

3. If education level is a valid measure of the "quality" of a military professional, the officer corps can expect a tendency to lose, via voluntary retirement, a larger portion of the higher quality personnel (advanced degree holders) than it will lose of the lower quality personnel (those not holding advanced degrees).

From the viewpoint of the organization, the undesirable aspects of a retirement system which encourages early retirement of its better quality personnel are obvious. But, is education level a reasonable proxy for the "quality" of a professional military officer? Few, including the writer, would assert that attained level of education was an unfailing measure of quality in any profession, be it military or civilian. However, the majority of those Navy officers who hold advanced degrees at the time of their military retirement probably have received their graduate educations under Navy auspices and at Navy expense. The receipt of such training is based on a selection process which utilizes standards similar to those used for determining who will be promoted. Presumably, the result is selection for graduate training of the individuals with the greatest career potential; i.e., those the naval organization, using its own standards, views as being of superior quality. If one accepts this rationale, it is difficult to escape the conclusion that the naval service is suffering a quality loss through early retirements.

There is little reason to expect that analysis of Army and Air Force officer retirement patterns would yield basically different results. In general, we would expect that retirements would correlate closely with civilian opportunities—the greater the civilian opportunities, the higher the rate of early, voluntary military retirement. To the extent that the rewards of civilian employment correlate with education, the military can expect to lose its higher educated people at a more rapid rate through early voluntary retirement. Similarly, to the extent that civilian opportunities stem from specific skill training, it should be expected that those members with skills easily marketable in the civilian economy will tend to voluntarily retire earlier than those members possessing skills not in high demand in the civilian economy.

IV. THE INCENTIVE EFFECTS OF "EARLY RETIREMENT" IN NON-MILITARY SYSTEMS

In the military system the potential for premature loss of valued personnel is heightened by the individual's expectancy of organizationally imposed mandatory retirement before completion of a lifetime employment career. Civilian employers do not, as a practice, mandatorily retire employees with satisfactory employment records before completion of a normal employment lifetime. Thus, they do not force upon their employees an economic evaluation of the merits of early retirement. In fact, most employers do not permit retirement until the member has achieved an age at which full-time employment with another employer is not a practical likelihood. Thus, for most civilian workers, there is little merit in "retirement" from a given employer as an income-maximizing device. Nevertheless, there is a growing tendency toward permitting retirement at earlier years—the Federal Government being more lenient in this respect than most corporate employers. Minimum voluntary retirement qualifications and the man-