Beyond Mystiques and Mismatches: Unpacking Retirement and Work

By Phyllis Moen

While in Chicago recently for a speech, I heard about a major mismatch being rectified. It seems that the makers of Vienna wieners, a specialty in the Windy City, got together with the Avery Baking folks and decided to stop selling their respective dogs and buns in mismatched packaged. Hot dogs come eight to a package. And, as you no doubt know if you've ever seen Steve Martin's famous rant in the 1991 film, "Father of the Bride," buns are sold in quantities of either six or 12. Martin's character, George Stanley Banks, complained that consumers invariably end up with leftover buns or leftover dogs. This set me wondering (instead of preparing for my presentation) about how Americans simply accept the ways things come prepackaged. Why a six-pack of beer? A dozen eggs? Ten dinner rolls? There often seems to be no intrinsic rationale for the ways products are prepackaged, but prepackaged they are.

Less whimsical, but equally perplexing, employment and retirement also come prepackaged, partly as cultural tradition, partly as a potpourri of rules and regulations. And, just as we accept that not every dog has its own bun, so too have Americans accepted a package of institutionalized, age-based expectations. The "package" starts with full-time education in youth, moves to a lifetime of continuous, full-time (or more) employment, and culminates in a one-way, one-time, irreversible exit (retirement) into full-time leisure. This, the myth goes, is the path to the American dream.

But there is a fundamental problem with this education-employment-retirement lockstep. It's outdated, forged by 20th century policies and practices that don't match up with 21st century realities. As a result, this tidy life package puts limits on educational, work, service, and leisure possibilities for all Americans. It is age-graded, building age segregation and discrimination – of all types – into all our institutions.

The prepackaging of the life course is gender-graded as well. Few women's lives follow the lock-step career and retirement mystiques. The presumption of continuous, full-time employment throughout most adult years underlies the ways pensions, Social Security, and health care have been packaged, to the disadvantage of what now is almost half the workforce. I find that women seldom qualify for lucrative buyouts (based on both age and years of tenure), having not worked full time enough years for their employer. In a climate of restructuring, instead of a nice early retirement option, women are either laid off or else expected to take on the additional work of their early-exiting male colleagues. With small or nonexistent pensions, many women — especially those who are single, divorced or widowed — voice doubts as to whether they can ever afford to retire.

The organizational blueprint for the lock-step life course has never been a reality for women, minorities, people with disabilities, immigrants, or those with few skills and little education. Most live outside the orderly flow of persons through segmented institutions and, accordingly, reap few institutionalized rewards. Still, the lock-step mystiques are deeply embedded in American culture, as well as in the policies and practices shaping the clockwork of education, work, and retirement.

Higher education is branded for the young. Entry-level jobs presume "young" employees. And the age-grading of jobs means that older workers receive less training, have no way to scale back either their work hours or work loads, and are bombarded with messages about retirement. The packaging of paid work leaves America's growing "gray" force with but two options: persevere in what are frequently long-hour, demanding jobs or else retire "cold turkey."

But, as survey findings reveal, most older workers want both *more* (meaningful engagement) and less (fewer hours, less demands). The MetLife Foundation/Civic Ventures New Face of Work Survey shows that most Americans over 50 want their retirement to be a "second act," as well as a time for rest and renewal. Significant numbers say that they would like to make important contributions in retirement, to take up jobs that promote the public good.

Other research, including my own, shows that older adults also want to work flexibly, often only part time or part year. But, like Chicago's wieners, most jobs come prepackaged, especially those offering health care – full time, full year, with little discretionary flexibility.

The mismatch created by the packaging of work and retirement underscores the enormity of the societal changes we are experiencing. A confluence of demographic, technological, economic, and ideological changes is transforming paid work, retirement, the very nature of the life course. Social observers believe there's a new stage emerging, with 77 million baby boomers on its cusp. This third age encompasses the bonus years of vitality and longevity mid-course between the career- and family-building tasks associated with adulthood, but before the debilitating infirmities associated with old age.

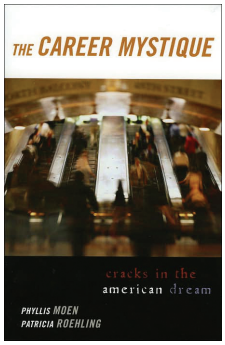
Retirement has become an incomplete institution – existing scripts are obsolete, but our nation has yet to rewrite the scripts around later life choices and changes in contemporary society. The older workforce and growing "retired force," including leading-edge boomers, are having to improvise. They are caught in the twin and often uneven processes of social change — changing lives and changing institutions. My research shows that most workers don't plan for the 10, 20, or 30 years they will spend in retirement because they can't envision anything other than the "old age" scenario. Many are eager to leave their existing, demanding, career jobs. But it is an "exit from," not a "movement to."

Can we widen the circle of options for meaningful engagement available to Americans of all ages? And, can we as a nation benefit from the desires of boomers and those preceding them to contribute, to make a difference, to do good work? Yes, we can, by taking three critical steps.

First, we must **recognize** the problem. Seeing the life course as "packaged" means seeing it can be repackaged or unpacked altogether, with multiple pathways and possibilities.

Second, we must **imagine** new life paths, options that encourage people to study, work, care for their families, help their communities, and rest throughout their lives, in different amounts and at different times. Imagining new ways of linking people to jobs, be they paid or unpaid, may well require the invention of institutions designed to do just that.

And finally we must show the **will and the motivation** to change the policies and practices that have created the mismatches in the first place and to change the way we think about work, retirement, aging, and civic engagement. The issue is not how to change outmoded arrangements, but recognition of the need to begin.

Certainly, it's a tall order. But, if Chicago wiener and bun makers can join forces to overcome their nearly century-old mismatch, then perhaps the 20th century American education-career-retirement mystique can be transformed as well. Food for thought anyway. Pass the mustard, please.

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