any options which the employee may have under the terms of the scheme. Personnel, training and welfare managers in particular have an important role in ensuring that management is made fully aware of staff needs and that appropriate pre-retirement programmes are developed.

8.3 (iii) We recommend that employers organisations and the Irish Congress of Trade Unions should examine the question of responsibility for the provision of facilities for retirement preparation, in conjunction with the Retirement Planning Council of Ireland. The National Council for the Aged will be prepared to participate in such examination and the Health Education Bureau will also be invited to participate with special reference to pre-retirement health education

#### **8.4 A New Perception of Retirement**

Elderly people are far from being a homogeneous group, consequently (they have diverse views about retirement. Some want to retire early; some prefer to retire at the normal time; others want to go on working beyond the normal retirement age. Some people look forward to retirement; many view it with apprehension. Some people prepare for retirement; most make no preparation, they simply hope that everything will be all right but frequently their expectations are not realised.

It would be an aim in pre-retirement education to promote the concept that retirement is another stage in life with other forms of social participation, no longer valued in terms of the production of goods and services for which money is paid, but valued in terms of the contribution it can make to the community in a variety of ways. Retirement would be seen not as a shift from activity to idleness, but rather as a change in the type of activity.

In this way over a period of time, a different perception of retirement would emerge and retired people would themselves become a significant source of social innovation. Implicit in conventional thinking at the present time is the idea that retired people are a conservative force in society. A new environment for retirement would change this and elderly people would have the opportunity to use their energy, skills and experience according to their abilities and their desires.

It should, however, be stressed that the use to be made of life in retirement is a personal decision for each individual, and it will be up to the individual to decide whether to accept or reject the ideas and information obtained from pre-retirement education. A passive retirement is as much the right of each individual as an active one.

## 8.5 Adult Education

8.5 (i) The adult education system under a variety of forms makes a notable contribution to the educational opportunities for the elderly population but, with the exception of a few institutions, it does not provide pre-retirement education. The Advisory Body set up by the Minister for Education to prepare a national development plan for adult education will presumably consider how the contribution of the adult education system to educational opportunities for the elderly could be extended, with particular reference to participation of the system in the provision of pre-retirement education.

8.5 (ii) The fact must be faced that traditional adult education is reaching only a very small proportion of the over 60s. The likelihood is that participation by elderly people in formal adult education is related to their previous level of education. People whose level of education was low in the first instance may be deterred by memories of school and by a lack of confidence in their ability to learn. They are unlikely to associate adult education with enjoyment, with useful activities and with the friendly social contacts that it can generate.

It must be remembered, too, that the needs of elderly people may not be covered by the existing adult education programmes. Education can be considered in a broad sense. Frequently what elderly people most need is reliable information and advice on fundamental matters such as social welfare benefits, health services, housing repairs, the scope for leisure activities, outlets for skills. Other needs, though of a different order, are for self-esteem and congenial companionship

## 8.6 Self-Help Groups

It is, therefore, necessary to seek less formal ways of reaching out to the elderly. Education does not necessarily have to be conducted by the traditional teacher and pupil method; a great deal of learning goes on in groups of people sharing some common interest. Mention has already been made in this report of the emergence of some active retirement associations organised on a neighbourhood basis and providing a wide range of courses and other activities for their members. These organisations have the distinctive feature that they are organised and run by retired people for retired people. It is the members themselves who decide what each organisation does. They are therefore highly responsive to the need of their members. In addition there is a degree of participation by the members not easily found in other organisations. Furthermore, in organising their activities they use the services of their own members as well as availing of community facilities such as the existing adult education institutions.

Small local self-help groups aimed at helping people through particular difficulties such as loneliness or lack of leisure or cultural opportunities could be organised throughout the country but they need assistance to get them started. There is a strong case for the provision of financial or other forms of assistance (for example, the provision of premises) directed at bring-

ing self-help groups into existence and helping them in the early stages. Existing premises such as schools could be used where available.

The initiative for the establishment of local self-help groups need not be confined to official agencies; there is scope here for participation by voluntary bodies such as Social Service Councils, Community Associations, Lions Clubs, Soroptomists, International Rotary and others. Any of these could sponsor a local active retirement association, or other form of self-help group, by providing the impetus and the financial aid necessary to get it started. The main requirement in the early stages is the identification and recruitment of a few enthusiasts. Once firmly established, a self-help group should be able to continue unaided or with little ongoing financial aid.

Most existing programmes for the elderly do not actively engage the people they serve. Self-help groups, on the other hand, involve active participation by the members. Such groups can not only organise a wide range of activities; they can deal with problems that are common to the group; they can provide support and encouragement and can help older people to cope with difficult situations.

### 8.7 The Universities

Irish universities and other third-level educational institutions have not as yet shown interest in the elderly section of the population, beyond admitting them to extra-mural programmes in common with other sections of the population. This falls far short of the role played by third-level educational institutions in some other countries.

Pre-retirement education had its origin in American universities about 30 years ago. Many universities in other countries followed this lead. The Open University in Britain is now promoting a pre-retirement course. Third Age Universities began in France and have spread to many countries but not to Ireland.<sup>20</sup>

American universities are participating in the Elderhostel movement which originated in the United States and is now being taken up in other countries.<sup>21</sup>

20. The first Third Age University was founded in Toulouse in 1973 on the initiative of Professor Pierre Vellas. Generally Third Age Universities are open to all age groups; degrees are not awarded and there is no academic requirement for entry. They aim especially to provide educational facilities for the elderly and to enable the elderly to participate actively in the academic, social and cultural life of a university.
21. The Elderhostel programme provides residential study courses for people aged 60 and over in colleges and universities during summer vacation periods. There are no examinations, no grades and no required homework. Formal education is not a requirement and in general the courses do not presuppose previous knowledge of the subject. Extracurricular activities are also offered. The aim is to provide new experiences and inexpensive vacations for older people.

In England, two universities are carrying out studies which should make a valuable contribution to the evolution of pre-retirement education. In Scotland, Dundee University has completed a study of the use of television by retired people. Glasgow University is promoting "Living in Retirement" courses and from these have developed Living in Retirement Groups: these are self-help groups which continue and extend the work of the university.

Many universities in Western European countries are involved in retirement planning and in age research. There is no age research centre in Ireland.

The relationship between higher education and the elderly in Ireland requires examination. We recommend that the universities and the other third-level educational institutions should examine with the National Council for the Aged the part they might play in the provision of services to an important and expanding section of the population.

### 8.8 Community Service

It has already been pointed out in this report that the vast range of services required by the inhabitants of a modern state cannot be provided solely on the basis of wholtime employment paid out of public funds and that part of the solution of this problem lies in the better use of the abilities of the retired. Some retired people contribute their skills in voluntary work but there is reason to believe that there are far more opportunities for voluntary service for the retired than are availed of at the present time and far more people who would contribute their time and skills if they got encouragement to do so and if they were made aware of the opportunities.

The remedy for this is twofold. The first requirement is to identify more clearly the opportunities (already available or which could be developed) for voluntary service in retirement. The second requirement is to communicate this information to the people concerned, not only retired people and those approaching retirement but also to younger people in order to attract them into voluntary service, from which they would derive satisfaction both during their careers and afterwards. Retired people are more likely to involve themselves in voluntary work if they have already been so involved before retirement.

We recommend that a study be undertaken along the lines of these two requirements. The research study proposed in section 1 (iii) of this report could cover this area.

### 8.0 The Media

The media should ensure that reasonable balance is achieved in the portrayal

of the elderly and that any tendency to stereotype older people is avoided. Elderly people are just like any other section of the community and they should be treated accordingly. Radio and television programmes for the elderly have in the past tended to concentrate largely on entertainment programmes (e.g. record requests and reminiscences of old people). Recent indications of change to more informative type programmes are to be welcomed.

Newspapers, magazines, television and radio could all do more to provide useful information and to stimulate the exchange of ideas and experience. There is only one magazine specifically for the over 50s: this is the magazine "Look Ahead" published by the Retirement Planning Council of Ireland.

Broadcasting, both radio and television, is very important to older people; it is particularly important in rural areas. Broadcasting can be a powerful educative force for retired people as well as a recreational resource, and it should be used for more stimulating and less passive watching and listening than at present.

Broadcasting can communicate information very effectively. It could, for example, encourage retired people to participate in voluntary service or to take up some other kind of fresh activity, especially by the example of retired people who are already involved in various activities.

Radio and television programmes dealing with various aspects of retirement preparation already exist in several countries; also programmes designed to convey information useful to the elderly both before and after retirement, and to stimulate new interests. The proposed development in Ireland of community radio, in which there could be more participation by the elderly, is to be welcomed.

In residential homes and hospitals, day centres and clubs, group watching or listening could be organised related to particular programmes; to be followed by a discussion led by a group leader. Video recording equipment and film projectors could also be used for this purpose.

We recommend that Radio Telefis Eireann should examine with the National Council for the Aged the role that radio and television could play in the provision of services to the elderly, and that the Retirement Planning Council of **Ireland** be invited to participate in the discussions.

### **8.10 Flexibility of Retirement Age**

Ideally, public and private pension schemes should provide for flexibility of retirement age, enabling people to choose more freely the time of retirement having regard to their state of health, personal abilities and their aims for the later stages of their lives. This would be facilitated if the examination of flexible retirement systems recommended in section 7 of this report is carried out.

### 8.11 Phased or Gradual Retirement

The feasibility and usefulness of phased or gradual retirement systems should be the subject of a research study as recommended in section 7 of this report.

### 8.12 Assignments in Developing Countries

Older people who wish to make their skills and experience available to third world countries should be enabled to do so. This could be achieved by implementing the proposals already in existence (see section 2 of this report).

### 8.13 Consultation

In matters concerning the welfare of the elderly, there should be more consultation with organisations of retired persons. The value of such organisations as a source of innovation may well be under-estimated.

### 8.14 Disabled People

Elderly people who are disabled have special needs. We have not considered these in detail because of the forthcoming Government Green Paper on services for the disabled. It is assumed that the Green Paper will cover the special needs of the elderly who are disabled.

The National Council for the Aged will consider the proposals in the Green Paper and convey its views on them to the Minister for Health.

Retirement education for the disabled may necessitate special arrangements which might be along the lines of the service provided in Scotland by the Centre for the Tuition of Disabled Persons. The Centre has a remit to provide disabled people with a flexible home-based education service. Volunteer tutors visit the disabled in their own homes or other convenient places on a regular basis. The central organisation's job is to put the tutor and student in touch, finding tutors where and when they are needed. Programmes are tailored to the individual needs and capabilities of the student.

Here again there would be a suitable role for retired persons acting as volunteer tutors.

### 8.15 Learning from Other Countries

We can learn from other countries where new roles for older people are being explored. Examples are as follows:

- in England the work of the Employment Fellowship, and the Link Opportunity experiment.
- the Living in Retirement groups in Scotland;

- in France, the Local Action Groups and the information centres designed to encourage retired people to participate in voluntary organisations engaged in the provision of social services;
- the use of retired people as tourist guides in Belgium;
- the New Horizons Programme in Canada which has the aim of encouraging retired people to generate activities of benefit to their communities;
- the Activity Groups in Australia organised around particular interests such as painting, home maintenance, and various crafts;
- the Grannansvar (sensitising the neighbourhood) experiment in Stockholm aimed at enlisting the help of active retired people to work with official agencies in providing services for old people;
- in the U.S.A., the project under which the Administration on Aging is funding a programme aimed at promoting self-help groups among the elderly which will focus initially on areas such as health and safety;
- also in the U.S.A., the pilot scheme in Baltimore where a small number of retired people have been trained to teach health education to other elderly people;
- again in the U.S.A., the training of older volunteers to provide free tax preparation assistance to elderly taxpayers.

## 9. Addendum: World Assembly on Aging

The views and recommendations in this report, which was drafted before the United Nations World Assembly on Aging, held in Vienna in July/August 1982, are consistent with the international Plan of Action on Aging adopted by the World Assembly.

The following is a summary of some of the recommendations relevant to this report in the Vienna International Plan of Action on Aging:

- policies and actions of governments should be inspired by the determination . . . . that people will not be relegated to a marginal and passive role after a certain age level;
- social welfare services should have as their goal the creation, promotion and maintenance of active and useful roles for the elderly for as long as possible in and for the community;

- mutual self-help among the able and active elderly should be stimulated to the extent possible, as should the assistance this group can provide to its less fortunate peers, and the involvement of the elderly in informal part-time occupations;
- governments should reduce or remove constraints on voluntary activities, part-time work, mutual self-help and the use of volunteers alongside professional staff in providing social services or in institutions for the elderly;
- governments and non-governmental bodies should encourage the establishment of groups and movements of elderly persons and also give other age groups opportunities for training in, and information on, the support of the elderly;
- governments should facilitate the participation of older persons in the economic life of the society;
- governments should eliminate age discrimination in the labour market and ensure equality of treatment in professional life. Negative stereotypes about older workers exist among some employers. Governments should take steps to educate employers and employment counsellors about the capabilities of older workers, which remain quite high in most occupations. Older workers should also enjoy equal access to orientation, training and placement facilities and services;
- the right of older workers to employment should be based on ability to perform the work rather than chronological age;
- despite the significant unemployment problems facing many nations, in particular with regard to young people, the retirement age for employees should not be lowered except on a voluntary basis;
- governments should take or encourage measures that will ensure a smooth and gradual transition from active working life to retirement, and in addition make the age of entitlement to a pension more flexible. Such measures would include pre-retirement courses and lightening the work load during the last years of working life, for example, by modifying the conditions of work and the working environment of the work organisation and by promoting a gradual reduction of work-time;
- as a basic human right, education must be made available without discrimination against the elderly. Care should be taken to adapt educational methods to the capacities of the elderly. The need for continuing adult education at all levels should be recognised and encouraged. Consideration should be given to the idea of university education for the elderly;
- a co-ordinated effort by the mass media should be undertaken to highlight the positive aspects of the aging process and of the aging themselves

- governments and international organisations concerned with the problems of aging should initiate programmes aimed at educating the general public with regard to the aging process and the aging;
- research should be conducted into the developmental and humanitarian aspects of ageing — this should include research into the use of skills, expertise, knowledge and cultural potential of the aging;
- governments are urged to devote more attention to the question of aging and to utilise fully the support provided by inter-governmental and non-governmental organisations;
- governments are urged to establish short, medium and long-term objectives aimed at facilitating implementation of the Plan.



