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**EARLY RETIREMENT AT TELEGLOBE CANADA:
A Case Study**

TOMÁS SALDANHA

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ABSTRACT

EARLY RETIREMENT AT TELEGLOBE CANADA: A CASE STUDY

TOMÁS SALDANHA

This is a case study of a random sample of retired employees of Teleglobe Canada Inc. surveyed by questionnaire. Its objective is to investigate the factors that influence their retirement and particularly early retirement decisions. Its focus is to explore whether the group follows the general trends described in the literature and to find out specifically whether such factors as health, retirement income levels, length of service, stress at work and pressure from employer, co-workers and family have a deciding influence. It also examines briefly the contextual work ethic within which such decisions are made and how such ethic has evolved over the times. It finds that the most decisive influences have to do with financial incentives to retire and a worker's sense of having worked long enough, but that health, stress and pressure from others were of limited importance for this group.

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I humbly dedicate this work to my wife, Alberta, and to our sons, Luis, Paulo and Pedro who stood by me all these years; to Teleglobe Canada and especially to almost 30 years of the “Belmont Terminal” and its People; and, to the responsive “sample” of co-workers who formed the core of this study.

The completion of this thesis was only made possible through the support of a great group of individuals at Concordia University, including Members of the Department of Sociology and Anthropology, Staff and Students. In singling out anyone there is always the risk of forgetting someone else, but single out I must:

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TABLE OF CONTENTS

List of Tables	vi
I - Introduction	1
II - The Company.....	5
III - Framework and Review	11
1 - On the Work Ethic - Evolution of a Concept	11
2 - Research on Retirement.....	16
2 A - Policy Issues.....	17
2 B - Analytical Perspective.....	18
3 - Research Propositions	20
IV - Research Design and Methodology	22
V - Survey Results	25
1 - Being There, Making Choices	25
2 - Pre-Retirement Preparation, Post-Retirement Reality.....	32
VI - Conclusion.....	46
VII - Bibliography.....	50
Appendix A.....	56
Appendix B.....	62

LIST OF TABLES

Table 1 - Retirement Decision – Primary Reasons	27
Table 2 - Early Retirement Offer by All Other Reasons	28
Table 3 - Retirement Decision – Contributing Influences	29
Table 4 - Second Language Difficulty by Mother Tongue	31
Table 5 - Uncertainty About Quebec’s Political Future by Mother Tongue	31
Table 6 - Economic Uncertainty by Enough Retirement Income	32
Table 7 - Years of Active Preparation	34
Table 8 - Types of Preparation	34
Table 9 - Retirement Timing Perception	35
Table 10 - Good Retirement Decision	35
Table 11 - Retirement Timing Perception by Good Retirement Decision	36
Table 12 - Age Retired by Retirement Decision Perception	36
Table 13 - Year Retired by Retirement Decision Perception	37
Table 14 - Reasons Why Retired by Retirement Decision Perception	38
Table 15 - Post-Retirement Work	38
Table 16 - Post-Retirement Work Location	39
Table 17 - Hours/Week of Post-Retirement Work	39
Table 18 - Post-Retirement Work by Income Satisfies Needs	40
Table 19 - Other Incomes by Income Satisfies Needs	40
Table 20 - Income Satisfies Needs	41
Table 21 - Household Income	41
Table 22 - Personal Income by Other Personal and Other Household Incomes	42
Table 23 - Personal Income by Currently Working	42
Table 24 - Household Income by Income Satisfies Needs	43
Table 25 - Sources of Retirement Income	44

I - INTRODUCTION

The sectoral shift of the economies of the western countries has been dramatic in the recent past - it can be said that we are now in the epoch of post-industrialism and with that I mean, among other things, that most jobs are in the service sector. The dynamics of their creation, however, raise important questions today, as we face increased globalisation. Some of these questions have to do with conflicting, some even paradoxical, trends being observed in employment.

For some commentators this “new-age” of post-industrialism held the rich promise that technology and efficiency would supply humankind with the tools necessary to liberate it from the need to work so hard - in other words, the promise of shorter working time and longer leisure time. However, the opposite has occurred — people who do have jobs are working longer hours, more days per week and more months of the year. The increasing globalisation of the economies and the demographic transitions western “cultures” are going through have had an enormous impact on the labour markets. For example, the large proportion of “baby-boomers” occupying the mid-range position of the age pyramid is restricting access to the younger age groups competing for diminished job opportunities (Foot, 1996). Global competition, on the other hand, has put renewed pressure on more firms to join the “downsizing” trend.

Furthermore, gender, race, ethnicity and age are all ascribed characteristics that contribute to inequities within the labour market. Employers can use them for maintaining a reserve labour pool available for their picking. Discriminatory practices make this pool vulnerable to lower status and poorly paid jobs.

All the above would point to the need for some form of intervention by the state since the labour markets themselves seem to have failed to provide the moderating influence necessary to “repair” such disruptions and inequalities as mentioned above. This, however, is in direct conflict with prevailing trends, as governments, both federal and provincial, have curtailed many of their services and privatised “crown” corporations even profitable corporations within strategic sectors of the economy.

The ability of today’s employers to contract and expand their companies’ workforces almost at will, in what can be called “accordion management,” is now a permanent feature of the labour market. Competing in the new globalised environment, especially while traversing recessionary periods, such ability is being considered essential for economic survival and has become in fact a well-established strategy.

Many are the measures and policies developed to accomplish such an objective: “sticking” to their core competencies, i.e., shedding those aspects of past corporate activities that are deemed non-essential to a company’s “mission”; contracting out and hiring temporary workers therefore encouraging the appearance of the “virtual corporation”; the implementation of new labour-replacement technologies; these are among the best known.

One measure, however, has taken a new accelerated dimension in recent years: the provision of quasi-institutionalised early-retirement programmes. Companies that are riding the “downsizing” wave have, in other words, intensified their efforts to encourage older workers to “exit” the labour force earlier and in greater numbers. It is to this measure that I address my research. To state it briefly, the main object of this thesis is to investigate the personal reasons of workers for having retired earlier than originally

planned; the question is being asked, in other words, as to what are the main factors that influenced a worker's decision to take early retirement from one such company.

Teleglobe Canada Inc. is the subject of my study. It is an ex-crown corporation privatized in 1987 by the Mulroney government. It held a state-protected monopoly on all Canadian external telecommunications (US excepted) until this year. Since 1987 Teleglobe Canada has gone through several "phases" of restructuring: some to settle the power jostling that followed privatization; some to implement the vision of new leaders; some to redefine its character to suit those measures and policies. In each phase the new staffing configurations "leaned out" the ranks - special *offers* to older workers became more and more frequent and the trend intensified in recent years.

Teleglobe Canada is also for me, I must readily admit, a convenient subject - I worked there for 27 years until 1995 and, in fact, I took advantage of one of their early retirement packages myself in September 1995! This area of research had already been addressed by me at Teleglobe Canada with my undergraduate Honours Thesis in 1991. At that time a small survey was conducted by telephone, of employees of the Company, with a view to finding out their intentions vis-à-vis retirement. One of the findings of that exploratory study was interesting in that it revealed that workers themselves had become mindful of the diminished significance of reciprocal employer-employee loyalty. They had come to realize how relatively little they meant individually in the greater corporate scheme of things.

Workers seemed to have adopted a rational, rather than an emotive mind-set in their relations to employers. Their readiness to accept special early retirement packages was being facilitated by a "new rationale" of their own: one that was the reciprocal of the

employer's, one that was based on the harsher economic elements of a much wider, and impersonal, market place. A new attitude towards work seemed at play in the workplace, perhaps a reflection of an evolving work ethic. This, I sensed, invited further investigation and it is also addressed in this paper.

II - THE COMPANY

Teleglobe Canada Inc. was privatized by the Progressive Conservative government of Brian Mulroney in 1987. Up to that year it had been a Crown Corporation incorporated in 1949 so as to provide Canada with a government entity to operate and manage the country's external telecommunications. The amalgamation of then Canadian Marconi Ltd. and Cable and Wireless Ltd. into the original designated Canadian Overseas Telecommunications Corporation stemmed from the 1945 discussions held at the Commonwealth Conference at which it was recommended that each country adopt some method of state ownership of their external telecommunications systems.

The stated objective of the formation of COTC, the acronym by which it was better known then, within the framework of the British Commonwealth, was "*to realize the main principle of the Statute of Westminster, i.e. the achievement of a partnership among member countries so as to avoid the domination of one or more partners by another and to safeguard local sovereignty*".¹ More importantly, it was a strategic measure devised by the Commonwealth countries to shore up their respective systems against competition from American companies which were by then already establishing telecommunications links between those very countries and the US. The result would be, for instance, that Australia would then have their O.T.C. (Australian Overseas Telecommunications Corporation), Canada C.O.T.C. and so on.

It was in 1975, the year of its 25th anniversary, that pursuant to the Teleglobe

¹ Government of Canada Information Services Fact Sheet FS-86-3848E.

Canada Act, the Corporation changed its name from Canadian Overseas Telecommunications Corporation to Teleglobe Canada Incorporated. The selection of the new name, was meant to foster a more contemporary image for the company as well as give the Crown Corporation a less long-winded and easily bilingual name and logo.

Along the years that followed, COTC and Teleglobe Canada Inc. entered into agreements and shared ownership of an expanding world telecommunication system comprising submarine cables and artificial satellites crisscrossing the oceans and spanning the skies. The Corporation represented Canada and helped found different international regulatory organizations, among them: CCITT (Comité Consultatif International des Telegraphes et Telephones) now known as ITU (International Telecommunications Union), a United Nations agency, based in Geneva and responsible for establishing industry standards; Intelsat (International Telecommunications Satellite Organization), the Washington-based, multi-nation organization that sets the specifications and oversees the operation of an integrated global telecommunications satellite system; Inmarsat (International Marine Satellite) the equivalent of Intelsat but concerned with ships at sea and ship to shore telecommunications.

After privatization in 1987, Teleglobe Canada Inc. continued to act for Canada as signatory to all these organizations thus providing the country with a sustained voice in the international telecommunications community. Teleglobe's participation, on Canada's behalf, in such a complex and diverse array of international networks required the building of a significant, albeit, far-flung infrastructure within Canada. Despite the fact that Teleglobe did not provide services within Canada, the so-called Domestic Services, its links to the outside required the building of satellite ground stations, cable terminating

stations and gateways.

More specifically, to service a wide country facing two oceans, with links to the Far-East as well as to Europe, Teleglobe Canada, with head office in Montreal, had to have: International Switching Centres or Gateways in Montreal, Toronto and Vancouver, strategic locations for the efficient routing of traffic, Cable Stations on the East and West coasts where submarine cables could tie up, and Ground or Earth Stations to interface Intelsat's satellites on both coasts as well as Central Canada.

With changes in technologies and traffic requirements during the years, the location of some of the Teleglobe's stations changed. The fundamental strategic principle remained, however, namely, that of having operational centres in Eastern, Central and Western Canada. This dynamic of closing older stations and opening new ones gave Teleglobe Canada and the labour organizations within it, some considerable experience in the transfer or relocation and early retirement of staff affected by these changes a factor quite relevant to this research.

It took an Act of Parliament to enable the sale of Teleglobe Canada to the private sector. This enabling legislation, Bill C38, would place the company under the specific regulatory authority of the Canadian Radio-television and Telecommunications Commission (CRTC). This federal organization was to provide the mechanisms by which the Canadian Government could oversee, influence and regulate the company as well as the telecommunications industry in such a way as to ensure that international overseas telecommunications traffic and services would make use of Teleglobe facilities. One fundamentally important condition, for the future sustainability of the Company, contained in the enabling legislation, was a guarantee of the continuation of Teleglobe's monopoly

on overseas traffic and services for a period of at least five years. Renewal was made possible under the recommendation of the regulatory mandate given to the CRTC.

The historical details of the intense preparations and negotiations that took place with the Canadian government prior to the sale and eventually with the buyer, Memotec Data Inc., could be the object of a book! Several were the groups of interest that entered the fray to see the 488.3 million-dollar deal to fruition. One of these groups was created with the objective of exploring the possibility of the acquisition of Teleglobe Canada by the employees themselves. It was called Teleglobe Employee Acquisition Committee (TEAC) and although it did not come out of the process with the prized purchase it did indeed play an important role. Above all it demonstrated the willingness of the employees in investing in the new company which certainly must have influenced the decision to offer them special share purchase schemes in the new company, Teleglobe Canada Inc.

Another group was formed that greatly influenced the smooth transition to the private sector. It was the Ad Hoc Committee on Pensions and it analysed, consulted and lobbied on all matters concerning the pensions of Teleglobe Canada employees. The employees of Canadian Overseas Telecommunications (COTC) and later Teleglobe Canada, had been participants of the Public Service Superannuation pension fund (PSSA). They were assured of a fully indexed pension, upon retirement, that matched or surpassed the best that existed in the country at the time. This fund is the same pension system that has been serving the employees of the Canadian Federal government. The continuity of a pension system of at least equal value was obviously a major concern among employees of a Teleglobe Canada facing sale and privatization.

The underpinnings of these special interest groups were undeniably the employees'

unions. Two have long existed at Teleglobe: one, representing the clerical staff, is a local of the Canadian Labour Congress (CLC local 1632); the other, Canadian Overseas Telecommunications Union (COTU), is autonomous. Although it has a relatively loose affiliation with the Canadian Communications Union (CCU), COTU was also a local of the CLC until 1975 (Local 272). COTU's existence has paralleled that of COTC and Teleglobe Canada themselves. Along the years, since its initial certification in 1950, it has represented the operations staff, i.e., the personnel that operate and maintain the telecommunications network and equipment within the stations owned by Teleglobe Canada. It also represented the clerical staff up to 1969 when they formed their own Local. The efforts of the officers of these Unions were paramount in setting the conditions that led to a smooth transition of Teleglobe Canada to the private sector. The establishment of a "Mirror Plan" for employees pensions, with a number of selection options, I dare to say, was the epitome of those efforts, a truly crowning achievement.

Within Teleglobe other associations have been formed and exist that were the product of its staff's dynamic initiatives. Teleglobe's Quarter Century Club, for example, was founded by the Staff in 1967 with the assent of then COTC President Dave Bowie. Its objectives were to recognize length of service and obviously the concomitant loyalty. Twenty five years of service with the company was the membership eligibility requirement including service with the predecessor companies. The membership rules changed somewhat in 1975 when Teleglobe itself became 25 years old! Then President Jean-Claude Delorme offered a more substantial measure of Teleglobe's help in defraying the costs of running the Club and established the precedent of subsidizing the club's annual banquet, by far its most important event. At this point, an activity relevant to this research is the

most useful elaboration by the Club of a comprehensive list of its members. The relevance here is that an initiative, obviously designed to acknowledge, in laudatory fashion and ritual, those who had stuck by the Corporation for many years, was approved and encouraged by the Corporation. Unfortunately, this “encouragement” has been severely curtailed in recent times in an attitude that could be easily understood as a lack of appreciation for lifelong, one-company career paths.

The Micro Club, another employee initiative, is a social activities group for members of Teleglobe Canada staff. It is sustained by a membership fee and over the years it has organized numerous events such as hockey and golf tournaments, special occasion suppers, outings and picnics and, especially appreciated, an annual children’s Christmas party - a definitive cohesion builder among employees.

The “1st Thursday Meeting,” on the other hand, is an informal gathering that takes place on the first Thursday of every month and has an attendance of between 25 and 30 Teleglobe retirees. They lunch together into the afternoon and are quite often “visited” by other, as yet unretired, Teleglobe staff. Despite the somewhat noisy atmosphere that is typical of Montreal “brasseries” the “reunion” seems to be providing its “keeping-in-touch” participants with a useful support and identification mechanism well into their retirement. Among the attendants are ex-employees who have been retired for many years indeed.

III - FRAMEWORK AND REVIEW

1 - On the Work Ethic - Evolution of a Concept

It is perhaps a truism to say that research papers raise more questions than they answer. It was no different, of course, with my exploratory Honours Thesis “Early Retirement” (1991). Conducted within Teleglobe Canada, Inc. it sought to answer some practical questions on the factors that most influenced the staff in their intentions on whether or not to retire early. One of the most intriguing findings was that not a single respondent to the telephone survey expressed any willingness to stay on after having reached minimum retirement age except where forced to by stronger economic factors. In other words, once their economic requirements were perceived as met, by some pension scheme, workers did not consider that work, *qua* work, offered incentive enough to postpone retirement.

There appeared to be at play a qualitative element touching upon the concept of the work ethic that merited further study. Was this peculiar to Teleglobe Canada? Are there some universal values concerning work? If so, do these values transcend history, geography and culture? Have they changed over time and is there a more substantial shift in the dying years of the 20th century?

To offer an admittedly limited cultural context for the present research I sought to explore these complex issues so as to clarify the choices that people have and actually make. It is an attempt, however limited, to examine the development of the concept of a work ethic in the context of the changing nature of work throughout the times: its evolution, if you will.

“Work may be a mere source of livelihood, or the most significant part of one’s inner life; it may be experienced as expiation, or as exuberant expression of self; as bounded duty, or as the development of man’s universal nature. Neither love nor hatred of work is inherent in man, or inherent in any given of work. For work has no intrinsic meaning”.

(C. W. Mills, *White Collar: The American Middle Class*).

Work is such an imbedded part of our present day psyche that it is difficult to accept Mills’ assertion, let alone imagine that formal work organizations would even tolerate its implications. Work is considered to be one of the main ingredients in the cement that glues us together, an inseparable element of the human condition, profoundly identifying, what “one does for a living”. Yet it wasn’t always thought of that way.

In classical Greece, supposedly the birthplace of democracy, slaves performed all manual labour and even necessary work was abhorred: it brutalized the mind and impaired the practice of the virtuous activities of thought and contemplation (Rybczynski, 1992). The Greeks tolerated agricultural labour not so much because it was essential for survival but rather because it promoted independence. They strived for “*scholē*,” their word for leisure, the deliberate abstention from production or consumption activities.

The predecessors of Christianity, the Hebrews, introduced an extrinsic factor susceptible of leading to motivation: the belief that humans were condemned to “toil” as the result of the “original sin”. Work would redeem them and help them regain paradise, beyond this life. Early Christians accepted this heritage and added yet another element, that of the obligation of sharing with the poor.

It was the Protestant Reformation, however, that gave work its first modern facet. As so aptly explained by Max Weber in his “*The Protestant Ethic and the Spirit of Capitalism*,” Luther gave professions the status of “callings” and to work that of the most valid “path to salvation”. Calvin, introducing the concept of predestination, went even

further: everyone must work as “stewards” of God’s World. Their hope was that their predestined state would be in Heaven. From that dilemma the stage was set for the rational establishment of modern capitalism: the legitimization of work as a means to producing wealth, such surplus not to be spent on oneself but reinvested; the acceptance of a convergent ethic, the cult of hard work for its own sake and the condemnation of idleness. “*The psychologies of religious man and economic man now coincided*” (Weber 1958).

The Renaissance, however, shone a different light onto work. It derived this light from a different conception of Man, the creator, the tool user, *Homo Faber* rather than *Homo Laborans* (Arendt, 1959). Work itself was to be seen as terminal (an end in itself) rather than just instrumental and this new element altered most fundamentally the work ethic: it was now legitimate to seek one’s own self-realization, fulfillment and happiness, in this world, through meaningful work. Work, in other words, had now acquired *intrinsic* value.

Up to this point in time, work was considered as a means to an end, all its motivations therefore extrinsic. The Renaissance and the Enlightenment as well as their reaction to the dominance of religious values gave work, for the first time, intrinsic meaning. Furthermore, the concept of work had progressed, in a kind of ideological hierarchy, from the insignificant status of task associated with mere subsistence, in classical times, to callings, to crafts and the establishment of workers guilds and political parties, in modern times. It was to culminate, finally, in its utmost glorification, in Marx’s writings, in the total domination of society or the *dictatorship of the proletariat*.

Western societies went through a progressive secularization and rationalization that was the integral part of the project of Enlightenment. Nevertheless, the new societies, the new concepts of state, the new *republicas*, if you will, revealed the religious roots of their structures. Substantively, as well as symbolically, they were accorded the character of the sacred, pre-empted by the now vacant churches. This kind of “civil religion,” a theme originally conceived by Rousseau and taken up by Durkheim, penetrated the new value systems. Work and its accompanying ethic became imbued with new glorification and normative sanctions.

War and peace, technology and automation, steam and electricity, hygiene and education, vaccination and antibiotics (and, of course, the influence of such people as Winslow Taylor and Henry Ford), all conjugated and synergised to help create a demographic transition with a bulging middle class and the cyclic production-consumption binges of the post-war period. Work became an issue of national security. To help support and protect it the welfare state was born and with it the sacralization of work reasserted. With such a safety net in place and higher education levels, workers in the highly industrialized countries of the West demand satisfaction of their higher-order needs. Their physiological and shelter needs satiated, they try to complement at leisure what they cannot find at work. To a certain degree the Greek concept of “*schole*” is reinstated.

“The calling to work that people are likely to hear today is unlike earlier callings that assigned them to given positions in the socioeconomic system. They now strive to be masters rather than slaves of economic forces. Even those who feel they are acting in obedience to God are likely to be interested in self-actualization as part of meeting God’s intention for them. An organization can no longer count on people’s abandoning themselves to robotlike work in a trade-off of their aspirations for economic survival”.

(Perry Pascarella, *The New Achievers*, p.90)

There seems to be little doubt that the workers of today have not lost the will to work. However, this new ethic is dominant in the workplace. It is an eclectic one, premised on a more comprehensive view of people and a more realistic realization of their position in the social and economic framework. Three vectors of influence affect it: work-centredness, self-centredness and economic concerns. The first two, it seems to me, are what is left of the religious and the Enlightenment influences and they correspond to emphases on, respectively, the cultivation of strengths of character and of personality, of self-denial and self-assertion. The last one, the economic, is all encompassing, overbearingly dominant but certainly not alone.

The older worker, faced with the prospect of early retirement has an added set of variables to contend with. The possibility of loss of skills and inadequate training, the prospect of failing health, diminishing financial returns and other factors contribute in many cases to the prompt acceptance of early retirement incentives. This is not to say, however, that older workers are not attuned to the new ethic. Quite the contrary, the three vectors of influence mentioned above acquire special importance and a new realism underlines their choices. The trend towards decreased older-worker participation in the labour market has been observed for decades. Improvements in pension schemes, private and public, are causing older workers who are given the opportunity, to simply respond to a different set of financial incentives and circumstances.

It must be noted that much of the above do not seem to apply, at least not on the same scale and with the same weight, to those who are self-employed. The latter often retire late, rather than early, even when financial incentives to leave are generous. It suggests that job satisfaction, may play a significant role in motivating them to stay on. On

the other hand, people in larger organizations are more likely to feel uninvolved and alienated, to lose sight of the bigger picture, their tasks routinised and broken up. As most studies amply demonstrate, satisfaction at work is enhanced when workers are given a genuine opportunity to participate in the decision-making process. Workers who are less autonomous, are bound to view retirement, specially if invited to leave early with a good settlement while still healthy, as a unique opportunity to do the things they never had a chance to while still working.

2 - Research on Retirement

The literature cited here comprises studies published as far back as 1954 (Friedman and Havighurst). It presents a temporal distribution that, to some extent, compensates for the dearth of longitudinal studies on the matter, a major criticism of existing research (Palmore, 1985). Data of major studies are analyzed from the point of view of labour (Barfield, 1969) and business (Rhine, 1980); from a sociological perspective (Atchley, 1976) as well as a more statistical one (Liebig, 1982); a structural point of view (Krepps, 1966) as well as a multidisciplinary one (Levine, 1988). Studies were selected that presented a comparative transnational perspective (Markides, 1987; Schmähl, 1989; Tracy, 1979) as well as regional/national: Quebec and Canada (Calvert, 1977), Britain (Johnson, 1989), Japan (Okubayashi, 1986), United States (Ricardo-Campbell, 1988) and others.

It is significant to note, the literature confirms, that retirement and especially early retirement, are regarded as phenomena typical of matured industrialized societies (Krepp, 1966). Conspicuously absent from the "circle" of studies is research of the subject in

recently developed nations such as Brazil, Taiwan or Korea. Developing nations such as Cuba, Mozambique or Vietnam are equally absent. This makes the existing research, therefore, ethnocentric in the sense that its focus is concentrated primarily on the "economic north". Lessons are being lost, I am certain, from societies that are nearer to traditional, agricultural forms.

Erdman B. Palmore et al. in their "Retirement, Causes and Consequences" (1985) offer a comprehensive critique of previous research. Their work is frequently quoted and cited as a major opus on retirement. Their major recommendations to overcome the weaknesses of the past include the setting up of more longitudinal studies and the construction of national representative samples. More use of multivariate analysis and of comparative studies, and consideration of multiple definitions of retirement are also recommended.

2 A – Policy Issues

Much of the research literature on retirement deals with policy concerns, its costs and benefits. Juanita Morris Kreps (Technology, Manpower and Retirement Policy, 1966), for example, edits a collection of 21 essays on the subject. In her Introduction she argues for early retirement as a means of job creation. This is a recurring theme in the research. The questions are raised repeatedly: Does early retirement lower unemployment, especially among the young? Is it valid to shift the emphasis of employment from one end of the age spectrum to the other?

In Ricardo-Campbell's "Issues in Contemporary retirement" (1988) one of the essayists she edits, Richard A. Ippolito, claims (p. 266): "...a generally accepted theory of

older-age labor participation has not been found..." Martin L. Levine (1988), on the other hand, offers a detailed analysis of mandatory retirement as a case study of age-work practices. To facilitate his analysis he creates a typology in which he can orderly catalog the vast number of studies he came across. Thus, he develops four analytical models under which he lists existing research. In his Rationality model he groups those studies that attempt to explain retirement in terms of the maximization of profit. In a Macroeconomic model he comprises those that describe retirement as a response to the ups and downs of the economy and the labour market. His Intertemporal perspective includes those explanations that address the temporal assignment of work and retirement over the life-cycle. His fourth model, or Psycho/Cultural, groups those studies that focus on the values and attitudes towards the older worker. Considering these different perspectives he concludes that they:

"...do not establish that age-work policies are the result of rational profit maximization by employers and workers..."

Rather, he adds, they converge and the macro-economic factors establish the range from where policies are chosen and decisions made. Those factors are under the influence of cultural and psychological factors and within a life cycle, or temporal, context.

2 B – Analytical Perspective

While Levine's approach is useful and insightful, I should like to venture saying that I prefer a simpler approach. The research data and the interpretations that I found in my review appear to favour, rather, a bipolar approach. On the one hand, there are those studies that examine retirement from an institutional point of view, as seen from the side

of employers, businesses, companies and governments. This I would like to call the Macrolevel or Structural Perspective. On the other hand, at the other end of the spectrum so to speak, there are those studies that were done from a perspective of individual people, as workers, spouses, parents. This point of view I would like to call the Microlevel or Existential Perspective. It is in this “niche,” at the Microlevel, that I would like to place the present study. The two “poles” of this approach do not provide different answers to my research question. The factors that influence retirement decisions are almost unanimously considered to follow a certain priority that is primarily economic. The same explanations of retirement also exist, for the major part, even transnationally, i.e., in studies such as Markides’, that includes authors from many countries. Only minor differences exist as to what retirement is and more specifically what can be considered as early retirement. All researchers seem to agree that the *existence* of pensions is a major factor in retirement decisions. Early or otherwise, whether the decision is voluntarily taken by an individual or involuntary and imposed from the employer's side, the most fundamental factor that permits it is the existence of some pension scheme or other.

Retirement can be examined as an event, that point in time that “marks” the exit from a life of labour, with celebration or rite of passage; a process, those dynamics of preparation and adaptation that are economic as well as psychological and that lead up to the transition from being a worker to being a retiree; a role, where “being retired” gives a worker a new placement in society with new rights and responsibilities; or a phase-of-life, that hopefully long, period of a worker’s life where occupational demands are at a minimum and income is derived from the previous working phase (Atchley, 1976). In any case, as most research shows, the following contributing factors are usually present:

- 1) Income, Assets and Equity - perceived, real or expected.
- 2) Health and health insurance - health perceptions also play a role.
- 3) Job satisfaction - satisfied workers are more likely to stay on.
- 4) Free time - Wanting to have free time.
- 5) Leisure skills - Those without are less likely to retire.
- 6) Age - the older workers get, the less they seem to want to retire.
- 7) External pressures - From employers and/or co-workers, family.
- 8) Job skills - New technologies and lack of retraining programmes.

The above factors are, in large part, mentioned by most researchers in varying degrees of relative importance whether they view retirement from a macrolevel or from a microlevel perspective.

3 – Research Propositions

In light of all this research and adopting a microlevel stance I would like to put forward the following research propositions in this paper:

Workers who are more likely to take early retirement are:

- those who perceive their retirement income as sufficient

Retirement decisions are primarily influenced by economic factors, the existence of pensions and retirement packages being the most fundamental in a worker's decision.

- those who perceive themselves as being in poor health

Worries about one's health traditionally have had a strong influence in the decision and workers will consider retirement sooner if they think they are not in good health.

- those who perceive themselves as underskilled and/or undertrained

The introduction of new technologies and processes in the workplace and a perception of inadequate training will persuade workers to retire earlier.

- *those who perceive themselves as being pressured to go.*

Pressure from employers, co-workers and close family members will also have a significant influence in a worker's decision to accept to retire earlier.

As stated earlier the propositions presented above address the issue from the Microlevel perspective and are being dealt with in the present survey. They express conditions influencing the decision to retire as seen from an individual's point of view. These conditions are often defined by the workers in strongly subjective terms but are, nevertheless, shaped by a framework of options that are provided by the employer and the formal labour policies that are in place (company pensions, CPP/QPP and OAS). This framework circumscribes their choices, or in Levine's words "*establish a range where... decisions are made*".

IV - RESEARCH DESIGN AND METHODOLOGY

In order to appreciate better the methodology employed for this paper it is useful, at this point, to review a few points briefly. This thesis is a case study of Teleglobe Canada Inc. As mentioned in the Introduction a foundation study for it had already been laid with my 1991 Honours Thesis. It was a preliminary study, of an exploratory character, also of Teleglobe Canada Inc. Its focus, however, was on the *future plans* of Teleglobe employees vis-à-vis early retirement. The present study, on the other hand, focuses on *already retired ex-employees*.

The main purpose of this research was to find out from a population of Teleglobe retirees in Quebec, the conditions and motives that led to and influenced their decisions to retire and more specifically to retire *early*. It is equally important to examine their individual perception of early retirement. To “reach” this population, I was counting on the well-oiled and resourceful bureaucracy of the Teleglobe Canada’s administration itself. The Company had always been very receptive to my studies. Among many other unofficial, but nevertheless sympathetic, measures of support, it subsidized my tuition fees to 70 percent, as indeed was company policy, from the very start of my undergraduate through my graduate studies. I was not in the least surprised, therefore, with their positive response when I requested their assistance in gathering information to compile a list of all Teleglobe Canada retirees.

The original methodology plan called for questionnaires to be sent out to a random sample of retirees. What I needed from Teleglobe was a list of all their retired staff still living, that is to say, a “population” from which I would eventually derive the sample to

send questionnaires to. Alas, the transition from the mere abstract promise to implementation proved to be overwhelming: a tangle of corporate policies on ethics and consent regulations ensued and froze that official avenue. To the rescue came the Quarter Century Club.² Its volunteers had just completed a directory of the Club's members. Eligibility to the Club suited the thesis project completely since it entailed "finding" the people with the seniority to have retired. Since I was a member of the Club myself I was entitled to a copy of the directory; I had found the population. The Club's listing was comprehensive: it included addresses, telephone numbers and the relevant dates of hiring, retirement and, unfortunately for some, death as well. It was in computer readable format and therefore easy to manipulate. A single 3½ diskette held the whole database of the population of interest nation-wide. Because I was interested in the particular conditions of Quebec retirees only, all persons living outside that Province were selected out; this left a list of 149 names (150 if you included mine!). From these, 50 names were randomly selected to form the sample to which the questionnaires would be sent.

The design of the questionnaire itself on the other hand, was modeled, *mutatis mutandis*, after Statistics Canada's "Survey on Aging and Independence," a specimen of which was graciously supplied by Statistics Canada. The rationale behind such a choice was simply that of obtaining results that were directly comparable to existing research at the national level making it possible to see whether retirement at Teleglobe Canada indeed followed the general trends in the country. It was, of course, adapted at considerable length to suit and make sense to the Teleglobe Canada population and, evidently, the

² See Chapter 2 for a description of this and other groups within Teleglobe.

specifics of this research project. A sample questionnaire can be found as Appendix A. A covering letter was attached to each questionnaire (Appendix B); it introduced the researcher and explained the purpose of the research; as well, it offered respondents the required assurances of anonymity and confidentiality. In adherence to Concordia University's regulations both the questionnaire and letter had been submitted to and approved by the appropriate Ethics Committee beforehand.

Each questionnaire was packaged with an enclosed stamped self-addressed return envelope. Eighteen of the questionnaires were delivered by hand to take advantage of a monthly reunion of Teleglobe retirees at a local Montreal "brasserie".³ The remaining 32 were all mailed out by the second week of July 1996. Responses started to return almost immediately and reached a total of 39 by the end of August for a response rate of 78 percent. A database was created using SPSS for Windows statistical package (Version 7.0 and later 8.0). This particular programme was chosen since it is a PC version of what is available in the VAX2 mainframe computer at Concordia thus enabling the use of the database at the university while eliminating any questions of compatibility. To facilitate identification and check-out, the variables thus created in the database followed the questionnaire variable names exactly.

³ See Chapter 2 for a description of this and other groups within Teleglobe.

V - SURVEY RESULTS

1 - Being There, Making Choices

Retirement ages differ from country to country. In Canada the accepted “normal” age of retirement is 65. Regardless of age, “retirement” signifies the end of participation in the labour force as a wage earner. The advent of richer, private pension schemes and the growth of their associated pension funds have led to the creation of “pensionable” ages.

As a general rule, and as it so happens at Teleglobe Canada as well, workers contribute to a private pension fund together with their employer. A worker can “earn” 2% of pension for each year worked up to a maximum of 70%. A “full” pension, therefore, would be 70% of the salary (averaged over the best 5 years) at the end of a 35 year career ($2\% \times 35 \text{ years} = 70\%$). In practice someone working more than 35 years is no longer enriching his or her pension. As was often said, facetiously, among workers, about those who did stay beyond that length of service: “they are working for 30% of salary!”

Some age restrictions also applied however. The minimum age to qualify for full retirement was 55 and each year below that age implied a penalty of 5%. For example a worker retiring at 54 with the maximum pensionable 35 years of service would only get 65% of salary ($70\% - 5\% = 65\%$). A combined age/years-of-service sum of 85 was the magic number whereby an employee could retire at the age of 55 with 30 years of service with 60% of salary ($2\% \times 30 \text{ years} = 60\%$ - no age penalty). But if the same worker’s age was 54 the pension would be 55% ($2\% \times 30 \text{ years} - 1 \text{ year @ } 5\% \text{ penalty} = 55\%$).

A further option allowed workers to “buy back” pensionable time served at previous qualifying employment, such as the military or certain predecessor companies of

Teleglobe Canada and Canadian Overseas Telecommunications Corporation, e.g., Cable and Wireless, Marconi, etc. This latter feature made up for what today is, by law, the portability of pension contributions nationally in Canada, in other words workers' contributions to a pension fund are now protected by law and may be "carried" between companies.

In this context and in the light of these pension parameters it becomes even more interesting to observe the sample obtained for this survey and to attempt to delineate its profile. It is striking that only one of the 39 respondents retired at the age of 65: this is a "young" retiring sample! The retirees' ages ranged from 47 to 65 at the time of their retirement. The average retiring age of the sample was 56.5 and the median 56. This figure for the sample is confirmed by the statistics supplied by the Human Resources Department of Teleglobe Canada: the average retiring age at Teleglobe Canada was 57 in 1993 and 56 in both 1994 and 1995. Most of the respondents were married (34 or 87.2%), 2 were separated, 2 single and only 1 was widowed. There was only one female respondent in the sample.

Respondents were asked to indicate which, among a list of reasons, were those most relevant to their decision to retire. "Reasons for Retiring" and the frequency mentioned are displayed in Table 1. They represent the primary reasons why the respondents retired and are listed in order of their response frequency. It must be noted that any one respondent could indicate more than one reason. The responses were not weighed or rated by the respondents as to their order of importance.

Table 1
Retirement Decision – Primary Reasons

Reason	Yes	No	NA	Total
Early Retirement Offer	89.7% (35)	2.6% (1)	7.7% (3)	100% (39)
Worked Long Enough	76.9% (30)	12.8% (5)	10.3% (4)	100%
Enough Retirement Income	66.7% (26)	17.9% (7)	15.4% (6)	100%
Replaced by Technology	23.1% (9)	61.5% (24)	15.4% (6)	100%
Stress/Pressure at Work	20.5% (8)	66.7% (26)	12.8% (5)	100%
Mandatory Retirement	15.4% (6)	76.9% (30)	7.7% (3)	100%
Own Health	10.3% (4)	76.9% (30)	12.8% (5)	100%
Job Ended/No Other Avail.	10.3% (4)	76.9% (30)	12.8% (5)	100%
Unwilling to Retrain	7.7% (3)	79.5% (31)	12.8% (5)	100%
To Care for Other	2.6% (1)	82.1% (32)	15.4% (6)	100%
Other	0% (0)	82.1% (32)	17.9% (7)	100%

By far, the reason with the highest number of positive responses was "Early Retirement Offer". Only 1 respondent answered No to this question (3 did not answer). In second and third places are "Worked Long Enough" and "Enough Retirement Income". These responses indicate that financial inducements are the major reason for accepting early retirement. The remaining responses were far less frequently checked as important. Only 9 respondents felt that the introduction of new technologies played a primary role in their decision. Stress at Teleglobe Canada, no doubt exists but only 8 respondents indicated it was a consideration in their decision. Only 6 respondents considered mandatory retirement as a primary reason, however the factors contributing to this response are difficult to assess. Only one respondent had reached the age of 65 at

retirement and there was no explicit policy at Teleglobe Canada on the subject. From their comments, however, one of those respondents retired at age 47 on disability and another found his position taken after returning from disability and was “pushed” into accepting a retirement “package”.

It is clear that perceived financial security coupled with the sense of having “worked long enough” are the primary influences in the respondents’ decision to accept an early retirement package. Indeed as Table 2 shows those who indicated the early retirement offer as a major inducement to retire were also highly likely to indicate that they had worked long enough and that they had enough retirement income. The remaining reasons played a minor role among the reasons for retirement although it is possible that they contributed to the *appeal* of early retirement. Thus 9 of the respondents who said that the early retirement offer was a major factor in their decision to retire also said that they would likely be replaced by technology. Eight respondents agreed that stress and pressures at work was a contributing factor and the remaining few responses including health, termination of job, unwilling to retrain and the need to care for others were relatively inconsequential.

Table 2
Early Retirement Offer by All Other Reasons

All Other Reasons	Early Ret. Offer
Worked Long Enough	29
Enough Retirement Income	25
Replaced by Technology	9
Stress/Pressure at Work	8
Mandatory Retirement	4
Own Health	3
Job Ended/No Other Available	4
Unwilling to Retrain	3
To Care for Other	1

This pattern of responses continued even when respondents were asked about the influence of family- related reasons, difficulties with second language, pressure from co-workers, pressure from Teleglobe, uncertainty about the declining Canadian economy, and uncertainty about Quebec’s future. The responses to these questions are show in Table 3.

Table 3
Retirement Decision – Contributing Influences

Reason	Yes	No	NA	Total
Second Language Difficulty	12.8% (5)	82.1% (32)	5.1% (2)	100% (39)
Uncertainty Quebec’s Polit. Future	10.3% (4)	84.6% (33)	5.1% (2)	100%
Pressure from Teleglobe	10.3% (4)	82.1% (32)	7.7% (3)	100%
Spouse’s Health	7.7% (3)	84.6% (33)	7.7% (3)	100%
Spouse’s Retirement Timing	5.1% (2)	89.7% (35)	5.1% (2)	100%
Economic Uncertainty	5.1% (2)	89.7% (35)	5.1% (2)	100%
Other Family Influences	0% (0)	89.7% (35)	10.3% (4)	100%
Spouse’s Ret. Income	0% (0)	92.3% (36)	7.7% (3)	100%
Pressure from Spouse	0% (0)	92.3% (36)	7.7% (3)	100%
Pressure from Co-Workers	0% (0)	94.9% (37)	5.1% (2)	100%

Past research on retirement has frequently pointed to “health,” and concerns for health, as a major reason for workers to accept or take early retirement. One of the surprises in my previous exploratory work at Teleglobe Canada which surveyed “intentions” was that none of those surveyed seemed to indicate “health” as a primary reason for retiring. As can be seen from the table, only four of the 39 respondents reported their “Own Health” as a primary reason for their decision to retire. A simple truth to consider is that the sample is relatively young with an average age of 56.5 and therefore

more likely to be healthier and less preoccupied with health problems. But in my opinion there is more to it than that. Teleglobe Canada seemed to be a particularly “healthy” workplace. An alert union with an awareness of ergonomic issues and a fearless social conscience played an important role in this. Its prompt intervention at the slightest sign of risk has certainly contributed to a safer and healthier working environment over the years. Furthermore, Teleglobe Canada must be credited with having provided their staff with comprehensive complementary health insurance and, up to quite recently (Spring 1998), it maintained, in its Montreal Head Office, a “Bureau de Santé” with a full-time nurse in attendance and a doctor twice a week. From simple prescriptions and vaccinations to the treatment of addictions and all the other specialization referrals, it provided employees with a close-by opportunity for medical consultation thus helping in the prevention and treatment of sickness.

Four respondents felt that they had reached the end of their career path and that no other job was available to them within Teleglobe Canada and only 3 expressed any unwillingness to retrain. Only one respondent pointed to the “Caring For Other” as a primary reason although it is perhaps important to note here that six chose not to answer the question. It is surprising to see that none of the respondents thought of other reasons to give on their own initiative. It would be tempting to think that the list of reasons presented to them was that comprehensive

“Second Language Difficulty” was indicated by four respondents as a contributing influence in their decision to retire. Since the survey was conducted solely in Quebec, it would be expected that such difficulty would be experienced by Anglophone respondents

in contrast to those whose mother tongue was not English or French. A crosstabulation quickly shows that to be indeed true; all 5 respondents had English as their mother tongue:

Table 4
Second Language Difficulty by Mother Tongue

2nd Language Difficulty	French	English	Other	Total
Yes		5		5
No	17	9	6	32

On the other hand, despite the fact that 10.3% did point to the “Uncertainty of Quebec’s Political Future” as an influence on their decision, a crosstabulation with “Mother Tongue” does not show the same polarization as with “Second Language Difficulty:”

Table 5
Uncertainty about Quebec’s Polit. Future by Mother Tongue

Uncertainty Quebec’s Polit. Future	French	English	Other	Total
Yes	1	2	1	4
No	16	12	5	33

Four respondents felt they had been pressured by Teleglobe Canada to take retirement but three did not answer. There is anecdotal evidence, however, that subtle and sometimes not so subtle “pushing” took place in order to persuade employees to take retirement packages. One of the respondents, for example, at age 59, found his position filled after returning from disability leave. Teleglobe reportedly refused to offer this individual an alternative position but made him an “early exit” offer instead.

Even lower in response frequency is the influence of factors relating to the spouse. “Spouse’s Health” and “Spouse’s Retirement Timing” where respectively 33 and 35 respondents indicated that those factors had no influence. None of the respondents

indicated that their “Spouse’s Retirement Income” had had any influence. I rather suspect that the respondents having all, but one, retired young, their spouse’s were yet to retire themselves and therefore the factor had yet to bear an influence.

Finally, as far as the factor “Economic Uncertainty” is concerned 35 respondents, or almost 90%, considered it not to have had an influence in their decision. It is interesting to note that none of the respondents who answered NO to having Enough Retirement Income, in the previous section, seemed to be worried enough to answer YES to the “Economic Uncertainty” question as can be seen in Table 6.

Table 6
Economic Uncertainty by Enough Retirement Income

Economic Uncertainty	Enough Retirement Income	
	Yes	No
Yes	2	
No	23	7

None of the remaining factors received any positive responses. “Pressure from Spouse” and “Pressure from Co-Workers” received the highest negative responses.

2 - Pre-Retirement Preparation, Post-Retirement Reality

At Teleglobe Canada early retirement opportunities supported by financial inducements were not always consistent. Some were addressed to individuals in management or administrative positions with hardly any warning or lead-time at all. They followed in the trail of some management restructuring of the company and they were not necessarily announced or even predictable. The conditions surrounding offers in these cases were negotiated with the individuals concerned and were not generally known.

It was indeed different in the case of unionized personnel. Credit must once again be given to the unions for being at the forefront and for providing a buffer against the anxieties of “separation”. They negotiated with the administration and although the resulting “final” packages were not always exactly the same for the different groups or categories over the times they consistently provided their members with the strongest advocacy. Among the advantages of such an arrangement is of course equity within the group and some lead-time for reflection and decision making. Above all it provided the group the necessary leverage to optimize the offers and minimize the possibility of individual intimidation and “arm-twisting”.

Some of the group offers at Teleglobe Canada were associated with the closure of entire “stations,” for instance, Mill Village satellite terminal in Nova Scotia in 1995. This particular case provided the negotiators with a precedent that was used for the closure later (1996) of the Montreal Belmont Gateway. This precedence consisted not just of the value of the offer proper, but again, of the lead-time and personal advocacy that allowed the employees an informed decision. The process of some of these major “events” took years to complete. The sample I am dealing with here, however, is a random one of a total Teleglobe population of 150 retirees residing in Quebec. Those in the sample who were offered any such inducements were part of different “events” at very different times.

Table 7 provides an indication of the degree to which the respondents actively prepared for their retirement. Of course, it is likely that many in the sample had been preparing for eventual retirement even before any offers were made.

Table 7
Years of Active Preparation

Years	Frequency	Percent
None	7	17.9
1 - 2	13	33.3
3 - 5	10	25.6
6 - 10	4	10.3
Over 10	4	10.3

Seven respondents did no active preparation at all. Table 8 indicates the various activities engaged in by those who did prepare for their retirement. These are presented in order of their frequency of mention. Highest in frequency of mention were items having to do with arranging for financial security and gathering general information about retirement. Then, followed attempts to “Develop Activities and Hobbies”.

Table 8
Types of Preparation

Preparation	Frequency	Percent
Contributed to RRSPs	33	84.6
Gathered Retirement Info	29	74.4
Bolstered Savings	27	69.2
Paid/Avoided Debts	27	69.2
Made Other Investments	23	59
Developed Activities/Hobbies	20	51.3
Made Major Purchases	12	30.8
Developed Physical Activities	10	25.6
Made Other Arrangements	9	23.1
Changed Work Schedule	3	7.7

Having made the decision, how well are retirees faring? They were asked whether they thought they should have retired earlier or later. Table 9 shows that, rather

surprisingly, 9 respondents indicated they should have retired earlier whereas 8 thought they should have retired later. There was a high incidence of no answers and because the questionnaire did not provide for a third option, I interpret this to mean that a good number of them were simply “Not Sure”.

Table 9
Retirement Timing Perception

Timing	Frequency	Percent
Earlier	9	23.1
Later	8	20.5
No Answer	22	56.3

On the other hand, as Table 10 indicates, 33 respondents thought, nevertheless, that, in retrospect, they had made the right decision. In other words a vast majority indicated that retiring was the right thing to do, their only doubt being as to its timing.

Table 10
Good Retirement Decision

Good Decision	Frequency	Percent
Yes	33	84.6
No	2	5.1
No Answer	4	10.2

I pursued this further by crosstabulating the two variables and found out that those 9 respondents who indicated they should have retired “Earlier” also indicated that retiring was a good decision. However, of the 8 respondents who indicated they should have retired “Later,” only 2 thought they had, in retrospect, made a bad decision. This is shown in Table 11.

Table 11

Retirement Timing Perception by Good Retirement Decision

Retirement Timing Perception	Good Retirement Decision	
	Yes	No
-		
Earlier	9	
Later	3	2

One may ask whether the respondents' age or how long ago they had retired might have influenced this response. As Table 12 shows there is a slight suggestion that the older respondents were more likely to indicate they should have retired "Earlier". If one divides the age range into a "younger group" from ages 53 to 57 and an "older group" from ages 59 to 63, one can observe that 6 of the 10 older group would have retired earlier (60%) while 3 of the 7 (43%) of the "younger" retirees would have done so

Table 12

Age Retired by Retirement Decision Perception

Age Retired	Retirement Decision Perception	
	Earlier	Later
-		
53		2
54	1	
55	1	1
56	1	
57		1
59	3	1
60	1	
61		1
62	2	1
63		1

On the other hand, table 13 suggests that those who had retired more recently were as likely to wish they had gone earlier as later. Some of the comments added by respondents confirm that those who retired more recently were actually not too sure of the

wisdom of their decision: “Time will tell” some said. In the meantime comments by older respondents would include “Best decision I’ve ever made!”

Table 13
Year Retired by Retirement Decision Perception

Year Retired	Retirement Decision Perception	
	Earlier	Later
-		
1985	1	
1986	1	
1991		1
1992	1	
1993	1	2
1994	2	1
1995	2	3
1995	1	1

I pursued this even further and crosstabulated “Retirement Timing Perception” by all “Reasons Why Retired”. This is illustrated in Table 14. Again the three most mentioned “Reasons Why Retired” come out as before and make it clear that perceived financial security coupled with the sense of having “worked long enough” are the primary influences in the respondents’ decision not just to accept early retirement but to even wish they had gone earlier. On the other hand there is some hint that those who said “Later” may have felt that events forced them to retire (last three rows of the table, 6 of 23 = 24%).

Table 14

Reasons Why Retired by Retirement Decision Perception

Reasons	Retirement Decision Perception	
	Earlier	Later
-		
Early Ret. Offer	9	7
Enough Ret. Income	8	2
Worked Long Enough	7	4
Replaced by Technology	2	3
Stress/Pressure at Work	2	1
Spouse's Health	2	
Spouse's Ret. Timing	2	
Own Health	1	
Job Ended/No Other Avail.		2
Mandatory Retirement		2
2 nd Language Difficulty		2

Retirement did not necessarily mean that the respondents did not work. Table 15 indicates the number of respondents who went back to work after retiring (only 4 said they were still "Currently Working" as shown later in Table 22) Seven respondents answered in the affirmative.

Table 15

Post-Retirement Work

Work after Ret.	Frequency	Percent
Yes	7	17.9
No	31	79.5

From our acquaintance with retirees of Teleglobe Canada, I know of some whom have been hired back by Teleglobe Canada, as consultants, on a temporary contract basis (at least 3 in 1998 alone). To see whether this was indeed the case with the actual sample, I ran a frequency count of "Post-retirement Work Location". As shown in Table 16, 3

respondents indicated they had gone back to work for Teleglobe, 2 that they had gone back to work for another company whereas 2 said they had gone to work for themselves.

Table 16
Post-Retirement Work Location

Location	Frequency	Percent
Teleglobe	3	42.9
Another	2	28.6
Yourself	2	28.6

Table 17 indicates the distribution and mean number of hours worked per week. It shows that of those 7 who did go back to work, 4 worked full-time, 1 worked part-time and 2 did not answer. These two tables illustrate, however, how a good majority (32) of this sample of Teleglobe retirees did not go back to work after retirement.

Table 17
Hours/Week of Post-Retirement Work

Hours	Frequency	Percent
0	32	82.1
10	1	2.6
30	2	5.1
36	1	2.6
40	1	2.6

It is not clear whether those who worked after their retirement did so because of financial need or for other reasons. Whether or not those who worked felt it was necessary to do so is indicated by the responses to the question of whether their post-retirement incomes satisfied their needs. Of the seven who did go back to work only 1 indicated that his or her income did not satisfy the needs. This is shown in Table 18.

Table 18

Post-Retirement Work by Income Satisfies Needs

Post-Ret Work	Very Well	Adequately	Not Very Well
Yes	2	4	1
No	9	19	3

This particular question did not specify the type or source of income that met with the respondents' need satisfaction. However, as Table 19 illustrates, 21 respondents, or 91.2 percent, of those who indicated that income satisfied their needs either "Very Well" or "Adequately" also indicated they had "Other Personal Income". Similarly 20 respondents, or 95.3 percent, also indicated that they had "Other Household Income". All this seems to indicate that the respondents were considering income from all sources when evaluating its adequacy.

Table 19

Other Incomes by Income Satisfies Needs

Other Personal Income	Very Well	Adequately	Not Very Well
Yes	8 (34.8%)	13 (56.5%)	2 (8.7%)
No	2 (18.2%)	8 (72.7%)	1 (9.1%)
Other Household Income	-	-	-
Yes	6 (28.6%)	14 (66.7%)	1 (4.7%)
No	4 (28.6%)	7 (50%)	3 (21.4%)

If perceived adequacy of income was a major reason for retirement, did the respondents think that their post-retirement income was, in fact, adequate? A hint of the response has already been provided. A simple frequency summary, Table 20, shows that, generally speaking and without any qualifications, a large majority of 34 respondents (that is over 87 percent) indicated that their "Income" satisfied their needs at least "Adequately".

Table 20
Income Satisfies Needs

Need Satisfaction	Frequency	Percent
Very Well	11	28.2
Adequately	23	59
Not Very Well	4	10.3

I pursue this a bit further by examining reported actual income. The full range of actual household incomes for the respondents is given in Table 21. Three respondents had a Household Income of less than \$20,000 per year and a cluster of 20 respondents indicated a mid-range of between \$20,000 and \$60,000. A surprising high number (14) indicated their households had an income of over \$60,000. By any objective measure this shows that, generally speaking, Teleglobe Canada retirees seem to be faring reasonably well, financially, with over a third of them seemingly doing very well indeed.

Table 21
Household Income

Household Income	Frequency	Percent
< \$20,000	3	7.7
\$20K - \$30K	4	10.3
\$30K - \$40K	9	23.1
\$40K - \$50K	5	12.8
\$50K - \$60K	2	5.1
>\$60,000	14	35.9

We should expect that pensioners making over \$60,000 would have their income supplemented by other members of the household. However, if we crosstabulate “Personal Income” by “Other Income” (Personal and Household) we can see, as shown in Table 22,

that only 3 of the 14 respondents on the higher income level had supplements. Another 3, however, had other *personal* income.

Table 22

Personal Income by Other Personal and Other Household Incomes

Personal Income	Other Personal Income		Other Household Income	
	Yes	No	Yes	No
< \$20,000		1		1
\$20K - \$30K	6	4	4	6
\$30K - \$40K	7	4	5	5
\$40K - \$50K	5	2	5	2
\$50K - \$60K	2		4	
> \$60,000	3		3	

By crosstabulating “Personal Income” by “Currently Working” we see that 2 of the respondents at that level of income are actually “Currently Working” (Table 23).

Table 23

Personal Income by Currently Working

Personal Income	Currently Working	
	Yes	No
< \$20,000		1
\$20K - \$30K	2	8
\$30K - \$40K		12
\$40K - \$50K		8
\$50K - \$60K		4
> \$60,000	2	1

If we crosstabulate the levels of “Household Income” with “Income Satisfies Needs” we can clearly see how such concepts as *adequacy* are really subjective. Thus as shown in Table 24, all 3 respondents at the low end of the income range also indicated that it satisfied their needs “Adequately!” On the other hand, only 3 of the 14 respondents

on the upper range indicated that it satisfied their needs “Very Well,” 11 of them responding that it satisfied their needs only “Adequately”.

Table 24
Household Income by Income Satisfies Needs

Household Income	Very Well	Adequately	Not Very Well
< \$20,000		3	
\$20K - \$30K	1	1	2
\$30K - \$40K	3	4	2
\$40K - \$50K	4	1	
\$50K - \$60K		2	
>\$60,000	3	11	

Table 25 provides details of the sources of post-retirement income. “PSSA” or “Public Service Superannuation” is the pension fund to which all employees of Teleglobe Canada contributed up to 1987 when the Crown Corporation was privatized. One of the current pension plans at Teleglobe Canada (popularly know within the company as the “mirror” plan) is a continuation of the pension plan that existed when it was a crown corporation. This plan is indicated in the table as “Teleglobe”. “Other Company Pension” comprises pensions from predecessor companies of Teleglobe Canada (such as Marconi or Cable and Wireless, Ltd.) or other prior employment. “QPP/CPP,” of course, represents the Quebec Pension Plan or Canada Pension Plan workers in Quebec or Canada who are qualified to draw from it at age 60. “OAS,” or Old Age Security, is the old age plan all Canadians are entitled to at age 65. “Other Government Pension” could comprise a pension from the military or another public service.

Twenty-four respondents indicated they were receiving a pension from the “old” Teleglobe plan or “PSSA”. Thirty also indicated they were receiving a pension from the

“new” Teleglobe Canada Inc. plan. Twenty-one respondents indicated they were receiving QPP/CPP. Since we know that the sample comprised 23 respondents over the qualifying age of 60 we also know, therefore, that 2 did not claim for QPP/CPP or are receiving “Other Government Pension” instead, such as a disability pension. In fact 2 did indeed indicate they were getting pension income from other government plans. On the other hand, 4 indicated they were receiving OAS and since we know the sample comprised 7 respondents 65 years of age or over we also know that 3 respondents had not claimed for the supplement as yet.

Table 25
Sources of Retirement Income

Sources	Frequency	Percent
PSSA	24	61.5
Teleglobe	30	76.9
Other Company Pension	6	15.4
QPP/CPP	21	53.8
OAS	4	10.3
Other Govt. Pension	2	5.1

In summary, the following are some of the more salient findings of this survey. Most of the 39 respondents had retired at a relatively young age, had looked forward to retirement and had no regrets about having retired. There was very little indication of health, their own or a spouse’s, having had an influence and only a few felt that they had been forced by Teleglobe Canada, and none pressured by family and co-workers, to retire when they did. On the other hand there is some suggestion that new technologies, jobs ending, and language difficulty may have made some exit sooner than they had wished.

Above all, the strongest influences on these respondents' decision were financial considerations coupled with a sense of having been at work for quite a long time. They were generally satisfied with their level of income but this perception bore little correlation with actual income. Only a few had gone back to work and, despite some anecdotal evidence, only three had indicated having returned to work for Teleglobe Canada after retiring.

VI - CONCLUSION

This thesis set out to discover the reasons and influences that lead workers to retire and particularly to do so early. Furthermore I wanted to find out whether they were satisfied with their decision and status. As an employee of Teleglobe Canada I was in a favoured position to initiate a case study of its retirees. I had already conducted an exploratory study of employee intention towards retirements in 1991. I was intrigued by two factors found at the time. First, the unwillingness of workers to wait beyond a “pensionable” age, or 65, whichever came first. Second, the fact that none of the workers mentioned “health” as a motivator for retirement.

In reviewing the literature for these papers I came across a substantial body of evidence that indicated that the trend towards early retirement had accentuated in the 1980’s. The literature also showed that, until quite recently, “health” had been the prime reason why workers would exit early from the labour force. However, more contemporary studies, e.g., Lowe’s (1993) and Schellenberg’s (1994) indicated that only about a quarter of early retirees in Canada had done so for health reasons. They also showed that only a very small proportion, in the order of one percent, wanted to work beyond the age of 65.

A number of other factors were also shown to be converging to help explain these trends. Corporate restructuring, the introduction of new technologies and the export of jobs in an increasingly globalised economy, are three of these factors. Coupled with the pre-existence of public as well as private pension plans these factors made it easier for more and more companies to justify offering their workers early retirement inducement packages, real “career buy-outs”. Teleglobe Canada, as a global operator and supplier of

“high-tech” telecommunications services and products had been emphatically in the midst of such turmoil in the past few years.

The sample I chose to study is a group of retired technical and semi-technical personnel of Teleglobe Canada. This research revealed some interesting findings. First, most of the respondents had retired early and had done so, emphatically, because they had been offered an early retirement package. On the issue of health as a factor, very few of the respondents felt that factor had an influence. Fewer still felt pressured to exit by Teleglobe Canada and none felt that spousal, other-familial or co-worker factors had any influence at all. Most of the respondents were satisfied with their income but, perhaps not uniquely, their sense of what level of income was satisfactory showed no linkage to actual income. A few had gone back to work temporarily but fewer still had worked for Teleglobe Canada again. Some of the results are really not unlike those conducted in other industries (such as steel) among workers in the 45 to 55 age range who lost their jobs through restructuring.

Thus, looking back at the propositions put forward on page 20 of this paper, it is to be noted that the first one, regarding the perceived adequacy of retirement income, was strongly supported. Furthermore the introduction of special financial inducements substantially increased the likelihood of a worker’s acceptance of early retirement. On the other hand the second and fourth propositions, respectively that health and pressure from others were strong influences on the decision were not supported in this study. The third proposition concerning issues of competency and the maintenance of work skills was only weakly supported.

This is a study not without considerable limitations. A sample of 39 is hardly generalisable to the Canadian population although it may be relevant to the company concerned, in this case Teleglobe Canada. The sample comprised mostly skilled workers of the telecommunications industry, from within one company only. As a case study of this company the survey lacks coverage of a fuller spectrum of trades and professions; it lacks women; it lacks unskilled workers. The choice of a survey rather than an interview method, done to permit a certain secrecy in financial details due to my personal familiarity with the individuals surveyed, restricted the potential richness of ethnographic detail and control possible only in an in-depth interview. But, on the other hand, for the same familiarity reason, I am sure, it offered the study an exceptional response rate of 78 percent. On a very personal level, if it missed the subtle nuances of the interview, it added the penciled-in notes of encouragement of a good group of friends happy to see one of them take an interest.

I feel, however, that the survey complements other studies in helping us understand the dynamics behind the contemporary worker's retirement decisions. It could be useful to those examining such processes with a view to formulating corporate policies that facilitate and "smooth-out" exiting from the labour force from both the employer's as well as a worker's point of view. I feel that at Teleglobe Canada there was great care in dealing with some of the retirement issues. On the other hand I also feel that there was perhaps, a missed opportunity, one of experimenting with partial exiting. It is to be hoped that pension regulatory and contractual restrictions will be made sufficiently flexible in the future to permit, one day soon, that workers be given the option of easing into retirement gradually. Gradual retirement would permit not only the worker to make smoother

adjustments to a different pace and income level but on the other hand it would also give companies the opportunity to having their “culture” passed on to the next generation of workers. Workers ready for retirement could be useful in the training of their replacements, in the presentation of company exhibits and other public relations functions or as guides for tours of company facilities. I am certain that many other options do exist. I fear, however, that this may be in reality what some companies want in the final analysis, i.e., to ensure the “break-up” of the existing culture so that new “modes” can be implemented without the inertia of prior normative principles.

Last but not least I feel very strongly that this study provided a hitherto silent group with an opportunity to voice their priorities in relation to one of the most important transitions of the life cycle.

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APPENDIX A

A SURVEY ON EARLY RETIREMENT

Conducted by Tomás Saldanha (07/09/96)
M.A. Thesis in Sociology, Concordia University

QUESTIONNAIRE - Teleglobe Retirees

PLEASE NOTE THAT THIS QUESTIONNAIRE IS ANONYMOUS.
TO RETAIN THIS ANONYMITY PLEASE DO NOT IDENTIFY YOURSELF

Check all the answers that apply

Section A. Biographical

A1. What is your marital status?

Married/Equivalent Separated Widowed Single

A2. What is your age in 1996?

A3. What is your gender?

Male Female

A4. Were you born in Canada?

Yes No

A5. What is your mother tongue?

French English Other

Section B. Current Work

B1. How many weeks did you work for pay in the past year?

B2. Was that full-time or part-time?

Full-time Part-time

B3. Are you working for pay at present?

Yes No

B4. Are you looking for paid work at present?

Yes No

B5. Are you unable to work because of any disabilities

Yes No

B6. Do you consider yourself retired now?

Yes No

B7. Which best describe your main activities now?

Pursue own interests Paid work Housework Caring for other Volunteer

Section C. Preparations for Retirement

- C1. What year did you retire from Teleglobe?
- C2. What age were you then?
- C3. Did you retire when you wanted? Yes No
- C4. Do you consider yourself to have retired early? Yes No
- C5. How many years before retiring did you actively start preparing for it?
 None 1 - 2 3 - 5 6 - 10 Over 10
- C6. As preparation for retirement did you:
- a. Change your work schedule to give you time to prepare? Yes No
 - b. Develop physical activities? Yes No
 - c. Develop other activities or hobbies? Yes No
 - d. Gather information on retirement? Yes No
 - e. Contribute to RRSPs? Yes No
 - f. Bolster your savings? Yes No
 - g. Make other investments? Yes No
 - h. Pay-off or avoid debts? Yes No
 - i. Make major purchases? Yes No
 - j. Make other arrangements? Yes No

If yes, please explain

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Section D. Retirement Decision

D1. Which of the following are reasons why you retired?

- a. Your own health? Yes No
- b. To provide care for someone else? Yes No
- c. Had enough retirement income? Yes No
- d. Retirement was mandatory? Yes No
- e. Teleglobe's early retirement offer? Yes No
- f. Job ended and no other available at Teleglobe? Yes No
- g. Felt had worked long enough? Yes No
- h. Felt replaced by new technologies? Yes No
- i. Unwilling to retrain? Yes No
- j. Too much stress/pressure at work? Yes No

If yes, please give an example

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.....

k. Other reasons not mentioned above

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.....

m. Did any of the above influence you to retire early? Yes No

If yes, indicated which of the above by letter

n. In retrospect, do you think they were the right reasons? Yes No

If no, please explain

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D2. Which of the following family-related reasons influenced your retirement decision?

- a. Spouse's health Yes No
- b. Spouse's retirement income? Yes No
- c. Timing of spouse's retirement? Yes No
- d. Pressure from spouse to retire? Yes No

e. Other, please explain

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D3. Which of the following reasons also influenced your retirement decision?

- a. Difficulties with your second language? Yes No

If yes, please explain

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- b. Pressure from co-workers? Yes No

If yes, please explain

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- c. Pressure from Teleglobe? Yes No

If yes, please explain

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d. Uncertainty about the declining Canadian economy? Yes No

If yes, please explain

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e. Uncertainty about Quebec's political future? Yes No

If yes, please explain

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f. Did any of the above influence you to retire early? Yes No

If yes, indicate which of the above by letter

Section E. Post-Retirement

E1. After retiring from Teleglobe did you go back to work? Yes No

E2. If yes, about how many hours a week?

E3. Was this work for... Teleglobe Another Yourself

E4. Do you think you should have retired... Earlier Later

E5. In retrospect, was your decision to retire a good one? Yes No

Please explain

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Section F. Pension and Income

- F1. Are your pensions from... PSSA Teleglobe Other
- F2. Do you also receive... QPP/ CPP OAS Other
- F3. Do you also receive... UIC Welfare Other
- F4. Do you have other sources of income? Yes No
- F5. Does your household have other sources of income? Yes No
- F6. Is your personal gross annual income? Below \$20,000 \$20,000-\$30,000
 \$30,000-\$40,000 \$40,000-\$50,000
 \$50,000-\$60,000 Above \$60,000
- F7. Is your household gross annual income? Below \$20,000 \$20,000-\$30,000
 \$30,000-\$40,000 \$40,000-\$50,000
 \$50,000-\$60,000 Above \$60,000
- F8. How does your income satisfy your needs?
 Very well Adequately Not very well Inadequately

Section G. Comments

Please feel free to add any further comments about your decision to retire.
Please write your comments in English or French, preferably in block letters.

PLEASE REMEMBER: DO NOT IDENTIFY YOURSELF.

Comments.....
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APPENDIX B

Montreal, 3rd July 1996.

Dear Sir/Madam,

Like yourself, I was an employee of Teleglobe Canada Inc. until my retirement in October 1995. Since then I have been studying to complete a Master's degree in Sociology at Concordia University in Montreal. In order to do so I must defend a thesis paper and I have chosen "Early Retirement at Teleglobe Canada Inc." as the subject of mine. It is with this in mind that I am writing to you now.

The thesis I have chosen entails the gathering of data from retired employees of Teleglobe Canada by means of mailed questionnaires. If you have retired from Teleglobe Canada, I should appreciate it immensely if you would be willing to participate in my survey. After completing the questionnaire please return it to me in the enclosed self-addressed envelope (already stamped).

Let me assure you that all the information I ask you to you provide is given anonymously and in the strictest confidence - I am NOT interested in identifying you individually in my research and no questions are asked to that effect. What this research is looking for is group trends on the decision to retire. If you feel that any aspect of this survey is questionable in any way I encourage you to add your comments to that effect - in doing so you would be contributing to the establishment of good ethics in social research.

Please do not hesitate to contact me if you find it necessary to clarify something - I need not know how you eventually answer any of the questions. Hoping that you will find it useful I urge you to participate in the study of this aspect of Teleglobe Canada Inc.

Yours gratefully,

Tom Saldanha