Welfare states and the life course

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Introduction

Individual life courses and the welfare state are inextricably linked (cf. Mayer and Schoepflin, 1989). On the one hand, the welfare state, through its laws, policies and institutions, shapes and structures the life course. The welfare state influences both the timing of life course events, such as policies and norms shaping the age at which people marry, have children, or retire, for example, as well as the duration of life course events, such as education and training. On the other hand, individual needs in relation to the welfare state change across the life course and an individual may have more need for help or assistance from the welfare state at some stages more than others. These needs can, in turn, give rise to new welfare state arrangements, as welfare states adjust policies to address changing social risks in society (Yerkes, 2011). In this chapter, we take a closer look at this relationship, introducing the concept of the life course and examining how the life course has changed over recent years.

Core concepts

The most important concept in this chapter is the life course. The term life course differs from the term life cycle, which reflects a rather biological approach to individuals. The life cycle refers to the various stages of individual life from birth through death.

In simple terms, the “life-cycle” can be reduced to a developmental model or models which outline the social and psychological change encountered as a person passes through the major “stages” of life: childhood, adolescence, mid-life, old age, and eventually death. (Hunt, 2010: 171)

Key to understanding the concept of the life course is recognizing that a life course approach is broader and more sociological, viewing individual life stages as interrelated and embedded in social, cultural and historical contexts (Hunt, 2010). The life course is necessarily a social construction, and, as such, the boundaries of each life stage are shifting and dynamic, and will depend upon the social, temporal and cultural context in which individuals live.
The life course is marked by trajectories and transitions. “Trajectories are life course dynamics that take place over an extended period of time” (Macmillan, 2005: 5); they are marked by a beginning and an end. Traditionally, trajectories include education, employment, marriage, parenthood and retirement, for example. The beginning and end of trajectories are conceptualized as transitions, which are shorter in duration than trajectories. Transitions “index changes as people move from one role to another, begin or cease a course of activity, experience a particular state, or stop doing so. Importantly, transitions are always embedded in trajectories that give them discrete form and meaning” (Macmillan, 2005: 5). Key life course transitions include, among others, the transition to adulthood, marriage, becoming a parent and retiring from employment.

The duration and timing of life course events, of trajectories and transitions, differs across countries due to variations in educational systems, labour markets and industrial relations structures, family structures and the welfare state (Blossfeld, 2009; Möhring, 2016). As discussed in Chapter 2, the welfare state defines individuals’ access and rights to minimum levels of income, education, housing and health. More important for understanding the relationship to individual life courses, the welfare state plays a key role in regulating life course trajectories and transitions both directly and indirectly. Direct welfare state influence on the life course occurs through the structuring of trajectories, such as the start and end times of formal education, or the age at which individuals can retire (Möhring, 2016). Indirectly, the welfare state shapes life courses through social norms and what is considered normal across the individual life course. For example, welfare states are characterized by dominant cultures of care (Kremer, 2007), which defines the roles parents and carers are expected to adopt in caring, or working while caring. Through its definition and regulation of social rights and norms, the welfare state helps construct notions of life course trajectories and transitions as well as their timing and duration, including the transition into adulthood, transitions into and out of employment, decisions about how couples should divide paid and unpaid work, the gender division of labour within households, and decisions about who should be the main carers of young children and the elderly.

The relationship between the welfare state and the life course is embedded in broader social, political and economic processes. In industrial societies, social, economic and political institutions were structured around a male breadwinner model, with men the primary wage earners and women homemakers and carers. These structures helped institutionalize a traditional life course marked by three trajectories: youth (education), mid-life (working life) and old age (retirement) (Möhring, 2016). There was little diversity in the timing and sequencing of transitions into and out of these trajectories. Educational trajectories were relatively short with the transition into working life taking place at an early age: anywhere between the ages of 16 and 18. Men and women married relatively early in life and women generally gave birth to their first child before the age of 25. While women would work for a short period of time, they would leave the workforce after getting married or giving birth. Men, in contrast, were expected to work until the age of 65, at which point they could retire. Their work lives were characterized by full-time, permanent jobs. The welfare state of the industrial age supported these life course trajectories and transitions. It provided limited educational support for post-secondary schooling, and protected the family wage earned by men by providing a minimum standard of living in case of job loss, sickness, incapacity or old age. Policies to support the employment of women or a combination of work and care were generally non-existent, with some exceptions. At the time, most welfare states encouraged the care of children to take place within the home, and in many countries laws were in place that prevented women from working after marriage or having children. The welfare state also supported families after retirement through pensions and widowers’ pensions, and in some cases encouraging early retirement for men.
During the 1960s and 1970s, however, significant changes occurred, marking a shift from industrial to post-industrial societies (Kemp, 2010). Post-industrialism is the term used to describe the process associated with a marked decline in industrial and manufacturing jobs and an increase in service sector employment. In addition, female labour market participation increased dramatically, including a rise in part-time and temporary work forms, and international competition as well as structural unemployment increased. Family structures became increasingly complex and diverse (e.g. Sobotka and Toulemon, 2008), with an increase in divorce rates, an increase in lone parenthood and the emergence and welfare state recognition of various family formations, such as same-sex relationships and cohabitation. Social structures changed as women increasingly took part in education and the labour market, often remaining in employment following marriage or having children.

While these broader political, social and economic processes affect welfare states differently (Möhring, 2016), a number of overarching changes may be observed. At the individual level, individual action and biographies are evolving: the life course is less orderly and more heterogeneity is evident. Macmillan (2005) outlines four dimensions of change: a general decompression of markers of adulthood (increased time between transitions); the occurrence of multiple social roles and life course trajectories; the increased reversibility and instability of roles, and finally a decoupling of social roles, which is a consequence of some roles being delayed while others are in decline (e.g. getting married). As a result, individual needs across the life course have changed and individuals face different constellations of social risks. In sum, the broad socio-economic process of post-industrialization led to significant changes in employment, family and social structures, resulting in more diverse and diffuse life course trajectories and transitions.

The life course in relation to the welfare state

To understand the ways in which welfare states relate to the life course and vice versa, it may be useful to look more closely at the welfare state–life course relationship within different welfare regime types. Welfare states differ in the way in which social rights and protection are provided but also share similarities in how social rights are defined, allowing for a categorization of welfare states into welfare regimes. There can also be strong similarities and differences within welfare regimes (e.g. Achterberg and Yerkes, 2009) as well as variations within countries across policy fields (e.g. Yerkes, 2011). Given space limitations, however, we focus here on differences across welfare regimes. The most often-used categorization is the one created by Esping-Andersen (1990, 1999), discussed in Chapters 11, 12, 13 and 16, which considers three types of welfare regimes: social democratic, conservative corporatist and liberal. This typology was later extended (Arts and Gelissen, 2002) to include the Southern European regime (Ferrera, 1996), and post-socialist regime types, with significant diversity within this cluster (Fenger, 2007). More recently, life course and employment policies have been explicitly connected to welfare state regime types to develop a life course regime typology related to employment (Möhring, 2016). Combining insights from this new typology and existing welfare state typologies, it is possible to outline the relationship between welfare regimes and the life course.

In social democratic welfare regimes, like Sweden and Denmark, social rights tend to be universal and generous with high levels of decommodification and defamilialization. In this manner, the social democratic welfare regime attempts to aid individual action and planning across the life course, making it easier for men and women to combine multiple trajectories such as employment and parenthood and to transition between trajectories. Greater flexibility in life course transitions is also likely in social democratic countries with generous welfare state provisions. In addition,
research has shown that state transfers reduce the risk of poverty for single mothers and divorced women, thus allowing greater choice for women to live independently of men, if not the state (Sainsbury, 1996). Social democratic welfare regimes have also been relatively successful in creating generous childcare and leave policies to ease the adoption of multiple work and care roles across the life course.

Welfare states classified as conservative corporatist regimes, such as Germany, are historically centred on a single (male) breadwinner and the protection of the family wage. Decommodification levels are high but defamilialization levels are low. The focus on labour market insiders and emphasis on family responsibility affects the timing and duration of individual life course transitions and trajectories differently from welfare states that emphasize universal, generous welfare state provisions for all individuals. Multiple trajectories can be difficult to maintain, particularly for women. These welfare states often lack adequate policies aimed at combining work and care, for example (Lewis, 1992). Transitions from education into employment can be difficult due to the protection of labour market insiders, disadvantaging young people, older workers, migrant workers and women entering the labour market. For example, in many conservative welfare regimes, active labour market policies developed during the 1980s and 1990s were focused less on removing barriers to employment, which would be beneficial to labour market outsiders, and more on helping labour market insiders by keeping them busy during a period of unemployment, through job creation or work experience programmes (Bonoli, 2010).

Southern European countries, not originally addressed in Esping-Andersen’s typology but later recognized by welfare state scholars as similar to conservative corporatist welfare regimes but distinct in their own right (Ferrara, 1996), often only provide mixed coverage. This means that decommodification levels are not high and individuals must rely heavily on family throughout the life course, again making it difficult to maintain multiple trajectories, particularly for women. The absence of state involvement in many areas of social security may be seen as a negative life course policy, leaving individuals more dependent on the family and the market (Möhring, 2016). Hence, the structure of Southern European welfare states means that transitions into adulthood, marriage and parenthood are delayed. Post-socialist welfare states also have lower levels of social protection, but are characterized by low fertility levels and high rates of female labour market participation (Fenger, 2007). Similar to Southern European countries, the low level of social protection may be seen as a negative life course policy. In contrast to Southern European countries, however, many post-socialist countries offer generous childcare and parental leave policies, easing the combination of some life course trajectories such as work and care.

Liberal welfare regimes have the narrowest definition of social rights, emphasizing individual responsibility and limited state involvement. The absence of welfare state involvement or a negative life course policy can exacerbate class, race, gender, and age differences across the life course. For example, individuals with a higher socio-economic status will have more choice in constructing their individual biographies, whereas impoverished individuals will face significant constraints. This influence of inequalities will affect many trajectories (education, employment, retirement) as well as transitions into and out of these trajectories. In addition, while spending on social policy differs across liberal welfare regimes, in those countries where welfare state spending on the working-age population is low, such as the USA, individuals face greater risks of inequality and poverty across the life course (Castles, 2009).

The life course perspective offers a means by which to understand the interdependencies of these differences across welfare regimes, broader political, social and economic processes such as post-industrialization, and individual stratifications in gender, age, class and race. Heinz and colleagues (2009) label these three interrelated areas as “historical time”, referring to social and
economic processes; “institutional time”, or welfare state institutions and provisions; and “individual time”, referring to individual actions and biographies. The relationship between these times is not necessarily linear, but rather one of structure shaping and being shaped by individual action. Welfare states also structure and order individual lives, including the experiences of transitions and trajectories (Möhring, 2016). Using a life course approach, it is possible to place equal emphasis on structure (the welfare state) and agency (individuals giving shape to their own life course through purposeful action) as well as the interplay of these two (e.g. changes in risks faced by individuals leading to changes in welfare state policies (see e.g. Yerkes, 2011). Stated differently, while welfare states shape the choices individuals make across the life course, individuals are linked to welfare state institutions “by exercising agency, both through cognitive and emotional transformation of self-identity through role-taking and through decision-making in various changing social arenas” (Heinz et al., 2009: 24).

The relationship between welfare states and the life course has changed and continues to change owing post-industrialization, or an alteration in “historical time”. Due to post-industrialization, welfare state structures are being adjusted to accommodate transformations in employment, family and social structures, and to adapt to the change in risk constellations faced by individuals. For example, in many welfare states, various types of active labour market policies have been created to encourage employment in a post-industrial economy where full employment is no longer the norm (Bonoli, 2010). In addition, the intensified link between education and employment has led to a growing emphasis on lengthy educational trajectories (Elchardus et al., 2003). And in many welfare states, new policies have been developed in response to the changed set of risks individuals face because of these post-industrial transformations in employment, family and social structures. The latter is the focus of our first example on how welfare states shape the life course: looking at different welfare states and work–family balance policy. We then move on to our second example, which takes a closer look at the transition to adulthood.

**Work–family balance and social policy in welfare states**

Post-industrial welfare states increasingly demand employment of both men and women, resulting in an increase in dual-earner couples, which challenges the gendered separation of work and home. Men and women increasingly have to deal with the combination of work and care tasks, or take on multiple social roles (Macmillan, 2005). The different work and care patterns of parents may be understood as a result of historical circumstances, attitudes and preferences of working parents, and the availability of policies which enable or constrain the combination of work and care at the level of the organization and the welfare state.

A clear example of the changes outlined above and the effect on the life course is the increased attention within welfare states for work–life balance. In post-industrial societies, the combination of work and care highlights the intersections of family, state and (labour) market (Esping-Andersen, 2009). This differs from industrial society, where the transition to parenthood had almost no effect on the male breadwinner, at least not in the work domain. For the non-breadwinner of the couple, predominantly women, the transition effect was considerable. Women usually left the labour market, or reduced their working hours dramatically following the birth of a child. In essence, in industrial society, work and care were two separate domains, domains with heavily gendered life course trajectories.

Work–family or work–life policies are developed to support the combination of two life course trajectories: paid work and care tasks (parenting). They can exist as statutory provisions, be included in collective agreements or be formally or informally arranged within organizations.
Different examples of work–family policies are flexible work arrangements such as part-time work, flexible starting and finishing times; leave arrangements such as parental, paternity and emergency leave; care arrangements like financial support or referral services; and supportive arrangements such as training and counselling programmes (den Dulk, 2001). In other words, there are work–life policies that enable employees to take on care tasks themselves, such as flexible working hours, and there are policies that enable employees to buy or outsource care, such as childcare (Appelbaum et al., 2005). These work–life policies will enable parents to combine multiple life course trajectories; however, these policies can also lead to new forms of inequality (de Graaf and Maier, 2017).

The availability of work–family policies, particularly the public provision of these policies through welfare states, varies significantly across welfare regimes. The work–life balance of working parents across the life course depends on the degree of decommodification and defamilialization evident in welfare state policy and regulation (Abendroth and den Dulk, 2011; cf. Esping-Andersen, 1999). The social democratic welfare regime (e.g. Sweden and Finland) offers the most decommodified and defamilialized work–life policies. In this regime, trajectories and transitions are secured by statutory regulations and welfare state policies. Similar policies may be found in a few post-socialist countries, including Slovenia and Lithuania (Javornik, 2014). In most of these countries, childcare is publicly provided and the welfare state offers the most generous forms (both in pay and duration) of parental leave for both mothers and fathers, in an attempt to create more egalitarian work–family balance choices across the individual life course (den Dulk & Peper, 2016).

In many conservative regime types, in countries like Austria, but also in Southern European countries like Italy or Portugal, individuals are highly dependent upon the support of family in balancing work and care. Welfare state and company policies are still very biased towards male breadwinners. For example, while many southern European countries offer paid leave for mothers, most fathers are only entitled to very brief periods of (un)paid leave or no leave (Organisation for Economic Co-operation and Development, 2017). As a result most care tasks become the ‘second shift’ for working women (Hochschild and Machung, 1989). Similar gendered patterns and a lack of public support for work-care combinations exist in several post-socialist countries, such as the Czech Republic, Slovakia and Poland (Javornik, 2014). Working parents in liberal welfare regimes like the UK, USA and Australia often have to rely on work–life policies offered by organizations and companies, as welfare state policy in this area is often lacking. Therefore, individuals in these welfare states are heavily dependent upon the market during their life course (den Dulk, 2001). For instance, working parents in the UK are entitled to three months’ parental leave but this is unpaid and childcare costs are upward of one-third of net family income (den Dulk and Peper, 2016). The result is a great deal of uncertainty and insecurity in the transition to parenthood (Yerkes and Peper, 2011), and the simultaneous trajectories of employment and parenthood.

The transition to adulthood

The transition to adulthood is marked by diverse processes, including leaving the adult home, entering the labour market, developing a romantic relationship and establishing a family, all of which are related to becoming economically independent (Knijn, 2012). The regulation of each of these steps in the transition to adulthood and the rights young people have during this process differs across welfare states (Majamaa, 2011; Holdsworth, 2004). Yet here, as with other life course transitions and trajectories, there are complex interrelationships between broader social processes, such as globalization and increased flexibilization, welfare states and the life courses of
young people, segmented across gender, class, race/ethnicity and educational level (Fagan et al., 2012). Two central aspects of the transition to adulthood exemplify this complex interrelationship: leaving the parental home and entering the labour market.

First, leaving the adult home is central to the transition to adulthood. The age at which young people leave home differs significantly across welfare regimes. Of young adults aged 25 to 34, only 4 to 6 per cent live with their parents in the Scandinavian welfare states, 9 to 21 per cent in the liberal and conservative corporatist regimes, and 34 to 56 per cent in the southern and post-socialist welfare regimes (Eurostat, 2017). Welfare states help shape the timing of this life course event by developing different conditions for financial interdependence within the intergenerational household. Welfare states also play an important role in shaping young people’s life courses through the regulation of the legal age of adulthood and hence an individual’s independence from family. Being a legal adult often defines one’s legal right to an autonomous income, although exceptions exist. The lengthening duration of educational trajectories and the onset of the economic crisis in 2008 have affected the age at which young people leave the parental home. Lengthy educational trajectories, often increasingly expensive, mean that young people living in social democratic and liberal welfare regimes, traditionally the “early” home leavers, increasingly leave the parental home at a later age. In addition, since the onset of the economic crisis, the number of young people returning home for economic reasons (so-called “boomerang kids”) is increasing (Sandberg-Thoma et al., 2015).

Leaving the adult home requires a transition to economic independence. Until young people move into the labour market and establish work-related income protection from their own work history, they are dependent on their family (and any family-related welfare arrangements). Hence, the transition from school to work is a second key aspect of the transition to adulthood. The entrance of young people into the labour market is shaped by welfare state differences in education and training policies as well as labour market policies (Fagan et al., 2012). Rising educational levels have generally meant lengthened educational trajectories for many young people, temporarily delaying the transition to adulthood but increasing the chances of a smooth school-to-work transition. Yet education offers no guarantee of establishing economic independence (Fagan et al., 2012). Unemployment and precarious employment forms (e.g. temporary and on-call work) leave young people at increased risk in today’s labour markets. In the Southern welfare regimes, in countries like Italy, Spain and Greece, anywhere from one-third to one-half of young people aged 15 to 24 are unemployed (OECD, 2017). Youth unemployment is much lower in liberal and post-socialist welfare regimes, as well as in a number of conservative corporatist countries, such as Germany, the Netherlands and Austria. An absence of policy responses to address this problem can increase the dependency of young people on their family and delay the transition to adulthood (Knijn, 2012). Delayed entrance into the labour market or an uncertain economic start consequently affects whether young people can establish themselves independently, start a family or purchase a home (Fagan et al., 2012), hence affecting not only the transition to adulthood but also other transitions and trajectories such as marriage, cohabitation, or combining work and care.

Conclusion

This chapter has focused on the ways in which the welfare state shapes the life course. The life course, namely stages of individual lives structured by social, cultural and historical contexts, can be studied in terms of trajectories (education, parenthood, marriage, employment, retirement) and transitions into and out of these trajectories. As a result of post-industrialization, demographic changes and shifts in the gender order, the life course has become less orderly and more
diverse. Individuals increasingly take up multiple trajectories, and transitions in and out of these trajectories are delayed or put off altogether. Welfare states shape the life course through policies and regulations as well as through an absence of policy and legislation. Welfare state policies and regulations form part of the complex interrelationship between broad economic, social and political processes, welfare states, and individual life courses stratified by gender, class, race, ethnicity and educational level. Our chapter has highlighted two examples of these interrelationships in relation to work–family balance and the transition to adulthood. The tasks for social researchers are to identify the similarities and differences in the effect of welfare states on the life course within these broader social, economic and political processes, and to understand the outcomes for social inequality.

References


