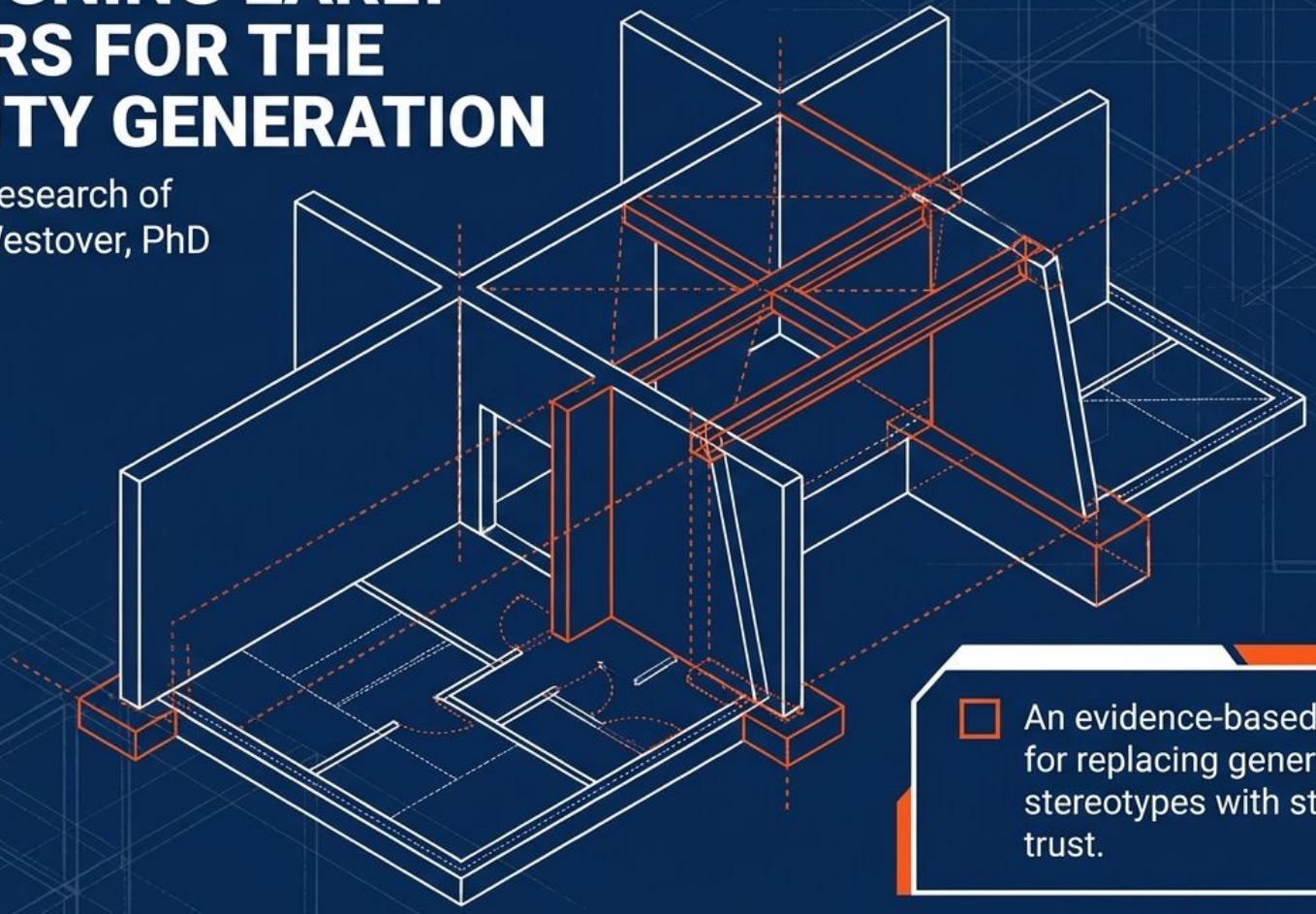
REDESIGNING EARLY CAREERS FOR THE SECURITY GENERATION

Based on the research of
Jonathan H. Westover, PhD



An evidence-based blueprint for replacing generational stereotypes with structural trust.

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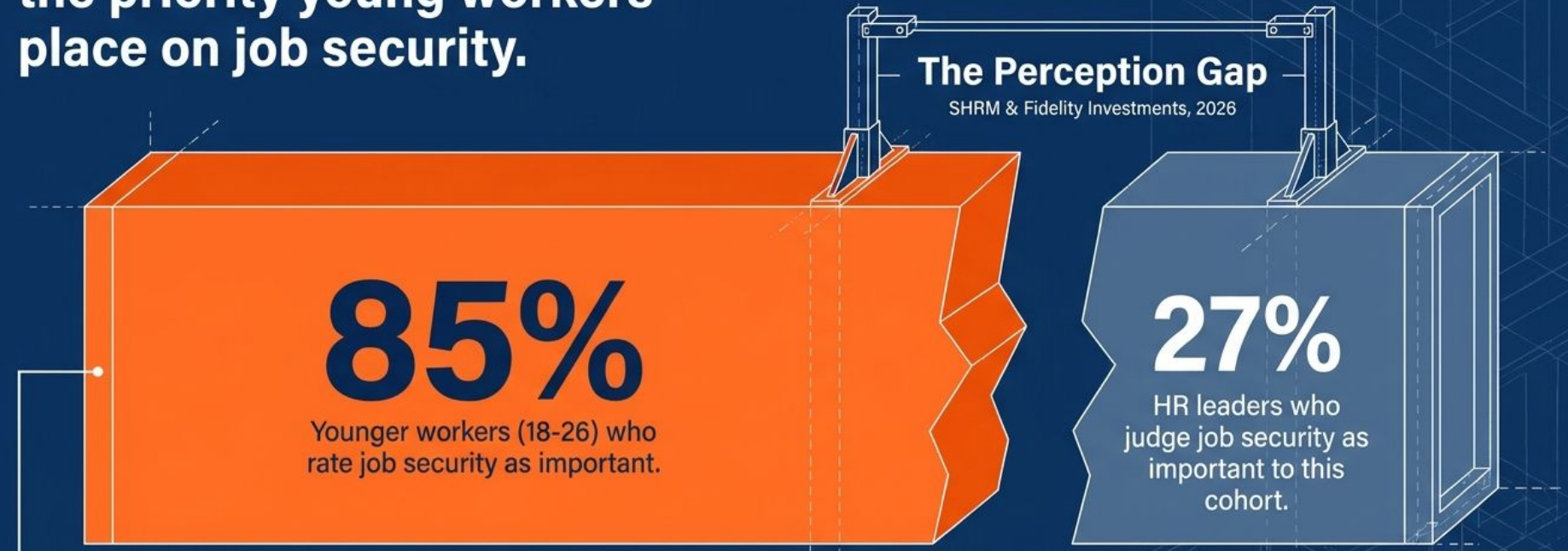
HR leaders dramatically underestimate the priority young workers place on job security.



Organizations risk designing the wrong employment deal from day one by prioritizing superficial perks over fundamental predictability.

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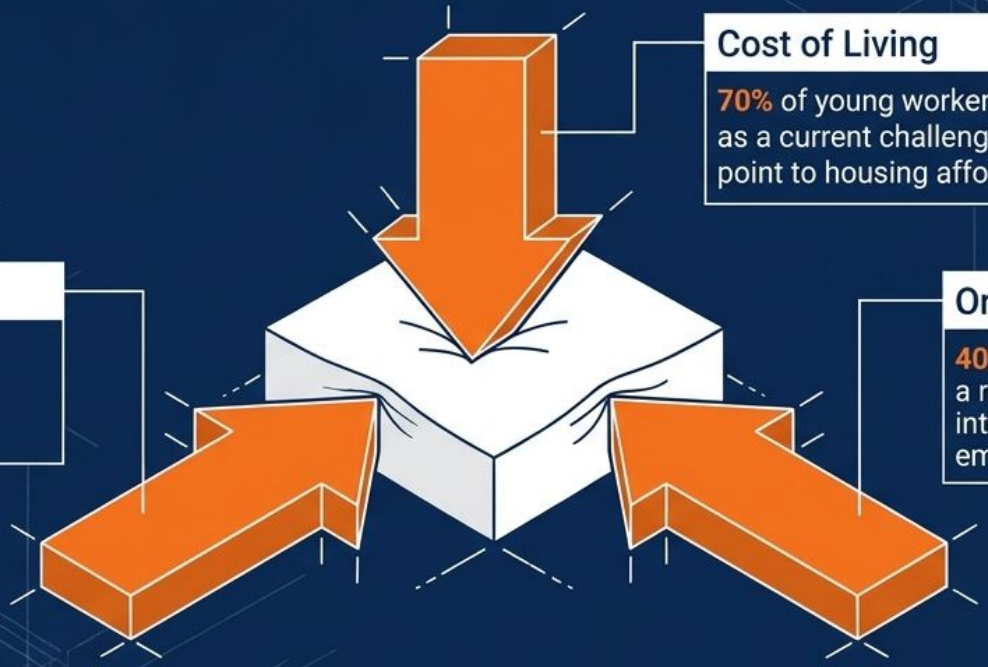
A preference for stability is a rational response to an unforgiving macroeconomic environment.

The Pressure Map



Cost of Living

70% of young workers cite it as a current challenge; **71%** point to housing affordability.

AI Displacement

13% relative decline in entry-level employment in AI-exposed roles (Stanford, 2025)

Organizational Churn

40% of employees experienced a recent reorganization; internal moves fell at **57%** of employers (Workday, 2026)

Youth underemployment sits at 42.5% (NY Fed, 2026). In this context, stability is a necessity, not timidity.

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The restless free agent narrative contradicts decades of labor data and workplace evidence.

The Psychological Contract Matrix			
	The Gen Z Stereotype (Myth)	**The Evidence-Based Reality**	**The Resulting HR Blindspot**
View on Loyalty	They jump ship constantly.	Median tenure for 25-34 year-olds is 2.8 years, nearly identical to the 3.0 years their parents averaged in 1983 (Pew).	Assuming turnover is generational rather than a life-stage sorting effect.
Core Motivator	They only want purpose and flexibility.	Top priorities are fair treatment (86%), job security (85%), and work-life balance (80%).	Under-investing in predictability.
Career Pace	They demand rapid promotion.	44% favor steady career progress vs. 25% who prefer fast-paced progression (Deloitte, 2026).	Pushing hyper-growth over sustainable skill-building.

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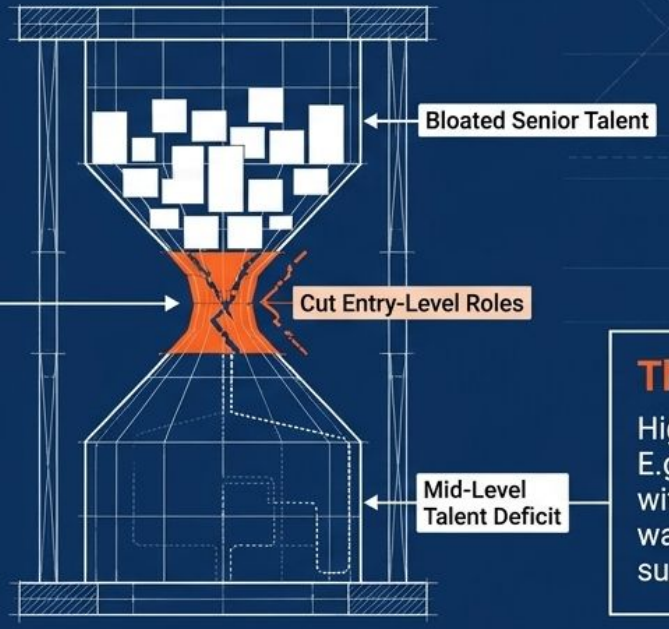
Treating entry-level roles as disposable creates an inevitable deficit of mid-level management.

The Hourglass Workforce



The Pinch

Cutting junior hiring today risks a critical shortage of mid-level talent tomorrow.

(Fore, IBM CHRO, 2026)

The Leak

High early attrition is a sunk cost. E.g., 23.8% of new nurses leave within their first year, wasting recruitment and supervisory time (AACN, 2024).

External hiring to fill the mid-level gap later is slower and significantly more expensive.

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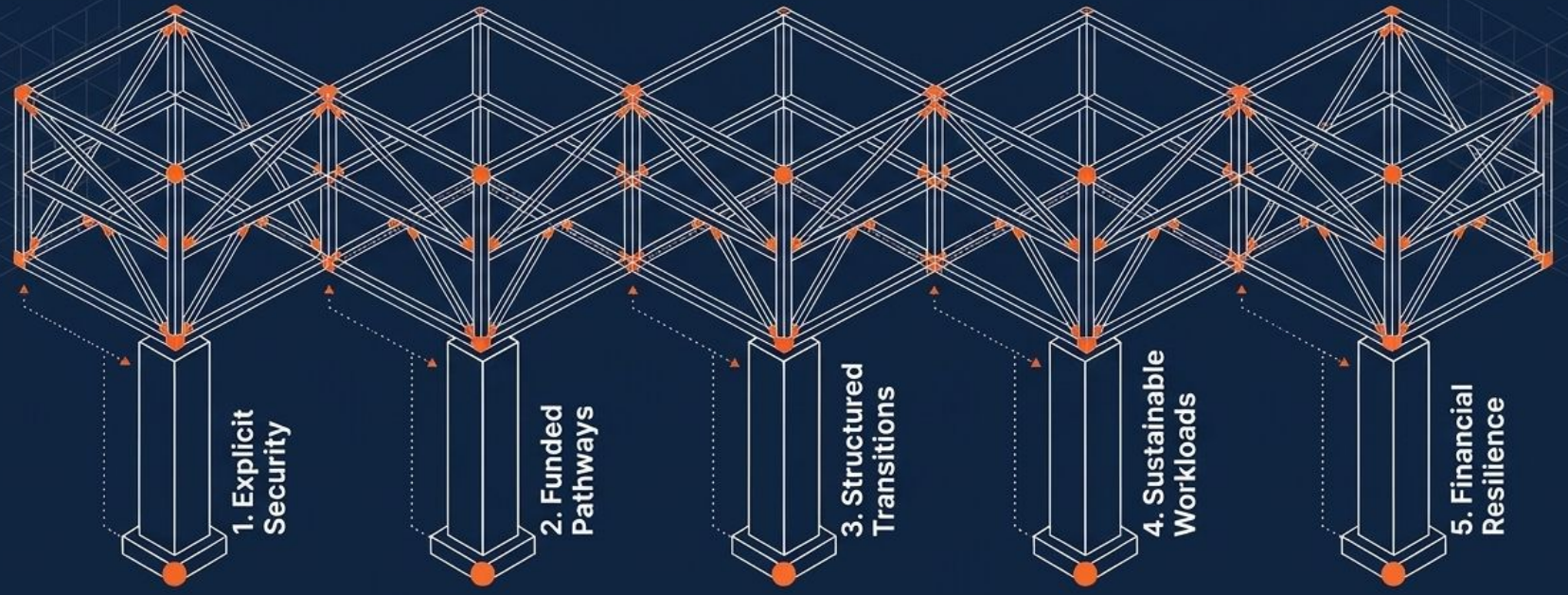
Attracting early-career talent requires swapping superficial perks for structural predictability.

The Core Offer	
Old Baseline	**New Baseline**
Unbounded Flexibility, Rapid Advancement, Culture Perks	Explicit Security, Visible Pathways, Guardrails



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Explicit boundaries and honest workforce planning create psychological safety

Bounded Security



Share the workforce plan openly

Commit to internal redeployment before layoffs

Make specific, bounded promises regarding AI integration

Case in Point: Lincoln Electric

Guaranteed Continuous Employment Plan since 1958. Employees accept flexing down to 30 hours during downturns in exchange for layoff protection.

Security via bounded transparency.

Case in Point: IBM

Tripling entry-level hiring by publicly rewriting junior roles for the AI era—focusing on customer contact and judgment rather than routine coding.

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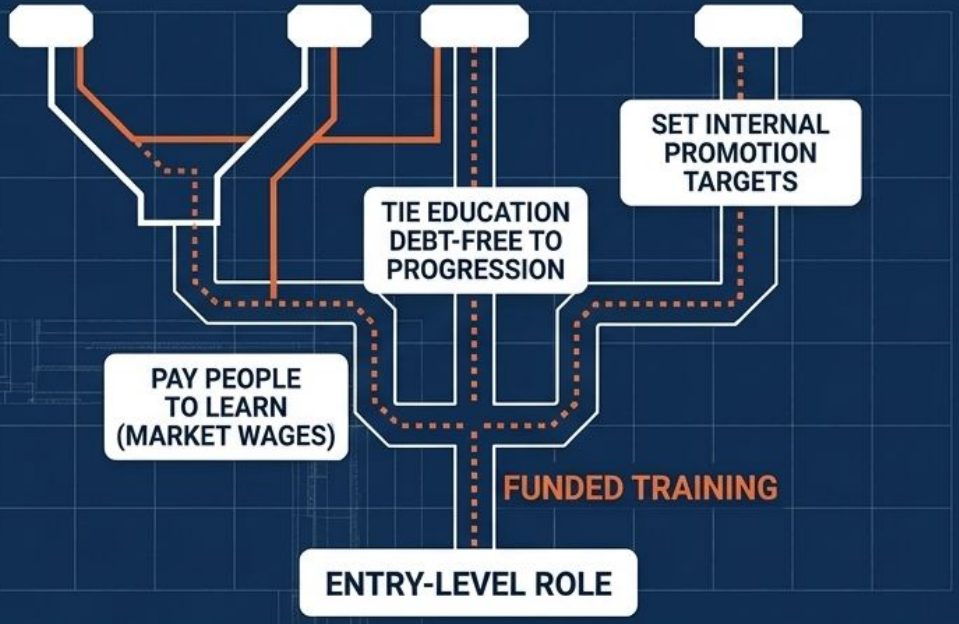
Structured, funded learning programs transform dead-end jobs into durable career pathways.

Structural Pathways



CASE IN POINT: ACCENTURE

Pledged 20% of US entry-level roles to a 12-month paid apprenticeship model, bypassing 4-year degree requirements.

CASE IN POINT: TOYOTA / KY FAME

Employer-led model where wages cover college. Graduates earn $59k vs $36k for non-participants.

Note: Walmart effectively models this—75% of store managers (averaging $128k) started as hourly workers.

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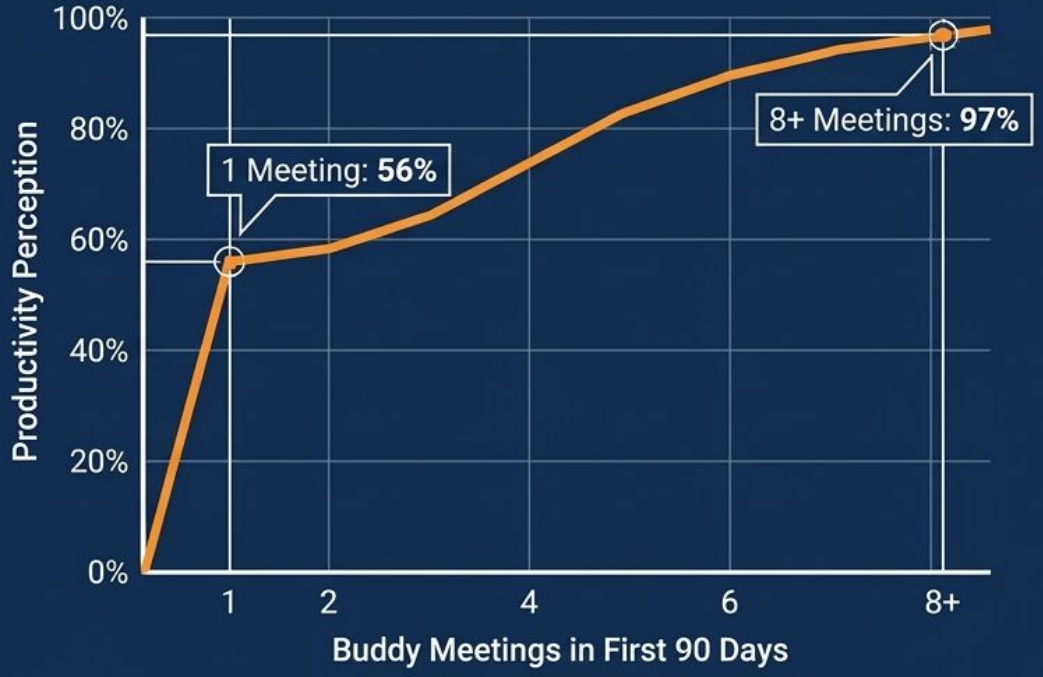
Effective socialization requires sustained, structured support over months, not days.

The Mentorship Activation Curve



Case in Point: Vizient/AACN

Transition-to-practice programs for newly licensed nurses utilizing peer cohorts and monthly seminars.

Result: 89% one-year retention rate compared to the 76.2% national average. Structure mediates early attrition.

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Sustainable careers require concrete guardrails against burnout and excessive demands.

Load-Bearing Limits



- Establish hard limits on junior staff hours
- Make one-on-ones routine for development, not just tasks
- Hold managers strictly accountable for early-career retention

CASE IN POINT: JPMORGAN CHASE

Instituted a strict 80-hour weekly cap for junior bankers, formally acknowledging unlimited demands are unsustainable.

CASE IN POINT: BANK OF AMERICA

Transitioned to a granular, daily internal timekeeping system for junior bankers to prevent under-reporting of hours, ensuring senior accountability.

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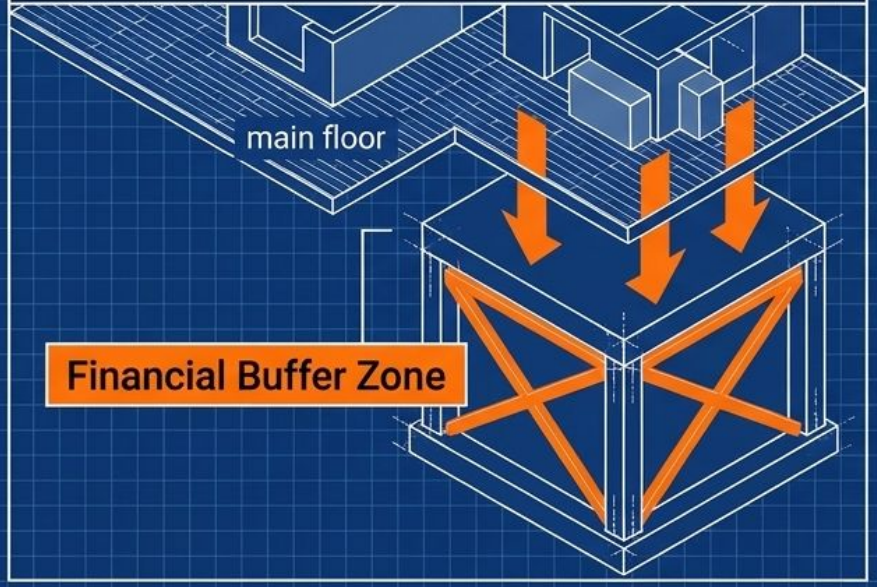
Income security and emergency buffers are prerequisites for long-term career planning.

Structural Safety Net

Context: Roughly 40% of US adults cannot cover a $400 unexpected expense. Without a buffer, minor shocks derail retirement and careers.



BlackRock Initiative

Payroll-linked emergency savings generated $8B in net new savings.

Starbucks

My Starbucks Savings program. Hourly workers who utilize the emergency savings program contribute 3x as much to their 401(k)s.

The Fresh Market

Piloted emergency savings, directly helping frontline workers absorb shocks without missing shifts or taking on high-interest debt.

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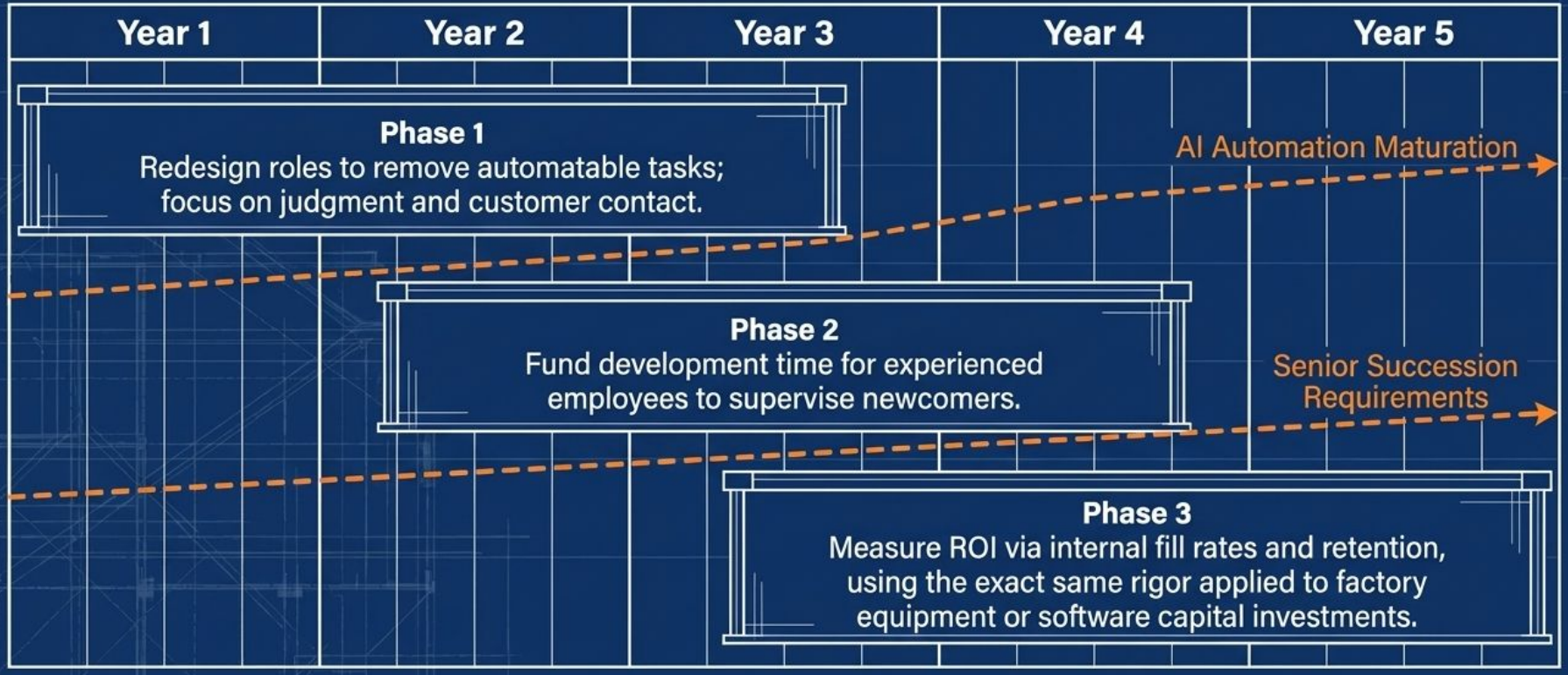
Entry-level hiring must be managed as multi-year strategic infrastructure, not a flexible expense.



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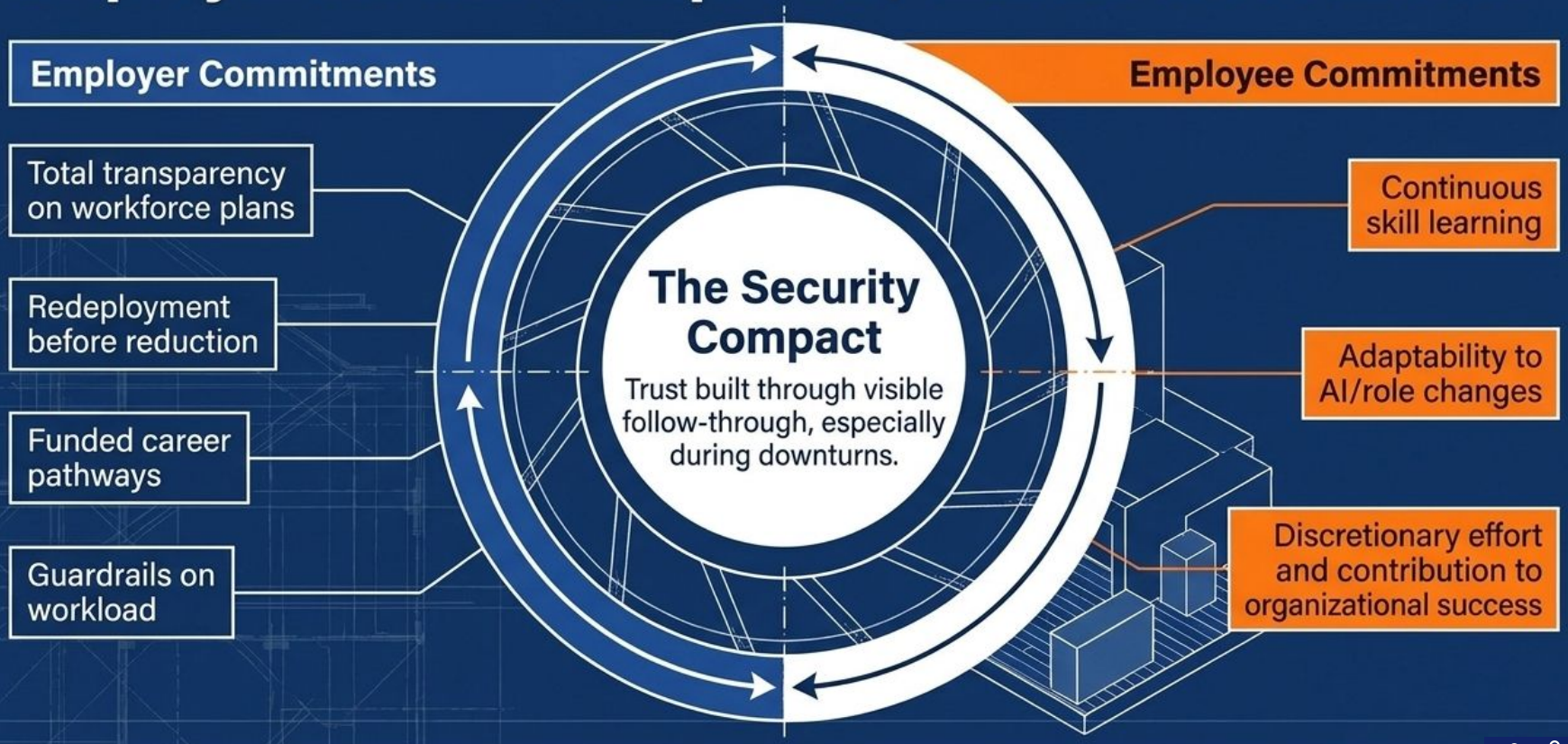
The new psychological contract replaces lifetime employment with reciprocal, mutual investment.



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Audit your organization's early-career architecture against the evidence.

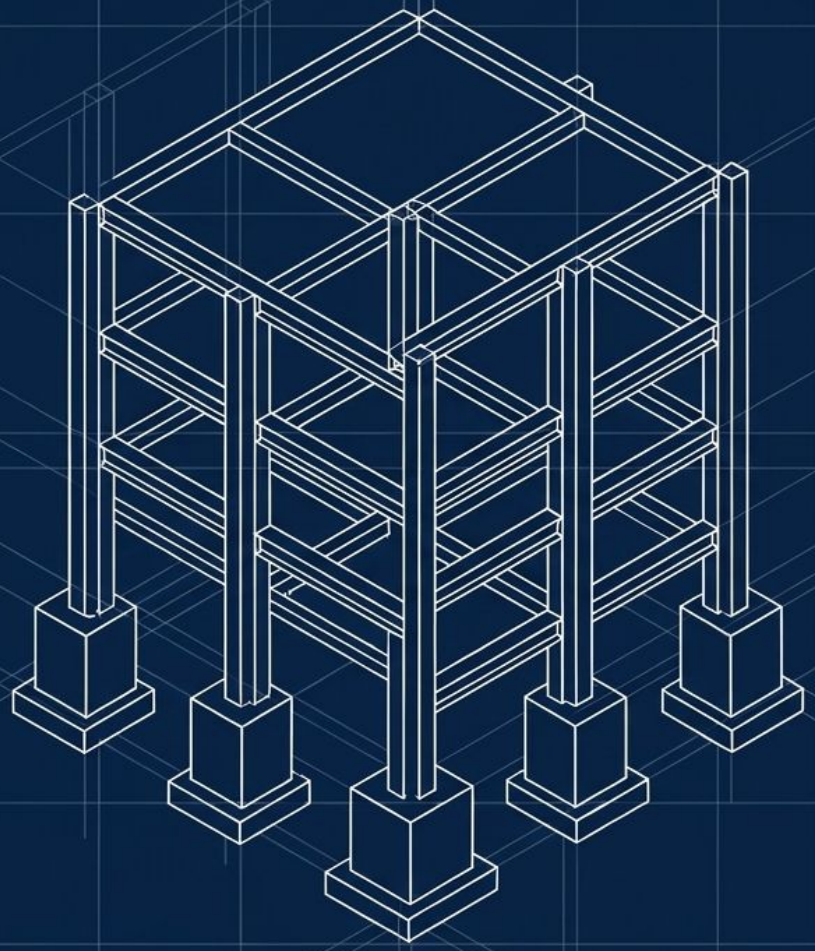
☐	Are we segmenting retention data by career stage/pay rather than just generation?
☐	Do our entry-level pathways have attached funding, or do they exist only on paper?
☐	Do our onboarding programs extend through the first 90-180 days with tracked buddy engagement?
☐	Do we have verifiable metrics to ensure workloads are sustainable, or do we rely on resilience workshops?
☐	Does our base pay realistically align with the local cost of housing and living?

Durable early-career capability is built on evidence, listening, and structural trust.

The image of the young worker as a restless free agent is a myth that organizations can no longer afford to believe.

Closing the 58-point perception gap doesn't require abandoning flexibility. It requires treating early careers as a long-term capital investment and making the terms of that investment undeniably clear.

Replace assumptions with evidence. Replace stereotypes with structure.



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