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Bernadette Schell, Rolland Lebrasseur and Robert Renaud

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[See table of contents](#)

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Article abstract

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WHY EARLY RETIREMENT ACCEPTANCE IS A TIMELY ISSUE

The economic recession of 1981-83 led to many plant closures and to workforce reductions in the manufacturing and resource processing sectors of Canada. The immediate effects were workforce contractions and plant closures. In the long term, gradual improvements in the economy, compounded by structural adjustments which were taking place in the industry, have led to overcapacity, soft commodity prices and an unrelenting search for efficiency improvements and cost reductions. Firms in manufacturing and processing have responded to this renewed competitiveness by reducing their labour forces in order to reduce costs. Moreover, this trend to smaller workforces is expected to continue in these sectors into the next decade (Kutscher, 1987).

Companies that closed a part of their operations or that down-sized have often been faced with the dilemma of laying-off some valued workers. Early retirement benefit packages and enhanced pension benefits have been

• SCHELL, B., R. LEBRASSEUR and R. RENAUD, School of Commerce and Administration, Laurentian University, Sudbury, Ontario.

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proffered by industry and the Canadian government in an attempt to entice in a socially acceptable manner a greater number of workers to take early retirement. In one-industry towns, such as those found in Northern Ontario, some companies have been totally successful in getting their employees to accept the retirement offers, while others have acceptance rates as low as 30%. To increase the acceptance rate, some companies have improved their offers in an attempt to persuade those who appear to be undecided. In the end, many of these companies as a final resort have turned to lay-offs, an option which all parties prefer to avoid.

Recently, the practice of offering employees inducements to retire has taken on additional importance in light of the Canadian Charter of Rights, in effect since 1985. Workers in various occupations have used the prohibition of age discrimination provision to challenge mandatory retirement in the workplace. While judicial decisions seem to vary on a provincial basis for even the same occupation, some of these contestations and the underlying social values motivating them may make mandatory retirement virtually inoperable (*Special Report*, 1986).

Since workers tend to opt for early retirement voluntarily, it seems that a better understanding of the factors contributing to a positive retirement decision could assist the government and companies in better coping with the situation of the 1990's.

Factors Influencing the Retirement Decision

Research on retirement issues has been active since the 1960's. Studies have taken a number of approaches to better understanding the retirement process. Factors investigated include: retirement expectations and attitudes (Morrow, 1982; Eran and Jacobson, 1976; Hwalek, Fireston and Hoffman, 1982; Kilty and Behling, 1985; Whitt, 1978), intended retirement age (Morrow, 1982; Hall and Johnson, 1980), actual retirement age (Hayward and Hardy, 1985), and the decision to take retirement (Prothero and Beach, 1984; Durbin, Gross, and Borgatta, 1984; Quinn, 1978; Schmitt, Coyle, Rauschenberger, and While, 1979; Parker, 1974).

The variables investigated by the researchers are often described in terms of an expectancy theory framework (see Eran and Jacobson, 1976). The idea is that the combined attractiveness (or unattractiveness) of the outcomes one anticipates regarding retirement determines whether or not one is predisposed positively or negatively toward the retirement decision. This in-

tention relating to the attractiveness of such a retirement state then guides subsequent retirement-related actions (Prothero and Beach, 1984).

The literature has not delineated which factors seem to produce a positive predisposition, but the following eight dimensions have been suggested as relevant variables for study: (1) socio-economic variables, (2) psychographic variables, such as death anxiety and locus of control, (3) perceptions and attitudes about retirement as a phase of life, (4) opinions and preferences about the timing of the retirement decision, (5) retirement planning, (6) expected work and leisure activities upon retiring, (7) the demands of the work environment which encourage retirement, and (8) the demands of the nonwork environment which encourage retirement.

While demographic variables appear to have limited predictive power in terms of the retirement decision (Morrow, 1982; Durbin, Gross and Borgatta, 1984), anticipated retirement income has been identified as a major predictor (McPherson and Guppy, 1979). Persons having larger social security benefits, higher expected private and government pensions, and larger spousal social security or other-source incomes have a positive retirement attitude and a tendency to choose early retirement (Hall and Johnson, 1980; Barfield and Morgan, 1969; Glamser and DeJong, 1975).

While reports regarding the influence of psychographic variables on the retirement decision are limited, locus of control and death anxiety (i.e., the belief that retirement signals death) have been reported to be influential, but less so than the income and health variables (Schmitt, Coyle, Rauschenberger and White, 1979; Walker and Price, 1976). The importance of positive expectations about retirement on positive retirement attitudes has been consistently demonstrated (Prothero and Beach, 1984; Barfield and Morgan, 1969; Parker and Dyer, 1976); moreover, a positive attitude has been shown to covary with lower intended retirement age (Morrow, 1982).

In North America, the literature has reported a trend towards a younger retirement age and an acceptance of this trend by employees and employers despite the compulsory ages normally stipulated by the federal government. This trend has been noted in government (Messer, 1964), in business and industry (Barfield and Morgan, 1969; Pollman, 1971), and in academia (Patton, 1977). Given that preretirement planning courses are relatively new on the North American industrial scene (Morrison, 1984), the literature has not reported a consistent relationship between retirement planning and the retirement decision. Retirement planning may be useful in effectively decreasing the psychological resistance to retirement, which is essentially a state of «unknown events» (Kell and Patton, 1978; Glamser and DeJong, 1975). It is as yet unclear whether or not this causal relation-

ship exists (Morrow, 1982). There does appear to be a positive relationship between the expected leisure and second-career opportunities provided by retirement and a positive retirement decision (Levine, 1985; Osherman, 1985; Salomon, 1982; Garnitz, 1981; Kilty and Behling, 1985).

Some studies have confirmed that, as expected, those suffering from poor health tend to choose early retirement more than those having good health (Monahan and Greene, 1987; Hall and Johnson, 1980). Recently the work literature has suggested that such a relationship may be more relevant to white collar workers and professionals, for poor health has been identified as influencing early retirement in occupations with high substantive complexity more than in occupations with low substantive complexity and in occupations with high social skills more so than in occupations with low social skills — despite the higher propensity of health problems in the blue-collar occupations (Hayward and Hardy, 1985; Hwalek, 1982). Besides health, the work-related factors of peer pressure (Barfield and Morgan, 1969), low job satisfaction (Whitt, 1978; Eden and Jacobsen, 1976), and work alienation (Kilty and Behling, 1985) all seem to catalyze the reaction for choosing early retirement.

Finally, the reported social pressures by the wife and children to take early retirement have been found to be significant in the early retirement decision (Hwalek, 1982; Parnes and Nestel, 1975; Parker and Dyer, 1976).

The Purpose of This Study

This study's objective was the development of an equation which could successfully discriminate between those workers who accepted and those who rejected their company's offer to take early retirement, using the eight predictor areas described above. Because of the relevance of these predictors to the manufacturing and processing industries, where early retirement offers and lay-offs are a reality, the subjects chosen for study were the predominantly blue-collar employees in eight such firms in Northern Ontario.

METHODOLOGY

Subjects

A mail questionnaire of 98 items was sent to 1341 Northern Ontario, Canada, employees and retirees in the manufacturing and processing industries. Because of the small number of females employed in these firms,

men only were targeted for study. Eight firms participated. Employers were asked to randomly select 10% of their male workers of age 45 years or over for receipt of the questionnaire. They were also asked to mail the form to all men who retired on or after January 1, 1983. By the processing deadline in Spring, 1988, 465 completed questionnaires were returned (response rate 34%).

Instruments

The questionnaire, available in English and in French, consisted of nine sections, eight of which dealt with the predictor areas detailed above and one which asked: (i) whether or not they had been offered early retirement by their company and (ii) whether or not they accepted, rejected, or were still considering the offer. While most of the attitudinal items used a 0-through-100, disagree-to-agree scale, there were a number of items which were fill-in-the-blank types (e.g., «How many years of age are you?»). Where possible, previously validated instruments were embedded in the questionnaire. Three such inventories were used for the psychographic variables of health locus of control, death anxiety, and alienation. Health locus of control is concerned with one's perception of whether or not one's state of health is largely a function of one's behavioral practices (an internal locus state) or of fate's intervention (an external locus state). Death anxiety is the inability of the individual to psychologically accept the notion of death. Alienation or anomie is a composite concept that seems to describe workers who have «lost» the intimate connection with their work: feelings of powerlessness, meaninglessness, normlessness, isolation, and self-estrangement.

The Health Locus of Control Scale (Wallston, Wallston, Kaplan, and Maides, 1976) had an obtained Cronbach alpha reliability coefficient of 0.60 for this study, which for an embedded inventory, compares well with the developers' coefficient of 0.72. Furthermore, the 15-item Death Anxiety Scale (DAS) of Templer (1970) was included. Cronbach alpha coefficients were computed for the nine true-false items that indicated high death anxiety and for the six true-false items that indicated low death anxiety; these scores were each 0.70. Such findings seem to support the notion of internal consistency for the DAS and are reflective of earlier reported test-retest reliability coefficients of 0.83 (Templer, 1970) for the inventory when tested alone. Finally, the alienation scale developed by Srole (1956) and later modified by Kilty and Feld (1976) was embedded. This scale consisted of ten statements on a 7-point scale. The Cronbach alpha reliability coefficient for the seven items that reflected lack of alienation on the job was 0.80, while

that for the three items that reflected a feeling of alienation was 0.62. These scores indicate internal consistencies similar to those reported earlier (0.75 for the seven-item scale; Kilty and Behling, 1985).

RESULTS

Representativeness of the Sample

A comparison of the respondents to the overall Northern Ontario population at each of the firms showed a good representation of both the mining and forestry populations (see Table 1). There were few marked deviations in the projected return rates, given the population distribution. The return rate of 34%, corrected for undelivered questionnaires, was adequate considering the following: (1) a national postal strike, (2) a delay in mailings due to some companies' offering early retirement packages to employees, (3) a delay caused in part by the negotiations occurring in the forestry industry, and (4) a relatively low literacy rate in this primarily blue-collar group.

Socio-economic Characteristics of the Sample

A breakdown of the final return ($N = 465$) showed:

- The mean and median age of the men were 56 ($SD\ 6.37$, $N = 464$).
- 87.5% were married, 2.4% were never married, 2.2% were separated, 3.4% were divorced, 1.5% were living common law, and 3% were widowed.
- The respondents had, on the average, 1.5 dependents living at home and reported an average family income per month of \$2888.87 ($SD\ 1379.32$, $N = 342$).
- The respondents had, on the average, completed grade 10 ($SD\ 2.64$, $N = 458$), although the range was from grade 3 to grade 21 (Ph. D. degree). The majority (71%) had completed grade 12 or lower, 16% completed grade 13 (university preparation), and the remaining 13% completed college, university, or some graduate degree programme.
- Regarding preferred language spoken outside of work, 78.4% preferred English, 12.5% preferred French, 3.5% preferred Italian, and the remaining 5.6% preferred some other one.
- The average tenure on the job was 27.74 years ($SD\ 8.81$, $N = 448$).

TABLE 1
Breakdown of Participating Firm Characteristics
and Subsequent Return Sample Characteristics

<i>Company Type</i>	<i>Size of Community</i>	<i>Number of Past and Present Employees Questionnaire</i>	<i>% of Total Mailout</i>	<i>Number of Completed Returns</i>	<i>% of Total Return</i>
Mining, Base Metals	150,000	512	38.2	172	37.9
Mining, Base Metals	50,000	74	5.5	25	5.5
Integrated Steel	80,000	456	34.0	168	37.0
Mining, Base Metals	4,000	13	1.0	5	1.1
Forestry	6,000	35	2.6	7	1.5
	15,000	15	1.1	2	0.4
	Unstated Site		3.7	8	1.8
					3.7
Forestry	10,000	65	4.8	5	1.1
	5,000	65	4.8	19	4.2
Forestry	6,000	92	6.9	40	8.8
	1,000	Total		Total	
Mining, Precious Metals	2,000	14	1.0	3	0.7
		Total* 1341	Total**	454	

Legend

Total* — Initial mailout, not corrected for returned questionnaires.

Total** — Distribution for questionnaires with sites stated.

- Of all respondents, 40% ($n = 179$) said that they had been offered early retirement by their companies, while 60% ($n = 269$) said that they had not received an offer.
- Of those who were offered an early retirement package, 67% ($n = 123$) said that they accepted the offer, 28% ($n = 51$) said that they had rejected it, and the remaining 5% ($n = 10$) said that they were still considering the offer.
- Of those who retired, 67% ($n = 153$) said that their retirement was voluntary, 10% ($n = 22$) said that it was involuntary, and the remaining 23% ($n = 53$) said that the question was not applicable.

It appears that the older workers sampled cover a sufficiently broad range of members to enable meaningful conclusions to be drawn for the primarily blue-collar resource industries.

Psychographic Characteristics of the Sample

- The mean Death Anxiety Scale score was 6.21 (*SD* 3.57, *N* = 409). The scores ranged from 0 to 15, the same as the potential range. The results showed that the respondents' scores for this predominantly blue-collar group fell within the range typically cited for «normal» subjects (4.5 to 7.0, although means as low as 2.86 have recently been cited (see Trent, Glass, and McGee, 1981).
- The mean Health Locus of Control score was 35.95 (*SD* 6.58, *N* = 445; potential range 11 to 66, with low scores indicating an internal locus of control orientation). The obtained mean score suggests that the group were generally internal-locus-of-control oriented, and had a mean score similar to that of community residents aged 17 to 66 (*M* 35.93, *SD* 7.11, *N* = 101, median age 35; Wallston, Wallston, Kaplan, and Maides, 1976).
- The mean alienation score was 35.94 (*SD* 5.70, *N* = 438; potential range 11 to 61, with high scores indicating alienated respondents). The obtained mean score indicates that as a group the respondents do not feel alienated. Their mean score, however, is slightly higher than that obtained for professionals (*M* 30.07, *SD* 8.26, *N* = 457; Kilty and Behling, 1985).

Overall, these findings seem to suggest that the sample is within the normal range of health on the three dimensions of death anxiety, health locus of control, and work alienation.

Responses to the Remaining Predictor Items and Indexes

Given a maximum score of 300 and a minimum of 0, the respondents had a positive attitude toward retirement (*M* 217.50, *SD* 58.64, *N* = 460), with the majority feeling strongly that retirement will give (or is giving) them the time to do things that they really want to do and that retirement as a stage of life can be (or is) the best time. Given good health and enough money, the mean «ideal» age cited by the respondents for retiring was 56 (*SD* 5.29, *N* = 454). For this primarily blue-collar group, planning for retirement was not particularly active: 88% of the respondents (*n* = 401) admitted that they have not attended any special meetings on retirement,

and 61% of the respondents ($n = 271$) said that they have not even listened to television programmes or read magazine articles on the topic. Given a maximum score of 200 and a minimum score of 0, worker peer pressure did not seem to be overwhelming ($M 108.22$, $SD 62.82$, $N = 464$). Regarding nonwork peer pressure, the wife ($M 75.21$, $SD 30.00$, $N = 464$) seemed to influence the retirement decision more than the children did ($M 54.65$, $SD 22.03$, $N = 463$). Finally, the financial state variables indicate that the respondents, as a group, were not in a bad position. The actual pension or projected pension was, on average, \$1744.29 ($SD 1324.60$, $N = 373$) per month. The family income other than pension was, on average, \$864.36 ($SD 1398.94$, $N = 340$) per month.

Discriminant Analysis: Predictors of Those Accepting and of Those Rejecting Early Retirement Offers

A stepwise discriminant analysis of 23 variables (some in index form) in the eight major areas discussed above was used to assess the relationship between acceptance of the early retirement offer and the independent variable set. In this analysis, as in other discriminant analyses, the F -value for inclusion of a variable in the discriminant function was set at 1.00. This partial F is a test of the significance of the amount of group separation added by a given variable above and beyond the separation produced by previously entered variables.

Classification was based on the subset of respondents who said that they were given an offer of early retirement from their companies. Because a small number said that they were as yet undecided about the offer ($n = 10$), this subgroup was not taken into consideration. Thus the discriminant equation was developed to differentiate those who accepted the offers ($n = 93$) from those who rejected them ($n = 30$). When missing data occurred, the mean of that variable was substituted and classification of the subject was made on that basis. The overall test used to assess the significance of the relationship to acceptance or rejection of the retirement offer was an F -test of separation between groups. This test takes into consideration the differences between group centroids and the homogeneity within groups. The results of this analysis are presented in Table 2. The canonical correlation was 0.54.

The discriminant function significantly ($p < .0001$) separated the two groups, and the classification function produced a 76.1% hit rate. A total of ten variables met the entry level criterion. Consistent with earlier findings on other occupational groups, the present results indicate that the financial

TABLE 2
Results of the Discriminant Analysis of Predictor Variables on
Acceptance or Rejection Status of the Company Retirement Offer

<i>Variable</i>	<i>Discriminant Function Coefficient</i>	<i>Centroids</i>	
Non-pension Family Income	-.91	Acceptees 0.36	Rejectees -1.13
Health Impact on the Job	.58		
Pension Per Month	.49	Prediction Results	
Preretirement Planning by Listening to Television and Reading Magazines	.45	Actual Group	Predicted Group
		Acc. 102	Acc. 76
		Rej. 36	Rej. 29
Number of Dependents at Home Now	-.34		
Work Peer Pressure	.33		
Health Locus of Control	.32		
Good Chance of Getting Work After Retirement	.25		
Preferred Language Spoken at Home	.49		
Debt Ratio	.22		
<i>R</i> = .54		% Correctly Classified: 76	
Chi-Squared (10) = 40.35, <i>p</i> < .0001			

state variables (particularly the amount of family income per month not including pension income as well as the amount of pension per month) figure significantly in the decision to accept or reject the offer. Those workers who had or perceived less cash flow on these two bases were more apt to accept the companies' offers. The other major predictor was health state; those who perceived that their work productivity was suffering because of poor health were more apt to accept the settlement. In summary, the profile of the worker in the one-industry-town resource industry who was more likely to accept the company's retirement offer was an individual who had a monthly family income of \$570, believed that poor health was decreasing his effectiveness on the job, had an actual or projected monthly pension contribution of \$1629, was less likely to do retirement planning — especially in terms of listening to television programs and reading magazines related to

retirement, had on the average one dependent at home, perceived a significant amount of peer pressure at work to retire, had more of an external health locus of control, disagreed that chances are good that he could be gainfully employed after retirement, preferred to speak some language other than English at home, and had a debt ratio on the average of about 2.

The profile of the «rejecting» counterpart was an individual who had a monthly family income (not including pension) of \$1438, believed that poor health was not a major concern, had an actual or projected monthly pension of \$1957, was more likely to be involved in retirement planning, had on the average 1.5 dependents at home, perceived less peer pressure to retire at work, had more of an internal health locus of control, disagreed less that he could be gainfully employed after retirement, preferred to speak English at home, and had a debt ratio on the average of 3.

Given that occupational status (managerial and professional versus blue-collar) did not enter as a significant discriminating factor, no further multivariate analyses were completed segmenting on this variable.

DISCUSSION

The concept of financial readiness has explained much in the retirement literature: workers retire when they have fulfilled their obligations, and when they perceive that they have sufficient income to maintain a suitable lifestyle. The financial results seem to contradict this explanation, for workers with lower pensions and lower (non-pension) family incomes were more likely to accept the retirement packages. However, the obtained results on debt ratio were as predicted, where workers who accepted the offers had a relatively low debt ratio. The apparent contradiction in our results can be explained. With a relatively low debt ratio and few dependents, workers believe that their retirement income is sufficient for their situations. In contrast, workers who refuse the offer seem to have higher debt ratios and more dependents. Thus, the possibility exists that those who continue working feel that this is their only option if they are to meet their financial obligations in the lifestyle to which they have grown accustomed.

Concerning desired retirement lifestyle, workers who seek a retirement style with recreation and leisure content (i.e., time for fishing, gardening, and attending social clubs) can obtain such with relatively little retirement income. The results seem to suggest that their house mortgages are paid and they have only one dependent — probably the spouse. These workers seem to desire a carefree retirement environment once they are financially able.

The timeliness of their retirement is reinforced by their perception that their poor health is affecting their job performance. On the same vein, better to retire soon and enjoy oneself before health regresses further. In contrast, those workers who emphasize a retirement lifestyle which is more job-content oriented and financially secure and comfortable may require higher retirement incomes. Given their perceived good health, they prolong their employment period to obtain maximum pension benefits and to, perhaps, invest a portion of their family disposable income as a supplementary income source at the time of retirement.

Our results can also be interpreted using an economic work leisure model, where the substitution and the income effect against work is dependent on the relationship between non-work and work income. This relationship was stronger in the case of workers who accepted the offer than for the ones who refused it. See Gunderson and Riddell (1988) for a fuller discussion (chapter 4).

Moreover, the results seem to indicate the importance of environmental influences on the retirement decision. Workers who accept the retirement package have admitted to doing little planning for retirement. They instead seem to be influenced by other people, particularly their peers at work. Their vulnerability to persuasion and concern for other people's opinions is also seen in the area of health. In contrast, workers who refuse the offer are more internally controlled, less influenced by others, and less concerned with the influence of poor health.

The finding that preferred language at home is a predictor of accept or reject status indicates that further research should investigate cultural differences in predicting uptake rates. Finally, it should be stressed that the results reported in the present study are cross-sectional in nature. This fact is particularly important for those variables relating to on-the-job perceptions, which may change over time. Since the retiree group was not employed at the time of data collection, these items were answered retrospectively. Hence, there is an obvious potential problem of memory bias. A longitudinal study on this population of workers could overcome these shortcomings.

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Les motifs d'acceptation de l'offre de préretraite aux travailleurs de ville à industrie unique

Au cours de la décennie 1980, les entreprises et le gouvernement canadiens ont offert diverses modalités de régimes de pension bonifiés de façon à persuader les travailleurs de prendre une retraite anticipée. Dans les cas où ces propositions n'ont pas obtenu assez de succès, il y a eu des mises à pied. Vers le même temps, la retraite obligatoire est devenue inadmissible à cause des changements qui se sont produits dans les valeurs sociales et de l'interdiction de la discrimination selon l'âge dans la Charte canadienne des droits. Par conséquent, il est important de mieux comprendre les facteurs qui concourent à la prise de décision d'une retraite volontaire et rationnelle.

Dans les travaux portant sur la question de la retraite, on relève huit facteurs qui peuvent contribuer à la formation des comportements et au choix de la décision de prendre ou non sa retraite: 1) des variables d'ordre social et économique; 2) des variables psychographiques (tels que l'anxiété face à la mort et l'état de maîtrise de sa situation personnelle); 3) la perception et l'attitude que l'on peut avoir par rapport à la retraite considérée comme une phase de la vie; 4) les opinions et les préférences des personnes quant au moment de prendre une telle décision; 5) la planification de la retraite; 6) les possibilités de travail et les activités de loisirs; 7) les exigences du milieu de travail qui encouragent la prise de retraite; 8) les contraintes de l'environnement personnel qui peuvent également y pousser.

Le but de cette étude consistait à mettre au point une équation qui pouvait réussir à distinguer les travailleurs qui acceptaient la préretraite de ceux qui refusaient l'offre des entreprises en se fondant sur les huit facteurs précités.

Un questionnaire, distribué par courrier, comportant 98 sujets, a été adressé à 1341 employés et retraités de sexe masculin du Nord de l'Ontario qui travaillaient ou avaient travaillé dans les industries de fabrication ou de transformation. Huit entreprises y participaient. On a demandé aux employeurs de choisir au hasard 10 pour

cent de leurs employés de sexe masculin de 45 ans ou plus pour répondre au questionnaire. On leur a également demandé d'en poster un exemplaire à ceux qui avaient pris leur retraite à partir du 1^{er} janvier 1983. À la date fixée pour la fin de l'enquête, soit au printemps 1988, 565 questionnaires, dûment remplis, avaient été retrouvés.

Le questionnaire, disponible en anglais et en français, comportait neuf sections. Huit portaient sur les sujets énumérés ci-dessus et le dernier demandait si, oui ou non, 1) leur employeur leur avait proposé de prendre une préretraite et 2) si, oui ou non, ils avaient accepté cette offre, l'avait rejetée ou si finalement, leur décision n'avait pas encore été arrêtée.

Le questionnaire comprenait trois échelles préalablement validées: l'échelle de contrôle de l'état de santé, l'échelle de la peur de la mort de Templer et une échelle modifiée de l'état d'aliénation de Srole.

Les résultats ont démontré que le groupe des répondants manifestaient une attitude positive envers la retraite, dont ils situaient l'âge idéal à 56 ans.

On a eu recours à une analyse discriminante graduée de 23 variables des huit principaux facteurs pour établir le rapport entre l'acceptation de la proposition de préretraite et les variables indépendantes. La fonction algébrique établit une différenciation significative entre ceux qui acceptaient l'offre ($n = 93$) et ceux qui la rejetaient ($n = 30$), ce qui signifiait un taux de réussite de 16.1 pour cent.

Le travailleur type le plus susceptible d'accepter l'offre de retraite de l'entreprise dans une ville à industrie unique était un individu dont le revenu familial mensuel (sans inclure la pension) s'établissait à \$570.00, qui estimait que son mauvais état de santé affectait son efficacité au travail, touchait déjà ou pouvait espérer recevoir un montant de pension mensuelle de \$1 629.00, était moins susceptible de planifier sa retraite, avait en moyenne une personne à charge, ressentait de la part de ses compagnons de travail passablement de pression de nature à l'inciter à céder sa place, avait un apparent manque de contrôle sur sa santé, ne considérait pas qu'il avait de bonnes possibilités de trouver un emploi rémunérateur après sa prise de retraite, préférait parler une autre langue que l'anglais à la maison et avait un ratio de dette équivalent à peu près à une moyenne de deux.

L'individu qui rejetait l'offre de retraite, était une personne dont le revenu familial mensuel (sans tenir compte de la pension) s'établissait à \$1 438.00, estimait que son état de santé n'était pas tellement inquiétant, avait ou comptait toucher une pension de \$1 957.00 par mois, pensait davantage à la planification de sa retraite, avait en moyenne 1.5 personne à sa charge, ressentait peu les pressions de ses compagnons de travail pour l'inciter à prendre sa retraite, maîtrisait bien le contrôle de son état de santé, était beaucoup peu d'accord qu'il ne pouvait pas exercer un travail rémunérateur après la prise de retraite, préférait parler anglais chez lui et avait un ratio de dette équivalent à peu près à une moyenne de 3.

Ces résultats s'expliquent par le degré d'aisance et le mode de vie qu'on désire. En particulier, les travailleurs semblent disposer à se retirer lorsqu'ils ont rempli leurs obligations et qu'ils estiment qu'ils ont un revenu suffisant pour maintenir le

train de vie auquel ils étaient habitués. Les travailleurs, qui recherchent un mode de vie à la retraite comportant divertissements et loisirs, paraissent réaliser qu'ils peuvent se le procurer avec un revenu de retraite relativement faible. Il est probable qu'ils accepteront l'offre de la préretraite. Au contraire, ceux qui favorisent un mode de vie axé sur la satisfaction ou la sécurité financière et l'aisance estiment qu'il leur faut exiger une pension plus forte et, pour cette raison, ils sont enclins à en reporter le moment et rejettent la proposition des employeurs.

Les résultats de l'étude ont aussi indiqué que le milieu ambiant et les différences culturelles semblaient exercer une influence sur la décision de prendre sa retraite. Il faudrait cependant des recherches plus approfondies pour apprécier l'impact de ces deux derniers points.

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