

Transition to retirement: A concept in need of clarification¹

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Abstract

The concept of *transitions to retirement* is important in studies of retirement-related issues, and even in the context of analysis of certain consequences of population aging. Articles that deal with this concept have generally failed to make clear the writers' definitions of the concept. This paper evaluates alternative definitions of this concept in the literature and assesses lists of positions (or states) among which persons are seen as moving in the process of making transitions to retirement. The paper also reviews critically the quality of discussions concerning trajectories that are formed by sequences of changes among such positions. Noting the heavy focus of existing literature upon defining "transition to retirement" in terms of behavior in the labor market, we propose an extension of the concept in order to include important aspects of unpaid work, such as volunteer work for organizations, which entails a 'new' definition of "retirement". We illustrate a list of positions that takes this extension into account.

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Introduction

Population aging has sparked the fear that there will not be enough people of working age to sustain the growing population of retirees. Furthermore, the demographic pressure exerted by population aging will increase over the next 10 years (Légaré, 2001; Myles and Street, 1995; OECD, 1995; OECD, 1998; OECD, 2000; Kutza, 1998).

The proportion of individuals, especially men, who remain employed into their sixties has fallen markedly in many industrialized countries since the 1970s (OECD, 1995; Cook, 1997; Purcell, 2000). This has not only increased the proportion of pensioners but also added to the pressure on public systems such as social security programs and the health care system (OECD, 2000). As a result, a number of governments have begun studying the issues and policies surrounding “active aging”. It is thought that by promoting gradual retirement among aging workers, they can help reduce the impact of inflation on incomes in later life and the burden of pension systems on government budgets. (Guillemard, Taylor and Walker, 1996; Reday-Mulvey and Delsen, 1996; Reday-Mulvey, 1998; OECD, 1998; OECD, 2000; Patmios and Woodbury, 1999; Chen, 1996).

Over the last two decades, middle-aged workers who have quit or lost their jobs have encountered many more obstacles than younger workers in finding employment consistent with their experience (Guillemard, 1995; OECD, 2000). Loss of employment among middle-aged workers has become a key factor in precipitating unplanned transitions to retirement, which tend to have serious effects on family and health (Weckerle and Shultz, 1999).

Gender has an important effect on the paths by which people move from a life dominated by paid work to a life where there is little or no paid work. For example, we know that women have a much less stable labour market experience throughout their working lives and receive lower pay and less pension coverage than men (Gee and McDaniel, 1991; McDonald, 1996). This difference in labour market experience may have a significant influence on patterns of transition to retirement.

Central to all the situations described above is the concept of *transition to retirement*. This concept is used in a wide variety of social science writings and policy-oriented discussions concerning aging workers. When using this concept, researchers should attempt to clearly explain how they use the concept in their analyses. However, this desideratum is rarely fulfilled in the literature. One

purpose of this article is to point out the lack of clarity in discussions of the *transition to retirement* concept and to suggest a few approaches toward improving the situation.

Alternative definitions of *transition to retirement*

One finds in the literature three main approaches to the definition of “transition to retirement”, two in the American literature and one in the European literature. Despite their differing points of view, they all attempt to account for the possible situations relating to the end of labour market participation by aging workers.

The American literature

The more dominant of the two approaches to the concept of the *transition to retirement* in the American literature views the transition to retirement as a process of one or more movements among a set of positions all but one of which reflect an aspect of activity *within* the labour market. The final movement is separation from the labour market.

Within this dominant approach there are two major variants. The first focuses on the *degree of activity*, and the second targets the *nature of the activity*. For example, a change of position might be a switch from full-time employment to part-time employment, which involves a variation in degree of activity. In contrast, a change of position might be a switch from one full-time job to another full-time job, thus a change in the nature of the activity. (Blau, 1994; Gustman and Steinmeier, 2000; Honig and Reimers, 1987; McDonald, 1996; Ruhm, 1990; Ruhm, 1995; Settersten, 1998; Stein, 2000, Weckerle and Shultz, 1999). It is notable that in this approach, a position is defined in terms of the characteristics of the person's job

The second approach views the transition as involving movements among the following set of labour market statuses² – active, inactive and unemployed. Unlike the approach just summarised, this one takes as its reference point the individual's labour market *status* rather than attributes of her or hers/his *job*. Aging workers may experience several status changes before they finally exit the labour market (McDaniel, Lalu and Krahn, 1995). hers/his

The European model

The European view is much more limited in terms of movement among defined positions than the American ones. The former implies that the transition to retirement involves just a single movement: the shift from active status to inactive status. The variety lies in the different ways in which aging workers can take their leave from the labour market. The focus is on how individuals, when they reach an age range where they are eligible for retirement, remove themselves or are removed from the world of paid work (Guillemard, 1995; Gognalons-Nicolet, Gaullier and Blochet, 1996; Han and Moen, 1999).

The European discussion of transitions to retirement tends to emphasize the public or private social safety nets (old age security, disability insurance and unemployment insurance), which are represented as instruments to regulate the movement of labour and the flow out of the labour force, instruments that aging workers will have or should use to make their transition to retirement. Examples include bridging programs, such as unemployment insurance, which provide an income to individuals forced into an “early exit” from a job, that is, workers not yet eligible for retirement pensions. In this case, unemployment is a form of transition between the state of being employed and that of being retired because the individuals do not qualify for a public retirement pension (Guillemard, 1995).

Critique

One serious gap in the literature just summarized arises from its heavy focus on workers making movements (or ‘migrations’) among defined labour-market positions. As Clark and Quinn (2002) imply, there may be important aspects of transitional processes that happen without visible change of position in the labour market -- e.g., assuming reduced responsibilities within one’s main career job.

There seems to be a paucity of Canadian data on this dimension of transitions to retirement (processes that happen without visible change of position in the labour market), and this becomes a serious gap when both older workers and employers are increasingly looking for ways to make the transitions to retirement more gradual.

The foregoing remarks suggest that it is useful to adopt a broader definition of “transitions to retirement” than that suggested in the literature summarized above. This definition should include the notion that the transition process may include a combination of the following: certain activities undertaken, steps made, or decisions taken. Thus some dimensions of the process would take us beyond consideration of positions in the labour market.

In suggesting that adopted definitions of “transition to retirement” need to be broader than those suggested in almost all of the existing literature, we hesitate at this point to offer a new formal definition of the concept. This is because one needs first to decide how “retirement” will be defined for the purposes of the discussion.

In choosing among the many existing definitions of “retirement”, we should acknowledge the important difference in meanings that arises between the situation where retirement is regarded as being a state one occupies, and that where is regarded as a process in which one engages. However, emphasis on the idea that retirement is a process (entirely legitimate within the bounds of certain discussions) makes it quite difficult to isolate what is the transition to retirement. Is it the transition to the process of retirement? Probably not. Thus, we suggest, when people speak of retirement as a process they are talking about what we call “transition to retirement”, and for this discussion retirement is a state that is entered -- for example, the state of having finally withdrawn from any activity within the labour market.

It is important to note, as Smeeding and Quinn 1997 emphasize, that final withdrawal cannot be known at a moment of time – or by asking people at a given time whether they have or have not retired; because any one can move into and out of the *momentary* state of being retired.

To classify people as being retired in the sense of having finally withdrawn from the labour force, we have to observe them over a sequence of years. At the end of that sequence we can tentatively classify each person as having finally withdrawn, or not, from the labour market. And we must allow for classification error.

Thus, for the present discussion, we propose to regard retirement as being a state that is entered, emphasizing that one rarely exits that state. (Please note that this remark implies that to know if a person has retired it is not enough to observe that they have left the labour market at a certain moment of time; nor is

it enough to ask them whether they have retired (they may say ‘yes’ today and change their minds tomorrow.)

Thus our formal definition of “transition to retirement” is one that involves keeping in mind a process of moving toward a state that is rarely left once it has been entered. After a fairly careful review of usage of this phrase, and thinking about the different contexts in which its use is warranted, a simple and neat definition does not come to mind. We can say, however, the transition processes encompass *certain* activities undertaken, steps made and decisions adopted often (but not necessarily always) with a view to preparing oneself for entry into the said state.

We have emphasized that identifying whether a person has retired requires multiple observations of the person in a longitudinal context, or retrospective survey questions that cause the person to reconstruct aspects of her or his past work history. We have a similar tricky problem in measuring accurately whether a person is or is not engaged in a transition to retirement, once the person has reached an age where involvement in the transition has a high probability.

While there is a great deal of literature that uses the phrase “transition to retirement”, only a tiny fraction of that literature is devoted to an elucidation of the conceptual and measurement issues connected with determining whether a person is or is not in her/his transition to retirement. (See Stone and Deschênes, 2001). Yet this elucidation is crucial to the design of measuring instruments that will produce data we can interpret after the data have been gathered.

In summary, when you hear that the phrase “transition to retirement” encompasses “*certain* activities, steps and decisions often done or taken with a view to entry into the rarely-left state of being retired, please think beyond the scenario of a person moving among defined positions in the labour market. Pertinent here are dimensions of psychological preparation and deliberate knowledge acquisition and planning that need to be specifically probed.

Variations in defining “positions” in the labour market

The idea behind determining positions in the labour market is to catalogue the various situations in which aging workers may find themselves before their final exit. However, what the positions are varies from one author

to another; they are often grouped under concepts such as *bridge jobs*, *post-career employment* or *partial retirement*.

Positions based on types of employment

The following list of positions based on the nature of the job is derived from the literature (McDonald, 1996; Ruhm, 1990; Ruhm, 1995; Stein, 2000; Weckerle and Shultz, 1999):

- 1 Full-time career employment in an organization
- 2 Full-time non-career employment in an organization
- 3 Part-time non-casual employment in an organization
- 4 Full-time casual employment in an organization
- 5 Part-time casual employment in an organization
- 6 Full-time self-employment, but not in an organization
- 7 Part-time self-employment, but not in an organization
- 8 Unemployment³
- 9 Not in the labour market

Positions based on degree of activity

Some authors account for the transitions in the labour market by focusing on the variations in the degree of activity and not on the nature of that activity (Blau, 1994; Honig and Reimer, 1987). Such an approach alters the list cited above significantly.

1. Full-time employment
2. Part-time employment
3. Casual employment
4. Unemployment⁴
5. Not in the labour market

List of positions based on perceived retirement status

A third list of positions could be drawn up using an approach that takes into account both the variations in paid activity and the views of employees concerning their retirement status. This approach takes into account whether

individuals perceive themselves as non-retired, partially retired or retired. It leads to the following of positions:

1. working full time and seeing oneself as being in one's career job or in a job that is not regarded as a "bridge job"
2. seeing oneself as partially retired in a "bridge job"
3. seeing oneself as retired.⁵

Trajectories of transitions to retirement

A trajectory can be defined in terms of the sequence of changes of position that mark the steps in an individual's separation from the labour market up to the final position of full retirement.

There are few articles that deal with a wide variety of trajectories or paths of transition to retirement. There is a tendency to concentrate analysis on describing movements between two positions and the underlying factors, without working out the complete sequences.

An article by David Blau (1994) contains an attempt to identify complete sequences of movements in transitions to final retirement. The article presents sequences of movements for men between the ages of 55 and 73 across three positions based on degree of labour market activity: (1) employed full time, (2) employed part time, and (3) not in the labour market.⁶ In this study, full-time employment means working 35 or more hours a week. Part-time employment means working less than 35 hours a week.

The many paths that were catalogued over an interval of ten years are shown in tables illustrating sequences of positions for men who were interviewed for the first time at age 55 and for the last time 10 years later.

The sequences observed for individuals who initially were working full time and whose final position was "Not in the labour market" are as follows:

1. Employed full time → Not in the labour market
2. Employed full time → Employed part time → Not in the labour market.
3. Employed full time → Not in the labour market → Employed part time → Not in the labour market.

4. Employed full time → Not in the labour market → Employed full time → Not in the labour market.
5. Employed full time → Employed part time → Employed full time → Not in the labour market.
6. Employed full time → Not in the labour market → Employed full time → Employed part time → Not in the labour market.
7. Employed full time → Not in the labour market → Employed full time → Not in the labour market → Employed full time → Not in the labour market.⁷
8. Other.

The sequences for those who were initially in the “Employed part time” position and 10 years later in the “Not in the labour market” position are as follows:

1. Employed part time → Not in the labour market.
2. Employed part time → Employed full time → Not in the labour market.
3. Employed part time → Not in the labour market → Employed part time → Not in the labour market.
4. Employed part time → Not in the labour market → Employed full time → Not in the labour market.
5. Employed part time → Employed full time → Employed part time → Not in the labour market.
6. Other.

Finally, the sequences for individuals who were in the “Not in the labour market” at both the beginning and the end of the survey are as follows:

1. Not in the labour market.
2. Not in the labour market → Employed part time → Not in the labour market.
3. Not in the labour market → Employed full time → Not in the labour market.
4. Not in the labour market → Employed full time → Employed part time → Not in the labour market.
5. Not in the labour market → Employed full time → Not in the labour market → Employed full time → Not in the labour market.
6. Other.

If we summarize all these sequences, we find that there are three main categories of paths. The first category includes only one change of position, while the second and third categories include several changes of position:

1. The standard retirement path, which takes the form of a movement from full-time career employment to final exit from the labour market.
2. The so-called “gradual” retirement paths, which involve reducing the number of hours spent in paid employment until final separation.
3. The numerous paths that can be described as disordered, which include increasing or decreasing the number of hours spent in paid employment as well as exiting the labour market.

General critique

Most of the criticism concerns the gaps and lack of precision in the literature concerning definitions, lists of positions and the identification of trajectories.

Where does the transition to retirement begin?

At what point can we say that the process of transition to retirement has begun? We have not found theoretical literature that addresses this question. The empirical works tend to use an arbitrary starting point that reflects the limitations of available data. Identifying the starting point of this process is necessary in order to provide a complete specification of the concept of transition to retirement.

We could say that the process of transition to *voluntary* retirement begins when the individual has planned a series of actions that will lead to retirement at the time he/she or she has chosen, and that he/she or she has taken the first of those actions. In the case of involuntary retirement, the process of transition to *involuntary* retirement begins at the time of the key event that causes a series of steps that end with retirement. Ruhm (1995) identifies the beginning of this transition as the point where individuals in their fifties leave the job they have held for over 10 years, which is referred to as their "career job".

Difficulties and ambiguities in the definitions of transition to retirement

A major source of difficulty in the definition of "transition to retirement" lies in the fact that there is a wide range of definitions of "retirement" in the literature (Gustman and Steinmeier, 2000; McDonald, 1996). Different definitions lead to different conceptions of the transition to retirement, which in turn lead to varying lists of positions and conceptions of trajectories of transition.

One key problem is that in the writings of certain authors discussing how labour market participation ends for aging workers, the definitions of "retirement" and of "retiree" often lack clarity. One point often made in explaining the prevalence of this defect is that what separates work from retirement is not easily identifiable (McDonald, 1996). Some authors prefer to focus discussion upon various employment-related events affecting aging workers. The result is that we may have a good picture of individuals' labour market activity, but the picture becomes cloudy when we ask about the processes by which those individuals become retirees.

The economic character of the transition-to-retirement studies reflects the fear of excessive demands on public financing of incomes for older persons. As a result, they focus heavily on labour-market-related events, whereas other more sociological approaches would encourage the consideration of community-support and family-caring work as important aspects of working life.

Criticism of the determination of positions in the literature

In some of the lists of positions we presented earlier, we intentionally added "Unemployment" because that position is not explicitly shown in many American studies. This condition could have arisen due to gaps in the data used by the authors in their discussions of transitions to retirement. Those data often recognize a shift from one job to another, but not a shift from employment to retirement or from employment to unemployment (Blau, 1994). Yet, in a number of European studies and a few American ones, it is clearly stated that individuals who are unemployed may retire without finding a new job. It would

make good sense to include the “Unemployment” category in those studies so that the types of transitions to retirement could be more fully discussed.

Often the literature lacks precision in clearly defining the positions among which aging workers may move. Popular phrases such as “bridge job”, “partial retirement” or “post-career employment”, hint at positions; but the latter fail to receive precise definition. Take for example the following list of positions: (1) working full time, (2) seeing oneself as partially retired, and (3) seeing oneself as retired. The definitions of “partially retired” given in the literature often refer to a situation where (a) individuals consider themselves partially retired and (b) their labour market participation is marked by a reduction in work hours and perhaps even a change in the nature of their activity (Gustman and Steinmeier, 2000; Honig and Reimers, 1987; Ruhm, 1990; Weckerle and Shultz, 1999). On the basis of this definition of “partial retirement”, the authors have noted that it may involve a variation in an individual’s degree of activity or a change in the nature of that activity. Hence, there is reason to suspect that this “partial retirement” position itself contains more detailed positions that have not been explicitly described.

Another example is found in discussions of a move from “working full time” to “seeing oneself as partially retired”. We might suppose that such a move might involve a shift from full-time to part-time work, or one from one full-time job to another full-time job. In either case, further elaboration is possible by taking into account persons’ perceptions; for example, seeing oneself as partially retired in a career job, seeing oneself as partially retired in a full-time job that is not a career job, seeing oneself as partially retired in a part-time job that is not a career job.

Some authors fail to define “full-time employment”, “part-time employment” or “post-career employment”, even though they use those terms to discuss transitions to retirement. For the reader, this represents a serious lack of precision and clarity in their discussions.

Trajectories of transitions to retirement: a serious gap in the literature

The literature tends to focus on describing the various possible movements (changes from one position to another) without sequencing them so as to identify paths to retirement. As a result, studies of the *main* paths to

retirement are scarce. And when we do find them, they exhibit a lack of precision in defining the types of paths, that is, the types of sequences of movements among possible positions.

Also missing are theoretical works where authors develop hypotheses concerning the *main* trajectories that workers take on their way out of the labour market. The proportions of retirees who use one of the main trajectories is a subject for important policy-relevant research.

Extending the concepts to take some aspects of unpaid work into account

We noted the fact that the transition-to-retirement studies have tended to be economic in focus, as they seem to have been intended specifically to support the work of institutions that monitor the operation of the labour market or deal with pension systems. However, as argued below, there are some classes of government policies for which a broader approach is needed. The following paragraphs introduce one of the possible broader approaches. It is necessary to begin with a few definitions concerning “retirement”, “transition to retirement” and “trajectories of transitions to retirement”.

Retirement

When retirement is examined strictly from the labour market perspective we can adopt the definition that “retirees” are those who are not doing paid work, are not looking for paid work, and have no intention of looking for paid work after a specified period of time.

Is the practice of confining oneself to the labour market perspective sufficient in the context of government policies, or in the context of basic social science research on retirement? Should work done outside the labour market, work that produces outputs used by people other than those who do the work, or even outputs used by organizations (usually referred to as “volunteer work”), be excluded from the universe of this discourse?

It can be argued that the concept should not be limited to the labour market if we want to address important issues concerning the labour-market behaviour of groups who habitually devote an above-average portion of their

time to productive work outside the labour market. In particular, this would include many groups of women in our society. In such circumstances, we need to take into account variables relating to productive work outside the labour market when we define the concept of “retirement”.

In a broader context than that of the labour market, we suggest the following definition: Individuals are in “retirement” when (1) they are not doing any paid work, (2) they work at a *non*-substantial level outside the labour market for family, friends or an organization, (3) they have no intention of changing this behaviour ((1) and (2) just cited) after a specified period of time, and (4) they did one of those types of work for a large number of years.

Transition to retirement

The notion of a series of changes, or movements, among a set of well-defined positions is intrinsic to the concept of *transition to retirement*. We begin with a simplified list of those positions.

The literature suggests the following as the minimum list of appropriate positions:

1. Doing paid work in a “career job”.⁸
2. Doing paid work, but not in a “career job”.
3. Looking for paid work.
4. Not doing paid work and not looking for paid work, *but intending to look for paid work* after a specified period of time.
5. Not doing paid work, not looking for paid work, and *not* intending to look for paid work after a specified period of time.

With respect to this list, “transition to retirement” refers to a sequence of movements among the positions, except the fifth one, of persons whose ultimate destination is the *final position*. That is where retirees are.⁹

Table 1 contains a list that is more detailed than the one just cited above since it is based on the second definition of “being retired”, that is, the definition that includes certain aspects of unpaid work.

[TABLE 1 ABOUT HERE]

In this table, the first position in the list is as follows: the individual is doing paid work in a “career job”, unpaid work for the family and volunteer work for an organization. The last position on the list refers to someone who is not doing paid work, not looking for paid work, and *not* intending to look for paid work after a specific period of time. In addition, that person is not doing any unpaid work or any volunteer work for an organization.

Trajectories of transition to retirement

A transition-to-retirement path or trajectory is a sequence of different positions occupied by a person whose ultimate destination is “retired” status.

Figure 1 shows two possible paths in a 12-year span.¹⁰ The first, “Path A”, consists of the following sequence. In 1986 and 1992, the individual is doing paid work in a “career job”. In 1998, he/she is not doing paid work and has no intention of looking for paid work. In the interval between 1992 and 1998, he/she was in an intermediate position, that of looking for paid work.

[FIGURE 1 ABOUT HERE]

“Path B” is a more complex sequence than “Path A”, where there are several movements in the same interval of time covered by path A. It shows that in 1986, an individual held a “career job”. In 1992, he/she was looking for paid work. Between those years, the individual was in three positions: doing paid work, but not in a career job; looking for paid work; and once again doing paid work, but not in a career job. In 1998, he/she was not doing paid work and had no intention of looking for paid work. That was after looking for paid work between 1992 and 1998.

These are only two examples of possible paths, but they show how the level of complexity that can be expected when identifying paths, even with only five possible positions.

Summary

Despite the value of examining transitions to retirement, adequate clarifications of the concept are often missing in the literature. Moreover, readers are subjected to a wide range of definitions of “retiree”.

This paper has identified three broad perceptions of the concept of *transition to retirement*, two American and one European. In the seemingly dominant American model, transition to retirement is perceived as a process consisting of one or more movements within a set of positions that reflect variations in labour market activity. The last movement is separation from the market. A second American model associates the transition with one or more movements among the following statuses: active, inactive and unemployed. The European model, on the other hand, focuses only one movement, from active status to inactive status. In this approach variety lies in the different ways in which aging workers can take their leave from the labour market.

The concept of transition to retirement always entails the preparation of a list of the various possible situations in which aging workers may find themselves. We attempted to identify those lists of positions from the literature. However, we encountered some undesirable gaps and lack of precision. On the basis of the same conception of the transition to retirement, we defined a “trajectory of transition to retirement” as a sequence of changes of position that indicate an individual’s movements on hers/his way out of the labour market until he/she reaches the final position of fully retired. The literature has precious little to say about those sequences. It tends to focus on describing the various possible movements (changes from one position to another) without sequencing them so as to identify the complete path to full retirement.

In addition, because of their economic focus, transition-to-retirement studies tend to concentrate heavily on the labour market, whereas a more sociological perspective would encourage consideration of other important aspects of working life. We therefore proposed to extend the concepts of “retirement”, “transition to retirement” and “trajectories of transition to

retirement” beyond the labour market to include certain aspects of unpaid work (e.g., volunteer work for organizations). Using these extended definitions, we also constructed a much more detailed list of positions than those normally encountered in the literature and demonstrated how complex the various paths to retirement can be.

Notes

1. It has been noted that in Canada and the United States that the labour force participation rate in the population aged 50 and over has been steady and even rising for men since 1997 (Purcell, 2000; Statistics Canada, 2001). In New Zealand, the increase in the male participation rate began earlier, in 1991 (Cook, 1997).
2. To avoid possible confusion between “position” and “status”, we will take “position” to be a type of employment and the degree of labour market activity associated with it (e.g., full-time career employment). “Status” will refer to a more general labour market situation (active, inactive or unemployed).
3. The “Unemployment” position was added by the authors.
4. The “Unemployment” position was added by the authors.
5. The ambiguity of the term “retiree” will be discussed in the section on criticism.
6. Unemployed is not a separate position in this study. It probably falls in the “Not in the labour market” category.
7. The difference between sequence 4 and sequence 7 is that in the 10-year span, the individual changes position four times in sequence 4 and six times in sequence 7.
8. In general, “career job” refers to a very long-term job with the same employer. The individual calls it a “career job” to indicate its importance in hers/his or her labour-market experience. This is a connotative definition. If we want to produce statistical estimates, an operational definition is required. We need to specify, more or less arbitrarily, what the minimum time is for a job to be considered “long term” and whether it is essential to determine if the employee

believes that the term “career” applies to the job he/she or she is in (Ruhm, 1995). Also, in a few occupations, such as university professor, it’s not easy to insist that the job must be with a single employer! Statistical measurement of who has or does not have a career job will be based on a number of more or less arbitrary judgements.

9. It is, of course, possible for people in this position to leave it and move to another position at some point in their lives.
10. To keep the discussion within reasonable limits, we will consider only five positions and two possible paths within the 12-year span.

Bibliography

(to come in a future draft)

Tableau 1. Liste des positions établies à partir de la définition d'« être à la retraite » qui tient compte du travail non-rémunéré.

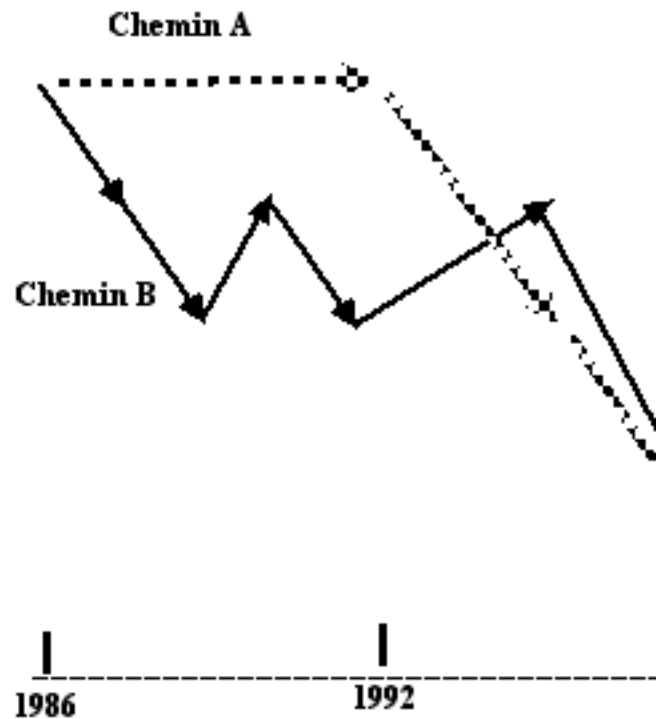
	Au travail rémunéré dans un « emploi de carrière ».	Au travail rémunéré, mais pas dans un « emploi de carrière ».	À la recherche d'un travail rémunéré.	Sans travail rémunéré et pas à la recherche d'un travail rémunéré, <i>quoiqu'on ait l'intention d'en chercher un</i> après une période spécifique.	Sans travail rémunéré, sans recherche d'un travail rémunéré et <i>sans</i> intention d'en chercher un après une période spécifique.	Fait du travail non rémunéré pour le compte de la famille.	Fait du travail bénévole pour un organisme.
1	X	--	--	--	--	X	X
2	X	--	--	--	--	X	--
3	X	--	--	--	--	--	X
4	X	--	--	--	--	--	--
5	--	X	--	--	--	X	X
6	--	X	--	--	--	X	--
7	--	X	--	--	--	--	X
8	--	X	--	--	--	--	--
9	--	--	X	--	--	X	X
10	--	--	X	--	--	X	--
11	--	--	X	--	--	--	X
12	--	--	X	--	--	--	--
13	--	--	--	X	--	X	X
14	--	--	--	X	--	X	--
15	--	--	--	X	--	--	X
16	--	--	--	X	--	--	--
17	--	--	--	--	X	X	X
18	--	--	--	--	X	X	--
19	--	--	--	--	X	--	X
20	--	--	--	--	X	--	--

X = appartient à cette catégorie

-- = n'appartient pas à cette catégorie

Figure 1. Deux modèles de transition vers la retraite.

- (1) Au travail rémunéré dans un « emploi de carrière »
- (2) Au travail rémunéré, mais pas dans un « emploi de carrière ».....
- (3) À la recherche d'un travail rémunéré
- (4) Sans travail rémunéré, mais *on a l'intention d'en chercher*
- (5) Sans travail rémunéré, et *sans intention d'en chercher*





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