

# To Retire or Not?

Retirement Policy and Practice  
in Higher Education

Edited by

Robert L. Clark and P. Brett Hammond

**Pension Research Council**

The Wharton School of the University of Pennsylvania

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## Index

- Academic labor market, vii, 1–20, 21–38, 65–80, 81–105, 148–66. *See also* Faculty; Retirement
- Age: and retirement incentives, 21–38, 39–64, 65–80, 81–105, 110–21, 124–25, 128–47, 148–66; discrimination, 1, 39–64, 138–47, 148–66; distribution of faculty, 1–20, 21–38, 32–33, 65–80, 81–105. *See also* Faculty; Human resource policies; Productivity; Retirement
- Age Discrimination in Employment Act (ADEA), 1, 9, 19, 21, 26, 39–64, 138–47, 149
- Aging faculty, vii, 1–20, 65–80, 81–105, 123–27, 148–66. *See also* Age
- American Association of Retired Persons (AARP), 92, 123
- American Association of University Professors (AAUP), 123, 146
- American Council on Education (ACE), 123
- Annuities, 19–20
- Ashenfelter, Orley, 6–8, 14, 20, 38, 64, 146
- Association of American Universities (AAU), 123
- Atkinson, Richard C., 5, 20
- Baby boomers, 1, 65–80
- Berkowitz, Monroe, 139, 146
- Biggs, John, vii
- Blacks, 32–34. *See also* Minorities; Race
- Bowen, William G., 1, 5, 20
- Brewer, Dominic J., 1, 20
- Burkhauser, Richard, 32, 38
- Card, David, 6–8, 14, 20, 38, 64, 91, 105, 146
- Carnegie classification system, 71–74, 138–47
- Clark, Robert L., 1–20, 21–38, 62, 139, 146, 154, 159–60, 165
- Colleges, 1–5; costs, 40–41, 81–105. *See also* Academic labor market; Higher education
- Conference Committee Report on the Higher Education Amendments of 1998, 45, 49–51
- Cornell University, 12, 20, 81–105. *See also* Window plans
- Costa, Dora L., 128, 137
- Costs of delaying retirement, 1–20, 88–89, 138–47, 157. *See also* Delayed retirement
- Death benefit plan. *See* Employee Retirement Income Security Act
- Deferred compensation, 56–57, 95–96
- Defined benefit pension, 7–8, 32, 40–42, 81–105, 106–21, 151. *See also* Pension
- Defined contribution pension, 7–8, 32, 40–42, 81–105, 151. *See also* Pension
- Delayed retirement, vii, 2–3, 29–30. *See also* Academic labor market; Costs of delaying retirement; Early retirement; Employment; Retirement age
- Demographic trends, 16–20, 81–105, 138–47. *See also* Aging; Baby boomers
- DeVineuy, Stanley, 165
- DiGiovanni, Nicholas, Jr., 139, 146
- Disability benefit plan, 61–62. *See also* Employee Retirement Income Security Act; Welfare benefit plan
- Duke University, vii, 7–8, 12, 21–38
- Early retirement, 1–20, 65–80, 81–105, 106–21, 122–27, 129–32, 138–47, 157; window plans, vii, 13–14, 106–21, 81–105. *See also*

**172 Index**

- Early retirement (*continued*)  
 Academic labor market; Employment;  
 Retirement; Window plans  
 Earnings, 31–33, 95–97, 129–32  
 Ehrenberg, Ronald G., 12, 62, 81–105, 146,  
 157, 165  
 Ekerdt, David J., 164–65  
 Emeritus faculty, 93  
 Employee Retirement Income Security Act  
 of 1974 (ERISA), 9–11, 53–64, 74  
 Employment: older faculty, 1–20, 21–38,  
 57–61, 65–80, 81–105, 106–21, 122–27,  
 138–47; rights, 4–6, 38–64. *See also* Aca-  
 demic labor markets; Discrimination;  
 Retirement; Work  
 Endowment, 90–91  
 Equal Employment Opportunity Commis-  
 sion (EEOC), 10, 40–41, 62–64  
 Expectations about retirement, 79, 148–66
- Faculty: age distributions, 1–20, 81–105,  
 134–37, 148–66; flow model, 100–103,  
 148–66; performance, 3, 21–22, 138–45;  
 reactions to retirement incentives, 81–105,  
 122–27, 138–47, 148–66; retirement pat-  
 terns, 1–20, 21–38, 65–80, 81–105. *See also*  
 Academic labor markets; Employment;  
 Retirement; Tenure  
 Fair Labor Standards Act, 40–41  
 Federal income taxes and pensions, 56–57  
 Financial: impact of retirement programs,  
 88–105, 138–47; planning, 13, 88–91,  
 148–66; status of educational institutions,  
 21–38, 74–75, 88–105, 106–7, 122–27  
 Finkelstein, Martin J., 1, 5, 20  
 Finkin, Matthew W., 139, 146  
 Fontanella, David, 12, 81–105, 146, 165  
 403(b) plans, 107. *See also* Defined contribu-  
 tion; Pension
- Gates, Susan M., 1, 20  
 Gender. *See* Sex  
 Geographic differences in retirement, 73–74  
 Ghent, Linda S., 7, 21–38, 62, 146, 165  
 Goldman, Charles M., 1, 20  
 Gustman, Alan L., 164–65
- Hammond, P. Brett, 1–20, 21–38, 62, 139,  
 146  
 Hansen, W. Lee, 15, 146, 148–65  
 Harper, Loretta, 38  
 Harsanyi, J. C., 134, 137
- Health, 21; insurance, 41, 53, 61–62, 76–  
 77, 107, 155. *See also* Employee Retirement  
 Income Security Act  
 Higher education, 1–20, 65–80, 122–27,  
 148–66  
 Higher Education Act Amendments of 1998,  
 4–5, 43–53, 59, 62–64  
 Highly compensated employees, 54–55.  
*See also* Employee Retirement Income  
 Security Act  
 Hiring patterns. *See* Employment  
 Holden, Karen C., 15, 148–65  
 Honig, Marjorie, 164–65  
 Human resource policy, vii, 1–20, 34, 65–80,  
 81–105, 126–27, 138–47
- Incentive plans, 1–20, 65–80, 81–105, 108–  
 21, 122–27, 128–37, 138–47, 148–66. *See  
 also* Early retirement; Pension; Windows  
 Insurance. *See* Health insurance; Pension;  
 Social security  
 Internal Revenue Code, 56–57, 111–12
- Jobs. *See* Seniority; Tenure
- Keefe, John, 10–11, 14, 62, 65–80, 128–37,  
 156, 161, 165  
 Kim, Seongsu, 118, 121  
 Kosloski, Karl, 165  
 Kotlikoff, Laurence J., 32, 38  
 Kreps, Juanita, vii, 7, 21–38, 62, 146, 165  
 Kreuger, Alan B., 91, 105
- Labor force trends, 1–20, 65–80, 81–105,  
 122–27, 148–66. *See also* Retirement; Work  
 Lederman, Douglas, 92, 105  
 Legal constraints, 8–9, 39–64  
 Liberal arts. *See* private colleges and univer-  
 sities  
 Life expectancy, 21  
 Life insurance, 77  
 Lump sum payments, 11, 46–53, 66–67,  
 81–105
- Management pensions, 54–56, 148–66.  
*See also* Employee Retirement Income  
 Security Act  
 Mandatory retirement, vii, 1–20, 21–38,  
 39–64, 65–80, 81–105, 122–27, 138–47,  
 148–66. *See also* Academic labor market;  
 Retirement  
 Matier, Michael W., 12, 81–105, 146, 165



- Medicare, 76  
 Medigap insurance, 76  
 Mellon, Andrew J. Foundation, 141  
 Mitchell, Olivia S., 165  
 Mobility, 65–80. *See also* Employment; Tenure  
 Morgenstern, Oscar, 147  
 Mortality, 21. *See also* Life expectancy  
 Myers, Daniel, 32, 38
- National Center for Education Statistics, 65, 74–75, 79–80  
 National Commission on the Cost of Higher Education, 40, 64  
 National Research Council, 1–2, 6, 20, 37–38, 40, 64, 105, 123, 125, 127, 141, 145–46, 160–61  
 Neumark, David, 91, 105  
 Normal retirement. *See* Employment; Retirement; Work  
 North Carolina, 21–38, 160  
 North Carolina State University, vii, 7–8, 12, 21–38
- Older Workers' Benefit Protection Act, 43  
 O'Neil, Robert M., 14, 17, 122–27, 165
- Palmer, Bruce A., 67, 79  
 Paths to retirement, 65–80, 81–105, 122–27, 148–66. *See also* Employment; Retirement; Work  
 Pencavel, John, 13, 20, 70, 79–80, 121, 134–45, 137  
 Pension: assets, 7–8; benefits, 7–8, 54–56, 95–96, 128–47; coverage, 32–33, 54–56; early retirement incentives, 65–80, 81–105, 122–27, 138–47, 157; eligibility, 68–69; informal versus formal plans, 69; participation, 32–33; phased retirement incentives, 66–80, 81–105, 128–47; supplemental, 58–59. *See also* Employee Retirement Income Security Act; Defined benefit; Defined contribution  
 Pension plan type. *See* Defined benefit; Defined contribution  
 Pension Research Council, vii  
 Phased retirement, vii, 1–20, 57–61, 66–80, 81–105, 128–37  
 Pitts, Melinda, 38  
 Postretirement activities, 117–18  
 Pratt, Henry J., 147  
 Productivity of faculty, 22–24, 123–24
- Private colleges and universities, 4–5, 39–64, 71, 74, 142–43  
 Public colleges and universities, 9, 39–64, 71, 74, 106, 142–43
- Quality of educational programs, 121  
 Quinn, Joseph, 32, 38
- Race, 31–33. *See also* Minorities  
 Raish, David L., 8–9, 39–64, 125, 237  
 Recall patterns, 117–18  
 Replacement rate, 7–8, 67  
 Rees, Albert, 2, 20, 105, 146  
 Religiously affiliated colleges and universities, 53–59. *See also* Private colleges and universities; Public colleges and universities  
 Research universities, 2–3, 74–76, 81–105  
 Retiree health insurance. *See* Health insurance  
 Retirement, vii, 1–20, 21–38; ages, 5–20, 21–38, 65–80, 81–105, 138–47, 152–53; decisionmaking, 44–46, 79, 128–30; expectations versus realizations, 22–23, 81–105, 148–66, 152–53; incentives, 1–20, 39–64, 66–80, 81–105, 106–22, 128–37, 157; mandatory, 1–20, 39–64, 81–105, 81–105, 122–27, 148–66; patterns, 1–20, 21–38, 65–80, 81–105, 122–27; policies, 1–20, 21–38, 39–64, 65–80, 81–105, 106–22, 148–66; wealth, vii, 1–5. *See also* Early retirement; Faculty retirement; Pension; Tenure; Windows  
 Review of faculty performance, 5–6  
 Rosovsky, Henry, 139, 147
- Safe harbor: legislation, 10–11, 18, 39–64; plans, 50–55. *See also* Age Discrimination in Employment Act; Discrimination  
 Salary, 31–33, 61–62, 95–97, 145. *See also* Deferred compensation; Earnings  
 Schuster, Jack H., 1, 5, 20  
 Seal, Robert K., 1, 5, 20  
 Service and pensions, 39–64, 81–105  
 Severance payments, 10–11, 46–48. *See also* Employee Retirement Income Security Act  
 Sex, 31–33  
 Size of school, 74–75  
 Smith, Sharon P., 2, 14, 20, 105, 138–47, 165  
 Social security benefits, 107  
 Sosa, Julie Ann, 1, 5, 20

**174 Index**

- State: age discrimination laws, 57–56; colleges and universities, 39–64, 106–22, 122–27
- State University of New York, 105
- Steinmeier, Thomas L., 165
- Stock, 17–18
- Supreme Court, 41
- Surplus faculty, 1–2, 39–40, 65–80, 122–27. *See also* Academic labor market; Employment; Retirement
- Switkes, Ellen, 13, 70, 79–80, 105, 106–21, 134–45, 137, 156, 165
- Tax issues, 56–57, 85, 159. *See also* Internal Revenue Code
- Teachers Insurance Annuities Association/College Retirement Equities Fund (TIAA-CREF), vii, 65, 84, 104, 150–51, 154, 157, 161, 164; Institute, vii; participants, 7
- Temporary retirement incentive. *See* Phased retirement; Lump sum; Window plan
- Tenure, 1–20, 39–64, 65–80, 81–105, 122–27. *See also* Aging faculty; Retirement; Seniority; Work
- Top hat plans, 54–56. *See also* Employee Retirement Income Security Act
- University: staffing patterns, 1–20, 82–105, 122–27. *See also* Financial impact; Higher education; Human resource policy; Retirement; names of individual institutions
- University of California, 12, 70, 74, 79, 106–23, 134–35. *See also* Window plans
- University of Chicago, 90
- University of Florida, 122, 125–27
- University of Maine, 122
- University of Michigan, 123
- University of North Carolina, 7–8, 12, 21–38, 160–61
- University of Virginia, 12, 14, 122–27
- University of Wisconsin, 12, 14, 122–27
- U.S. Congress, 2–5, 91–94, 123, 150, 165
- U.S. Court of Appeals, 43
- U.S. Department of Education, 64, 80, 71, 137, 143, 146–47, 164
- U.S. Department of Labor, 60–61, 149, 165
- Voluntary retirement (VERIP) plans, 13–14, 45–46, 51–53, 65–80, 106–22, 126, 128–47, 156
- Von Neumann, John, 147
- Wascher, William L., 91, 105
- Welfare benefit plan, 61–62. *See also* Employee Retirement Income Security Act of 1974
- Window plans, 10–11, 39–64, 65–80, 128–47; Cornell University, 12; University of California, 13–14, 107–21
- Wise, David A., 32, 38
- Women. *See* Sex
- Work: at older ages, 1–20, 21–38, 65–80, 107–21; differences by sex, 31–33. *See also* Academic labor market; Employment; Retirement age
- Yale University, 90, 124

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