

EIWO

Exclusion and Inequality
in Late Working Life

EXCLUSION AND INEQUALITY IN LATE WORKING LIFE: EVIDENCE FOR POLICY INNOVATION TOWARDS INCLUSIVE EXTENDED WORK AND SUSTAINABLE WORKING CONDITIONS IN SWEDEN AND EUROPE

EIWO Working Paper

No. 1

EIWO`s Theoretical Perspectives

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1 Introduction

Work Package (WP) I is the conceptual core of the EIWO project and informs WPs II-IX by providing theoretical embedding. It will do this initially based on the existing literature (a theory paper suggesting combinations of life course, social risk and regime analysis) and then synthesise the results of the following WPs in an iterative way for publication. EIWO will develop social policy macro indicators and their dynamics and draw on the empirical testing in WPs II-VIII to identify connections with life course, intersectionality and social risk theories. The aim is to develop change strategies to guide the prevention and mitigation of late working life exclusion and inequalities by minimising risks across the life course and smoothing late working life transitions. The policy-related concepts of active ageing and life-long learning will be key reference points for the project and will be discussed further in subsequent working papers.

EIWO aims to push the boundaries of knowledge about late working life and its potential for inclusivity and equality via a theoretically driven, gender-sensitive combination of multi-level perspectives. To follow this aim, EIWO takes a life course approach to late working life in the context of demographic and social change in Sweden and Europe. In doing so, EIWO focusses on individual life courses against the backdrop of agency, workplaces, branches, economic conditions and their impact on exclusion and inequality in late working life. It aims to identify perspectives of life course policies promoting to prolong working lives and to avoid the increased selective exclusion and inequality often associated with this development.

2 EIWO objectives

The objectives of EIWO can be summarised by the following questions:

- What is the nature, sources and effects of exclusion and inequalities in extended late working life and pathways into retirement in Sweden and Europe regarding employment access and status, quality of work, tenure, level of pay, and what is the impact of workplaces in terms of employer and sector differences on this?
- In what ways are exclusion and inequalities in late working life and their cumulation over time related to contemporary social risks, to changing social policy regimes, to shifting organisational policies/practices, institutionalised age and gender stereotypes, as well as to earlier life course/work course risks, experiences and events?
- In what ways do individual biographies shape perceptions of exclusion, inequality and fairness; and how does this impact exclusion and labour market participation?

- What is the influence of macro-level political, economic and social differences and ongoing change and how does the Swedish welfare system shape this in comparison to other European countries?
- Which combination of policy measures on different levels (micro, meso and macro) might both promote integration as well as mitigate exclusion and inequality in late working life? It is of interest, how life-long learning can be fostered by a life course policy approach on company, sector and national level?

3 Elements for a conceptual framework¹

The conceptual framework aims at promoting the EIWO ambition to push the boundaries of knowledge about late working and its relationships with exclusion and inequality requires a combination of theoretical insight and new empirical evidence. This paper focuses on the former and is intended to prompt discussion about how to develop an optimum framework from a wide range of relevant theories. There are at least five distinct theoretical perspectives that can inform the work of EIWO:

- life course theory, and especially gendered life and work courses;
- cumulative (dis)advantage theory (CAD);
- the concept of social risk theory;
- intersectionality;
- comparative social policy regime theory.

Each of these arguably has a key bearing on the increasingly complex and varied experiences of LWL (late working life) and related labour market transitions. Social exclusion is not considered here because it is an outcome in the EIWO project (Walker & Naegele 2020: 1).

¹ Naegele, G. & Walker, A. (2020): EIWO Summary; presented April, 23, 2020.

4 Life course theory

4.1 Definition and EIWO's conceptualization

The life course approach is the basis of the theoretical foundation of EIWO. It is essential for the analysis of a human life within its social, cultural or structural context. Life course research explores how the lives of individuals unfold, following them *from the cradle to the grave*. EIWO understands a human life course as a sequence of various activities and events in different areas of life and institutionalized fields of action, which are primarily understood as participation in social positions, i.e. as membership in institutional orders e.g., school, vocational education, company, family, and retirees). These structures may differ across individuals, reflecting social inequalities (Mayer 1998).

'It is widely accepted that the life course perspective is essential to understanding unequal ageing at both individual and societal levels' (Holman & Walker 2020). There is no standard life course, moreover, they differ across social groups, i.e. gender, generations, levels of socio-economic status, occupational and ethnic groups (Settersten 2003), creating social inequalities. For example, people with lower levels of education are more likely to take up physically demanding jobs, which can lead to health problems and ultimately shorten life expectancy (Ferraro & Shippee 2009). The EIWO perspective of looking for social inequalities in the life course points to the need to look at population ageing in a differentiated way, recognising social inequalities in a country and exploring how much the rate and drivers of population ageing differ between social groups (Walker 2009).

In this context, the focus of the EIWO is on the later stages of the life course, with an emphasis on the later stages of working life. Events in the life course are formed, for example, when individuals enter or leave a field of action and thereby experience a *change of status*. Important events linked with a change of status for EIWO are e.g., the start of employment, being affected by unemployment or the transition to retirement (Wagner & Geithner 2019). Among other things the life course perspective considers how early events within a life story influence later events and decisions, such as marriage and divorce, participation in the labour market, the occurrence of diseases or financial problems in old age. In addition, the life course perspective considers various critical transitions and phases of life (status passages, critical life events) (*life course markers*) shape a life and influence each other in the sense of path dependency, often in a cumulative manner (Dannefer 2003). These markers are understood as events and transitions in the human life course that are both '*highly prevalent and predictable*'. Next to events like e.g., death of a parent during middle age and widowhood in old age '*retirement is the most important example*' (Leisering 2003: 207). EIWO is interested in life course markers insofar as they directly and/or indirectly lead to social risks in the employment biography with predictable negative outcomes. In practice, they can be both explicit employment risks as well as ordinary life risks with employment related consequences (see sections 5.2, 5.3).

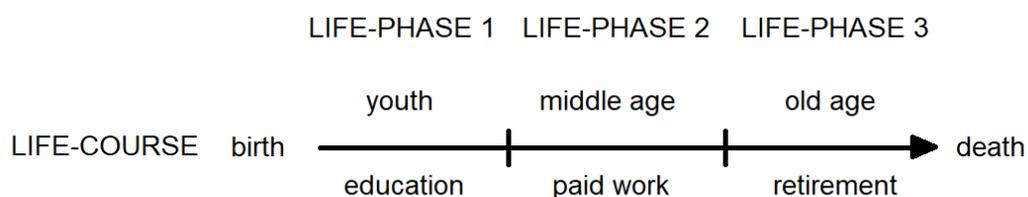
There is as strong link between life course, demographic and historical research (Bernardi, Huinink & Settersen Jr. 2020). *Demography explains population ageing by describing changes in fertility, mortality and migration rates. Life course research argues that these rates are interconnected because they are embedded in the life courses of individuals. An individual's experienced at an early age can influence behaviours at a later age, thereby creating continuity throughout the life course. Additionally, life course research underlines that social networks –such as families– and countries influence life courses. Thus, historical events and past experiences have already set the course for today's demographic change* (Komp & Johansson 2016).

Fasang and Mayer (2020) summarize – following Elder, Johnson & Crosnoe (2003) - five classic principles of the life course paradigm: (1) life long development: development does not stop with adulthood, but continues over the entire life course; (2) agency: individuals make choices within constraining opportunity structures (see section 5.1); (3) time and place: different macro-structural conditions across historical time and locations shape individual life courses; (4): timing: causes and consequences of events in the life course depend on their timing in the life course; and (5): linked lives: lives are lived interdependently within networks of shared relationships' (see section 4.5). They add multidimensionality as a further principle, 'including parallel and interdependent work, family, residential and health trajectories'.

4.2 Tripartation of the life course

Modern societies are still characterized by the classical *tripartation of the human life course* into *preparation, employment and retirement* (see figure 1) (Kohli 1985, 1997, 2003, 2007). At the same time, this tripartation reflects the outstanding importance of work and retirement in the 'normal working biography' - and thus how strongly Western societies are '*work-centred*' and therefore often referred to as '*work societies*' (Kohli 1997).

Figure 1: 'Pure' model of the tripartation of the life course



However, the 'pure' model of tripartition is increasingly the object of critical discourses (Kohli 2007). This is also true from an EIWO perspective, but in our context mainly because of significant internal changes (see section 4.6). It can be observed that the boundaries between the three key work-centred phases have

become blurred and clear demarcations between them have become increasingly fluid. In a growing number of cases, more flexible forms of both entry and exit from the employment system have replaced strict demarcations (some of which are the direct result of public policy; Leisering 2003). New intermediate phases as well as new and more flexible transitions between statuses have emerged, e.g., due to unemployment, change of occupation, job, employer or employment status (e.g., 'normal' employment vs. precariousness, dependent work vs. self-employment). Other relevant transitions are between gainful employment and illness on the one hand (typical for men) and domestic and family work on the other (typical for women). There are striking group-typical differences not only by gender, but also by educational level, cohort membership and overall between countries and thus also the prevailing welfare systems (see section 8.2).

With special interest for EIWO new forms and types of transitions have emerged around the retirement phase. Here, increasingly flexible work and/or new forms of transitional employment can be empirically observed (e.g., bridge jobs, flexible retirement, 'silver work', work after retirement) (Komp 2013; de Tavernier et al. 2019). At the same time, there are growing social differentiations, each associated with disadvantages and privileges (for Germany, see Naegele 2017). Of special interest for EIWO are, among others, those in the time of retirement. They can be seen in the socially selective distribution of earlier (often involuntary) (lower SES²) and postponed retirement (higher SES) other, and thus representing social inequalities in the chances of and remaining in the labour market in later phases of working life.

Comparable disparities can also be seen in the entry into the employment phase. An example is the shortening of the employment phase, triggered by the extension of the training phase on the one hand (having favoured mostly higher SES groups), which was practised throughout Europe until a few years ago, and the (politically desired)³ earlier and earlier exit from the labour market on the other. Both trends are currently being 'reversed' - under the directive of EWL; on the one hand by reducing educational and vocational training periods through introducing short courses of studies ('Bologna decisions'; introducing bachelor and master study courses), on the other hand by policy approaches promoting EWL (raising of retirement ages, fighting early retirement or promoting 'silver work') (Hess, Naegele & Bauknecht 2020)⁴.

It has become obvious, that under the influence of demographic, social and in many cases also political change as well as manifold cohort effects the 'simple' tripartite model has been undergone significant internal changes, among many of them at the same time can be seen as 'driver' of new employment risks around the

² Socio economic status.

³ For Germany see Naegele, G. (2020): Final German report on EIWO WP 5.

⁴ See Foster, L. (2021): Final report on EIWO WP5 5 (work in progress).

increase of destandardisations and denormalisations of paid work (see also section 4.6). The need to modernize the classical tripartation approach is obvious.

However, these examples do not mean that the tripartation thesis has become obsolete, its basic structure as such has survived and is still valid. But it has definitely changed in its internal structure (Moen 2016; Mortimer & Moen 2016). The '*structural power of the employment system is unbroken*' (Kohli 2007: 260). The state does not play an independent role in shaping life courses, but rather supports or cushions the supremacy of the employment system, as claimed by the human resource theory (Abbott 2006), rather than abolishing it, as both the Bologna decisions as well as the EWL endeavors exemplarily show. Moreover the rigidity of the employment system has been challenged by the transformation of work courses under late capitalism into secure, core careers, less secure adjunct jobs and totally insecure and precarious forms of paid employment (see sections 4.6. and 5.2).

Within the three-part division of the life course, there are also relevant country differences in the design of life courses according to country-specific cultures, role models (especially gender roles), historical developments, economic differences and institutions; as recently shown by Komp-Leukkunen (2019), comparing country-specific differences in the respective (social) life course policies and the specific welfare regimes. One of EIWO's research foci is country differences in policies shaping life- and work courses between Sweden, Germany, the UK and Poland as representatives of four different welfare regimes. In this context EIWO is particularly interested in significant connections between the welfare regimes and prevailing gender roles, especially with regard to the division of labour between professional and family/private tasks (see section 8.2).

Gerontologists also criticise the tripartite concept as being too age-graded or age-chronologised ('*age-graded normative organisation of society*') (Holman & Walker 2020). They call for overcoming the sequential order of typical age phases through a greater parallelisation. It is hoped that an age-integrated life course concept could contribute to a better integration of the life phase of old age into the entire life course and thus to build ground for a more effective use of the potentials of old age by creating more '*opportunities for roles and activities in education, work, and leisure open to all people regardless of age*' (Settersen 1999: 254; Riley & Riley 1984; Leisering 2003).

4.3 Institutionalisation of the life course

The institutionalisation thesis (Kohli 1985, 1997, 2003, 2007) is undoubtedly one of the most important classical explanations of the tripartite life course and can be regarded as the backbone of life course research in many countries. It assumes that life courses are primarily organised along the demands of a working society, co-organised by the welfare state. The most important structuring '*markers*' are the educational as well as pension and retirement policies as being both at the same time corner stones of the social security system. Today, both still act as the very

central structure givers of modern work courses (Leisering 2003; Diewald 2016). Of particular importance here are, on the one hand, the time requirements of both the school and vocational education system as well as for the transition phase into employment, and, on the other hand, time requirements in the sense of ‘waiting times’ for the transition from employment into retirement.

However, it should also be reconsidered that people are not only ‘*victims*’ of deterministic, structure-given processes, as many of the above mentioned developmental trends can be interpreted. Moreover, very often they are also ‘*co-producers*’ of their own life and work courses and thus in many cases co-responsible for social risks that might affect them when passing through the single working life phases. Further, many of employment-related decisions in the work course are *agentic*⁵, are done more or less voluntarily, e.g., without external pressure, and/or jointly made in a partnership/social context as for instance in the context of ‘linked lives’ (see section 4.5). And many decisions are taken without any awareness of the implications for later working life. Of course structure is crucial in determining the context for such decisions and, especially, the degree of latitude they involve.

4.4 EIWO`s focus on life course- and/or work course research

EIWO uses the life course concept to explain both exclusion and disadvantages in late working life (LWL) as well as the boundaries for LWL. These can be understood as situated within the socially constructed nature of the life course, in which social risks and socio-economic resources are highly unevenly distributed and where these structural inequalities play important roles in shaping the lived experiences in later life and even in old age (e.g., involuntary retirement, health status, income) (Holman & Walker 2020; Walker 2009). EIWO's focus is on *working life courses*, (in the following *work courses*) (see section 4.4). In this sense, EIWO follows the social gerontological *continuity thesis*, which is also applied in inequality research (Atchley 1989).

EIWO's prime research interests refer to significant mid- and long-distance effects of typical *employment risks and problems* occurring in earlier phases of the work course on the employment situation in later phases and often even in old age. They affect for instance retirement constraints and problems as well as not reaching the new political credo of extending working life (EWL) and thus promoting risks around late life social exclusion and social inequality. In this sense, EIWO follows the *cumulative disadvantage theory* (CDA) which is explained in section 6. With regard to socio-political implications a *social life course policy approach* is required aiming at the identification, socio-political assessment and implementation of if possible cause-adequate measures to prevent and/or eliminate potential early-life

⁵ On the concept of agency see in more detail section 5.1.

risks and/or risky life events with problematic remote effects for the later phases of life (see sections 8.3 and 8.4).

EIWO is not purely a research project on later stages of the life courses or those of ageing workers, but is an application-oriented project focusing on social exclusion as well as disadvantages in the late stages of the individual work courses, at the same time asking for (preventive) measures for both reducing as well as overcoming them in the framework of a social life course policy. In order to be able to approach the research object in a more specific and above all more cause-oriented manner, EIWO is focussing on both various institutionalized fields of action (labor market and businesses) as well as relevant areas of life (family, linked lives, development of workability/employability over the life course).

Work course typologies

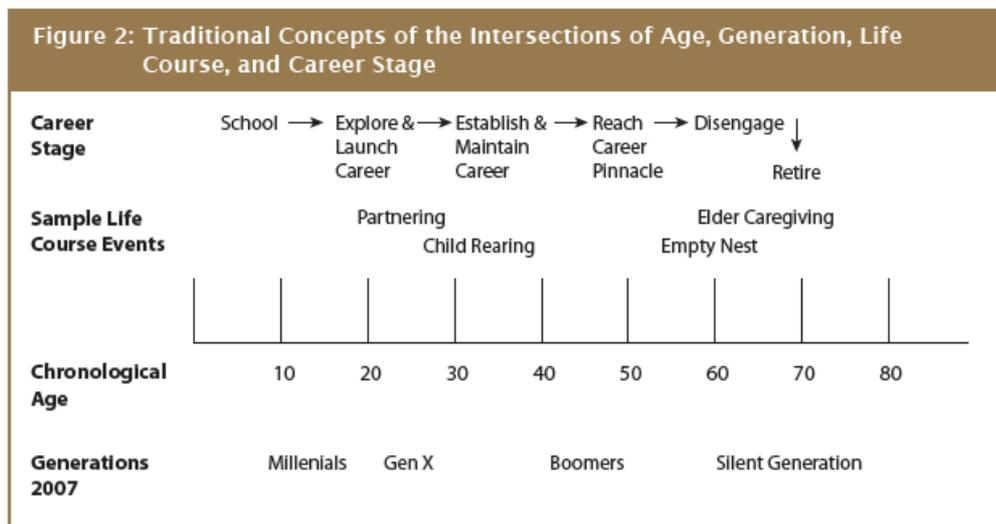
The perspective of linking life course theory to employee research is as such not innovative, it is obvious. Different life courses were identified very early on, including a financial, a consumer, a family/household – and an employment life course (Naegele 1978; Leisering 2003). Among the latter the tripartation of the working life course is by far the most well known. A good example for a dynamic model addressing the company perspective can be found in US-literature (e.g., Pitt-Cattsouphe & Smyer (2007) (see figure 2). Main starting points were the demographic ageing of the workforce and the expected shortage of labor force leading to considerations to rethink the traditional organization of working life at the company level when it comes to extend working life.

The following typology addresses work courses at the macro, meso and micro levels (based on/in further development of Naegele et al. 2003; BMFSFJ 2010; Flüter Hoffmann 2011). In doing this, EIWO follows a recommendation to structuring life- and work courses adequately that has become increasingly widespread in the German business, but mainly addressing large and largest enterprises, in order to adapt corporate personnel policies to demographic change of the workforce (BMFSFJ 2010). It was originally developed for analytical purposes in order to derive measures that are as situation- and target-group-specific as possible, i.e. tailored to specific organizational situations. It will form the basis for our own EIWO research but in a slightly changed form in order better integrate EIWO's risk-perspective (see section 5.4).

- Type 1: Biosocial work course (promotion of different human potentials and developments in different phases of gainful employment). This work course comprises the next three types.
- Type 2: Macro work course - from job choice, entry into the employment system, employment status (including unemployment) to retirement
- Type 3: Operational work history - from entry to exit from an organisation, career within organisations (see figure 3 as example for the German professional long term care sector).

- Type 4: Job-related work history - from starting a particular job to changing jobs, changing employment status.
- Type 5: Family life course - from starting a family, raising children, caring for vulnerable adults. This life course interacts with the above work histories and is an important source of gender inequality.

Figure 2: Traditional Concepts of the Intersections of Age, Generation, Work Course and Jobs



Source: Pitt-Catsouphes & Smyer (2007).

A similar, but much cruder age-determined division into work course phases was made by Oldenbourg and Ilmarinen (2010) addressing the macro level. They distinguished 7 phases, which they then assign to individual age groups as follows: Entry into working life (18-25), combining family and working life (25-35), changing work tasks and employers (35-45), changes in physical performance (over 45), changes in family and acquaintances (adult children, caring for parents, deaths) (over 50), changes in attitudes toward work and retirement (over 55) and entry into retirement (over 60). Of course these divisions must be treated purely heuristically because they imply a) standardised work courses and b) an over-deterministic role for chronological age.

Figure 3: Corporate work course in Germany ('employee work course'⁶) – the example of the professional LTC sector

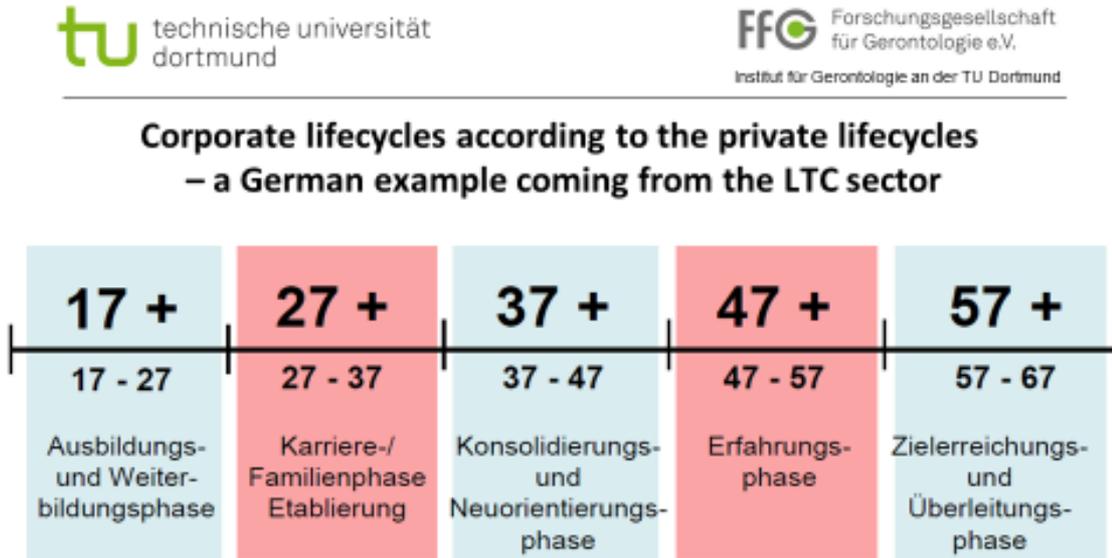
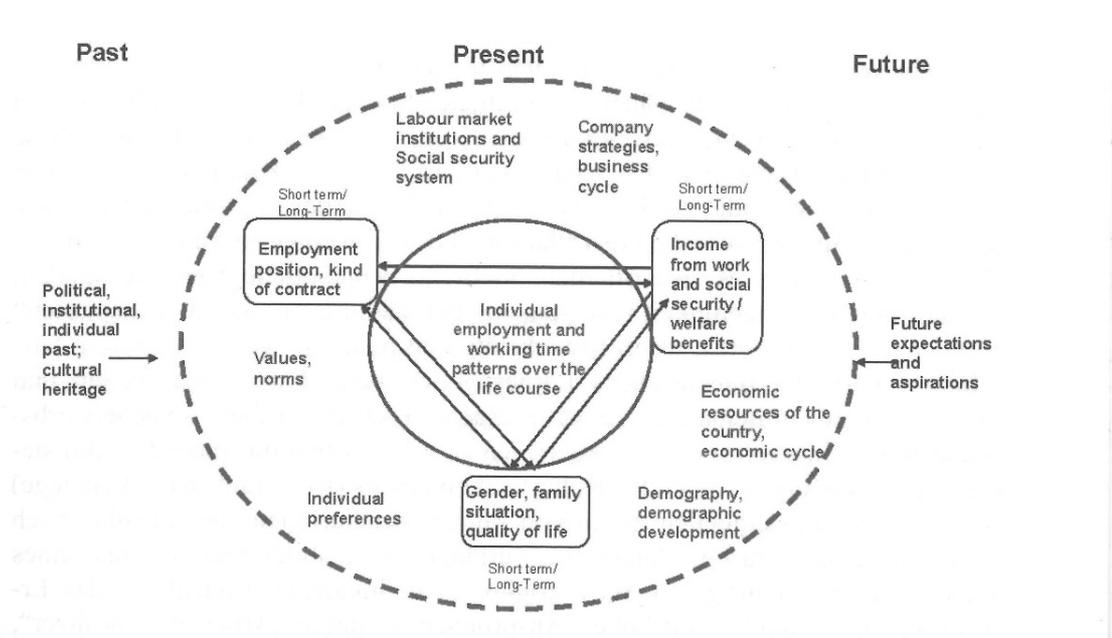


Figure 4: Analytical model of a work course



Source: Klammer 2010: 679.

⁶ Klammer, U. (2010): a.a.O.

Limitations of macro analysis of work courses

It is obvious that the macro perspective taken here cannot adequately represent the empirical diversity of existing life- and work courses. Further, there are overlaps between individual phases. A meso and micro perspective would reveal relevant differentiations (see also figure 4) according to sector, company, occupational group and even workplace differences, as shown, for example, by the EIWO predecessor projects MOPACT (Naegele & Bauknecht 2018, 2019) or EXTEND (Naegele & Hess (eds.) 2020). Their results point, among other things, to a variety of jobs with limited activity durations, primarily for stress and health reasons, such as in professional long-term care or in many metalworking occupations. A much-cited example in Germany concerns roofers. Further differentiations focus exemplarily on the duration and frequency of necessary job and activity changes between (mostly male-dominated) work courses in the iron and steel industry and those in the (often female-dominated) service sector or recently in the IT sector. In contrast, the work courses of people with a migration background (labour migrants), which are closely linked to the respective migration history (e.g., already existing (brought along) pension entitlements, cultural differences in the assessment of maternal and female gainful employment), have hardly been studied. However, the few available findings point to significantly earlier retirement dates and consequently to shorter work courses (BMFSFJ 2006; for Germany see recently Söhn 2018). EIWO would undoubtedly be overburdened with trying to even come close to appreciating all of these differentiations.

Employee work courses and corporate work course management

The concept of the *employee work course* (Klammer 2010) explicitly refers to the development of an employee in an organisation. Opposite to the work course on a macro level, for companies, the task of designing and optimizing the employee work course only arises for the limited period of time during which the employee is working with the company. In other words, the time perspectives of companies in terms of personnel development do not necessarily have to coincide with the employees' perspectives for their future working lives. Ute Klammer (2010: 689) summarizes the resulting consequences for a work course oriented personnel policy as follows: *Both for the companies and the employee's new challenges arise for a synchronization as well as for a dichotomization of tasks and activities. From a life course perspective, the challenge is to synchronize or align the long-term needs and strategies of companies with those of their employees.*

In Germany, the 6th Federal Bundesaltenbericht (Federal Report on Ageing) (2010) was the most prominent attempt to systematically apply the life course concept to employee's working life. In doing this, the challenge of extending working life (EWL) was the primary starting point. The report has been an important catalyst for various efforts, to develop and implement a company personnel policy geared to work courses and related life phases. The concept of the *work course oriented personnel policy* is meanwhile used primarily in large

German companies with core workforces and an interest in long-term company employment of the staff (BMFSFJ 2010; Flüter-Hoffmann 2010).

‘A life course oriented personnel policy means a human resources management system that is strategically adapted to the needs of employees in the course of their work and life courses and covers all stages of life from choice of occupation to retirement. ... It is true that such a work course oriented human resources management system cannot altogether dispense with – at least approximate – fixed retirement ages. Such systems make it easier to avoid rigid and consequently counter-productive categorisation according to the chronological age, which can also hardly be justified by scientific facts, and instead adapt human resources policy measures more closely to the individual work and life courses of the employees, which, by the way, have recently become much more variable’ (BMFSFJ 2010).

4.5 Relevant dimensions of life- and work courses

Linked Lives

The life course perspective is not only suitable to explain individual life courses. It also helps to illustrate the effects of ‘linked lives’. This refers to the *‘idea, that individuals lives are interconnected and that one person`s live experience have consequences for others’* (Avison 2016: 417). Individual joint life (course) decisions are no longer made in isolation, but often together, and at the same time they influence each other. *‘Any one person is typically connected with family members, friends, and important others, and social influences flow through these connections’* (Crosnoe & Benner 2016: 189). Against the background of the parallelism of several birth cohorts, which has increased with demographic change, this also increasingly affects extended generational relationships, contacts and thus also new family obligations with consequences for the organisation of gainful employment. With respect to EIWO`s focus on work courses this might mean, several people combine their work organisation over the life course for various reasons – mainly in a family or in a partner context, very often aiming at a better reconciliation of work and private obligations like childcare or - with increasing distribution all around Europe - elder care (Naeyele & Reichert 1998; Reichert 2016).

Increasingly, in a mobile working society joint life decisions also refer to change of residence. However, the rapidly growing spread of ‘home offices’ – particularly in Covid 19 times - could have a braking effect here. Comparatively new is also the frequent joint planning and synchronisation of retirement among couples, which is increasingly true for the rising number of cases women marrying older men. This also applies to the demographically increasing cases of late parenthood and/or longer periods of education for children with their financial obligations, some of which extend into old age, which make longer paid work necessary (Mortimer & Moen 2016). All this justifies once more the call for the introduction of an intergenerational perspective in life course research (Hagestadt & Dykstra 2016).

From a socio-political perspective, joint decisions in linked lives are associated with very different opportunities and risks. This poses particular challenges for a social life course-policy that is committed to the goal of ensuring *equal opportunities* for women and men in the long term (see 8.1). Their potential for the emergence of social inequalities always seems to be great where joint decisions are taken at the expense of one person (often women, more rarely children).

Gender differences

Of particular interest for EIWO are differences in the work courses of men and women, which increasingly mirror social heterogeneities particularly among families mainly in the fields of distribution of familiar tasks among partners⁷ (Hofferth & Goldscheider 2016). Within the classical tripartite division of the (working) life course significant differences can be seen above all according to cohorts, social status and particularly to gender. In many cases and in many countries, the life courses of women and men still differ fundamentally. Still today, in many countries the female work course is more strongly influenced by family reproductive work in the middle of life than the male work course, mostly combined with interruptions in working life and/or reductions in working hours (Naegele et al. 2003; Komp-Leukkunen 2019) (see also section 8.2). This is just recently confirmed by highly topical research results from Germany, showing that under Covid 19 conditions, working mothers in home-offices in particular are affected by the new time and psychological burdens of reconciling (home)-work with family tasks and by the new family-related double burdens (e.g., absenteeism and flexible schooling), which were not previously widespread in this form and to this extent (HBS 2021).

However, although ideas of a 'normal biography' based on the typical segmented male life course of the second half of the 20th century and a linear pattern - childhood, school, further/higher education, working life, retirement - are still widespread, they are increasingly no longer suitable for either men's 'monogame' (Kohli 2007) or many women's flexible life- and work courses. Here, both the increasing trend to postpone starting a family to later years as well as the growing childlessness of women, especially from the upper social and educational strata, have increasingly resulted in relativising effects (Kohli 2007; Bäcker, Naegele & Bispinck 2020, vol. II). On the other hand, in Eastern European countries, more frequent and longer working hours for women have always been the rule. This was also typical for social democratic welfare systems for a long time (Komp-Leukkunen 2019) (see section 8.2). In the meantime, however, conservative systems have caught up strongly at least in many higher SES groups (in e.g., Germany) revealing work courses of women becoming longer and more and more continuous.

There is also a debate as to whether the work courses of women and men are differentiated without a clear pattern or whether a new, more flexible normal

⁷ For further details see corresponding findings of intersectionality research in section 7.

working relationship is emerging in which gainful employment is interrupted by or mixed with (socially more or less satisfactorily) secured phases of reproductive work and phases of various forms of further vocational training. A further distinction must be made between deregulation through the withdrawal or abolition of welfare state interventions (as is particularly the case in connection with the spread of precarious employment relationships for women in the middle and later phases of employment, including increasing part-time work and '450-euro jobs') (Bäcker, Naegele & Bispinck 2020, vol. I)⁸ and the de-standardisation of life courses through the different use of institutional and/or social welfare offers depending on individual preferences like parents or care leave, tax incentives and so on (Klammer 2010).

4.6 Drivers and manifestations of modern work courses

If one first asks in very general terms what overarching developmental trends are discernible for the formation of modern life- and work courses (in order to inquire about related social risks in a next step), starting from the EIWO risk perspective - taken up in section 5 - the following trends can be underlined:

- It has already been stated, that the tripartation of the life course is still valid, but has become in various dimensions internally changed by elements of 'de-standardisation' and 'de-normalisation', having affected and still are affecting an increasing number of workers all over Europe, among them women above average. For Germany it is true that these changes have taken place especially in the course of the implementation of Agenda 2010 and the so-called Hartz reforms⁹. Moreover, its rigidity has been challenged by the transformation of work courses under late capitalism from secure, core careers into less secure adjunct jobs and totally insecure and precarious forms of paid employment.
- This development corresponds in part both to changes in workers' interests and - increasingly - to financial needs. The location and duration of working time models have moved to the centre of employees' professional and private demands and needs, which in turn can be explained to a large extent by fundamentally changed societal needs and demands on individual phases of life (e.g., young families, private care obligations, meaningful employment, overtime, 'silver work' or 'mini-jobs' as a reaction to financial hardship in certain phases of life). As a consequence, today there is much empirical evidence of both a steadily growing heterogeneity of employment

⁸ See Naegele, G. (2020): Final German report on EIWO WP 5.

⁹ This is also true for EIWO partner countries; see Foster, L. (2021): Final UK report on EIWO WP5 (work in progress).

relationships and a general decline of the ‘normal biography’, which favours the increasing flexibilisation of the labour market through flexible employment contracts and working time models. The latter is often associated with precarious employment relationships such as working time arrangements appropriate to life phases, involuntary part-time work, fixed-term contracts, temporary work or self-employment and solo self-employment, which are associated with uncertainty, interruptions, risk-taking and unpredictability for employees (Moen 2016; Kalleberg & Vallas 2017; Phillipson 2018; for Germany see Bäcker, Bispinck & Naegele 2020, vol. I).

- The internationalisation of markets, increasing competitive and cost pressures, and the global networking of economic activities are cited as key drivers of structural change in labour. The decline of the industrial sector in favour of the service sector and, more recently, the increasing digitalisation of work also play an important role (Moen 2016; Phillipson 2018; for Germany see also IW 2008).
- Life courses as well as employment histories are always influenced, if not shaped, directly or indirectly by political action. The institutionalisation thesis has an important political science underpinning here. This is also true for duration and interruptions of employment biographies which are shaped by numerous socio-political regulations and incentives (e.g., in Germany co-financing of the contributions for children and mothers in the public health and LTC insurance, parental benefits, care leave or by tax benefits). Also for Germany, the Agenda 2010 and the so-called Hartz reforms are examples of state-initiated changes in employment conditions with immediate and long-distance effects on work courses. However, such policy approaches are strongly dependent on their concrete design in the respective national welfare systems. In Germany, as a conservative welfare model in the classical categorization of Esping-Anderson (Schmid 2010) (see section 8.2), for example, the so-called ‘spousal splitting’ (*Ehegattensplitting*) is effective, whereby only the fact of marriage is favoured for tax purposes, which in the case of joint tax assessment has an inhibiting effect on the taking up and/or expansion of work by the mostly lower-earning women and thus promotes, among other things, their part-time employment (Bäcker, Bispinck & Naegele 2020 vol. I).
- Against the backdrop of the new credo of EWL, career exit processes and decisions are now largely regulated by the state across Europe through financial incentives and/or punishments. Empirical evidence shows, however, that working longer is generally easier for members of higher occupational and company status groups or becomes possible in the first place (Stiemke 2020).
- This also applies to all those HRM measures that are mostly implemented at the company level or codified in collective agreements, which aim to maintain and promote the employability of older workers with the mostly

implicit aim of EWL. Here, too, it can be seen that employees with a higher SES (and thus, as a rule, with a higher qualification utility value for companies) more frequently and more readily benefit from offers of company-organised LLL, vocational rehabilitation or other supportive measures of human resource or age/ing management (Eitner & Naegele 2011). The resulting selective access to incentive mechanisms that promote LLL means a deepening of old social inequalities or the emergence of new ones (Naegele & Hess 2020).

The selective promotion of individual groups of employees, mostly members of the core workforce and not infrequently according to the *Matthew Principle*, is part of a company practice that has long been discussed in *human resource theory*, currently merely adapted to the purposes of EWL. The aim is ‘*to achieve a greater symmetry between commercial interests and employment practices*’ (Abbott 2006: 187). Older workers seem to benefit from this today primarily because demographic changes in the structure of the workforce in conjunction with relevant changes in the company’s need for qualifications (knowledge society) have led to a ‘new’ and ‘more positive’ appreciation of the specific human capital of older workers. This applies in particular to their experiential knowledge (BMFSFJ 2010) (see section 5.4.2). However, not all older people are likely to benefit equally from this. There are likely to be considerable sectoral and qualification-specific filters. EIWO expects more information in the context of its own company case studies.

- Further, modern work courses are increasingly shaped by demographic change (Börsch-Supan, Brugiavini & Croda 2009; Clemens 2010; Hagestad & Dykstra 2016; Bernardi, Huinink & Settersen 2020). The extension of the entire life course through the increase of the (further) life expectancy has - together with the parallel growth of number and share of very old have favoured a further differentiation of life phases within the tripartation as well as changes in the internal distribution of both the working and the retirement phase. Further, demographic change has massively influenced the relation between young and old on both the labour market as well as in the those social security systems based on the pay as you go principle. In Germany, for example, the former promoted the idea of *intergenerational solidarity*, which for a long time contributed to the *de-occupation of old age* has massively contributed to the early exit of generations of older workers in the 1990s¹⁰. Another example with increasing relevance refers to the demographically induced increase in early retirement or at least in a reduction of gainful employment especially among older female employees

¹⁰ See Naegele, G. (2020): Final German report on EIWO WP 5.

because of the need to reconcile work and private care (Reichert 2016; Christophczik 2020).

- In addition to demographic change, in particular social change has affected participation, duration, interruptions and extension of female as well as male employment biographies. This mainly refers to increasing diversity within the age categories, to changes in family structures (increasingly caused by divorces), often linked with those in the family roles and the respective implications for family work division and/or with longer linked lives with both children as well as grand-parents (Mortimer & Moen 2016). In Germany, for example, both the increasing trend to postpone starting a family to later years as well as the growing childlessness of women, especially from the upper social and educational strata, are further relevant trends of how professional work courses are shaped by social change affecting family and other relationship patterns, also confirming to take up an intergenerational perspective in respective research (Bäcker, Naegele & Bispinck 2020, vol. II).
- In connection to both demographic as well as social change stands the message of the so called *work- age paradox* (Walker 2006), in view of both the extension of the (healthy) further life expectancy as well as positive cohort effects among the respective groups of older employees moving up it makes no sense to leave ever earlier the labour market. In essence, this addresses an important argument for strengthening the demand for EWL. However the question is raised, what happens to those who cannot benefit from it (Naegele & Hess (eds.) 2020). In this context, EIWO assumes that such drivers affect the respective cohort members differently (*'dynamic deepening of social inequalities typical of intra-cohorts'*; Diewald 2016: 83).
- From a special German perspective, the influence of political change on the employment biographies of older East German employees in the course of the economic transformation process after the fall of the Berlin wall is particularly noteworthy, among others resulting not only in farspread long-term unemployment and massive forced early retirement, but also in a strong work migration into West-Germany (Ernst 1993, 1995; Komp & Johansson 2016). It should not be forgotten, however, that the former communist states in Eastern Europe have also experienced massive changes in the labour markets in the course of the transformation processes there, with some dramatic changes in life histories and employment opportunities (Naegele & Bauknecht 2018), as the EIWO example of Poland reveals¹¹.

¹¹ See Perek-Bialas, J. (2021): Polish report on EIWO WP 5 (work in progress).

It becomes apparent, that individual phases of the life course do not have to be analyzed as isolated sections, but seen in connection with previous and future phases of life on the one hand and as a relationship between individual development processes and socio-historical change on the other hand (Mayer 2000). From a socio-political point of view, this development must be seen as partly ambiguous, contradictory and certainly not consistent as it leading to a series of new social (mainly employment) risks, as the example of the massive gaps in the old-age income security among women due to more frequent and/or longer part-time employment and/or integration into other forms of precarious employment relationships exemplarily shows.

To conclude: Different mega-trends have led to an internal differentiation of the tripartition of the working life course, to its dilution but not its complete dissolution, further to an increased mixing and overlapping of the relevant phases education/training, work, care (children and parents) and retirement. Figures 5 and 6 illustrate this, starting with the classic tripartite model (figure 5) showing an exemplary scenario for the future (figure 6) which, however, does not adequately reflect the changes that have taken place in the last 2 decades not only in the EIWO countries. For example, the entry and exit phases have changed - differently in the EIWO countries - and the active employment phase has been extended for many (for EIWO countries see after figure 6). However, these changes still stand for the final conclusion in this section that the classical tripartition has increasingly become internally fragmented and serves less as a clear guideline for individual as well as societal life course structuring and orientation. Already earlier in this paper, we have argued that the growing flexibility in life and work courses should not be seen as evidence of the end of the tripartite division of the life course and its institutionalisation (see chapter 4.2).

With regard to work courses, it becomes apparent - at least in certain sectors and companies - that the normal biography has been suspended and replaced by increasing flexibility. This development is undoubtedly due to the interaction of various demographic, societal, social, economic and political megatrends, among which the growing interest of companies in flexible employment, as assumed by *human resource theory*, plays a dominant role. The question is obvious (e.g., Kohli 1986), whether, in the course of the implementation of the various drivers listed here, thus having made the normal biography obsolete for growing groups of employees, stand for a *de-institutionalisation* of the life course. Leisering (2003) rightly emphasises that the empirical evidence in this regard is rather about *de-standardisation* of the life course (for Germany see also Barkholdt 1998): '*While institutionalisation refers to the structuring of lives by social institutions and the state and its policies. ... De-standardisation, then, need not lead to de-institutionalisation*'.

Figure 5: Model of a classic tripartite life-course

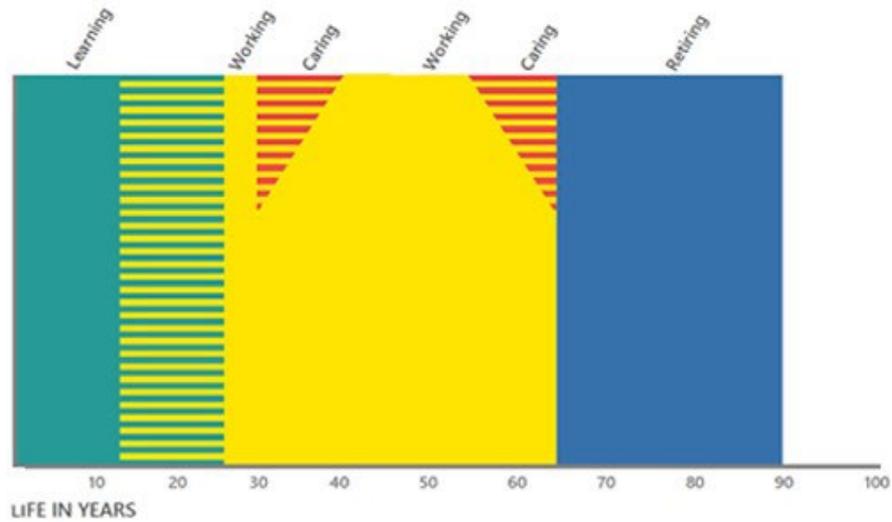


Figure 6: Ideal model of changed future life-courses



Figure 6 is only of limited use insofar as it ignores many employment related changes in the last two decades in European countries, among them also the EIWO countries, especially at the beginning and the end of the working career, or reflects them only inadequately. Taking the beginning of the workcourse, figure 6 correctly shows the increasing overlaps between the education and employment phases, but it does not adequately reflect the shortening of the education phase due to the introduction of Bachelor's and Master's degree programmes, as has occurred in many European countries (including the EIWO country Germany). The rigid retirement age shown in figure 6 also no longer fully corresponds to European

reality. As a consequence, in EIWO countries many workers now work longer, but on the other hand many have to spend the periods until retirement in unemployment and/or precarious employment. Moreover, the transitions between the working and retirement phases have become more fluid. On the one hand, there are still (mostly forced) early exits from the labour market, mainly for health reasons, early disability or unemployment. On the other hand, there are many new forms of flexible transitions around the statutory retirement ages such as part-time retirement, reduction of working hours or even 'silver work', e.g., paid work after retirement (Naegele & Bauknecht 2018).

In addition, EIWO country-specific structures have to be considered due to different influencing factors. Here are a few examples: In Germany and Sweden the statutory retirement ages have been extended, however, in Germany with socially selective usage effects¹². Especially among older German femal workers, the switch from full-time to part-time work is widespread in the years close to retirement. On the other hand, more and more mainly younger and middle-aged women, especially those with higher qualifications, have longer and less destandardised employment careers and are increasingly reaching the new retirement age¹³. In the UK it is apparent that over recent years an increasing number of people have undertaken higher education, leading to an extension of the education phase, more women have entered the paid labour market, and fertility rates have largely declined, while in later stages of the employment course, the eradication of the Default Retirement Age, increasing State Pension Ages (and an equalisation between men and women), the ability to accrue higher benefits through postponing pensions as well as allowing workers to combine pensions with paid employment, and increasingly flexible employment forms, have led to many people extending working lives¹⁴. In Poland, not only do different statutory retirement ages for men and women have to be taken into account, with different employment rates in the last years of working life. Work-related lifelong learning is also widespread countrywide, as is simultaneous care work by employed women. In this respect, in figure 6 EIWO countries specifically would also have to be further differentiated in the employment phase of the tripartite life course. Overall, it seems that within the tripartite division of the life course, there has been an extension of the employment phase¹⁵.

¹² See Naegele, G. (2020): Final German report on EIWO WP 5.

¹³ See Foster, L. (2021): Final report on EIWO WP 5 (work in progress).

¹⁴ See Foster, L. (2021): Final report on EIWO WP 5 (work in progress).

¹⁵ For more differentiations see also section 8.2 in this paper.

5 Social risks in a socio-political life course perspective

5.1 What are social risks?

EIWO's focus on socio-politically relevant social risks

Social risks are not dealt with here from a macro-sociological perspective (e.g., Beck 1986). But nor are they considered from a pure micro-sociological perspective. The connotations with adversity or disadvantage, which are frequently used here, as well as often in social and educational work, are only relevant for EIWO as '*distinct but interrelated concepts*' (Diewald 2016) – and only - if they generate an acute need for *organised socio-political action*. Thus, we focus on *socio-politically relevant social risks*, by which we mean those that are *beyond the scope of individuals alone to solve and thus require separate socio-political measures* (Bäcker, Naegele & Bispinck 2020; vol. I). In other words, they give cause for mostly professionally organised socio-political action and benefits coming from explicitly designated (i.e. responsible 'expert') systems, institutions, actors, professionals and so on. In a related systematisation, Börsch-Supan (2005) distinguishes in this context between biometric, economic, political and familial risks.

Social policy benefits are mostly provided in the form of cash (e.g., social welfare), in-kind (e.g., medical treatment) or personal services (e.g., hands on care, counselling) and are based on legally codified specifications in the sense of benefit entitlements that follow either the causal principle (i.e. related to causes, such as in the case of recognised unemployment, single parenthood, illness) or the final principle (prevention, precaution, counselling) (Bäcker, Naegele & Bispinck 2020, vol. I). Social policy in this context can thus be interpreted, albeit narrowly, as *organised as well as professional socio-political risk management* (Leisering 2003; Diewald 2016), usually legally codified by the state or by other means (e.g., collective agreements), with clear regulations for occasions, objectives and benefits (see also section 8.3). Of course, this is not to negate more sociologically oriented definitions of social policy which emphasise societal rationales or the importance of non-state actors (Titmuss 1975; Walker 1985).

In earlier German scientific literature on social policy, social risks were generally placed in the context of *social security* as prime starting point of public welfare policy, usually also laid down in the constitutions as a state mandate, like in most EU-countries. In this regard, social risks could be classified as threats to the *social security of the population*. Initially, *these were often associated with individual economic existence*. According to this, a *social risk existed* (and still exists) mainly if economic existence of workers in the narrower sense was at stake (Külp 1985). This resulted in the following distinction in *core social risks*, of which a state that wants to ratify Convention No. 102 of the International Labour Organization (ILO) has to cover at least three out of a total of nine, with minimum requirements being set for a certain number: sickness (compensation through medical care, nursing and

sick pay), unemployment, ageing, occupational accidents and diseases, maternity, disability, death and family burdens (Külp 1985).

In modern, highly differentiated societies based on the division of labour, the possibilities of solving social risks by one's own efforts and/or individual resources are limited. Neither support from family and social networks nor private provision through saving or insurance contracts are sufficient to meet social risks and associated *social problems* (see further down) adequately. Besides others and taking up one important strand of the EIWO perspective, this refers to employment risks around the threats of unemployment, illness, interruptions, job losses and job changes, precarious forms of employment and/or threats or damages to central dimensions of individual workability and/or employability (see section 5.4.2). Depending on the nature, severity, urgency and duration of the respective social problems, organised social policy reactions are therefore necessary even if they are not always forthcoming (Bäcker, Naegele & Bispinck 2020, vol. I). They are seen as the only way to prevent, for example, severe income losses, work-related illness and invalidity, unemployment, or family crisis leading to social exclusion also in a long-term perspective (*scarring effects*, e.g., pension entitlements) or difficulties in reaching LWL. Thus, social policy regimes play a key role in shaping the individual's' developmental and life/work course patterns.

EIWO acknowledges readily that this definition of social risks (or social policy risks) is narrower than that more generally accepted, for example from the work of Beck (1986). However we employ it here to ensure the link, in EIWO, between risks and policy responses. EIWO is not ignoring those risks that go unattended by social policy, such as the deep inequalities in some European labour markets between black and minority ethnic and white majority workers.

Social risks always refer to certain social conditions, structures or situations that can be analysed as disturbances, contradictions or functional problems of society. They must be empirically perceptible. In order to be recognised as such and transferred into legal entitlements to benefits, they are usually subject to a socio-political definition process in which the frequency of their occurrence, the social risk dimension and/or the social follow-up costs in case of non-action are central parameters. The resulting socio-political needs for action and how and in what form they are reacted to by organised policy responses (measures, interventions, laws, and so on), however, depend not only on the objective needs situation and not always on overarching welfare state objectives. Social and ideological norms, ideas and interests of parties, associations and organisations, as well as the respective socio-economic and political (majority) framework conditions, always determine whether a social risk is publicly recognised as such, whether policy responses are used to respond to it and to what extent they are publicly financed. Ideas about what is defined and recognised as a social risk and what as an individual problem remains socially and socio-politically unnoticed are subject to constant change and depend, among other things, on the social, demographic and economic changes in a society and the resulting changes in people's living and working conditions (Bäcker, Naegele & Bispinck 2020 vol. I).

Social risks and social problems

To be more targeted for EIWO research, a further distinction, namely between *social risks* and *social problems*, is essential. Social risks are those that can affect everyone in a given risk situation (e.g., unemployment, work-related diseases), but do not have to. Only when these risks occur in concrete terms (e.g., occurrence of unemployment, being affected by a vocational disease, disability, loss of qualifications, unprotected or insufficiently protected family risks in the case of single parenthood, incompatibility of employment and care) the term of *social problem* is used. In this process of turning a fundamentally existing social risk into a social problem with an immediate need for socio-political action, it makes sense to see it as a *manifestation of social inequality* (Naegele 1978, 1992). A similar distinction has been made by Ferraro, Shippee & Schafer (2009), who distinguish between risk probability and risk occurrence. Only the latter leads to an empirically perceivable negative outcome (in the sense of adversity and disadvantage; Diewald 2016). While the former is mostly the object of preventive and/or final-oriented measures in social policy, the occurrence of risk is mostly the object of causally justified and/or compensatory policy.

External risks, self-chosen risks and agentic risk management

A further distinction is between *external risks* and *self-chosen risks*, e.g., between *those which befall us by no fault of our own* (e.g., unemployment, changes in legislation) and those risks in *which our own decision plays a role* or which are or elected agentally (eg. career choices, family formation) (Leijnse et al. 2002: 10). In this context EIWO refers explicitly to the relationship between structure and agency in employment. With respect to individual work courses this relationship has been repeatedly discussed. The concept of *agency* refers to the ability to formulate and to pursue (also professional) life-plans (Damman & Henkens 2017). For EIWO, this means that the occurrence of risk is closely linked to the *agency* of individuals, networks, organisations and institutions (*'social capital'*), the mobilisation of which can have a supportive effect in shaping risky life trajectories or in dealing with critical life events in the sense of *markers* in both a preventive and compensatory sense (Ferraro, Shippee & Schafer 2009). *'All of these resources ... may help to prevent risks from turning into adversity. The individual`s agency, likewise, can prevent exposure to risk and disrupt the association between risk exposures and actual adversity'* (Diewald 2016: 678).

In terms of work course related decisions, the concept asks for chances to exercise agency in typical risky status passages, e.g., change to a new company, change of jobs, taking up vocational training and other forms of LLL, voluntary interruptions and/or retirement planning and timing, financial savings/preparation, planned removals, and others. In life course research, a distinction is usually made between objective and subjective dimensions of agency, which, however, can hardly be separated from each other in concrete decision-making situations because they are interrelated. The former includes actual skills, economic resources or helpful social networks, while the more psychological

dimensions include attitudes, future orientation or self efficacy (Hitlin & Kwon 2016). In work course related agency, information in particular is considered central, but in both directions: too little as well as too much, because both lead to uncertainties (Holman & Walker 2020).

Both agency competencies and mastery are developed over the whole life course. However, empirical research reveals that this process is unequally distributed between socio-economic groups. Interpreting these findings, Damman & Henkens (2017: 228) suggest: '*An important step for future research on the role of structure and agency in shaping later working lives would be to integrate the focus on opportunities for agency, with the notion of agentic capacities, and to examine in which contexts agentic capacities matter and in which they are less important*'. At the same time, this strengthens EIWO in an important fundamental conviction regarding the inadmissibility of the thesis, often advocated in neoliberal discourses, that people themselves are the most important architects of their own biographies and associated outcomes (Kohli 2019).

5.2 Old and new employment risks in today`s work courses

Against the background of demographic, social and political change mentioned in section 4.6 a broader systematising of social risks in today`s work courses has taken place. The key drivers to explicit work course related social risks (employment risks) can be systemized as follows:

- *Structural changes in employment* (modernisation; flexibilisation) affecting e.g., job supply, occupational safety, practical value of existing qualifications, job quality, precarity, quality of life and work motivation.
- Among them, employment risks related to the *organisation of work*, such as changes in job specification, flexibilisation/casualisation, outsourcing, changes of ownership, affecting e.g., job security, pension contributions, health (physical and mental), forced relocation and conflicts in work-life balance.
- *Risky status passages* in 'normal' employee biographies affecting eg. job security, age discrimination (ageism), retirement and opportunities to work beyond pension ages. Included are e.g., 'risky' initial and general conditions for both school and career choices at the beginning of the employment biography, reintegration risks after phases of unemployment and/or familiar interruptions as well as in the transition phase to retirement.
- Employment risks resulting from policy changes and decisions, mainly in the form of inequalities, for example, e.g., like in Germany initiated through the *Governmental Agenda 2010*, in the wake of new LLL policies, reforms in the national work and health protection and rehabilitation policies, changes in labour market and unemployment policies, changes in pension and retirement policies or other preconditions affecting, e.g., ability or willingness to both staying longer in working life as well as exiting earlier. As far they refer to retirement structures, these risks are the subject of the

recently finished EXTEND project and are therefore not discussed further in this paper (Naegele & Hess (Eds.) 2020).

- *Biometric and familial risks* such as child-rearing, divorces, single parenting, illness/disability or caregiving affecting eg. work security, loss of social security, ability to pursue other interests and in general quality of life in it`s different dimensions, particularly with respect to income.
- Risks related to *changes in the structure of professional performance* in the wake of a human working life course (Lehr & Naegele 2019). In this context, age-typical changes in the psycho-physical constitution and in the state of health are of outstanding importance. In cases in which age-typical changes in individual components/dimensions of occupational performance collide with technologically and/or organizationally induced changes in work demands, performance limitations can become obvious, might reduce the concrete utility value of existing qualifications and thus might become employment risk factors of independent significance (*workability risks*) (see section 5.4.2).

Although still of empirical foundation, the association of socio-politically relevant social risks with the classical ‘social question’ has been repeatedly criticised as resulting in only a shortened view of analysing modern employment risks and problems. However, it is still true, that many of the today`s social risks in an individual employment biography - relevant to EIWO - can be traced back to the basic structure of the capitalist market economy. This applies in particular to the labour market, working conditions and the so-called standard risks of working life, such as unemployment, work-related illnesses, accidents at work, invalidity and risks of vocational dequalification which threaten the existence of dependent employees and can be described as *traditional (old) employment risks* (Naegele 2010; Bäcker, Naegele & Bispinck 2020 vol. I). This is also true for many of the particular (age-related) employment risks of older workers like motivational risk, age-related health risks or the age-related qualification risk (Naegele 1992) (see section 5.4.2). However, taking into consideration new risks related to *structural changes in the organisation of work*, very often linked to various forms of *precarity in employment*, a further modernisation of structure and quality of employment risks and problems is called for, confirmed by it`s increasing empirical manifestation and expansion. New types of work and employment have emerged; all of them with particular threat potential for hazardous changes in *status passages* as well as for precarious employment and particularly in later stages of the working life (see above section 4.6).

In the wake of increasing employment rates women in particular have been affected significantly by these dynamic processes. Consequently, *gender* is an expressed EIWO priority since women are in some respects disproportionately affected by increased employment-related social risks and at the same time have to cope with the vast majority of family burdens and related risks. Even though the traditional (gendered) employment biographies of women have altered in recent years women are increasingly seen in previously typically male jobs, interruptions

due to childbirth and childcare, illness of a close relative, and now especially caregiving for close older relatives (very often parents), mark the beginning of disruptions and discontinuities mainly of middle-aged and elderly female workers which, consequently, can lead to shorter working hours as well as income losses, very often even to forced early retirement and thus to lower pensions and even to increased poverty risks (Christofczik 2020).

When focusing on old and new employment risks, EIWO is addressing not only an extended variation of employment-related risks and problems that need social policy answers, but is also addressing a broader responsibility of actors. It is not only the state with its legal socio-political instrument box that is asked for. Particularly on the meso level, new responsibilities for social partners and, above all, enterprises, have emerged. This particularly refers to those social risks that relate to an inadequate equipment as well as lower chances of accessing central dimensions of a 'good' workability/employability, which can be regarded as a basic prerequisite to cope with new challenges in and outside the labour world (Ilmarinen 2005). According to recent literature respective shortcomings have gained increasing importance both as drivers for exclusion and social inequalities in work as well as for growing difficulties in reaching LWL. Responsible for a respective risk management are mainly seen actors at the meso level (Naegele & Hess (Eds.) 2020) (see section 8.2).

5.3 Ordinary life risks as drivers of today`s employment risks

In addition to *employment risks*, in the course of socio-economic development and in particular demographic change such social risks and problems have arisen, that independently of paid work and employment can affect everyone and can be described as *ordinary life risks* (Bäcker, Naegele & Bispinck 2020, vol.). Some of these social risks often are subsumed under the term *biometric* (Börsch-Supan 2005) such as living longer than resources saved, losing the family breadwinner, single parenting or private (familial) caregiving, which all can become economic risks and create exclusion or precarity as well as they might become severe barriers to realise LWL. Although they might be mainly individual in nature, they very often indirectly impact on individual employment prospects in a long-term perspective even if they might begin in early phases of working life.

As a rule, such ordinary life risks do not arise naturally, nor do they affect the entire population to the same extent in terms of their extent and consequences. Empirical evidence shows that their occurrence is not random but follows certain mechanisms and structural characteristics and varies in particular with socio-economic status, gender, socio-cultural background and, last but not least, family situation and the respective stage in the life course. Despite all the differentiation of life situations and despite the trend towards individualisation and pluralisation of ways of life that characterises modern societies (Beck 1986), it is still true that social risks and problems threaten or affect disproportionately those population groups which, due to their occupational, qualification and income situation, are already among the disadvantaged in society and at the same time also have less coping and

processing (agentic) potential. All this points refer to a high potential for social inequality with EIWO relevance.

There has been a long discussion how to interpret social risks in the context of *family burden sharing*. In the EU context, family policy measures relating to typical family social risks differ in scope and impact, depending on differences in family culture, role of women and so on (Schmid 2012). In German social policy, possible, with family burden sharing associated social risks were not officially acknowledged for a long time, as they were mainly regarded as socially secured by the institution of marriage in a classical male breadwinner model (Külpe 1985). Today, the decision for or against a life with children is still generally regarded as an individual decision, but with possible consequential (social) risks for those directly and indirectly affected also in a work course context. EIWO proposes to take explicitly into account social problems arising in the family context, mainly linked to family-related crises (e.g., divorce, separation, illness, disability or death of the main family breadwinner), which at the same time are typically linked to a person's work course. These might refer to interruptions, reductions in working hours and not seldom to involuntary early retirement and thus entail both material consequences (loss of income, pension, and so on) and immaterial losses e.g., with regard to further employment opportunities) as well as less chances to reach the objective of EWL.

Many social risks and problems cannot be explained without reference to the specific living conditions in certain earlier stages of life (Fasang & Mayer 2020). For example, many of the classic biometric risks are linked to the life phases of childhood and youth or old age, while many typical employment risks are linked to the earlier employment phase; social risks in connection with family burden sharing are mostly linked to the life phase 'young families', or, more recently in the case of private care obligations, to the so-called '*empty nest phase*'. Most of the social risks and problems therefore require solutions that are tailor-made to the different phases of life (Bäcker, Naeyegele & Bispinck 2020, vol. II). The development of an independent policy for children, a youth policy or a policy for the elderly is an expression of this development (see section 8.3). Further, it can be shown that many social risks and problems can develop over the course of a lifetime and/or cumulate in their effects. EIWO speaks of *chains of social risks or problems* that begin in certain constellations, situations and events in earlier phases of life, very often following a path-dependency. For example, many chronic degenerative diseases among adults and/or older people can be traced back to certain disease risks in childhood and young adulthood (e.g., obesity). The risk of entering and remaining in unemployment varies with the degree of schooling and vocational training acquired in earlier phases of the educational biography (Kalleberg & Vallas 2017). Poverty in old age (especially among women) is mostly an expression of income disadvantages experienced in earlier working life and/or inadequacies in the social security system (e.g., divorce, single parent families) (Klammer & Brettschneider 2016).

5.4 Manifestations of employment and general life risks in today`s work courses

When trying to systematically link employment-related and general life (course) risks with problem potential for exclusion and inequality in later phases of the work life, the following section aims at structuring (without claim to prioritisation, including possible and frequent cumulations) EIWO`s empirical research objectives. It must also be taken into account that the processes that arise are dynamic.

‘EIWO WP I is the core project which informs the empirical wps by providing theoretical embedding. It will do this initially based on the existing literature (a theory paper suggesting combinations of life course, social risk and regime analysis). ... EIWO WP I will develop social policy macro indicators and their dynamics and draw on the empirical testing in projects II-VIII to identify connections with life course, intersectionality and social risk theories. It aims at being responsible for developing change strategies to guide the prevention and mitigation of late working life exclusion and inequalities by minimising risks across the life course and smoothing late working life transitions. The concepts of active ageing and life-long learning will be key reference point’ (EIWO application).

Employment risks and EIWO`s typology of work courses

This section is on linking both knowledge about employment, general life course risks and risk-related dimensions of modern working lives – as presented in earlier sections of this paper. For analytical reasons (to avoid too many overlaps) as well as for reasons of research pragmatism (to facilitate empirical verification) we propose to reduce the 5 types of work courses recommended earlier (see section 4.4 to 4 as follows: Type 1 and 2 are retained, types 3 and 4 are combined to form a new type 3, type 4 is retained in its core:

Type 1: Biosocial life course (life course/phase-typical changes in the utility value of individual dimensions of workability and employability, on the one hand and in individual dimensions of professional performance on the other). The focus is on both risks associated with changes in individual job performance over the whole life course e.g., relationship between age and productivity and so on and so on as well as with *ageism* attached to it in relation to the changed performance potential in later phases of working life. In this context health related issues and employment risks play an outstanding role.

Type 2: Total work life course (from choice of job via entry into the employment system, employment stations to (age-related) retirement (see figure 2). The focus on ‘classic’ social risks e.g., unemployment, disability, loss of skills and contemporary increases in precarity, also family-related risks such as elder care.

Type 3: Operational and job-related life course (from joining to leaving the company, career within an organization and from starting a specific job in the company to changing jobs, leaving an organisation, changing of the employment

status and so on). The focus on organization specific risks, such as adverse employment conditions like work-related diseases, heavy workloads, environments, stress. Also gender-specific risks as well as corporate ageism attached to older workers are included.

Type 4: Family life course (from starting a family to bringing up children to caring for older family members in need of long-term-care). The focus is on risks relating to both managing 'linked lives' as well as combining family work with paid work.

Overlaps between these 4 types are inevitable because type 1 and 4 are overarching, but here it is a matter of analytical clarity and allocation and thus also of the more precise clarification of countermeasures and their respective responsibilities.

Combining risks and work courses

*Type 1: Biosocial life course*¹⁶ – Type 1 refers to type-overarching employment risks mainly those that are associated with changes in the individual professional performance over the entire human life course (Lehr & Naegele 2019). In particular, it was the basic psychogerontological research to which we owe differentiated knowledge about age-typical changes in professional performance. It is important to note that there is no evidence of a general age-related reduction in professional performance, but there is evidence of life-phases/course (age-) typical changes in individual dimensions. Different directional developments in individual professional performance components have been demonstrated. With ageing, declining, increasing and constant performance components have been proven. Not all of them lead to concrete employment problems, but they usually become evident when decreasing performance components meet with unchanged, i.e. constant work requirements.

Not all of them can be influenced preventively by timely countermeasures. In some cases, they also reflect individual *behavioral shortcomings*, which means agentic features, such as the willingness to engage in further training or internal mobility. In practice, this means that the job of ageing employees must be planned in such a way that the specific challenges and loads of the job/the task are appropriate to the age-typical changing of performance. The SOK model ('selektive Optimierung durch Kompensation'; '*selective optimization with compensation*'), which is known from basic psychology (Baltes & Baltes 1989), is a framework model for both one's own and other people's age-related actions to strengthen the competences/resources of ageing workers: selection, optimisation and compensation as basic processes for maintaining professional competence and quality of life even in the case of functional losses and limitations. In detail, the

¹⁶ For the health status as an independent risk factor with own significance, see below type 3.

following age-typical changes of components of vocational performance over the life course can be mentioned:

- *Components decreasing with ageing*, among them besides others willingness and ability to learn (but trainable; ‘disuse effects’), readiness for delegation, willingness to cooperate, risk appetite and willingness to take risks, professional flexibility in different terms, mobility willingness (but trainable), hearing and vision skills, power of concentration, muscle strength, fluid Intelligence, short term memory, adaptability to new technologies (but trainable), responsiveness.
- *With ageing increasing components*: professional, company- and task-related experience, work and job satisfaction, conflict solving skills, customer orientation/communication skills, operational knowledge, quality and safety awareness, strategic thinking and acting, willingness to invest in one`s own employability.
- *Components remaining constant with ageing*: decision-making ability, orientation towards operational goals, sense of responsibility, crystalline intelligence, long term memory.

In this context, reference should also be made to recent research on the growing *ageism* in the world of work (especially in companies) and its (empirically, however, difficult to verify) negative consequences for the employment opportunities of older workers. Ageism as a starting point of typical employment risks of older workers is primarily based on misinterpretations, stereotypes and prejudices about age-typical changes in the performance spectrum and thus in their workability/employability (Naegele, de Tavernier, Hess 2018).

Type 2: Risks related to the macro work course – Type 2 covers the classical work course on the general labour market. Risks here can be related to both the classic employee risks such as unemployment, illness, early disability, loss of/threat to existing skills and qualifications in the wake of technological and organisational change (e.g., digitalisation), more recently employment in precarity. In addition, family risks that are inadequately covered by social security must also be mentioned, especially when mothers are in gainful employment and when mainly women have to care for ill or LTC-needy family members (see also type 4). In general, each of these risks might take the form of involuntary/forced interruptions and discontinuities in the employment biography or of various forms of dequalification, having the potential for income and qualification losses or other related later career risks; many of them with potential consequences to losses of social security, possibly even in old age. As far as they refer to retirement structures, these risks were the subject of the EXTEND-project (Naegele & Hess (Eds.) 2020) and therefore not discussed further in this section.

Type 3: Operational and job-related work course – Type 3 is now composed of three case groups:

- Case group 3a) refers to company work courses, which are usually shorter than type 1 (due e.g., to a change of employer). The focus is on those

workplace- and job-related risks that can arise from specific working conditions in a single company or industry. Prominent examples include health risks caused by shift and/or night work and other unfavourable working time regulations, one-sided workloads and stress, over- and/or underchallenge on the job, singularised workplaces (e.g., Ilmarinen 2005), limited work duration activity in certain jobs (e.g., in the roofing trade or in residential LTC), particular stress situations (e.g., burn-out among many teachers), internal mobility risks (frequent job and task changes) or rapid de-skilling processes with frequent pressure to adapt qualifications (e.g., in the case of technological, organizational or demand-related changes). According to the German *Good Work Index* (DGB 2015), heavy physical work, psychological stress and low career development prospects are important risk factors for (premature) endangerment of work and employability.

- Case group 3b) also refers to company-related occupational and workplace-related risks however in a more cross-company and -job perspective. However, they can also be typical only for one company/industry (in which case they also might belong to type 3a). They are general occupational/workplace-related risks in the context of work-related illness, reduced earning capacity or loss of qualifications with the requirement for LLL. This is currently true for many sectors of industry being affected by digitised work structures. Frequent examples are risks in connection with company-specific restructuring processes in the course of technological, organizational or demand changes with new challenges to reskilling or flexibility. If such risks lead to the loss of the job or to an involuntary change of company, they can also be assigned to type 1. Case group 3b) also includes forms of ageism by managers and/or colleagues and/or a predominant age/employee/family unfriendly company climate.
- Case group 3c) includes risk factors of a special kind in terms of inadequate protection through collective bargaining and special regulations and/or individual company support measures, both of which lead to the exclusion of employment groups not covered by them (Eitner & Naegele 2012) and thus potentially to the deepening of already existing social inequalities.

To identify and/or counteract organizational as well as job-related social risks it is helpful to apply the concepts of *workability* and *employability*. Both are dynamic concepts, i.e. they differ with demographic, social and technological change. *Workability* refers to individual (older) workers' ability to master work course related challenges he/she is confronted with: ... 'is a person's potential ... to master a given vocational task at a given time. Here, the development of the individual functional capability has to be put into relation to job requirements. Both can change and possibly have to be configured in an age adequate or ageing adequate way' (Ilmarinen & Tempel 2003: 88). In comparison to workability *employability* is a more far-reaching concept, as it also includes how an older worker's workability fulfils the requirements of employers or labour market necessities (Eichhorst 2014).

To describe and explain *workability* in terms of both concreteness and interrelations, Ilmarinen (2005) uses a picture of a *house* with different floors, each containing relevant dimensions that are mutually supportive. He recommends a bottom-up perspective with health status as the most significant determining factor of a worker's workability on the ground floor (see figure 7). Although not made in the original conception of workability there is a clear connection between ground floor health status and the concept of active ageing. While workability is concerned with employment active ageing is a much broader concept focusing on all social participation and lifelong health. Clearly the promotion of health across the life course would contribute to work course and specific workplace health status, the two may be seen as highly complementary.

Figure 7: The House of Workability



The concrete risk potential associated with deficits in individual and/or collective workability/employability refers in particular to the functional and extrafunctional requirements associated with both company's needs as well the demands of a particular workplace or work task: *'Workability is built on the balance between a person's resources and work demands. A person's resources consist of health and ability, education and competence, and values and attitudes. Work, on the other hand, covers the work environment and community, as well as the actual contents, demands, and organization of work. Management (e.g., supervision) is also associated with work'* (Ilmarinen 2005: 132). The more the focus is on general employability, e.g., elements of workability across individual companies, the more we can speak of. Whenever this balance is not achieved, the actual value for a workability/employability for a company is reduced. If this does not react by investing in a worker's workability/emotionality (e.g., training, work

place adaptation), concrete employment problems arise. On the other hand, the explicit reference to the external operational environment (such as the municipal level, residential and other living environment conditions) (e.g., transport connections, infrastructure, educational institutions, health care structures) as well as to dimensions of the individual social situation refers to responsible actors beyond the work level, thus indicating both the need of helpful social networks, local support systems or socio-political actions.

It is no coincidence that the state of health is the foundation in Ilmarinen`s house of workability. This is especially true for employment risks in the later stages of the working life. Individual health and health-related work environment are on top of the the most significant drivers of employment risks particularly for early involuntary exit in both male as well as increasingly also female work courses (Ilmarinen 2005; Ferraro & Shippee 2009; Leijten et al. 2015; de Breij & Deeg 2020). Van Rijn et al. (2014: 300) comment: *‘Primary preventive interventions focusing on promoting good health may contribute to sustain employability’*. Edge, Cooper & Coffey (2017: 19f.) bolster this point: *‘Health is the most frequently cited factor inhibiting EWL and healthier people are found to retire later ... Mental health, arthritis, diabetes, blood pressure, angina and mobility difficulties have been identified as particular health issues for EWL in older workers’*. This corresponds to jobs that still exist in many sectors with limited activity durations for reasons of stress and health (such as in professional long-term care; Frerichs 2016), in shift work and/or in the metalworking industry, which is also supported by a broad literature on occupational group-specific (early) retirement dates and/or early disability rates (Bäcker 2012). Above all, mental illnesses are on the rise, particularly among working women. Further, regarding those new work-related health risks the ongoing digitalisation of work has to be taken into account more seriously (Naegele & Bauknecht 2018, 2019).

In this context, we refer to a statement by the European Foundation for the Improvement of Living and Working Conditions (Dublin) underlining the necessity of [...] *‘measures that aim at adjusting workplaces and tasks to the physical and mental capacities of older workers, as well as initiatives for the general improvement of the working environment, easing mental and physical load throughout working life and promoting health more widely in the workplace’* (Eurofound 2013). Therefore, health prevention, promotion and medical as well as occupational rehabilitation are important instruments to retain workability, to foster EWL and/or to reduce health related inequalities in retirement. An even stronger emphasis on healthy ageing in work is required as one of the prime conclusions of the EXTEND project (Walker 2020). A special focus has to be placed on the long-term unemployed with above average health risks (Bäcker 2012).

Type 4: Family life course – Type 4 refers to typical employment risks in family/household life courses, mostly among employed mothers, and the possibilities and limits of combining family work with paid work, as a rule related to the concept of linked lives (see section 4.5). Very often, the associated problems mainly effect lower paid women. They might occur as (short-term to permanent)

work exit or (short-term to long-term) work interruption. Comparatively new is the early exit from the labour market or the reduction of working hours in the case of private home care next to work (Reichert 2016; Christofczik 2020). Particularly noteworthy for type 4 are the long-term effects on the further work course (*scarring effects*), which are usually at least as risky (e.g., reduced career chances, re-entry disadvantages) and which can even lead to forced (often earlier) retirement. The extent of the risk depends, among other things, on the respective institutional framework (e.g., public family policy set of measures) on the one hand, but also on societal norms on the other. It can be observed throughout Europe that cohorts of upcoming female workers are tending to take shorter and shorter breaks and increasingly choose the path of (often involuntary) part-time employment - in most cases with blatant risks for social security even in old age (Naegele et al. 2003; Klammer 2010). German empirical studies have identified further rather 'soft' risk factors in the form of complaints about the lack of a corporate culture of recognition of typically female work as well as fewer opportunities for advancement due to various double burdens (Naegele, Leve & Sporket 2009).

6 Cumulative disadvantage (CAD)

EIWO could contribute a step-change in conceptual thinking by bringing together *cumulative disadvantage theory* (CAD) with the idea of social risks. *The cumulative disadvantage/advantage hypothesis suggests that early life inequalities in disadvantage/advantage set the scene for (though do not determine) for further disadvantages/advantages and therefore that childhood (as well as earlier adulthood) circumstances and experiences have particularly formative and cumulative effects'* (Holman & Walker 2020, referring to O`Rand 2009).

EIWO`s perspective is social exclusion and disadvantages in later phases of working life. Following the CAD hypothesis, disadvantages in earlier life- and work course to entail disadvantages later and strengthens differences in socio-economic resources and status over time (Dannefer 1987, 2003), then the EIWO hypothesis applied to CAD could be as follows: Disadvantages - understood here as employment risks and/or employment problems - that occurred in earlier phases of the work course - understood here as employment risks - continue in later phases and lead, in their cumulative effects, to a perpetuation and deepening of their outcomes in the late phases, associated with an above-average risk of exclusion and social inequality, leading at the same time to a significant reduction in the chances of even achieving a longer working life, let alone experiencing it in dignity.

To link social risk theory with CAD aims offers EIWO a more targeted and at the same time innovative opportunity to examine the employment biographies of individuals and groups under a long-term risk perspective in different dimensions of the life-situation of ageing/older workers (Ferraro & Shippee 2009). However,

there is neither a determinism nor a monocausal mechanism. Key roles are played by individual agents themselves as well, by existing social relationships, organisational practices and/or policies by different actor groups. Moreover, it is the combination of structural factors, such as the social class of origin, early and mid-life deprivation, ethnicity and gender, with agency abilities that matters (see section 5.1). It might also relate to certain practices in the workplace in earlier phases of the work course that largely predetermine social exclusion and social inequalities in the late phases of the working life. This corresponds to the fact that very often retirement decisions complying with those practices can be perceived as 'forced' as they take place under silent pressure (so-called 'push-factors') (Naegele 1992; Naegele & Hess (Eds.) 2020).

The CAD hypothesis has repeatedly been confirmed for health inequalities to be substantial both before and after the timing of retirement in Europe (van den Berg, Elders & Burdorf 2010; Majer et al. 2011; Leijten et al. 2015; de Breij & Deeg 2020). There is also much evidence on the negative outcomes of early life deprivation on later life health and social status (O'Rand 1996, 2002). Special analyses of the SHARELIFE 2008/2009 dataset (Möhring & Bennett 2015) confirm CAD for the cases of previous unemployment as well as other forms of fragmented employment histories in late phases of working life, which then entail a higher risk of premature exclusion from the labour market (if no state early retirement incentives can be used or no strong protection against dismissal was in place; which in practice usually coincides for this group of older workers) (see also de Breij & Deeg 2020).

In the business reality of a working life course CDA can be presented as a sequence of typical social risks (employment as well as ordinary life risks). One can speak symbolically of 'risk-chains'. EIWO aims to provide empirical evidence of how risk-chains are formed and implemented for individuals as well as for typical collectives and/or groups of ageing workers. German data confirm such working-life-long risk chains for unemployed, chronic ill or workers in precarious employment settings. Further German data reveal this also to be true also for typical non health-related employment risks of ageing/older workers such as premature dequalification or loss of work motivation (Naegele 1992, 2015); further for women due to gender-specific risk factors¹⁷ where typical female employment risks might overlap with social risks emerging from women's non-work life (e.g., divorce, loss of the male-breadwinner, single parenting) (Bäcker, Naegele & Bispinck 2020, vol. I).

However, EIWO's perspective is not simply to endorse the 'long arm of childhood' reduction (Ferraro & Kelly-Moore 2003; Dannefer et al. 2016). Moreover, EIWO will explicitly avoid this danger of determinism by concentrating on the whole life/work course prior to the third age and by introducing the concepts of social risks and social policy regimes (see section 8.2) to emphasise the essential

¹⁷ Rosenmayr & Majce (1978) presented empirical evidence for the 'cumulative disadvantage of women' very early on.

social context of the life course. In doing so, EIWO follows a recommendation by Ferraro, Schafer & Wilkonson (2016), warning against an isolated consideration of both individual life phases and individual critical events and instead advocate for asking how such risky domains interrelate e.g., in having simultaneous, overlapping or sequential effects (Dannefer 2018). It is the combination of structural factors, such as social class of origin, early and mid-life deprivation and gender; agency influenced outcomes in youth and adulthood, such as personal investments in education and training; and gendered social policy measures that EIWO will concentrate on, when applying the CAD-assumptions (Walker 2006). It can be further assumed that at least partially the development described in the CDA theory can be attributed not only to macro (institutional) but also to meso (company) level actions. The question is now how these affect individuals when they change, as with the policy shift towards extending working lives.

In doing this, EIWO follows the obvious underlying mechanism that socially privileged groups will accumulate more resources (e.g., income, education, social capital) and will be given more opportunities through the life course; often following the *Matthew principle: to he that has shall be given*. Thus, they gain more human capital and potential to avoid or better cope with social (employment as well as ordinary life) risks. As high SES-groups will benefit more and more from their resources, their lower SES-counterparts get relatively poorer, leading to a greater gap between low and high SES-groups in later parts of the life course (O’Rand 2003). In other words, differences between social groups increase in the life course and with them increased and/or deepen social inequalities. With respect to retirement transitions, one could hypothesise that those older workers who had lower incomes during their career and, hence, often lower pension entitlements have less choices regarding both to stay in work until retirement age in dignity as well as to time/postpone retirement voluntarily. They might also suffer from harsher working conditions that affect their health and force them involuntarily into earlier retirement.

Typical risk-chains for employees with a migration background, that one might suspect due to late disadvantages in workability/employability which manifest themselves, for example, in comparatively low employment rates in the older age groups, especially among members of the so-called guest worker generation (BMFSFJ 2006; for Germany see just recently Sohn 2018), so far hardly have become accessible to empirical research, particularly not with respect to the last employment phases. EIWO could contribute to explain their relatively stronger decline in labour force participation in the later phases of employment and their earlier and in many cases forced entry into retirement on average.

Within gerontology the theory of cumulative (dis)advantage is linked to two longstanding themes – heterogeneity and the concentration of poverty in old age – and questioned the assumption that either were biologically determined features of later life. Subsequently the notion of ‘unequal ageing’ had been applied to the outcomes of life course contingencies and continuities (Walker 2009). Dannefer and Settersen Jr. (2010) emphasize the special value of CAD for research in social

gerontology (and also in developmental psychology), especially in connection with individual aging and cohort typical ageing processes and the corresponding opportunities and barriers to acquire resources that promote or avoid inequality in all phases of the life course. *If we want to fully understand later life, we must situate it within the socially constructed nature of the life course, in which social risks and socio-economic resources are highly unevenly distributed and where these structural inequalities play important roles in shaping the lived experience of old age, for example in terms of health status and income* (Holman & Walker 2020).

The proximity of CAD to the continuity thesis, which is applied in both social gerontology and inequality research, is obvious (Atchley 1989). In doing so, it is referred to systematic processes and the influence of the social environment on the one hand and experiences in socio-political distribution structures on the other, which at the same time illustrate differences in the respective national distribution and welfare policies. The central message is that ageing is not only an individual but also a collective process. *Age and cumulative advantage/disadvantage theory have obvious logical, theoretical and empirical connections, because both are inherently and irreducibly related to the passage of time. [...] CDA brings into focus questions concerning the extent to which observed age differences and age-related variability result from systematic processes* (Dannefer 2003: 327).

7 The concept of intersectionality

EIWO`s prioritisation of gender will be partly delivered via intersectionality theory, to ensure that it is located within the real world complexity of multiple, potentially reinforcing, forms of disadvantage. *Intersectionality reflects the fact, that people embody multiple social characteristics such as gender, ethnicity, age, socio-economic position ... simultaneously* (Holman & Walker 2020). It is a concept which explicitly looking at overlapping social positions, statuses and identities and thus denying simplistic assumptions of causation. Intersectionality posits that various biological, social and cultural categories, such as gender, race/ethnicity, class, sexual orientation, religion and age, interact on multiple levels to reinforce disadvantage and may go beyond 'mere' disadvantage to form unique patterns of experience. The idea of multiple forms of interacting categories is particularly pertinent to the study of the third age. While this is EIWO`s subject of analysis, we will pay particular attention to the different possibilities for agency and susceptibility to external influences across the life course.

Using the concept of intersectionality for EIWO is obvious and fruitful. *It is now widely accepted that a life course perspective is essential to understanding unequal ageing, with health being a fundamental dimension, at both individual and societal levels. Equally, it is essential for gerontological students to understand that ageing is unequal with respect to a number of intersecting axes of*

inequality which operate simultaneously and often in combination. There is a strong case, therefore, for moving towards the integration of both perspectives, based on a dialogue with mutual benefits (Holman & Walker 2020). With respect to EIWO, concrete application references exist in particular in the analysis of the employment situation of women, older migrants, disabled persons, employees who live in regionally disadvantaged areas or those with same-sex orientation. However, the empirical basis available for intersectional research in both literature as well as in existing empirical or register-data banks is often lacking. However, the guideline interviews and case studies planned by EIWO do offer potential for our own intersectional research.

In Germany intersectionality research, the number of categories to be considered is in dispute. On the one hand, there is a call for concentration on three basic categories, namely *race, class and gender*, since these constitute the *basic pattern of socio-politically relevant inequality*, because *'work, and specifically physical labour, is the reason for their existence and the pivot of their existence'*. Other scholars add the category of *body* to this, because age, physical condition, health and attractiveness have become increasingly important and have a decisive influence on the distribution of resources, what is particularly true for the EIWO context. Still other authors increase the number of categories to be examined to up to 14 (gender, sexuality, race/skin colour, ethnicity, nationality/state, culture, class, health, age, sedentariness/origin, possession, geographical location (west/east), religion (religious/secular), level of social development (modern/traditional) (WIKIPEDIA; access 12.2.2021).

However, with the number of categories in view, the difficulty of empirical research increases, especially by means of quantitative data sets, which usually do not allow for such complex differentiations (Holman & Walker 2020). Thus, in terms of methods, there is a risk that analysing inequality through aggregate statistical measures will obscure its many manifestations and its lived experience. EIWO`s methods avoid this risk, and, in policy terms, an understanding of the interconnectedness of inequalities should improve the effectiveness of interventions.

'Given the wide availability of data on gender, ethnicity, age, and socio-economic position and that these are known to be key dimensions of inequality, a sensible default position for intersectionality research is to include them. Other axes of inequality such as nationality, disability, and sexuality should be included if relevant to the topic and the data allow. Yet they typically receive far less attention – a reflection of dominant groups often deciding which other groups will be the subject of study, and how they will be studied. ... The increasing availability of 'big data' in the form of linked administrative data and biobanks, for example, suggests that there are new untapped opportunities for intersectional life course research. However, the recording of social variables is often sketchy in such data, and ideally investment in rich large-scale prospective cohort studies is needed to fully capture of the experience of marginalised groups, especially. A further decision for researchers to take is how each axis of inequality is categorised.

Intersectionality prompts us to question traditional categorisations. ... For example, measuring ethnicity using a white/ non-white indicator might be the only option given data availability constraints but nonetheless misses important variations in the population Gender is often taken-for-granted as binary, though to properly capture diversity a non-binary category might also be included. Socio-economic position has many potential measures such as income, occupation, and wealth, which are more or less relevant at different points in the life cycle'. Holman and Walker (2020) conclude, ... that 'few people are disadvantaged according to all axes of inequality; rather, people typically experience of a mixture of advantage and disadvantage (though some much more than others)'. Or: 'Further, it soon becomes apparent that adding enough granular detail according to how intersections are defined will lead to conclusion that 'everyone is different' – a unique combination of social characteristics' (WIKIPEDIA; access 12.2.2021).

In particular, the further development of the concept of intersectionality to a process-oriented interdependence approach already faces considerable problems in the research process. The operationalization of this concept is easier said than done. A key issue will be the level of granularity that we attempt, and we are likely to keep this to major characteristics such as age, gender, race/ethnicity, class/SES and location. Irrespective of this, however, it remains to be clarified whether the different positions/status that a person goes through in a lifelong employment biography (including voluntary (such as taking over family responsibilities) or involuntary interruptions (such as unemployment) would also require different categories to be taken into account in each case. In this case, the empirical-methodological problem of recording and interpreting their respective implications for disadvantages for EIWO purposes arises - also in their respective interdependencies with each other.

The concept of intersectionality is also frequently used in *discrimination research* describing the overlap and simultaneity of different forms of *discrimination* in one person: intersectional discrimination occurs when - influenced by the context and the situation - a person becomes a victim of discrimination due to various interacting personality traits. Forms of discrimination such as racism, anti-semitism, sexism, antifeminism, homophobia, transphobia, hostility towards the disabled /(dis-) or ableism or classism do not just add up in one person but lead to independent experiences of discrimination. The EIWO-related interest in intersectionality research focuses on the emergence of individual multiple identities and the dynamics that result from the interaction of different forms of discrimination linked to different dimensions of social risks.

An official definition (WIKIPEDIA) reads: '*Discrimination is the disadvantaging or degrading of groups or individuals according to certain values or on the basis of unreflected, sometimes unconscious attitudes, prejudices or emotional associations*'. Legally, the German General Equal Treatment Act (AAG) states the following: According to § 3 Abs. 1 AGG, *direct discrimination* exists if a person experiences, has experienced or would experience less favourable treatment (in the

sense of § 1 AGG) than another person in a comparable situation. According to the German § 3 Abs. 2 AGG, *‘indirect discrimination is deemed to occur if apparently neutral provisions, criteria or procedures put persons at a particular disadvantage compared with other persons (in the sense of § 1 AGG), unless the provisions, criteria or procedures in question are objectively justified by a legitimate aim’*. The connection to the theory of social risks needs to be justified, especially with regard to ‘typical employment risks’ and their strong meso- and micro-economic character (and how to tackle the drivers around the dimensions of workability/employability). In any case, there is a need for conceptualization.

When applying the intersectionality approach to EIWO, however, it should be noted that, in contrast to the UK where ageism was referred to more than 20 years ago as the last unrecognised discrimination (McEwan (ed.) 1990), in Germany the term *discrimination*, at least about age and older employees, is neither empirically widely disseminated nor has it found much ‘scientific recognition’. Only recently has a serious discussion begun on this, albeit with reference to the *ageism* concept (Naegele, de Tavernier & Hess 2018). Rather, the term *discrimination* refers primarily to pronounced *minorities* (which is hardly common about both age and older employees as well as to working women). If possible, an application to working migrants would be conceivable, but here the empirical basis is thin (exception: accommodation of slaughterers and harvest workers in the Corona crisis, but with little relevance to EIWO).

8 EIWO’s conceptualisation of ‘social life course policies’

‘Because EIWO is a comparative project, we need to understand the different socio-political national contexts within which late working lives are being shaped. This suggests some variant of welfare regime theory. Despite the many criticisms of Esping-Andersen’s (1990) original thesis it is still a valid starting point for EIWO. Our development of a comparative framework within which to compare both socio-political national contexts and the different EWL regimes that have emerged will have to reflect critiques of Esping-Andersen’s thesis, most notably its gender blindness. ... Similarly with research on activation regimes which frame the opportunities of LWL, we must take account of variations between the four countries in the extent of the transformation of social citizenship that is taking place: how far the state is retreating from the role of guarantor of social rights to become the regulator of human behaviour. -... . Thus, we should aim for a hybrid theoretical construct of social policy regimes for EWL which brings together previous emphases on decommodification and stratification with defamilisation and activation. Of course, such typologies must always be treated with caution because they are summations. Our response would be, on the one hand, that is the

nature of comparative research and, on the other, EIWO will complement its macro analysis with meso and micro level research' (Naegele & Walker 2020).

8.1 EIWO`s understanding of life course policies

Based on Setterson's (1999: 74) assessment that *a thorough examination of the state and its policies may provide further insights into the ways in which age and life course are treated in a society*, the role of the state in shaping life courses will now be examined in the following. However, this is not done from a primarily sociological perspective (Leisering 2003), but with a view to developing a concept of its own, tailored to the concerns of EIWO, for a *social life course policy*.

Policies intended by political actors to change the structure of the life course may be termed life course policies (Leisering 2003: 210). Geissler (2007) understands the term life course policy to mean a normative structuring of the individual life course by institutions and a policy that influences life course patterns in two ways: on the one hand, in a structuring way that sets individuals within external boundaries a framework for action, in which on the other hand they can shape their life courses subjectively, but still according to the guidelines of this framework. From an EWL point of view, or with reference to ageing societies, those are therefore those which focus on the design (in the sense of raising) retirement ages.

A more recent definition, which focuses on social inequalities, supplements this target perspective as follows: *'Life course-policy as such tries to implement a policy of life course perspective. The aim is to reduce the social inequality caused by social origin and market development. A distinction is made between active and passive life course-policy and various forms of partial welfare state intervention. Active life course-policy - in contrast to passive life course-policy, which is only pursued in an administrative or reactive manner - is characterised by a coherent policy oriented towards a common, explicitly formulated guiding principle in different phases of life and critical transitions. In order to be able to treat the long-term perspective and the individual life phases appropriately, different departments and actors must cooperate with each other in the active life course perspective. Life course-policy takes into account that the individual life course is structured politically and socially and that life course patterns are created, shaped and changed by institutions'* (WIKIPEDIA 2020, access 30.5.2020).

With its various measures, life course policy aims at the entire human life course, on the one hand to allow for continuity and, in the socio-political sense, to be able to pass through risky status passages/transitions with as little social frictions as problems as possible, and on the other hand to offer people different options for shaping their biographies individually and/or independently (Naegele 2010). *'Life course policy can be understood as a strategy that simultaneously aims to put employees and citizens in the same position, to synchronize gainful employment and other meaningful activities - such as welfare work - at a certain point in their lives, and at the same time to distribute (diachronize) various preferences and*

decisions over the life course' (Klammer, Muffels & Wilthagen 2008: 47; quoted by Klammer 2010: 699). While EIWO will strive to develop proposals for life course policies which could, if implemented, minimise life/work course risks and achieve more equitable life/work balances, we also recognise that some policies have indirect or unintended effects on life/work courses, such as the failure in many European countries to provide adequate social care. These must also be regarded as life course policies, albeit detrimental ones.

8.2 Analysing life course policies in different welfare regimes

Connection between welfare regimes and life course policies

Kohli was one of the first scholars to systematically analyse the connection between life course policies and welfare regimes. His theoretical approach sees the labour society as the decisive link between both concepts (1987), whereby there is a clear proximity here to the thesis of the *productive function of social policy* (see section 8.3). Since work alone is not in a position, because of being repeatedly threatened by employment risks and problems, to guarantee the social security and livelihood of the active members of the labour society (e.g., due to illness, unemployment, family-related interruptions), the state secures the classical risks of employment in a work society, to which the state is essentially *morally obliged*. Kohli sums up this obligation with the term of the '*moral economy of a work society*'. The institutionalisation of the life phase of old age through the creation of the institution of retirement, which occurred with the division of the life course into three parts, also follows this moral economy, conceptualised as an 'earned claim' after a (working) life-long commitment to the labour society (Kohli 1987; Naegele 1992).

In order to distinguish life course policies in different welfare regimes, Leisering (2003: 211 ff.) proposes a model that contains three *core fields* (sets of programmes) of social policy and three *modes of operation* of the welfare state in shaping the entire life course. The three core fields include education, old-age pensions, and systems of risk management, covering the bulk of activity of the welfare state, making up the entire life course. The three modes include structuration/differentiation, integration and normative modelling. Structuration/differentiation aims at the formation of life phases and related transitions resp. associated roles (e.g., old age pensions and pensioners, education and students). Integration aims at risk management that safeguards critical transitions between life phases and promotes the development of trajectories and careers, thus '*producing continuity across the entire life course*' (Leisering 2003: 212). Normative modelling finally aims at the respective socio-political target system behind the two modes mentioned above, such as equal opportunities or the reduction of social inequality.

Features of the welfare regimes in the EIWO-countries (work in progress)¹⁸

Four countries are involved in the EIWO project: The Federal Republic of Germany, the United Kingdom (UK), Poland and Sweden. Each country represents one European welfare regime (Schmid 2012). An objective of EIWO is to understand the impact of the four countries different welfare regimes on LWLs. Here we provide a summary of the regime types. Subsequent research will no doubt refine these types for the particular purposes of understanding LWLs and EWLs.

The *Federal Republic of Germany* sees itself as a social constitutional state (Sozialer Rechtsstaat) (Art. 20 GG). Three principles apply to the specific design of the German social security systems: The insurance principle, the provision principle and the welfare principle. Of central importance is the principle of social insurance, which is based on the idea of calculability of social risks and their coverage by contributions, but which are not individually but collectively oriented. The insurance principle, particularly pronounced in the statutory pension insurance with its earnings-related, contribution-based benefits, is based on the idea of lifelong coverage in the case of lifelong paid work. However, the benefits are mainly based on individual contributions made during working life, with normal biographies positively rewarded and in consequence with significant gaps in security for those (mostly women) who do not (cannot) meet these demands. Nevertheless, Germany is – close to the UK – ‘*a welfare state with integrated safety nets*’ - because the welfare principle is responsible for special group-specific emergencies and individual emergencies – ‘*which promote a continuous life course*’ (Leisering 2003: 216). Also, Germany’s Unemployment Insurance follows the lifelong protection of the longest possible working career until retirement ages, although it is essentially intended for male permanent full-time (normal) employment biographies. For a long time, the policy of securing employment and income as comprehensively and permanently as possible was pursued, with the goal of achieving the highest possible level of employment and income security¹⁹.

The welfare regime of the *United Kingdom* is a hybrid model of different types of welfare regimes, but, in recent decades, with a strong influence of neoliberalism. In essence, the institutions of the market and the family fulfil important welfare functions, with the security system only supplementing them when they fail. This type of regime favours market mechanisms for welfare production and accepts the resulting social inequalities. The welfare system includes social insurance elements,

¹⁸ The following descriptions of the welfare regimes of the EIWO countries are abbreviated versions.

¹⁹ Only the increase in precarious employment in the last 15 years - primarily triggered by the so-called ‘Agenda 2010’ of the then Chancellor Schröder (developed between 2005 and 2013), with its new goal of making the labour market more flexible and adjusting social benefits accordingly (‘promote and demand’) - has heralded a change in this tradition (see Naegele (2020): Final German report on EIWO wp 5).

which, however, only replace income to a small extent (social minimum), as well as - necessarily - means-tested welfare benefits. The latter is also true for a basic pension (Beveridge-style (flat rate) model) (Leisering 2003: 216). For security above and beyond this, the individual is referred to private provision. On the other hand, the production of public welfare services (such as the national health service) is very important. The UK welfare regime is based on three main principles: universality, comprehensive risk coverage but with capped benefits. In essence, the institutions of the market and the family fulfil important welfare functions, and the social security system only supplements them if they fail. On the other hand, the production of public welfare services (such as the national health service or the strong expansion of childcare facilities under Labour governments) is of great importance. Similar to Germany, the goal of full employment dominated for a long time, but in the form related to the normal male biography; with the consequence that the male breadwinner model was for a long time the most important basis for the protection of women (Schmid 2012).

Poland, like other post-communist states, is developing in the direction of a welfare state that combines the Bismarckian idea of insurance with the Scandinavian mode of financing through taxes. The result will probably be variants of the type of a residual welfare state with conservative-corporatist influences. The decisive factor for the long-term success of the establishment of welfare state systems is probably not so much the type of welfare state, but the power of reform in the course of the institutional constitution of an arrangement. In Poland, for example, there is a strong national consensus for liberal reforms. Today, the main features of the social security system in Poland are dominance of the insurance principle, weak, underfunded and marginalised role of social assistance and a lack of universal benefits (Lippl 2005). In some respects, they have turned out to become volatile, e.g., the consensus for liberal reforms reached during the times of the previous governments was challenged by the reforms introduced by the new government in 2017. However, the main features of the social security system remain stable, as mentioned already by Lippl (2005).

The *Swedish* welfare state has long been considered the prototype of the social democratic welfare regime. This regime is characterized by a strong welfare state that follows universalist ideas and facilitates equality among its citizens. Corresponding to a rather collectivist basic orientation of social benefits (in contrast to the more individualistic basic orientation in other regimes), the supreme design principle of the Swedish welfare state is the principle of universality. The second main design principle is still the goal of reducing social inequality (equality postulate). Accordingly, not only the dependent working population, but the entire resident population is covered with regard to core social risks such as old age or illness, with public provision of social benefits dominating (citizenship provision), with the consequence of only low welfare benefits. This is also reflected in the source of budget financing, which is a combination of tax and contribution financing. For Sweden is mainly true, that social benefits do not depend on a normal record of employment or taxpaying, though elements or earnings-related benefit have modified this system. As far as services are concerned, the Swedish

welfare state *'lastingly affects the whole life course, by active labour market policy, by service jobs for women in the public sector, and by social services, that enables the integration of paid work with motherhood'*. ... Thus, Sweden offers good opportunities with little risks attached and *'thus a comparatively egalitarian secure lifecourse'* (Leisering 2003: 215).

Life course-political classification of EIWO States

Komp-Leukkunen (2019) - based on SHARE data - attempts a life course classification of policies for the following four welfare regimes, with special attention to gender differences²⁰:

*The **social-democratic regime** is common among Northern European countries, among them **Sweden**. This regime is characterized by a strong welfare state that follows universalist ideas and facilitates equality among its citizens. Its well-developed social services allow women to combine work and childcare more easily than the other regimes do, thereby leading to high female workforce participation rates. Overall, this regime is characterized by a high labour market integration of its citizens. This suggests it has the most homogenous working age life-courses and the highest share of working age life courses structured around paid work. The findings show that more than nine out of ten individuals in this welfare regime have a working age life course that is spent on paid work or on education followed by paid work, which is the highest share in this sample. Consequently, the tripartite life-course model captures the work age life-courses often the vast majority of individuals in this welfare regime, and alternative working age life-course structures are of little importance. Countries with a social-democratic welfare regime have high workforce participation rates and high levels of gender equality. Consequently, the social-democratic regime has the highest share of working age life-courses structured around paid work.*

*The **conservative regime** is prevalent in central Europe, for example **Germany** (also in Austria, Belgium and France). The conservative regime splits the responsibility for its citizens welfare between the state and families, leaving women to shoulder a considerable number of care tasks. As a result, women participate in the labour force only to a limited extent, often either in part-time employment or in interrupted careers. Many countries of this regime previously countered structural unemployment by encouraging early retirement, also via disability and long-term unemployment benefits, but have limited these options*

²⁰ The following remarks, including country descriptions, are a summary of Komp-Leukkunen (2019) compiled mainly from verbatim quotations. The empirical basis stems from the life-history interviews of the Survey of Health, Ageing and Retirement in Europe (SHARE), wave 3, capturing cohorts born before 1945.

during recent years. This regime has an intermediate share of working age life-courses that are structured around paid work, and this share is considerably lower among women. In countries with a conservative regime, traditional gender roles are wide spread and women spend considerable time looking after their children.

The **liberal** regime is typical for most Anglo-Saxon countries, among them the **UK** ... This type of regime favors market mechanisms for welfare production and accepts the resulting social inequalities. The strong reliance on the market drives the citizens of this regime to participate in paid work. However, those with high incomes or wealth can access a wide range of services, which can allow them to retire early and their partner to withdraw from paid work. As a result, gender differences in workforce participation emerge. ... The liberal regime has an intermediate share of individuals whose working age life-course is structured around paid work. In this regime, three out of four individuals spend their working age life-courses on paid work or on education followed by paid work. This means that an intermediate share of individuals has a working age life-course that is in line with the tripartite model. The gender and cohort differences in this regime are also of an intermediate size.

The **post-paternalistic regime** is found in Eastern European countries, among them **Poland**, had planned economies under communist rule, which provided continuous working careers for all citizens. When the communist period ended, unemployment emerged as a new phenomenon. Additionally, individuals gained the possibility to abstain from paid work if they wished to do so, for example, to look after their home and children. Therefore, there is an intermediate share of working age life-courses that are structured around paid work in the post-paternalistic regime, and this share is be considerably higher in the older cohort. These countries still experience some repercussions of their communist past with its employment guarantees. However, findings also reveal additional details on within-country differences. They show that the share of working age life-courses that are structured around paid work is higher among the older male cohort, but not among the older female cohort. Therewith, the gender-specific cohort differences follow the general trend found in all regimes, whereas the cohort-difference for the entire population follows a regime-specific trend. The coincidence of the regime-specific and the general trend in cohort differences leads to a unique situation: the post-paternalistic regime is the only regime where the share of working age life courses that are structured around paid work is higher among women than among men –with the gender-difference even growing across cohorts.

In all, the findings reveal that the tripartite life-course model can capture the majority of the working age life-courses; with more than 90 percent of the working age life-courses in the socialdemocratic regime, about 80 percent in the post-paternalistic regime, about 70 percent in the conservative and liberal regimes. Thus working age life-courses can be structured in five ways: paid work, education followed by paid work, paid work followed by non-employment, paid

*work followed by illness, or homemaking. In total, the working age life-courses of three out of five individuals in the sample are structured around paid work with most common in **Sweden**. Most working age life-courses that are not structured around paid work are structured around homemaking, occurring exclusively among women, more often in the older cohort (e.g., in Spain, Greece, and Ireland). Working age life-courses that contain a period of non-employment or illness after paid work occur only rarely.*

Overall, this study contributes to our understanding of life-courses and social inequalities. It demonstrates the prevalence of the tripartite life-course model across Europe. This model fits work courses much better than current scientific discussions suggest, and its fit may still improve over time. This study also highlights diversity among work courses, showing that within-country differences strongly align with gender and cohort: working age life-courses spent on homemaking are especially prevalent among women in the older cohort, whereas working age life-courses spent on paid work followed by illness or non-employment are especially prevalent among men. Finally, this study outlines between-country differences in working age life-courses, pointing out a North-South decline in the fit of the tripartite life-course model. Researchers interested in country differences can use the life-course models developed to better describe welfare regime-specific life-course patterns. This perspective makes working age life-courses a property of societies, which can be used to map social inequalities and capture social change over time.

8.3 EIWO`s own conceptualisation of social life course policies (‘soziale Lebenslaufpolitik’)

EIWO`s consideration of the concept of (*social*) *life course-policy* based on a socio political risk approach could be fruitful with respect to both EIWO objectives as well as EIWO`s own (socio) political ambitions. Life courses are often influenced in their various phases by mainly externally induced, but not seldomly also self-chosen social risks and problems. They might be structural, i.e. strategically integrated into the context of certain tasks typical to be done in individual life-phases or socially predetermined, or also randomly induced. Often they occur in the form of involuntarily taken up jobs or in a socio political sense risky discontinuities in single life phases/the entire life course. Not all of the uncertainties and negative implications associated with these risks and problems can be dealt with using social policy instruments.

EIWO's own ‘*normative modelling*’ (Leisering 2013) of a social life course policy is derived from a description of tasks and goals of (public) social policy that is widespread in German literature referring to the ‘*Lebenslagekonzept*’ (‘life situation concept’) (Bäcker, Naegele & Bispinck 2020, vol. I; Naegele & Hess 2020). In doing this, EIWO follows the risk perspective described above, e.g., social policy reacts to socio-politically relevant social risks meaning *those which are beyond the scope of individuals alone to solve and thus require separate socio-political measures, i.e.*

give cause for mostly professionally organised socio-political action of explicitly designated, i.e. responsible ('expert') systems, institutions, actors, professionals and so on' (see section 5.1). However, these are more than the central basic socio-political risks as they are usually understood in classic-traditional functional attributions of state social policy, which focus strongly on income security as mentioned earlier on (e.g., Külp 1985). Rather, the EIWO perspective refers to the manifold, both financial as well as immaterial negative outcomes of such social risks, which usually occur in life courses and work courses and entail a need for preventive and compensatory socio-political action as well as a new mix of measures beyond purely monetary benefits as well as new responsibilities of actors (e.g., companies, social partners; section 8.4). In many cases, this involves preventive as well as acute protection (final principle) as well as compensatory (causal principle) cushioning of the manifold financial and immaterial negative outcomes in the event of the occurrence, increasingly in the case of socially relevant involuntary discontinuities in life- and work courses. Included is the related creation of equal opportunities in the sense of subsequent correction of unfavourable markers, e.g., by means of a second chance (e.g., in education; Klammer 2010) or vocational and medical rehabilitation. In doing this, social life course-policy attempts to link two policy fields in a strategic way, namely life course-policy and social policy.

With respect to EIWO's research interests the conceptional proximity to tasks and aims of social policy can be described by the following goals (Bäcker, Naegele & Bispinck 2020, vol. I):

- In the classic sense of the protective function (*'Schutzfunktion'*) social policy a social life course policy aims at combating social risks in people's life courses and employment biographies, with a preventive orientation explicitly related to potential consequential risks and problems in later phases of life (e.g., 'risk chains'). In other words, it is concerned with more than the coverage of (normal) biographical social risks and the related acute risk management that (may) typically occur in different phases of the life (course) of a person. The aim is, as it were, a double protection: acute risk management as well as preventive protection. With this orientation, social life course-policy corresponds to a *final orientated* social policy (*'Finalorientierung'*).
- With reference to EIWO, the 'productivity function' (*'Produktivitätsfunktion'*) of social policy is also important. In a labour society, social policy has the role of protecting, maintaining and strengthening the productive factor of human capital and/or to adapt it to changing requirements in the wake of economic change. In this context, occupational health and safety policy, health policy, health prevention and rehabilitation, education and especially vocational training policy, as well as increasingly also family and gender policy, have direct and indirect explicit socio-political functions in that they contribute to promoting and maintaining the most important factor of production, namely human

labour, in strengthening as well as maintaining its employability and thus place it at the service of the labour society (Kohli).

- In the sense of the shaping function (*'Gestaltungsfunktion'*, *'Lebenslagenpolitik'*; Preller 1962) of social policy a social life course-policy aims at enabling and supporting people in all phases of life to acquire, recognise and also use options for shaping their own life courses and their employment biographies in a self-responsible and jointly responsible manner and, from a socio-political point of view, as risk and problem-free as possible. With regard to the function of shaping the (tripartite) life course, old-age and retirement policies are of particular importance in their functions directly related to the 'moral economy' of a labour society (Kohli 1987; see section 8.2).
- Against the background of the quantitative and qualitative increase in importance of the age phase in the life course social life course-policy is taking up an explicit and strategic look at this phase. The aim is to influence socio-political aspects of risk-prone life situations and life (or life courses) in old age by means of measures with a long-term effect as early as possible, i.e. in earlier phases of life. In this sense, social life course-policy can have the function of a preventive social policy for the elderly; being also in line with the the concept of 'moral economy'.

Ute Klammer (2010) includes – with a strong gender reference - both employment risks and ordinary life risks and the social environments specific to each - in her strategic focus of social life course policies. A distinction is made between four options for action:

- Ensuring continuity, in particular of continuous labour market participation through external and internal measures (e.g., health promotion, lifelong learning).
- In certain cases, support in cases of necessary discontinuities, in particular to promote the individual adaptation of working time to personal needs that shift in line with risky challenges in typical life-phases (e.g., bringing up children, parental care, retraining). Here too, a distinction can be made between external and internal measures.
- Support for and during transitions (in particular promotion of status transitions, e.g., from phases of (further) education, domestic work or unemployment into employment and vice versa, transitions between full-time and part-time jobs or between different forms of employment, job changes, transitions into the post-professional phase of life) (see section 8.4).
- Reorientation of collective monetary support systems (in particular by exempting people from the obligation to work by providing monetary transfers).

The concept of a social life course policy, which is briefly outlined here, has a structural proximity to such more macro-sociological proposals that see the role of social policy in mending increasingly discontinuous, flexible and/or fluid life courses in modern societies (e.g., Beck 1986). Well-known keywords in this context are risks linked to modernisation, individualisation, growing discontinuities and increasing flexibilisation of life. However, social risk management, which has been discussed in this context for a long time, has not been strategically linked to social policy concepts (Leisering 2003); especially since social policy is mostly causally oriented and practised very strongly as a short-term individual reaction to acute social problems and only much later to the shaping of critical transitions in the sense of socially securing risky status passages; although, for example, the CAD approach and its related scholars have pointed to the long-term effects of social policy-relevant risks and problems and their cumulative interdependence over the life course (see section 6.). In contrast, the concept of social life course policy, particularly in its final orientation, is primarily concerned with the preventive avoidance of long-term scarring effects such as premature loss of employability, social exclusion, forced early retirement or poverty in old age. The social policy toolbox used is also much broader, as it addresses the various financial as well as immaterial dimensions of socio-politically relevant social risks and problems.

8.4 Fields of state social life course-policies and design

With regard to the research objectives of EIWO, namely, to identify social inequalities in the emergence and preventive avoidance of social risks in the work course, to analyse their long-term effects and to develop proposals with regard to a social life course policy adequate to the objectives and causes, the following policy areas are of interest. The illustrations are from German experience and will be augmented subsequently by EIWO research in the other three countries.

Life course-oriented coverage of income risks – In the case of income risk cover for risky discontinuities in the life course, a life course-oriented income policy aims to ensure continuity in the flow of income in terms of duration and amount. A well-known German example is the short-time allowance to bridge periods of unemployment that would otherwise be threatened, as successfully applied by Germany in the crisis of 2008/2009 (together with long-term working time and learning time accounts) and again repeated since 2020, the start of the Corona pandemic, albeit with a significantly higher financial outlay.

Life course-related labour (market) policy approaches – In this context, life course orientation means above all the promotion of employment biographical continuity as well as the support of ‘critical’ employment biographical status transitions in different phases of life through adequate labour market policy as well as corporate personnel policy measures, flanked by social security elements. At the company level, there is a structural proximity to the concept of a life-course-oriented corporate personnel policy as outlined in section 4.4 (BMFSFJ 2012) as well as to concepts aiming at corporate and/or branch-specific personnel development planning and promotion (Frerichs (ed.) 2016).

Life course oriented family and gender policy – In family and gender policy, life course orientation has recently come to mean the support of a long and continuous employment biography of both partners, even in the case of family care work. For example, the Federal 7th Family Report calls for a ‘sustainable family policy as a life course-policy and a new distribution of life tasks over the life course’ (BMFSFJ 2005: 463). The aim is to ‘implement one’s own life plans and decide for family and children in freedom and self-responsibility. ... It is important to offer and ensure a wide range of opportunities for today’s mothers and fathers and the coming generation to not only regard caring for their children, their own parents and their partner as a natural part of their personal lifestyle, but also to be able to implement this decision’ (Meier-Gräwe 2007: 6). As suitable instruments in this context can serve the concepts of family insurance or children’s basic income (Bäcker, Naegele & Bispinck 2020, vol. I).

Life course oriented health promotion, prevention and rehabilitation – Health promotion, prevention and rehabilitation are regarded as central health policy strategies for securing, increasing and retaining employability for as long as possible and are therefore the most important prerequisites and components of ensuring continuity in gainful employment.

Lifelong learning and education policy – From a life course perspective, this is primarily about the promotion of continuous, i.e. lifelong learning - for both work-related and private goals (BMFSFJ 2006). Germany institutionalised lifelong learning and institutionalised adult education have traditionally been strongly neglected compared to other EU member states. The German vocational education and training system is now frontloaded. It is difficult to catch up on missing or inadequate school-leaving and educational qualifications in this country. Vocational further and continuing education and training is either regulated by collective agreements and/or is predominantly company-related, often with the well-known selection and exclusion effects, and at the company level not infrequently according to the Matthew principle. Education for the elderly is still in its infancy. Training for the elderly is only just beginning.

Integrated old-age policy – Here the idea of life course orientation refers primarily to processes of preparation for the age phase and the individual and social commitment that takes place at that time. Since the presentation of the 5th Report on Ageing (BMFSFJ 2006), a paradigm shift can be seen: away from the traditional retirement orientation towards the individually and socially useful ‘development and use of potential’ in old age, following the concept of active ageing. The idea is – following discussions already developed in the US in the 1980s (see section 4.2) - to shape an age-integrated life course concept that could contribute to a better integration of the life phase of old age into the entire life course and thus to build ground for a more effective use of the potentials of old age (Riley & Riley 1984; Settersen 1999; Leisering 2003).

8.5 Actors

The EIWO project is not only about state activities of a social life course policy. EIWO also has a strong focus on work courses. Therefore, EIWO focuses on other actors, especially social partners and companies. For EIWO`s empirical purposes 4 types of work courses have been selected (see section 5.4).

With respect to type 1, type 3 and type 4, the currently practiced focus is on state responsibility in life course-policy. The new challenges at this level lie in systematically linking or synchronizing the various public/governmental approaches to life course-policy. State responsibility largely relates to the definition of legal frameworks or the coverage of certain risks by the respective social security and benefit systems. These differ significantly from the respective welfare model (see section 8.2). What concerns the individual workability (type 1), many scholars also address an individual responsibility.

With respect to type 2 and 3 it is also the companies and the social partners who have become important actors in the shaping of work courses. Ideas for further developments refer design and implement a system of joint risk management that takes into account both the employee and entrepreneur perspective jointly and as equally as possible. The prime role of the social partners can be seen in giving incentives.

Type 4 finally, is currently mainly affected by state messages, to a lower degree also by company measures and practices, but also individual responsibility is addressed.

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