

Working Longer Versus Flexible Pathways in Uncertain Times

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In 2018, over a third (35.3%) of Americans were 50 or older; over a fifth (22.3%) was 60 and older (U.S. Census Bureau, 2019). Population aging, together with increases in life expectancy, women's employment, dual-earner households, unraveling safety nets, economic and health shocks are transforming the demography of work and retirement in the later life course. Research shows that paid work is important for health (Berkman, Kawachi, & Glymour, 2014; Leone & Hessel, 2016; Marshall, Clark, Ballantyne, 2001; Moen, 2003; Rhee, Mor Barak, & Gallo, 2016; Wang, 2012), but studies have also shown that it is not evenly distributed among older Americans in their 50s, 60s, and early 70s (c.f., Flood & Moen, 2015; Moen & Flood, 2013).

The contemporary complexity and inequities in labor market transitions and trajectories call into question outdated work and retirement policies and practices designed in the middle of the last century. Needed are policy development and research recognizing the new realities of an aging society in flux, as well as the myriad changes confronting the workforce, including the long-term effects of the coronavirus pandemic on work possibilities and preferences. Even before COVID-19, there was insufficient understanding of factors that predict – and disparities in -- older adults' ongoing participation in paid work. In the absence of data capturing older adult work and nonwork in this climate of hyper-change, I focus on trends and policies prior to the outbreak that has upended all our lives, but suggest implications of the corona crisis for older workers and for work and retirement policies and practices.

One Policy Response

The timing of later life course work exits has enormous consequences for individuals and families, as well as for governments confronting population aging in terms of rising social security and health care costs. A seemingly obvious policy solution is to encourage Boomers and those following in their wake to work longer, postponing retirement from the labor market. In an

effort to encourage ongoing labor force engagement, the U.S. has delayed full Social Security benefit eligibility to age 67, while simultaneously offering the carrot of greater benefits for those who continue working to age 70. Growing numbers of especially college-educated older Americans have postponed retirement, even as others have been unable or unwilling to continue working given the options available to them. In 2018, over one in three (34%) Boomer men ages 65 to 72 were in the labor force, as were one in four (25%) Boomer women (Fry, 2019).

There are ongoing discussions about further postponing the age of eligibility for full Social Security benefits (McNamara & Williamson, 2013; Munnell & Sass, 2008). But these “solutions” disregard the reality that, as is made strikingly evident by massive layoffs of workers of all ages in response to COVID19, many later adult workforce exits are not voluntary (Rhee, Mor Barak, & Gallo, 2016; van Solinge & Henkens, 2007), whether because of being pushed out (Ebbinghaus & Radl, 2015; Reynolds & Wenger, 2010), exiting because of health problems (Martin, Freedman, Schoeni, & Andreski, 2010; Martin, Schoeni, & Andreski, 2010), or leaving because of family care responsibilities (van der Horst, Lain, Vickerstaff, Clark, & Baumberg Geiger, 2017). Moreover, significant proportions have been unable to work longer given personal or family exigencies (such as family care responsibilities), or else because of age discrimination and the absence of job options. Moreover, many older workers in their early 60s experience job lock, remaining unwillingly in the labor force because of economic or health insurance needs, given their ineligibility for public supports (Fisher, Ryan, Sonnega, & Naudé, 2016).

Arguments for working longer are primarily financial: it will increase the economic security of individuals and families, in addition to reducing the welfare burden on governments. What is troubling is that much of what we know about working longer and the timing of retirement

transitions comes from studies of earlier cohorts living through very different demographic, technological, social, public health, and economic environments, very different private-sector and public policy regimes.

The Context

Outdated Mindsets

Possible solutions like working longer remain grounded in outdated mindsets about work, retirement, age, and education predicated on the lock-step life course of first preparation for paid work (education), then a lifetime of continuous full-time paid work (career jobs), culminating in the full-time “leisure” of retirement. This lock-step was never a reality for many women, minorities, and those with less education who were not union members. Still, it became the template for public- and private-sector policies and practices around education, work, and retirement, and widely accepted not only as the way things are but the way things should be, the only path to the American Dream (Moen, 2005, 2016a). Today, people are apt to come to, and move through, the conventional retirement years along a range of pathways, including being out of the workforce because of disability, care responsibilities, or unemployment in their 50s and early 60s, and a few see themselves as “retired” even in their early 50s (Moen, Flood, & Wang, 2020). Even prior to the Corona economy, paid work and retirement options and constraints were shifting in historically unique, not-yet-defined, and unequal ways (Moen, 2016a and b; Moen, Flood, & Wang, 2020).

Unequal Risks

The fact is, even before the current crisis, later adulthood has been increasingly precarious for large subgroups of the population, a period of uncertainty and risk in terms of job and income security, but also participation in the mainstream of society (Carr, Moen, Perry-Jenkins, & Smyer, 2020; Cherry et al., 2013; Ebbinghaus & Radl, 2015; Ferraro & Shippee,

2009; Fisher, Ryan, Sonnega, & Naudé, 2016; Flood & Moen, 2015; Gallo et al., 2006; Glavin, 2013; Lippmann, 2008; J Johnson, Kawachi, & Lewis, 2009; Marshall, Clark, & Ballantyne, 2001; McNamara & Williamson, 2013; Quinn & Cahill, 2016; Rhee, Mor Barak, & Gallo, 2015; Wang, 2012; Warner & Brown, 2011). And yet at least educated Americans in their 50s, 60s, and 70s can expect unprecedented longevity (Crimmins, 2004).

What We Know About Work in Later Adulthood

Because of methodological issues such as small sample sizes, inconsistent definitions of work (often excluding self-employment) and retirement (assuming all exits are retirement), and the absence of evidence on more recent cohorts, a deeper understanding of the complex relationships between age, employment, retirement, and caregiving remains limited (Calvano, 2013). Research to date shows: a) employment opportunities and constraints are unequally distributed among older Americans (Burr, Massagli, Mutchler, & Pienta, 1996; Calvo, Madero-Cabib, & Staudinger, 2018; Carr, Moen, Perry-Jenkins, & Smyer, 2020; Flippen & Tienda, 2000; Lippmann, 2008; McDonough, Worts, Corna, McMunn, & Sacker, 2017), with women, minorities, the low educated, and those with disabilities the most disadvantaged; b) later life-course workforce and retirement paths (as well as family living arrangements and household composition – see Genadek, Flood, & Moen, 2017; Ruggles, 2017) are in flux (Hardy, 2011; James & Pitt-Catsouphes, 2016; Johnson, Kawachi, & Lewis, 2009; Krueger, 2017; McNamara & Williamson, 2013; Moen & Flood, 2013; O’Rand, 1996; Pleau, 2010; Quinn & Cahill, 2016; Reynolds & Wenger, 2010; Rhee, Mor Barak, & Gallo, 2015; van der Horst, Lain, Vickerstaff, Clark, & Baumberg Geiger, 2017; van Solinge & Henkens, 2007; Warner & Brown, 2011; Warner, Hayward, & Hardy, 2010); c) multiple, competing demands of employment and family caregiving often impede one or both of these roles (Barling, MacEwen, Kelloway, & Higginbottom, 1994; Scharlach, 1994; Scharlach, Sobel,

& Roberts, 1991; Schulz & Martire, 2009; Stephens & Frank, 2009; Stone & Short, 1990; Thrasher, Zabel, Wynne, & Baltes, 2015; Wagner, 2006; and d) age bias and discrimination against older workers remain a key challenge (Roscigno, 2010).

My own research with Sarah Flood and colleagues (Flood & Moen, 2015, Moen & Flood, 2013; Moen, Flood, & Wang, 2020), shows the compounding in some cases of later adult employment disadvantages by race/ethnicity, class, and gender, together with age. For example, drawing on Current Population Survey panel data collected over 16 months, we identified six alternative population-based pathways of work and non-work that vary by age, gender, and educational level (see Figures 1 and 2), long hour (50 plus hours a week), full-time, part-time, unemployed or family care/other, disability, and self-defined as retired. These figures show clear pathway differences by education and gender, as well as differences before and after age 65, with the disability pathway far more likely for the less educated prior to eligibility for Medicare and Social Security. Note that women in these age groups are less likely to be in the workforce regardless of educational level, but also the striking differences for both women and men in following both the pathway defining themselves as retired and the disabled pathway by educational level.

(Figures 1 and 2 about here)

[The Need for Policy Innovations Reimagining Work and Non-work Pathways](#)

A new and more variegated life course, concomitant with an aging workforce and retired force, escalating 21st century disparities, declining safety-nets, and a disruptive digital global economy as well as the disruptions of COVID-19, is at our doorstep. These social, technological, economic, health, and political transformations bring unprecedented challenges, but also opportunities to individuals, families, and societies. For example, surveys prior to the recent catastrophe consistently showed that Americans would like to work longer than are actually

doing so. For example, a TRANSAMERICA Center for Retirement and Work study found two-thirds (66%) of Baby Boomer workers planned to work past age 65 or were already doing so (Collinson, Roway, & Cho, 2019). But many are finding jobs are disappearing, confronting age discrimination, or not finding work that fits with their caregiving, health conditions, or other needs. They also are experiencing the weight of formal and informal expectations pushing them out of the workforce, even though in that study almost half (47%) envisioned a phased retirement and one in five (20%) wanted to continue working as long as possible (Flood & Moen, 2015, Moen & Flood, 2013; Moen, Flood, & Wang, 2020).

The pandemic in tandem with an aging society and a volatile economy suggest that avenues of strategic governmental, organizational and corporate policy response require exploring new ideas and challenging existing assumptions, reimagining outdated mindsets and prescriptions around work, working conditions, retirement, and age. Doing so can open the door to supports for those confronting employment and economic insecurity and enhancing the development and engagement of older Americans.

Possible policy shifts include:

1. Removing Existing Impediments

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. Disability policies are all or nothing, not facilitating possible part-time employment. Regulations in the Fair Labor Standards Act limit possible flexibility policies around the time and timing of work. Policy analysts and policy makers need to understand and respond to existing and potential future impediments that constrain options for continued engagement (Moen, 2007; Moen, 2016).

The mindset that work should be accomplished “at work” in addition to being accessible evenings and weekends has impeded the imaginative development of alternative, more flexible ways of working (Kelly & Moen, 2020). This has been upended by the coronavirus and the dictates by state governments that those who can should work at home. However, the danger is that conventional expectations (about long hours, multitasking, and instant responsiveness – the new “facetime”) – remain entrenched in the minds of employers, managers, and employees, exacerbating burnout and work-life strains (Kaduk, Genadek, Kelly, & Moen, 2019). This can be an opportunity to work collectively as teams to consider how best to work remotely in ways that promote both productive engagement and quality of personal lives (Kelly & Moen, 2020).

Another major existing impediment is the way governments deal with age discrimination. Roscigno (2010) notes that this is the form of discrimination least talked about. And yet it persists and is likely to grow, despite the fact that the Age Discrimination in Employment Act provides federal legal protection against it. He concludes that this is partially a result of the absence of both knowledge about legal protections and avenues for recourse. But underlying this are the disparities in resources and power between older workers and their employers, allowing age discrimination to flourish. Roscigno emphasizes the need to change the rules, including providing EEOC with greater resources and oversight powers in order to in fact provide the protections that are already on the books. COVID-19 might well exacerbate discrimination in hiring and layoffs in light of perceptions of older adults as more “vulnerable” to contracting the virus and at greater risk of dying from it. While both may be true, the result could be greater age stratification and discrimination.

2. Widening the Pool of Options and Leading by Example

Existing policies and practices were designed in the middle of the last century for a workforce of white-collar and unionized blue-collar men with homemaking wives. Social norms and policies

have reified two primary options: full-time (or longer hour) work or full-time retirement. And yet today most older workers and “young” retirees want more options in between these two extremes – “not-so-big” jobs in the form of part-time or part-year jobs, short-term projects, and greater flexibility around the time and timing of work (Moen, 2007). Other ways to widen the pool of options include opening up unemployment insurance to those who are self-employed, facilitating training, and providing supports for reemployment (Wandner, Balducchi, & O’Leary, 2018).

Some states and cities are taking the lead in developing policies around paid sick leave, minimum wages, and other supports. Moreover, federal, state, and local governments not only serve the public, they employ a large segment (15.3%) of the U.S. labor market). 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 GenZers and Millennials as well as training, retaining, hiring and retiring Boomers along with the GenXers in their wake, they would open up, rather than close down options, serving as a model for the private sector.

3. Addressing Uncertainty and 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, as well as those in “gig” types of self-employment. Alternatively, we could redefine what it means to be working “full time” both in terms of hours and benefits. Both public and business policies may need to move away from current long-hour work expectations as well as recognize the precarity of self-employment, with some type of earned income tax credits or wage insurance to make up for the shortfall in earnings associated with alternative work arrangements.

Federal safety nets and labor regulations should be updated to address the new intensity and precarity of work, as well as the growing inequalities for workers of all ages, policies that better cushion the shock of unemployment or unexpected retirement by providing more economic security, possibly through public service work 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 public service jobs designed to build community infrastructure, care for the infirm, and promote the common good. A promising option would be ramping up and funding stipended opportunities for public service, such as a new infrastructure similar to the Peace Corps, AmeriCorps and Senior Corps, for those of all ages.

4. Addressing Work as a Public Health Issue

COVID-19 has spotlights health issues as another set of risks, especially for Boomers, who want to stave off the next life stage—the frailties associated with old age—as long as possible. Work – and nonwork – are increasingly complex public health issues. Research has long shown that working conditions can be conducive or deleterious to health and emotional well-being (Karasek & Theorell, 1990; Kelly & Moen, 2020). My own research with Erin L.

Kelly and colleagues finds that mounting demands coupled with little managerial support and little control over the time and timing of work not only produces burnout; it also pushing older workers out of the workforce (Kelly & Moen, 2020; Moen, Kojola, Kelly, & Karakaya, 2016) .

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. The policy challenge is how to support and sustain such options.

5. Other Ways of Participating

Paid work isn’t the only kind of “work” engaging the second half of adulthood.

Volunteering becomes increasingly important (Halvorsen & Morrow-Howell, 2017; James & Pitt-Catsoupes, 2019). And older adults care for infirm parents, partners, and other relatives, something exacerbated by the corona crisis. Caregiving refers to providing unpaid help to someone because her or his health needs are outside the norm of usual support exchange (Gaugler, Kane, & Kane, 2002; Gitlin & Schulz, 2012; Schulz & Quittner, 1998). Caregiving is particularly challenging when family members must balance multiple life responsibilities such as employment (MacDonald, Fujishiro, Howard, Landsbergis, & Hein, 2017; National Alliance for Caregiving and American Association of Retired Persons, 2015; Paulson, Bassett, Kitsmiller, Luther, & Conner, 2017). In the United States in 2015, 60% of caregivers were employed while simultaneously providing help and 61% of caregivers indicated at least one job impact as a result of caregiving (e.g., disruptions to work schedule, losing one’s job entirely, having to use sick days to provide care).

New social inventions -- like community engagement work projects -- and new technological tools to promote greater control and flexibility leading to healthy work are needed.

The working-from-home mandate emanating from the response to the coronavirus is reinforcing the reality that workers of all ages have family and personal needs and concerns. It is also in many cases exacerbating the intensity of work. Stressful working conditions and unequal work options reflect and reinforce health and other inequalities of different subgroups, disparities also embedded in different neighborhoods, states, and regions.

6. 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" (Horowitz, 2017).

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 as catalysts for bringing Boomers back to campus to reflect on how best to use their time and talents for the greater good. I designed the University of Minnesota Advanced Careers Initiative (UMAC) as a way of reimagining education for the future, bringing encore and emerging adults together to learn about and solve societal challenges. Its goal is to promote both personal and societal renewal, as UMAC fellows reimagine their identities and options for

the second half of adulthood. UMAC was launched in the 2018-19 academic as the first such initiative at a public university. Similar programs are offered at Stanford University, Harvard University, and Notre Dame.

Bottom Line

Population aging is occurring in a climate of risk and uncertainty – moving in to crisis mode with COVID-19 -- in every sphere of life. Disruptive technologies -- such as communication innovations facilitating an off-shore workforce or automation and artificial intelligence eliminating jobs -- create dislocations by definition. And the corona economy is underscoring the health risks to older Americans. It may also stigmatize older adults as more “at risk” and less valued as employees.

Uncertainties and dislocations are troubling to be sure, but they can be the impetus for policy makers and employers in the public, private, and social sectors to move beyond standardized rules to institutionalize new, creative ways of working – such as at various times and places -- for workers at all stages of the life course. Troubling times may precipitate routine options for 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, communities, leisure, and care for themselves. But none of this will “work” if older Americans can’t count on a steady stream of income, pointing to the importance of new, and less constraining safety-nets.

Can U.S. political, social, and economic institutions bend to accommodate the new realities of population aging, a changing workforce, a changing retired force, a society experiencing a digital revolution as dramatic and upending as the industrial revolution, overlaid by an unprecedented health and economic crisis? The challenge is recognizing disparities in

capacities and constraints among our aging population, along with the need to change the way we work, opening up flexible options in order to enable working both healthier and longer.

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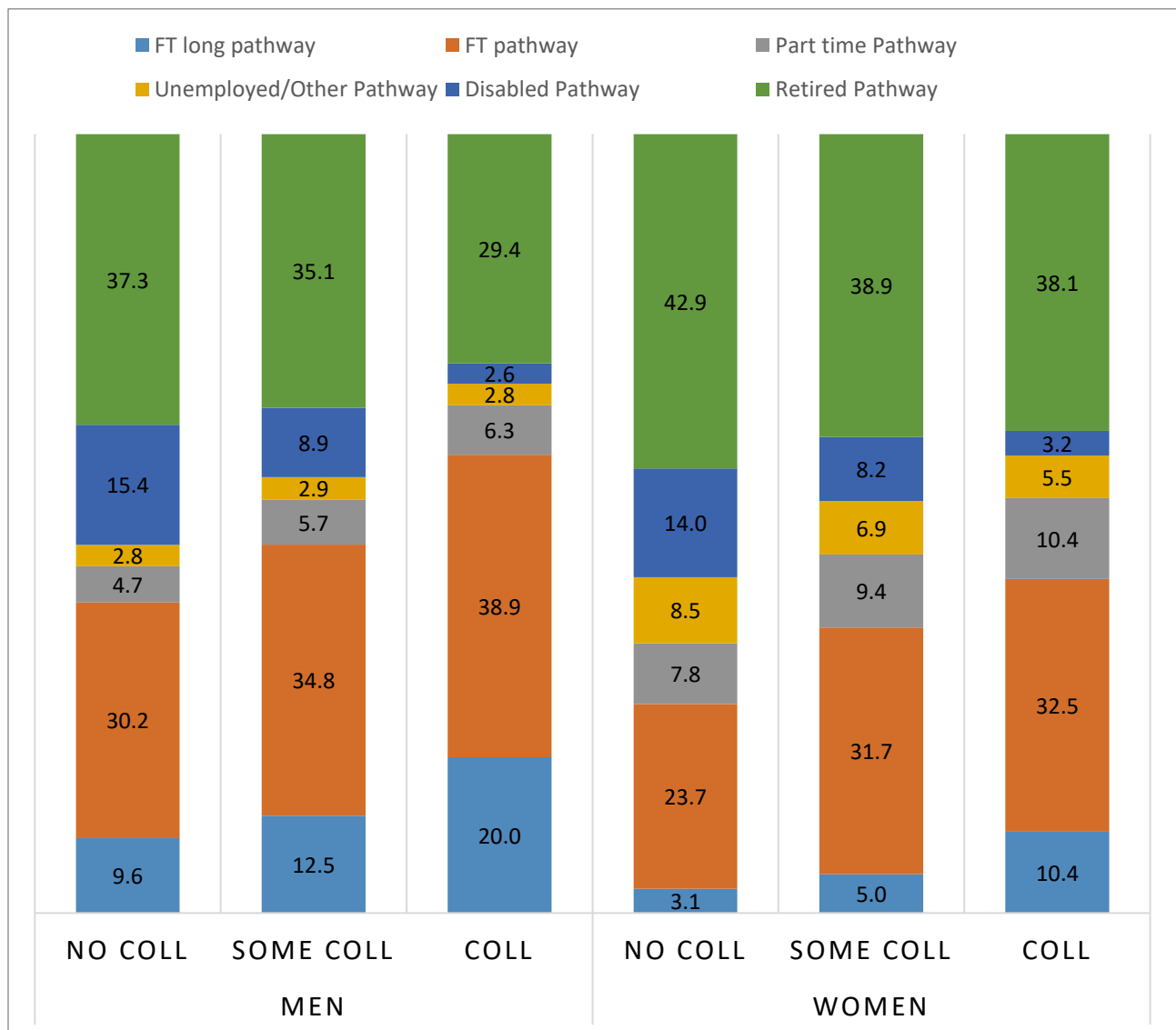
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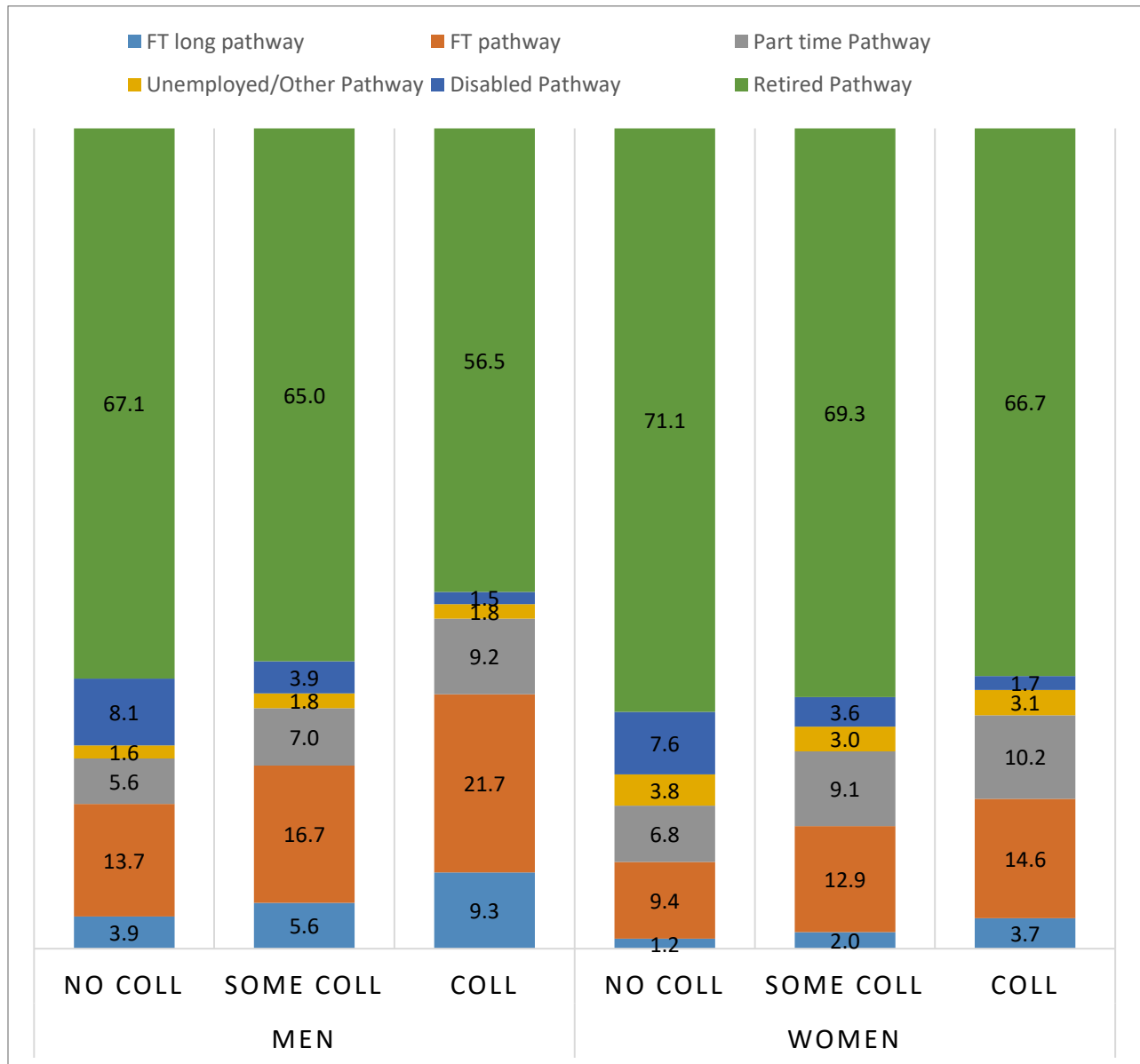
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Figure 1. 16-Month Pathway Participation for Men and Women Ages 60-64 by Educational Attainment.



Source: 16-Month Panel Component of Current Population Survey, 2008-2018. See Moen, Flood, & Wang, 2020

Figure 2. 16-Month Pathway Participation for Men and Women Ages 65-69 by Educational Attainment.



Source: 16-Month Panel Component of Current Population Survey, 2008-2018. See Moen, Flood, & Wang, 2020.