The evolution of the social contract between workers and management through the 20th century was a tempestuous one. A social contract, usually tacit rather than spelled out, is an agreement between individuals and authorities that exchanges individual freedoms for the protection of rights and maintenance of order. “[The social contract] purports to define the terms on which that society is to be governed: the people have made a contract with their ruler which determines their relations with him. They promise him obedience, while he promises his protection and good government. While he keeps his part of the bargain, they must keep theirs, but if he misgoverns the contract is broken and allegiance is at an end” (Gough 1936).

That social contract has continually been broken, mended and altered by degrees since then. The hurricane of change that blew through life at the end of the 19th century affected how, when and even if people earned their daily bread. When Roethlisberger and Dickson (1937) described organizations as “social systems,” their concern was balancing the needs of
workers and employers. Writing of the Hawthorne experiments in the 1920s, they noted, “Mechanical processes, the type and quality of materials used, were based upon carefully contrived experiment and knowledge; the human policies of the Company, upon executive conceptions and traditional practices. In determining human policies, the Company had no satisfactory criterion of the actual value of its methods of dealing with people.”

Buck, the first actuarial firm in North America, established in 1916, went through this period with all its disruptions in the workplace. By exploring key forces of change, and through the lens of our own history, this paper will show how the present-day employer-employee relationship has evolved, what lessons were learned that built the workforce of the 21st century, what challenges are looming, and how some employers, including Buck, are responding to them. Call it the new social contract for the still-new century.

THE FORCES OF CHANGE

The Workforce

Before industrialization really took hold, workers were not unlike the current free agents of today — less specialized, more mobile and hired pretty much on a project basis. Either they were peasant farmers, producing what they needed, or urban workers, members of craft guilds working with their own tools and in their own specialties.

But as capital became concentrated in manufacturing, families migrated to cities to work in factories, which arose in response to the need to better organize work. Within these factories, structured hierarchies developed, and labor became more functional. The factory offered a more efficient method of production than individual, self-employed craftsmen and labor workers. Yet the defining feature of the factory wasn’t necessarily large-scale production, but the “predominance of authority among the coordinating devices used within the given organizational form” (Kapas 2008). By planning production, managing the workforce through open-ended employment contracts, and issuing orders instead of working in partnership with labor providers, companies could allocate resources more efficiently (Coase 1937). Finally, growth in the size of the organization meant these orders needed to be issued and monitored through a hierarchy of supervisors and managers.

Inequities in the social contract between the two parties were inevitable at this stage. There were few if any benefits available to workers at the beginning of the century. The average workweek in factories was 53 hours (Fisk 2001). Employers had the upper hand in any dispute, because they could hold out longer economically than any worker who, as Adam Smith (1776) wrote in An Inquiry into the Nature and Causes of the Wealth of Nations, “could not subsist a week, few could subsist a month, and scarce any a year without employment.” In Britain, this eventually led to the rise of trade unions and, in the early years of the 20th century, welfare reforms, including old-age pensions and unemployment insurance. In
the United States, the federal Fair Labor Standards Act of 1938 set standards for a reasonable workweek, established minimum wages, prohibited child labor, and protected collective bargaining. The adoption of the U.S. Social Security Act in 1935 established a permanent old-age (and later disability) pension system.

In 1912, Buck worked on the Taft Commission on Economy and Efficiency setting up the first systematic rules for public pensions in the U.S., referring to it as “a plan of compulsory savings whereby each employee would meet the cost of his own pension” (Burt 1976).

Over the past century, the demographics of the workplace have changed enormously. Technology — from electrically powered machines to telecommunications — improved safety in the workplace, and those same advances in the home freed women from housework to pursue paid jobs. Improved medical treatment and new drugs meant that illnesses were not as deadly, and returning to work from an injury happened faster. A rising population, immigration and improved education all contributed to the expansion of the workforce (Fisk 2001).

Buck’s founder, George Buck, played a small but critical role in the computer revolution — as far back as 1915. In that year, he improved the Hollerith key punch card verifier, selling it to Thomas Watson, later founder of IBM (Burt 1976).

The beginning of the 21st century saw a new form of work: the technologically enabled gig economy and portfolio work (people who work on a number of different projects for different organizations). Today this form of work accounts for nearly 16% of the U.S. workforce (Katz and Krueger 2016). According to a 2014 survey examining agile working, about half of these gig employees don’t receive training, and only one-third receive performance appraisals. Fewer than half of employers surveyed “bothered to include them in internal communications or consider them for recognition awards” (CIPD 2014). As this method of hiring continues to evolve, governments are issuing various regulations, which go beyond minimum wage and other basic requirements, in an attempt to maintain some level of balance within the construct of the social contract. These regulations range from mandating that employers provide such basics as paid sick leave to requirements that employers develop policy statements outlining how they protect against slavery in their supply chains.

(At the time of publication, California’s legislature passed — and its governor signed — AB5, which would impede organizations from classifying certain workers as contractors. This ground-breaking law is scheduled to take effect in 2020, although last-minute changes could be enacted. Meanwhile, some commercial sectors, including ride-hailing and trucking companies, are voicing their opposition.)
It seems in this regard, what's past is prologue, at least in some respects. But before drawing any premature conclusions, let's examine other forces that have affected the world of work.

**MANAGEMENT**

With the rise of railroads, telegraph communications and steam power, businesses became efficient only at very large scales. Business owners realized they needed new techniques to manage their resources, build and maintain raw material supply chains and increase productivity. Shareholders needed to see better control of the organization to enhance profits. Education was on the rise, and a new professional class of engineers, accountants and supervisors began to work toward realizing this new paradigm.

The argument was expressed most clearly by Alfred D. Chandler Jr: “No matter how efficient a plant might be, it would be hugely wasteful if raw materials did not arrive on time or if the output couldn't be quickly distributed and sold. Managers were essential; so were statistical controls. Coordination and organization mattered. Companies that surmounted these problems succeeded. ... The rise of big business involved more than tycoons. Its central feature was actually the creation of professional managers” (Samuelson 2006).

The beginning of what Kiechel (2012) called the “Management Century” saw experiments in applying scientific theory to the management of people. Frederick Taylor's time and motion studies sought to break tasks down to their most basic units, making people part of the machinery. Elton Mayo's studies at the Western Electric Hawthorne plant found that, regardless of the type of intervention to improve the working environment, workers responded to being consulted, to having the changes explained to them first, and to the resulting group dynamic, by becoming more productive. Other insights included Douglas McGregor's “Theory Y,” which stresses the importance of job satisfaction and autonomy in motivating workers, and Peter Drucker's vision of the workplace as a social network where skill and talent were to be respected rather than simply harnessed to a time clock. Their goal was to balance the push for economic results with the human needs of the workers who produced those results.

Yet the stopwatch mentality — the professional manager's microscopic analysis of every aspect of the business — soon led to more aggressive corporate strategies. Eventually, the forces of deregulation in the United States and United Kingdom, global trade and computer technology showed managers and shareholders that industry consolidation, corporate mergers and hostile takeovers were the path to increased profits and/or greater shareholder value, at least in the short term. No longer were the needs of those at the heart of the business — employees, customers, stockholders — prioritized in the rush for control over every aspect of the value chain, including the human element. As Kiechel (2016) noted, “Most
famously at General Electric under Jack Welch, the old employer-employee contract, with its implicit assurance of something like lifetime employment, was ripped up.”

Buck, like other businesses in the HR consulting and administration industry, was deeply affected by this climate of takeovers, mergers and industry consolidation. In 1970, Buck was restructured as a closely held, employee-owned corporation. But between then and 2018, the company was acquired by Mellon, then became a subsidiary of ACS, before being acquired by Xerox and finally becoming the HR services arm of Conduent Business Process Services. While such corporate transactions held out the promise of increased access to funding that would help grow its business, along with a larger “Rolodex” of potential buyers, it also diluted what had been a complete focus on HR issues. It was only in 2018 that the firm regained its independence and was thereby able to reinvigorate its focus on supporting the needs of employers and employees, including themselves. (See “Case in Point: The Buck Story.”)

Today’s management challenges focus on work-life balance issues, flexible work and formal evaluations. In a report published by the European Foundation for Management Development, the majority of those surveyed believed that their organization relied too much on compensation as a key engagement strategy, rather than recognizing the need to provide challenging and interesting work (Dent, Holton, and Rabbetts 2010). The report concludes, “It is easy to lose sight of the importance of the relational and people aspect of motivation especially when people around you are losing their jobs and you are working in overload model … In addition, many organizations have less scope to employ the traditional means of reward and recognition.”

Today, we are in the early stages of the Fourth Industrial Revolution: Often referred to as digital transformation or DX, it encompasses a wide range of technologies — such as artificial intelligence, quantum computing, the internet of things (IOT) and 3D printing — and it was a key topic at the 2019 World Economic Forum (WEF) conclave in Davos, Switzerland. The WEF posits that this revolution will bring with it a “fundamental change in the way we live, work and relate to one another. It is a new chapter in human development, enabled by extraordinary technology advances commensurate with those of the first, second and third industrial revolutions. These advances are merging the physical, digital and biological worlds in ways that create both huge promise and potential peril” (WEF 2019).

Many of the workplace challenges employers and employees alike face today are rooted in this revolution, as the WEF’s use of the word “peril” would suggest. Similarly, this revolution will continue to bring forth a wealth of new opportunities for greater productivity, enhanced work-life balance and increased levels of engagement as a result of greatly improved employee experiences and, more broadly, the
CASE IN POINT: THE BUCK STORY

Buck operated as an independent benefits consulting firm for 80 years as “Buck Consultants.” Then, for about 20 years, various parent companies owned it, before it again became private. In recent years, it operated under a few different names.

Rebuilding meant reclaiming the Buck name in the market, introducing a new organizational structure, implementing new systems and processes across the board, and most importantly restoring the social contract between the firm and its employees. As CEO Jack Freker put it shortly after the firm’s relaunch, “I want delighted and happy employees, because I know they do a better job.”

To accomplish this, the firm took a human-centered design approach, and applied the process to its situation. This entailed developing a new total rewards philosophy and guiding principles, and then reflecting that philosophy in new plans, programs and providers.

Design thinking allowed Buck to see multiple audiences differently. For instance, the CEO and CFO, with ultimate responsibility to the board of directors for the company’s profits, naturally had different concerns than the employees who were eager to see investments made in the business and themselves. But regardless of where people were in the organization, the clear problem statement remained “Our colleagues must feel proud of their health, retirement and time-off benefits as a reflection of Buck.”

In the end, that problem statement served everyone.

The Rise of ‘George’ — The Total Employee Experience

Based on Buck’s expressly stated belief that people are creative, resourceful and multidimensional, it undertook development of an employee portal, called George after the company’s founder George Buck. This gives employees a window into the organization (beyond, but including, the total rewards program) that raises the awareness, choice and trust factors — vital elements in the firm’s social contract.

As George evolves, it will reflect what Buck’s leadership aspires to create: an employee experience that provides:

- Rewards and incentives that align with what inspires people to the desired behavior
- Infrastructure that enables employees to engage in positive behaviors, professionally, physically, financially and socially
- Support for positive well-being behaviors, including tools and resources, manager and leadership encouragement, and values that are fully aligned, which, together, results in:
  - Empowered employees who are able to become their best selves, which in turn enables them to effectively serve their clients and the firm to achieve its financial objectives — resulting in the fulfillment of the social contract.

opening up of new types of jobs, many of which are likely unimaginable today. We further explore the topic of digital transformation later in this article.

In 2006, Buck launched a first-of-its-kind Global Wellness Survey to help employers focus more closely on the health of their employees. From this, the firm has developed numerous approaches to total rewards and well-being in the workplace. Today, that
survey goes by the name “Working Well: A Global Survey of Workplace Wellbeing Strategies,” reflecting the fact that being well — and being able to perform at one’s best, which is what employers need each individual to do in order to have a high-performing workforce — means more than just being physically healthy.

HUMAN RESOURCES

Before World War II, there was nothing that really compared with the modern HR function in an organization. The job of recruiting and training employees fell to line managers and the occasional specialist, such as the recruiting officer or corporate trainer (Rotich 2015). Their responsibilities were largely recordkeeping with little involvement in employee relations. The function was separate from the rest of the organization and it shared very little in the development of the organization’s business strategies. Conversely, the organization’s business strategies at times seemed irrelevant to the business of HR. With the rise of motivation practices occasioned by the Hawthorne studies, various attempts at employee satisfaction began to be implemented, such as better wages and working conditions.

It wasn’t until the post-war period that management started paying more attention to properly managing people in the workplace. This was as a result of the new human relations movement, based on scientific management theories developed in the 1930s. The personnel function widened to include motivation techniques, employee welfare issues, formal job descriptions, compensation strategies and performance evaluation and rewards systems (Whatishumanresource.com n.d.).

One of the biggest impacts of this new personnel function on employees was in the area of the performance appraisal. The process was opaque to the employee, held little in the way of development possibilities and was linked to material outcomes: Poor performance often meant a cut in pay while good performance could mean a raise or bonus, reflecting the belief that money was the most powerful tool to motivate employee productivity (Bhuiyan, Chowdhury, and Ferdous 2014). The process was largely unfair, often biased, and demoralizing to the employee.

After the Korean War, a new class of college-educated managers emerged with a greater sense of social responsibility than their predecessors. Beginning in the 1960s, the personnel function started to become known as human resources. Increased regulatory compliance requirements and a recognition that HR could contribute to the organization’s profitability resulted in the growth of the HR department. HR functions became more integrated and focused on organizational effectiveness.

The 1980s saw an increase in companies focusing on employee motivation and engagement, with efforts to improve communication, team building, worker health and financial fitness, employee career development and succession planning, and more equal working environments. (Or, as we sum it all up, focusing on the total well-being of the individual.) The technological changes wrought by the development of computers further enhanced both communication and employee-engagement efforts, with a deepening focus on organizational culture.
In its August 2018 annual workplace survey, Gallup found that worker engagement was higher than previous years, and satisfaction with benefits such as time off, flexible working hours, performance and pay plans, a general improvement in the level of job autonomy, as well as relationships with co-workers and supervisors, had increased slightly over prior years (Harter 2018). The report concludes that “the 21st century workforce expects to have a manager who coaches them based on their strengths — this growing awareness and action of many workplaces likely explain the gradual shift upward in the percentage of engaged workers.”

With this evolution comes new labels for the HR function and its leaders: the CHRO function is now led by the Chief People Officer, to highlight just one popular label set.

**EMPLOYEE BENEFITS AND THE BIRTH OF “RETIREMENT”**

**Health Care**

A key influence over the changing state of the employer-employee relationship was the development of single-payer (government) health-care insurance in England, Germany and eventually across most European countries. The United States is virtually alone in not following this path, largely due to vehement resistance (and effective lobbying) from various health-care interest groups in the early 20th century. Therefore, we’ll focus on the American experience in this section.

The need to protect income from loss due to workplace injury, disability or death saw the development of mutual-aid societies. By the turn of the century, employers began introducing modest “sickness insurance” programs as a practical response to workplace injuries and as a way to strengthen the ties between workers and their employer (Field and Shapiro 1993). The development of insurance products based on standard actuarial principles began in England in 1850 but didn’t take off in the United States until after World War II.

In the U.S. in the 1930s, the Blue Cross-type plan emerged, covering hospital costs; Blue Shield plans eventually covered physician services. During and following the war, more and more employers offered health-care benefits as a way around national wage controls. Between 1950 and 1965, employer outlays for health care rose from 0.5% to 1.5% of total compensation costs (Field and Shapiro 1993). Slowly, some key principles came into being: premiums based on actual risk, cost sharing through deductibles and co-insurance, the introduction of major medical benefits, control of payments to health-care providers and monitoring of utilization.

Since then, there have been exponential advances in health-care diagnostics, treatments and, perhaps greatest of all, pharmaceuticals. The result has been that health-care costs have risen dramatically during the past three-plus decades, presenting significant challenges for employers seeking to maintain competitive benefits, and in more recent years, for employees who despite employer-sponsored health-care coverage often struggle with increased premium contributions and high out-of-pocket costs.
At the same time, evidence over the years has demonstrated a strong correlation between healthy employees and workplace performance. *The Journal of Occupational and Environmental Medicine* conducted one of the most extensive studies (Fabius et al. 2016). In this study, researchers found that the “portfolio” performance (as measured by stock value) comprised of 20 winners of the Corporate Health Achievement Award — bestowed by the American College of Occupational and Environmental Medicine — outpaced the performance of the S&P 500 during a 14-year period (1999-2012) by about 80%. Subsequent updates of this study show similar results.

**Retirement**

Successful savings and investing require foresight, discipline and skill. In the beginning of the industrialization process, when retirement was an emerging stage of life, workers had no role models to copy. Retirement saving did not seem necessary. The coming of industrialization saw the locus of work move from households to large enterprises. Employment of those older than 65 declined as their productivity weakened, but most people had no assets in old age. As medical and public policies in the workplace improved, people started living longer but with smaller families they had fewer resources to bolster their needs in “retirement.”

American Civil War veterans were paid pensions for disabilities incurred during the hostilities, but those benefits ran their course. At last, corporate pensions were introduced by large employers, giving them the opportunity to remove older workers without damaging relations with the rest of the workforce.

From 1949 to 1979, retirement programs expanded. Wage controls and the Taft-Hartley Act of 1947 ceiling on direct wages led employers and unions to offer better health care, retirement and other “fringe benefits.” The closure of Studebaker auto plants led to the establishment of the Employment Retirement Income Security Act of 1974 (ERISA) and Social Security enhancements.

In the final 20 years of the 20th century, defined benefit pension plans flourished, though they were not perfect. In addition, Social Security was able to replace about 40% of pre-retirement pay. The introduction of Medicare in 1966 covered most health-care spending. Since 2000, there has been a shift from defined benefit to defined contribution plans and a withdrawal from retiree health insurance. Social Security continues to face economic challenges, workers are living longer and there is a reduction in lifelong careers.

**A NEW WIND IS BLOWING: TOTAL REWARDS MEETS TOTAL WELL-BEING**

While employer-sponsored health-care programs are geared to defray the cost of medical care, and retirement programs aim to help employees provide financially for their retirement, many employers realize that prevention — of ill health and of financial stress — is critical to defraying costs and boosting productivity.
The RAND Corp. found that 69% of employers surveyed in 2013 had purchased screening services and intervention services (Mattke et al. 2013).

According to WorldatWork (2019), the total rewards model “demonstrates the dynamic relationship between employers and employees.” This concept was originally introduced around the start of the new century — in part, we would suggest in blunt honesty, as a way to articulate to employees the fact that rising health-care costs were impacting employers’ ability to provide meaningful salary increases. However, it has evolved “to depict the strategic elements of the employer-employee exchange as well as to reflect how external influences and an increasingly global business environment affect attraction, motivation, retention and engagement” (WorldatWork 2019).

Total rewards programs, particularly those designed to support an individual’s professional, physical, financial and social/community (i.e., total) well-being, are used as a strategic tool for achieving business results by being able to more effectively retain, attract and support more productive employees. Programs typically encompass compensation, benefits, work-life effectiveness, recognition, performance management and talent development (IBISWorld 2019). These programs are continuing to evolve to meet today’s challenges. For example, paternity leave is being given equal weight as maternity leave, and “family leave” is increasingly being expanded to encompass other needs, such as caring for an elderly parent.

Similarly, company-sponsored volunteer and community involvement programs are becoming a vital element of employers’ total well-being strategy (Buck 2018). Not only do these programs help attract and retain the younger generations of the workforce they also strengthen the commitment and well-being of the entire employee population.

**DIGITAL TRANSFORMATION OF HR**

Much is being written — and will be written — on the topic of digital transformation (DX), so we won’t delve deeply into this topic here. But ignoring it completely would make this study incomplete.

DX is often referred to as the Fourth Industrial Revolution, comparing it to prior transformative revolutions such as steam, electricity and computers. If the level of investment is any indicator, DX certainly qualifies, with IDC estimating that global spending on DX exceeded $1.1 trillion in 2018 and is expected to reach almost $2 trillion by 2021 (Fitzgerald and Simpson 2018). With 97.2% of companies materially investing in DX technologies (Deloitte 2017), there is little doubt that this transformation will impact the social contract moving forward.

Much of the focus in DX revolves around productivity and quality increases, but we know from the previous revolutions that there will be a tremendous disruption to the workforce in these times of change. During the computer revolution in the 1980s, there was a definite increase in the efficiency for production workers. However, it was more than offset by the dramatic impact to the rest
of the organization. Jobs expanded in the information workers category and their productivity decreased by almost 7% in that same period (Economist 2000). Entirely new IT organizations were created to manage the new technologies, and there was fierce demand, from all market sectors, for incredibly scarce IT talent. According to the U.S. Bureau of Labor Statistics (BLS) (2019), it took almost 10 years before the entire U.S. market showed a net increase in productivity from the computer revolution.

This next evolution in the social contract involves not only deploying the new DX technologies, but also ensuring that employers are effectively aligned, and that employees clearly understand the impact to them, are engaged, supportive and appropriately trained to support the transformation in the coming decade.

To underscore the importance of this, a 2018 survey showed that most executives (64.7%) said they were experiencing significant challenges in business adoption of DX technologies and when asked what factors were impeding their ability to deploy and capitalize on the latest DX technologies, only 5% felt the problem was technology, the other 95% could all be considered cultural barriers (New Vantage 2018). It is clear when you look across all the challenges in the Digital Revolution that you cannot achieve your DX goals through technology alone; the human aspect is critical to success.

**ANOTHER FORCE IS EMERGING**

As the finishing touches were being applied to this article, this headline appeared in the New York Times: “Shareholder Value is No Longer Everything, Top C.E.O.s Say” (Gelles and Yaffe-Bellany 2019). The article was reporting on a statement signed by 181 CEOs and released by the Business Roundtable (2019), in which these leaders committed to leading their companies “for the benefit of all stakeholders — customers, employees, suppliers, communities and shareholders.” In other words, reaffirming their commitment to the social contract between organizations and individuals, and other stakeholders.

“The American dream is alive, but fraying,” Jamie Dimon, chairman and CEO of JP Morgan Chase & Co. and chairman of the Business Roundtable wrote. “Major employers are investing in their workers and communities because they know it is the only way to be successful over the long term. These modernized principles reflect the business community’s unwavering commitment to continue to push for an economy that serves all Americans” (Business Roundtable 2019).

The statement articulates the “fundamental commitment” all of the signing companies share with all of their stakeholders. These commitments are: delivering value to customers, investing in employees, dealing fairly and ethically with suppliers, supporting the communities in which they work, and, listed last, generating long-term value for shareholders.

Of the investment in employees, the statement reads: “This starts with compensating them fairly and providing important benefits. It also includes supporting
them through training and education that help develop new skills for a rapidly changing world. We foster diversity and inclusion, dignity and respect.”

Nobel economist Milton Friedman (1970) declared, “There is one and only one social responsibility of business: to use its resources and engage in activities designed to increase its profits so long as it stays in the rules of the game, which is to say, engages in open and free competition, without deception or fraud.” Yet these leading global employers issued their powerful statement in the face of the Friedman Doctrine: They not only put forth that organizations have responsibilities to several other stakeholders, but they placed customers and employers at the top of their list of responsibilities.

Other employers have, for years, made this argument and aspired to operate in this fashion. There is even a classification for these types of organizations: B Corporations, whose mission is “driving a global movement of people using business as a force for good” (Certified B 2019).

With the geopolitical forces currently underway, will corporations serve as an effective bulwark against societal regression and, in fact, accelerate advances in individual well-being around the world? They certainly have the resources and voice to do so.

WHAT DOES IT ALL MEAN?
This study has covered a lot of ground in an effort to understand the evolution of the social contract between employers and employees throughout the 20th and 21st centuries. While larger forces in history have naturally shaped the workplace, the workplace itself has shaped, and will continue to shape, the wider world.

We have seen changes in the composition of the social contract between employers and employees, as the strength and balance of that relationship ebbs and flows. The forces impacting the workplace today, though — coming on the heels of massive changes in the last few decades of the 20th century — require a restoring of the social contract: one that is defined differently than in the past, but that recognizes that when individuals thrive, so too do organizations.

AUTHORS’ NOTE
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