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ABSTRACT

Twelve papers address three topics: the middle years--dimensions and dilemmas; the middle years--suggestions and solutions; and the changing university--new audiences for learning. Bruce Dearing examines personal, human questions posed by maturing individuals and indicates how they present challenges for a lifetime learning process. Bentley Glass discusses two aspects of lifelong learning. A statistical overview of the economy indicating an increasing demand for workers in their middle years is presented by Herbert Bienstock. Eli Ginzberg outlines costs to the society and the individual in establishing new work patterns for the middle years. Costs in relation to investment in human capital are examined by Victor Fuchs, and Samuel Conner discusses the concept of midcareer change in relation to an individual's personal and financial needs. Bernard Bellush describes the activities of a union to promote work satisfaction and career flexibility; F. Bruce Hinkel reports on the work of a corporation to reach the same goals. Ruth VanDoren discusses the changing nature of careers and education; Betty Roberts addresses the voluntary occupational change of middle-aged people. Designing new work patterns for women which could be applied throughout the economy is discussed by Felice Schwartz. In the concluding presentation, John Toll comments on the design of new work-learning relationships. (Author/AG)

Americans in middle years:

career options and educational opportunities

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Edited by
Alan Entine, Ph.D.

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AMERICANS IN MIDDLE YEARS:

CAREER OPTIONS AND EDUCATIONAL OPPORTUNITIES

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Victor R. Fuchs, Ph.D., Professor of Economics, City University of New York, Graduate Center; National Bureau of Economic Research

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John S. Toll, Ph.D., President, State University of New York at Stony Brook

CONFERENCE COORDINATOR AND EDITOR OF PROCEEDINGS

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INTRODUCTION

ALAN D. ENTINE, Ph.D.*

When this conference was first proposed, my thoughts were that this would be a tightly structured symposium about career options and educational opportunities for individuals in their middle years. The conference thesis would be straightforward. The increasing evidence of work dissatisfaction, and job obsolescence and the growing phenomena of early retirement and re-entry into the labor force in mature years have encouraged individuals to find new careers and life styles. Higher education could provide the tools and knowledge to meet these needs and, in fact, would be eager to do so in view of the unfulfilled enrollment projections of traditional younger students. Unions, business organizations and government agencies would also play an important role in achieving career and educational mobility in the middle years.

While I believe the broad nature of this thesis remains valid, this conference has produced some provocative and fascinating insights into both its complexities and conundrums. It has become apparent that there are many dilemmas faced by individuals who are contemplating life style changes. There are also many dimensions to the possible institutional policy changes which would promote work mobility and educational flexibility for older citizens. Each of the program participants contributed to a greater awareness of these issues.

In the remarks that follow, Bruce Dearing talks about some of the very personal and human questions posed by individuals as they mature and indicates how they present challenges for a learning process that can take place throughout a lifetime. Bentley Glass

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emphasizes that lifelong learning is not only important in human terms but is essential in society where the rate of knowledge obsolescence is increasing.

Herbert Bienstock presents a statistical overview of the economy which indicates that the demand for workers in their middle years will grow over the next two decades. While an increase in demand should result in increased opportunities for work mobility, Eli Ginzberg sharply outlines some of the costs that must be borne by both society and the individual if we establish new work patterns for the middle years. The costs are underscored by Victor Fuchs in relation to investment in human capital and by Samuel Conner who discusses the concept of mid-career change in relation to an individual's personal and financial needs.

Bernard Bellush describes the activities of a union to promote work satisfaction and career flexibility; Bruce Hinkel reports on the work of a corporation to reach the same goals. Ruth Van Doren speaks about the changing nature of careers and education while Betty Roberts gives some sensitive insights into individuals who voluntarily decided to leave their existing occupations and seek new life styles in their middle years. Felice Schwartz talks about designing new work patterns for mature women which could be applied throughout the economy.

The design of new work-learning relationships is the subject of John Toll's comments. As the conference luncheon speaker he outlined new possible patterns of cooperation between higher education and other sectors of society.

Hopefully, this summary of the conference proceedings will stimulate more thought and discussion. Perhaps new policies may be achieved which will facilitate career and educational flexibility in the middle years. While no definite answers may be found in these pages, the conference has uncovered some of the dimensions and dilemmas of this emerging area of concern. These observations will be of enormous help to those of us who are developing academic and professional programs to aid persons in middle years such as the new Mid-Career Counseling and Information Program at Stony Brook.

Many persons deserve special gratitude for making this conference possible. Harold Sheppard and Aaron Warner were excellent moderators at the morning and afternoon sessions, respectively. The Fund for New Priorities in America provided the financial support for the conference and the help of William Meyers, President, and Jack Sangster, Executive Director, is deeply appreciated. Sidney Sass and Barbara Mogulescu of the Fund for New Priorities and Doris Kempner from the Center for Continuing Education at Stony Brook helped structure the conference proceedings. Three Stony Brook students, Jay Baris, Jeffrey Sachs and Howard Terry were always available to pick up the details from planning to publishing. Noel Laub provided us all with superb secretarial help.

The manuscript's swift appearance in print is primarily the result of the cooperation and enthusiasm of Richard H. Davis, Director of Publications of the Andrus Gerontology Center.

PART I: THE MIDDLE YEARS: Dimensions and Dilemmas

BRUCE DEARING, Ph.D.*

This is the happiest of all panel positions. A consequence of having a last name early in the alphabet leaves me with the task of outlining some of the problems and difficulties and no responsibility at all for solving them. It seems to me that the middle years can best be described or conceptualized in terms of a graph, where one could graph physical strength as going up for a period and plateauing before falling off. At the same time, one could graph wisdom, intellectual power and some of the other powers that accompany it—economic, political and others—as going up, perhaps more slowly, but keeping on for a longer period before it plateaus and drops off.

But at some point there is a conversion. As one's physical strength wears off, perhaps one's wisdom should grow so that in the net one continues to have some value as a human being. But the graph is really not that simple. We really don't know for sure what the pattern of intellectual growth is. However, we know that the elderly can learn as fast, although they do not remember as well as the young. It is possible to adjust the patterns on the graph by various processes of recognition and support.

I think one of our problems here is to determine what kind of support can be given to prolonging that plateau or to making those lines go further. We need to put on the graph somewhere such things as experience and judgment. In addition, economic, political and social power, productivity, however measured, beauty, sexual attractiveness and capacity, self-esteem, self-knowledge, self-actualization, and self-fulfillment must be recognized. It helps to define the problem, I think, if we examine our assumptions many of which are myths, and check them against what some of the facts are or could be.

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We have a converging tangle of lines when we try to define our society. We have the myth of the survival of the fittest which has been modified by the fact that we live longer and have better health for a longer period. No longer is it necessarily true that those who survive or who may retain political and social power are necessarily the fittest in terms of strength, intellectual power, or social skills. They may have been merely drawn more or less randomly from those who have survived because many more people are surviving. Perhaps we have a delusion of the Darwinian process and we have to look at the prolongation of helplessness as well as the survival of the fittest.

Freedom in the golden years is said to be a gray and unsatisfying thing for many. It can be felt as rejection, stagnation, or a kind of stultifying death in life, rather than the continuance of vitality. In thinking about how the middle years can be preserved or improved, I would include some consideration of happiness defined as full involvement in something worth doing. We may get to a point in a post-industrial society where work, instead of being a penalty, is a lustfully sought after entitlement. Then the collision between early retirement and longevity becomes a consequence of rooting older people out of what may be a fairly intense position in order to make some room for those who follow them. I think this is one of our problems.

I have heard another definition of happiness: something to do, someone to love and something to hope for. This seems to me to make a certain amount of sense despite its simplicity.

I believe that some of the solutions today are likely to be found in some redefinition of the strategies and the principles of life-long learning. This is not meant to be continuing education thought of as a lesser substitute for full-time study in one's younger years. If it is to be concurrent or recurrent education, it will have to be mixed with work, with study, and with holiday. Some pattern of engagement and withdrawal and of change and renewal will be essential to make life worth living in whatever years one happens to find oneself.

I think another principle to which we are committed in this society is the Quaker notion that there is God in every man, and that the individual is truly valuable at any time. The psychological notion

of self-acceptance, coming to know oneself, forgiving and accepting oneself has become part of what John Gardner has called the "learning society."

We have seen and experienced too many direct examples of flaming youth fluttering and guttering into middle-aged boredom and self-hatred. If you look at birthday card racks almost anywhere, I think one of the things you find striking is that most of these cards, except the ones for grandchildren which I have been buying recently, are more conciliatory than congratulatory. They seem to echo the idea of another year, another deadly blow. They are full of gallows' humor, of saying, "Don't feel so bad; it really is okay, even though you are a year older."

We do have some elements of the "youth society," in the notion that one's value decreases as age increases. Margaret Mead has said that the middle aged need to learn from the young, for they have less and less to teach the young as the society grows away from its traditional tribal state. I would like to think that there is a possibility for a learning society in which everyone is learning from everyone else, and everyone is participating in his own learning and in the teaching of others. Life, since it no longer needs to be nasty, brutish, and short as it was said to be in the Middle Ages, can now be productive, fulfilling and full of humanly significant activity.

BENTLEY GLASS, Ph.D.*

I approach the questions before us in the first place as a scientist and a student of the history of science. From that vantage point, this century appears really unparalleled in human history, not only because modern technology, based on the increase in scientific knowledge, has so greatly altered our ways of life, but also because we have probably come to a peak of affluence and industrial productivity that cannot be sustained. Finite resources in a limited and increasingly overpopulated world must in the near future change the course of human development from a pattern of ever increasing

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growth based on exploitation of the earth's riches to that of a steady-state economy, characterized by a wise reuse of irreplaceable resources and by skillful management of those that can be replenished.

For the immediate decade ahead of us, however—and perhaps one or two thereafter—the main problem is that of coping with the effects of exponential rates of growth. In the natural sciences, for example, during the course of this century, our knowledge—to accept Benjamin Franklin's phrase, our "useful knowledge"—has been increasing by doubling every ten to twelve years. It follows that a scientist, toward the end of his career of forty or fifty years, faces the assimilation and utilization of at least sixteen times as much information as when he started out. During his entire lifetime, the increase in useful knowledge will multiply about one hundred times; during the present century it will multiply about one thousand times. One reason for this is a tremendous increase in the number of working scientists in the world. This number is so great that a modern scientist's lifetime in fact overlaps with the lives of 97 per cent of all the scientists who have ever lived. This vast increase in the fund of useful knowledge has so transformed the conditions of life, that those conditions of the average American today are less like the material conditions of life in the time of George Washington and Thomas Jefferson than the conditions in their day resembled material conditions in the time of Caesar or Pericles.

Children adjust very rapidly to novelty in the conditions of life. For an adult, however, the process of readjustment is slower and far more painful. It requires deliberate effort and tough resilience to overcome the ingrained habits and attitudes we have acquired in youth. For Americans in the middle years, as senescence inevitably takes a toll of faculties, the problem of adaptation to contemporary life grows ever more difficult. We may well say that the crux of adult education lies precisely here: that the educated man of yesterday is the maladjusted uneducated man of today and the culturally illiterate misfit of tomorrow. Education must clearly become a continuing process of renewal.

The major task required of us seems to become that of redesign-

ing general education, which must no longer be regarded as essentially restricted to youth, but must be extended in a formal sense throughout life. It is dangerous to society for a professional person, to take one example, to continue to ply his work on the basis of an education that, following the receipt of a handsome diploma, has immediately commenced to deteriorate with the rate of obsolescence of a Detroit motor car. As a teacher, in my time, of many premedical and medical students, I find myself increasingly frightened to be forced to consult a medical practitioner in the middle years of life, when I know that the overwhelming day to day job of providing health care for too many people has prevented him, in all likelihood, from keeping up with the medical developments of the more recent decades. Even so conservative an organization as the American Medical Association has come to realize that a doctor's license to practice medicine should not be indeterminate, but must be made subject to renewal at periodic intervals, and upon demonstration of the physician's meaningful participation in a relearning and retraining program.

Similar programs must now be generated for everyone living in our kind of century. Maybe, in the twenty-first century, when we have arrived at a steady-state economy after exhausting our petroleum and cheap metals and when our population increase has been reduced to a standstill, lifelong education might not be so necessary. But we are not living in the twenty-first century. We are living in the twentieth century, when a person in the middle years or beyond must have the help of effective programs of continuing education in order to avoid "future shock," and what is more important—be enabled to work rewardingly and effectively in a rapidly changing society.

Universities and colleges, faced with dwindling enrollments of young people, have an unparalleled opportunity in this respect. Not only is it necessary to refresh the jaded and to extend the specialized skills and the experience of persons in set occupations, but far more significantly it is necessary to provide for shifts in training and occupation that will meet new social needs and will make the best use of the breadth of vision and understanding that will come in the middle and later years to those who never cease to learn and grow.

HERBERT BIENSTOCK*

We are heading into what I think are grand years for people in their middle years. Maybe I am looking through rose colored glasses, but let's look at the facts. Figure I illustrates the projections of labor force change. From 1980 to 1990 and even from 1970 to 1980, the rate of growth in the younger age brackets in the labor force will be diminishing. Why? In this country, the last couple of decades were dominated by the impact of the post-war baby crop. By 1953, the post-war babies were ready to enter elementary school, and the sudden impact of such numbers on the educational system in this country affected it in a way that I suspect it has never recovered from.

Ten years later, in 1963, after the country had passed through four post-war recessions, the first group of these youngsters dropped out of school and into the labor market. Students born in 1947 reached age 16 in 1963. That is the mortal age for school drop-outs because that is the first age you can drop out in most jurisdictions. So it was then that we felt the first impact into the labor market, with the well-known consequences in terms of youth unemployment experiences and the like.

Now those who stayed in education entered college in 1965, and in 1969 they graduated. We discovered a new world, a new set of developments for college graduates in the labor market. Many people attributed this primarily to the escalation in Vietnam. This may be true, but in addition a new set of relationships was developing which have prevailed through most of this decade and will worsen in the 1980's. I speak of the right supply-and-demand balance between college graduates and jobs that have been typically filled by college graduates in the past.

The issue here is really that the supply is coming up to the demand. There really is not an anticipated slowdown in demand. Let's look at Figure II. Notice the 16 to 19 year old average annual rate of change in the labor force in the periods 1960 to 1972 and 1972 to 1985. Actually, the 16-19 year old data are reflecting the real decline of birth rates that began in the sixties. The child who was born

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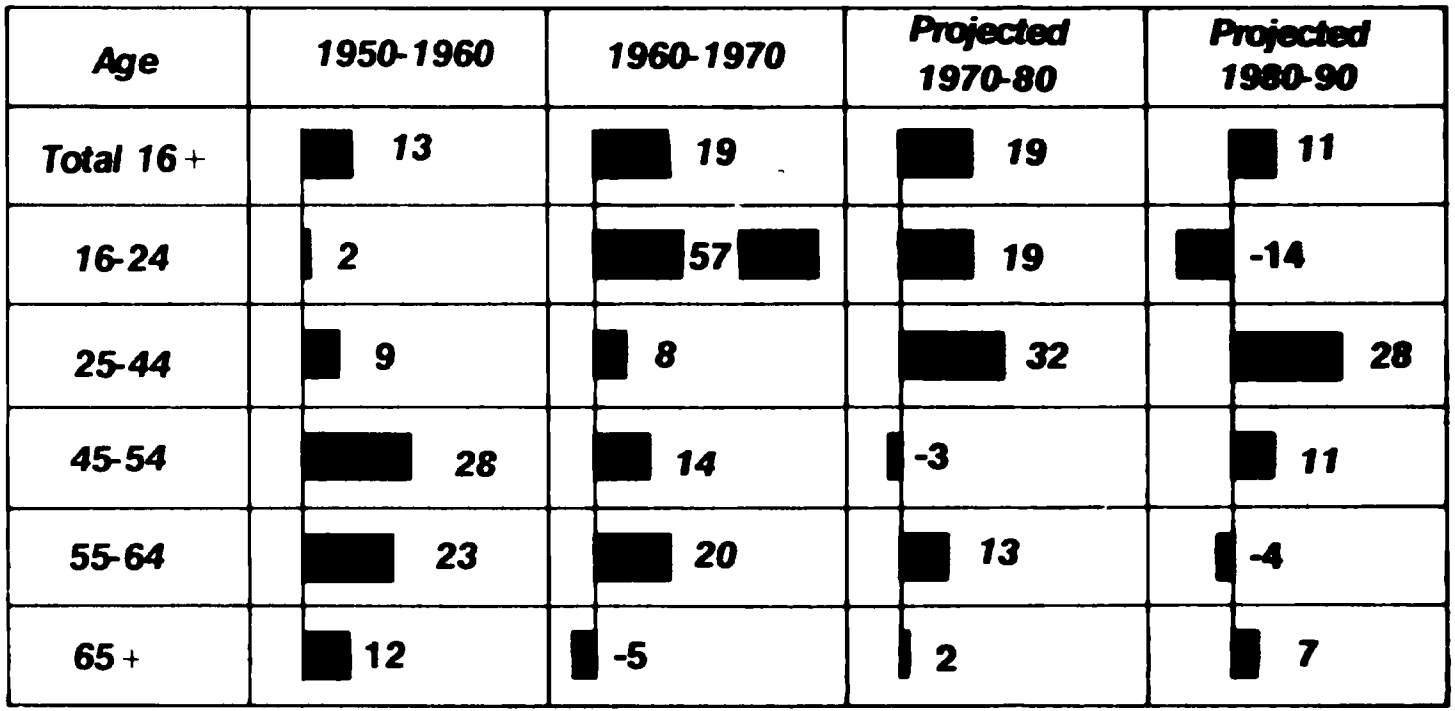
Labor Force Growth in the United States 1950-1960
(percent change)



Age	1950-1960	1960-1970	Projected 1970-80	Projected 1980-90
Total 16+	13	19	19	11
16-24	2	57	19	-14
25-44	9	8	32	28
45-54	28	14	-3	11
55-64	23	20	13	-4
65+	12	-5	2	7

Figure I *Source: Bureau of Labor Statistics*

Average Annual Rates of Change in the Labor Force 1960-72, 1972-85

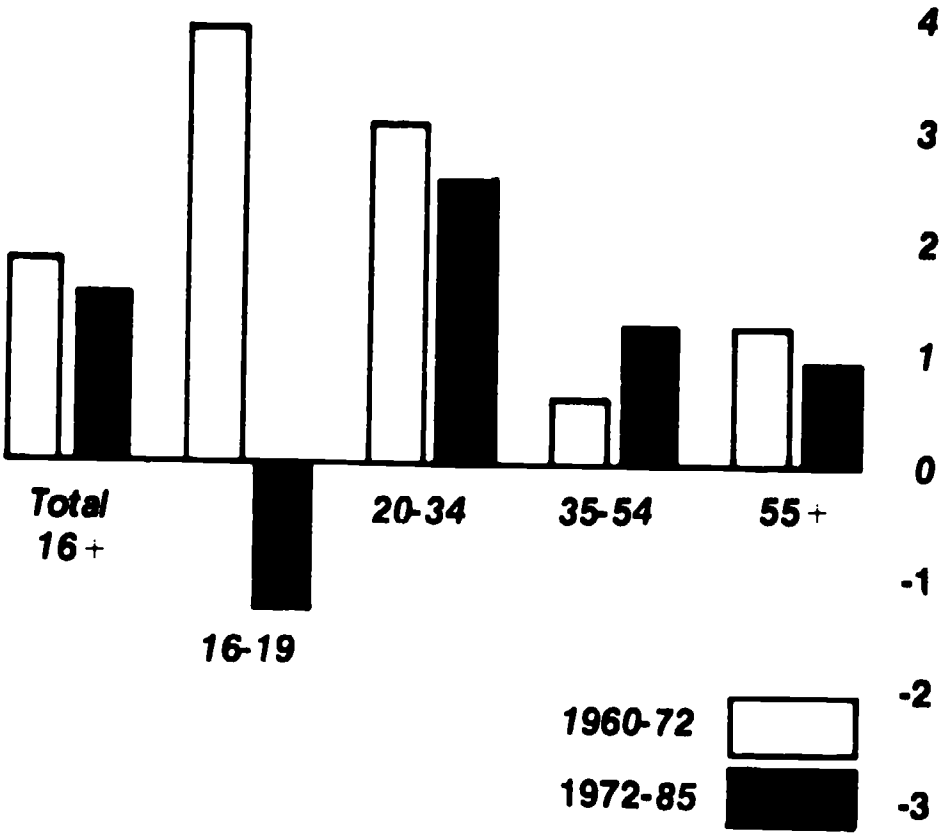


Figure II *Source: Bureau of Labor Statistics*

Labor Force Participation of Civilian Population by Age, Sex and Ethnicity United States, 1973

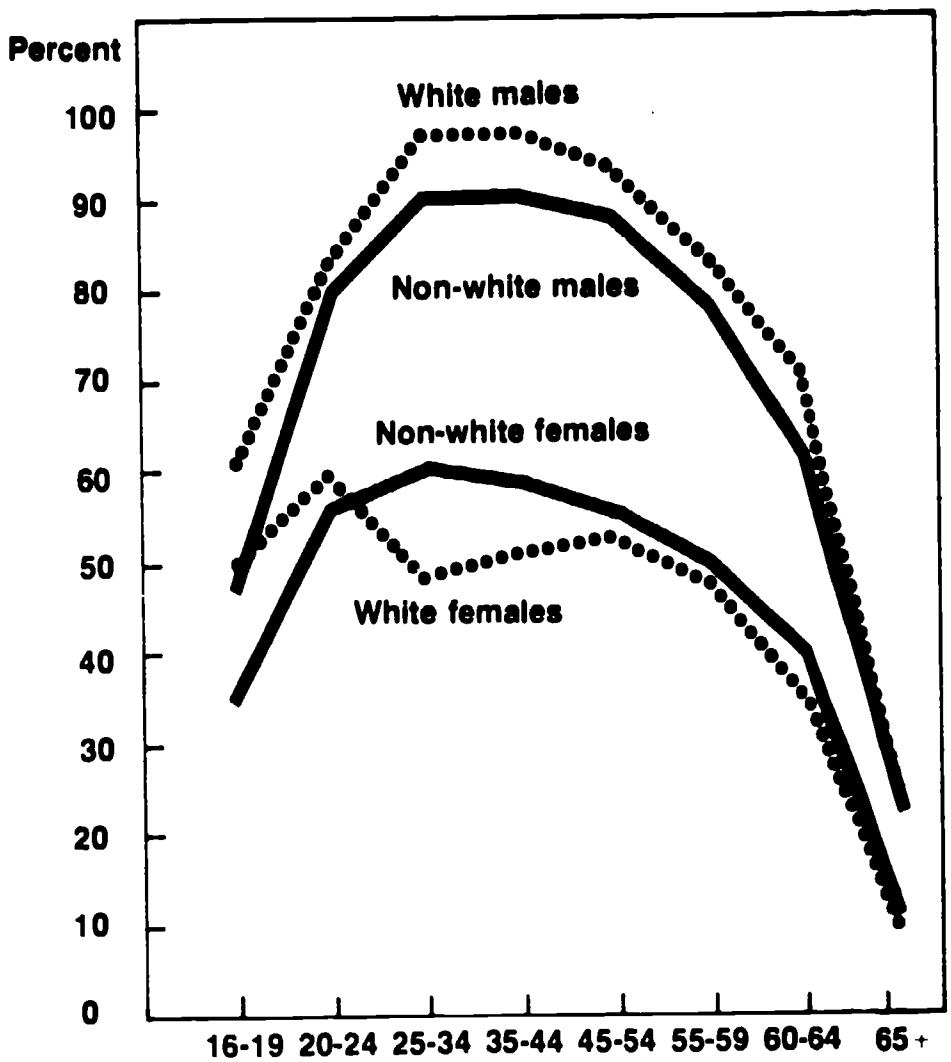


Figure III *Source: Bureau of Labor Statistics*

in 1962 is twelve years old today and one who was not born in 1962 is not twelve years old today and is not in school. Thus there is no demand for elementary school teachers. Further, this never-born child is not going to add to the labor force six years from now. So you actually have a decline in 16-19 year olds on the average and similarly in the 20-34 year old age group, there is a decline in the rate of increase. But in the 35-54 year old age group, there is an increase in the average rate of change for that age category. Incidentally, it is during the 1980's that the post-war baby crop will finally reach those years of maturity.

Further, in terms of the middle years and the work participation and the work force (Figure III), let us take a look at how men and women differ in terms of their labor force participation. Notice first that men have a significantly higher participation rate reflecting a whole range of issues while women have generally a lower participation rate. White women are still withdrawing from the labor force in more significant numbers through the period of family formation than non-white women. You can interpret this as good or bad. To what degree does this reflect issues like day-care availability, the ability of one group to place youngsters versus inability of others, etc?

Unemployment incidence is closely related to age, although obviously in part it is one of those nonsense correlations, because it reflects a whole lot of other issues. Unemployment rates do decline for both men and women by age group, but what happens is that when an older worker loses his job, he has a heck of a lot tougher time finding another one. In 1973, 17% of the unemployed persons on the 55 to 64 year old age group were unemployed 27 weeks or more compared to 9% of the 25 to 34 year old age group who were out of work for that period of time. Older persons may have lower unemployment rates, but once they lose their job, they stay unemployed for a substantially longer period of time.

On the other hand, we are heading into a period where the rate of growth in the labor force is going to start to decline after about 1977, when those reductions in birth rates begin to be felt. With that happening, people in the middle years will become more attractive to employers.

Here is the picture for the next ten years. We will be addi million new job entrants. This country became somewhat ove whelmed in the 1960's with the addition of 26 million new entrants. These 26 million new workers faced an established labor force of some 52 million who were then in their middle years. Now the 50 million new entrants must be added to the 47 million persons still in the labor force today. What is the point? The 47 million are the persons in middle-years who are in the labor market now. The new entrants number 50 million. We almost never have had this kind of balanced proportion between new entrants and the middle year persons. The middle year persons, the 47 million workers now in the labor force, are going to be in enormous demand to help deal in management terms with the 50 million new entrants.

ELI GINZBERG, Ph.D.*

I don't know what the boundaries are for these middle years and it's hard really to have a discussion unless we know what we are talking about. I suppose one could say middle years are 35 to 65, one could say just as well they are 40 to 55, or one could just as well say that they are 35 to 65. I have a father-in-law who runs a big law firm regularly and actively at 84. My mother is 88 and she came back from a safari two years ago. Last year she was salmon fishing in the Northwest. So this matter of age gets to be a very, very problematic affair.

Obviously, we are dealing with a kind of accordian problem. One of the things that I will come back to is that I really don t think we are talking about the middle years alone, however we define them. We are really talking about structural transformations and the new relationships between major institutions which involve people throughout the whole tangency of their existence. I don't believe you can get changes in the middle years or the latter years unless you begin to move toward those changes very early.

I find prophecy a very tricky operation. Nevertheless, I feel that these are some of the dimensions of the dicussion. First, more and

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more people are having options about getting out of their jobs and/or careers at forty to forty-five with substantial benefits in their pockets. They usually go out with a substantial portion of their latter years' wages as retirement benefits. Second, more and more people are starting to get kicked out quite early whether they want to go or not. If you want people to worry about what they are going to do after they retire, you better have them start to think about that very early in the game and keep on thinking about it. Therefore, there are pressures from two sources: one comes from people who have options to move out, and the other is from people being pushed out.

A third dimension recognizes that a tremendous number of benefits are pseudo-benefits in terms of the non-portability of pensions. It is a scandalous matter in a society like ours that we have not moved on this front up to this date. A person can be employed for 19 years, lose the job and thereby lose 19 years worth of benefits. We have some good qualities still left in American society, but we really handle some things with unbelievable ineptness, inadequacy and indecency. This is one of those areas that is simply outrageous. I must put part of the blame on trade unions. I don't know how they put up with it. My idea of an agenda for legislative action is that pension portability should have had a much higher priority.

The next point is that we are, at least we were, (I am very cautious), getting to have more disposable income per family. If the present demographic trends continue, there will surely be more disposable income per unit of family member to spend and that means that there are more chances for the re-opening of the choice operation. The most interesting re-opening on a major national scale, that I lived through in my lifetime, was the GI Bill. I have always been interested in career choice, and an outstanding consequence of the GI Bill was that it gave millions of young people a chance to re-open their occupational career plans. In a certain sense, the increasing affluence of a society, if it continues, means that more people will be able to do a little bit more of that on their own.

Fourthly, I think it is true that education has a kind of cumulative effect upon people both in terms of goals systems and planning systems. If you put more and more education into the average person,

then the question of what he wants to do with himself and how he wants to do it is likely to be sharpened and intensified. Put another way, if you put more education into people, you raise their expectations and you increase the probability of frustration about life and a lot of other things. So you really have a built-in frustration mechanism unless the system can respond to these higher expectations.

Those are some of the dimensions; now some of the dilemmas.

In the United States we have an economy which ties security for the individual to continuity with a specific employer. That is, both at the managerial level and at the worker level, the whole security thrust has been one of preference for the older worker; i.e., the worker with the most seniority. That's the whole principle. If a very large part of one's employment security, income security, and fringe benefits comes out of continuity of employment with a specific organization, we have some orders of social change to make as we loosen these ties.

The second dilemma is that if people want to have the opportunity of second and third careers, they have to give up something. This is a world in which you must always give up something for what you want. This is a very tough operation, because security against excitement or security against just another chance is a bet. So, you don't get it for nothing. Anybody who is going to deal with these subjects and thinks it is just all going to be pluses is wrong. So that even if we move, and the quicker the better, to reasonable portability planning for pensions on the governmental level, and then some integration between government plans and the private plans, I think we have to face the fact that this carries a cost with it. You don't get portability of pension for nothing, and that means somebody is going to be paying for it.

We've got a lot of mix up in our society about who pays for whose benefits. This is another balance that you have to face. You have to worry about those who want to have to pay into the fund for that privilege. We know that we have lots of troubles on the labor front between different age groups and workers, depending on various kinds of benefits. I do believe that we have come to a stage in our society where our whole fringe benefit structure has to have many more degrees of opportunity. You really have to ask tough questions about who is going to pay for anything new that you want because

you don't get new things put into a society without giving up something. You may cumulatively get a return on the new which reduces the cost, but while you are putting it in, it has to be covered.

The third dilemma is that work is being transformed in the United States in a big way. It used to be that one individual in the family unit worked; however, work is now increasingly a family matter. Several members of one unit may be working. There is a new optimization system involved. One of the most brilliant young economists I know has to take a leave of absence from his college and come to New York because this is his wife's year, her turn to do her thing, and she wants to paint in New York. That's a whole new game. We will have more and more of that as women get seriously connected with the world of work. That is the question of how to begin to work out the problem, when you have two people seriously involved with their work. I caught on to this first in the military. I used the military as a laboratory to learn a lot of things. I watched it for years when we had WAC officers marrying male officers and we had to worry about how to assign them. If you didn't want to lose the WAC officers, you had to put them in the same area for overseas assignment – this is just beginning in corporate life now.

Finally, there is the point that I made in the introduction, that you can't do a lot of things in middle age unless you think about them earlier. This means that you have to have a concept of what kind of life style, life values you want to pursue. You can't plan for the middle years unless you plan for all the years, and that means all kinds of adjustments. I'll give you one illustration. I observed a corporation some years ago that had lost a very good black employee on the management level because he said to them, "I just don't want to work for you exclusively so that I can't do anything for my people." He said, "I want to have two afternoons off each week to work in Philadelphia on black problems." He had a very competitive assignment and they didn't seem to know how to work it out and give him a staff job, so they lost him. These are tough issues. If you don't know where you are going or what you want to do with yourself, you get caught.

BRUCE DEARING:

I think there is no question but that the greatest hunger among

educational planners is for more students. Statistics indicate that the percentage of post-high school students going on to college seems to be dropping off and settling down. The birth rate has declined; the only place that these students can come from after 1985 or so is from the older population. If this doesn't happen, we are going to have still fewer people in colleges and universities than we have now.

We haven't begun really to get ourselves reorganized to do more than to speak about lifelong learning and the revitalization or redefinition of continuing education. We have to give some attention to these newly defined or newly recognized potential student groups. We have to reorganize things so that the homemaker doesn't find herself registering for classes at the end of a long line at four o'clock when she needs to pick up the children. Or she finds that as she approaches the window that the class is closed, and the only time she can get is Monday, Wednesday, and Friday at 10 a.m. We need to think not merely of schedules and curricula, but of strategies of learning patterns that will make possible new opportunities for those students who desire to fulfill their goals at educational institutions.

ELI GINZBERG:

I don't like the position which says that the university needs students, and I surely don't like the formulation that the university needs students "to be supported by the taxpayers' money." I think the system ought to be a little more open. The university ought to attract a whole new student body, to be sure, but I am a little disturbed by the fact that we have used compulsion up to now to keep a lot of people in school including the compulsion of the draft.

I surely believe it makes sense for public institutions and private ones to restudy the needs of the society and the potential and actual student bodies that are around to see whether they can really meet a genuine need. That's the point I want to make. I think that the best test for the potential middle aged student is his willingness to pay at least part of his educational costs. Maybe we ought to divide these costs in three ways, maybe the employer will get something out of it if he makes a contribution; maybe the society will get something out of it if

it makes a contribution; but I certainly want to see the individual make some kind of contribution too. However, we have a problem because we sold the economic advantage of education so long and so hard and I don't think there is going to be direct economic payoffs for a lot of education for those in middle years.

HAROLD SHEPPARD, Ph.D.* (Moderator)

I would like to tie that point in with a recent study of nearly 400 white male blue collar workers in Michigan and Pennsylvania. We took a group age forty and over out of that sampling and pulled out of this group those who I would consider candidates for second careers. The one difference between the candidates and the non-candidates was not the wages but the nature of the jobs they were in. The worse their jobs, the greater the probability that they would be forced to go back to school to train for an occupation radically different from what they were in.

I think that is where education should count for more than just making money. But we haven't recognized this enough in ourselves, in our organizations, or in our society. There are social costs to everyone and you end up paying for it in the end. We haven't recognized the need on the part of many individuals and I don't know if it is increasing or decreasing or remaining the same, but the need is there for many people to move out of what they are in.

Some of them are lucky. By the way, we didn't talk about one group: those who change as a result of involuntary unemployment. I've seen studies on this among engineers and scientists. I think that at least one third of the group said it was the best thing that ever happened to them in their lives. They were forced finally to do something that they never had the guts to go out and do.

BRUCE DEARING:

Some very quick footnotes. (1) We have to pay attention to the market and to offer things that people really want in education. (2) I think we could re-examine the social decision that says that the

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student between 18 and 21 desires almost full subsidy from higher education and the part-time student desires zero subsidy. (3) I think it should be rethought that continuing education has to pay for itself completely, or it won't go. (4) Society has an investment in educating the citizen if he comes into the game early enough, but I think society has a stake in everyone's education at various times. (5) We should reexamine several concepts, mainly the patterns of finance, the assumptions of what programs should be offered, who is to pay for them, and how the costs are to be shared.

VICTOR R. FUCHS, Ph.D.*

As I listen to some of the speakers I hear them describing the problems of middle aged men and women whose early schooling is now less valuable to them because of the rapid growth of knowledge. Men and women, even if they are not suffering from this obsolescence of skills, are suffering from other kinds of emotional and physical malaise; a desire for a change in jobs, and other new challenges. This is described as a problem and the solution that is offered is education. Now when I listened to some of the other speakers, I seem to hear them say that the problem is that we have a huge educational capacity, and we are now going to be facing a very sharp decline in the demand for schooling from the conventional sources of demand, namely youngsters 16, 17, 20 and 24 years old.

What do you do with all these unfilled schools and all these unoccupied teachers? The solution is that you convince a lot of middle aged people that they would really benefit if they were to take on more schooling. It is possible sometimes that two problems coming together can produce two solutions. If I were to try to think about solutions in the job market sense, (that is, wearing my hat as a labor economist), one of the things that I would call attention to is that as men and women age, at a certain point their productivity begins to decline. This is an inevitable part of growing older.

Another thing happens as they age. For most persons, the desire

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to work long hours and a full year begins to decline also. In a more simple society, or one that hasn't acquired a tremendous superstructure of institutions, laws and regulations, there would be an adaptation in the reward structure in the work opportunity structure. The person who is getting older and who is beginning to lose some of his productivity and some of his desire to work would be able to accommodate himself to his new circumstances and the society would accommodate him.

One of the things our society has done wrong is to have created a situation where the older man or woman is very often faced with an all-or-nothing choice. He or she has been upgraded to a certain point. His salary is high and growing higher relative to productivity. The hours of work are rigid and by this person's standard are rather longer than they want. What is their alternative? Get out entirely, or fight this battle? As the gap between their productivity and their wages grows, the institution begins to develop tremendous incentives to try to get them out and begins to offer all kinds of inducements and programs.

What I am really suggesting here is more flexibility both on the wage side and on the hour side to accommodate the realities of aging. Aging just has certain realities to it which we will not be able to talk away. What we ought to think about is teaching some of our labor market institutions to come to grips with those realities.

A lot of what has been said here today can be fit into a theoretical mode, one that we have used a great deal at the National Bureau of Economic Reasearch. That is the mode or model of thinking about investment in human capital. Most of the kinds of things that are being said, whether we are talking about migration, whether we are talking about investing in a marriage, (either an old one or maybe a new one) all of these things constitute an investment in human capital. There is a fairly large body of literature on investment in human capital, the determinates of investment, and returns on investment. It would be well to try to bring this discussion into that framework.

One thing that has to be pointed out is that investment in human capital has costs and these costs take many

forms. There are money costs, there are time costs; there are costs of effort and of energy, and there are psychic costs. All of these costs are calculated by the people who are asked to make these investments. And then, of course, there are the returns. The important thing about returns to investment is that these returns take place in the future. They are not immediate returns. Very often they are uncertain returns, uncertain even if you live to enjoy them. There is always the uncertainty whether you will live to enjoy them.

It is a universal rule that people tend to discount the future. People do not value uncertain returns that they will realize five or ten years from now as highly as they would value that same return if it was offered them today. So, we have people confronted with situations where they are being asked or urged to make investments of one kind or another in themselves for returns that will accrue in the future. There obviously is going to be some kind of balancing going on in their minds between the costs of that investment and the return of those investments.

I think this is the kind of thing that we should keep in mind as we try to analyze some of the problems and the solutions that have been mentioned here today.

AARON W. WARNER, Ph.D.* (Moderator)

I would like to comment on this theoretical approach to investment in human capital and the returns to investment. We are dealing with education and older people. From my own experience, I know that our school has a long history of second careers. There is a great deal to be said for education and second career education especially. And this is not only in terms of monetary returns. There is also something to be said in terms of satisfaction derived from education itself by the people who enjoy the process of education.

*Dean, School of General Studies, Columbia University.

SAMUEL R. CONNOR*

During the past fifty years of industrial development in the United States a work philosophy or a career philosophy has developed which is basically: one company, one career, retire at 65. I think this is one of the problems that we face today when we talk about second careers or multi-career lifetimes. Today, this society is changing, our attitudes are changing and, therefore, it is time to change this philosophy. What I am suggesting is a change to a philosophy of a multi-career lifetime. This is, of course, not new. There are many people who have been involved or who have actually embarked on second careers or multi-careers. Paul Gauguin is the very famous French artist who is usually mentioned when we talk about multi-career lifetimes and second careers. Joseph Conrad, the English novelist, is another individual who started in the Merchant Marines and only later became a novelist. Charles Luckman, in our own time, was president of Lever Brothers. At age forty, he left that company to study architecture. Today, he heads a successful architectural firm.

The career problem of Americans today and especially of Americans in middle age is basically one of under-utilization or improper utilization of our most important resource, the human resource. I believe that if we can start to develop a new philosophy of multi-career lifetimes, we are going to go a long way towards easing the problems that we find in mid-careers. For the past three years I have had the chance to discuss and to test, at least intellectually, the reaction to his idea with many, many people around the country. The reactions are interesting and varied. In listening to the responses, I have been able to categorize them into three categories or three models.

First, there is the opportunity model. The individual who falls into this model, views "middlescence" (middlescence being a period of time of roughly age 35 to 55) as a normal stage of life development, and recognizes the realities of middle years. To that point, he has most likely enjoyed his career, he has achieved some or

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perhaps much success, and he sees or views a second career as an exciting possibility. Of course, he realizes that there are some problems, but he feels that they can be worked out. The second model views "middlescence" with some apprehension. This individual recognizes the leveling of his or her own career, accepts it with some reluctance and usually a considerable amount of rationalization. When he considers the future, he starts to consider alternatives to the future. He believes a second career is possible, but at that point is usually taken up with a great number of problems that he perceives. If we could remove those problems or find ways of giving help in understanding the problems and how to get around them, I think that individuals in the second model will then see the advantages and the possibilities of a second career.

Individuals in the third, or last resort model view "middlescence" with alarm, and still hold to the earlier philosophy with its accompanying aspirations and fantasies. The system or organization is seen as spiting him, as being the culprit which has created his or her problem. The idea of a second career to these individuals can amount to defeat. It means that they will have to face their friends and family and admit that they have failed and that's why they are going out and investigating or pursuing a second career. This individual generally does not see a second career as a valid solution or even as a valid possibility.

Of course, these models are rather simplistic, but I think they reflect the central attitudes of three categories of responses that I have received in discussing multi-career possibilites. I would like to discuss some of the barriers and obstacles, however, that have emerged from the responses. The first, and I think the most important obstacle that we have to overcome, is the obstacle of having the second career philosophy accepted. I think we can do this, if we can get away from the conditioning prevalent in the early part of the century - that is, of one career, one company, retire at 65. Once this is accomplished, I think we will be a long way towards providing and using the second career concept as a solution to our problem.

The second most important obstacle, and one that we have only touched on so far, is the problem of leaving the financial security of

the present position. This is a very, very major obstacle to most people. It goes beyond pension portability. In industry today, early retirement generally starts about 55 and at that point you can only expect to get a retirement benefit of about 25 percent to one-third the salary you are earning at that particular time. This is assuming that you have been working for about thirty years. Most people in industry today can not afford to take an early retirement option.

I think what is needed is some kind of plan in which the retirement benefits that have already accrued to the individual will be paid out in a different way. One possibility is to pay out the accrued benefits over a shorter period of time to provide a bridge to a second career. Certainly severance pay should be used if we are going to allow people to pursue second careers. Perhaps some kind of a contributory plan can be presented early in an individual's career when he joins a company with the idea that it is a type of insurance policy for the future. If one does plan to pursue a second career at some point, one will have added to the retirement benefits that the company has established.

There are many other suggestions that have come forth. One of the major barriers against people starting in second careers today is the problem of financial security. Dr. Ginzberg has said you have to give up something and that is absolutely right. There are few people today that have been with an organization for say 15, 20, or 25 years who could leave for a second career and make as much or more. There is a problem of understanding and realizing these facts.

The third barrier is that when I mention a second career, people often say to me, "but what would I do? All I have ever thought about is the particular job I am in now, (business, engineering, accounting); I really don't know what I would do." Of course this is a problem. If we are going to pursue this idea of a second career concept, I think we would have to start the day an individual enters the organization. They have to be presented at that time with the concept that the way people are developing now, in 15 or 20 years, one's goals and ambitions may change and one may wish to pursue a second career. Starting early to prepare for a second career and using those programs of counseling that are presently available is recommended.

The fourth obstacle that I see and hear often after one has selected a second career is "how do I prepare myself?" Many people find they have no time for preparation even if they do identify an educational program that would help them. They are working eight hours a day or longer, and they are busy on the weekend. How does one find the time? Well, quite often I find this argument regarding time is more a crutch than a reality. Because second careers have to be pursued with a great deal of self-discipline, you can't always point to someone outside. You have to have the motivation from within; you have to make the time and you have to find the program that will help. There are a number of programs today, depending upon the area that you are going to pursue. Correspondence courses are perhaps not widely used today, perhaps not considered seriously enough as possibilities for developing an individual for a second career. Perhaps if we look into these as an additional form of education, and perhaps strengthen them, this could be a possible way for people to develop themselves for a second career.

University programs for second careers are developing and have been developing over the years in a metropolitan area like New York City. Usually, an individual can get to a university to attend one of these programs. If you go beyond the suburban areas, you may find it more difficult to find the university programs that you would be able to attend.

Full-time study is a possibility, and a number of people who have pursued second careers have utilized this method. To go back to school on a full-time basis, you obviously need financial support for your period of training, and then additional financial support to carry you until you are established. I think perhaps additional programs and additional counseling can help us to overcome this particular obstacle.

Finally there is the problem of getting started in a new career. Counseling is again one of the possible solutions here as well as the creation of more placement agencies to help place people who are looking for second careers.

So the problems that I have tried to summarize are the problems of the acceptability of a second career, the problem of financial

security, the problem of selecting a second career, the problem of preparation, and the problem of placement. The obstacles I have identified come from the responses that I have received from many people around the country when I discussed second careers. Although these are real problems, which I don't want to underestimate, I do think this whole idea of a multi-career lifetime can ease and help large numbers of Americans in middle years.

PART II: THE MIDDLE YEARS: Suggestions and Solutions

BERNARD BELLUSH, Ph.D.*

If one talks of changing careers, I suppose I am a symbol of that to an extent. I decided a few months ago that the time had come for me to see whether there was any other thing I could do. "Eligible for retirement" means that I could follow another pursuit, so that's what I am trying to do.

Let me speak about an unusual union, not because I am associated with it as consultant on higher education, but because it has unusual leaders, unusual members, and unusual programs with reference to career development, upgrading and new careers. I speak of District 37 of the American Federation of State, County and Municipal Employees.

The other day I read an interesting article in the Columbia Forum. The topic was work, and the writer was Richard King. He said that while unions have performed an undeniable service in raising wages and improving working conditions, they had been, if anything, less responsive than business to the discontent of workers concerning their jobs. In a recent television program when Bill Moyers portrayed union leader Albert Shanker, you may recall the comments of civil rights leader Bayard Rustin. He said that Al Shanker was the only labor leader in the United States who has upgraded hundreds of black and Puerto Rican women through the "paraprofessional" system in the city schools.

Let me first of all disagree profoundly with both gentlemen. There are a number of unions in the City of New York, not just the Federation of State, County and Municipal Employees, which have devoted themselves to upgrading career development and opening new careers for their members. The State, County and Municipal Employees in particular reject a concept which I think pervades too

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much of our society. This concept is that this nation has the greatest power in the world while simultaneously having the highest unemployment rate, with no long-range planning for new career development particularly on the part of our government.

This is a socially conscious union which believes that it should enable those of its members who are motivated to have the opportunity to upgrade themselves and to start new careers. We have done that through a life-long education program on our premises, and through a new college which we created about a year and one-half ago.

For example, in our union there are thousands of hospital workers. Here in New York City is a health and hospital corporation which on the whole has failed to meet the expectations and aspirations of the lowest economic and social levels of the employees of these institutions. In fact, the health and hospital corporation has failed to protect the health and welfare of patients. Illustrations: our stewards and local representatives have discovered that untrained nurses aides, the lowest level, have been assigned as operating room technicians without any training. They haven't even been advised that when they go from operation to operation, for example, they must wash their hands. Think of how many fatalities we may have suffered in the City of New York as a result of this. It has been left to the union to act as a catalyst and educator, to force the health and hospital corporation to try to develop long-range programs of a clinical as well as a liberal arts nature.

Programs in the four year community colleges enable those nurses aides who have high motivation, and there are many of them, young and old, to develop new careers and in the process to make significant contributions to the welfare of the community.

There are still thousands of nurses aides who do not have even a high school diploma or equivalency. We in the union have developed high school equivalency classes on our premises and we will graduate our one-thousandth holder of a high school equivalency diploma shortly. They come to classes three times a week on their own, at night and sometimes in the morning. Having obtained their high school equivalency, they can then go on to take courses, if

they are motivated, to become X-ray technicians, inhalation therapists, operating room technicians, physiotherapists, licensed practical nurses, registered nurses, physicians' associates and paramedics. All this the union has accomplished basically on its own initiative. In this process we have lost many workers to other unions, but this is the commitment of this particular union.

Now, another facet is the method by which we have involved members for new careers. We have closely observed individual members who have spoken up at local meetings or at district council meetings and we have grabbed them as individuals irrespective of their age or background, because this is a union which draws its leadership representatives from every ethnic group, and every ideological background. We have contracted, for example, with the Cornell School of Industrial and Labor Relations to offer a battery of courses which enables those individuals who have spoken up and who are activists to take these courses and eventually become middle management members of the staff of the union. I personally know a former librarian who is now director of our School Division. Another activist is now associate director of our Political Action Department; all this in the process of the union opening new options and new careers for individuals who have spent their lives in rather dismal circumstances.

Let me talk to you in conclusion about our college. Our college is not the traditional college. It is a different type of institution, created a year and a half ago because of coincidence, the desire of the union to develop its own college and the desire of the College of New Rochelle to expand to a brand new program which they had just developed. Financed by an educational fund negotiated by the union with the City of New York, we have established the District Council Number 37 Campus of the College of New Rochelle. At this moment, we have some four hundred students attending the DC #37 campus on our own premises. Large numbers of tremendously motivated women are in the process of taking a basically liberal arts oriented program. The campus is preparing them to respond imaginatively to the challenges of the day.

F. BRUCE HINKEL*

The idea of pre-retirement counseling, second careers and retraining employees has not been on the mind of our company for very long, nor has it been particularly preoccupied by this. It's the bottom line, the stockholders, the customers, who really count and determine the goals we set. Since 1885 we have gone through a revolution, or better, an evolution in management. To begin with, there were the captains of industry like Henry Ford, the Vanderbilts, and the Rockefellers who pretty much ran institutions, where benefits *per se* were not a primary concern of the organization. As we moved along in history, we entered into an era of human relations in management. In multi-led corporations a lot of people gained a voice in productivity and the design of company policies.

Today, the new phase we have gone into is organizational development. This is an area where we try to lower conflict and take care of employees' needs and managements' needs so that they work as a team toward common goals. Many industrial psychologists will tell you that benefits *per se* do not increase productivity. However, it is recognized that without certain benefits, productivity will be affected. So, today we are looking, at least our company is looking, at a marriage of employee benefits and retraining to determine how they can benefit the company goals.

For example, our company is taking a new direction and will become a fierce competitor with other firms who are coming into our country with foreign equipment for our business exchanges. We are entering a marketing and pricing competition, and in that mode we are going to have to change our structure. We are going to have to change our jobs. We are going to have to take a look at our employees' jobs and see what we can do to retrain them for this competitive struggle.

Another problem we have is that we have reduced our work force from 104,000 to 89,000 over the last two years. We have not fired anybody other than those people who were not productive. Most of this reduction came through attrition. We are retrenching as a

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lot of industry is retrenching today. As they retrench, they take a look at their goals and objectives and they try to anticipate what the future holds.

For example, just the other day I was informed that we were going to have 500 surplus operators; 250 this year and 250 next year. Essentially, this employment population is black and female. We were faced with two alternatives: fire them or retrain them. Weighing all the alternatives, we have decided to retrain these individuals. So what we are going to do is retrain these persons in clerical skills such as typing and other duties to fill existing job openings in the company.

Along with the retrenching program and the retraining of our people, we are considering and will probably move forward on what we call a satellite program within the telephone company. This program will consist of a series of courses that will take care of not only employees' needs but of the telephone company's needs as well. These courses, such as marketing, pricing, market segmentation, all relatively new subjects to many of our people, will enable them to understand these terms and their function within broader disciplines.

A lot of you may ask, why have a university within corporate walls? There are many good reasons why it is helpful. Number one, we should take advantage of career experience. In other words, if a man has been working as an installer for the last twenty years, he has received career experience and he should receive college credits for the experience. Credit is awarded for the particular skills a man has acquired. Second, there is life-long experience. If a person has been working in an engineering department without a degree and wants to go for an engineering degree, his particular craft will be assessed as to how many college credits he should be given. Now this gives a person a start toward a college degree, whether an associate or a baccalaureate. We feel that this is very attractive.

Third, there is accessability. As an operator comes off a shift, she doesn't have to worry about going home and then going out to a college to get her course. She can get it right within the same building before she leaves. It may take an extra hour and then she leaves for

home. All this works toward enhancing her career within the company and if she so chooses, outside the company. We know there will be a certain amount of fall-out as we re-educate people in different jobs. They may leave the company, but I think as time goes on most major concerns will find themselves doing the same thing that we are doing so we may get some good people coming to us from other corporations.

What is really needed to accompany these courses is a counseling program, a counseling program that blends individual needs with corporate needs, so that a person doesn't go off on a wild goose chase. We need to help individuals redirect their careers so that they can have a second job or career within the company that will be meaningful and more motivating, and more remunerative.

RUTH VAN DOREN*

I work for the New School for Social Research where it has been my privilege, according to my oldest daughter, to re-cycle women over the last nine years. In truth, most of our students are adult women, although we have an increasing number of men, seeking career changes; and so it is from these individuals that I have learned what little I can share with you today.

It has been my limited experience that over the years, the changes in attitude in redesigning work are first cultivated by those people who create the so-called esoteric patterns. Looking at the contemporary situation, it is the people in the middle years who have the political power, usually the affluence and usually the choices which perpetrate social change. I really would like to think of learning as response to social change in a very rapid accelerated way. This was said very well earlier, I think, about the changes in the natural and biological sciences.

I would like to talk more about learning being accessible to everyone, and that's why I am so glad that the unions are in it, that industry is in it and that everyone of us is in it because there is room in a knowledge explosion society for everyone to train everyone else.

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Now I must tell you another heresy. I do not believe that learning belongs to any one age. When women come to me and say, "I want my child to go to an Ivy League college," I say, "You take the money and run. Your child can get along, but you are over forty, and it is very unlikely that you can get a loan for a professional education." I think that these are some of the things which will enable every kind of person to respond to the need for knowledge to do what he wants to do.

Some of you were at the Urban Research Conference focusing on the Work in America Report. You remember the report of the automobile worker out in General Motors' small parts plant in the Midwest. He said he only came to work four days a week. He was a strategic toolmaker and they really needed him five days a week. They sent the union steward down to find out why the young man came in only four days a week, which is a common condition in many places, and he said, "Because I can't live on what I would earn in three days." Now that is another way of saying, "I want my life to be involved in multiple choices, I want it to be mine." Increasingly, I find in work patterns the part-time worker who may be a secretary, or a man doing ticket taking or some other kind of part-time work so he can be part of the Off-Broadway theatre.

As we look at job satisfactions and dissatisfactions, we find that our work place is often also our social place. We go there and we work, but we also seek congenial human relationships there. We look at our work as a part of our total life and we know without work life becomes listless and dead.

I want to get back to the fact that women will increasingly participate in what I would call the physical work force. My own feeling is that women have always worked and they simply now are more physical because we are an industrial society and most of society's work is done outside of the home. We have come very much more into partnership about work and learning which was mentioned earlier. I think we ought to talk about the mandate for what is now and has been called all our lives, career education. I call it "evocational education," because career education and vocational education have gained bad semantic reputations, as has para-

professionals, as has second careers, as has the failure to identify with a changing process. I call it that because I think that every community in some way is going to find out what has to be done there and decide who is going to do it. We are going to see whether we need health education and whether it is going to be better for all of us to become bicycle repair people. (You know that is the most wanted trade in the nation at the present time.)

This is another way of saying that a sense of community and a sensitivity to what has to be done and who is going to do it has to change very much more rapidly as society changes. You will find the best teachers,from my point of view, have always been career educators, those who have related the total process to what you do. I am very much reminded of Peter Drucker's article "I'm 58 Years Old and I Don't Know What I Want to Be." You also know the story of a grandchild who asks her grandmother, "Grandma, what do you want to be when you grow up?" There are changing expectations and the human rights revolution which will mean that we will all have access to meaningful work and meaningful learning. Equal access to meaningful activities either at the work level or the learning level or at some combination of the two is going to be part of evocational education and the human rights revolution.

BETTY HOLROYD ROBERTS, M.S.W.*

For the past year, my doctoral research has led me to interview 37 white collar and professional people, (the majority of whom were men), who had been on the career escalator or had arrived at success; who were between the ages of 30 to 55, and who had at least a B.A. degree or its equivalent. In addition, those interviewed had chosen voluntarily to leave their successful career, some impulsively, most with some planning.

The purpose of this research, exploratory in nature, was to find out what patterns, if any, were common to these "career drop-outs" as I have continued to label them. Especially explored were those events, frustrations, and conditions which led to this behavior, and then an assessment of what mechanisms or modes of sustaining a

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drop-out status were made. All of this exploration was based on the content of open-ended interviews with the drop-outs and my observations.

Averaging an age of 39 when they dropped out and 42 when interviewed these drop-outs were mostly married, with dependents. They had been grossing annual incomes ranging from $8,000 (a female) to $40,000 when they dropped out and now lived on incomes ranging from $2,000 to $25,000. Several increased their incomes after dropping out by utilizing creative abilities never used in their careers. For example, one professor went from $10,000 to $25,000 plus by becoming an entertainer much in demand, though he continues to live a relatively spartan country life. Approximately half had at least a Bachelor of Arts degree or its equivalent; the other half had acquired Master's and Doctorate degrees. The fields of occupation included eleven in education (mostly college professors and one president), six in engineering, five in advertising, three business organization managers or administrators, two each in real estate, art, securities and social services, and one each in research, chemical industry, bank vice president and an international interpreter. Most dropped out between 1969 and 1973. Those were the general patterns, which became obvious from the interviews. First dealing with the question of how the drop-outs came to commit this act of deviating from societal norms, these issues seem salient.

The majority were alienated from the concept of work in an established career system as the means to personal satisfaction. Factors contributing to that dissatisfaction presented here in order of importance to them included: (1) the conflict of personal values or principles with those of their employing organization; (2) boredom with "having made it" and seeing an endless plateau of repetition before them in their occupations, (as one man put it, "The joy of life is in the journey, not the arrival"); (3) little real autonomy or meaning in a system that was inappropriately rewarding; and (4) the feeling of being exploited in overstructured, oppressive organizations that provided no mechanism for self-actualization among their employees even in the higher echelons of the hierarchy. These are typical reasons for dropping out.

In exploring how the career drop-outs were sustaining their new life of not fitting into a lucrative occupational career stream, these findings were of interest. Most of the group, after a short period of mobility, settled down in either rural or urban settings (some remained in their original settings), living alone with their families. A few moved into collective living groups for economic and socially supportive reasons. Several learned how to build their own homes on property purchased from savings or liquidation of assets, utilizing gardening and other self-sustenance means for survival. Odd jobs, small entrepreneurial enterprises (the raising and selling of plants, for example), writing, and occasional consultantships provided small incomes. Others had invested savings prior to dropping-out as a means to having some income and a very few had wives who continued to work in money making jobs. Nearly all of them worked hard at either odd jobs or in developing their small farm-like living environments.

All said they were happy in their action and new life style. They indicated that work per se was not an anathema to them — most enjoyed the physical labor required of them. As one drop-out psychologist expressed it, "It's not flagellation to haul in wood—I used to pay the 'Y' to exercise—now it has meaning for my family's life." Others liked the unexpectedness of learning something new every day, and of the sheer living challenges that brought forth unknown and untapped resourcefulness in themselves which their former careers had never stimulated.

There are some final points I wish to make. There is an indication that "quality of life" values no longer are being experienced through work identity at the white collar and professional career trough. Although this, to some extent, has been supported by studies of blue collar and management level careerists, one wonders if the contagious effect of drop-out models will seduce more and more into that mode of reaction. Increased inflation, fear of the deleterious effects of a depressive economy, disillusionment with the great American dream, lack of trust in the ethics of those controlling their lives, those who lead in industry, academia and government, for instance —as well as a personal sense of having been "robbed in life" in spite of

societally valued career achievements—all seem to contribute to this growing malaise.

As we grapple with alternative suggestions and solutions to dropping out of careers in the middle years, by, for example, developing a viable mechanism in higher education for changing careers, let this group also be sensitive to the possibility that exponential growth in our system may be of decreasing value and interest to some of those who in the past have contributed so much to that goal.

FELICE N. SCHWARTZ*

We appear to be a society that worships youth. A significant portion of our gross national product is composed of products designed to help women and men avoid the appearance of aging —products that perpetuate the desirability of youthful vigor, figure and attitudes. It is a society in which major corporations have unabashedly announced personnel policies that prefer youth to experience. This affects both men and women, of course, but women in their middle years today are particularly vulnerable because of changing societal trends that influence to a great extent their perceptions of what constitutes a full, productive and rewarding life.

As a result, women in their middle years are really up against it. Those who are currently middle-aged are not only no longer young, and therefore no longer worshipped, but they are products of the traditional socialization of American women during this century. They have, for the most part, spent the first half of their lives rearing children. And they enter the second half with a good deal of ambivalence about working outside the home as well as it in, although an increasing number recognizes that seeking productive work is the logical next step. However, most of them enter this phase totally unprepared —either without a well-established career outlook or the necessary years of experience in fields in which they are seeking employment.

Yet they are eager, vigorous and mature of judgment —experienced in assuming responsibility, taking the initiative, managing and making decisions with direct involvement in areas ranging

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from purchasing to entertaining. Moreover, these women are stable: their eyes are on their work, not their plans for the future. And, perhaps more important, they are people who are making a conscious choice to enter or re-enter the labor force.

What are their options? Where are their opportunities? Unfortunately, I don't have a panacea. None exists in today's society and we might as well recognize that. But on the other hand, countless women who were determined to make the transition from focusing on family to building a career base have succeeded—and it is these women who provide essential role models for others. Usually, though, the change is a highly personal process and few, if any, formulas that can be applied broadly have been developed.

There are some simple basics, however, that can be helpful to college educated women who wish to enter or return to work during their middle years. These women need first of all to develop a professional demeanor—to learn not to ask what their prospective employers can do for them but to bring what skills and abilities they have to the jobs they are seeking. The word "job" can in itself be misleading. Women who need to fill 30 to 40 years of their lives with paid work should learn to think in terms of "careers" not "jobs." They need to view the mounting of a "job campaign" as if it were a job in itself. They need to be encouraged to convince prospective employers that they will be highly productive and therefore, profitable, precisely because they are eager for success in this second phase of their lives and can be "counted on" to do whatever is required.

Another problem area for today's returning women is the need for retraining to prepare them for work in the fields in which employment opportunities are expanding. Although much has been said and written about hiring women in so-called traditionally male fields, the fact remains that most of these women who have focused on family responsibilities exclusively during their twenties and early thirties also focused on the traditionally female career fields while in college. In addition, they have not been prepared, educationally or otherwise, to handle specialized jobs in fields such as engineering, accounting or data processing.

This point has been dramatically demonstrated for our organiza-

tion during the past two years. The Catalyst National Roster, a computerized listing of women who are seeking responsible positions on both part-time and full-time schedules, clearly shows the discrepancies between the present career aspirations of women and the types of jobs that are available.

For example, in a recent edition of the Roster, 618 women were listed under the occupational field, "Education." Only 18 of their resumes were requested by subscribing employers. In sharp contrast, 39 employers requested the resumes of the nine women who were listed under "Engineering." Supply and demand—the watchwords of the market place—are remarkably askew. This situation obviously will not be corrected in time to help today's middle-aged women, but the increased utilization of women *per se*, particularly at managerial, administrative, technical and professional levels of employment, will eventually be advantageous to women in their middle years as well. The major turning point, as I see it, will come when men suddenly realize that women are not seeking work for self-enrichment or some other equally esoteric reason but that women want to work for the same primary reason men do—to earn needed income. When husbands recognize that their wives are willing to share the financial burden of family support, they will increasingly accept and welcome women as equals in the workforce.

During the past twelve years, since I've been working actively to expand career opportunities for women, one question has been asked repeatedly—by those who are entirely sympathetic to career-oriented women and those who are hostile. If women's entry into the work force continues to accelerate, and if their sights are set on middle-management or highly technical and professional positions, will there be enough jobs to go around? The question is, of course, more pertinent in periods of economic recession, and the current employment scene has magnified its importance significantly.

But it is a question which must be faced directly. And its implications for men and women in the middle-years are quite profound, for society's "love affair" with youth often dictates that middle-aged men can be shunted aside for the aggressive young "comers" who arrive each June from college campuses throughout the U.S. The

answer to many of today's employment problems is the restructuring of work patterns. I believe—and this has been the cornerstone of the Catalyst program—that skilled, valuable work in all sectors of the nation's economy can and should be recast into a variety of part-time positions to the benefit of both employees and employers.

Traditionally, women and children have depended on men's employment for support. So the specter of financial insecurity for men that lurks behind the question of whether there are enough jobs to go around is unsettling, to say the least. But this insecurity is valid only if we insist on a fixed and full-time work schedule for all who work. If we are willing to forego this rigidity, our capacity to provide employment for every man and woman who needs or wants it will be significantly expanded.

With part-time scheduling, both men and women will be able to pursue broader-gauged, less pressured lives—sharing financial support as well as other aspects of twentieth century living including time spent with children or in public service or in recreational activities.

I've usually promoted flexible scheduling in relation to mothers with young children who wished to work less than full-time during the early child-rearing years—and it does open new vistas to them. But the advantages for men and women in the later "middle-years," while not as obvious, are apparent on closer examination. For example, any of the flexible work patterns suggested for working mothers can be used by persons nearing retirement. A shortened work day or work week can provide older workers an opportunity to participate in the labor force on a limited basis while adjusting to leisure time activities—thus easing the transition from full-time work to full-time retirement. The possibilities are numerous. The utilization of flexible work schedules is a bold solution to several employment dilemmas but one which is not implausible or even impractical—given its potential benefits to society.

THE CHANGING UNIVERSITY: New Audiences for Learning

JOHN S. TOLL, Ph.D.*

I am pleased that our university is associated with the Fund for New Priorities in sponsoring this conference. To a remarkable extent, the Fund has picked out the issues of prime importance to our society, and has brought thoughtful analysis to bear on these problems at critical times. Indeed, the Fund exemplifies just the kind of careful, selfless, determined, wide-ranging intelligence that our problems require.

Universities must change tremendously in the next decade. As our world grows increasingly complex, we can no longer regard college education as something which is poured into the student in four years, and then used gradually during the rest of his life. As Bentley Glass stressed, a traditional four year college education becomes obsolescent about as rapidly as a new automobile. It is necessary for all of us to continue learning throughout our lifetimes, not only keeping abreast of a professional discipline and understanding the changing complexities of modern society, but also maintaining our abilities as human beings to contribute to a useful and enjoyable life.

This is true even if we are not concerned with many persons today who are forced to change careers, or to restructure their lives once or twice. Yet in a rapidly changing society this restructuring is the challenge with which many of our citizens are faced.

Of course, to a very great extent, each of us must learn on our own, outside of the university or any other institution. Those who have truly learned how to learn will continue their education whether or not they ever take another formal course. I have always liked Woodrow Wilson's definition of an educated person as some-

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one who has learned to use a library, someone who knows how to extend his or her own learning. This is the most important kind of continuing education.

But as the need for life-long learning increases, the barriers between formal education and informal learning are fortunately breaking down. Universities are increasingly taking their program to the students, offering courses both on and off the campus to those who want to learn simultaneously while carrying on their careers and all of their other life's activities.

Since World War II, we have had a tremendous expansion in the number of full-time students in regular campus programs. The pressure to educate the veterans of World War II and then the rising number of high school graduates has been tremendous on most institutions. In great part, and as a result of this pressure, colleges and universities have lagged in their commitments to part-time students or to most students other than recent high school graduates. Our offerings in continuing education have not been given top priority; they have usually been supported at a lower level than the conventional full-time on-campus programs intended mainly for the so-called normal college age.

Now that the United States' birth rate and population growth are stabilizing, universities can and must turn their attention to the various ways in which they can contribute to life-long learning. They have to take into account, much more than they have in the past, the requirements of the developing professional; the special needs of the housewife and mother who interrupted her studies and a career to raise a family and who, still at a young age, is now ready to take on new responsibilities; the worker who requires assistance in a change in career or in perfecting various skills; and the modern day Gauguin who simply seeks a fuller more meaningful life and perfection of talents.

The big challenge now, for all of higher education and our country, is very similar to that which faced us with the surge of returning servicemen after World War II. Then, the campus and the government responded creatively with the GI Bill of Rights, a commitment to provide education needed by so many in our population.

Today, a similar partnership of all aspects of our society is needed in order to provide support for life-long learning. It is wonderful that at this conference, government, industry, labor and universities are all represented in an attempt to pool our thoughts on how to start a new emphasis on life-long learning.

One might say there are three major thrusts in the development of full opportunity in education in the history of the United States. First, there was the commitment that primary and secondary education should be available to all our citizens. This is now built into the fabric of our society, an essential bulwark of our democracy.

Secondly, we have adopted the principle of open admission to college. This was started here in the City of New York as a strong principle, as the City University dramatically became an open institution to every high school graduate. The State of New York joined with a corresponding "full opportunity program," in the higher education amendments of 1972, to become a national principle as expressed in the federal law that no one should be deprived of the opportunities of higher education by financial or other barriers; this principle is expressed through such programs as the Basic Educational Opportunity Grants which are not yet fully funded, but which I expect will be in full effect by 1976.

The third major change will be a recognition that in our increasingly complex and rapidly changing society, where continuing education and life-long learning will become a major focus for our society, everyone has a right to this opportunity.

This conference is trying to delineate the goals of such a challenge, and how it is that we, as a society, should respond effectively to promote a good life-long learning program, which will be justified in terms of what they really contribute to our society. In this conference Professor Ginzberg stressed that we must pay for everything we do, and that we must determine what are the benefits related to costs in any program. We must develop sensible priorities in the support of life-long learning. But, I am convinced that the institutions that respond well to the needs of citizens with effective programs, mid-career training and life-long learning will indeed become the universities' major business. By two decades from now, most universities

will be devoting most of their time to greatly expanded and modified versions of the programs that we now call "Continuing Education." We will all come to think of formal education, not as a preparation of life, but as something that makes living an increasingly rewarding process day by day as we steadily develop our understanding and talents.

What kind of education should be our top priority? A point was made today that, as more and more people gain advanced education, it becomes less at a premium; there are some that argue that it is therefore of less value, and thus in a cost-benefit analysis it is harder to justify educational programs. This point of view regards the educated talent as a "zero sum" game of a total number of jobs to be distributed. It was mentioned that perhaps we should divide the jobs; instead of having a normal worker work forty hours a week, we should have a normal work week of twenty-five hours, or twenty hours. A very important piece of research was overlooked in this discussion. Our eminent colleague, Professor Parkinson, has the answer to this dilemma. The work always expands to fit the available time. There is no doubt that in fact there are many ways for educated talents to be used. The challenge to education is particularly to train the creative entrepreneurs in every discipline, who, through their efforts, both create more jobs and improve our society in all respects.

The American standard of living means that labor costs in this country are exceptionally high. Our society cannot be competitive unless we are continually increasing our "productivity" in the broadest sense. This requires, however, increasing education for workers at all levels as automation takes over an increasing number of routinized tasks and extends the effectiveness of each worker. We particularly need an educational system that encourages initiative and emphasizes practical problem solving.

Yet the need for such education is not limited only to our nation. I remember asking the Assistant to the Prime Minister of India what American universities could do to help in the education of the students who come to this country from India. He said that above all he would want us to teach them to be entrepreneurs. Developing nations and every nation in the world now need educated people.

But above all they need creative people who will attack each problem and use all their training and intelligence in sensible ways that will create new approaches and new jobs related to the solution of the problems of society.

Of course, this approach involves training people for specific vocations or professions. But in a rapidly changing society it is impossible to anticipate one or two or three decades ahead what the requirements of all professions will be. Above all we must build into every educational program the ability of students to learn how to learn, the ability of students to solve problems creatively and to look at programs as a basis for moving into new fields. Our country is fortunate for having had in the educational system an emphasis on liberal education. I hope and believe that as we continue to diversify our educational programs, we will always remember that a liberal foundation to our education gives our society the ability to respond to new challenges. Each worker should respond to these challenges creatively, using the flexibility that his education provides.

When we call for more diversification in education, we are not asking for specialization now, but rather for people who can respond to new challenges with imagination, drawing on all the knowledge and abilities that they develop through their education. Indeed, the opportunity for continuing education may become a real requirement of our society.

There was a law passed in France in 1971 which pertained to vocational and technical education. Let me read a portion of it: "French society can no longer be content with an initial transmission of knowledge to an elite." This law, which was called the "working man's sabbatical," goes on to state that "all during their active life, salaried workers who wish to take training courses approved by the state, have a right upon making a formal request to their employer for time off. The time off, which can extend to one year, is company time. That is to say, it is considered as time on the job. The employee continues during his period of training to receive his salary and build up vacation, seniority, and fringe benefits."

Obviously, paying for such a "working man's sabbatical," as it

is called, presents real problems. It is limited in the French program, so that only 10% of the work force has been involved in a fairly limited way. Nevertheless, I think it is a harbinger of the future if the educational programs provided during the working man's sabbatical are well designed to help that individual be more productive. That, in the final analysis, is the test. I mean "productive" in the largest sense of creative contributions to our society. I suspect that this French law will be copied and extended in America and will become a key provision in collective bargaining agreements within the next few decades. Eventually, we may have sabbatical leaves for most workers.

Think one moment of all the time available for continuing education, when it is reported that most of our citizens spend over six hours a week watching T.V.; that our leisure time as a whole is now greater than typical working time. If we wish to get the most out of life, increasing numbers of citizens will use much of this leisure time for informal and formal programs of learning.

Public attention is focused now on the improved conservation and utilization of our resources. Our most important, ever-renewable resource is human intelligence, and we waste most of it. Yet we clearly need sustained educated efforts to attack the problems of our society, from urban decay and suburban sprawl to human relationships, from the problems of developing poverty-stricken nations to the international threats of war.

Clearly, we must develop fully the most valuable of our resources: human intelligence. The responsibility of every institution of higher education is to be useful to citizens throughout their lifetimes in helping them to meet this challenge. The development of human intelligence tremendously extends the power of each individual.

The change in the last two centuries has been far greater than all previous history. We can expect that the year 2000 will differ more from today than today differs from ancient times. Each of us now has, through the use of many labor saving devices, a productivity as if we had the equivalent of twenty-four servants in the times of three centuries ago.

Our capacities as individuals can be greatly magnified again by

the power of human intelligence. I certainly agree with Bentley Glass' point that exponential growth in human effectiveness does not go on indefinitely, but it certainly can expand much more than at the present time. The sensible development of each human effort is something that is a real challenge to all education and requires effective programs to support every individual's desire for continued life-long learning and usefulness.

We have neglected mid-career education for much too long. I hope that this conference will do much to direct our attention to this emerging principal task of all our colleges and universities.

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