

Not So Big Jobs and Retirements: What Workers (and Retirees) Really Want

By Phyllis Moen

Most workers would like to put in fewer hours on the job, and most retirees, at least those in their 50s, 60s, and 70s, would like to have a job, but not work full time, according to a number of studies (e.g., Clark-berg and Moen, 2001; Jacobs and Gerson, 2004; Pitt-Catsouphes and Smyer, 2006). But the gap between actual hours worked and work-hour preferences is smallest for older workers (Galinsky et al., 2005). Does this mean that older workers are the most satisfied with their work hours?

Economists explain why people make choices, and sociologists contend that people have no choices to make—or at least very few. Somewhere in between are what I term “strategic selections” as people seek a better life-course fit between their wants and needs, on the one hand, and the resources and options available to them on the other (Moen and Chermack, 2005; Moen and Spencer, 2006). Workers in their 50s and 60s who would like to put in fewer hours typically see but two options: remain in their full-time, often fifty-to-sixty-hour-a-week jobs, or else cross over into the full-time leisure of retirement.

In the Cornell Retirement and Well-Being Study (Moen et al., 2000), for example, we found that, compared to older workers who are satisfied with their job hours, older workers

*Flexibility for workers
of every age.*

who wanted to work fewer hours are more apt to opt out, retiring within the next two years. Retirees who cannot find jobs fitting their preferences or needs are more apt to remain out of the workforce. The result? Processes of strategic selection mean that older workers who are dissatisfied with their long-hour jobs are simply voting with their feet by retiring—and thus are not to be found in workforce surveys. And yet that is not necessarily their preference—they simply cannot find what they would term good jobs with the flexibility and working hours they want and need.

A central issue confronting older workers and retirees, as well as social service organizations, government policy makers, and corporations, is precisely this mismatch between the accepted chronology of jobs and retirement (e.g., Kohli, 1986) and the preferences and needs of employees and retirees. Americans have inherited inflexible, built-in time frames and sequences that are based on the workforce, jobs, and retirement prospects of the mid-twentieth century. This invisible architecture of time is very much out of date.

It is easy to see the obsolescence of a physical structure—a building, for example. But there is also obsolescence in what I call the architect-

ture of time, a social reality that may be invisible but nevertheless affects the amount of time Americans spend on various activities as well as where and when they engage in them. I envision this architecture as “cages,” with each day, week, and year consisting of institutionalized time clocks, the most pervasive being those of paid work. The architecture of time also represents something of a “convoy” or tunnel: an institutionalized chronology that shifts with age over the life course, constraining employment, retirement, service, family caregiving, and leisure options at different ages and life stages. These entities can be seen in their effects—the patterned ways Americans create rush-hour traffic jams on weekday mornings and evenings, for example, or the fact that most 40-year-olds are in the workforce while most 70-year-olds are retired.

ONE SIZE FITS ALL: BIG JOBS AND BIG CAREER PATHS

While I was growing up, on the rare occasions when we would be shopping for a (used) car, I would lobby for something flashy. My father would always quote Henry Ford: “You can have any color you want, so long as it is black.” Today one can choose all kinds of colors and styles, but until recently what was under the hood was pretty much standardized, regardless of make or model. Americans shopping for private transportation could have any vehicle they wanted, so long as it was fueled by oil. And preferably big, so big that many are not even called cars any more, but rather, they are “sports utility vehicles.”

Jobs and job paths are still expected to be big—and they are getting bigger. They come prepackaged as forty-plus hours a week for a lifetime of continuous employment, from the time we graduate from (or drop out of) school until the time we die or retire, whichever comes first. Regardless of occupation or employer, you can have whatever available job you can compete or qualify for, but the clockwork chronology of each is essentially the same: full-time (and more), full-year, full-life.

The concept of time convoys and cages captures this standardization of work that emerges partly as cultural tradition, partly as a potpourri

of rules and regulations. Just as Americans accept as natural the chronology of the forty-hour workweek, until recently, most accepted as well a package of institutionalized, age-based time expectations about retirement at age 62 or 65. The chronology package starts with full-time education in youth, moves to a continuous, full-time (or more) employment through middle age, and then culminates in a one-way, one-time, irreversible exit (retirement) to full-time leisure. Note that families and family care, as well as community volunteer work and civic engagement in political or service organizations, all lie outside the institutionalized chronology of the life course, and that leisure is viewed as a sort of residual, occurring mainly in retirement.

There is a fundamental problem with this full-time education-employment-retirement lockstep convoy of time. It is outdated, having emerged from twentieth-century policies and practices that do not match up with twenty-first-century realities of an older workforce, a growing educated and healthy retired force, and millions of boomers on the cusp of moving from being workers to being retirees—but wanting something different. Not only do these existing cages and convoys of work time limit family, educational, service, and leisure possibilities, they are also age-graded, building age segregation and discrimination—of all types—into all our institutions. We accept as natural divisions of time dividing (younger and middle-aged) paid workers from (older) unpaid retirees, even if retirees are “working” in community organizations, mentoring in schools on a regular basis, or caring full time for their parents or their grandchildren.

Just as Americans found that Henry Ford offered only black cars, older workers and younger retirees are finding that the only jobs that use their skills, that are challenging and meaningful, or that provide health insurance come in the one-size-fits-all pattern of “big jobs”: long inflexible hours, little schedule control, and high demands. The part-time or seasonal jobs that do exist are typically low skilled, low valued, and marginal in organizations and in the larger scheme of work that is considered meaningful.

Such prepackaging of jobs was fostered by the career mystique (Moen and Roehling,

2005)—the belief that a lifetime of hard work and long hours is the pathway to the American Dream, the ladder leading to success, security, and well-being. Retirement became a reward, a well-deserved, well-earned leisure after a lifetime of putting in one's time on the job. This Big Job chronology—forty-plus hours a week of full-time, full-year, full-life paid work—became the template for a host of social policies—Social Security, unemployment insurance, temporary disability regulations, wage and hour laws.

Social Security and pension provisions as well as practices around health insurance allocations have both rewarded and reified this standardized path. Employers, policy makers, and social observers, as well as employees themselves, embrace the Big Job career mystique as natural, both the way things are and the way things should be.

Good jobs are seen to be Big Jobs, even bigger in the face of “downsizing,” as surviving workers take on the work of those who lose their jobs, even though globalization has made retaining one job over a lifetime a thing of the past. American workers often speak with pride about working all weekend or staying late at the office. Getting off this Big Job track is costly, as women who have done so in light of family responsibilities can testify. For while there are many exits from these jobs, there are few reentry portals. And decent wages and benefits—now and in retirement—cannot be found in the secondary labor market of part-time, contingent, off-track jobs.

One man we interviewed in the Ecology of Careers study (Sweet, Moen, and Meiksins, 2007) left his high-pressured Big Job to care for an ailing mother. When she passed away, he found himself on the margins of the labor market, unable to get back in. Women commonly experience this marginalization throughout their life course, opting out of the Big Job career mystique and into a series of often contingent, often disconnected jobs in the secondary workforce. Women pay for such strategic selections later on, through low or no pensions, insufficient tenure to qualify for lucrative buy-out packages, and considerably lower wages.

Other workers find themselves unexpectedly “retired” from their Big Jobs as a result of cor-

porate restructuring, bankruptcy, or mergers. Their reentry into another job would be difficult if not impossible (Sweet, Moen, and Meiksins, 2007). Women and men in their 50s and older simply do not fit the profiles for entry-level jobs and are not even considered for more advanced positions given their supposedly short future work-life with retirement looming on the horizon.

Thus the older workforce is stuck between a rock and a hard place: total Big Job employment or total retirement “leisure,” even though most would like something in between (for a discussion of such structural lag, see Riley and Riley, 1994). And many need something in between, in light of infirm relatives needing care, their own health problems, or feeling simply “burned out” by their career jobs.

Given the large numbers retiring at earlier ages from Big Job career paths for many reasons and the absence of institutionalized mechanisms for finding other meaningful roles, older Americans are at risk of being pushed out of the mainstream of society. Older Americans are on the whole more educated, healthier, and more energetic than their parents or their grandparents were. But today's elders are also more apt to be on the sidelines (Pillemer et al., 2000).

THE REMIX: RE-CREATION, RELEVANT ENGAGEMENT, RELATIONSHIPS

Years of research have convinced me that what many Americans of all ages want are new chronologies, new ways to fit together the pieces of their lives. Older workers often seek, not total work or total leisure, but “some of each.” And many want to add to the mix time to spend with family members and in community service. The MetLife Foundation/Civic Ventures New Face of Work Survey (2005), along with other studies, shows that most of the older workforce (the boomers) and the growing numbers of retired workers desire to work for pay after retirement.

The psychologist Laura Carstensen (1992) has shown that with age comes greater selectivity in social relationships. Research on caring for infirm spouses, parents, or other relatives points to the same desire to engage in that care but not be totally immersed in it. And grandparents are often willing to help out with their

grandkids, but not take on responsibility for full-time childcare.

While a few respondents I have studied maintain that they could indeed enjoy a life of nothing but golf, most view the prospect of the leisure of retirement as an opportunity for *re-creation* as much as recreation—renewing old or taking up new hobbies, spending more time with their spouses, siblings, or grandchildren, taking a course or going back to school, getting in touch with their spiritual selves. Few want to stay in their high-pressured Big Jobs. My studies, like many national surveys, show that many older workers do want to continue working for pay, but they want to work less: to be partially retired, to scale back, but not to shut down. If policy makers simply postpone retirement from Big Jobs by moving the Social Security goalposts further down the line, they short-change the possibilities for individual renewal.

Such policies also inhibit the possibilities for social renewal. Many of the older workers and retirees I have interviewed express preferences for not just working less, but for moving into jobs or community service that permit them to engage in something that is meaningful, that gives back to their communities, and especially that helps the next generation. This observation is reinforced by the MetLife Foundation/Civic Ventures (2005) survey and other studies finding that most want to do good work . . . to do something that helps others, that makes a difference, that gives meaning to their lives—by being “civically engaged” (that is participating in activities, paid or unpaid, undertaken to promote the common good).

“Public service” can mean government service—running for political office, joining the military, taking a job in civil service. Many people gravitate toward doing good work by taking on government jobs or working in nonprofit organizations. Religious organizations, community groups, and social service agencies all work to build community and can only be sustained by people willing to labor for the greater good. The world of nonprofits often serves as an important link between the public sector (government) and the private for-profit sector.

Unfortunately, the chronology, the architecture of time, for jobs in the nonprofit sector or

even in government looks just like that in the private sector: Big Jobs that are inflexible, overloaded, and with little freedom.

Many boomers would like to be employed in jobs that differ from their career work, or else to be civically engaged in unpaid jobs that are possibly even more meaningful, useful, and fulfilling than the ones they retired from. Most want greater flexibility in and control over their work schedules in jobs that are not as harried or frustrating. And they want to do challenging, meaningful jobs that contribute to the greater good. But such a recalibration of life in the direction of a remix of jobs, relationships, relevant engagement, and re-creation is difficult to achieve. Jobs, whether meaningful or not, are so standardized as Big that most employers and often even employees cannot even imagine another chronology. Sadly, the frame of reference for most community service and other nonprofit organizations is the private-sector Big Job.

NOT SO BIG

What my research has led me to conclude is that most older workers yearn for Not So Big Jobs and Not So Big Retirements providing them with the time control, availability, and flexibility they want and need for their families, for leisure, for community service, for spiritual renewal. But they also want these Not So Big arrangements to offer them a sense of connectedness and purpose in the form of civic engagement.

Will America’s large and aging boomer cohort become the catalyst for inventing Not So Big Jobs, enabling remixes of activities within the day, the week, the year, and at different ages and life stages? Must such jobs only be in the form of ad hoc arrangements that individuals negotiate? Or can community organizations, corporations, and governments strive to create flexible Not So Big opportunities?

Recall the cages and convoys of working time as we know them were invented in the middle of the twentieth century. The history of paid work has evolved culturally and legally throughout the last 100 or so years. This means that new models of working time can be invented.

Older workers and retirees are key human resources who want to renew and recycle their lives in health-sustaining and socially responsi-

ble ways. The challenge for the nonprofit sector is to move away from preconceived notions about what a job should look like, to craft jobs that fit both the goals and needs of the people occupying them and those of the employing organizations.

A menu of alternative work-time arrangements would permit a better match between what a growing portion of the nation's workforce wants and what is available. It would also permit those outside the workforce—retirees, stay-at-home moms—to move back in on a limited basis. And it would be responsive to the workforce needs of civil society. Not So Big Jobs could also be a source of competitive advantage and practical benefits to nonprofit agencies and organizations that can never offer salaries or mobility ladders commensurate with those offered in the private sector.

What is needed are structural leads: innovative organizations that will be the forerunners in creating new ways to work. Perhaps a particular industry—healthcare, education—will take up the challenge. Perhaps a government agency will lead the way. Perhaps new “mediating institutions” will emerge as brokers for Not So Big arrangements. People in politics and administrators could work on removing existing legal and regulatory impediments to fostering Not So Big Jobs.

The greatest facilitator in jumpstarting the idea of Not So Big Jobs (absent a shift in government policies) would be natural experiments that show bigger need not be better. But Not So Big Jobs must be meaningful as well as flexible, offering older workers (as well as others with time constraints or preferences for working less) quality opportunities to experience challenge, growth, and a sense of purpose in doing good for the greater good.

Reengineering existing work and retirement clockworks could become the foundation of possibilities for individual and community renewal. The challenge is to find the imagination, the will, and the time it takes to do so. ☪

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