

Who's Working Longer — and Who's Left Behind? Good Jobs Make Delayed Retirement a Healthier Option

By Beth C. Truesdale and Lisa F. Berkman

As Americans' life spans have increased, so have expectations of longer working lives. At first glance, raising retirement ages sounds like an ideal response to population aging and a solution to the problem of retirement security. People need income for more years of life — more years of work could provide it.

At second glance, the problems swim into focus. Policies that promote working longer assume that most Americans can indeed delay retirement, extending their working lives through their 60s and into their 70s or even beyond. When we began our research in this area, we assumed that, too.

But then we started to ask this key question: Who's left behind? The answers form the core of our edited book *Overtime: America's Aging Workforce and the Future of Working Longer*.¹

The reality is that delayed retirement isn't a solution for a large and growing proportion of Americans. Poor health, family caregiving responsibilities, age discrimination, precarious working conditions, and unstable employment make it difficult or impossible for many Americans to work into their 60s or beyond. In our own research, we find that only half of older US adults are steadily employed throughout their 50s — and those who lack steady employment in their 50s are much less likely to be working in their 60s.

As it stands, many jobs aren't designed to support older workers. More than that, many jobs aren't designed to support *anyone*. Jobs that feature high turnover, sustained physical demands, unpredictable schedules, low pay, few benefits, and few protections are bad for workers of all ages, and they certainly don't pave the way for delayed retirement. What would jobs need to look like to make working longer not only feasible but healthy for more Americans?

Change the Work, Not the Worker

Health and job quality are deeply intertwined. There is increasing recognition that work is a major social determinant of health. Job quality affects workers' health; their health, in turn, affects their ability to keep working productively. Better jobs should help to support longer and healthier working lives.

In recent years, many employers have created wellness programs, often a combination of health screenings and wellness activities, with financial incentives for participation. They've become enormously popular: workplace wellness programs cover more than 50 million US workers.

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Unfortunately, increasing evidence shows that typical workplace wellness programs don't actually do what they intend. Recent research that randomly assigned employees to wellness programs found almost no effects on the employers' medical spending, employees' productivity, or employees' health.²

The trouble is that workplace wellness programs are essentially designed to change individuals, not the wider systems or structures. A meditation program or a yoga class might aim to help workers cope with a stressful working environment, for example. There's nothing wrong with meditation or yoga. But to really improve workers' well-being, employers need to change the working environment. That is, they need to change the work, not the worker.³

What Is a Good Job?

So what does a good job — a healthy job — look like?

It should go without saying that fair pay, reasonable benefits, and safe working environments are basic. Sadly, these characteristics may be basic, but they are not universal. To take just one example — retirement benefits — about half of all US workers have no employer-provided retirement

plan.⁴ Consequently, more than a third of workers ages 55 to 64 have no retirement savings at all.⁵ Similarly, large fractions of older Americans face jobs that feature low pay, heavy physical demands, or high turnover.

But let's take those basics as read. To those fundamental characteristics we add three work design principles:

- **Control at work:**
Give workers more control of how, when, and where work gets done.
- **Tame excessive work demands:**
Reduce time pressure from just-in-time scheduling and 24/7 expectations.
- **Improve social relationships at work:**
Foster supportive relationships and create conditions for effective teamwork.

These three principles are rooted in years of research and encapsulated in the Work Design for Health Toolkit (workwellbeinginitiative.org) that one of us was involved in developing. The toolkit provides guidance for employers to implement these principles, with plenty of real-world examples of success.

These higher standards can raise the floor under job quality for workers of all ages and make working longer a better option.

Not all job quality improvements are costly. One theme in our research is that minor changes to working environments — changes that are relatively inexpensive for the employer — can have substantial effects on workers' experience.

For instance, researchers worked with Gap Inc. to improve schedule stability. Many retail employers use "just-in-time" schedules to try to match employee staffing to customer demand and keep the wage bill low. Unsurprisingly, schedules that are announced only a day or two in advance, changing from day to day and week to week with little control by the worker, are hard on workers' finances, families, and health.⁶

In this randomized trial, some Gap stores gave workers better schedules.⁷ They created more consistent shifts, with similar daily and weekly start and end times; they provided more adequate work hours for some part-time employees; and they enabled more employee input into scheduling through an app that allowed associates to swap shifts without manager involvement.

The result for sales associates was better sleep quality and less stress. The result for the business was higher sales and labor productivity, driven by better retention of experienced employees. It was a small change with big results.

Why Should Employers Care?

There's an enormous amount of research on work redesign and a vast literature on what employers should do to improve workers' well-being. The billion-dollar question is this: What motivates employers to create better jobs?

Some employers see the business case for good jobs. As in the case of the Gap study, work redesign often improves workers' job satisfaction and reduces staff turnover, which can be costly. In some cases, though not all, improvements in the work environment also result in measurably greater productivity and higher profits. It is clear that employers can choose to be "high-road" employers and still make a profit, perhaps even greater profits than if they choose the "low road."⁸

It would be naïve to believe that enlightened self-interest is powerful enough to convince all employers to choose the high road. That's why public policy can play an important role in improving minimum standards, including higher minimum wages, flexible and portable retirement plans, paid leave, physical safety, and protections for worker organizing. These higher standards can raise the floor under job quality for workers of all ages and make working longer a better option.

But there are things governments cannot realistically legislate, including many of the details of work redesign. That's why we say that job quality requires both public and private action. Recognizing that work is a major social determinant of health and well-being, employers and policy makers can make choices that benefit older and younger workers alike — while paving the way for working longer. ●

¹ Berkman, Lisa, and Beth C. Truesdale, eds. 2022. *Overtime: America's Aging Workforce and the Future of Working Longer*. Oxford, UK: Oxford University Press. <https://global.oup.com/academic/product/overtime-9780197512067>.

² Jones, Damon, David Molitor, and Julian Reif. 2019. "What Do Workplace Wellness Programs Do? Evidence from the Illinois Workplace Wellness Study." *The Quarterly Journal of Economics* 134 (4): 1747–91. <https://doi.org/10.1093/qje/qjz023>.

³ Lovejoy, Meg, Erin L. Kelly, Laura D. Kubzansky, and Lisa F. Berkman. 2021. "Work Redesign for the 21st Century: Promising Strategies for Enhancing Worker Well-Being." *American Journal of Public Health* 111 (10): 1787–95. <https://doi.org/10.2105/AJPH.2021.306283>.

⁴ Center for Retirement Research at Boston College. n.d. "Pension Participation of All Workers, by Type of Plan, 1989–2016." Accessed September 30, 2021. <https://crr.bc.edu/wp-content/uploads/2015/10/Pension-coverage.pdf>.

⁵ Ghilarducci, Teresa, Michael Papadopoulos, and Anthony Webb. 2017. "Inadequate Retirement Savings for Workers Nearing Retirement." Policy Note Series. Schwarz Center for Economic Policy Analysis and Department of Economics, The New School for Social Research. https://www.economicpolicyresearch.org/images/docs/research/retirement_security/Account_Balances_adjusted_appendix_tables.pdf.

⁶ Harknett, Kristen, Daniel Schneider, and Véronique Irwin. 2021. "Improving Health and Economic Security by Reducing Work Schedule Uncertainty." *Proceedings of the National Academy of Sciences* 118 (42): e2107828118. <https://doi.org/10.1073/pnas.2107828118>.

⁷ Williams, Joan C., Susan J. Lambert, Saravanan Kesavan, et al. 2018. "Stable Scheduling Increases Productivity and Sales." Hastings College of the Law, University of California. <https://worklifelaw.org/publications/Stable-Scheduling-Study-Report.pdf>; Williams, Joan C., Susan J. Lambert, Saravanan Kesavan, et al. 2019. "Stable Scheduling Study: Health Outcomes Report." Hastings College of the Law, University of California. <https://worklifelaw.org/projects/stable-scheduling-study/stable-scheduling-health-outcomes/>.

⁸ Ton, Zeynep. 2014. *The Good Jobs Strategy: How the Smartest Companies Invest in Employees to Lower Costs and Boost Profits*. Boston: New Harvest/Houghton Mifflin Harcourt.



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