

it forces the worker into a situation of having to elect lower pension income in retirement for the rest of his life.

What is needed is improvement in public and private disability coverage and provisions, institution of extended unemployment compensation benefits for older workers similar to those in the Javits-Hartke amendment,³⁴ and job retraining and age discrimination legislation.³⁵ These measures, together with a vigorous labor market sustained by appropriate monetary-fiscal policy, would create the environment necessary to expand retirement flexibility.

If the Nation cannot, or will not, provide jobs for those older persons wanting to work, then it should face up to the responsibilities of insuring that private and public pension programs provide enough income for people to live decently, regardless of whether they retire early or late.

³⁴ The amendment was passed by the Senate in 1965, but did not pass the House.

³⁵ There is some question as to just how useful such legislation can be. Older persons may be difficult to train because of poor education, unreceptiveness, etc. Discrimination because of age is not likely to be any easier to eliminate than race discrimination.