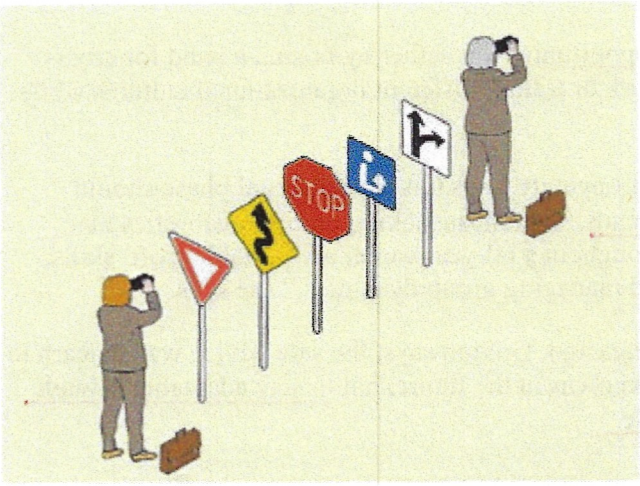
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Preparing for a Career That CanLast 60Years

As lifespans grow, mental and financial steps are needed to adapt, thrive

BY HEIDI MITCHELL

John Rowe still flies to Amsterdam for research meetings. He is 82.

A gerontologist and former chief executive of the health insurer Aetna, Rowe now spends his time as a professor of health policy and aging at Columbia University's Mailman School of Public Health, studying the very phenomenon he is living. "Is this the new 82?" he asks. "For people like me, it is."

That question, though, is becoming even more relevant to a much younger generation of professionals. As lifespans stretch toward 100, workers will have to get their heads around a novel idea: The standard career, with its three tidy acts of education, work and retirement, is over. In its place is something messier—and trickier to navigate: a 60-year career that might stretch from a person's early 20s into his or her late 70s or 80s, with pivots, reinventions and time off built in rather than treated as failures.

This workforce shift isn't evenly distributed. Rowe's own research has found that "active life expectancy," the years lived without significant disability, has lengthened mainly among the affluent. "When we are talking about the 60-year career, we are talking about educated people at higher income levels," he says.

"They have more assets and opportunities."

Nevertheless, most American workers today are looking at living a decade longer than their parents— 79 years, on average, compared with 71 in 1970, according to the Centers for Disease Control and Prevention—and many either don't want to retire or won't have the financial means to do so.

What will that new career road map look like?

Entry level: Cast a wide net

For people in their 20s and 30s, longevity researchers agree that early success is less about choosing the perfect first job or profession than about developing a tolerance for changing course..

Lynda Gratton, a professor at London Business School and co-director of its Sari Foundation Insti-tute for Work, Longevity and Careers, argues that young professionals need to view their early career as a series of datagathering experiments. Rather than treating an initial role as a long-term commitment, young workers should focus on continuous learning through constant trial-and-error and collaboration.

To put that into practice, employees should actively seek out new learning opportunities, whether by raising a hand for cross-departmental initiatives, taking on client-facing roles alongside technical work or testing different organizational cultures while personal and financial obligations are relatively light.

Martha Deevy, a senior research scholar at Stanford University's Center on Longevity, says this experimental phase should focus on understanding human behaviors rather than short-lived technical trends. That means taking on responsibilities that build negotiation and communication skills. "What serves young people throughout a 60-year career are portable 'soft' skills, like relationship-building, complex problem-solving, collaborative work and managing group dynamics," she says.

Experts caution against betting too heavily on any single "hot" skill. Five years ago, Gratton says, the safe advice was to learn to code; now, not so much. The lesson isn't so much to guess about infinite unknowns in the future, but to stay adaptable enough that the guess doesn't matter as much. Those soft skills will serve you for life.

Then there's the financial side.

For as long as there has been retirement, the advice has been to start saving early, to take advantage of compounding interest.

Some people do it, some don't. But with lifespans increasing, this advice is more crucial than ever, because it will provide both a retirement fund as well as a transition fund that will allow workers to take risks in midlife or later.

Midcareer: Network and reskill

By the time professionals reach their 40s and 50s, Gratton argues, they typically hold more accumulated expertise and a wider professional network than at any earlier point in their lives—exactly the foundation needed to keep a career thriving. Yet traditionally, this is the time workers often treat their career as a plateau, or wait to be pushed out by market shifts.

When thinking about a 60-year career, though, this should be the decade to actively reskill, explore new models of work and prepare for the decades ahead.

That proactive mindset is critical because landing a traditional corporate role late in a career remains notoriously difficult.

Herminia Ibarra, a professor at London Business School who studies career transitions, says that workers often discover this reality "only after bumping their heads up against that wall." The key, she argues, is to treat midcareer not as a time to hover in a holding pattern, but as an opportunity to build alternative runways, whether that means moving to a smaller firm, joining a consulting practice or launching a business of their own.

This isn't easy. Gratton's research shows that the 40s and 50s are frequently the most overcrowded decades of a modern career, as professional responsibility, financial pressure and family caregiving demands peak all at the same time. That leaves almost no mental space for the reflection a major transition requires.

To keep options open during these demanding years, Ibarra recommends two essential practices that should run alongside a busy job. First, pursuing a side project or structured hobby prevents what Ibarra calls the "work-role merger," the dangerous fusing of one's identity entirely with a single employer or job title.

Second, professionals should actively protect loose connections, as a network naturally degrades if neglected.

Even if your schedule leaves no room for side projects or networking, you likely have built up enough goodwill and status to request time off, say three or four weeks, even if it is unpaid. The goal is to get distance from the daily grind to think more strategically about what you might want to do next.

Late career: Stay relevant

Few experts suggest that working in your 60s, 70s and 80s will mean maintaining those 50-hour weeks. For some people, that may be fine. But if 70 is the new 50, it means that this will be the time to transition from day-to-day responsibilities to more advisory roles, flexible work and meaningful contributions to organizations who value experience.

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The primary rule for staying in the workforce into your 80s is resisting technological retreat. "Learn new skills, especially tech," says Rowe. Staying current with standard workplace software and tools demonstrates continuing relevance to colleagues.

Some of the same advice for midcareer will remain relevant later, especially staying active in professional associations, rather than letting networks fade as peers retire. Workers should envision retirement as a transition rather than an abrupt end; this can mean negotiating part-time roles, soliciting project-based advisory work or retaining a consulting gig with an employer before stepping away completely.

At the same time, Rowe says, meaningful nonprofit or community work can give an older person purpose. "Volunteering is, in many ways, as valuable as paid work—it is good for your brain and good for your body," he says. It can also expand your network and lead to even more opportunities.

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