References

- Aaron, H. J. 1977. "Demographic Effects on the Equity of Social Security Benefits," in *Economics of Public Services*, edited by M. Feldstein and R. Inman. New York: Macmillan, pp. 151–73.
- . 1982. Economic Effects of Social Security.
 Studies of Government Finance. Washington, D. C.: Brookings Institute.
- Adam, L. 1995. Canadian Pensioners Mortality Table 1983–1992: A Report on the Construction of a Mortality Table Based on C/QPP Experience Data. Draft. Quebec: Université Laval.
- Adams, W. R. 1967. "The Effect of Interest on Pension Contributions," *Transactions of the Society of Actuaries* XIX:170–93.
- Angus, D. E., Auer, L., Cloutier, J. E., and Algert, T. 1995. Sustainable Health Care for Canada. Economic Projects, Queen's University of Ottawa.
- Arber, S., and Ginn, J. 1993. "Gender and Inequalities in Health in Late Life," Social Science and Medicine 36:33–46.
- Atkinson, A. B. 1995. "Is the Welfare State Necessarily an Obstacle to Economic Growth?" European Economic Review 39.
- Babazono, A., and Hillman, A. L. 1994. "A Comparison of International Health Outcomes and Health Care Spending," *International Journal of Technology* Assessment in Health Care 10, no. 3:376–81.
- Baldwin, R. 1996a. "Overview of the Retirement Income System," in Roundtable on Canada's Aging Society and Retirement Income System, June 5, 1995, Caledon Institute of Social Policy. Ottawa: Renouf.
 - ——. 1996b. "Income Security Prospects for Older Canadians," in *Aging Workforce, Income Security, and Retirement: Policy and Practical Implications,* edited by A. Joshi and E. Berger. Proceedings, 12th Annual McMaster Summer Institute on Gerontology, June 7–9, 1995, Hamilton, Ontario.
- Barer, M. L. 1995. "Hospital Financing in Canada," in *Hospital Financing*. Working Party on Social Policy, Document no. 2, OECD, 21–42.
- Barer, M. L., Evans, R. G., and Hertzman, C. 1995. "Avalanche or Glacier? Health Care and the Demographic Rhetoric," *Canadian Journal on Aging* 14, no. 2:193–224.

- Barer, M. L., Lomas, J., and Sanmartin, C. 1996. "Reminding Our P's and Q's: Medical Cost Controls in Canada," *Health Affairs* 15, no. 4 (summer): 216–34.
- Barr, N. 1993. *The Economics of the Welfare State*. London: Weidenfeld and Nicolson.
- Barro, R. J. 1974. "Are Government Bonds Net Wealth?" Journal of Political Economy 82.
- Bayo, F. 1988. "Measures of Actuarial Balance for Social Insurance Programs," *Record of the Society of Actuaries* 14, no. 1:161–80.
- BDO Dunwoody. 1994. Next Steps: Health Care in British Columbia. Vancouver.
- Bengston, V. L., and Harrotan, R. A., eds. 1994. Intergenerational Linkages: Hidden Connections in American Society. New York: Springer.
- Binstock, R. H. 1994. "Changing Criteria in Old-Age Programs: The Introduction of Economic Status and Need for Services," *The Gerontologist* 34, no. 6.
- Blomqvist, A. 1994. Sound Advice: Prescriptions for Health Care Reform in Canada. Toronto: C. D. Howe Institute.
- Brown, J. D. 1972. An American Philosophy of Social Security. Princeton: Princeton University Press.
- Brown, M. C. 1987. Caring for Profit: Economic Dimensions of Canada's Health Industry. Vancouver: Fraser Institute.
- Brown, R. L. 1997. Introduction to the Mathematics of Demography, 3rd ed. Winsted, Conn: Actex Publications.
- Brown, R. L., and Bilodeau, C. 1997. "The Canadian Wealth Transfer Index." *Proceedings of the Canadian Institute of Actuaries* XXVIII, no. 2:435–54.
- Burbidge, J. 1987. Social Security in Canada: An Economic Appraisal. No. 80. Toronto: Canadian Tax Foundation.
- Burbidge, J. 1996. *Public Pensions in Canada*. IESOP Research Paper no. 1, Program on the Independence and Economic Security of the Older Population. Hamilton, Ontario: McMaster University.
- Burbidge, J. B., and Davies, J. B. 1994. "Government Incentives and Household Saving in Canada," in *Public Policies and Household Saving*, edited by J. M. Poterba. Chicago: University of Chicago Press.
- Burkhauser, R. V. 1996. "Touching the Third Rail: Alternative Solutions for Bringing the Social

Security Retirement System into Long-Term Balance," in *The Old-Age Crisis—Actuarial Opportunities: The 1996 Bowles Symposium*. Schaumburg Ill: Society of Actuaries, pp. 23–29. Also summarized as the editorial in *The Gerontologist* 36, no. 6:726–27.

- Butlin, G. 1995. "Adult Women's Participation Rate at a Standstill," in *Perspectives on Labour and Income*. Catalogue no. 75-001-XPE. Ottawa: Statistics Canada.
- Caledon Institute of Social Policy. 1996a. Roundtable on Canada's Aging Society and Retirement Income System. June 5, 1995. Ottawa: Renouf.
- ------. 1996b. Canada Pension Plan Trends. Background information prepared for the Forum on CPP Reform, May 1, Ottawa.
- Caldwell, S., and Diamond, T. 1979. "Income Differentials in Mortality: Preliminary Results Based on IRS-SSA Linked Data," in *Statistical Uses of Administrative Records with Emphasis on Mortality and Disability Research*, edited by L. Delbene and F. Scheuren. Washington D.C.: Social Security Admistration, pp. 51–59.
- Canada, Government of. 1965. Royal Commission on Health Services, 1964–1965, vols. I and II. Ottawa: Queen's Printer.
 - -----. 1986. Achieving Health for All: A Framework for Health Promotion. The Epp Report. Ottawa: Health and Welfare Canada.
- ———. 1994. Creating a Healthy Fiscal Climate. Ottawa: Ministry of Finance.
- ———. 1996a. An Information Paper for Consultations on the Canada Pension Plan. Ottawa: Department of Finance.
- -----. 1996b. *The Seniors Benefit: Securing the Future.* Ottawa: Finance Canada, Minister of Supply and Services.
 - ——. 1996c. Report on the Canada Pension Plan Consultations. Ottawa: CPP Consultations Secretariat.
- ———. 1997. Securing the Canada Pension Plan: Agreement on Proposed Changes to the CPP. Ottawa: Human Resources Development Canada.
- Canadian Institute of Actuaries. 1993. Canadian Retirement Income Social Security Programs. CIA Task Force on Social Security Financing, Ottawa.
 - ——. 1995a. Canadian Retirement Income Social Security Programs: Supplement to November 1993 Report. CIA Task Force on Social Security Financing, Ottawa.

------. 1995b. Troubled Tomorrows: The Report of The Canadian Institute of Actuaries' Task Force on Retirement Savings. Ottawa.

- ------. 1996a. *Health Care Financing*. Report of the Task Force on Health Care Financing, Ottawa.
- ———. 1996b. Meeting the Retirement Income Needs of Coming Generations. Report of the Task Force on Pension Plan Coverage, Ottawa.
- ———. 1996c. Report of the Task Force on the Future of Canada/Quebec Pension Plans. Ottawa.
- Canadian Public Health Association. 1997. Health Impacts of Social and Economic Conditions: Implications for Public Policy. Ottawa.
- Charles, J. 1994. "Spoils of Battle." *Benefits Canada*. Toronto: Maclean-Hunter.
- Chen, Y. P. 1987. "Making Assets Out of Tomorrow's Elderly," *The Gerontologist* 27, no. 4:410–16.
- Connidis, I. A. 1989. *Family Ties and Aging*. Toronto: Butterworths.
- Cooperators Insurance Group. No date. Financial Planning for Retirement. Guelph.
- Coward, L. E. 1991. Mercer Handbook of Canadian Pension and Benefit Plans. Toronto: CCH Canadian.
- Daly, M. 1981. The Effect of the Canada Pension Plan on Personal Retirement Saving: Some New Evidence from Cross-Section Tax Data. Ottawa: Economic Council of Canada.
- David, Helene. 1993. "Canada's Labor Market: Older Workers Need Not Apply," *Ageing International* XX, no. 3:21-25.
- Deber, R. B., and Williams, A. P. 1995. "Policy, Payment, and Participation: Long-Term Care Reform in Ontario," *Canadian Journal on Aging* 14, no. 2:294–318.
- Denton, F. T., and Spencer, B. G. 1995. "Demographic Change and the Cost of Publicly Funded Health Care," *Canadian Journal on Aging* 14, no. 2:174–92.
- Denton, F. T., Feaver, C. H., and Spencer, B. G. 1996. *The Future Population of Canada and Its Age Distribution.* IESOP Research Paper no. 3, Program for Research on the Independence and Economic Security of the Older Population, McMaster University, June.
- Derthick, M. 1979. *Policy Making for Social Security.* Washington, D.C.: Brookings Institute.
- Deutsch, A., and Zowell, H. 1988. Compulsory Savings and Taxes in Singapore. Singapore: Institute of Southeast Asian Studies, Economics Research Unit, Research Notes and Discussion Paper no. 65.

- Dickinson, P. T. 1994. A Study for the Evaluation of the Canada Pension Plan's Retirement Pension. Ottawa: Human Resources Development, Canada.
- Duleep, H. 1986. "Measuring the Effect of Income on Adult Mortality Using Longitudinal Administrative Record Data," *Journal of Human Resources* XXI, no. 2:238–51.
- ———. 1989. "Measuring Socioeconomic Mortality Differentials over Time," *Demography* 26, no. 2:345–51.
- Economic Council of Canada. 1979. One in Three: Pensions for Canadians to 2030. Ottawa.
- Evans, R. G. 1984. Strained Mercy: The Economics of Canadian Health Care. Toronto: Butterworths.
 - ——. 1993. Health Care Reform: The Issue from Hell. Working Paper no. 27. Canadian Institute for Advanced Research (CIAR) Program in Population Health.
- Evans, R. G., and Stoddart, G. L. 1994. "Producing Health, Consuming Health Care," in Why Are Some People Healthy and Others Not? The Determinants of Health of Populations, edited by R. G. Evans, M. L. Barer, and T. R. Marmor. New York: Aldine De Gruyter.
- Federal-Provincial-Territorial Advisory Committee. 1994. *The Victoria Report on Physician Remuneration*. Ottawa: Advisory Committee on Health Services.
- Feinstein, J. 1993. "The Relationship between Socioeconomic Status and Health: A Review of the Literature," *Milbank Quarterly* 71, no. 2:279-322.
- Feldstein, M. S. 1974. "Social Security, Induced Retirement, and Aggregate Capital Accumulation," *Journal of Political Economy* 82:905–26.
- Fellegi, I. P. 1988. "Can We Afford an Aging Society?" Canadian Economic Observer 1, no. 10:401-34.
- Ferrara, P. J., and M. Tanner. 1998. A New Deal for Social Security. Washington D.C.: Cato Institute.
- Financial Post. 1996. Restoring Fiscal Order Will Require Disciplined Approach, August 28, p. 8.
- Firbank, O. 1994. Reversing the Trend toward Early Retirement? The Effect of Social Policies and Labour Markets. Université de Montreal.
- Foot, D. K. 1982. *Canada's Population Outlook*. Ottawa: Canadian Institute for Economic Policy.
- Foot, D. K., and Gibson, K. J. 1994. "Population Aging in the Canadian Labour Force: Changes and Challenges," in Aging: Canadian Perspectives, edited by Victor W. Marshall and Barry D. McPherson. Peterborough: Broadview Press.

- Foot, D. K., with D. Stoffman. 1996. Boom, Bust, and Echo. Toronto: Macfarlane, Walter and Ross.
- Foot, D. K., and Trefler, D. 1983. *Life-cycle Saving and Population Aging:* Working Paper Series no. 8308. Institute for Policy Analysis, University of Toronto.
- Ford, D. A. 1996. "Canada Pension Plan Disability" in Experts' Forum on Canada Pension Plan Reform. Caledon Institute of Social Policy, May 1, 1996. Ottawa: Renouf.
- Frank, J. W. 1995. "Why Population Health?" Canadian Journal of Public Health 86, no. 3:162–64.
- Friedman, M. 1972. Second Lecture, in W. Cohen and M. Friedman, *Social Security: Universal or Selective?* Washington, D.C.: American Enterprise Institute.
- Frenken, H., and Maser, K. 1992. "Employer Sponsored Pension Plans: Who Is Covered?" in *Perspectives* on Labour and Income. Volume 4, no. 4, Statistics Canada Catalogue no. 75-001E. Ottawa: Ministry of Industry, Science and Technology.
- Fulton, J. 1993. "The Canadian Health Care Delivery System," *Proceedings of the Canadian Institute of Actuaries* XXV, no. 2:19–38.
- Gee, E. M. 1990. "Demographic Change and Intergenerational Relations in Canadian Families: Findings and Social Policy Implications," *Canadian Public Policy* XVI, no. 2:191–99.
- ———. 1995. "Population Aging: A Contested Terrain of Social Policy," in *Rethinking Retirement*, edited by E. M. Gee and G. Gutman Editors. Gerontology Research Centre, Simon Fraser University.
- Gee, E. M., and McDaniel, S. A. 1994. "Social Policy for an Aging Society," in *Aging: Canadian Perspectives*, edited by V. W. Marshall and B. D. McPherson. Peterborough: Broadview Press.
- Gibson, K. J., Zerbe, W. J., and Franken, R. E. 1992. "Job Search Strategies for Older Job Hunters: Addressing Employers' Perceptions," *Canadian Journal of Counselling* 26, no. 3:166–76.
- Globe and Mail. 1997a. "Corporate Trend Is to Group RRSPs." January 28, Toronto.
- Editorial, February 15, p. D8, Toronto.
- Goss, S. C. 1988. "Long-Range Costs of Social Insurance," *Record of the Society of Actuaries* 14, no. 1:161-80.
- Hadley, J., and Osei, A. 1982. "Does Income Affect Mortality? An Analysis of the Effects of Different Types of Income on Age/Sex/Race-Specific Mortality Rates in the United States," *Medical Care* XX, no. 9:901–14.

- Hall, G. M. 1996. *Mercer Handbook of Canadian Pension and Benefit Plans.* 11th ed. North York: CCH Canada.
- Hamilton, M. 1995. The Canada Pension Plan: Part of a Larger Problem. Remarks at the Fraser Institute Conference, "Replacing the Canada Pension Plan," November 15, Toronto.
- ———. 1996. "Tax Treatment of Employer-Sponsored Pension Plans," in Aging Workforce, Income Security, and Retirement: Policy and Practical Implications, edited by A. Joshi and E. Berger. 12th Annual McMaster Summer Institute on Gerontology June 7–9, 1995, McMaster University, Hamilton, Ontario.
- Health and Welfare Canada. 1982. Better Pensions for Canadians. Ottawa: Minister of Supply and Services.
- Henripin, J. 1994. "The Financial Consequences of Population Aging," Canadian Public Policy XX, no. 1:78-94.
- Hertzman, C. 1996. What's Been Said and What's Been Hid: Population Health, Global Consumption, and the Role of National Health Data Systems. Centre for Health Services and Policy Research, University of British Columbia.
- Hohn, C. 1987. "Population Policies in Advanced Societies: Pronatalist and Migration Strategies," *European Journal of Population* 3:459–81.
- Holzmann, R. 1997. Pension Reform and National Saving: The Chilean Experience. Department of Economics, University of Saarland.
- Human Resources Development, Canada. 1993. Issues Relating to the Stability of the Canada Pension Plan: Public Environmental Analysis. Ottawa: Minister of Supply and Services.
 - —. 1994. Inventory of Income Security Programs in Canada. January 1993. Catalogue no. H75-16/1993E. Ottawa: Minister of Supply and Services.
- Ilkiw, J. 1996. "Observations of a Former Pension Policy Advisor," in Aging Workforce, Income Security, and Retirement: Policy and Practical Implications, edited by A. Joshi and E. Berger. 12th Annual McMaster Summer Institute on Gerontology, June 5-7, 1995, McMaster University, Hamilton, Ontario.
- International Social Security Association. 1987. Conjugating Public and Private: The Case of Pensions. Studies and Research no. 24. Geneva.
- Italianno, J. 1995. Growth in Supplementary Labour Income: Implications for Tax Revenue, Employment and Participation. Ottawa: Department of Finance.
- Keyfitz, N. 1984. "Projecting Fertility Rates." Insurance, Mathematics, and Economics 3, no. 4:219–30.

- Kitagawa, E., and Hauser, P. 1973. Differential Mortality in the United States: A Study in Socio-Economic Epidemiology. Chicago: University of Chicago Press.
- Kotlikoff, L. J., Smetters, K., and Walliser, J. 1996. *Privatizing U. S. Social Security: A Simulation Study.* World Bank Economic Development Institute Conference, "Pension Systems: From Crisis to Reform."
- Kotlikoff, L. J., and Summers, L. H. 1981. "The Role of Intergenerational Transfers in Aggregate Capital Accumulation," *Journal of Political Economy* 89, no. 4.
- Krugman, P. 1996. "A Country Is Not a Company," Harvard Business Review 74, no. 1 (January/ February):40-51.
- Kulp, C. A., and Hall, J. W. 1968. *Casualty Insurance*. 4th ed. New York: Ronald Press.
- Latulippe, D. 1996. Effective Retirement Age and Duration of Retirement in the Industrial Countries between 1950 and 1990. Issues in Social Protection. Discussion Paper no. 2. Geneva: Social Security Dept. International Labour Office.
- LeMay, B. 1997. "Phased Retirement and Early Retirement." Presentation to the Association of Canadian Pension Management, May 30, Whistler.
- Levy, F. 1987. "Dollars and Dreams: The Changing American Income Distribution." New York: Russell Sage Foundation.
- Linton, M. A. 1935. "Reserve Provisions of the Federal Old Age Security Program," *Transactions of the Actuarial Society of America* XXXVI:363-80.
- Lomas, J., and Barer, M. L. 1986. "And Who Shall Represent the Public Interest? The Legacy of Canadian Health Manpower Policy," in Medicare at Maturity: Achievements, Lessons & Challenges, edited by R. G. Evans and G. L. Stoddart. Proceedings of the Health Policy Conference on Canada's National Health Care System. Calgary: University of Calgary Press.
- Longhurst, P., and Earle, R. M. 1987. Looking after the Future. Toronto: Doubleday.
- MacDonald, J. B. 1995. An Actuarial Monograph on the Canada Pension Plan. Ottawa: Human Resources Development.
- Manton, K., and Corder, L. S. 1996. Forecasts of Future Disabled and Institutionalized U. S. Populations 1995 to 2040. Working Paper M578, Center for Demographic Studies. Durham: Duke University.
- Marshall, V. W. 1987. Aging in Canada: Social Perspectives, 2nd ed. Markham: Fitzhenry and Whiteside.
- ——. 1995. "The Older Worker in Canadian Society: Is There a Future?" in *Rethinking Retirement*,

edited by E. M. Gee and G. M. Gutman. Simon Fraser University: Gerontology Research Centre.

- . 1996. Issues of an Aging Workforce: A Case Study of the Sun Life Assurance Company of Canada. Applied Research Branch, the Canadian Aging Research Network, Centre for Studies of Aging, University of Toronto.
- Marshall, V. W., and McPherson, B. 1994. Aging: Canadian Perspectives. Peterborough: Broadview Press.
- McDaniel, S. A. 1986. Canada's Aging Population. Toronto: Butterworths.
- ———. 1987. "Demographic Aging as a Guiding Paradigm in Canada's Welfare State," *Canadian Public Policy* XIII, no. 3:330–36.
- McDonald, L., and Carty, E. B. 1980. "Effect of Projected Population Change on Expenditures of Government." *The Retirement Income System in Canada: Problems and Alternative Policies for Reform.* Task Force on Retirement Income Policy, Volume 2, 16-1–16-34. Ottawa: Minister of Supply and Services.
- McDonald, P. L. 1995. "Retirement for the Rich and Retirement for the Poor: From Social Security to Social Welfare," *Canadian Journal on Aging* 14, no. 3:447–57.

——. 1996. *Transitions into Retirement: A Time for Retirement*. Final Report. Ottawa: Human Resources Development, Canada.

- . 1997. "The Link between Social Research and Social Policy Options: Reverse Retirement as a Case in Point," *Canadian Public Policy* XXIII: 90–113, spring supplement (joint with Canadian Journal on Aging).
- McDonald, P. L., and Chen, M. Y. T. 1994. "The Youth Freeze and the Retirement Bulge: Older Workers and the Impending Labour Shortage," in *Aging: Canadian Perspectives*, edited by Victor Marshall and Barry McPherson. Peterborough Broadview Press.
- McDonald, P. L., and Wanner, R. A. 1992. "Part-Time Work and the Older Worker in Canada," in *Working Part-Time: Risk and Opportunities*, New York: Praeger. edited by B. Warme, K. L. P. L., and L. A. Lundy.
- Menard, J.-C. 1992. "Future Costs of Canadian Social Security," Proceedings of the Canadian Institute of Actuaries XXIII, no. 1:264–70.
- Menard, J.-C., and Potvin, S. 1993. "Actuarial Adjustment Factors: Methodology and Considerations Applicable to Social Insurance Plans," *Proceedings* of the Canadian Institute of Actuaries XXIV, no. 2:397–452.

- Menchik, P. 1993. "Economic Status as a Determinant of Mortality among Nonwhite and White Older Males: Or, Does Poverty Kill?" *Population Studies* 47:427-36.
- Mercer. 1996a. "The Seniors Benefit," Mercer Bulletin 46, no. 4.
- . 1996b. "Pensions in the Higher Wage Sectors?
 Decision Time for Plan Sponsors," *Mercer Bulletin* 46, no. 9. Toronto.
- . 1997. "The Consumer Price Index: Getting the Right Answers to the Right Questions," *Mercer Bulletin* 47, no. 3. Toronto.
- Moore, E. G., and Rosenberg, M. W., with McGuinnesss, D. 1997. *Growing Old in Canada*, Statistics Canada, Catalogue no. 96-321-MPE.
- Murphy, B. B., and Wolfson, M. C. 1991. "When the Baby Boom Grows Old: Impacts on Canada's Public Sector," *Statistical Journal of the United Nations* ECE 8:25-43.
- Murphy, M. 1996. "Implications of an Aging Society and Changing Labour Market: Demographics," in *Roundtable on Canada's Aging Society and Retirement Income System*, June 5, 1995, Caledon Institute of Social Policy. Ottawa: Renouf Publishing.
- Mustard, J. F., and Frank, J. 1994. "The Determinants of Health," in *The Determinants of Population Health: A Critical Assessment*, edited by M. V. Hayes, L. T. Foster, and H. D. Foster. University of Victoria.
- Muszynski, L. 1996. "Myths and Delusions in the Retirement Income Security Debate" in Aging Workforce, Income Security, and Retirement: Policy and Practical Implications, edited by A. Joshi and E. Berger. 12th Annual McMaster Summer Institute on Gerontology, June 7–9, 1995, McMaster University, Hamilton, Ontario.
- Myers, R. J. 1985. "Implications of Population Change on Social Insurance Systems Providing Old-Age Benefits," *Insurance, Mathematics and Economics* 4, no. 1:3-8.
- ———. 1992. "Chile's Social Security Reform (after Ten Years)," *Benefits Quarterly* 8, no. 3:41–55 (see also Addendum in vol. 9, no. 1).
- Myles, J., and Street, D. 1995. "Should the Economic Life Course Be Redesigned? Old Age Security in a Time of Transition," *Canadian Journal on Aging* 14, no. 2:335-59.
- National Advisory Council on Aging. 1992. The NACA Position on Managing an Aging Labour Force. Catalogue no. H71-2/2-12-1991. Ottawa: Minister of Supply and Services.

- National Council of Welfare. 1984. *Sixty-five and Older*. Ottawa: Minister of Supply and Services Canada.
 - ——. 1989. The 1989 Budget and Social Policy. Ottawa: Minister of Supply and Services.
- -----. 1990. Health, Health Care and Medicine. Ottawa: Minister of Supply and Services.
- . 1996a. A Pension Primer. Catalogue no. H68-23/1996E, Ottawa: Minister of Supply and Services Canada.
 - *Benefit.* Ottawa: Minister of Supply and Services.
- ——. 1996c. *Improving the Canada Pension Plan.* Ottawa: Minister of Supply and Services.
- —. 1997. Poverty Profile, 1995. Catalogue no. H67-1/4-1995E, Ottawa: Minister of Supply and Services Canada.
- National Forum on Health. 1997. Canada Health Act: Building on the Legacy. Final Report of the National Forum on Health, vols. I and II. Ottawa: Minister of Public Works and Government Services.
- Norland, J. A. 1995. *Profile of Canada's Seniors*. Catalogue no. 96-312E. Scarborough, Ontario: Statistics Canada and Prentice Hall.
- Northcott, H. C. 1994. "Public Perceptions of the Population Ageing 'Crisis," *Canadian Public Policy* XX, no. 1:66–77.
- Office of the Superintendent of Financial Institutions (OSFI). 1995. Canada Pension Plan: Fifteenth Actuarial Report as at December 31, 1993. Ottawa.
- Orgill, M. 1996. Chile's Pension System Faces Challenges. Reuter's News Service, Santiago, June 20.
- Pappas, G., Queen, S., Hadden, W., and Fisher, G. 1993. "The Increasing Disparity in Mortality between Socioeconomic Groups in the United States, 1960 and 1986," *New England Journal of Medicine* 329, no. 2:103–09.
- Pifer, A., and Bronte, L. 1986. Our Aging Society: Paradox and Promise. New York: W. W. Norton.
- Polson, K., and Brett, G. 1993. Retire Right: The Practical Guide to RRIFs, Annuities and Pensions. Toronto: Penguin Books.
- Poterba, J. M., ed. 1994. *Public Policies and Household Saving*. Chicago: University of Chicago Press.
- Prince, M. 1996. "From Expanding Coverage to Heading for Cover: Shifts in the Politics and Policies of Canadian Pension Reform," in Aging Workforce, Income Security, and Retirement: Policy and Practical Implications, edited by A. Joshi and E. Berger, 12th Annual McMaster Summer Institute on Gerontology, McMaster University, Hamilton, Ontario.

- Quebec 1995. Actuarial Report of the Quebec Pension Plan as at December 31, 1994. Sainte-Foy: Regies des rentes du Quebec.
 - ——. 1996. For You and Your Children: Guaranteeing the Future of the Quebec Pension Plan. Sainte-Foy: Regie des rentes du Quebec.
- Rachlis, M., and Kirshner, C. 1994. Strong Medicine: How to Save Canada's Health Care System. Toronto: Harper Collins.
- Rejda, G. E. 1999. Social Insurance and Economic Security, 6th ed. Englewood Cliffs, N.J.: Prentice Hall.
- Revenue Canada. 1995. *Taxation Statistics for 1993*. Ottawa: Ministry of Supply and Services.
- Ricardo, D. 1817/1971. On the Principles of Political Economy and Taxation. Edited by R. M. Hartwell. London: Penguin.
- Robson, W. B. P. 1995. Putting Some Gold in the Golden Years: Fixing the Canada Pension Plan. Commentary no. 76. Toronto: C. D. Howe.
- Rogers, R. G. 1992. "Living and Dying in the U.S.A.: Sociodemographic Determinants of Death among Blacks and Whites," *Demography* 29, no. 2: 287–303.
- Rosa, J.-J. 1982. "The World Crisis in Social Security." Foundation Nationale d'economie politique and Institute for Contemporary Studies.
- Rosen, S., and Taubman, P. 1979. "Changes in the Impact of Education and Income on Mortality in the U.S.," in *Statistical Uses of Administrative Records with Emphasis on Mortality and Disability Research*, edited by L. Delbene and F. Scheuren. Washington, D.C.: Social Security Administration.
- Rosenthal C. J., and Gladstone, J. 1994. "Family Relationships and Support in Later Life," in *Aging: Canadian Perspectives*, edited by V. W. Marshall and B. D. McPherson. Peterborough: Broadview Press.
- Ruggieri, G. C., Howard, R., and Bluck, K. 1994. "The Incidence of Low Income among the Elderly," *Canadian Public Policy* 20, no. 2:138–51.
- Sarlo, C. A. 1994. *Poverty in Canada: 1994.* Vancouver: Fraser Institute.
- Schellenberg, G. 1996. "Implications of an Aging Society and Changing Labour Market: Labour Market," in *Roundtable on Canada's Aging Society and Retirement Income System*, Caledon Institute of Social Policy, June 5, 1995. Ottawa: Renouf.
- Scherman, K. C. 1995. "Major Changes in Sweden's Pension System," *Ageing International* XXII, no. 2:27-31.

- Schieber, S. J., and Shoven, J. B. 1994. The Consequences of Population Aging on Private Pension Fund Saving and Asset Markets. Working Paper no. 4665. Cambridge, Mass.: National Bureau of Economic Research.
- Schulz, J. K. 1995. *The Economics of Aging*, 6th ed. New York: Auburn House.
- Slater, D. 1995. "Reforming Canada's Retirement Income Security System," *Canadian Business Economics* 4, no. 1:47–58.
- Soderstrom L. 1982. "The Life-Cycle Hypothesis and Aggregate Household Saving," *American Economic Review* 72:590–96.
- Sorlie, P., Rogot, E., Anderson, R., Johnson, N., and Backlund, E. 1992. "Black-White Mortality Differences by Family Income," *Lancet* 340:346–50.
- Statistics Canada. 1972. Pension Plans in Canada, 1970. Catalogue no. 74-104. Ottawa: Ministry of Supply and Services.
- ———. 1982. Pension Plans in Canada, 1980. Catalogue no. 74-104. Ottawa: Ministry of Supply and Services.
- ———. 1984b. Current Demographic Analysis, Fertility in Canada. Catalogue no. 91-542E. Ottawa: Ministry of Supply and Services.
- . 1986. "Longevity and Historical Life Tables (1921–1981) (Abridged)," *Canada and the Provinces.* Ottawa: Ministry of Supply and Services.
- . 1988a. *Historical Labour Force Statistics*. Catalogue no. 71-201. Ottawa: Ministry of Supply and Services.
- ——. 1988b. Pensions and Income of the Elderly in Canada. Catalogue no. 13-588(2). Ottawa: Ministry of Supply and Services.
- - —. 1993. Population Ageing and the Elderly. Current Demographic Analysis. Catalogue no. 91-533E. Ottawa: Minister of Industry, Science and Technology.

——. 1994b. Report on the Demographic Situation in Canada, 1993. Current Demographic Analysis. Catalogue no. 91-209E. Ottawa: Minister of Industry, Science and Technology. ———. 1994c. *Pension Plans in Canada, January 1, 1992.* Catalogue no. 74-401. Ottawa: Minister of Industry, Science and Technology.

——. 1994d. Population Projections for Canada, Provinces and Territories. 1993–2016. Catalogue no. 91-213. Ottawa: Minister of Industry, Science and Technology.

——. 1995a. Pension Plans in Canada: Statistical Highlights and Key Tables, January, 1993. A supplement to Catalogue no. 74-401 (1994). Ottawa: Minister of Supply and Services.

 ——. 1995c. Annual Demographic Statistic, 1994.
 Catalogue no. 91-213. Ottawa: Minister of Industry, Science and Technology.

——. 1996a. Report on the Demographic Situation in Canada, 1995. Current Demographic Analysis. Catalogue no. 91-209E. Ottawa: Minister of Industry.

——. 1996b. *Canada's Retirement Income Programs: A Statistical Overview*. Catalogue no. 74-507-XPB. Ottawa: Minister of Industry.

- ------. 1996c. Canada's Changing Retirement Patterns: Findings from the General Social Survey. Catalogue no. 89-546-XPE. Ottawa: Minister of Industry.
- ——. 1996d. *The Decline in Marriages in Canada*, 1981 to 1991. Catalogue no. 84-536-XPB. Ottawa: Health Statistics Division, Minister of Industry.
- . 1997a. Report on the Demographic Situation in Canada, 1996. Current Demographic Analysis. Catalogue no. 91-209-XPE. Ottawa: Minister of Industry.
- ------. (1997b). Earnings of Men and Women. Catalogue no. 13-217-XPB. Ottawa: Ministry of Supply and Services.

. 1997c. Pension Plans in Canada, January, 1996. Catalogue no. 74-401. Ottawa: Ministry of Industry.

Sweden. 1994. Pension Reform in Sweden: A Short Summary. Proposal of the Working Group on Pensions in 1994. Ottawa: Ministry of Health and Social Affairs.

Task Force on Retirement Income Policy. 1979. "The Retirement Income System in Canada: Problems and Alternative Policies for Reform." Ottawa: Ministry of Supply and Services.

Task Force on Inflation Protection for Employment Pension Plans. 1988. *Research Studies*. Toronto: Queen's Printer for Ontario.

- Torjman, S. 1996. "The Canada Pension Plan Disability Benefit and the Disability Income System," in, *Experts' Forum on Canada Pension Plan Reform*. Caledon Institute, May 1996. Ottawa: Renouf Publishing.
- Towers/Perrin. 1992. Golden Dreams: Canadians Talk about Money and Retirement. Toronto.
- Townson, M. 1996a. "Future Directions and Challenges of an Aging Workforce: Income Security and Retirement," in Aging Workforce, Income Security, and Retirement: Policy and Practical Implications, edited by A. Joshi and E. Berger, 12th Annual McMaster Summer Institute on Gerontology, McMaster University, Hamilton, Ontario.
- Treasurer of Ontario. 1984. Ontario Proposals for Pension Reform. Toronto: Queen's Printer for Ontario.
- Treuil, P. 1981. "Fund Development of an Earnings-Related Social Insurance Plan under Stabilized Conditions," *Transactions of the Society of Actuaries* XXXIII:231-50.
- Turner, G. 1996. 1997 RRSP Guide: How to Build Your Wealth and Retire in Comfort. Toronto: Key Porter Books.
- United States Department of Commerce. 1993. An Aging World II. International Population Report Series P-95:92-3, February. Washington, D.C.: Bureau of the Census.
- Uthoff, A. W. 1993. "Pension System Reform in Latin America," in *Finance and the Real Economy*, edited by Y. Akyuz, G. Held, ECLAC, UNCTAD, and UNU. Santiago, Chile.
- Walker, A. 1990. "The Economic 'Burden' of Ageing and the Prospect of Intergenerational Conflict," *Ageing and Society* 10:377–94.

- Watson Wyatt. 1997. Draft Legislation to Amend Canada Pension Plan Tabled. Special Memorandum. Toronto.
 - ——. 1999. Government Benefits Update, 1999. Special Memorandum. Toronto.
- Weitz, H. 1979. The Foreign Experience with Income Maintenance for the Elderly. Ottawa: Economic Council of Canada.
- Wilkins, R., and Adams, O. 1983. "Health Expectancy in Canada, Late 1970's: Demographic, Regional and Social Dimensions," *American Journal of Public Health* 73(a):1073–80.
- Wilkins, R., Adams, O., and Brancker, A. 1990. Changes in Mortality by Income in Urban Canada from 1971–1986. Health Reports, vol. 1, no. 2. Ottawa: Statistics Canada.
- Wilkins, R., Chen, J., and Ng, E. 1994. "Changes in Health Expectancy in Canada," in Advances in Health Expectancies: Proceedings of the 7th Meeting of the International Network on Health Expectancy (REVES), edited by C. Mathers, J. McCallum, and J.-M. Robin. Canberra: Australian Institute of Health and Welfare.
- Wilkinson, R. G. 1992. "Income Distribution and Life Expectancy," British Medical Journal 304:165-68.
- Wills, E. 1996. "Canada Pension Plan: Disability Benefit," in Roundtable on Canada's Aging Society and Reirement Income System. Caledon Institute of Social Policy, June 5, 1995. Ottawa: Renouf Publishing.
- Wolfson, M., Rowe, G., Gentleman, J. F., and Tomiak, M. 1990. Earnings and Death Effects over a Quarter Century. Ottawa: Statistics Canada, Analytical Studies Branch, Social and Economic Studies Division, no. 30.
- World Bank. 1994. Averting the Old Age Crisis: Policies to Protect the Old and Promote Growth. World Bank Policy Research Report. New York: Oxford University Press.
- World Health Organizational. 1986. Ottawa Charter on Health Promotion. International Conference on Health Promotion. Ottawa: Health Canada, and the Canadian Public Health Association.

Robert L. Brown, F.S.A., F.C.I.A., A.C.A.S., Ph.D., is a Professor in the Department of Statistics and Actuarial Science at the University of Waterloo, Waterloo, Ontario N2L 3G1, Canada.