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## Foreword

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## Foreword

As Chairman of the Retirement Income and Employment Subcommittee of the United States House of Representative's Select Committee on Aging, I am pleased at the attention this symposium gives to the Age Discrimination in Employment Act<sup>1</sup> (ADEA) and related issues. Public recognition of the principles outlined in the Act, together with its strong enforcement, can alleviate both national and personal financial pressures and increase the personal fulfillment of older Americans who choose to remain in or return to the labor force.

Much of the discrimination that exists today has resulted from a misperception of "retirement." While in the past retirement has been thought of as the transition from full-time employment to full-time leisure, this has rarely been the case. Unfortunately, older persons who attempt to conform to this misperception often find that the abrupt change from work to leisure disrupts their psychological and financial well-being. And yet, this stereotype of retirement is widely reflected in the public's mind, the workplace, and most retirement income programs. The older person attempting to break out of this mold is faced with overt and subtle discrimination by employers, the inflexibility of the forty hours a week, fifty weeks a year work patterns, and the devastating effect that earned income has on public and private pension benefits.

A 1978 Harris poll showed that an average of forty-six percent of retirees in all income groups stated they preferred to work.<sup>2</sup> But in the decade of the 1970's the percentage of persons over sixty-five who continued to work full-time fell from 9.5% to 6.2%.<sup>3</sup> Although the January, 1979, Social Security Bulletin shows that a \$15,000 a year worker's retirement income would total only fifty-three percent of his or her preretirement earnings,<sup>4</sup> more and more persons are retiring at earlier and earlier ages, even in the wake of double-digit inflation. All of these facts—less dependence on full-

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1. 29 U.S.C. §§ 621-634 (1976 & Supp. III 1979).

2. U.S. NEWS & WORLD REPORT, Nov. 3, 1980, at 82.

3. *American Attitudes Towards Pensions and Retirement: Hearing Before the Select Comm. on Aging House of Representatives, 96th Cong., 1st Sess. 81 (1979) (Table II-8).*

4. Social Security Bulletin, Jan., 1979, at 49 (Table 1).

time work, the trend towards earlier retirement, and the inadequacy of retirement income—demonstrate that reality and the old conception of retirement are incompatible. If we do not begin to change current programs to meet the current realities, then we will be overwhelmed by the demographic revolution of the next thirty-five years which will see a fifty percent increase in the proportion of the population over age sixty-five.<sup>5</sup>

In 1980, the Retirement Income and Employment Subcommittee published a report, titled "Social Security: A Critique of Recommendations to Tax Benefits and to Raise the Eligibility Age For Retirement Benefits" which was based on certain recommendations outlined in the 1979 Advisory Council on Social Security's quadrennial report.<sup>6</sup> I continue to support our Subcommittee's own findings and recommendations as stated in the report. Rather than recommending a mandatory increase in the eligibility age for full social security retirement benefits, the Subcommittee called for action to ensure that older persons would be encouraged to continue working and that employment opportunities be expanded. Our recommendations included the elimination of mandatory retirement, more vigorous enforcement of the ADEA, and a greater effort by the United States Employment Service and the Department of Labor to retrain and reemploy older workers. These and other measures, such as the elimination of the Social Security earnings test, which offer older persons more choice and less coercion, will increase older worker employment, reduce demands on public and private retirement funds, and result in a more energetic economy and humane society.

If we are to ensure economic liberty for older Americans, we must realize that retirement is, and should be, a gradual process and that most people can be productive and effective throughout their entire lives. Once we have realigned our thinking to conform to this reality, then reform of our retirement income programs will follow and the need for vigorous enforcement of the ADEA will lessen. To the extent that this symposium destroys the stereotype

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5. Comm. Pub. No. 96-235, 96th Cong., 2d Sess. (Comm. Print 1980).

6. REPORT OF THE ADVISORY COUNCIL ON SOCIAL SECURITY, 96th Cong., 2d Sess. (Comm. Print 1980) (transmitted by the Department of Health, Education and Welfare).

of retirement and protects older persons from the discrimination resulting from that stereotype, then it is a work of great value.

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