(Chapter)) notes that the number of males beyond 65 still working is showing a steady decrease, from 60% in 1921 to 25% in 1965 (whereas the number of women over 65 working shows a slight increase, 5.8% in 1963 against 4.2% in 1950). It is probably that the work pattern of External's employees and the satisfactory pension arrangements would work toward substantially lowering the percentage of those seeking gainful employment after 65. This is reinforced by an analysis in the Senate report of the type of work done by those over 65 - males 29.8% in agriculture, 13.4% in service, 10.8% in manufacturing and on 12.5% in managerial. For women, 40.3% were in "personal service" and the balance in professional and clerical work.

With the advance of technology, accompanied by the trend to shorter or more concentrated working hours and longer holidays, more three day weekends, most workers today have leisure time during their working life to arrange and dispose of. Whereas a few years ago, leisure time or any appreciable continuity to it was a rarity until retirement; today this is not so, and this applies to all employees of External (except possibly the top mandarins!) While it is undoubtedly true that most writings on this particular aspect of retirement still stress the sadness and futility of inability to use leisure, the re-organization of the work in today's world automatically must be giving greater incentive to the satisfactory use of leisure during one's working life. Surely this problem will be a diminishing one in the future, but for the time being it is not one that can be ignored even though it can be argued that in general it is a problem for society as a whole rather than a Departmental one - insofar as it is anyone's responsibility but one's own.

(e) <u>PHILOSOPHICAL PROBLEMS</u>:

There can be little doubt that retirement for most people presents as many psychological problems as physical. The latter can be dealt with provided one has the financial resources — assuming ill health has not intervened — and that one is prepared to face up to them.

However, one will not face up to the physical problems unless one has