



1953

Compulsory Retirement Ages for Academic and Nonacademic Personnel of Colleges and Universities in the United States

Robert Bernard Brausch
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COMPULSORY RETIREMENT AGES FOR ACADEMIC AND NON-ACADEMIC
PERSONNEL OF COLLEGES AND UNIVERSITIES IN THE
UNITED STATES

by

Robert Bernard Brausch

A Thesis Submitted to the Faculty of the Institute of Social
and Industrial Relations of Loyola University in Partial
Fulfillment of the Requirements for the Degree of
Master of Social and Industrial Relations

June

1953

LIFE

Robert Bernard Brausch was born in Chicago, Illinois, September 22, 1929.

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CHAPTER I

THE PROBLEM AND THE METHOD USED IN SOLVING IT

The purpose of this paper is to discover through original research if the colleges and universities in the United States have a compulsory retirement age for their academic and non-academic personnel, and if they do, what that age is. As an outgrowth of the main end this study will also discover what percentage of the colleges and universities in the United States, which were surveyed, are included under the Social Security Act Amendments of 1950, which extends Title II of the Social Security Act (Old-Age and Survivors Insurance Benefits, hereinafter referred to as OASI) to employees of non-profit organizations.¹ Section 204 (e) of the Social Security Act Amendments of 1950 states that:

An organization exempt from income tax under section 101 (6) may file a certificate (in such form and manner, and with such official, as may be prescribed by regulations made under this subchapter) certifying that it desires to have the insurance system established by title II of the Social Security Act extended to service performed by its employees and that at least two-thirds of its employees concur in the filing of the certificate.²

1 U. S. Congress, Senate and House of Representatives, Social Security Act Amendments of 1950, 81st Cong., 2nd Sess., Washington, 1950, 65.

2 Ibid.

This study will also discover what percentage of the schools surveyed have a private retirement plan outside of OASI and at what age the academic and non-academic personnel of these institutions normally retire.

The main unsolved problem at the onset of this research project was that of discovering if compulsory retirement ages are existent in the colleges and universities of the United States, and if they are existent, what are the specific compulsory retirement ages that are being employed.

In the title of this thesis we find the phrase, compulsory retirement ages. This phrase refers to the chronological age at which the academic and non-academic personnel of the institutions incorporated in this research compel their personnel to retire from active duty with the institution.

The phrase, academic personnel, as used in this paper refers to those members of the college or university who actively engage in the instruction of the student body. The administrators are those individuals who directly administrate the scholastic and extra-scholastic affairs of the institution. In the presentation of the statistical material in this paper the academic staff and the administrators will be treated as one since they both deal with activities requiring academic or higher professional training, in contrast to the non-academic personnel, such as, janitors, typists, file clerks, secretaries, and so forth, whose duties are more mechanical rather than intellectual.

The normal retirement age is that age at which the personnel become eligible to retire from active duty with their institution upon the normal retirement allowance.

The first step in solving the problem presented by this study was to obtain a listing of the four year colleges and universities in the United

States to whom a questionnaire might be sent. The text American Universities and Colleges³ was then examined and from it 244 colleges and universities were selected.

In the selection of the colleges and universities it was decided that approximately five from each state in the Union plus the state supported university would form a representative sample. Upon the examination of the text American Universities and Colleges⁴ it was found that this would not be possible due to the fact that many of our less populated states did not have the specified number of four year colleges and universities. To compensate for this deficit the states which had many colleges and universities within its borders contributed more than the five institutions expected of them.

Only one state supported school was chosen in each particular state since the state legislature controls the major policies of operations of the state supported schools. The state supported school with the largest student enrollment was selected.

In the selection of the private schools to be surveyed, the schools with the largest student enrollment were selected wherever possible because they would tend to have the greater number of academic and non-academic personnel due to the fact that their large enrollment would demand it. In the less populated states some rather small schools had to be selected because the selection was limited.

3 Mary Irwin, ed., American Universities and Colleges, 6th, Menasha, Wis., 1952, 1-1105.

4 Ibid.

Institutions operated by nuns were excluded from the survey because of their very small student enrollment and the fact that the great majority of their personnel are nuns. Thus, their retirement policies are governed by the religious order to which they belong. Aside from this reservation the private schools selected were chosen without any reservation for the religious sect that they represented.

The range of student enrollment in the schools selected ran from 319 in Bennington College, Bennington, Vermont,⁵ to 34,475 in the University of California, Berkeley, California.⁶ The range of academic and non-academic personnel ran from twenty-seven in Carroll College, Helena, Montana, to 15,678 in the University of California, Berkeley, California.⁷

Having prepared the list of institutions to be surveyed, a letter was then formulated⁸ and mailed to these 244 institutions. Accompanying this letter was a self-addressed post card containing the seven questions,⁹ to be answered by the college or university being surveyed, on its message side. In order to prove the validity of the project to the institution being surveyed and to insure a good return, the post card was self-addressed to Loyola

5 Ibid., 952.

6 Ibid., 212.

7 These figures were received directly from Carroll College, Helena, Montana and the University of California, Berkeley, California.

8 See Appendix I, 101.

9 See Appendix II, 102.

University instead of to the writer's home address.¹⁰

The letter and post card were mailed to the 244 institutions on November 20, 1952 and by January 2, 1953, 219 returns had been realized. On January 20, 1953, fourteen additional letters¹¹ and post cards were sent to schools who did not answer the first letter and were thought to be of importance due to their geographical location or size. This second letter was much more personal, as it was hand typed with the name and address of the college or university on the proper place, in contrast to the first letter which was mimeographed and did not contain the name and address of the college or university being surveyed.

By February 20, 1953, seven replies were obtained from the second letter bringing the total number of replies from both letters to 226¹² or 92.62 per cent of the 244 schools selected for the survey. The replies from these 226 schools thus forms the material which answers the problem.

The 226 replies were then classified into geographical regions on the basis of the geographical location of the state in which the school replying resided. The regions used in the presentation of the material received from the 226 schools are the same as those used by the United States Department

10 The post card was self-addressed as follows:
Loyola University-Industrial Relations
Robert B. Brausch
820 North Michigan Avenue
Chicago 11, Illinois

11 See Appendix III, 103.

12 See Appendix IV, 104-113.

of Commerce, Bureau of the Census, in their issuance of the 1950 Census of Population.¹³

The Bureau of the Census divides the United States into nine geographical regions, namely, New England, Middle Atlantic, East North Central, West North Central, South Atlantic, East South Central, West South Central, Mountain, and Pacific.¹⁴ The first five regions cited were used in this paper without any reservations. The sixth and seventh regions were combined by the writer giving the East and West South Central region and the eighth and ninth regions were combined giving the Mountain and Pacific region. These regions were combined as stated because of the small number of colleges or universities incorporated in the region when examined by itself and their close proximity to each other.

The non-state supported schools in these (now seven) regions were statistically analyzed by regions, each region being analyzed in two phases. The first phase is the number of schools in relation to the five questions of the questionnaire. This phase answers the question of how many schools in the region come under each aspect of the questionnaire. The second phase of statistical analysis consists of the numerical total of academic and non-academic personnel in relation to the five questions of the questionnaire. This phase answers the question: how many individuals come under each aspect of the questionnaire?

13 U. S. Department of Commerce, Bureau of the Census, 1950 Census of Population, Series PC-9, No. 2, Washington, 1952, 5.

14 Ibid.

The state supported schools are treated as a whole in one chapter. They are also analyzed as to the number of schools in relation to the five aspects of the questionnaire and the numerical total of academic and non-academic personnel in relation to the five aspects of the questionnaire.

The last four statistical tables to be presented in this paper are of the United States as a whole in relation to the number of schools whose employees are covered and not covered by the five aspects of the questionnaire and the numerical total of academic and non-academic personnel in relation to the five aspects of the questionnaire. In this table the private schools and the state supported schools will be treated as one thus presenting to the reader the total picture.

It might be well to note here, before the reader examines the tables that follow, that the term school as used in the titles of the tables and the text refers to the colleges and universities surveyed and incorporated in the tables and text. This term (school) was used in order to insure greater brevity in the title of each table.

CHAPTER II

THE NEW ENGLAND REGION

The New England region consists of six states, namely, Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont. In this region twenty-one private schools having 26,078 academic and non-academic employees were surveyed.

Table I¹ shows that all of the twenty-one schools have elected to come under OASI thus it is one of the two regions in which all private schools are covered by OASI. This table also shows that twenty schools or 95.24 per cent of the total of twenty-one schools have a private retirement plan apart from OASI. Of these twenty schools with private retirement plans only five schools do not include their non-academic personnel. Thus the New England region leads the other six regions and the state supported schools in regard to including their non-academic employees under a private retirement plan.

From Table I we also see that compulsory retirement ages exist in eighteen, or 85.71 per cent, of the twenty-one schools surveyed in this region. Just two other groups, namely, the East North Central region and the State Schools, have a larger percentage of schools having compulsory retirement ages.

¹ Table I, 9.

TABLE I

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY OASI, PRIVATE
RETIREMENT PLAN, AND A COMPULSORY RETIREMENT AGE
NEW ENGLAND REGION
MARCH 1, 1953

	Number of Schools		
	Covered	Not Covered	Total
OASI			
All employees	21	0	21
Percentage of total	100%	0%	100%
Private retirement plan			
All employees	15	1	16
Acad. & Admin.	5	0	5
Total	20	1	21
Percentage of total	95.24%	4.76%	100%
Compulsory retirement age			
All employees	18	3	21
Percentage of total	85.71%	14.29%	100%

Source: Original Questionnaires

Table II² gives us the number of schools in the region whose employees are covered by each specific normal and compulsory retirement age. The most prevalent normal retirement age used in this region for both male and female employees is sixty-five as seventeen schools, or 80.95 per cent of the total of twenty-one schools, permit their female employees to retire at this age and nineteen schools, or 90.48 per cent of the total of twenty-one schools, permit their male employees to retire at this age. One school in the region makes a special provision for female employees and permits them to retire at the age of sixty, as do twelve other schools in the United States of those surveyed.

Observing the same table we see that compulsory retirement ages in this region range from the age of sixty-five to seventy-six with the age of sixty-five being used to the greatest extent. Of the eighteen schools in the region having compulsory retirement ages, nine schools, or 50.00 per cent of the total of eighteen schools, use the compulsory retirement age of sixty-five for their academic male employees and ten schools, or 55.55 per cent of the total of eighteen schools, use the compulsory retirement age of sixty-five for their academic female employees. In eight schools, or 47.06 per cent of the total of seventeen schools having compulsory retirement ages for non-academic employees, the male non-academic employees are compelled to retire at sixty-five while in nine schools, or 52.94 per cent of the total of seventeen schools, female employees must retire at sixty-five. The age of seventy is the next

most prevalent compulsory retirement age with six schools, or 33.33 per cent of the eighteen schools, using it for both male and female academic employees and seven schools, or 41.18 per cent of the seventeen schools having compulsory retirement ages for non-academic personnel, using it for both male and female employees.

In this region we find one school having the compulsory retirement age of seventy-six for all employees. This compulsory retirement age is the latest that was discovered in the entire survey.

This region follows the general trend that is followed by the other regions in that it favors the age of sixty-five as both a normal and compulsory retirement age.

TABLE II

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
NEW ENGLAND REGION
MARCH 1, 1953

Number of Schools							
Ages	60	65	66	68	70	76	Total
Normal age							
Male	0	17	1	1	2	0	21
Percentage of total	0%	80.95%	4.76%	4.76%	9.52%	0%	100%
Female	1	19	1	0	0	0	21
Percentage of total	4.76%	90.48%	4.76%	0%	0%	0%	100%
Compulsory age							
Acad. & admin.							
Male	0	9	0	2	6	1	18
Percentage of total	0%	50.00%	0%	11.11%	33.33%	5.55%	100%
Female	0	10	0	1	6	1	18
Percentage of total	0%	55.55%	0%	5.55%	33.33%	5.55%	100%
Non-academic ^a							
Male	0	8	0	1	7	1	17
Percentage of total	0%	47.06%	0%	5.88%	41.18%	5.88%	100%
Female	0	9	0	0	7	1	17
Percentage of total	0%	52.94%	0%	0%	41.18%	5.88%	100%

Source: Original Questionnaires

a One school does not have a compulsory retirement age for non-academic personnel.

Table III³ gives the number of employees actually coming under each aspect of the questionnaire. Since all of the twenty-one schools surveyed in this region are covered by OASI we find that one hundred per cent of the 26,078 employees in the region are covered by OASI. Only one other region, namely, the West North Central region, has all of its 6,512 academic and non-academic employees covered by OASI.

In this region 26,056 employees, or 96.08 per cent of the total of 26,078 employees, are included in a private retirement plan. Only 1,022 employees, or 3.92 per cent of the total of 26,078 employees, are not covered by a private retirement plan. Of the 1,022 employees not covered by a private retirement plan only sixty-four are academic employees while the remaining 958 employees are of the non-academic status. Thus the region has private retirement plans for all of its academic employees except for a minute fraction of them. Since 96.08 per cent of both academic and non-academic employees are covered by a private retirement plan, it is safe to say that the employees of the New England region are well provided for by the schools of the region. Of the other regions surveyed, none surpass the New England region in coverage of employees by private retirement plans.

The eighteen schools which have compulsory retirement ages encompass 22,722 employees or 87.13 per cent of the total of 26,078 employees in the region leaving 3,356 employees, or 12.87 per cent of the total of 26,078

employees, uncovered by a compulsory retirement age. Three other groups, namely, the East North Central region, the South Atlantic region, and the State Schools, have a greater percentage of their employees covered by a compulsory retirement age, thus the New England region ranks fourth in regard to employee coverage under a compulsory retirement age.

TABLE III

PRIVATE SCHOOL EMPLOYEES IN RELATION TO OASI, PRIVATE
RETIREMENT PLAN, AND A COMPULSORY RETIREMENT AGE
NEW ENGLAND REGION
MARCH 1, 1953

	Number of Employees		
	Covered	Not Covered	Total
OASI			
Acad. & admin.	10,767	0	10,767
Non-academic	<u>15,311</u>	0	<u>15,311</u>
Total	26,078	0	26,078
Percentage of total	100%	0%	100%
Private retirement plan			
Acad. & admin.	10,703	64	10,767
Non-academic	<u>14,353</u>	<u>958</u>	<u>15,311</u>
Total	25,056	1,022	26,078
Percentage of total	96.08%	3.92%	100%
Compulsory retirement age			
Acad. & admin.	10,229	538	10,767
Non-academic	<u>12,493</u>	<u>2,818</u>	<u>15,311</u>
Total	22,722	3,356	26,078
Percentage of total	87.13%	12.87%	100%

Source: Original Questionnaires

Table IV⁴ reveals that 15,423 employees, or 59.14 per cent of the 26,078 employees surveyed in the New England region, have a normal retirement age of sixty-five. In this same table we see that 12,713 employees, or 55.55 per cent of the 22,722 employees covered by a compulsory retirement age, must retire at sixty-five. Thus, in the New England region the majority of employees must retire at sixty-five. It was mentioned earlier in the chapter that one school had a compulsory retirement age of seventy-six and from Table IV it can be seen that this school encompasses 6,122 employees, or 26.94 per cent of the total of 22,722 employees in this region coming under a compulsory retirement age. This fact seems to place more prominence on the compulsory retirement age of sixty-five as being the one that encompasses most of the employees in the region, for if this large school with 6,122 employees had not been surveyed the compulsory retirement age of sixty-five would have risen considerably percentage-wise.

⁴ Table IV, 17.

TABLE IV

PRIVATE SCHOOLS EMPLOYEES IN RELATION TO A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
NEW ENGLAND REGION
MARCH 1, 1953

Number of Employees							
Ages	60	65	66	68	70	76	Total
Normal age							
Acad. & admin.	30	7,194	1,900	104	1,539	0	10,767
Non-academic	125	8,229	4,222	235	2,500	0	15,311
Total	155	15,423	6,122	339	4,039	0	26,078
Percentage of total	.59%	59.14%	23.45%	1.30%	9.89%	0%	100%
Compulsory age							
Acad. & admin.	0	5,952	0	1,404	973	1,900	10,229
Non-academic	0	6,861	0	235	1,275	4,222	12,493
Total	0	12,813	0	1,639	2,248	6,122	22,722
Percentage of total	0%	55.95%	0%	7.21%	9.90%	26.94%	100%

Source: Original Questionnaires

CHAPTER III

THE MIDDLE ATLANTIC REGION

This region includes the States of New Jersey, New York, and Pennsylvania. Although the Middle Atlantic region only covers three states, twenty-six private colleges and universities employing 25,792 academic and non-academic employees were included in the survey of this region.

Table V¹ tells us that twenty-three schools have elected to come under OASI while only three schools have elected not to do so. Thus the employees of 88.46 per cent of the twenty-six schools surveyed in the region are entitled to receive the benefits of OASI. In relation to the other regions that were surveyed we find that the Middle Atlantic region ranks next to last as only the State Schools have a lower percentage (20.83 per cent)² of schools covered by OASI.

Private retirement plans are found in twenty-five schools, or 96.15 per cent of the twenty-six schools surveyed in this region. Of the twenty-five schools with private retirement plans, seventeen schools include their non-academic as well as academic employees under the plan. Only one

1 Table V, 20.

2 Table XXIX, 79.

school with a total of 225 employees does not have any private retirement plan. As the region ranks next to last in respect to coverage by OASI, it ranks first in coverage by private retirement plans as 96.15 per cent of the schools in the region which were surveyed have private retirement plans.

In this region twenty schools, or 76.92 per cent of the total of twenty-six surveyed schools, have a compulsory retirement age. Although the region ranks sixth among the eight groups surveyed with respect to compulsory retirement ages, its percentage of 76.92 per cent, does not vary to a considerable degree from the national average of 81.42 per cent of the 226 schools in the entire survey³ which have compulsory retirement ages.

³ Table XXXIII, 93.

TABLE V

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY OASI, PRIVATE
RETIREMENT PLAN, AND A COMPULSORY RETIREMENT AGE
MIDDLE ATLANTIC REGION
MARCH 1, 1953

Number of Schools			
	Covered	Not Covered	Total
OASI			
All employees	23	3	26
Percentage of total	88.46%	11.54%	100%
Private retirement plan			
All employees	17	1	18
Acad. & admin.	8	0	8
Total	<u>25</u>	<u>1</u>	<u>26</u>
Percentage of total	96.15%	3.85%	100%
Compulsory retirement age			
All employees	20	6	26
Percentage of total	76.92%	23.08%	100%

Source: Original Questionnaires

Table VI⁴ reveals that nineteen schools, or 76.00 per cent of the twenty-five schools surveyed in the region which have private retirement plans, have a normal retirement age of sixty-five for male employees while eighteen schools, or 72.00 per cent of the twenty-five schools, have a normal retirement age of sixty-five for female employees. Two schools, or 8.00 per cent of the twenty-five schools, make exceptions for female employees and permit them to retire at sixty.

It is interesting to note that in this region one school has a compulsory retirement age of sixty for female employees. This school and one State School⁵ were the only schools in the entire survey which had such a low compulsory retirement age.

The compulsory retirement age of sixty-five is employed in eight schools, or 40.00 per cent of the total of twenty schools which have compulsory retirement ages, for all employees. In eight schools, or 40.00 per cent of the total of twenty schools, we find that the compulsory retirement age of seventy is used for male and female academic employees. The male and female employees of a non-academic status must retire at seventy in nine schools or 45.00 per cent of the total. This region shows a departure from the trend set in the New England region where the compulsory retirement age found in the majority of schools was sixty-five. In this region the compulsory retirement ages of sixty-five and seventy are divided almost evenly in regard to the number of

⁴ Table VI, 23.

⁵ Table XXX, 82.

schools using them.

TABLE VI

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
MIDDLE ATLANTIC REGION
MARCH 1, 1953

Number of Schools					
Ages	60	65	68	70	Total
Normal age					
Male	0	19	4	2	25
Percentage of total	0%	76.00%	16.00%	8.00%	100%
Female	2	18	3	2	25
Percentage of total	8.00%	72.00%	12.00%	8.00%	100%
Compulsory age					
Acad. & admin.					
Male	0	8	4	8	20
Percentage of total	0%	40.00%	20.00%	40.00%	100%
Female	1	8	3	8	20
Percentage of total	5.00%	40.00%	15.00%	40.00%	100%
Non-academic					
Male	0	8	3	9	20
Percentage of total	0%	40.00%	15.00%	45.00%	100%
Female	1	8	2	9	20
Percentage of total	5.00%	40.00%	10.00%	45.00%	100%

Source: Original Questionnaires

Observing Table VII⁶ we see that the number of employees covered by OASI is 22,255, or 86.28 per cent of the total of 25,792 employees included in the survey of this region. The three schools which did not elect to come under the benefits of OASI comprise 3,537 employees or 13.71 per cent of the total of 25,792 employees. Only two other groups, the East North Central region and the State Schools, exempt a higher percentage of their employees from OASI.

Private retirement plans cover 23,238 employees, or 90.10 per cent of the total of 25,792 employees included in the survey of this region. Of the total number of 2,554 employees which are not covered by a private retirement plan only 150 are academic employees. Thus, this region's coverage (23,238 or 90.10 per cent) compares favorably with the total percentage of employees in the United States (84.20 per cent)⁷ which are covered by formal retirement plans.

Compulsory retirement ages cover 20,760 employees, or 80.49 per cent of the total of 25,792 employees included in the survey of this region. Five other regions have a higher percentage of their employees covered by a compulsory retirement age. Thus, this region ranks sixth in coverage of employees by a compulsory retirement age when we take all eight groups into consideration.

6 Table VII, 25.

7 Table XXXV, 96.

TABLE VII

PRIVATE SCHOOL EMPLOYEES IN RELATION TO OASI, PRIVATE
RETIREMENT PLAN, AND COMPULSORY RETIREMENT AGE
MIDDLE ATLANTIC REGION
MARCH 1, 1953

	Number of Employees		
	Covered	Not Covered	Total
OASI			
Acad. & admin.	10,694	1,993	12,687
Non-academic	<u>11,561</u>	<u>1,514</u>	<u>13,105</u>
Total	22,255	3,537	25,792
Percentage of total	86.29%	13.71%	100%
Private retirement plan			
Acad. & admin.	12,537	150	12,867
Non-academic	<u>10,701</u>	<u>2,404</u>	<u>13,105</u>
Total	23,238	2,554	25,792
Percentage of total	90.10%	9.90%	100%
Compulsory retirement age			
Acad. & admin.	10,665	2,022	12,687
Non-academic	<u>10,095</u>	<u>3,010</u>	<u>13,105</u>
Total	20,760	5,032	25,792
Percentage of total	80.49%	19.51%	100%

Source: Original Questionnaires

Table VIII⁸ gives the number of employees coming under specific normal and compulsory retirement ages. In the Middle Atlantic region 18,627 employees, or 73.36 per cent of the total of 25,329 employees in the survey of this region, may normally retire at sixty-five whereas 8,389 employees, or 40.41 per cent of the total of 20,760 employees covered by a compulsory retirement age, must retire at sixty-five. Thus the normal retirement age of sixty-five and the compulsory retirement age are not identical for the majority of employees as was the case in the previous chapter. Since 7,138 employees, or 34.38 per cent of the total of 20,760 employees included under a compulsory retirement age, must retire at sixty-eight and 5,168 employees, or 24.89 per cent of the total of 20,760 employees included under a compulsory retirement age, must retire at seventy, it follows that 12,306 employees, or 59.27 per cent of the total of 20,760 employees included under a compulsory retirement age in the region, do not have to retire before sixty-eight. The one school which has a compulsory retirement age of sixty for females encompasses only seventy-five female employees or .32 per cent of the total of 20,760 employees.

⁸ Table VIII, 27.

TABLE VIII

PRIVATE SCHOOLS EMPLOYEES IN RELATION TO A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
MIDDLE ATLANTIC REGION
MARCH 1, 1953

Number of Employees					
Ages	60	65	68	70	Total
Normal age ^a					
Acad. & admin.	189	9,408	1,438	1,452	12,487
Non-academic	<u>201</u>	<u>9,219</u>	<u>2,635</u>	<u>850</u>	<u>12,905</u>
Total	<u>390</u>	<u>18,627</u>	<u>4,073</u>	<u>2,302</u>	<u>25,392</u>
Percentage of total	1.54%	73.36%	16.04%	9.06%	100%
Compulsory age					
Acad. & admin.	49	3,243	4,573	2,800	10,665
Non-academic	<u>26</u>	<u>5,146</u>	<u>2,565</u>	<u>2,368</u>	<u>10,095</u>
Total	<u>75</u>	<u>8,389</u>	<u>7,138</u>	<u>5,168</u>	<u>20,760</u>
Percentage of total	.32%	40.41%	34.38%	24.89%	100%

Source: Original Questionnaires

a One school having 200 academic and administrative employees and 200 non-academic employees did not answer this question.

CHAPTER IV

THE EAST NORTH CENTRAL REGION

The East North Central region includes the States of Illinois, Indiana, Michigan, Ohio, and Wisconsin. In this region a total of thirty-nine private schools with 26,749 employees were surveyed.

Table IX¹ reveals the fact that thirty-six schools, or 92.31 per cent of the thirty-nine schools surveyed in the region, have elected to come under OASI, and that only three schools, or 7.69 per cent of the total did not elect to come under OASI. Of the eight groups surveyed only three groups, namely, the New England region, the West North Central region, and the East and West South Central region, have a higher percentage of schools which were surveyed included under OASI. Thus the East North Central region ranks fourth in regard to coverage by OASI.

Private retirement plans are found in thirty-six schools or 92.31 per cent of the total of thirty-nine schools which were surveyed in this region. Of the thirty-six schools which have private retirement plans; twenty-three schools include all employees, both academic and non-academic, while thirteen schools include only their academic personnel. Three schools

1 Table IX, 30.

which were surveyed do not have any private retirement plan. Thus their academic and non-academic employees must depend wholly on the benefits of OASI after their retirement since these three schools have elected to come under OASI.

A compulsory retirement age is found in thirty-six (92.31 per cent) of the thirty-nine schools which were surveyed in this region. Only the State Schools have a higher percentage (93.75 per cent)² of schools covered by a compulsory retirement age. This fact places the East North Central region in first place among the private school regions which were surveyed in regard to coverage of schools by a compulsory retirement age.

2 Table XXIX, 79.

TABLE IX

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY OASI, PRIVATE
RETIREMENT PLAN, AND A COMPULSORY RETIREMENT AGE
EAST NORTH CENTRAL REGION
MARCH 1, 1953

	Number of Schools		
	Covered	Not Covered	Total
OASI			
All employees	36	3	39
Percentage of total	92.31%	7.69%	100%
Private retirement plan			
All employees	23	3	26
Acad. & admin.	13	0	13
Total	36	3	39
Percentage of total	92.31%	7.69%	100%
Compulsory retirement age			
All employees	36	3	39
Percentage of total	92.31%	7.69%	100%

Sources: Original Questionnaires

Table X³ shows that the most widely practiced normal retirement age, in the schools which were surveyed in this region, is sixty-five as thirty-three schools, or 84.61 per cent of the total of thirty-nine schools, employ it for their male employees and thirty-two schools, or 82.05 per cent of the thirty-nine schools, employ it for their female employees. In this region two schools, or 5.13 per cent of the thirty-nine schools surveyed, make a special provision for their female employees and permit them to retire at sixty. This region follows the same trend as the regions that have been observed in that a high percentage of the schools in the region have a normal retirement age of sixty-five for both male and female employees.

From Table X we also see that the schools surveyed in this region use four compulsory retirement ages, namely, sixty-five, sixty-eight, sixty-nine, and seventy. Of these four compulsory retirement ages, used by thirty-six schools, we see that the compulsory retirement age of sixty-five is used by nineteen schools, or 57.78 per cent of the total of thirty-six schools, for their male academic employees and that twenty schools, or 55.55 per cent of the thirty-six schools, also use it for their female academic employees. The age of sixty-five is also the most widely used compulsory retirement age for non-academic employees as seventeen schools, or 47.22 per cent of the thirty-six schools, use it for their male employees and eighteen schools, or 50.00 per cent of the thirty-six schools, use it for their female employees. The compulsory retirement age of seventy is not too widely used by the schools

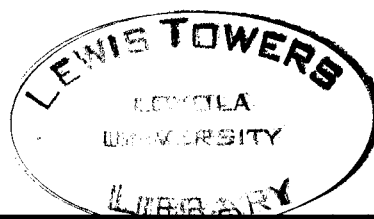
surveyed in this region. The compulsory retirement age of seventy ranges from a low of twelve schools, or 33.33 per cent of the thirty-six schools with private retirement plans using it for their female academic employees to a high of fifteen schools, or 41.66 per cent of the thirty-six schools, using it for their male non-academic employees.

TABLE X

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
EAST NORTH CENTRAL REGION
MARCH 1, 1953

Number of Schools						
Ages	60	65	68	69	70	Total
Normal age						
Male	0	33	1	0	5	39
Percentage of total	0%	84.61%	2.56%	0%	12.82%	100%
Female	2	32	1	0	4	39
Percentage of total	5.13%	82.05%	2.56%	0%	10.26%	100%
Compulsory age						
Acad. & admin.						
Male	0	19	3	1	13	36
Percentage of total	0%	57.78%	8.33%	2.78%	36.11%	100%
Female	0	20	3	1	12	36
Percentage of total	0%	55.55%	8.33%	2.78%	33.33%	100%
Non-academic						
Male	0	17	3	1	15	36
Percentage of total	0%	47.22%	8.33%	2.78%	41.66%	100%
Female	0	18	3	1	14	36
Percentage of total	0%	50.00%	8.33%	2.78%	38.89%	100%

Source: Original Questionnaires



By examining Table XI⁴ we see that 22,693 employees, or 84.34 per cent of the total of 26,749 employees included in the survey of this region, are covered by OASI. In an earlier part of this chapter⁵ it was stated that the East North Central region ranks fourth in the percentage of schools covered by OASI among the eight groups, but now, while examining the percentage of employees covered by OASI it is found to rank seventh, with only the State Schools having a smaller percentage (15.40 per cent)⁶ of its employees covered by OASI.

The thirty-six schools in this region which have private retirement plans encompass 20,576 academic and non-academic employees or 76.92 per cent of the total of 26,749 employees included in the survey of this region. This region is not the poorest in regard to coverage of employees by private retirement plans but it is definitely far from the best as five other groups surpass it in the percentage of employees covered by a private retirement plan.

Although the East North Central region does not have as widespread a coverage of employees by OASI and private retirement plans as do the other groups studied it ranks second to the State Schools in so far as the existence of compulsory retirement ages is concerned. Of the 26,749 employees in the region which were surveyed we see from Table XI that 26,038 employees, or

4 Table XI, 36.

5 Chapter IV, 28.

6 Table XXXI, 84.

97.34 per cent of the total, are covered by compulsory retirement ages. The three schools which do not have a compulsory retirement age for their employees comprise only 711 employees or 2.66 per cent of the 26,749 employees included in the survey of this region.

TABLE XI

PRIVATE SCHOOL EMPLOYEES IN RELATION TO OASI, PRIVATE
RETIREMENT PLAN, AND COMPULSORY RETIREMENT AGE
EAST NORTH CENTRAL REGION
MARCH 1, 1953

	Number of Employees		
	Covered	Not Covered	Total
OASI			
Acad. & admin.	8,713	2,597	11,310
Non-academic	<u>13,980</u>	<u>1,459</u>	<u>15,439</u>
Total	22,693	4,056	26,749
Percentage of total	84.84%	15.16%	100%
Private retirement plan			
Acad. & admin.	10,960	350	11,310
Non-academic	<u>9,616</u>	<u>5,823</u>	<u>15,439</u>
Total	20,576	6,173	26,749
Percentage of total	76.92%	23.08%	100%
Compulsory retirement age			
Acad. & admin.	10,910	400	11,310
Non-academic	<u>15,128</u>	<u>311</u>	<u>15,439</u>
Total	26,038	711	26,749
Percentage of total	97.34%	2.66%	100%

Source: Original Questionnaires

It was shown earlier in the chapter⁷ that the age of sixty-five is the most widely used age for both normal and compulsory retirement at thirty-nine schools which were surveyed in the region. From Table XII⁸ we see that this previously stated fact is further corroborated by the fact that 20,512 employees, or 76.68 per cent of the total of 26,749 employees included in the survey of this region, may normally retire at sixty-five, while 15,963 employees, or 61.31 per cent of the total of 26,038 employees covered by a compulsory retirement age, must retire at sixty-five.

7 Chapter IV, 31.

8 Table XII, 38.

TABLE XII

PRIVATE SCHOOLS EMPLOYEES IN RELATION TO A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
MIDDLE ATLANTIC REGION
MARCH 1, 1953

Number of Employees						
Ages	60	65	68	69	70	Total
Normal age						
Acad. & admin.	110	7,874	130	0	3,196	11,310
Non-academic	540	12,638	150	0	2,111	15,439
Total	650	20,512	280	0	5,307	26,749
Percentage of total	2.43%	76.68%	1.05%	0%	19.84%	100%
Compulsory age						
Acad. & admin.	0	5,499	265	400	4,746	10,910
Non-academic	0	10,464	290	200	4,174	15,128
Total	0	15,963	555	600	8,920	26,038
Percentage of total	0%	61.31%	2.13%	2.30%	34.25%	100%

Source: Original Questionnaires

CHAPTER V

THE WEST NORTH CENTRAL REGION

The West North Central region includes the States of Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, and South Dakota. In this region twenty-four private schools with 6,512 employees were surveyed.

Table XIII¹ shows that all of the twenty-four private schools, which are included in the survey of this region, have elected to come under the provisions of OASI. Only one other region, namely, the New England region, has a one hundred per cent coverage by OASI of the schools included in the survey of that region. Thus, the West North Central region and the New England region share the number one position among the eight groups surveyed in regard to coverage of schools by OASI.

Private retirement plans are found in twenty-one schools, or 87.50 per cent of the total of twenty-four schools surveyed in the region. Three schools, or 12.50 per cent of the total of twenty-four schools, do not have any private retirement plan. Of the twenty-one schools having private retirement plans only five schools, or 20.83 per cent of the total of twenty-four schools, include their non-academic employees as well as their academic

1 Table XIII, 41.

employees. This region nears the bottom of the list in regard to the percentage of surveyed schools in the regions covered by private retirement plans, as only one other region, namely, the Mountain and Pacific region, has a lower percentage of surveyed schools (82.61 per cent of twenty-three surveyed schools)² included under a private retirement plan.

Compulsory retirement ages were found to be existent in sixteen schools or 66.67 per cent of the twenty-four schools surveyed in this region. This relatively low percentage of schools covered by a compulsory retirement age is second only to the Mountain and Pacific region which has only fourteen schools, or 60.87 per cent of its twenty-three surveyed schools, included under a compulsory retirement age.³

2 Table XIV, 69.

3 Ibid.

TABLE XIII

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY OASI, PRIVATE
RETIREMENT PLAN, AND A COMPULSORY RETIREMENT AGE
WEST NORTH CENTRAL REGION
MARCH 1, 1953

	Number of Schools		
	Covered	Not Covered	Total
OASI			
All employees	24	0	24
Percentage of total	100%	0%	100%
Private retirement plan			
All employees	5	3	8
Acad. & admin.	16	0	16
Total	21	3	24
Percentage of total	87.50%	12.50%	100%
Compulsory retirement age			
All employees	16	8	24
Percentage of total	66.67%	33.33%	100%

Source: Original Questionnaires

Table XIV⁴ reveals that seventeen schools, or 80.95 per cent of the twenty-one schools which reported their normal retirement age, have a normal retirement age of sixty-five for their male employees. Eighteen schools, or 85.17 per cent of the total of twenty-one schools, have a normal retirement age of sixty-five for their female employees. The only other normal retirement age which is found in the surveyed schools of this region is seventy and it is used in four schools, or 19.05 per cent of the total of twenty-one schools, for male employees and in three schools, or 14.29 per cent of the twenty-one schools, for female employees. It is interesting to note that the schools surveyed in this region have only two normal retirement ages. This seems to indicate that the normal retirement age of sixty-five is very strong in this region even though higher percentages of schools are found to use it in other regions.

The compulsory retirement ages seem to be split fairly evenly between sixty-five and seventy with seven schools, or 43.75 per cent of the total of sixteen schools, using sixty-five as a compulsory retirement age for their academic male employees and seven schools, or 43.75 per cent of the total of sixteen schools, using seventy as a compulsory retirement age for their academic male employees. Looking at the compulsory retirement ages for female academic employees we see that eight schools, or 50.00 per cent of the total of sixteen schools use the compulsory retirement age of sixty-five while six schools, or 37.50 per cent of the total of sixteen schools, use the compulsory retirement age of seventy. Of the fifteen schools having a compulsory

retirement age for non-academic employees we find that in eight schools, or 53.33 per cent of the total of fifteen schools, retire their male employees at sixty-five while six schools, or 40.00 per cent of the total of fifteen schools, retire their male employees at seventy. Female non-academic employees must retire at sixty-five in nine schools, or 60.00 per cent of the total of fifteen schools, and they must retire at seventy in five schools, or 33.33 per cent of the total of fifteen schools. The only pronounced tendency toward a compulsory retirement age of sixty-five in the schools surveyed in this region seems to be with female non-academic employees. This region is interesting because it seems to break away slightly from the previously established trend of sixty-five as the most widely used compulsory retirement age. The break is not great but it is definitely present.

TABLE XIV

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
WEST NORTH CENTRAL REGION
MARCH 1, 1953

Number of Schools				
Ages	65	68	70	Total
Normal ages				
Male	17	0	4	21
Percentage of total	80.95%	0%	19.05%	100%
Female	18	0	3	21
Percentage of total	85.71%	0%	14.29%	100%
Compulsory age				
Acad. & admin.				
Male	7	2	7	16
Percentage of total	43.75%	12.50%	43.75%	100%
Female	8	2	6	16
Percentage of total	50.00%	12.50%	37.50%	100%
Non-academic				
Male	8	1	6	15
Percentage of total	53.33%	6.67%	40.00%	100%
Female	9	1	5	15
Percentage of total	60.00%	6.67%	33.33%	100%

Source: Original Questionnaires

a Three schools did not answer this question.

Since all of the twenty-four private schools which were surveyed in this region have elected to come under the provisions of OASI, we see from Table XV⁵ that 6,512 employees, or one hundred per cent of the total, are covered by OASI. This complete coverage of all employees is found in only one other region, namely, the New England region. Although the employees of this region are well covered by OASI they are poorly covered by private retirement plans since 3,936 employees, or 60.44 per cent of the total of 6,512 employees, are the only ones covered, leaving 2,576 employees, or 39.56 per cent of the total, uncovered by private retirement plans. Of the eight groups surveyed, this region has the lowest percentage of employees covered by private retirement plans. It is a good thing that all of the surveyed schools in the region have elected to come under OASI. Otherwise, the employees of the surveyed schools in this region would be meagerly covered by an insurance type of income after their retirement.

Although, merely sixteen schools in this region have a compulsory retirement age, 4,747 employees, or 72.90 per cent of the total of 6,512 employees, are covered by a compulsory retirement age. Only the Mountain and Pacific region has a smaller percentage (60.28 per cent of 11,154 employees)⁶ covered by a compulsory retirement age.

5 Table XV, 46.

6 Table XXVII, 75.

TABLE XV

PRIVATE SCHOOL EMPLOYEES IN RELATION TO OASI, PRIVATE
RETIREMENT PLAN, AND COMPULSORY RETIREMENT AGE
WEST NORTH CENTRAL REGION
MARCH 1, 1953

	Number of Employees		
	Covered	Not Covered	Total
OASI			
Acad. & admin.	3,253	0	3,253
Non-academic	<u>3,259</u>	<u>0</u>	<u>3,259</u>
Total	6,512	0	6,512
Percentage of total	100%	0%	100%
Private retirement plan			
Acad. & admin.	2,566	687	3,253
Non-academic	<u>1,370</u>	<u>1,889</u>	<u>3,259</u>
Total	3,936	2,576	6,512
Percentage of total	60.44%	39.56%	100%
Compulsory retirement age			
Acad. & admin.	2,305	948	3,253
Non-academic	<u>2,442</u>	<u>817</u>	<u>3,259</u>
Total	4,747	1,765	6,512
Percentage of total	72.90%	27.10%	100%

Source: Original Questionnaires

Earlier in the chapter we saw that the normal retirement age of sixty-five was used in the great majority of surveyed schools.⁷ From Table XVI⁸ we see that the overwhelming majority, namely, 4,340 employees, or 90.52 per cent of the 5,347 employees included in the survey of normal retirement ages, may normally retire at sixty-five. This is the greatest majority of employees which may normally retire at sixty-five that was found in the entire survey. Thus, it may be stated that the West North Central region leads all of the other groups percentage-wise in respect to having a normal retirement age of sixty-five for its employees.

The compulsory retirement age of sixty-five covers 2,418 employees, or 50.94 per cent of the 4,747 employees coming under a compulsory retirement age. At the age of seventy 2,180 employees, or 45.92 per cent of the total of 4,747 employees, must retire. Thus the compulsory retirement ages of sixty-five and seventy are about equal in the number of employees that they encompass in this region. In comparison to the other groups this region favors seventy as a compulsory retirement age to a greater extent than any of the other regions studied, so far. Only the State Schools have a greater percentage of employees (51.64 per cent of 113,699 employees)⁹ which must retire at seventy.

7 Chapter V, 42.

8 Table XVI, 48.

9 Table XXXII, 86.

TABLE XVI

PRIVATE SCHOOLS EMPLOYEES IN RELATION TO A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
WEST NORTH CENTRAL REGION
MARCH 1, 1953

Number of Employees				
Ages	65	68	70	Total
Normal age ^a				
Acad. & admin.	2,352	0	258	2,610
Non-academic	<u>2,488</u>	<u>0</u>	<u>249</u>	<u>2,737</u>
Total	4,840	0	507	5,347
Percentage of total	90.52%	0%	9.48%	100%
Compulsory age				
Acad. & admin.	1,450	108	747	2,305
Non-academic	<u>968</u>	<u>41</u>	<u>1,433</u>	<u>2,442</u>
Total	2,418	149	2,180	4,747
Percentage of total	50.94%	3.14%	45.92%	100%

Source: Original Questionnaires

a Three schools having 643 academic and administrative employees and 522 non-academic employees did not answer this question.

CHAPTER VI

THE SOUTH ATLANTIC REGION

The South Atlantic region includes the States of Delaware, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, West Virginia, and the District of Columbia. In the South Atlantic region twenty-two private schools with 14,166 employees were surveyed.

Table XVII¹ shows that twenty schools, or 90.91 per cent of the twenty-two schools surveyed in this region, have elected to come under the provisions of OASI. Thus, this region follows the trend that has been established by the regions that have been studied up to this point, in that a very high percentage of the surveyed schools have elected to be covered by OASI.

Private retirement plans are found in twenty-one schools, or 95.46 per cent of the total of twenty-two surveyed schools in this region. Only one school, or 4.54 per cent of the twenty-two surveyed schools, does not have any private retirement plan. In twelve schools, or 54.54 per cent of the twenty-two schools, the non-academic as well as the academic employees are covered under the provisions of private retirement plans. In comparison to the other groups that were surveyed this region ranks third in the percentage

Table XVII, 51.

of schools covered by private retirement plans; with the State Schools and the Middle Atlantic region having a higher percentage of surveyed schools covered by private retirement plans.

Of the twenty-two surveyed schools in the region, seventeen schools, or 77.27 per cent of the total, have compulsory retirement ages for their employees. This coverage of 77.27 per cent of the surveyed schools in the region by compulsory retirement ages is slightly below the average of all the schools in the United States which were surveyed, since 184 schools, or 81.44 per cent of the 226 surveyed schools,² have compulsory retirement ages.

2 Table XXXIII, 93.

TABLE XVII

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY OASI, PRIVATE
RETIREMENT PLAN, AND A COMPULSORY RETIREMENT AGE
SOUTH ATLANTIC REGION
MARCH 1, 1953

	Number of Schools		
	Covered	Not Covered	Total
OASI			
All employees	20	2	22
Percentage of total	90.91%	9.09%	100%
Private retirement plan			
All employees	12	1	13
Acad. & admin.	9	0	9
Total	21	1	22
Percentage of total	95.46%	4.54%	100%
Compulsory retirement age			
All employees	17	5	22
Percentage of total	77.27%	22.73%	100%

Source: Original Questionnaires

Table XVIII³ reveals that fifteen schools, or 71.43 per cent of the twenty-one schools which have private retirement plans, have a normal retirement age of sixty-five for their male employees, while thirteen schools, or 61.90 per cent of the twenty-one schools having private retirement plans, have a normal retirement age of sixty-five for their female employees. Of the twenty-one schools having private retirement plans, two schools, or 9.52 per cent, permit their female employees to retire at the age of sixty. This region conforms to the trend set by the previous regions in that the majority of its employees may normally retire at sixty-five.

Observing the compulsory retirement ages used by the schools of this region we see that a definite change has taken place. Of the seventeen surveyed schools in the region which have compulsory retirement ages, ten schools, or 58.82 per cent, have a compulsory retirement age of seventy for all employees. Only three schools, or 17.64 per cent of the total of seventeen schools, have a compulsory retirement age of sixty-five for male academic and non-academic employees. Four schools, or 23.52 per cent of the total of seventeen schools, have a compulsory retirement age of sixty-five for their female academic and non-academic employees. Thus, this is the first region that we have studied, so far, whose surveyed schools take a definite trend towards the compulsory retirement age of seventy.

3 Table XVIII, 53.

TABLE XVIII

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
SOUTH ATLANTIC REGION
MARCH 1, 1953

Number of Schools							
Ages	62	65	67	68	69	70	Total
Normal age ^a							
Male	0	15	0	1	1	4	21
Percentage of total	0%	71.43%	0%	4.76%	4.76%	19.05%	100%
Female	2	13	0	1	1	4	21
Percentage of total	9.52%	61.90%	0%	4.76%	4.76%	19.05%	100%
Compulsory age							
Acad. & admin.							
Male	0	3	1	2	1	10	17
Percentage of total	0%	17.64%	5.88%	11.76%	5.88%	58.82%	100%
Female	0	4	1	1	1	10	17
Percentage of total	0%	23.52%	5.88%	5.88%	5.88%	58.82%	100%
Non-academic							
Male	0	3	1	2	1	10	17
Percentage of total	0%	17.64%	5.88%	11.76%	5.88%	58.82%	100%
Female	0	4	1	1	1	10	17
Percentage of total	0%	23.52%	5.88%	5.88%	5.88%	58.82%	100%

Source: Original Questionnaires

a One school did not answer this question.

Table XIX⁴ tells us that the twenty schools which have elected to come under OASI encompass 13,435 employees, or 94.84 per cent of the total of 14,166 employees included in the survey of this region. The high coverage of employees by OASI in this region is beneficial to the surveyed employees of this region because a substantial number, namely, 3,132 employees, or 22.11 per cent of the total of 14,166 employees, are not included under a private retirement plan. A total of 11,034 employees, or 77.89 per cent of the 14,166 employees included in the survey of this region, are covered by private retirement plans. Comparing this region's coverage of employees by private retirement plans with the coverage of employees of all the schools in the United States which were surveyed, (198,976 employees covered by formal retirement plans, or 84.20 per cent of the total of 236,301 surveyed employees⁵) we see that this region is appreciably below the average with respect to the coverage of employees by formal retirement plans.

Compulsory retirement ages cover 12,489 employees, or 88.16 per cent of the total of 14,166 surveyed employees. Only three other groups, namely, the East North Central region, the West North Central region, and the State Schools, have a greater percentage of their employees covered by a compulsory retirement age.

4 Table XIX, 55.

5 Table XXV, 96.

TABLE XIX

PRIVATE SCHOOL EMPLOYEES IN RELATION TO OASI, PRIVATE
RETIREMENT PLAN, AND COMPULSORY RETIREMENT AGE
SOUTH ATLANTIC REGION
MARCH 1, 1953

	Number of Employees		
	Covered	Not Covered	Total
OASI			
Acad. & admin.	7,015	323	7,338
Non-academic	6,420	408	6,828
Total	<u>13,435</u>	<u>731</u>	<u>14,166</u>
Percentage of total	94.84%	5.16%	100%
Private retirement plan			
Acad. & admin.	7,282	56	7,338
Non-academic	3,752	3,076	6,828
Total	<u>11,034</u>	<u>3,132</u>	<u>14,166</u>
Percentage of total	77.89%	22.11%	100%
Compulsory retirement age			
Acad. & admin.	6,517	821	7,338
Non-academic	5,972	856	6,828
Total	<u>12,489</u>	<u>1,677</u>	<u>14,166</u>
Percentage of total	88.16%	11.84%	100%

Source: Original Questionnaires

From Table XX⁶ we see that 9,564 employees, or 67.95 per cent of the total of 14,075 employees included under a normal retirement age, may normally retire at sixty-five. Only 588 employees, or 4.18 per cent of the 14,075 employees may normally retire at seventy. These figures seem to be reversed when one examines the number and percentage of employees who must retire at these ages. At the age of sixty-five only 936 employees, or 7.49 per cent of the total of 12,489 employees included under a compulsory retirement age, must retire, while at seventy 5,360 employees, or 42.92 per cent of the total of 12,489 employees, must retire. In the previous regions we saw that the trend was towards a compulsory retirement age of sixty-five was established, now in this region the trend is reversed with only 936 employees (7.49 per cent) being compelled to retire at sixty-five. Thus, this region shows a very definite trend away from a compulsory retirement age of sixty-five.

6 Table XX, 57.

TABLE XX

PRIVATE SCHOOLS EMPLOYEES IN RELATION TO A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
SOUTH ATLANTIC REGION
MARCH 1, 1953

Number of Employees							
Ages	62	65	67	68	69	70	Total
Normal age ^a							
Acad. & admin.	54	5,783	0	391	650	404	7,282
Non-academic	92	3,781	0	1,586	1,150	184	6,793
Total	146	9,564	0	1,977	1,800	588	14,075
Percentage of total	1.04%	67.95%	0%	14.04%	12.79%	4.18%	100%
Compulsory age							
Acad. & admin.	0	417	1,500	508	650	3,442	6,517
Non-academic	0	519	800	1,585	1,150	1,918	5,972
Total	0	936	2,300	2,093	1,800	5,360	12,489
Percentage of total	0%	7.49%	18.42%	16.76%	14.41%	42.92%	100%

Source: Original Questionnaires

a One school having 56 academic and administrative employees and 35 non-academic employees did not answer this question.

CHAPTER VII

THE EAST AND WEST SOUTH CENTRAL REGION

The East and West South Central region includes the eight States of Alabama, Arkansas, Kentucky, Louisiana, Mississippi, Oklahoma, Tennessee, and Texas. In this region twenty-three private schools were surveyed and they employ a total of 9,704 employees.

Table XXI¹ shows that twenty-two schools, or 95.65 per cent of the total of twenty-three schools included in the survey of this region, have elected to come under the provisions of OASI. Thus, this region follows the same trend as the previously studied regions since a great majority of the schools surveyed in this region have elected to be covered by OASI.

Private retirement plans are found in twenty-one schools or 91.30 per cent of the twenty-three schools surveyed in this region. Of the twenty-one schools in this region with private retirement plans, eight schools, or 34.78 per cent of the total of twenty-three schools surveyed, include only their academic employees. This region ranks sixth among the eight groups surveyed even though twenty-two schools, or 91.30 per cent of the twenty-three schools surveyed in the region, have private retirement plans.

1 Table XXI, 60.

Compulsory retirement ages are found to be existent in eighteen schools, or 78.26 per cent of the twenty-three schools which were surveyed. This percentage of 78.26 per cent places the region below the average of the United States as a whole which has 184 schools, or 81.42 per cent of the 226 schools which were surveyed,² coming under a compulsory retirement age.

2 Table XXXIII, 93.

TABLE XXI

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY OASI, PRIVATE
RETIREMENT PLAN, AND A COMPULSORY RETIREMENT AGE
EAST AND WEST SOUTH CENTRAL REGION
MARCH 1, 1953

	Number of Schools		
	Covered	Not Covered	Total
OASI			
All employees	22	1	23
Percentage of total	95.65%	4.35%	100%
Private retirement plan			
All employees	13	2	15
Acad. & admin.	8	0	8
Total	21	2	23
Percentage of total	91.30%	8.70%	100%
Compulsory retirement age			
All employees	18	5	23
Percentage of total	78.26%	21.74%	100%

Source: Original Questionnaires

From Table XXII³ we see that the majority of schools, which were surveyed in this region, have a normal retirement age of sixty-five. Of the twenty-three schools surveyed, sixteen schools, or 69.56 per cent of the total of twenty-three schools, have a normal retirement age of sixty-five for their male employees while thirteen schools, or 56.21 per cent of the total of the twenty-three schools surveyed, also have a normal retirement age of sixty-five for their female employees. Three schools, or 13.04 per cent of the twenty-three schools, make special provisions for their female employees and permit them to retire at sixty. This region follows the same pattern that was followed by the other groups in that it favors a normal retirement age of sixty-five.

In the last chapter we saw a departure from the trend favoring a compulsory retirement age of sixty-five. This region shows a further departure as twelve schools, or 66.67 per cent of the eighteen schools having compulsory retirement ages, use the compulsory retirement age of seventy for all employees. It should be noted that this region has the highest percentage of surveyed schools (66.67 per cent) which use the compulsory retirement age of seventy for all employees. In this region only two schools, or 11.11 per cent of the total of eighteen schools, use the compulsory retirement age of sixty-five. Thus, this region and the South Atlantic region seem to have started a new trend which favors a compulsory retirement age of seventy.

3 Table XXII, 62.

TABLE XXII

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
EAST AND WEST SOUTH CENTRAL REGION
MARCH 1, 1953

Number of Schools						
Ages	60	65	67	68	70	Total
Normal age						
Male	0	16	1	1	5	23
Percentage of total	0%	69.56%	4.35%	4.35%	21.74%	100%
Female	3	13	1	1	5	23
Percentage of total	13.04%	56.21%	4.35%	4.35%	21.74%	100%
Compulsory age						
Acad. & admin.						
Male	0	2	3	1	12	18
Percentage of total	0%	11.11%	16.67%	5.55%	66.67%	100%
Female	0	2	3	1	12	18
Percentage of total	0%	11.11%	16.67%	5.55%	66.67%	100%
Non-academic						
Male	0	2	3	1	12	18
Percentage of total	0%	11.11%	16.67%	5.55%	66.67%	100%
Female	0	2	3	1	12	18
Percentage of total	0%	11.11%	16.67%	5.55%	66.67%	100%

Source: Original Questionnaires

From Table XXIII⁴ we see that the one surveyed school in this region which did not elect to be covered by OASI accounts for six hundred employees, or 6.18 per cent of the total of 9,704 employees included in the survey of this region. On the positive side we see that 9,104 employees, or 93.82 per cent of the total of 9,704 employees, are covered by OASI. Thus, only a small percentage (6.18 per cent) of the employees of the surveyed schools in this region are not covered by OASI.

Private retirement plans encompass a total of 6,917 employees, or 71.28 per cent of the total of 9,704 employees included in the survey of this region. Only one region, namely, the West North Central region, has a lower percentage (60.44 per cent)⁵ of its surveyed schools' employees included under a private retirement plan. Thus, the East and West South Central region does not have as widespread a coverage of its employees by private retirement plans as the six other surveyed groups surpass it in this respect.

Compulsory retirement ages are found to cover a total of 7,502 employees, or 77.31 per cent of the 9,704 employees included in the survey of the twenty-three schools. This percentage of 77.31 per cent is far below the percentage of employees covered by compulsory retirement ages when we examine the United States as a whole which has 214,979 employees, or 90.98 per cent of a total of 236,301⁶ employees covered by compulsory retirement ages.

4 Table XXIII, 64.

5 Table XV, 46.

6 Table XXV, 96.

TABLE XXIII

PRIVATE SCHOOL EMPLOYEES IN RELATION TO OASI, PRIVATE
RETIREMENT PLAN, AND COMPULSORY RETIREMENT AGE
EAST AND WEST SOUTH CENTRAL REGION
MARCH 1, 1953

	Number of Employees		
	Covered	Not Covered	Total
OASI			
Acad. & admin.	4,523	400	4,923
Non-academic	<u>4,581</u>	<u>200</u>	<u>4,781</u>
Total	9,104	600	9,704
Percentage of total	93.82%	6.18%	100%
Private retirement plan			
Acad. & admin.	4,045	878	4,923
Non-academic	<u>2,872</u>	<u>1,909</u>	<u>4,781</u>
Total	6,917	2,787	9,704
Percentage of total	71.28%	28.72%	100%
Compulsory retirement age			
Acad. & admin.	3,727	1,196	4,923
Non-academic	<u>3,775</u>	<u>1,006</u>	<u>4,781</u>
Total	7,502	2,202	9,704
Percentage of total	77.31%	22.69%	100%

Source: Original Questionnaires

Table XXIV⁷ reveals that the great majority of employees, namely, 6,391 employees, or 65.86 per cent of the total of 9,704 employees, may normally retire at sixty-five. The three schools which permit their employees to retire at sixty, encompass 1,513 employees, or 15.59 per cent of the total of 9,704 employees. This is a fairly large percentage when we consider the percentage of employees permitted to retire at this age in the other groups which were surveyed. Only the State Schools, with 4,325 employees, or 3.74 per cent of the total of 115,651 surveyed employees,⁸ come anywhere near this percentage of 15.59 per cent. Thus, this region has the greatest percentage of female employees which are permitted to retire upon a normal retirement allowance, at the age of sixty in the entire survey.

Earlier in the chapter we saw that the schools surveyed in the East and West South Central region favored a compulsory retirement age of seventy. From Table XXIV we see that 3,057 employees, or 40.75 per cent of the 7,502 employees covered by compulsory retirement ages, must retire at seventy. Only 1,412 employees, or 18.82 per cent of the 7,502 employees, must retire at sixty-five. Thus the trend towards a later compulsory retirement age which began in the South Atlantic region is further strengthened in this region, as only 1,412 employees, or 18.82 per cent of the total of 7,502 employees, must retire before the age of sixty-seven.

7 Table XXIV, 66.

8 Table XXXII, 86.

TABLE XXIV

PRIVATE SCHOOLS EMPLOYEES IN RELATION TO A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
EAST AND WEST SOUTH CENTRAL REGION
MARCH 1, 1953

Number of Employees						
Ages	60	65	67	68	70	Total
Normal age						
Acad. & admin.	559	3,531	122	80	631	4,923
Non-academic	954	2,860	159	90	718	4,781
Total	1,513	6,391	281	170	1,349	9,704
Percentage of total	15.59%	65.86%	2.89%	1.75%	13.80%	100%
Compulsory age						
Acad. & admin.	0	678	432	978	1,639	3,727
Non-academic	0	734	789	834	1,418	3,775
Total	0	1,412	1,221	1,812	3,057	7,502
Percentage of total	0%	18.82%	16.27%	24.15%	40.75%	100%

Source: Original Questionnaires

CHAPTER VIII

THE MOUNTAIN AND PACIFIC REGION

The Mountain and Pacific region includes the eleven States of Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming. In this region twenty-three private schools were surveyed and they encompassed a total of 11,649 employees.

Table XXV¹ shows that twenty-one schools, or 91.30 per cent of the total of twenty-three surveyed schools, have elected to come under the provisions of OASI. This percentage of coverage of the surveyed schools in the region by OASI conforms with the pattern set by the previous seven regions that have already been studied in that they all have a very high percentage of surveyed schools covered by OASI.

Private retirement plans are found in nineteen schools, or 82.61 per cent of the twenty-three surveyed schools in the region. This region is the poorest in respect to coverage of surveyed schools by private retirement plans since all of the other seven groups have a larger percentage of the schools which were surveyed included under a private retirement plan. Of the nineteen schools which have private retirement plans, only nine schools, or

1 Table XXV, 69.

39.13 per cent of the total of twenty-three surveyed schools, include their non-academic as well as academic employees in the plan. Thus, this region's schools which were surveyed are poorly covered by private retirement plans.

Compulsory retirement ages are found in fourteen schools, or 60.87 per cent of the total of twenty-three schools surveyed in this region. The percentage (60.87 per cent) of schools covered by compulsory retirement ages in this region represents the lowest percentage of coverage of schools by compulsory retirement ages that was found in the eight groups that were studied.

TABLE XXV

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY OASI, PRIVATE
RETIREMENT PLAN, AND A COMPULSORY RETIREMENT AGE
MOUNTAIN AND PACIFIC REGION
MARCH 1, 1953

Number of Schools			
	Covered	Not Covered	Total
OASI			
All employees	21	2	23
Percentage of total	91.30%	8.70%	100%
Private retirement plan			
All employees	9	4	13
Acad. & admin.	10	0	10
Total	19	4	23
Percentage of total	82.61%	17.39%	100%
Compulsory retirement age			
All employees	14	9	23
Percentage of total	60.87%	39.13%	100%

Sources: Original Questionnaires

Table XXVI² reveals that the majority of surveyed schools in this region favor a normal retirement age of sixty-five. Eighteen schools, or 90.00 per cent of the twenty schools which reported their normal retirement age, use a normal retirement age of sixty-five for their male employees, while fifteen schools, or 75.00 per cent of the twenty surveyed schools, use the normal retirement age of sixty-five for their female employees. Two schools, or 10.00 per cent of the twenty surveyed schools, have a normal retirement age of sixty for their female employees. This region follows the trend set by the previous six regions in that the schools which were surveyed favor a normal retirement age of sixty-five.

The trend which was established in the last two regions that were studied seems to have been broken by this region. In the last two regions we saw the compulsory retirement age of seventy being favored by the largest single block of schools but in this region we see that eight schools, or 54.42 per cent of the total of fourteen schools having compulsory retirement ages, prefer the compulsory retirement age of sixty-five for their male and female academic employees while seven schools, or 50.00 per cent of the total of fourteen schools, also favor the compulsory retirement age of sixty-five for their male and female non-academic employees. This region contains one of the two schools which were surveyed in the United States that had a compulsory retirement age of seventy-two for all employees. The other school with this compulsory retirement age was a State School.

2 Table XXVI, 71.

TABLE XXVI

PRIVATE SCHOOLS WHOSE EMPLOYEES ARE COVERED BY A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
MOUNTAIN AND PACIFIC REGION
MARCH 1, 1953

Number of Schools

Ages	60	65	68	70	72	Total
Normal age ^a						
Male	0	18	1	1	0	20
Percentage of total	0%	90.00%	5.00%	5.00%	0%	100%
Female	2	15	2	1	0	20
Percentage of total	10.00%	75.00%	10.00%	5.00%	0%	100%
Compulsory age						
Acad. & admin.						
Male	0	8	2	3	1	14
Percentage of total	0%	54.42%	14.29%	21.43%	7.14%	100%
Female	0	8	2	3	1	14
Percentage of total	0%	54.42%	14.29%	21.43%	7.14%	100%
Non-academic						
Male	0	7	2	4	1	14
Percentage of total	0%	50.00%	14.29%	28.57%	7.14%	100%
Female	0	7	2	4	1	14
Percentage of total	0%	50.00%	14.29%	28.57%	7.14%	100%

Source: Original Questionnaires

a Three schools did not answer this question.

From Table XXVII³ we see that 11,154 employees, or 95.75 per cent of the total of 11,649 employees included in the survey of the schools in this region, are included under the provisions of OASI. Thus, this region follows the same trend as the previously studied regions.

Private retirement plans cover 10,347 employees, or 88.82 per cent of the total of 11,649 employees included in the survey of this region. Only 1,302 employees, or 11.18 per cent of the 11,649 employees included in the survey of this region, are not included under a private retirement plan. Earlier in the chapter⁴ we saw that a very low percentage (39.13 per cent) of the twenty-three surveyed schools had private retirement plans which cover all employees but now we see that a high percentage of the surveyed employees in the region are covered by private retirement plans. Thus, it must be concluded that the four schools which did not have any private retirement plan were small schools, since only 1,302 employees, or 11.18 per cent of the total of 11,649 surveyed employees, are not covered by private retirement plans.

Compulsory retirement ages cover only 7,022 employees, or 60.28 per cent of the 11,649 employees included in the survey of this region. This percentage (60.28 per cent) is the lowest percentage of employees covered by compulsory retirement ages that was found in the eight groups that were studied.

3 Table XXVII, 73.

4 Chapter VII, 67.

TABLE XXVII

PRIVATE SCHOOL EMPLOYEES IN RELATION TO OASI, PRIVATE
RETIREMENT PLAN, AND COMPULSORY RETIREMENT AGE
MOUNTAIN AND PACIFIC REGION
MARCH 1, 1953

Number of Employees			
	Covered	Not Covered	Total
OASI			
Acad. & admin.	6,899	320	7,219
Non-academic	<u>4,255</u>	<u>175</u>	<u>4,430</u>
Total	<u>11,154</u>	<u>495</u>	<u>11,649</u>
Percentage of total	95.75%	4.25%	100%
Private retirement plan			
Acad. & admin.	6,824	395	7,219
Non-academic	<u>3,523</u>	<u>907</u>	<u>4,430</u>
Total	<u>10,347</u>	<u>1,302</u>	<u>11,649</u>
Percentage of total	88.82%	11.18%	100%
Compulsory retirement age			
Acad. & admin.	4,484	2,735	7,219
Non-academic	<u>2,538</u>	<u>1,392</u>	<u>4,430</u>
Total	<u>7,022</u>	<u>4,672</u>	<u>11,649</u>
Percentage of total	60.28%	39.72%	100%

Source: Original Questionnaires

The most widely used normal retirement age in the schools that were surveyed in this region is sixty-five as Table XXVIII⁵ shows that 7,626 employees, or 68.38 per cent of the total of 11,152 employees included in the survey of this region, may normally retire at this age. The two schools which permit their female employees to retire at sixty encompass seventy-six female employees, or the small percentage of .68 per cent of the 11,152 employees. This region shows no change in trend as the majority of employees may normally retire at sixty-five.

The compulsory retirement age of sixty-five encompasses 3,388 employees, or 48.25 per cent of the 7,022 surveyed employees in the region who are compelled to retire at a specific age. Only 1,708 employees, or 24.32 per cent of the total of 7,022 employees, are compelled to retire at seventy. Thus, the trend towards a later compulsory retirement age which was established in the last two regions that were studied, is definitely broken. It is interesting to note that the one school which has a compulsory retirement age of seventy-two, has only ninety-seven employees, or 1.38 per cent of the 7,022 employees included in the survey of compulsory retirement ages.

⁵ Table XXVIII, 75.

TABLE XXVIII

PRIVATE SCHOOLS EMPLOYEES IN RELATION TO A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
MOUNTAIN AND PACIFIC REGION
MARCH 1, 1953

Number of Employees						
Ages	60	65	68	70	72	Total
Normal age ^a						
Acad. & admin.	41	4,483	100	2,330	0	6,954
Non-academic	35	3,143	120	900	0	4,198
Total	76	7,626	220	3,230	0	11,152
Percentage of total	.68%	68.38%	1.97%	28.96%	0%	100%
Compulsory age						
Acad. & admin.	0	3,001	970	488	25	4,484
Non-academic	0	387	859	1,220	72	2,538
Total	0	3,388	1,829	1,708	97	7,022
Percentage of total	0%	48.25%	26.05%	24.32%	1.38%	100%

Source: Original Questionnaires

a Three schools having 265 academic and administrative employees and 232 non-academic employees did not answer this question.

CHAPTER IX

STATE SUPPORTED SCHOOLS

The State supported schools include the largest State supported universities that were found in each of the individual States of the United States. Only one State, namely, New Jersey, is not included in this survey of the State schools, due to the fact that it does not have a State university that is operated exclusively by the State of New Jersey. In this survey of the State supported schools the District of Columbia is represented by the school which it supports, namely, Howard University. Thus, the total number of schools surveyed in this group is forty-eight schools employing 115,651 employees.

Table XXIX¹ shows that the State supported schools are not generally covered by OASI. Only ten schools, or 20.83 per cent of the total of forty-eight surveyed schools have elected to include all of their employees under the benefits of OASI. This departure from the pattern set by the private schools is due to the fact that Section 218 (d) of the Social Security Act as amended, provides that:

No agreement with any State may be made applicable (either in the

1 Table XXIX, 79.

original agreement or by any modification thereof) to any service performed by employees as members of any coverage group in positions covered by a retirement system on the date such agreement is made applicable to such coverage group.²

Thus, if state employees are covered by a state retirement system on such date, they are excluded from coverage under OASI. Only if they are not covered by a state retirement system on such date, may the State elect to bring them under OASI through Section 218 (a) of the Social Security Act as amended which states:

The Administrator shall, at the request of any State, enter into an agreement with such State for the purpose of extending the insurance system established by this title to services performed by individuals as employees of such State or any political subdivision thereof. Each such agreement shall contain such provisions, not inconsistent with the provisions of this section, as the State may request.³

State retirement plans are found in forty-six schools, or 95.83 per cent of the total of forty-eight schools. Only two schools, or 4.16 per cent of the total of forty-eight schools, do not have any state retirement plan. Thus, the State Schools go along with the private schools in having a large percentage of schools covered by formal retirement plans.

Compulsory retirement ages were found to exist in forty-five schools, or 93.75 per cent of the total of forty-eight schools which were included in the survey of this group. It should be noted that the three schools, which do not have compulsory retirement ages are in very sparsely populated areas and that the total student enrollment of these three schools is only 11,065 students

2 U. S. Congress, Senate and House of Representatives, Social Security Act Amendments of 1950, 81st Cong., 2nd Sess., Washington, 1950, 43.

3 Ibid., 42.

The State Schools lead the seven regions that have been studied in regard to having the greatest percentage of schools using compulsory retirement ages.

TABLE XXIX

STATE SUPPORTED SCHOOLS WHOSE EMPLOYEES ARE COVERED BY OASI,
STATE RETIREMENT PLAN, AND A COMPULSORY RETIREMENT AGE
MARCH 1, 1953

Number of Schools			
	Covered	Not Covered	Total
OASI			
All employees	10	32	42
Acad. & admin.	0	6	6
Total	<u>10</u>	<u>38</u>	<u>48</u>
Percentage of total	20.83%	79.17%	100%
State retirement plan			
All employees	40	2	42
Acad. & admin.	6	0	6
Total	<u>46</u>	<u>2</u>	<u>48</u>
Percentage of total	95.83%	4.17%	100%
Compulsory retirement age			
All employees	45	3	48
Percentage of total	93.75%	6.25%	100%

Source: Original Questionnaires

From Table XXX⁴ we see that twenty-three State Schools, or 47.91 per cent of the total of forty-eight surveyed schools, permit both male and female employees to normally retire at sixty-five. This group has the highest percentage of schools (39.58 per cent or nineteen schools) which have a normal retirement age of seventy for male employees and the highest percentage of schools (37.50 per cent or eighteen schools) which have a normal retirement age of seventy for female employees, that was found in the entire survey. Another striking fact is that one State School, or 2.08 per cent of the total of forty-eight surveyed schools, permits its male employees to normally retire at sixty. Of the 226 schools included in the entire survey, it was the only school which permitted its male employees to retire at this early age. Thus, in this group the most widely used normal retirement age is sixty-five as was the case in the seven geographical regions studied. The main difference between the State Schools and the private schools seems to be that a larger percentage of State Schools use a normal retirement age of seventy.

The State Schools favor a compulsory retirement age of seventy very strongly since twenty-seven schools, or 60.00 per cent of the total of forty-five schools, use this compulsory retirement age for male and female academic employees. The compulsory retirement age of sixty-five is used sparingly with only eight schools, or 17.78 per cent of the total of forty-five schools, using it for their male academic and non-academic employees and seven schools,

4 Table XXX, 82.

or 15.56 per cent of the forty-five schools, using it for their female academic and non-academic employees.

TABLE XXX

STATE SUPPORTED SCHOOLS WHOSE EMPLOYEES ARE COVERED BY A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
MARCH 1, 1953

Number of Schools

Ages	60	65	67	68	70	72	Total
Normal age							
Male	1	23	2	3	19	0	48
Percentage of total	2.08%	47.91%	4.17%	6.25%	39.58%	0%	100%
Female	2	23	2	3	18	0	48
Percentage of total	4.16%	47.91%	4.17%	6.25%	37.50%	0%	100%
Compulsory age							
Acad. & admin.							
Male	0	8	2	7	27	1	45
Percentage of total	0%	17.78%	4.44%	15.55%	60.00%	2.22%	100%
Female	1	7	2	7	27	1	45
Percentage of total	2.22%	15.56%	4.44%	15.55%	60.00%	2.22%	100%
Non-academic							
Male	0	8	2	6	28	1	45
Percentage of total	0%	17.78%	4.44%	13.33%	62.22%	2.22%	100%
Female	1	7	2	6	28	1	45
Percentage of total	2.22%	15.56%	4.44%	13.33%	62.22%	2.22%	100%

Source: Original Questionnaires

By observing Table XXXI⁵ it can be seen that only 17,809 employees, or 15.40 per cent of the total of 115,651 employees included in the survey of the State Schools, are included under the provisions of OASI. This small coverage of employees by OASI is due to Section 218 (d) of the Social Security Act as amended, which is discussed hereinbefore.

State retirement plans cover 97,872 employees, or 84.63 per cent of the 115,651 employees included in the survey of the State Schools. Since so many employees are not covered by OASI one would expect the coverage of State School employees by state retirement plans to be much more extensive than it is. This 84.63 per cent coverage of employees of State Schools by state retirement plans is only a few decimal points above the coverage of all employees in the United States (198,976 employees covered or 84.20 per cent of a total of 236,301 employees)⁶ which are included under the provisions of a formal retirement plan.

In the State Schools 113,699 employees, or 98.31 per cent of the total of 115,651 employees, are covered by a compulsory retirement age and the very small percentage of 1.69 per cent (1,952 employees of a total of 115,651 employees are not covered by a compulsory retirement age) are not covered by a compulsory retirement age. The State Schools lead all of the other groups which were studied in regard to having the greatest percentage (98.31 per cent) of employees covered by a compulsory retirement age.

5 Table XXXI, 83.

6 Table XXXV, 96.

TABLE XXXI

STATE SUPPORTED SCHOOL EMPLOYEES IN RELATION TO OASI, STATE
RETIREMENT PLAN, AND COMPULSORY RETIREMENT AGE
MARCH 1, 1953

	Number of Employees		
	Covered	Not Covered	Total
OASI			
Acad. & admin.	4,956	40,679	45,635
Non-academic	12,853	57,163	70,016
Total	<u>17,809</u>	<u>97,842</u>	<u>115,651</u>
Percentage of total	15.40%	84.60%	100%
State retirement plan			
Acad. & admin.	44,253	1,382	45,635
Non-academic	53,619	16,397	70,016
Total	<u>97,872</u>	<u>17,779</u>	<u>115,651</u>
Percentage of total	84.63%	15.37%	100%
Compulsory retirement age			
Acad. & admin.	44,726	909	45,635
Non-academic	68,973	1,043	70,016
Total	<u>113,699</u>	<u>1,952</u>	<u>115,651</u>
Percentage of total	98.31%	1.69%	100%

Source: Original Questionnaires

Table XXXII⁷ shows that 45,448 employees, or 39.30 per cent of the total of 115,651 employees, may normally retire at sixty-five. This percentage is somewhat below the percentage of employees which may normally retire at sixty-five that was found among the private schools that were studied. The reason for this is due to the fact that in the State Schools the normal retirement age of seventy is used to a greater extent as 37,059 employees, or 32.04 per cent of the total of 115,651 employees, may normally retire at the age of seventy. Thus, the State Schools have a higher normal retirement age for their employees than was found in the private schools.

The compulsory retirement age of sixty-five is not used very extensively in the State Schools, since only 17,294 employees, or 15.21 per cent of the total of 113,699 employees which are covered by compulsory retirement ages, must retire at this age. The compulsory retirement age of seventy is used to the greatest extent with 58,714 employees, or 51.64 per cent of the 113,699 employees, being compelled to retire at this age. The State Schools which were surveyed have 315 female employees, or .29 per cent of the total of 113,699 employees, which are forced to retire at sixty. This is a very early compulsory retirement age and it is only found in one other group, namely, the Middle Atlantic region. In conclusion it must be stated that the State Schools do not follow the general trend that was manifested in five of the private school regions which were studied in regard to having a large percentage of employees being compelled to retire at sixty-five.

7 Table XXXII, 86.

TABLE XXXII

EMPLOYEES OF STATE SUPPORTED SCHOOLS IN RELATION TO A SPECIFIC
NORMAL AND COMPULSORY RETIREMENT AGE
MARCH 1, 1953

Number of Employees							
Ages	60	65	67	68	70	72	Total
Normal age							
Acad. & admin.	1,925	20,293	6,872	4,615	11,930	0	45,635
Non-academic	2,400	25,155	9,906	7,426	25,129	0	70,016
Total	4,325	45,448	16,778	12,041	37,059	0	115,651
Percentage of total	3.74%	39.30%	14.51%	10.41%	32.04%	0%	100%
Compulsory age							
Acad. & admin.	140	7,190	6,732	9,779	19,934	231	44,726
Non-academic	175	9,384	9,731	10,698	38,780	205	68,973
Total	315	17,294	16,463	20,477	58,714	436	113,699
Percentage of total	.29%	15.21%	14.48%	18.01%	51.64%	.38%	100%

Source: Original Questionnaires

CHAPTER X

THE UNITED STATES AS A WHOLE

In Chapter I of this thesis the main purpose of the research undertaken was stated to be: to discover through original research if the colleges and universities in the United States have compulsory retirement ages for their academic and non-academic personnel and if they do; what are the specific compulsory retirement ages that are being employed.

In answer to the first question: do the colleges and universities in the United States have compulsory retirement ages, it may be stated now that they very definitely do have them. By examining Table XXXIII¹ the reader will see that out of the 226 colleges and universities incorporated in this survey, 184 schools, or 81.41 per cent of the total of 226 surveyed schools, have compulsory retirement ages for their employees. Only forty-two schools, or 18.58 per cent of the 226 surveyed schools, do not have compulsory retirement ages. As to the number of employees covered by compulsory retirement ages we have even more conclusive evidence of the existence of compulsory retirement ages. By examining Table XXXV² the reader sees that

1 Table XXXIII, 93.

2 Table XXXV, 96.

out of the 236,301 employees included in this survey, 214,979 employees, or 90.98 per cent of the total of 236,301 employees, are compelled to retire at some specific chronological age. The number of employees that are not included under a compulsory retirement age is very small when compared to the total number of employees included in this survey. Out of a total of 236,301 employees, only 21,322 employees (9.02 per cent) are not covered by a compulsory retirement age. Thus, it may be concluded from the stated facts that compulsory retirement ages are found to be very prevalent in the 226 colleges and universities of the United States which were included in this survey.

In answer to the second phase of the main problem (what are the chronological compulsory retirement ages that are being employed?) it was discovered that the 134 schools which employ compulsory retirement ages have eight different compulsory retirement ages. These ages are sixty, sixty-five, sixty-seven, sixty-eight, sixty-nine, seventy, seventy-two, and seventy-six. These compulsory retirement ages cover both male and female academic and non-academic personnel. From XXXIV B³ we may conclude that the compulsory retirement age of seventy is the most widely used compulsory retirement age as eighty-eight schools, or 47.82 per cent of the total of 134 schools, use it for their academic male employees and eighty-four schools, or 45.64 per cent of the total of 134 schools use it for their female academic employees. It is also used by ninety-one schools (49.99 per cent) for male non-academic

employees and by eighty-nine schools (48.90 per cent) for female non-academic employees. Although the compulsory retirement age of seventy is the most widely used, it is by no means the only compulsory retirement age that is used to a considerable extent as the compulsory retirement age of sixty-five runs a close second with sixty-two schools (33.69 per cent) using it for their male academic employees and sixty-seven schools (36.41 per cent) using it for their female academic employees. Sixty-one schools (33.51 per cent) use it for their male non-academic employees and sixty-four schools (35.16 per cent) use it for their female non-academic employees.

By observing Table XXXVI B⁴ one gets a clearer picture of the situation. Here we see that 87,355 employees (40.63 per cent) out of the total of 214,979 employees, who are included under a compulsory retirement age, must retire at seventy years of age. The compulsory retirement age of sixty-five encompasses 62,513 employees (29.08 per cent) thus the two compulsory retirement ages of sixty-five and seventy encompass a total of 150,069 employees, or 69.71 per cent of the total of 214,979 employees which are covered by compulsory retirement ages. Thus, it must be concluded that the most widely used compulsory retirement age in the 226 colleges and universities included in this survey is the age of seventy. It should also be concluded that the compulsory retirement age of sixty-five is also used to a great extent.

⁴ Table XXXVI B, 98.

As to the question of whether or not the colleges and universities included in this survey have elected to come under the provisions of OASI, it must be concluded that they have, since 177 schools (78.32 per cent) elected to do so, as can be seen in Table XXXIII⁵. Of the 188 private schools surveyed we find that 167 private schools, or 88.82 per cent, have elected to be covered by OASI. The State Schools cannot be compared with the private schools in regard to coverage by OASI, since Section 218 (d) of the Social Security Act as amended does not permit State Schools with state retirement systems to be included. Thus, the private schools in the United States which were surveyed have elected to come under the provisions of OASI but the State Schools are not covered because they are not allowed to be covered in the majority of cases.

As to the number of employees covered by OASI in this survey we see from Table XXXV⁶ that 129,040 employees (56.61 per cent of the 236,301 employees) are covered. Of the total number of employees covered only 17,809 employees (15.40 per cent of the total of 115,651 State School employees) are affiliated with State Schools thus the remaining 111,231 employees are private school employees. Only 9,419 employees of private schools are not covered by OASI whereas 97,842 employees of State supported schools are not included, this is due to Section 218 (d) of the Social Security Act as amended.

5 Table XXXIII, 93.

6 Table XXXV, 96.

In the United States as a whole, private or public retirement plans are in operation to a great extent as 209 schools (92.48 per cent) have working plans.⁷ Only sixteen schools (7.08 per cent) do not have private or public retirement plans. Of these 209 schools which have formal retirement plans we find that in twenty-five schools (33.18 per cent) the non-academic personnel are excluded from the formal retirement plan.

Table XXXIV⁸ gives a clearer picture of the situation as it shows that 198,976 employees (84.20 per cent) of the total of 236,301 surveyed employees, are covered by a formal retirement plan. Taking these facts into consideration it must be concluded that the employees of the 226 schools, which were surveyed, are well covered by formal retirement plans. It might also be stated that the colleges and universities of the United States, which were surveyed, are very progressive in regard to coverage of their employees by formal retirement plans.

From Table XXXIV A⁹ it must be concluded that the normal retirement age, which is most widely used by the schools surveyed, is sixty-five as the male employees of 159 schools (72.60 per cent) may normally retire at this age. Female employees may normally retire in 154 schools (70.32 per cent) at the age of sixty-five. The normal retirement age of sixty is used in only one

7 Table XXXIII, 93.

8 Table XXXIV, 96.

9 Table XXXIV A, 94.

school (.46 per cent) for its male employees while twelve schools (5.48 per cent) use sixty for their female employees.

Table XXXVI A¹⁰ reveals that 128,431 employees (54.85 per cent) may normally retire at sixty-five and that 54,381 employees (23.22 per cent) may normally retire at seventy. This seems to be significant since only forty-two schools (19.17 per cent) have a normal retirement age of seventy for their male employees and thirty-seven schools (16.89 per cent) have a normal retirement age of seventy for their female employees. Thus, it seems that the schools with the larger number of employees favor a normal retirement age of seventy.

In conclusion it can be said that the colleges and universities in the United States, which were surveyed, favor a normal retirement age of sixty-five and a compulsory retirement age of seventy.

¹⁰ Table XXXVI A, 97.

TABLE XXXIII

SCHOOLS IN THE UNITED STATES WHOSE EMPLOYEES ARE COVERED BY OASI,
 FORMAL RETIREMENT PLAN, AND A COMPULSORY RETIREMENT AGE
 PRIVATE AND STATE SCHOOLS
 MARCH 1, 1953

Number of Schools

	Covered	Not Covered	Total
OASI			
All employees	177	43	220
Acad. & admin.		6	6
Total	177	49	226
Percentage of total	78.32%	21.68%	100%
Formal retirement plan			
All employees	134	17	151
Acad. & admin.	75	0	75
Total	209	17	226
Percentage of total	92.48%	7.52%	100%
Compulsory retirement age			
All employees	184	42	226
Percentage of total	81.42%	18.58%	100%

Source: Original Questionnaires

TABLE XXIV A

SCHOOLS IN THE UNITED STATES WHOSE EMPLOYEES ARE COVERED BY A
SPECIFIC NORMAL RETIREMENT AGE
PRIVATE AND STATE SCHOOLS
MARCH 1, 1953

Number of Schools

Ages	60	62	65	66	67	68	69	70	Total
Normal age ^a									
Male	1	0	159	1	3	12	1	42	219
Percentage of total	.46%	0%	72.60%	.46%	1.37%	5.48%	.46%	19.17%	100%
Female	12	2	154	1	3	9	1	37	219
Percentage of total	5.48%	.91%	70.32%	.46%	1.37%	4.11%	.46%	16.89%	100%

Source: Original Questionnaires

^a Seven schools did not answer this question.

TABLE XXXIV B

SCHOOLS IN THE UNITED STATES WHOSE EMPLOYEES ARE COVERED BY A
SPECIFIC COMPULSORY RETIREMENT AGE
PRIVATE AND STATE SCHOOLS
MARCH 1, 1953

Number of Schools									
Ages	60	65	67	68	69	70	72	76	Total
Compulsory age									
Acad. & admin.									
Male	0	62	6	23	2	88	2	1	184
Percentage of total	0%	33.69%	3.26%	12.50%	1.09%	47.82%	1.09%	.54%	100%
Female	2	67	6	20	2	84	2	1	184
Percentage of total	1.09%	36.41%	3.26%	10.87%	1.09%	45.64%	1.09%	.54%	100%
Non-academic ^a									
Male	0	61	6	19	2	91	2	1	182
Percentage of total	0%	33.51%	3.30%	10.44%	1.10%	49.99%	1.10%	.55%	100%
Female	2	64	6	16	2	89	2	1	182
Percentage of total	1.10%	35.16%	3.30%	8.79%	1.10%	48.90%	1.10%	.55%	100%

Source: Original Questionnaires

a Two schools did not have a compulsory retirement age for non-academic personnel.

TABLE XXXV

EMPLOYEES OF SCHOOLS IN THE UNITED STATES IN RELATION TO OASI,
 FORMAL RETIREMENT PLAN, AND COMPULSORY RETIREMENT AGE
 PRIVATE AND STATE SCHOOLS
 MARCH 1, 1953

Number of Employees

	Covered	Not Covered	Total
OASI			
Acad. & admin.	56,820	46,312	103,132
Non-academic	72,220	60,949	133,169
Total	<u>129,040</u>	<u>107,261</u>	<u>236,301</u>
Percentage of total	56.61%	45.39%	100%
Formal retirement plan			
Acad. & admin.	99,170	3,962	103,132
Non-academic	99,806	33,363	133,169
Total	<u>198,976</u>	<u>37,325</u>	<u>236,301</u>
Percentage of total	84.20%	15.80%	100%
Compulsory retirement age			
Acad. & admin.	93,563	9,569	103,132
Non-academic	121,416	11,753	133,169
Total	<u>214,979</u>	<u>21,322</u>	<u>236,301</u>
Percentage of total	90.98%	9.02%	100%

Source: Original Questionnaires

TABLE XXXVI B

EMPLOYEES OF SCHOOLS IN THE UNITED STATES IN RELATION TO A
SPECIFIC COMPULSORY RETIREMENT AGE
PRIVATE AND STATE SCHOOLS
MARCH 1, 1953

Number of Employees

Ages	60	65	67	68	69	70	72	76	Total
Compulsory age Acad. & admin. Non-academic Total	189 201 390	28,150 34,363 62,513	8,804 11,495 20,299	18,445 16,952 35,397	1,050 1,350 2,400	34,799 52,556 87,355	256 277 533	1,900 4,222 6,122	93,563 121,416 214,979
Percentage of total	.18%	29.08%	9.44%	16.45%	1.12%	40.63%	.25%	2.85%	100%

Source: Original Questionnaires

TABLE XXXVI A

EMPLOYERS OF SCHOOLS IN THE UNITED STATES IN RELATION TO A
SPECIFIC NORMAL RETIREMENT AGE
PRIVATE AND STATE SCHOOLS
MARCH 1, 1953

Number of Employees

Ages	60	62	65	66	67	68	69	70	Total
Normal age ^a									
Acad. & admin.	2,854	54	60,924	1,900	6,994	6,865	650	21,777	102,018
Non-academic	4,255	92	67,507	4,222	10,065	12,235	1,150	32,604	132,130
Total	7,109	146	128,431	6,122	17,059	19,100	1,800	54,381	234,148
Percentage of total	3.04%	.06%	54.85%	2.61%	7.30%	8.16%	.77%	23.22%	100%

Source: Original Questionnaires

^a Seven schools having 1,114 academic and administrative employees and 1,039 non-academic employees did not answer this question.

CONCLUSION:

The American Association of University Professors set forth in their Spring, 1952, Bulletin,¹¹ four principles for academic retirement. Of these four statements of principles the second principle states that:

The institution should have a fixed and relatively late retirement age the same for teachers and administrators. Conditions such as longevity, health of the profession, and interest rates have recently changed in such a way as to justify older rather than younger retirement ages. Under present circumstances the desirable fixed retirement age would appear to be from sixty-seven to seventy, inclusive. . .¹²

In this excerpt from the second statement of principles, two phrases seem to be significant in relation to the research undertaken by the writer. The first phrase: "The institution should have a fixed and relatively late retirement age,"¹³ coincides with one of the questions that was answered in this thesis, namely, do the colleges and universities of the United States, which were surveyed, have compulsory (fixed) retirement ages? The American Association of University Professors think that there should be a fixed (compulsory) retirement age and the practices of the colleges and universities in the United States, which were surveyed, seem to be very much in agreement with this principle. Of the 226 surveyed schools, 184 schools (81.42 per cent)¹⁴ have fixed (compulsory) retirement ages. From the total of 103,132

11 Ralph E. Himstead, ed., "Academic Retirement, Statement of Principles," American Association of University Professors Bulletin, Washington, D.C., XXXVIII, Spring, 1952, 123-124.

12 Ibid., 123.

13 Ibid.

14 Table XXXIII, 93.

teachers and administrators included in this survey only 9,569 are not covered by a fixed (compulsory) retirement age.¹⁵

The second phrase of significance to this research that was found in the Bulletin is, "the desirable fixed retirement age would appear to be from sixty-seven to seventy, inclusive."¹⁶ The study undertaken by the writer shows that of the 184 schools which have compulsory retirement ages, 119 schools (64.67 per cent) have compulsory retirement ages for male teachers and administrators within the prescribed range.¹⁷ For female teachers and administrators it was found that 112 schools (60.87 per cent) come within the prescribed range.¹⁸ Of the total of 93,563 teachers and administrators which were included in the survey and are covered by a fixed retirement age, we find that 63,068, or 67.41 per cent, come within the prescribed range.¹⁹ Examining the academic and non-academic employees together we find that 145,521 employees (67.64 per cent) come within the sixty-seven to seventy bracket.²⁰ Thus, the majority of schools are following the principles for retirement as set by the American Association of University Professors.

¹⁵ Table XXXV, 96.

¹⁶ Hinsteed, ed., "Academic Retirement, Statement of Principles," American Association of University Professors Bulletin, XXXVIII, 124.

¹⁷ Table XXXIV B, 95.

¹⁸ Ibid.

¹⁹ Table XXXVI B, 98.

²⁰ Ibid.

APPENDIX I

COPY OF THE INITIAL LETTER SENT TO TWO HUNDRED AND FORTY-FOUR
COLLEGES AND UNIVERSITIES IN THE UNITED STATES

LOYOLA UNIVERSITY
Institute of Social and Industrial Relations
Lewis Towers, 820 N. Michigan Avenue
Chicago 11, Illinois

November 26, 1952

Dear Business Manager:

I am a graduate student in the Institute of Social and Industrial Relations of Loyola University, Chicago, Illinois. The purpose of my writing to you is to enlist your aid in a study of "Compulsory Retirement Ages for Academic and Non-Academic Employees of Colleges and Universities."

Your help will be extremely important in the completion of the research undertaken and I wish to thank you in advance for helping me in this project.

You will find a self-addressed post-card enclosed and I would appreciate it very much if you would answer the seven questions and return it to me as soon as possible.

Sincerely yours,

Robert B. Brausch

APPENDIX II

THE SEVEN QUESTIONS CONTAINED IN THE QUESTIONNAIRE

- 1 Are your employees covered by the Social Security Act? Yes__ No__
- 2 Do you have a formal old age retirement plan (outside of Social Security) if so does this plan cover:
 - A. Academic employees, Yes__ No__
 - B. Administrators, Yes__ No__
 - C. Others, Yes__ No__
- 3 What is your normal retirement age: Men__ Women__
- 4 Do you have a compulsory retirement age? Yes__ No__
- 5 If so what is this age? ____
- 6 How many individuals do you have on your academic staff including administrators? _____
- 7 How many on your non-academic staff? _____

APPENDIX III

COPY OF THE SECOND LETTER SENT TO FOURTEEN COLLEGES
AND UNIVERSITIES IN THE UNITED STATES

LOYOLA UNIVERSITY
Institute of Social and Industrial Relations
Lewis Towers, 820 N. Michigan Avenue
Chicago 11, Illinois

January 20, 1953

Business Manager
X Y Z University
City, State

Dear Business Manager:

Some time ago I sent you a letter and a questionnaire enlisting your aid in a study of "Compulsory Retirement Ages for Academic and Non-Academic Employees of Colleges and Universities."

Since I have not had a reply from you on this matter so far, I am sending you another self-addressed post-card. I would appreciate it very much if you would be kind enough to answer the seven questions and return the post-card to me at your earliest convenience.

Your help will be extremely important in the completion of the research undertaken and I wish to thank you in advance for helping me in this project.

Sincerely yours,

Robert.B. Brausch

APPENDIX IV

COLLEGES AND UNIVERSITIES IN THE UNITED STATES

INCORPORATED IN THIS RESEARCH

MARCH 1, 1953

Schools	No. of Academic Employees and Administrators	No. of Non-academic Employees	Student Enrollment
ALABAMA			
Alabama, University of, University	588	1,054	5,700
Howard College, Birmingham	113	40	697
Spring Hill College, Mobile	14	20	653
Tuskegee Institute, Tuskegee Institute	231	193	1,927
TOTAL	946	1,307	8,977
ARIZONA			
Arizona, University of, Tucson	394	374	5,108
TOTAL	394	374	5,108
ARKANSAS			
Arkansas, University of, Fayetteville	400	500	4,021
Hendrix College, Conway	45	50	428
TOTAL	445	550	4,449
CALIFORNIA			
California, University of, Berkeley	6,172	9,506	34,475

George Peppardine College Los Angeles	105	42	1,020
Loyola University, Los Angeles	74	30	1,049
Occidental College, Los Angeles	101	155	1,312
Pacific, College of the, Stockton	130	100	1,314
Redlands, University of, Redlands	100	120	1,134
San Francisco, University of, San Francisco	100	80	2,896
Southern California, University of, Los Angeles	2,000	1,500	10,857
Stanford University, Stanford	2,200	800	7,583
Whittier College, Whittier	75	65	1,021
TOTAL	<u>11,057</u>	<u>12,398</u>	<u>62,382</u>

COLORADO

Colorado Agricultural and Mechanical College, Fort Collins	259	150	3,502
Colorado, University of, Boulder	750	1,200	7,980
Denver, University of, Denver	870	739	8,155
TOTAL	<u>1,879</u>	<u>2,089</u>	<u>19,617</u>

CONNECTICUT

Bridgeport, University of, Bridgeport	101	97	2,855
Connecticut, University of, Storrs	725	1,000	7,691
Trinity College, Hartford	81	91	1,145
Wesleyan University, Middletown	104	235	820
Yale University, New Haven	<u>1,300</u>	<u>2,100</u>	<u>7,688</u>
TOTAL	<u>2,311</u>	<u>3,533</u>	<u>20,199</u>

DELAWARE

Delaware, University of, Newark	30	350	2,259
TOTAL	<u>30</u>	<u>350</u>	<u>2,259</u>

DISTRICT OF COLUMBIA

American University, Washington	225	75	4,681
Catholic University, Washington	500	100	3,750
George Washington University, Washington	1,200	800	8,960
			<u>62,382</u>

Georgetown University, Washington	978	500	4,830
Howard University, Washington	<u>313</u>	<u>509</u>	<u>3,697</u>
TOTAL	3,216	1,904	26,918

FLORIDA

Florida, University of, Gainesville	1,271	1,761	9,003
Miami, University of, Coral Gables	600	600	7,775
Rollins College, Winter Park	80	60	643
Tampa, University of, Tampa	<u>56</u>	<u>35</u>	<u>992</u>
TOTAL	2,007	2,456	18,413

GEORGIA

Emory University, Atlanta	398	1,579	3,097
Georgia, University of, Athens	700	400	4,737
Mercer University, Macon	<u>72</u>	<u>70</u>	<u>1,045</u>
TOTAL	1,170	2,049	8,879

IDAHO

Idaho, College of, Caldwell	75	25	433
Idaho, University of, Moscow	<u>350</u>	<u>400</u>	<u>3,040</u>
TOTAL	425	425	3,473

ILLINOIS

Augustana College, Rock Island	74	52	1,191
Bradley University, Peoria	143	98	3,017
Chicago, University of, Chicago	1,200	4,300	7,431
De Paul University, Chicago	<u>342</u>	<u>115</u>	<u>7,053</u>
Illinois Institute of Technology, Chicago	930	894	6,993
Illinois, University of, Urbana	4,000	4,000	22,044
James Millikin University, Decatur	75	50	961
Knox College, Galesburg	109	77	781
Lake Forest College, Lake Forest	60	90	847
Loyola University, Chicago	150	300	7,187
Northwestern University, Evanston	1,100	3,000	19,472
Roosevelt College, Chicago	200	100	4,210
Wheaton College, Wheaton	<u>140</u>	<u>121</u>	<u>1,692</u>
TOTAL	8,523	13,197	82,879

INDIANA

Butler University, Indianapolis	208	120	3,720
De Pauw University, Greencastle	130	250	1,716
Evansville College, Evansville	85	75	1,907
Indiana University, Bloomington	1,500	2,000	17,578

Notre Dame, University of, Notre Dame	530	900	5,040
Valparaiso University, Valparaiso	125	100	1,657
TOTAL	2,578	3,005	31,613

IOWA

Coe College, Cedar Rapids	90	43	610
Cornell College, Mount Vernon	70	85	654
Drake University, Des Moines	195	135	4,856
Dubuque, University of, Dubuque	38	41	551
Grinnell College, Grinnell	125	150	860
Iowa, State University of, Iowa City	900	2,200	7,362
Loras College, Dubuque	74	103	753
St. Ambrose College, Davenport	60	75	1,062
TOTAL	1,552	2,782	16,708

KANSAS

Baker University, Baldwin	39	22	480
Friends University, Wichita	62	10	444
Kansas, University of, Lawrence	967	750	6,512
Washburn Municipal University of Topeka, Topeka	80	45	1,551
Wichita, Municipal University of, Wichita	220	105	2,919
TOTAL	1,368	932	11,906

KENTUCKY

Astbury College, Wilmore	50	42	877
Berea College, Berea	150	500	1,089
Kentucky, University of, Lexington	400	1,200	5,718
Louisville, University of, Louisville	407	435	5,517
TOTAL	1,007	2,177	13,201

LOUISIANA

Centenary College of Louisiana, Shreveport	43	32	1,498
Louisiana State University, Baton Rouge	1,304	1,577	7,542
Tulane University, New Orleans	878	850	5,729
TOTAL	2,225	2,459	13,201

MAINE

Bates College, Lewiston	64	50	838
Bowdoin College, Brunswick	85	125	811

Colby College, Waterville	100	160	1,038
Maine, University of, Orono	<u>350</u>	<u>345</u>	<u>3,019</u>
TOTAL	599	680	5,706

MARYLAND

Johns Hopkins University, Baltimore	1,500	800	6,539
Loyola College, Baltimore	23	26	576
Maryland, University of, College Park	1,670	1,700	12,654
Western Maryland College, Westminster	<u>70</u>	<u>65</u>	<u>661</u>
TOTAL	3,263	2,591	20,430

MASSACHUSETTS

Amherst College, Amherst	130	200	1,063
Boston College, Chestnut Hill	266	262	4,510
Boston University, Boston	1,800	1,500	17,529
Clark University, Worcester	74	80	827
Harvard University, Cambridge	1,900	4,222	10,239
Massachusetts Institute of Technology, Cambridge	2,950	3,050	4,874
Massachusetts, University of, Amherst	650	350	3,308
Smith College, Northampton	250	600	2,290
Tufts College, Medford	175	350	3,388
Wellesley College, Wellesley	<u>290</u>	<u>513</u>	<u>1,739</u>
TOTAL	8,845	11,157	49,767

MICHIGAN

Albion College, Albion	75	100	1,010
Detroit, University of, Detroit	400	200	8,007
Hope College, Holland	67	73	836
Michigan, University of, Ann Arbor	1,200	6,000	17,155
Wayne University, Detroit	<u>711</u>	<u>630</u>	<u>17,334</u>
TOTAL	2,483	7,003	44,392

MINNESOTA

Carleton College, Northfield	100	225	892
Hamline University, St. Paul	70	50	1,200
Macalester College, St. Paul	126	139	1,450
Minnesota, University of, Minneapolis	2,865	4,026	18,682
St. Thomas, College of, St. Paul	<u>125</u>	<u>175</u>	<u>1,456</u>
TOTAL	3,286	4,615	23,680

MISSISSIPPI

Mississippi College, Clinton	85	30	846
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Mississippi, University of, University	332	556	2,253
TOTAL	<u>417</u>	<u>586</u>	<u>3,099</u>

MISSOURI

Central College, Fayette	70	100	596
Drury College, Springfield	70	30	686
Kansas City, University of, Kansas City	200	125	2,728
Missouri, University of, Columbia	988	2,961	8,664
Rockhurst College, Kansas City	49	33	403
St. Louis University, St. Louis	488	322	8,521
Washington University, St. Louis	585	985	<u>11,471</u>
TOTAL	<u>2,450</u>	<u>4,576</u>	<u>33,069</u>

MONTANA

Carroll College, Helena	15	12	472
Montana State University, Missoula	210	185	2,378
TOTAL	<u>225</u>	<u>197</u>	<u>2,850</u>

NEBRASKA

Credighton University, Omaha	212	146	2,401
Nebraska, University of, Lincoln	600	450	6,946
Omaha, Municipal University of, Omaha	75	90	1,592
TOTAL	<u>887</u>	<u>686</u>	<u>10,939</u>

NEVADA

Nevada, University of, Reno	150	200	1,208
TOTAL	<u>150</u>	<u>200</u>	<u>1,208</u>

NEW HAMPSHIRE

Dartmouth College, Hanover	300	700	2,799
New Hampshire, University of, Durham	600	250	3,120
TOTAL	<u>900</u>	<u>950</u>	<u>5,919</u>

NEW JERSEY

Drew University, Madison	80	60	685
Fairleigh Dickinson College, Rutherford	72	20	2,583
Newark College of Engineering, Newark	224	41	2,660
Princeton University, Princeton	900	1,400	3,536
Rutgers University, New Brunswick	939	1,037	7,124
Seton Hall College, South Orange	350	200	6,300
Upsala College, East Orange	70	40	1,572
TOTAL	<u>2,635</u>	<u>2,798</u>	<u>24,460</u>

NEW MEXICO

New Mexico, University of, Albuquerque	250	300	3,804
TOTAL	250	300	3,804

NEW YORK

Adelphi College, Garden City	200	200	2,074
Clarison College of Technology, Potsdam	114	30	1,116
Colgate University, Hamilton	118	110	1,315
Columbia University, New York	3,000	2,000	27,278
Cornell University, Ithaca	1,606	2,423	9,926
Fordham University, New York	625	640	8,876
Hofstra College, Hempstead	140	90	3,918
New York, City College of, New York	830	466	23,762
New York, State University of, New York	3,327	3,051	26,560
Rochester, University of, Rochester	415	1,800	6,091
TOTAL	10,375	10,810	110,946

NORTH CAROLINA

Davidson College, Davidson	80	100	829
Duke University, Durham	650	1,150	4,631
North Carolina, University of, Chapel Hill	475	1,600	5,773
Wake Forest College, Wake Forest,	94	29	1,708
TOTAL	1,299	2,879	12,936

NORTH DAKOTA

Jamestown College, Jamestown	30	25	312
North Dakota, University of, Grand Forks	265	369	2,153
TOTAL	295	394	2,465

OHIO

Alcon, University of, Alcon	150	100	1,992
Antioch College, Yellow Springs	98	145	1,017
Baldwin-Wallace College, Berea	120	80	1,555
Case Institute of Technology, Cleveland	200	200	1,890
Cincinnati, University of, Cincinnati	1,706	729	13,783
Dayton, University of, Dayton	135	90	1,747
Denison University, Granville	121	187	1,125
John Carroll University, Cleveland	62	119	2,117
Oberlin College, Oberlin	201	440	2,057
Ohio Wesleyan, Delaware	160	240	2,011

Ohio State University, Columbus	1,307	3,529	18,500
Western Reserve University, Cleveland	525	650	10,694
Wooster, College of, Wooster	120	150	1,096
Xavier University, Cincinnati	162	105	2,500
TOTAL	<u>5,077</u>	<u>6,674</u>	<u>62,804</u>

OKLAHOMA

Oklahoma City University, Oklahoma City	60	31	2,287
Oklahoma, University of, Norman	476	1,200	7,962
Phillips University, Enid	83	36	1,078
Tulsa, University of, Tulsa	172	114	2,355
	<u>791</u>	<u>1,381</u>	<u>13,682</u>

OREGON

Linfield College, McMinnville	50	30	518
Oregon, University of, Eugene	350	1,500	4,486
Pacific University, Forest Grove	68	34	602
Portland, University of, Portland	100	90	1,275
Reed College, Portland	89	51	620
Willamette University, Salem	80	55	1,064
TOTAL	<u>737</u>	<u>713</u>	<u>8,565</u>

PENNSYLVANIA

Allegheny College, Meadville	85	183	995
Bryn Mawr College, Bryn Mawr	117	75	734
Bucknell University, Lewisburg	143	345	1,914
Carnegie Institute of Technology, Pittsburgh	275	750	2,384
Duquesne University, Pittsburgh	300	150	4,079
Franklin and Marshall College, Lancaster	94	111	1,099
Lehigh University, Bethlehem	290	300	3,150
Pennsylvania State College, State College	1,700	1,900	12,591
Pittsburgh, University of, Pittsburgh	622	384	15,393
Temple University, Philadelphia	866	39	14,110
Villanova College, Villanova	150	175	2,084
TOTAL	<u>4,592</u>	<u>4,412</u>	<u>58,033</u>

RHODE ISLAND

Brown University, Providence	550	650	3,268
Providence College, Providence	97	106	1,443
Rhode Island, University of, Kingston	290	400	1,995
TOTAL	<u>937</u>	<u>1,156</u>	<u>6,706</u>

SOUTH CAROLINA

Furman University, Greenville	104	82	1,071
South Carolina, University of, Columbia	231	205	2,842
Winthrop College, Rock Hill	<u>147</u>	<u>267</u>	<u>1,120</u>
TOTAL	482	554	5,033

TENNESSEE

Chattanooga, University of, Chattanooga	150	60	1,386
Fisk University, Nashville	160	130	689
Tennessee, University of, Knoxville	600	300	7,422
Vanderbilt University, Nashville	<u>978</u>	<u>834</u>	<u>2,886</u>
TOTAL	1,888	1,324	12,383

TEXAS

Abilene Christian College, Abilene	85	90	1,333
Baylor University, Waco	250	450	5,119
Hardin-Simmons University, Abilene	91	36	1,371
Houston, University of, Houston	400	200	13,567
Rice Institute, Houston	135	150	1,507
Southern Methodist University, Dallas	271	299	4,832
Texas Christian University, Fort Worth	122	159	4,051
Texas, University of, Austin	<u>628</u>	<u>1,639</u>	<u>12,383</u>
TOTAL	1,982	3,073	44,163

UTAH

Brigham Young University, Provo	312	200	5,139
Utah, University of, Salt Lake City	<u>400</u>	<u>600</u>	<u>6,492</u>
TOTAL	712	800	11,631

VERMONT

Bennington College, Bennington	70	90	319
Middlebury College, Middlebury	80	100	1,213
Vermont, University of, Burlington	<u>264</u>	<u>522</u>	<u>3,023</u>
TOTAL	414	712	4,555

VIRGINIA

Lynchburg College, Lynchburg	52	12	1,944
Richmond, University of, Richmond	150	45	2,357
Virginia, University of, Charlottesville	400	800	3,533
Washington and Lee University	80	50	1,044
William and Mary, College of, Williamsburg	<u>103</u>	<u>242</u>	<u>1,621</u>
TOTAL	785	1,149	9,049

WASHINGTON

Gonzaga University, Spokane	25	72	1,241
Puget Sound, College of, Tacoma	150	25	1,161
Seattle University, Seattle	180	30	1,918
Walla Walla College, College Place	61	25	1,049
Washington, University of Seattle	868	1,336	13,297
TOTAL	<u>1,284</u>	<u>1,488</u>	<u>18,666</u>

WEST VIRGINIA

Marshall College, Huntington	176	141	2,678
West Virginia, University, Morgantown	1,000	2,000	4,415
TOTAL	<u>1,176</u>	<u>2,141</u>	<u>7,092</u>

WISCONSIN

Beloit College, Beloit	85	115	935
Carroll College	45	52	432
Lawrence College, Appleton	80	120	804
Marquette University, Milwaukee	448	172	7,453
Ripon College, Ripon	60	100	551
Wisconsin, University of, Madison	1,985	3,430	14,020
TOTAL	<u>2,703</u>	<u>3,989</u>	<u>24,195</u>

WYOMING

Wyoming, University of, Laramie	257	468	2,316
TOTAL	<u>257</u>	<u>468</u>	<u>2,316</u>

GRAND TOTAL	103,132	133,169	996,308
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