Bending Futures and Meanings of Work, Careers and Life-Course Pathways

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Setting the Stage

In 1972, psychologist Angus Campbell and political scientist Phillip E. Converse teamed up to edit a book, *The Human Meaning of Social Change,* noting the rapid pace of urbanization, suburbanization, television-viewing, and women’s rising labor force participation. Their theme was “impressive change in rates, while a critical datum in itself, can be interpreted in very different ways when questions of human meaning of the change come to be asked” (p. 6). For instance, they point out:

> We know that the face of the nation, and indeed the planet, is being remade by rapid urbanization, yet there is little in the way of systematic information on historically significant populations as to the balance of perceived attractions and liabilities that the city represents, or the kinds of gratifications and frustrations that are experienced by its actual residents. (p. 7)

Today we are living in another time of unprecedented, multilayered changes in “rates,” again remaking “the face of the nation, and indeed the planet.” This is certainly the case for *population aging,* the result of extended life expectancy and reduced fertility, replete with unparalleled numbers of Boomers (in the U.S born in 1946-64) now approaching or moving through the conventional retirement years. Other impressive changes include *existing and emerging technologies,* in communications, information, robotics and artificial intelligence which, together with globalization forces, are automizing jobs and transforming paid work and lifestyles. *Alterations and diversities in families* include postponements in family formation and rising numbers of singles; increasing family care for infirm parents and spouses; changing gender identities, employment and family roles and relationships, and alternative family forms. *Immigration* forces have fostered disruptions in individual-level daily living and state-level populations as well as an undocumented low-wage workforce. And the *dismantling or scaling back of safety nets* in the form of employment, welfare, and retirement policy protections is fostering high impact risks and exacerbating inequalities as well as uncertainties about the future.
Like Campbell and Converse almost 50 years ago, scholars today confront the challenge of charting the human meaning of the multilayered forces defining our times. Taken-for-granted, established institutions shaping identities, beliefs and behavior -- paid work, retirement, consumption, communication, education and training, formal and informal health care, financial resource streams, family and social relationships – are being upended. These dislocations, in turn, are challenging the very nature of the life course, rendering obsolete the conventional age-graded lock-step script of first schooling, then a lifetime of paid work, culminating in retirement as both leisure and a marker of old age. And yet mid-20th century clocks and calendars remain entrenched in many of our norms, policies, and expectations. Our institutions are both disrupted and lagging behind the demographic, technological, economic, policy, and social forces shaping our present and possible futures.

For example,
- Higher education continues to focus on the 18-22 age group at a time when continuous learning is essential and forays back to school should be both easy and routine.
- Young adults find entry-level wages fall short of their often considerable college debt, even as job insecurity and financial liabilities lead to postponing conventional transitions into marriage, parenting, and residential ownership.
- Finding meaningful jobs or civic engagement opportunities are do-it-yourself projects at all stages of the life course.
- Adults of all ages hope working hard pays off in job security, but are discovering it isn’t so.
- Informal care for children and the infirm is relegated to families with few supports provided to them, even as family care work takes a backseat to the demands of paid work.
• Government and corporate policies remain predicated on linear career paths and one-time, one-way, irreversible retirement exits, even as career ladders are disappearing, automated jobs render skills obsolete, and retirement exits are more blurred and uncertain than predictable.

• Many Boomers want to work or to give back to their communities, but find no clear paths to doing so.5

• For most of the retirement eligible, choices remain full-time, often inflexible career jobs or full-time leisure.6 There are few other options in between.

• Our unprecedented older workforce on the brink of labor market exits portends a loss to communities and societies at large of talent, skills, and local knowledge.

• The U.S. provides few protections around labor market transitions, such as training, apprenticeships, or sufficient wage supports for those who can’t find jobs, are laid off, or retiring from career jobs.

This is the human meaning of social change in the early part of the 21st century:

*Individuals and families, women and men of all ages and life stages, face chronic uncertainties and transitional struggles. Finding what’s next in this climate of ambiguity and risk feels like a private trouble, not a public issue, with some more vulnerable than others.*

Terms like “dislocation” and “disruption” seem to be watchwords when thinking about the perils and potentials of possible futures of work and life.

In this chapter I focus on three impacts of 21st century demographic, technological, social and economic forces: the disruption of conventional job expectations as well as career, family, and life course paths and protections; the vulnerabilities and risk exposures within what Campbell and Converse called “historically significant populations”7 and emergent inequalities;
and possibilities for bending futures of work, careers, technologies, and life courses in ways that reduce disparities and promote social inclusion, economic security, and well-being in this climate of hyper-change. I believe that to effect change in ways that will redistribute material resources and promote social inclusion first, *a broadening of the notion of productive work* to include unpaid family care work and civic engagement, and second, policies and practices recognizing and supporting *flexible careers and life courses* rather than static age-graded regimes. Both will require *designing social as well as technical inventions* that open up opportunities for life-long learning and skill training, redistributive income protections, and meaningful engagement in paid and/or unpaid work.

**Disrupted Work, Careers and Life Courses**

*Why Work and Careers Matter*

Paid work by at least one household member is crucial for the economic sustainability of individuals and families. Employment provides more than a stream of income, it is also key to status, social inclusion, skill development, daily routines, information acquisition, and a network of relationships. There is a subjective side as well; paid work shapes routines, identities, values, a sense of mastery, and current as well as future expectations. In these many ways labor force participation fashions individual and family life quality as well as life chances at all ages and life stages.  

For example, work has consistently been related to both mental and physical health. To be sure, healthy people are most apt to work for pay, but work itself has been shown to promote health and well-being. Jobs are also tied to economic safety nets. Unlike European social welfare state provisions, in the U.S. employing organizations have traditionally been a major source of social welfare, providing (until recently) most health insurance, pensions, and saving plans. Moreover, job tenure (seniority) has historically provided (again, until recently, and only
for white-collar and unionized blue-collar workers) job and economic security that used to accumulate with tenure and used to culminate in retirement security.

The social and temporal organization of jobs, replete with the rhythms, clocks and calendars of work days, work weeks, work years, and work lives (including entries and retirement exits), have been fundamental to the shaping of the conventional mid-20th century lock-step life course. Note that this lock step is based on men’s lives, taking the form of first years of preparation (education), then continuous paid employment throughout “prime” adulthood, culminating in the leisure of retirement. This is clearly a white, primarily middle-class, male model of life biographies, ignoring the unpaid family care work traditionally assigned to women and the challenges of couples holding two jobs but living and working within single-breadwinner organizational structures and cultures.

Jobs and career paths are (or used to be) what sociologists describe as durable arrangements that serve to “organize experience over time.” People’s organized experiences in paid work lay the groundwork for daily living as well as earning a living, and the ways (at least men’s and increasingly women’s) lives unfold over the life course. These so-called “durable” arrangements around paid work over the life course are now very-much in flux. However, the conventional (gendered) clockworks, categories, and logics underlying work days and workweeks, career paths, family care, education and retirement – developed in the middle of the last century – have not kept pace with the large-scale changes characterizing our times.

Careers as an Invention

Careers are a social invention, developed with the Industrial Revolution and the rise of occupations as beneficial to both organizations and workers. In 1930, sociologist Karl Mannheim defined careers as a formulaic path:
at each step in it one receives a neat package of prestige and power whose size is known in advance. Its keynote is security; the unforeseen is reduced to the vanishing point” (Mannheim 1930; p. 458).

Thirty years later, another sociologist, Harold Wilensky (1961), concurred, defining the term “career” as

A succession of related jobs, arranged in a hierarchy of prestige, through which persons move in an ordered (more-or-less predictable) sequence. (p. 523)

Clearly these definitions apply to ever fewer workers. But note that even in the 1960s Wilensky went on to say:

Most men . . . never experience the joy of a life plan because most work situations do not afford the necessary stable progression over the work life. There is a good deal of chaos in modern labor markets, chaos intrinsic to urban-industrial society. (p. 523)

Neither, I would add, did women. Wilensky was writing in the middle of the last century, when the lock-step model of first education, then continuous full-time career work, culminating in full-time retirement leisure may have been a historical blip, unique to middle-class and unionized men’s lives in the 1950s and 60s. But it spawned a career mystique, the belief that continuous, long-hour hard work in an “orderly” career was the path to personal fulfillment and family status and security. This was widely accepted as the roadmap to success, an exclusive route to the American Dream, accepted as the way things are even for those who had no chance to obtain it.

In 1971, a third sociologist, Everett Hughes, observed that careers are both objective and subjective, shaping our identities as well as pathways. Objectively he said: “A career consists of a series of status(es) and clearly defined offices.” Subjectively:

A career is the moving perspective in which the person sees his life as whole and interprets the meaning of his various attributes, actions, and the things which happen to him.” (Hughes 1971, p. 137).
This is important, because careers are both organizational structures and subjective perceptions of identities, goals, and expectations.

With a booming economy combined with the women’s movement in the 1960s and 70s, married wives and mothers replaced what Betty Friedan termed the feminine mystique (that fulfillment came with domesticity)\(^\text{14}\) with a sort of career mystique \textit{plus} – taking on paid work plus homemaking and family care work – as their path to fulfillment. Bottom line: career mystique beliefs continue to infuse men’s and women’s expectations about success, work and the American Dream, even though many were always excluded and today, given demographic, global and technological dislocations, even professionals find career paths to be uncertain and risky.

\textbf{Blurred and Multifaceted Life Courses}

Demographic, technological, and global forces are also disrupting life-course as well as career routines and expectations. Lock-step life courses are becoming less linear, more varied, unequal, and perilous. Crisp divisions (in terms of identities, families, and career paths) around the transitions to adulthood and retirement are blurring, meaning conventional adulthood is unraveling at both edges. Two new adult stages, bookends to the period historically devoted to both family- and career-development, underscore the dissolution of the conventional life course.

\textbf{Emerging Adulthood}

Scholars\(^\text{15}\) find early adulthood is shifting as Millennials (born 1981-1996) move through it, with many getting more education but few finding clear career paths or job security. In the 1950s moving into adulthood was characterized by the end of schooling, a full-time career (for men), marriage, parenting and home buying in quick succession. Today, many young adults are postponing these transitions, going slow as they move toward adult roles.\(^\text{16}\)
Some call this new life stage **emerging adulthood**, a time (typically in the late teens and 20s) between adolescence and conventional adult responsibilities with opportunities to explore various educational, work, and relationship options, but also a time of debt, insecurity, and ambivalence. Much has been written about this new stage, with its very name – emerging adulthood – contested. A key point is that those with few resources and the absence of parental support find few possibilities for exploration and personal development at this time of life. Millennials’ strategies of adapting to financial precarity by delaying family formation further blur historically taken-for-granted life-course transitions.

**Encore Adulthood**

At the other edge of conventional adult roles is what I call **encore adulthood**, sandwiched between traditional careers/childrearing and old age, made possible by medical advances and lifestyle changes improving population health and longevity. It turns out the bonus years of life expectancy are coming not at the end of life but sometime around 55 through 79, as the infirmities associated with old age are postponed.

As a result, Boomers (born 1946-1964) are like Millennials in that they too confront an ill-fitting life course as they move to -- they are not quite sure what. Neither turning 65 nor retirement from the career job now signals the end of paid work or the beginning of old age. People are retiring earlier or later, abruptly, gradually, or not all. Many seek new sources of purpose such as second acts of paid work, civic engagement, or caring for grandchildren, partners, ailing parents. Just as founder and CEO of encore.org Marc Freedman speaks of encore careers, I see this new stage as an extension of adulthood, an “encore.”

Thus we see major alterations at both ends of adulthood. These new categories – emerging adulthood and encore adulthood – are testimony to the demographic, technological, social, and economic forces upending the traditional life course. The seasons of life are
changing, and yet policies and practices remain age-graded, based on the outdated lock step. For example, in the U.S. unemployment insurance is predicated on losing a full-time job, what is treated as a temporary setback needing only short-term support. Yet jobs are being automated and companies merge or disappear, with resulting layoffs and forced early retirements sometimes becoming long-term dislocations. Young people are prone to underemployment, finding it difficult to find good jobs (with decent pay and benefits). And adults of all ages are becoming discouraged in looking for work when they lack the necessary skills. Unemployment insurance protections are insufficient -- too narrowly defined and too meager for today’s and tomorrow’s realities.

A related example: Social Security provisions are based on a lifetime of full-time work, even as large numbers of men and even more women are moving in and out of jobs, in and out of the workforce. Neither have retirement, pension and savings policies kept pace with the uncertainties of outliving resources and the sheer size of our aging workforce and retired force.

**Boomers and Millennials Share Many Experiences and Values**
What I find are similarities in the experiences of those at both ends of the adult life course, underscoring the blurring of conventional boundaries. Both Millennials and Boomers teeter on a moving platform of mounting job and economic insecurity associated with artificial intelligence, automation, and a global economy. Many Millennials have trouble locating secure career jobs, and, while some Boomers are actively fashioning what’s next, others find themselves unwillingly in the workforce or unwillingly retired. An AARP survey in 2012 found one in four (24%) employed Boomers (45-74) thought it was “somewhat” or “very” likely they could lose their job or that it would be eliminated within the next year. In the middle of the last century seniority associated with long tenure in a company meant job security. This is no longer the case.
But it is also true that many Millennials and Boomers aren’t seeking a life’s work, wanting instead flexible and meaningful jobs that could come in the form of short-term projects or gigs. “Careers” are becoming for many more about personal development than about moving up what look like increasingly precarious occupational ladders. Both these cohorts value other things in their lives – families, friends, health, leisure, learning – unwilling to put all their eggs in the “career” basket when the future of jobs seems so precarious. But some are better positioned to customize their paths than others who confront more precarity than possibility.

Disparities in the Human Meaning of Social Change

Durable Inequalities
Conventional views of stratification typically focus on durable inequalities\(^2\) as embodied in education, social class, gender, nativity, race and ethnicity, disability - that expand or narrow life chances and life quality. Durable inequalities in the rewards and costs of paid work are likely to be further deepened in the future in light of automation, resulting dislocations, and the absence of social protections around growing numbers of jobs – from salaried, to contract to gig work. Policies and traditions tied to workers’ educational background, job tenure, and status, as well as (often hidden) bias together with outright discrimination already disadvantage many. Inequalities in the risks of unemployment, restricted entrance into certain occupations, physically and psychologically toxic work environments, job conditions, resources, status and power are entrenched in the labor market and widening in unprecedented ways.

Life-course scholars like me are interested in how the social markers of durable inequality intersect with time, in the form of historical and biographical timing and durations. Time also plays out in trajectories and transitions, such as cumulating advantages and disadvantages or, conversely, turning points bending the arc of work lives. Timing and durations, trajectories, transitions and turning points reflect both individual choices and linked
lives with others, but also technological advances, the economic climate and public, corporate, organizational, and occupational policies and practices that enable or constrain options.

Other Evolving Inequalities

Two new sources of inequality relate to age discrimination and widening precarity in even middle-class jobs. Precarity and age combine for young people burdened with job insecurity and underemployment concomitant with mounting college debt and uncertainty about their futures. Middle-age workers, especially those who are disadvantaged, confront discriminant hiring and firing practices, ratcheting skill requirements, and technological transformations of their jobs. Precarity also emerges from the historically unprecedented combination of population aging, age-bias and age-discrimination, and other inequalities accentuated by the selective demise of pensions and scaled back Social Security and Medicare protections. Precarity can be found among even college-educated professionals and managers experiencing insecurity about the future.

Moreover, new inequalities exist beyond widening job and financial precarity, in the form of unequal access to the mainstream of society. Who is able to get and keep jobs that provide a living wage? Social inclusion has historically been accomplished through paid work, but a rising pool of people of all ages live outside the workforce (see Figure 1) or on its margins, feeling marginal to society. Marginal as well are Boomers unsuccessfully seeking meaningful post-career engagement.

(Figure 1 about here)

How can even advantaged individuals, much less those historically disadvantaged, plan for such uncertain futures? Take the cases of younger workers trying to launch their careers, mid-life workers worried about layoffs while simultaneously struggling to manage multiple obligations, or older workers considering leaving their career jobs or the workforce altogether.
Millennials, GenXers, and Boomers are finding themselves in a world vastly different from that experienced by their parents at their same ages.26

Organizational scholars DiMaggio and Powell (1991) point to the way institutional arrangements channel social choices. Organizational and occupational ladders have in the past provided common understandings of social mobility and identifiable patterns of progression through the work course. But now mismatches between outdated rules, technological dislocations, and ambiguous realities are producing a sense of ambivalence about current and future ways of working and living, as well as unequal real and possible futures.27

**Bending Futures**

Americans are often eager to accept technological inventions, especially those that appear to make our lives easier. Past technological advances become taken-for-granted activities or apps built into daily lives and institutions. Even as smart phones and wearables are now facts of life, the existing infrastructures around work, careers and the life course remain obsolete. *We need 21st century social and technological inventions* that open up imaginations and institutions by reframing work, careers, life-long learning, and life courses, thereby challenging existing assumptions about individual and collective futures.

By “institution” I mean taken-for-granted schemas about “appropriate” behavior, formal and informal rules and conventions representing collectively developed patterns of living that often reflect organizational and community answers to past problems and uncertainties.28

According to organizational scholar Richard Scott (1995, p. 13), institutions are:

- cognitive, normative, and regulative structures and activities that provide stability and meaning to social behavior. Institutions are transported by various carriers—culture, structures, and routines—and they operate at multiple levels of jurisdiction.
Recall the institutionalization of careers was as a series of positions, an orderly and hierarchical progression up occupational status ladders. In the middle of the last century, individuals experiencing uneven or downward pathways were seen as deviant, less committed to their jobs, and reaping fewer economic or psychic rewards. What about today? Or tomorrow? Existing mindsets, policies, and practices contain a number of hidden assumptions about the nature of jobs, careers and life courses that need to be challenged.

Outdated Assumptions

Assumption 1: The primacy of paid work as key to identity, fulfillment, and livelihood

Work and career paths are master statuses in American society. Paid work organizes the rhythms, routines, clocks, and calendars of our days, weeks, years, and lives. Societies and economies in all developed nations are ordered around full-time jobs, full-time workers, and continuous careers, as are organizations, communities, families, and social policies. These rigid structures and cultures offer few options, even as work intensification, artificial intelligence, automation, and job insecurity ratchet up stress and uncertainty. Americans in particular equate "success" with occupational status and career mobility in the form of rising occupational prestige and high incomes.

Employment is not only a central role, it is virtually isomorphic with contemporary notions of productivity and achievement. This renders unpaid work--at home, in the community-discounted, literally, in national economic indexes (e.g., the unemployment rate, the gross national product) and in self-assessments (e.g., I am only a housewife; I am just a volunteer).

The Matthew Effect, the idea that the rich get richer and the poor get poorer, that is the basis for the cumulative advantage/disadvantage theory is about existing disparities. But there are also age-based disparities for both emerging and encore adults. And people of all ages have more tenuous ties to the labor market. Automation and artificial intelligence advances are going
to require rethinking the primacy of paid work and devising new, 21st century redistrutubutive safety nets for new precarities.

For most adults, jobs remain a major, if not the principal, source of purposive activity, social relations, independence, identity, and self-respect. The role of worker is the identity that integrates us and wins us acknowledgement as adult members of the larger community. Ideas for dealing with the automation of jobs, like a guaranteed income, ignore the importance – and valuing – of these many positive aspects of paid work. And yet an exclusive focus on employment ignores the importance –and valuing – of family care and civic engagement. Total investment in one’s job no longer has the primacy it once had.32

Assumption 2: The middle-class male experience as template
The use of the career concept is heavily biased toward the experiences of typically white, middle-class or unionized blue-collar men, not women.33 For men, success has been about climbing occupational or seniority ladders, accruing along the way money, power, and prestige. For white middle-class women in the middle of the last century, success was cast as marrying a man with these resources.34

From the 1970s on, people have earned their living in a workforce comprised of both men and women. Yet we continue to hold men and women to a male career trajectory, a path that, in reality, is increasingly available to ever fewer women or men. Thus far, the gender revolution has focused on rendering men's career paths open to women, with the (male) career mystique the taken-for-granted model. Women use it to gauge their own experiences, as do their colleagues and bosses. But this model does not fit unless women relinquish their traditional family responsibilities as nurturers and caregivers on the domestic front and increasingly does not fit men's experiences either.35 Men have been able to follow the conventional career model precisely because (1) they did not shoulder much of the family care work responsibilities, and (2)
the employer-employee contract provided internal labor markets and avenues for occupational mobility.

Given the primacy of their traditional family roles, women’s career patterns are often characterized as “erratic,” “uneven,” or “chaotic,” with marriage and children viewed as obstacles or at least interruptions in their employment histories. Changes in family responsibilities and limited job prospects precipitate women moving in and out of the labor force in and out of part-time work.³⁶ Men’s traditional role as breadwinners has meant that career interruptions have been far less common, at least for those in more privileged positions. However technological and globalization forces as well as men’s as well as women’s interest in family and personal activities suggest futures in which both men’s and women’s paths are apt to be disorderly.

Recall that in the middle of the 20th century, educational, employment, and pension legislation and regulation forged a lock-step life course, consisting of first full-time education as preparation for adult roles, then an adulthood of continuous, full-time employment, followed by full-time leisure during the “golden years” of retirement. This adult path of continuous, full-time, year-round employment, bracketed by schooling at one end and retirement (or death) at the other, became institutionalized and taken for granted.³⁷ In the U.S., government policies – Social Security, Unemployment Insurance, Medicare, Disability regulations, the Fair Labor Standards Act – all took as a “given” both the lock-step of continuous, full-time employment and the breadwinner-homemaker gender divide. These policies, together with regulations guiding business practices, constitute an age-graded regime giving structure to the life course through shared understandings and taken-for-granted rules, roles, relationships, resources, and risks associated with adulthood at different ages. Education, employment, and retirement have served
(together with marriage and parenting) to structure virtually all aspects of the adult life course, with retirement typically the marker of old age. This lock-step life course is obsolete, a cultural relic of a society that no longer exists.

Many educated, introspective Boomers, GenXers, and Millennials value flexible yet meaningful work that is compatible with their personal and family lives more than occupational achievement. But they are uncertain as to how to fit the pieces of their lives together in an unsettled global climate that individualizes the risks of employment and economic insecurity. Required are new institutional arrangements for more flexible and sustainable work and more flexible and sustainable portfolio careers congruent with personal or family interests, goals, and obligations.

Assumption 3: The individual as focal point
Workers are typically thought of as individuals without family responsibilities or constraints, much less other interests or values, and their careers are similarly defined as reflecting individual mobility patterns. But family and personal considerations and values increasingly intrude on the work weeks and career paths of both men and women, as do considerations and resource availability/constraints associated with a spouse's career, children’s schooling, aging parents’ needs, and the concerns of coworkers and supervisors. Social relationships matter, even though families as key workplace considerations are less blatant than in the 1950s when organizations frequently interviewed the wives of job candidates to ensure that they too were dedicated to their husband's upward career mobility.  

Absent hiring out the caring and nurturing of family relationships, it is hard for contemporary workers – men or women – to manage the competing pressures for time, energy, commitment, and attention between work and family. As Boomers and GenXers move through their 40s, 50s, 60s, and 70s, the care of aging parents and other relatives, including ailing
spouses, will only accentuate the disjuncture between the reality of their lives and their own (as well as others') expectations. This conforms to the life-course notion of linked lives, suggesting the importance of couples and coworkers, parents and children in shaping occupational paths over the life course.

Focusing on individuals also ignores the technological, organizational and policy contexts defining and delimiting the ways, times, and places people live and work. And yet existing rhythms, clocks, and calendars of work and occupational careers remain built into organizational and public policies based on work as a place and time, not (often shared) activities that communication and information technologies are freeing from the constraints of both time and place.

Possible Futures? Social as Well as Technological Inventions
Key social challenges in the human meaning of social change: What innovative policies and practices could promote the sharing of technological advances by everyone, in the ways that cellphones are now seemingly universal “necessities” in the lives of contemporary Americans? How can we redistribute resources and options to reduce and ameliorate existing and future disparities? I argue that disparities are more than economic; there are also wide and growing divides in the social inclusion of different subgroups into the social fabric of society. Are there flexible and sustainable ways of promoting willing engagement in needed work, paid and unpaid, that simultaneously promotes health and better futures for individuals, families, organizations, and communities?

There are two ways to bend the futures of work, careers, and life-course paths, from the top down and from the bottom up. Some argue that you have to first change cultures – individuals’ beliefs, norms, and stereotypes -- then concrete changes (such as redistribution and
more equitable social inclusion and income) will appear. Others maintain that changing systems and structures is the path to corresponding changes in cultural stereotypes, beliefs, and norms. In reality both are needed, but our outdated labor market infrastructures in the face of the technological, economic, and demographic forces disrupting work and workforces suggest the importance of deliberate top-down policy innovations building flexible institutions and more sturdy safety-nets.

Unfortunately, employers, policy makers, thought leaders, scholars, and individuals have yet to achieve consensus as to what the nature of 21st century work, careers, care, education, retirement, and life courses will be. There is an air of resigned waiting – for autonomous vehicles, for better robots, for more artificial intelligence applications. But trend lines and technologies are neither inevitable nor impermeable. If our goals are to promote health and better futures for individuals and for society, including reducing enduring and evolving inequalities, what are the innovations – technical, organizational, and policy – to achieve them? Opening up transitionary options – to return to school, for example, -- can rearrange seemingly inevitable patterns of disadvantage. How can we restructure expected and unexpected work transitions, as well as supports for everyone moving into and out of roles and relationships across the life course?

The research and policy challenge is to rewrite the scripts of the ideal worker and “good” jobs to widen the pool of options and protections fitting today’s, not yesterday’s realities. Both scholars and organizational as well as entrepreneurs and public policy leaders need to rethink and fashion flexible and sustainable clockworks, calendars, and pathways of work that take into account historical inequalities together with the new individualization of risk, the shrinking of social inclusion, and evolving and unequal 21st century life courses.
When thinking about new designs for living promoting health and well-being, it is easier to contemplate transforming the physical (built) environments of residences and neighborhoods, or of new technologies that can automate tasks than transforming the social environments of clocks, calendars, and cages around education, work, civic engagement, and retirement. Such social environments are in dire need of change, but are far more difficult to modify than are bike paths or smart phones. Economic, population, and technological dislocations generate uneven risks to be sure, but also opportunities for social change, opportunities for individuals, organizations and governments to fashion new, healthier, and more sustainable ways of working and living.

*Flexibilities in the clockworks of work*

Wider options and redistributions in the emerging and encore adult years, and indeed throughout adulthood, are difficult if not impossible without the development of greater educational, career, work schedule, and retirement flexibilities. Health-promoting and sustainable futures necessarily include flexible education and training beyond age boundaries), flexible workdays (beyond time and place), flexible workweeks (beyond the full-time template), flexible careers (beyond orderly), and flexible retirements (beyond one-way total exits). But achieving these more customizable life paths requires rethinking age-graded policies and practices and formulating new ones, with special attention to transitions around *education-work, work-family, work-unemployment, disability, and work-nonwork/retirement interfaces.*

Few organizations offer their employees career flexibility in terms of workers of all ages being able to dial down to less stressful work, new or what is variously termed gig, contract, or portfolio jobs. Even the growing shared economy of gig (on-demand) jobs doesn’t solve economic disparities, providing as it does flexibility without either sufficient income or security.
One possibility are potential options opening up in the social sector. Rising need, coupled with few financial resources, may herald more flexible or project-type jobs or civic engagement opportunities in community non-profits, especially when applicants come with strong motivation, considerable skills, and compelling interest in working to improve the human condition.

Another possibility: health care facilities and social service organizations seem to be more accommodating in offering work-week flexibility to employees and volunteers than those in the private sector; such “high-touch” work is less likely to be the victim of automation.

New digital technologies are transforming education in terms of time and place, making for more flexible schedules and arrangements, even though the fundamental organization of learning remains anything but lifelong. Seeking out and serving learners at all ages in addition to the traditional, younger clientele could have big payoffs for universities, workers, and, down the line, employers. But the costs of funding education remain problematic. Universal free secondary schooling became the norm with industrialization. Will universal free college education become the future norm with the digital revolution?

Industry leaders and elected officials are slow to recognize the need for providing contemporary workers with greater life-course flexibility and possibility around education and training, work, family care, income streams, career and retirement paths, even as powerful actors in organizations are invoking flexibility for business needs, replacing salaried employees with contractors, and eliminating the pension, seniority, and health care benefits once used to lure and retain workers.

Planning or Toolkits?

Most workers don’t want to talk to their bosses or human resources departments about their career or retirement goals or plans, much less any health challenges. Many fear that
showing up at planning workshops, or even asking questions online, signals they are expecting to soon move on. Moreover, most workers haven’t really thought about when they will be voluntarily exiting their current jobs to take on another, engage in informal family care or civic engagement, or improve their own health. Other more planful individuals have seen their plans unravel in a competitive and uncertain economic climate. For example, in the IT workforce the Work, Family, and Health Network is studying, when Boomers were asked in 2014 about the odds of their working, in any job, at age 67, the average answer was 46 on a scale of 100, with 100 expressing certainty of working). This suggests to me that they don’t know, that many Boomers simply can’t, or are reluctant to, see around the corner.

In the midst of ambiguous futures, more information about possibilities would be helpful. Changing “retirement planning” materials, websites, and workshops to focus on talent development, health promotion, and career or life planning at all life stages would shift conversations from retirement or exits to what Boomers and younger workers want to do now and next. Digital apps and assets could streamline and customize a wealth of needed health, employment, income, and civic engagement information.

Planning may be less important than a toolkit of options – such as retraining – to deal with the uncertainty of possible futures. Key ingredients of a toolkit are education and health, to be sure, but also opportunities for purposive engagement (apprenticeships as well as jobs and civic engagement opportunities), and a sense of control that can only come from knowing about and having real, viable choices and protections.

Removing Existing Impediments and Leading by Example
Policies and practices “on the books” often serve as impediments to much needed flexibilities. As an example, some corporations are prohibited by existing federal retirement policies from hiring their own recent retirees, predicated on outdated expectations of clear divides between
work and retirement. Research is needed on existing and potential future impediments that constrain both redistribution of resources and equitable distribution of computational and communication as well as automation technology benefits.

Federal, state, and local governments not only serve the public, they employ a large segment of the workforce (15.3% of the U.S. workforce). Reconfiguring this public sector workforce could lead change in futures of work. Governments at various levels could be model employers in terms of identifying and speaking out against age discrimination and unhealthy job conditions, as well as developing not-so-big jobs or bridge jobs for Boomers who want to scale back or for Millennials who want to follow multiple pursuits. If governmental agencies were to model innovative, flexible ways of launching Millennials as well as training, retaining, hiring and retiring Boomers and the GenXers in their wake, they would open up, rather than close down options.

*Job, Economic, and Health Risks*

Given that precarity, artificial intelligence, and automation seem baked into potential futures of work, large-scale policy shifts are necessary to shore up insurance against resulting employment, economic, and health insecurities. The challenge is to provide social protections and public service options for those who want to work but find themselves laid off, underemployed, unwillingly out of the workforce, disabled, or “retired” through forced buy-outs or company expectations. Similarly, policy leaders need to fashion sustainable options for those who feel too burdened by poor health, intensive and extensive job demands, or family caregiving to continue to work full time. To promote and maintain the health and well-being of people of all ages requires policies that better cushion the shock of unemployment or unexpected retirement by providing more economic security, possibly through public service work across the life course or
some income floor. Existing safety nets in the U.S. are limited. For example, Social Security provides at best modest levels of support, and yet five in ten retirees rely on Social Security for 90% or more of their income. There are a number of options: a guaranteed income, for example, and/or stipended public service opportunities to build community infrastructure, care for the infirm, and promote the common good.

Health issues are another set of risks, especially for Boomers, who want to stave off the next life stage—old age—as long as possible, but increasingly for workers of all ages. The traditional solution to old age frailties, institutionalized long-term care, is unsustainable in light of the unprecedented age wave. New social inventions -- like continuing care retirement communities and paid home care -- and new technological assets to promote health and facilitate continued community living are offering promising alternatives. Policies promoting aging in place provide supports for older adults to continue to live independently in their own homes. However, aging in place reinforces the health and other inequalities in quality of residence and neighborhood of different subgroups, disparities embedded in neighborhoods, states, and regions.47

Boomers and increasing GenXers are concerned about maintaining their vitality and independence as long as possible. Many are changing the ways they eat, adding in exercise regimens, and thinking about scaling back at work, becoming social entrepreneurs, or else taking on new jobs or community service as ways of pressing the refresh button.

Disruptive technologies can be the impetus for employers in the public, private, and social sectors to move beyond standardized rules to institutionalize time shifting, perhaps providing routine options for their employees who wish to do so to scale back to .8 or .5 time, to opt for project work, to go back to school, to phase retirement, and to more generally customize
their paid work as well as time for families, caring for infirm parents, supporting their communities, recreation, health behaviors and care for themselves. But none of this will “work” if people can’t count on a steady stream of income. This must include reimagining, relaunching and paying for life-long education and training policies and practices. Needed as well are supports for fresh starts as business or social entrepreneurs seek to solve a business or community need. Both public and business policies may need to move away from full-time work expectations, adding on earned income tax credits or some type of wage insurance to make up for the shortfall in earnings associated with contract or project work. Paying individuals for their family care of the frail and infirm would recognize the necessity and value of this often unacknowledged form of work. A promising option in the face of failed job searches and unwilling exits would be ramping up and funding stipended opportunities for public service, such as the Peace Corps, AmeriCorps and Senior Corps, for those of all ages,

Third Parties
Some enterprising entrepreneurs are developing innovative ways to manage the talents and skills of workers of all ages, becoming inventive third parties in the space between employers and employees. These new organizational arrangements can promote new ways of working. Sara Horowitz is one such change maker. The founder and Executive Director of Freelancers Union, a third-party support system for independent workers, she has even created a social-purpose insurance company to serve Freelancers Union members. The Freelancers Union aims to assist those who have started their own business or else engage in contract or project work, what Horowitz sees as tomorrow’s workforce. As Horowitz observes:

The rules for the new economy haven’t been written yet. Well, they have... it's just that they were written 50+ years ago when the 9-to-5, 30-years-and-a-gold-watch career path was the rule, not the exception.48
Mae O’Malley is another change maker, an attorney who founded a third party arrangement for legal services, *Paragon Legal*. This San Francisco-based legal placement service benefits clients by enabling them to quickly “ramp up legal resources with flexible arrangements designed for your specific situation” and attorneys of all ages by offering an escape from the rigidity of traditional jobs through more flexible, project-based assignments with premier clients and dynamic, challenging work. Paragon’s policies and practices are especially unique and path-breaking. For example, it provides attorneys with health insurance, malpractice insurance, and other benefits. Paragon also enables its attorneys to work flexibly and sanely; no job is billed at more than 40 hours a week. And it offers two tiers of salary – one for those with less than eight years and one for those with eight or more years of legal experience. This is important, because sometimes Boomers who have previously commanded exorbitant fees because of their experience have effectively priced themselves out of the market; they want to move away from the inflexibility and high pressures of traditional in-house or law firm positions, but there’s not a big market for independent and expensive lawyers-at-large. At Paragon, attorneys with 10 or 30 years’ experience operate under the same compensation structure, retaining a high degree of flexibility, freedom, and control. This two-tier remuneration policy effectively removes age discrimination, by making Boomers with years of experience both more attractive and affordable. Yes, it also means a trade-off between commanding higher wages and higher pressure and commanding higher flexibility, but it keeps Boomers in the workplace on their own terms—a job perk most can’t yet fathom. Paragon Legal is one of the fastest-growing women- and minority-owned firms in the U.S.

I myself am seeking to investigate and model higher education institutions as promising third parties in recognizing the longevity bonus, with colleges and universities serving catalysts
for bringing Boomers back to campus to reflect on how best to use their time and talents for the greater good. Our University of Minnesota Advanced Careers Initiative (UMAC) is designed to promote both personal and societal renewal. It launched in the 2017-2018 academic year.

Conclusions

Adults of all ages are improvising by choice or by circumstance, time shifting when and how they work, serve, learn, care, connect, give back, retire, and play. The fact is, for the moment at least, it is individuals and couples who are reimagining and reinventing their own life courses. One by one, as couples, or in small groups, Americans blessed with sufficient educational and other resources are creating niches for themselves, forging what are often portfolio careers. Simultaneously, others less blessed are becoming even more vulnerable.

Scholars, entrepreneurs, and policy leaders need to make thoughtful reappraisals of emerging life patterns and examination of promising alternatives to the lock step. This could lead to a reconfiguration of life courses in ways that create more employment, family care, civic engagement, and educational options, updated protections, and greater variety in pathways for both men and women in youth, early adulthood, midlife, and encore adulthood. A key question for policy, technology, and research is: How can we change the clocks and calendars of paid work and the lock-step life course to promote health and sustainability by better fitting the realities of today’s and tomorrow’s workforces, families, technologies, and economies?

Times of rapid social change are rife with possibility. Will policy leaders in the corporate, IT, state, and social sectors actively restructure the ways jobs, careers, schooling, caregiving, service, and retirement are organized to open up options for social inclusion? Do policy-makers and innovators at all levels and in all industries have the ability and the motivation to make and sustain social changes in the face of technological changes, and technological changes that
promote health and life quality for everyone? Creating more equitable, health-promoting, and sustainable futures of work will require embracing new technologies to be sure, but also deliberate shifts in how we think about, legitimate, legislate, and regulate not only technologies, but also the social organization of work, careers and life courses. Offering people who wish to work into meaning engagement prospects will offer enormous dividends of creativity, talent, health, and possibility for renewal at all life stages – for individuals, but also for families, workplaces, and communities.

Dislocations set the stage for deinstitutionalizing conventional arrangements and legitimating new ones, often through a *recombination or reconfiguration* of existing elements as well as efforts to use the assets, assistance and apps of transformative technologies to promote personal and community health and life quality. The peculiarly American focus on busyness and productivity combined with the lock-step career mystique have equated success with the income and wealth associated with seeking and moving up prestigious occupational ladders. But uncertain, risky, and ambiguous futures of work, careers and life courses call for new protections, innovative, flexible life-course (rather than age-graded) policies, and alternative definitions and yardsticks of success.

Imagined futures of work and life feel more patchwork than lockstep, characterized by uncertainty, ambiguity and precarity. Required are new institutional arrangements and technological augmentations undergirding more customized and multiplex life courses. Whether age- and life-course boundaries are becoming more blurred, risky, and variable, whether boundaries are more or less blurred or risky for individuals differentially located in the social structure, and ways to reduce income, inclusion, and health inequalities across the life course are key research, technological, and policy agendas. Needed are incentives opening up learning, skill
building, and productive engagement for people of all ages and stages. Needed as well are new unemployment insurance as well as wage insurance as lifelines in precarious times recognizing the changing risks and vulnerabilities around paid work.⁵⁰

Some see these social and technological inventions designed to bend futures of work and lives as unrealistic. But things change. Consider that the smart phone is only ten years old. Nonetheless it has transformed social activities - the ways we communicate, keep calendars and time clocks, find information, locate people and places, pay bills, track health behavior, make notes, take pictures, and share experiences. Why can’t digital technologies assist in finding healthy work and civic engagement opportunities, in identifying, developing or retooling skills, in coaching for futures yet to exist? Why can’t we tax robots and other technologies and the entrepreneurs creating them to pay for the risks of job displacement? Employers and employees could contribute to wage insurance the same way they contribute to Social Security. Supporting social inclusion opportunities is less costly than supporting the health and economic costs of those unwillingly pushed to the fringes of society.

In 1997, Harvard scholar Daniel Bell observed:

Politics is almost always, in some measure, an argument about the future. And we cannot escape either the normative debates as to what kind of future we may want, or the empirical assessments as to the kinds of futures that may come” (p. 101 in Sociological Visions, pp 101 – 122).

If we can focus on and aim for healthy, participative, redistributive and sustainable futures of people, not the inevitability of work-changing technologies, I am cautiously optimistic.

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11Sometimes prime adulthood is characterized as 18-65; other times as 25-55.


38 As Rita Liljeström, Gillan Liljeström Svensson, and Gunilla Fürst Mellström, *Sex Roles in Transition* (Stockholm: Liber Förlag, 1978), p. 105 pointed out, “when industrialization separated homes from workplaces the men’s contacts with children were diminished. Childhood ended up in ‘women’s territory.’ The child formed more and more the core of ‘meaning’ in the married woman’s life.... No wonder, then that the mother came to be chained to a pedestal of indispensability.... Each parent developed a specialty: the one became a Mother, the other a Breadwinner.”


43 See, for example, Erin L. Kelly and Phyllis Moen, “Rethinking the Clockwork of Work: Why Schedule Control may pay off at Home and at Work.” *Advances in Developing Human Resources* 9 (No 4, 2007): 487-506.


Though Great Britain is planning for large cuts in the public sector according to “Public sector jobs are set to be cut by 40% throughout Britain” by Larry Elliott, “Public Sector Jobs are Set to be Cut by 40% throughout Britain,” *The Guardian*, February 13, 2014; accessed September 14, 2014 at [https://www.theguardian.com/society/2014/feb/14/public-sector-jobs-cuts-britain](https://www.theguardian.com/society/2014/feb/14/public-sector-jobs-cuts-britain)


