

CHAPTER 10

Government and the Life Course

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All government policies affect the lives of citizens in some direct or indirect way. Despite the pervasiveness of the influence, relatively little attention has been given to the manner in which government impinges on the individual life course. This article aims to show that exploring the relationship between government and life course provides a seminal perspective both for the study of the life course and for welfare state analysis, especially with regard to cross-national comparison. “A thorough examination of the state and its policies may provide further insights into the ways in which age and the life course are treated in a society” (Settersten, 1999, p. 74).

To examine the relationship between government and life course, both sides need to be specified. First, “life course” refers to *temporal* patterns of life. We only look for government influences on temporal patterns, not on individual lives in general (as analyzed, e.g., by social policy studies). Second, “government” is taken to refer to the overall structure of governmental policies and institutions. Particular policies and programs, like old-age pensions, education, and labor force regulation, are dealt with elsewhere (e.g., see Heinz, Kerckhoff, Moen, and O’Rand, this volume)—this chapter focuses on the *overall impact* and *patterns* of the policies, institutions, and philosophies that make up the state. In this way we can explore if different state traditions, different politico-legal cultures, produce different life course patterns.

Third, we mainly look at measures *intended* to influence the life course. Without this specification we would have to cover virtually any measure taken by any government department, because every policy has at least a latent or indirect bearing on the life course. Since the institutions of the welfare state are at the heart of government’s programmatic concern for individual lives, we concentrate on the welfare state. The welfare state is more than a range of social services. The welfare state is a structural component of what T. H. Marshall (1981)

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Handbook of the Life Course, edited by Jeylan T. Mortimer and Michael J. Shanahan. Kluwer Academic/Plenum Publishers, New York, 2003.

termed “democratic welfare capitalism” (see also Esping-Andersen, 1990), even if the balance between the three components of this “hyphenated society” (Marshall) varies between countries. The welfare state is about law, institutions, values, and culture. “The welfare state is the institutional outcome of the assumption by a society of legal and therefore formal and explicit responsibility for the basic well-being of all of its members. Such a state emerges when a society or its decision-making groups become convinced that the welfare of the individual [...] is too important to be left to custom or to informal arrangements and private understandings and is therefore a concern of government” (Girvetz, 1968, p. 512).

The chapter starts by contrasting North American and European traditions of life course research (section one), then goes on to sketch the historical emergence of the interest of governments in individual lives (section two), followed by a general (section three) and more policy-specific (section four) analysis of the influence of contemporary governments on the life course. Section five presents cross-national comparisons. The chapter concludes with an analysis of the current problems (section six) and future prospects (section seven) of “life course policies”.

GOVERNMENT AND STATE IN NORTH AMERICAN AND EUROPEAN LIFE COURSE RESEARCH

In North American life course research government figures less than in European research. The emphasis lies on “the primary worlds of family, work, and friends” (Elder, 1991, p. 71) and on particular fields of government. Studies of the overall impact of government are rare (for exceptions see Hirschhorn, 1977; Brim & Phillips, 1988; Settersten, 1999). Government mainly comes in through education and the impact of educational achievement on the work life. Retirement and old-age pensions also figure in life course research, though private and public pension plans are often treated together.

The United States has a comparatively small government—the state’s share in Gross Domestic Product (i.e., the percentage of all generated wealth devoted to the public sector), social spending as percent of GDP, and public employment as percent of total employment are worlds apart from most other developed countries. The United States is a “residual welfare state”, with a last safety net (welfare) that is weaker and less rights-based than in most other countries (Gough, Bradshaw, Ditch, Eardley, & Whiteford, 1997), with a short duration of entitlement to unemployment benefit and without universal coverage of health insurance. For Americans, the very term “welfare” conjures up the idea of needs-based programs for the poor and weak. The small size of the welfare state reflects an individualistic culture and a preference by most citizens for a smaller role of government in directing their lives than is customary in Europe. There is a strong public spirit in American society with a concern for individual well-being but “public” often does not translate into “state” and legal entitlements. Local community action, voluntary welfare organizations, and private donations and foundations play an important role. Government activities are more designed to secure equal opportunities, for example, through federal, state, and local grants for higher education, than to promote security across the life course or even equality of outcomes (see section five).

Continental Western Europe has a stronger “state tradition” (Dyson, 1980)—that is, a stronger tradition of public law, public administration, and ideas about the essence and the responsibility of the state—that also permeates life course research (for a comparison of the North American and the European research traditions see Marshall & Mueller, 2003; for an

American perspective on European research see Settersten, 1999). There is a stronger emphasis on the role of the “state”—the more substantial term “state” being preferred to the technical term “government”—and of institutions and organizations in general. Even family and work are conceptualized in more structural and institutional terms (see, e.g., Heinz & Krüger, 2001). The life course itself is seen as a social institution, its emergence as the “institutionalization of the life course” (Heinz, 1991; Kohli, 1986; Levy, 1977, 1996; for the USA see mainly Meyer, 1986). In this view, the life course is a new social structure in its own right, an “institutional program” that defines a “normal biography” (Levy, 1977), not just a ‘pattern of socially defined, age-graded events and roles’ (Elder, 1999, p. 302). As a consequence, the distinction between institutional program (“life course” in the strict sense) and subjective construction of one’s own life (“biography”) is particularly pronounced in European scholarship. In a broader sense, the life course is conceived as the interface of institutional control (macro) and individual strategies of action (micro) (Heinz, 1991).

While age grading in relation to primary groups is the backbone of North-American life course research, the analysis of “secondary institutions” (Beck, 1992) is at the heart of its European counterpart. However, the American concept of “life course markers” leads beyond age grading and provides a link to more structural European approaches. “Life course markers” are events and transitions in life that are both highly prevalent and highly predictable (George, 1993, 360 f.; Shanahan, 2000). Some events, such as the death of a parent during middle age and widowhood in old age, have become life course markers in the course of the historical increase in life expectancy. Timing of marriage and parenthood is related to attitudes and life-styles. In the second half of the 20th century, the welfare state has emerged as a major creator of life course markers in many countries, by establishing mandatory and universal programs and legal entitlements. Retirement is the most important example.

We may conclude that North American and European approaches to the life course have different emphases that reflect distinct realities. On both continents, life course research has been tailored to its subject matter. Future research should aim to bridge the two traditions to allow mutual learning. Europe already learned from the United States in the early years. U.S. researchers developed the idea of studying the dynamics of individual lives in the early 1970s when most Europeans were still preoccupied with holistic concepts of social structure and individual living conditions.

But even in Europe it took some time for the study of the life course and welfare-state research to meet each other (Allmendinger, Brückner, & Brückner, 1993; Falkingham & Hills, 1995; Leisering & Leibfried, 1999; Leisering & Walker, 1998; Mayer & Müller, 1986; Mayer & Schöpflin, 1989). One reason is that the far-reaching impact of the postwar welfare state on the lives of its citizens only became apparent after some decades of sustained growth of social legislation and bureaucracy. Scholarly attention to the life course is part of the switch from investigating the causes of the expansion of the welfare state to the analysis of its consequences (for the United States see Janowitz, 1976). Still, often only the isolated impact of single systems of social welfare comes into view.

The second reason for the growing interest in the relationship between state and life course is the renewed interest in cross-national comparison in the 1990s. In the study of one country, the institutional macro-constellation may be treated as constant and be taken for granted. When comparing across countries, however, the modeling of macro-constellations and hypotheses about the macro-micro link are needed (Mayer, 1997, discusses as an example the problem of explaining the different transition rates to nursing homes in European countries).

The impact of macro-factors on the life course, even within one country, is the third reason for bringing the analysis of political institutions to bear on the life course. In Meyer’s

view (1988: 49 f.) conventional analysis based on microdata cannot reveal the societal and cultural background of individual life courses. Meyer sees the life course as a social construction in an individualistic society which is enshrined in and produced by the core institutions of the society, especially education, the economy, law, and the state. American life course researchers obviously deal with contexts like peer groups and neighborhoods, but few authors emphasize secondary institutions and organizations as Meyer does. In his classical study “The children of the Great Depression”, Elder went beyond earlier individualistic approaches by introducing the principle of “historical time and place” as structural influences on individual life courses (though this did not lead him to study the impact of social security regulations under the New Deal).

THE INTEREST OF GOVERNMENTS IN INDIVIDUAL LIVES

The modern state, especially in Europe, and the modern individual did not emerge in opposition to each other, as deemed by some individualistic thinkers, but their historical rise was closely intertwined. The 16th and 17th centuries witnessed the emergence of the territorial state. By demarcating their territories, these states discovered “their” populations. Population statistics and “political arithmetic” came to the fore. Thus began a history of growing interest of the state in individual persons (Thomas et al., 1987). The mercantilist state under absolutistic rulers developed an interest in its workforce. These rulers aimed to increase their populations (including the promotion of migration), to boost the economy and the ensuing revenue. The nation-state of the 19th and 20th centuries with its industrial economy and political democracy was interested in the quality, not only the quantity, of its workforce for economic as well as military purposes. In this context, the tripartitioning of the life course—childhood/youth, working age, old age—gradually evolved. Unproductive child labor was barred from the labor market and public education installed instead. The exclusion of old-age pensioners from employment served both the interest of employers in productive labor and of trade unions in keeping labor supply scarce. During this period individuals were transformed from objects of government into citizens who actively participated in social life on the basis of civil, political, and social rights (Marshall, 1964). The welfare state as the source of social rights became a major pillar of the legitimacy of governments—a path only hesitantly and partially followed by the United States in the 1930s and the 1960s. All in all, state social policy has been a major component of processes of nation building (or renewal of the national spirit), especially in Imperial Germany (Bismarck’s social insurance 1883–1889), Britain (the “welfare state” of the late 1940s) and in the U.S. New Deal of the 1930s.

Though state traditions differ considerably between countries, some American sociologists have also emphasized that the institutional requisites of individualism extend beyond the economic market. Parsons identified the Educational Revolution, together with the Industrial Revolution and the Democratic Revolution, as the main sources of “institutionalized individualism” (Parsons & Platt, 1974, p. 1). Janowitz (1976) sees the welfare state as a stage in the development of liberal democracy, as an institution that promotes the Enlightenment’s idea of the self-perfection of the individual through therapy and social treatment. Meyer (1986, 1988) takes this further by a temporal conception of the modern individual. In his view the individual is constituted as a “self” directed towards self-development. The “self” is a cultural project of personal growth and development, produced and disseminated by Western development agencies, teachers, and psychologists across the world.

The emergence of the self is related to structural needs of modernization. Modern society has economic, political, and social spheres—what sociologists call structural or “functional differentiation”. Each sphere (or “system”) has its own logic or functional rationality, for example, the logic of collective power in the case of the political sphere or the logic of profit-making in the economic sphere. The functional systems need persons to operate. To secure “inclusion” (Parsons), that is, the participation of individuals in the spheres, a separate symbolic entity distinct from the functional rationalities is needed, the self. The self and its developmental form, the life course, thus frame the participation of individuals in functional spheres. Mayer and Schöpflin (1989, p. 195) conceive of a mapping of the functional differentiation of society (of the spheres) onto the temporal differentiation of individual lives (the three standard phases of life), with the economy being mapped onto the middle phase. Levy (1996) allows for a more complex, multidimensional participation of individuals in key “interaction fields”. Meyer (1988) sees the individual and the life course as cultural entities which are constructed by all core institutions of society. In this view, as in Janowitz’s, the state promotes individualism just as the modern family and the labor market do.

STATE AND LIFE COURSE—HOW ARE THEY RELATED?

Basic norms and institutions of the welfare state, and associated expectations by the citizens, are linked to the life course. While both critics and advocates of the welfare state tend to interpret it in egalitarian terms as a form of vertical redistribution (from rich to poor), redistribution across the life course dominates in most welfare states. The aim is *security* rather than equality. The expectation of a secure life span widens the temporal frame of action for the citizens. Especially in social insurance states like Germany, security is paramount to equality as the key value. But even in the British welfare state with its strongly egalitarian self-image, intertemporal redistribution was already explicit in the early 1940s in the concept of a postwar welfare state developed by William Beveridge, the intellectual father of the British “welfare state” (Glennester, 1995, 13 f.). Age groups—not the poor as such—were the first modern “welfare classes” in European welfare states, namely the children (first major prohibition of child work in Britain in 1833, in Prussia/Germany in 1842) and the elderly (Bismarckian old-age pensions in 1889).

In a theoretical interpretation, Kohli (1987) aims to show that welfare state and life course are linked in view of the “work society”. Work (wage labor) alone cannot cover the entire life course, gaps remain due to periods of incapacity to work—these are filled by the welfare state. Filling the gaps is a moral, not only a technical issue, or, from the point of view of the individuals, not only a matter of rational calculation as depicted in economic theories of life-cycle saving. By filling the gaps the welfare state sustains the “*moral economy*” of the work society: only a retirement income—as a just reward for a life’s toil—in addition to the wage received during employment, enables the moral justification and acceptance of work society. This argument is culture-specific. Kohli’s interpretation links up with static, not explicitly life course related elements of welfare state theory: Neo-Marxists have ascribed to state social policy the function of securing and controlling “forms of existence outside the labor market” (Offe, 1984, p. 94). This is depicted as one of three modes by which social policy achieves a continuous “transformation of non-wage laborers into wage laborers”, which is required for capitalism to operate. Similarly, Esping-Andersen (1990) defines the welfare state as a state that aims at “decommodification”. Decommodification means enabling individuals to maintain a livelihood outside the labor market as a matter of right,

thereby reducing the commodity character of their labor. Examples include entitlements to benefits at times of illness, unemployment, or old age. Especially in liberal welfare regimes like the USA with a low degree of decommodification, gaps in working lives remain.

Following Kohli we are led to the conclusion that the state completes the institution of the life course. Out of the major forces that shape the life course—family, work, social networks, state—the state is the only overarching agency that extends to the entire life course, including periods of non-work and lack of a family. The state may impinge on the life course at any point, “from cradle to grave”. Still, only small groups like long-term welfare recipients or persons in residential care or in sheltered workshops are set on a lasting and exclusive welfare state trajectory. Welfare benefits mostly remain subsidiary; as a result, the political legitimacy of the welfare state at large, even in Europe, is weaker than the legitimacy of the market economy and the nuclear family.

The most basic reference of the welfare state to the life course can be seen in the individualized rights and services it provides. Kaufmann (2002) defines “social policy” as political measures with the explicit aim of influencing the life situation of individuals. Policies aiming to influence aggregate outcomes, like GNP or exports of goods, are not social policy. Measures directed to institutions, for instance, federal grants to schools, are social policy only if a desired outcome (e.g., better opportunities for school children in poor areas) is specified and can be measured on the level of individuals. Especially personal social services like medical treatment, care, counseling, and therapy impinge on individuals in a direct way—“people processing”. They change the physical, psychological, and social competencies and capacities of individuals. This makes for a very immediate micro–macro link. The welfare state, like other institutions, changes the opportunity structure and the incentive structure for individuals, especially through cash benefits, but it also exerts a more direct influence.

Policies intended by political actors to change the structure of the life course may be termed “*life course policies*” (Leisering & Leibfried, 1999; see section four). Policies may impact on the life course in various degrees, ranging from merely influencing an aspect of the life course to regulating it or even constituting a pattern, such as the creation of old age by statutory old-age pensions in some welfare states. A special case is the immediate involvement of individuals with the state, through employment at government agencies, military service, or war (for an example see section six below). Mayer (1991) only accepts these cases as state-constituted life courses in a strict sense. The most direct and pervasive control of life courses by the state is found in authoritarian regimes, such as China (see “The children of the cultural revolution”, Zhou & Hou, 1999). Some life course policies are “*tacit*” or “*implicit*” to a degree. However, in each case, a policy analysis is needed to uncover the tacit objectives—having actual life course outcomes is not enough for a policy to qualify as life course policy.

The distinction between “positive” and “*negative*” *life course policy* further elaborates the conceptual framework. A policy which does not aim to shape the life course by politico-administrative intervention (which would be “positive” life course policy) may still influence the life course, but in a “negative” way—by intentionally leaving the formation of the life course to non-state forces such as markets, private companies, private charity, and to the family. Negative policy is a powerful and frequently used tool. But again, not every non-policy is negative policy in this sense. An analysis of political actors and their strategies is required to uncover and specify the negative intention. A unique example of negative life course policy (combined with some positive elements) is the restriction of welfare receipt to a maximum of 5 years in a life time, enacted in the welfare reform of 1996 in the United States.

Life course patterns may not only be the outcome of current policies towards the life course but also of *politico-administrative structures*. These can be seen as the institutional

legacy of earlier policies. This legacy includes the institutional structure of the implementation of policies, of providers of services, of the kind of public-private partnership, of regional and sectional segmentation, and so forth. Such factors are, for example, needed to explain the different transition rates to nursing homes in European countries, which cannot be fully explained by current policies, nor by general values prevalent in a country, nor by socio-demographic variables like the proportion of elderly in the population or female employment rates (as indicator of the availability of care givers; Mayer, 1997).

LIFE COURSE POLICIES IN THE WELFARE STATE

In the recent European research literature, the relationship between state and life course is addressed, but normally in a selective way, touching only on few aspects on both sides. In this section we propose a new model that pieces together the elements and adds new ones so as to reveal the overall logic of the relationship (cf., Leisering & Walker, 1998; Leisering & Leibfried, 1999 [German 1995]). The model identifies three core *fields* (sets of programs) of social policy and three *modes* of operation of the welfare state in shaping the life course. The two dimensions—fields and modes—cut across each other: each set of programs involves two or three modes of operation. The three core fields include education, old-age pensions, and systems of “risk management”. Together these fields, which cover the bulk of the activity of the welfare state, make up the entire life course. The three modes of the welfare state include structuration/differentiation, integration, and normative modeling. In Figure 10-1 the three modes are depicted as three layers or “onion skins”.

STRUCTURATION/DIFFERENTIATION. As shown in Figure 10-1, education and old-age pensions contribute to the social definition of childhood, youth, and old age, thereby structuring or differentiating the life course with the three standard phases of youth, adulthood, and old age. In this way *life phases* and related *transitions* are created. The phases are associated with statuses and roles, such as “school children”, “students” (in the institutionalized system of vocational training in Germany, also “apprentices”), and “old-age pensioners”. These roles may define social identities and membership of a “welfare class”. The temporal structuring of the life course is much more complex than Figure 10-1 shows. Using the method of sequence analysis, Han & Moen (1999) take a new look at retirement by analyzing it not just as a transition but as embedded in multidimensional trajectories that lead to retirement.

INTEGRATION. Social policy systems also establish connections between the different phases and stages of life and hence integrate the life course. Education in youth enhances life chances in adulthood. Likewise, pensions allow adults in their working life to be certain about their retirement prospects. In this way *trajectories* or careers that extend across longer periods of life are supported. Systems of risk management such as unemployment insurance, accident insurance, health insurance/services, social assistance, and personal social services, like therapy and counseling, bridge life’s discontinuities and transitions at whatever stage they occur. They “mend” the life course, thus producing continuity across the entire *life course*.

NORMATIVE MODELING. There is a sometimes hidden or implicit social policy agenda geared to shaping the life course according to normative models relating to class, gender, and ethnicity. Schools and universities not only convey knowledge but also distinctive norms of

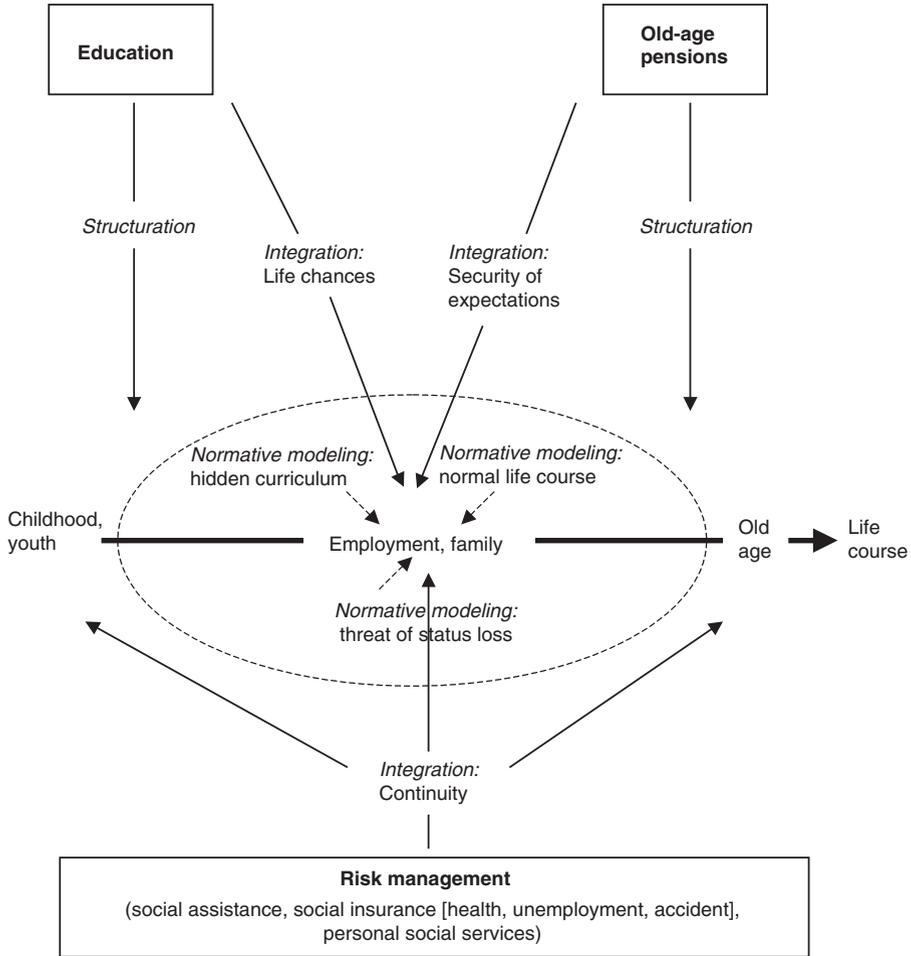


FIGURE 10-1. Life course policies in the welfare state—programs and modes of operation.

Source: Adapted from Leisering & Walker (1998, p. 10).

behavior, life style, and habits. This “hidden curriculum” in education, most pronounced in Germany and the United Kingdom, reinforces differences of class (in Germany by a tripartite high school system), gender, and ethnicity. Earnings-related old-age pensions put a premium on “normal life courses” based on a full employment history of the male breadwinner. Especially in Germany this produces a gendered life course split into a male and female normal biography (Allmendinger et al., 1993; Levy, 1977). For women, the tripartite model of the life course in the “work society”—preparing for work (education), working, retiring—is not equally applicable. The stigma attached to the least respectable tiers of risk management, social assistance, further underpins the normalcy of seeking one’s welfare in the market.

The model shows that the life course is political. Since its introduction in the 19th century, state social policy has made a considerable contribution to shaping the modern life course. Social scientists have hitherto dealt with the key state influences—education, old-age pensions, risk management—only in isolation from one another. Education’s directive function relative to the occupational system is emphasized by studies of mobility, which

demonstrate that the life course is an “endogenous causal nexus” (Karl Ulrich Mayer). The cultural and socializing functions of the educational system are highlighted in John W. Meyer’s conception of “the self” and “the life course” as cultural projects of modernity. The security-giving function of old-age insurance enables people to extend their plans and expectations to the entire life span, which in Martin Kohli’s view is fundamental to the institutionalization of the life course. The various forms of the welfare state’s risk management, by contrast, have only received some attention in biographical studies of marginal groups, with a focus on social work and agencies of social control. In the USA there is a large literature on the effects of welfare policy on poor families, though the quantitative longitudinal studies normally lack an explicit life course perspective (e.g., Bane & Ellwood 1994). Henly and Lyons (2000) analyze the heterogeneity of child care arrangements of low-income parents as a challenge for the new welfare policy since the reform of 1996. Our model suggests that risk management programs have a much wider significance for the study of the life course. All in all, the life course as formed by the state—its structure and its vulnerabilities—is only comprehensible if perceived as the outcome of the interaction of all three elements of life course policies.

The systems of risk management deserve close attention since this aspect of the welfare state has until recently been almost totally overlooked by students of the life course (for an exception see Hirschhorn, 1977, who, similar to Beck, 1992 [German 1986], emphasizes the function of social policy in mending the discontinuities of increasingly fluid life courses). The agencies of risk management react mainly to short-term circumstances that may affect individuals at various points in their lifetime. Although transitions and critical life events (or “status passages”, Heinz, 1991) are key topics of life course research, they have not normally been linked to social policy (e.g., see George, 1993). The relevance of risk management for the life course has not been so easy to grasp as the relevance of educational or retirement systems. Why?

First, the middle stages of the life course have been merely seen as periods of working and family life, even though state interventions directed to social risks are especially important. Second, the variables and categories used in the conventional study of mobility—education, occupation, family status, social class, and socio-economic group—are too crude to embrace the discontinuities in the life course which are at stake in this context, like ill-health or unemployment. But discontinuity is a pervasive element of normal life. Third, Allmendinger and Hinz (1998, p. 64) maintain that “situational programs” like social assistance exhibit a “life course indifference” because, unlike “continuous programs” such as earnings-related pensions, their benefits do not reflect the previous life patterns of recipients. However, such programs do impinge on the subsequent life course and, through anticipation, change the structure of expectations of the individuals *vis-à-vis* the entire life span. Fourth, qualitative research that focuses on discontinuities and on deviant “careers” (Luckenbill & Best, 1981) tends to adopt a one-sided perspective in viewing such life courses as unilinear decline leading towards stigmatization and marginalization, for example in case of the homeless and the long-term unemployed. The total institution—the asylum, the psychiatric ward, or the sheltered workshop—exemplifies the extreme of a totally state-controlled life course. Going beyond the limitations of both mobility studies and research on deviant careers, we maintain that the management of risk is a basic form of life course policy. Though impinging situationally, systems of risk management shape the expectations of the citizens and thus secure the unity of the life course as a whole.

The modeling of the life course by state policy goes deeper than setting norms. The basic forms of everyday behavior and categories of knowledge are imbued by the operation of the welfare state. Individual behavior is increasingly shaped by law, money, and bureaucracies,

individuals become clients and “protoprofessionals” (the latter term is explained below)—all these processes infiltrate into the primary worlds and informal settings of the citizens. Being old, being young, being ill, being disabled, or being poor—these social conditions assume a new meaning. They become a legal status, documented in certificates and ID cards, tied to eligibility to certain services, and subject to control by administrators and social professionals. Identities and roles are transformed or even created in the process: The elderly become “pensioners”, the sick become “patients”, and the poor become welfare recipients, or even, with stigma attached, “welfare mums”. These processes of redefinition entail a narrowing of meaning of a social condition or life situation. As a rule, they imply a quantification and dichotomization of conditions, like old/not old (eligible to pensions or not) or “60% disabled”. However, eligibility has become increasingly differentiated and flexible, for example allowing for various stages of early retirement.

The welfare state also implies new power relationships. People become clients of bureaucrats, social professionals, and experts such as doctors, psychologists, lawyers, and sociologists. Experts do not only provide services but redefine the identities and knowledge categories by which people perceive themselves and their situation. This may entail a “proto-professionalization” (de Swaan, 1988), that is, clients incorporate the professional categories in their self-perception. On the one hand, protoprofessionalization is a further intrusion by the welfare state into the life world of individuals. On the other hand, it may indicate the active client, patient, etc. who challenges the asymmetrical power structure of the client–expert relationship by active use of professional knowledge.

All this implies that new time structures are imposed on individual lives, concerning age norms, life phases, the duration of episodes, and trajectories. (1) *Age norms*: Childhood and youth are defined by various age norms, especially by the legal age of school entry (in countries with compulsory schooling), the minimum number of years of school attendance, the upper age limit for the prohibition of child work, and the age of majority. There are numerous other legal thresholds like the legal marriage age, the age of getting a driving license, or the age of being admitted to jury service. The impact of legal age norms on behavior varies (Mayer & Schöpflin, 1989, 198 f.). Behavior may follow norms only with delay—historically this has often been the case for compulsory entry to school—or, conversely, norms may only codify previous practices—as has often occurred in the case of the age of retirement fixed by old-age pensions. Social law becomes part of the institutionalization of the life course only if it becomes entrenched in the everyday culture and attitudes of the individuals. Old-age pensions, for example, only come to dominate the social definition of old age when pensions account for a major share of total income in old age, when they are widespread in the population, when there is a long period of retirement (longevity) and when they are rooted in a normative idea such as intergenerational solidarity. Events and transitions defined by social policy may thus become “life course markers” (see section 1). (2) *Life phases*: By structuring the life course by age, social policy largely turns into age-group policy: Socially defined age—rather than need—becomes a criterion for benefits and services. Conversely, age groups are defined by welfare law and administration. In this way dividing lines between age groups are created: Children, youth, the young-old, the very old—each group is subject to different definitions of social problems, to different institutions, and different social professionals. (3) *Duration*: The welfare state defines the duration of life episodes and transitions because eligibility to benefits and services is often limited in time, for example in the case of unemployment benefit and sick pay. (4) *Trajectories*: The division of domains between social programs and agencies gives rise to welfare careers: people “travel” between and within systems like unemployment benefit, food stamps, welfare, social work, psychiatric wards, and courts.

“LIFE COURSE REGIMES”—COMPARING LIFE COURSES ACROSS NATIONS

There are many cross-national comparisons of particular welfare programs like old-age pensions or medical services, and some of these comparisons shed light on the life course impact of the programs. But the overall impact of the welfare state, of the whole structure of programs, agencies, and ideas, has received little attention: “so far there have ... been (no) systematic cross-national comparisons of the effects of differing welfare state regimes on life course outcomes” (Mayer, 2000, p. 273). Initial studies include Leisering & Leibfried (1999 [German 1995], ch. 2), Mayer (1997, 2001; elaborating a working paper of 1997 by Esping-Andersen, Mayer, & Myles), and Allmendinger and Hinz (1998). This section presents some concepts, methodological problems and hypotheses of this new branch of comparative research.

Comparing the relationship between state and life course across nations is a demanding task. Two methodological problems arise. First: Do policies (does the welfare state, do core institutions of society) matter at all? Or do variables like economic prosperity, demographic change, and cultural values explain why life course patterns differ between nations? The answer is suggested by the previous section. Given that government policies matter in one country, we can expect that they also make a difference between countries (though it is still possible that different institutions may lead to similar life course outcomes).

Second: Is there such a thing as a national “life course regime”? The term “life course regime”—like “labor market regime” or “gender regime”—implies that the life course in one country has some overall logic that reflects the institutional structure (including the structure of the welfare state) in that country. The existence of life course regimes can only be asserted with considerable qualification (for the following see Mayer, 1997). Both sides—life course as the dependent variable and welfare state as the independent variable—are too complex to make a uniform correspondence likely. We can hardly expect that the entire life course in one country, an overall logic, could be uniformly explained by the welfare state model prevalent in that country. The life course falls into different parts, like phases and transitions, each of which may require a different explanation. Equally, the welfare state falls into different parts—like education, social security, and labor market regulation—that often obey different logics and may be influenced by different actors and power relationships.

There are two approaches to the explanation of life course patterns by welfare state institutions: *social policy analysis* and “*political economy*”. Social policy analysis centers on the side of the welfare state (Leisering & Leibfried, 1999), political economy on the side of the life course with an emphasis on employment careers in the labor market (Mayer and the other authors). The two approaches correspond to different research communities: to welfare state research on the one hand which takes a closer look at the institutional design of welfare programs and draws on institutional and qualitative data; and, on the other hand, to mobility studies, labor market research, and labor economics. The latter approach, political economy, takes a more differentiated look at employment trajectories but refers to institutions only in more general terms as reflected in the (quantitative longitudinal) microdata used by these scholars.

The most basic though not very informative assertion to make is that extensive state regulation produces a more continuous and standardized life course, whereas in countries with a small scope of government intervention we can expect a more “fluid” life course. A more complex classification of welfare states than small/large has been proposed by Esping-Andersen (1990). He defined three “welfare regimes” or “worlds of welfare capitalism”: the liberal regime, including the United States and Britain, with a low degree of decommmodification (see the definition of decommmodification in section three); the conservative regime with

a medium degree of decommodification, mainly countries of the West European continent like Germany; and the social democratic regime of the Scandinavian countries with a high degree of decommodification. The three welfare regimes are at the center of recent comparative welfare state research. A seminal approach is to examine if and how the three welfare regimes give rise to, for example, distinct “labor market regimes”, or if the attitudes of citizens towards their welfare state are related to the regime type. The question, as to whether welfare regimes produce distinct life course patterns, has only recently been tackled.

When asking which life course patterns are produced by the three welfare regimes we must keep in mind that we cannot expect a uniform correspondence. The three regimes may have to be grouped differently depending on which aspect of the life course is under consideration. Moreover, the regimes are heterogeneous, so countries belonging to one type, for example, the United States and Britain, may have different life courses. Furthermore, with regard to specific policy areas (which shape specific aspects and transitions in the life course), welfare states may have to be classified in ways that differ from the classification of overall welfare regimes. With regard to social assistance, for example, seven types of welfare states could be identified (Gough et al., 1997). In this respect, Germany, although a different welfare regime, is close to Britain as a “welfare state with integrated safety nets”, which promotes a continuous life course; whereas the United States belongs to a different type, which offers little security and continuity. With regard to old-age pensions, two main types can be distinguished, the Beveridge tradition of flat rate benefits and the Bismarckian tradition of earnings-related, contribution-based benefits (Myles & Quadagno, 1997). Here again, the USA and Britain, though both liberal welfare regimes, fall into different types (Bismarck and Beveridge respectively), while Sweden has gradually shifted from Beveridge to Bismarck. Contrary to a widespread view, Western countries do not converge on a basic pension or Beveridge-style (flat-rate) model. Rather, there is a proliferation of earnings-related elements (Schmähl, 2000, p. 206), which are particularly life-course sensitive.

The *political economy approach* gives a differentiated view of the life course outcomes of the three welfare regimes with regard to working lives (Table 10-1). Roughly speaking, working lives in liberal welfare regimes are long and loosely structured, whereas working lives in conservative regimes are short and tightly structured. Social democratic welfare regimes also produce long working lives, but with less job mobility and more class mobility than in liberal regimes.

In the following we present at greater length basic findings from the *social policy approach*. Compared to the political economy approach depicted in Table 10-1, the social

TABLE 10-1. Life Courses in Three Welfare Regimes—The Temporal Structure of Working Lives

	Liberal welfare regime	Conservative welfare regime	Social democratic welfare regime
Stratification of educational system	Low [high]	High	[Low]
Standardization of vocational training	Low	[High]	[Low]
Labor market entry	Early	Late	Early
Job mobility	High	Low	Low [high]
Class mobility	[Low]	[Low]	[High]
Retirement	Variable	Early	Late

Source: Mayer (2001, 102, based on theoretical hypotheses); Allmendinger & Hinz (1998, 78, based on empirical data from Mayer's *Eurocareers* project for Britain, Germany, and Sweden).
[...]: from Allmendinger & Hinz.

policy approach yields a similar though more complex picture, based on the model outlined in section four (Figure 10-1). This model includes three fields of welfare policy (education, old-age pensions, systems of risk management) and three modes of shaping the life course (structuration, integration, normative modeling). Welfare states differ in both dimensions.

FIELDS/WELFARE PROGRAMS. Welfare states differ with regard to the emphasis they put on each of the three fields. In the United States, public policy gives priority to education, whereas the German welfare state, for example, centers on social security, above all on a comprehensive scheme of old-age insurance (Heidenheimer, 1981). Risk management is stronger in the United Kingdom and in Germany than in the United States, where health insurance, unemployment benefit, and social assistance are weakly developed. In short, the U.S. model places a high emphasis on education, some emphasis on social security (old-age pensions), and least emphasis on risk management. Germany is strong on risk management, with the major exception of personal social services that would enable women to combine family and employment. All in all, redistribution is the core of the German welfare state, whereas the United States emphasizes social investment and, since the Clinton welfare reform of 1996 (Blank, 2002), activating policies, though with less support and more sanctions (*workfare*) than in Sweden. “Activation” means inducing people to help themselves rather than just paying benefits. Sweden manages to do both: the Swedish welfare state combines extensive redistribution with social investment and activation, especially active labor market policy. Activation has been an integral part of the Swedish model long before the discourse on new, activating social policies by the new social democrats in Western Europe started in the 1990s.

MODES OF LIFE COURSE POLICY. The first mode, *structuration*, correlates with the degree of regulation. The life course in the United States is less structured than the life course in Western and Northern Europe. The mode of *integration* refers to the ways in which life phases are connected through social policies. There is a variety of patterns. Rather than only identifying high or low integration we can distinguish two dimensions of integration: a welfare program can be called “*life-course sensitive*” if benefits reflect previous life course patterns of the recipients. It is “*life-course relevant*” if it exerts an impact on the subsequent life of recipients. Programs can differ along both dimensions independently. Even programs designed to be not sensitive or not relevant to the life course may influence life courses in a “negative” way—they leave the formation of the life course to non-state forces such as markets and private charity. Such programs amount to “negative life course policy” as defined in Section Three.

In the United States the connection between an individual’s life course and the welfare state is generally loose or non-existent in both respects (for further explication see Leisering & Leibfried, 1999, pp. 48–51): The benefit systems put little weight on previous contributions—with the major exception of national social security pensions—and similarly contribute little towards the prospective formation of biographies. Welfare programs offer no more and often less than minimal support. They do not positively shape individual life courses. But the American system does have lasting effects on life courses, in a “negative” manner. The minimum benefits for welfare recipients are so designed as to give them a powerful incentive to return to work quickly, even at very low wages, or even illicitly. The Welfare Reform Act of 1996 has further restricted cash assistance while improving support for low-wage earners, such as child care subsidies and health insurance (Blank, 2002).

In the original Swedish model as designed in the 1930s, only one side of the integrative linkage between welfare state and life course has been developed. Following the idea of equal

provision for all citizens, benefits do not depend on a “normal” record of employment or tax-paying. However, as far as services are concerned, the Swedish welfare state lastingly affects the whole life course, by active labor market policy, by service jobs for women in the public sector, and by social services that enable the integration of paid work with motherhood. The state ensures that a working career is the norm in the lives of both sexes. Over the years, Swedish old-age pensions have become increasingly life course sensitive by an earnings-related layer that started in 1960.

In the German model, the life course is very closely bound up with social policy, in both directions, life course sensitive as well as life course relevant. Major benefits depend on individual contributions made during working life, with normal biographies being positively rewarded by social insurance. More than in many other welfare states, this is done in a gendered way—differences between male and female life courses are reinforced by social policy.

NORMATIVE MODELING. The three regimes differ in three dimensions that reflect (and affect) the basic normative order of society: work, gender, and (what Esping-Andersen, 1990, called the stratification dimension of welfare regimes) inequalities of welfare provisions. The different weight attached to each field of social policy in a welfare regime indicates the normative fabric of the regime. Both in the United States and in Sweden social policy and the life course center on *work*, though in different ways; while in Germany, even if most benefits are earnings-related, working life is curbed from all sides: people enter late, leave early, and women are discouraged from entering at all (for the temporal structure of working lives in the three countries see also Table 10-1 above). With regard to *gender*, Germany also stands out, with a gendered life course based on a male breadwinner model that is still influential even if declining. The patterns of *inequality in welfare provision* differ sharply (Esping-Andersen, 1990): in the United States there is a dualist structure of those who live on social assistance and other inferior welfare sources and those who can afford private provisions (for health, old age, etc.) in the market. In Germany social security is fragmented by occupation, related to corporatist interests, although this structure is receding. Sweden is characterized by egalitarian and universal services, though elements of earnings-related benefits have modified the original blueprint.

All in all, the U.S. American welfare state offers good opportunities but high risks for its citizens, adding up to a fluid and insecure life course. The key value is *equality of opportunity*. Risks in the life course tend to be seen as evidence of personal failure. The poor are often categorized as “deserving” and “undeserving”. Sweden, by contrast, also offers good opportunities but with less risks attached—a comparatively egalitarian, secure life course. *Equality of outcomes* is the leading value. Germany also offers good opportunities and low risks, but both are unequally distributed with regard to gender and employment status. The key value is (segmented) *security*.

PROBLEMS AND DILEMMAS OF LIFE COURSE POLICIES

Life course policies face various problems and dilemmas: First, to what extent can government really influence and change life courses (effectiveness)? Second, do life course policies counteract basic values of a free society by unduly constraining lives? Third, do they even make people dependent on external aid, thus eroding personal autonomy and the capacity of self-help? Fourth, do they foster an “age-constrained” life course, thereby creating age-divisiveness and ageism?

EFFECTIVENESS. What potential of effectively changing lives do life course policies have—against strong economic forces like recession and mass unemployment and against the barriers of class, gender, and ethnicity? Life course policies would also have to fight against time: against the “cumulative stratification of the life course” (O’Rand, 1995), that is, the increasing entrenchment of inequality in the course of life. Or is education in the early years the only effective lever of life course policy? These are empirical questions. Answers will differ between fields of policy and between countries. Generally, social policies have been found to be reasonably effective. Schmidt (2001) has drawn together results from numerous empirical studies. Comparative welfare state research has shown, for example, that bigger welfare states have a better record of reducing inequality and poverty than those countries that spend less on social welfare. Even if low spenders concentrate their efforts on the poor (“targeting”), they score low in the fight against poverty (Korpi & Palme, 1998). The assumption that the welfare state undermines the individual sense of responsibility and inflates expectations, is not confirmed by most studies. However, social policy does not prevent or reduce crime and deviance (but see Uggen & Massoglia, this volume). The evidence that social policy undermines the potential for self-help and mutual help is mixed: some studies confirm this assertion, some do not.

It is also a question of the yardstick to be applied. Even if the overall structure of class remains largely unaltered, small differences and movements in the life course may matter for the individuals concerned. For example, receiving welfare during a period of personal crisis, say after divorce, may be significant for this person although it does not entail a change of class. The extension of maternity leave in Germany, to give another example, has changed the lives of mothers. Most of them claim it, so that “extended maternity leave has become an institution” (Bird, 2001). In his study of the children of the Great Depression, Elder identifies three avenues of “turning lives around” (1999, pp. 320–330), two of which are related to government action: education as provided by the GI Bill for veterans of World War II, marriage, and military service, the latter often acting as a bridge to the two former: “the GI Bill became a primary factor in the life opportunity that veterans from the California studies experienced.” “Full-scale mobilization for war in the early 1940s broadened their [men and women] exposure to life opportunities ... military service became our focus as a turning point because it frequently provided new options for marriage and advanced education” (1999, 322 f.). In this way, Elder challenges a deterministic concept of the life course and rather supports a view that allows for openings and turning points.

CONSTRAINTS. The infiltration of human lives by law, money, and social bureaucracies implies restrictions on individual action that may counteract the value of individuality basic to modern society. But the relationship between individuality and structure is more complex. Agency is a key element of the life course (Elder, 1999, 308 f.) but agency has to be conceived as “agency within structure” (Settersten, 1999, p. 253). Individuals are embedded in structures and institutions. Institutions can be and often are sources of agency by providing continuity and coherence of biographical orientations. Welfare programs, in particular, provide competencies, resources, opportunities, and individual rights that empower individuals outside and inside of the market and the family (Kaufmann, 2002). Institutions may also enable effective life planning.

This hints at a fundamental ambivalence of social policy. “Existential questions become institutionally repressed at the same time as new fields of opportunity are created for social activity and for personal development” (Giddens, 1991, 164 f.). Paradoxically, constraints on the life course by institutions and policies may widen the choice of individuals. Constraints and opportunities may arise at different points in the life time, for example, mandatory

pension plans may prevent welfare dependency in old age. This ambivalence is not peculiar to social policy. In fact, it is characteristic of all major institutions of modern society, especially the economic market and large business corporations. The ambivalence is not a matter of state or private. Private hospitals and private pension plans also constrain individual lives.

DEPENDENCY. The notion that welfare programs, and social assistance in particular, make people “dependent” looms large in the U.S. debate on social policy and, since the 1990s, also in Europe, especially in Blairite Britain. The welfare state is deemed to create the problems it seeks to solve. Aid by state bureaucracies is seen as an inroad into the basic values of personal autonomy, self-direction, and individualism so deeply rooted in the Anglo-Saxon culture. The idea is that welfare programs not only stifle individual initiatives but positively destroy and undermine morality and the capacity for self-help.

Longitudinal studies of welfare careers both in the United States and Europe could not confirm these assertions (Bane & Ellwood, 1994; Leisering & Leibfried, 1999, ch. 6). Most new applicants for welfare leave after a limited period of time. Most of those who remain have a severe condition of a long-term nature. A comparison of welfare careers in the USA and Germany on the basis of panel data revealed that more generous benefits (in Germany), contrary to expectation, do not result in longer periods of receipt. Qualitative biographical research has further expanded these findings (for both see Leisering & Leibfried, 1999, chs. 5 and 6). Many welfare recipients, especially single mothers and divorced women, use welfare as a resource to reorient themselves in situations of personal crisis. These recipients often pursue wider biographical goals beyond welfare. Comparing employment careers in the USA and Germany on the basis of panel data, Gangl (2003) could show that the more generous German unemployment benefit system prolongs the duration of unemployment but, at the same time, raises post-unemployment job quality. The benefit system enables workers to maintain previously accumulated human capital through reemployment in jobs that are equivalent to earlier jobs with regard to earnings, occupation, and job duration. In this way the welfare state stabilizes employment careers.

Depending on the institutional design, welfare programs may weaken the capacity for self-help. But again, this is not peculiar to the welfare state. Markets and mass consumerism can equally erode self-control. Janowitz (1976, p. 108) generally spoke of a diffusion and “democratization” of hedonism and deviant behavior in the affluent society. He asserted that the welfare state may foster these changes in life styles but only as part of wider tendencies of our civilization. Dismantling the welfare state would not do away with the problem. Janowitz rather proposed institutional reforms to reduce the negative impacts of the welfare state.

AGE DIVISIVENESS. The life course is based on age grading. “Chronologization” (Kohli, 1986) is an element of the institutionalization of the life course. Life phases and age groups are defined in the process. Among North American scholars there is a tendency to criticize the current patterning of the life course as an “age-constrained life course” (Riley & Riley, 1994; Settersten, 1999, pp. 42–64). Social policy contributes to these constraints by a rigid partitioning of the life course (structuration). Entitlements and measures are often differentiated by life phase so that social policy largely turns into age-group policy. Age-group policy can be challenged on two accounts. First, it implies a social construction of identities that may give rise to age divisiveness and ageism. Second, age is seen as increasingly socially irrelevant. Age is not adequate as an indicator of need or as basis of entitlement. In the debate about “age or need?” (Neugarten, 1982) at least combinations of age with other criteria are considered. Critics of the age-constrained life course, above all Riley and Riley (1994), aim “to modify

existing 'age-differentiated' structures and instead build 'age-integrated' structures, in which opportunities for roles and activities in education, work, and leisure are open to all people, regardless of age" (Settersten, 1999, p. 254). Key issues include work in old age and education and leisure in midlife.

The notion of an age-integrated life course raises normative questions. Answers vary between countries. Mandatory retirement is a case in point. In contrast to the United States, it is not unconstitutional in Germany. The majority of German workers is subject to mandatory retirement through collective labor agreements between employers and the trade unions.

What to American observers may appear as an undue infringement of basic rights, appears in a different light in the strong state tradition in Continental Europe. In this view giving up mandatory retirement would imply an undesirable depoliticization of the life course. The structure of age and life course would disappear from the political agenda. In a society that views the basic structure of the life course as a matter of collective deliberation and decision, this narrowing of the agenda would not be acceptable. Using T. H. Marshall's terminology of rights we could say that Americans view retirement as a matter of civil rights while Europeans view it as a matter of social and political rights.

But even concepts of a more age-integrated life course would not necessarily imply a reduction of the welfare state. To the contrary, a less structured life course is prone to produce new insecurities that may induce demands for new institutional frames such as income support, health services, and protective rights (cf. Settersten, 1999, pp. 53, 60). Moreover, extending education and leisure in midlife means to expand rather than curtail conventional policies.

PROSPECTS: DEPOLITICIZING THE LIFE COURSE?

Life course policy has a history (for the following see the first tentative sketch by Mayer, 2001, pp. 92–97). The *traditional* life course (till 1900) was characterized by unstable and unpredictable life patterns and the absence of life course policy. In most countries "social policy" was not more than poor relief. The *industrial* life course (c. 1900–1955) was still almost exclusively shaped by family and work. The occurrence of poverty followed the life cycle, as depicted by Rowntree at the turn of the century. Welfare services beyond social assistance were little developed in many countries. The "*Fordist*"/welfare state life course (c. 1955–1973) saw the full emergence of the welfare state as part of the hybrid society called "democratic welfare capitalism" by T. H. Marshall. Fordism is characterized by a stable and standardized life course, based on the male breadwinner and the nuclear family, lifelong full employment, and income progression (Myles, 1990). The name "Fordist" stems from the structure of industrial employment in the auto sector. The "*Post-Fordist*" or post-industrial life course (since 1973) implies a destandardization with increasing discontinuities in family and working lives. This goes along with a restructuring of the welfare state, and new social problems like mass unemployment and social exclusion. The European equivalent to Post-Fordism is the debate on the "erosion of the normal biography", the rise of discontinuous biographies and "individualization" (Beck, 1992 [German 1986]; Shanahan, 2000; see also the U.S. debate on "disorderly lives").

What future for the life course and for life course policy? Are we facing a *deinstitutionalization* of the life course (Han & Moen, 1999; Kohli, 1986; Settersten, 1999, 254) and a concomitant demise of life course policy? Is the life course empirically verging towards deinstitutionalization or is this a vision propagated and propelled by vested interests, to support

a more flexible work life in an age of globalization? This is an open debate. It leads back to the question about the role institutions should play in the formation of the life course. Life courses are less standardized than earlier (Shanahan, 2000). But destandardization is not the same as deinstitutionalization. Standardization refers to “the degree to which ... life patterns exhibit regularity, especially with regard to the timing of major life experiences”, while institutionalization refers to the structuration of lives by social institutions and the state and its policies (Settersten, 1999, 253 f.). Destandardization, then, need not lead to deinstitutionalization.

To the contrary, destandardization may induce demands for novel institutionalization. Destandardized and more flexible life courses entail insecurities and vulnerabilities that create a demand for institutional support (see already Hirschhorn, 1977). Regarding the vision of an age-integrated life course, we have argued in the previous section that it does not imply the outright rejection of social policy but rather the creation of new policies. Social policy may strengthen the capacity of individuals to cope with the exigencies of a more flexible life. One could talk of the institutionalization of flexibility, pointing at re- rather than deinstitutionalization. This could be a new stage of the institutionalization of individualism. Examples include more differentiated routes to retirement. An empirical analysis of the increasing variability of retirement paths and its causes in the United States is given by Han & Moen (1999) and Moen (this volume). We can also expect that with the proliferation of a more flexible life course, the systems of risk management will become more important in enabling smooth transitions in life. By contrast, benefit systems like old-age pensions that are in effect for longer periods of life might be subject to downsizing and restructuring to allow for greater flexibility.

In political practice such reinstitutionalization is already underway. One focus is the concept of *activation* in the field of labor market policy, social assistance, and other areas like health promotion in the USA and all over West Europe. This indicates a shift from the old-style redistributive welfare state, that has dominated in some countries, to social services and investment in human capital designed to enable (activate) people to help themselves. New terms like “flexicurity”—combining security of social protection and flexibility in the labor market—and “employability” have entered the social policy debate. The concept of activation has partially been informed by longitudinal, life-course oriented studies. A second focus is a shift towards the “*enabling state*” (Gilbert & Gilbert, 1989)—a state that enables non-state agencies to provide services previously provided by the state itself. Again, this does not imply a dismantling of the welfare state per se but goes along with new regulatory tasks, bureaucracies, and powers for the state. Analyses of the outcomes of the current restructuring of the welfare state find security, the key aim of social policy, weakened (Bonoli, George, & Taylor-Gooby, 2000). Still there is a far-reaching consensus in the recent research literature that we are facing not the demise but rather “new politics of the welfare state” (Pierson, 2001). A blueprint of a “new welfare architecture for Europe”, commissioned by the Belgian Presidency of the European Union (Esping-Andersen, 2002), is explicitly organized around the life course as reference for social policy.

To the extent that the life course would or should be deinstitutionalized and the welfare state retrenched, the life course would be *depoliticized*. Welfare state regulations and provisions differ from other (formal and informal) types of provision on two accounts: they are grounded in individual social rights (entitlements) to withstand the structural forces of markets and families; and they are the outcome of political deliberations about a good life and constantly require legitimization in the political process. Deinstitutionalization—if mainly defined as retrenchment rather than restructuring—would do away with both. The life course would become more a matter of civil rights and less of social and political rights. The balance between the three types of rights—and hence between the components of “democratic welfare

capitalism”—would shift. This leads back to differences of state traditions between countries. If the citizens of a country want government to have only a moderate influence on their welfare, then a low degree of politicization seems adequate. The shape of the life course—how fluid it should be, which risks and opportunities it should provide, and for whom—is then considered to be beyond the scope of politics.

However, the boundaries of government intervention are not fixed but continually contested. Public concern for individual lives, voiced, for example, in local communities at times of distress and taken up by local associations and non-profit organizations, can feed into government action in various ways. Moreover, even in countries with less government intervention in individual lives, there is a wide range of what we called “tacit” and “negative” life course policies (see section three). Knowingly not interfering may also be an intentional life course policy. Therefore, life course policy keeps cropping up as a matter of political controversy. The life course remains a political issue.

ACKNOWLEDGMENTS: I thank the editors for helpful comments and encouragement. I also thank Walter Heinz and my former colleagues from the Special Research Program of the National Science Foundation on the life course at Bremen University, Germany, from which this chapter flows, for support and cooperation over many years.

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