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ABSTRACT

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Employee benefits for older workers

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Americans are, on the average, living longer and many are working later in life. Public and private benefits plans can send mixed messages to these workers, as some provide an impetus to retire while others encourage continued labor force activity. This article examines the factors that enter into the decision to retire, the possible effects on benefits when an employee turns 65 and continues to work full-time, and when sufficient retirement income is available and how it varies by age of retirement.

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Factors affecting retirement income. March 1993.

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