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The advent of a flexible life-course and the reconfiguration of welfare¹

*O comezo dunha vida flexíbel e a
reconfiguración do benestar*

This chapter is intended to shed light on the heuristic value of a life-course perspective for analyzing welfare policy changes and their impact on individuals and their social protection, integration and citizenship. The concept of the life course helps us link a macrosociological analysis of this institution to a microsociology of individuals' biographical trajectories. In this respect, it is a fundamental conceptual tool for analyzing and understanding rearrangements in the changing relation between labour markets and welfare policies.

This chapter's starting point is the assumption that every societal model interconnects three spheres: the labour market, the welfare state and a life-course regime. Castel (1995) has shown that industrial wage-earning society has relied on a strong connection between wage-earners' dependent economic status and an extensive system of protection against risks. My aim is to show that a third dimension has to be added to this key pair from industrial society. This third dimension is the life course and the way it has been socially organized. Studies have shown how the advent of industrial society closely tied into a threefold social organization of the life course, which was gradually institutionalized as the wage-earning status developed along with a welfare state based on social rights and citizenship (Riley et al 1972, Kohli 1987, Guillemard & van Gunsteren 1991, Guillemard 2000). The convulsions now occurring with the advent of a new, knowledge-based society affect these three major dimensions of work, welfare and life-course organization.

After recalling the key role welfare states have had in organizing the tripartite life course in industrial society (education during youth, work during adulthood and retirement during old age), this chapter will examine how, given changes in the world of work, this tight correlation between the spheres of employment, welfare and the life course is now

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coming undone. Changes in the workplace, as Fordism is declining and an information society is emerging, are desynchronizing the ages of life. A new, more flexible life course in a knowledge-based society is offering individuals a variety of career possibilities but, too, chaotic, unforeseeable biographical trajectories with, as a consequence, new social risks, as we shall see. Our rigid welfare institutions are increasingly unable to satisfy the needs for security that are thus arising. The last section of this chapter will raise questions about how the welfare state might be reconfigured so as to guarantee security for individuals in a new, flexible organization of time over the whole life course.

WELFARE POLICIES, THE MAIN INSTRUMENT FOR SHAPING THE LIFE COURSE

Social policies have played a key part in organizing and institutionalizing the threefold life-course pattern. Increasingly strict laws have been passed about the age of compulsory schooling and the age to work (specifically for regulating child labour and, more recently, setting the retirement age). They have divided the life span into three distinct ages each with its own function: childhood for education, adulthood for work, and old age for inactivity and rest from work. Through its increasing interventions in the economy and society, the state has regulated these ages (Guillemard 2001). By “policing ages” (Percheron 1991), it has played the leading role in constructing the life course. In particular, it has distributed social rights, duties and activities by organizing the triangular relations between family, work and school into an orderly succession of stages (Smelser & Halpern 1978). Each age in the life course has been assigned a distinct activity that endows it with a meaning and identity. This threefold organization has become an institution as the welfare state has expanded and as age norms have been enacted in law.

Welfare entitlements tend to individualize and organize the life course in a life-long biographical pattern, since they define clear-cut situations and accentuate the cleavages between work and the periods before and after it: “In the welfare state, the continuous flow of life is transformed into a series of situations all of which have a clear formal definition [...] Periodization of life and proliferation of sharp transitions which derive from the social insurance system combine into a life-long biographical pattern” (Mayer & Schoepflin 1989:198). Owing to its rules formulated in terms of the chronological age for benefits, the welfare state has standardized life events and gradually institutionalized the life course by defining the following: the number of successive ages, their social contents, the timing for transitions from one age to another, the nature of transitions (more or less ritualized), the milestones for marking thresholds and, not to be forgotten, forms of solidarity or competi-

tion between age-groups or generations. This life-course institution conditions individuals' trajectories throughout life, sets the timing and determines plans as a function of "temporal horizons". Like Sue (1995:29), we can say that "social times" are "big categories of blocks of time that a society grants itself and conceives in order to designate, articulate, give a rhythm to, and coordinate the principal social activities to which it attributes special importance."

The invention and generalization of retirement pensions, in particular, have been decisive in constructing and consolidating this "tripartition" of the life course (Kohli 1987) in four principal ways.

- First of all, pension systems have been a major factor in determining the order and hierarchy between the three principal ages of life with, at the center, work as the social contents of adulthood. They have staked out a life course where the adult's contribution to the world of work conditions the right to rest at the end of life.
- Secondly, pension systems, along with other social policies (such as education), have relied heavily on chronological criteria in order to lay the thresholds between stages in the life course. Old-age pensions have chronologized the life course.
- Thirdly, this division into three chronological stages has standardized the life course. At the same age, everyone moves quite predictably from one phase to the next. Entering the world of work occurs at the same age for nearly everyone with an equivalent level of education. And the retirement age sets the date when everyone will stop working.
- Fourthly, retirement pensions have also fostered new ways of making plans. Pensions, along with a much longer life expectancy, have helped individualize and temporalize the life course by endowing the individual with a future.

THE ADVENT OF A FLEXIBLE LIFE COURSE: DESTANDARDIZED, UNCERTAIN TRAJECTORIES

a) Industrial society's tripartite organization of life course is coming undone

In industrial society, time was homogenous and unified around an opposition between the dominant pole of the time spent working (a measurable, clocked segment) and the pole of the time for inactivity (defined as the reverse side of work). The wage-earning status, implying as it does subordination to an employer, contributed to the predominance of worktime. This central stage of work served as the basis for indexing

all other time segments in the life span. It imprinted its quantitative, linear and segmentary qualities on the whole life course.

The predominance of the time spent working over other periods accounts for the synchronized timing of personal biographies with occupational careers. For men, entry in adulthood corresponded to stable access to the labour market and the founding of a family, via marriage, with, shortly thereafter, the birth of the first child. The threefold life-course model laid down a standard trajectory for men, assigned the role of head of family and bread-winner. Time was organized quite differently and less rigidly for women. Turned toward the domestic sphere and care-giving, women lingered for a long time on the margins of the wage-earning work force; and their jobs provided what was considered to be a supplementary income. Nonetheless, the predominant tripartite organization of time affected them too but to a lesser extent and in an indirect way through their eligibility for welfare benefits thanks to the wage-earning husband's entitlement.

This arrangement of work, welfare and the life course under Fordist industrial society is coming apart. Work and welfare are coming out of phase while the life course — less and less an orderly, linear succession of stages — is becoming more flexible (Best 1981).

First of all, the concept of a continuous career is disintegrating. Life-long occupations are ever scarcer. The time spent working is less uniform and continuous; active life is interspersed with periods of training and inactivity. These facts signal that what has been called industrial society's "regime of temporality" is coming undone.

Secondly, the architecture of welfare systems, solidly grounded in the threefold distribution of ages and activities over the life course, has been shaken. New, intermediate, usually ad hoc, social programs are being implemented in order to cope with job problems and new forms of precariousness. From along the welfare system's fringes, programs for integrating young people in the world of work, early exit schemes for older employees or contracts for helping the jobless return to employment offer benefits that are less tied to the person's occupation. They thoroughly modify the nature of universal welfare state entitlements (Guillemard 1997). They might even break the linkage between the wage-earning status and entitlements.

Thirdly, the orderly threefold organization of a foreseeable life course is coming apart. This affects the aforementioned hierarchization, chronologization, standardization and individualization of stages in the life course, as well as the fitting of individuals into a highly foreseeable long term running up to and including old age.

b) Deinstitutionalization and destandardization of the life course

Most sociologists who adopt the life-course perspective agree that industrial society's threefold life-course model is in the throes of deep change and that individuals' biographical trajectories no longer follow the pattern of three successive, distinct, well-ordered stages.

Beyond this widely shared diagnosis, the literature on this subject proposes differing interpretations of the changes under way. Authors such as Beck (1992) have referred to an increasing "destandardization" of the life course that comes along with the destandardization of work and the generalization of occupational insecurity. In his comparative analyses, Heinz (2001) has drawn up a balance sheet describing the life course as ever more contingent. According to him, the uncertainty introduced in the restructured life course can mainly be set down to the haphazard alternation of periods of employment and unemployment throughout careers. The timing and succession of these periods are closely linked to policies for restructuring industry and to a country's welfare regime (Heinz 2001:9). In his study of network societies, Castells (1996:376ff) has reached similar conclusions about "social temporalities" and the life course. According to him, the "space of flows" dissolves time by using the simultaneity of events. The life course is now characterized by the disintegration of the threefold model and by a "social arrhythmia". Having focused on rearrangements in periods of time and their consequences on the life course, Bessin (1993) has also observed a "deinstitutionalization" of the threefold organization. Accordingly, the life course is no longer a linear succession of irreversible stages. It no longer divides into three successive segments organized around the predominance of the time devoted to work. Changes in the world of work and the family are major factors producing a new mixture of socially defined periods of time. The linear, measurable regime of temporality that assigned adults to work no longer plays a central role as under the threefold model. After a period of "monochrony", "polychrony" prevails. Bessin (1993:234) has proposed a new paradigm, *kairos* (a Greek word referring to the right moment), of a temporality wherein the regulation by norms yields to a regulation by the actors themselves, who choose the right moment for carrying out an action.

In line with the lessons drawn from this review of the literature, let us try to clarify the terminology by distinguishing two levels of analysis. This distinction rests on the concept of the life course and its macro and microsociological dimensions, whereby a society's basic institutions are connected to individuals' biographies. As an institution, the life course is a model with systems of rules and norms for the purposes of socialization and regulation. It provides for an orderly movement of persons over the life span through positions conferring statuses and roles. It shapes individuals' prospects and views. It has a symbolic function since

it organizes time and sets the timing for their actions. The deinstitutionalization of the life course refers to changes in this normative framework, which shapes personal biographies. This is the level where age thresholds are gradually being leveled and the ages of life, blurred. At the individual level, biographical trajectories are being destandardized. They are diversifying, and becoming less certain and more contingent given the crisis in the life course's normative framework. Individuals no longer fit as tightly into an orderly sequence of positions. They now have a broader range of choices. In Beck's words (2001:290), biographical trajectories are becoming "auto-reflexive". What used to be socially formatted is now a personal configuration. All these sociologists agree on the importance of the following change: the rise of an "individual sovereignty" over time, which is diversifying biographical trajectories and turning them into a matter of negotiation.

c) The advent of a flexible life course: empirical evidence

European data might provide evidence of the changes under way at three points in the ideal life course for men in industrial society. These comments on crosssectional data are intended to make a small contribution to a vast research project that has not yet been systematically undertaken. As Heinz (2001) has rightly pointed out, such a project would call for a rigorous strategy associating a quantitative, longitudinal analysis of panels with qualitative studies of individual biographies. This is the only strategy that will shed light on the relations between macrostructural trends, institutional changes in welfare systems and modifications in individuals' trajectories. The data presented herein are intended to provide us with an idea of the nature of the changes affecting the tripartite life-course model.

d) Fragmenting and individualizing worktime

The first changes to take into account are, of course, those related to worktime. Over the past century, we have witnessed a spectacular reduction in the amount of time devoted to work during a year (Maddison 1995). In Europe, this reduction has continued since 1960 at varying rates depending on the country. >From 1983 to 1995, the length of the workweek decreased from 40 to 38,5 hours (Bosch 1999). Besides these major quantitative trends, the most important changes tend to be qualitative. Socially defined periods of time have fragmented and are overlapping in each age of life. A continual movement back and forth between training, work and economic inactivity (unemployment but also time for one's self and one's family) punctuate individuals' trajectories.

The stages of life devoted to economic activity or inactivity have broken up into a multiplicity of distinct, unstable periods scattered

throughout the life course. Biographical trajectories now combine these periods in a random, destandardized way. Entries in and exits from the labour force follow each other, with, in between, transitional (or even chronic) periods of joblessness (with or without unemployment compensation) or phases of part-time or short-term employment or employment with more than one employer. It is evidently hard to detect patterns in this new tangle of socially defined times.

Nonetheless, a diversification of socially defined periods of time and of work schedules can be detected in many countries, as well as an increasing differentiation of the length of time spent working in each country. This fragmentation of worktime is to be understood in relation to the disintegration of the model of industrial production with its organization of time. Wage-earning labour with its implications of a stable, lasting subordination to an employer and of full-time employment with precise tasks to be performed and a life-long career plan is eroding. The principle of a standard, normative organization of time has come under question. There is much evidence of this, including the extreme diversification of work schedules and conditions. The number of wage-earners with the same daily schedule and the same number of workdays per week is rapidly decreasing. In the United Kingdom, where the law does not regulate worktime, only 10% of wage-earners put in 40 hours a week. Additional evidence: the new forms for organizing work tend toward flexible rhythms and schedules (just-in-time organization; "dehierarchization"; development of horizontal, autonomous units and of networks). Furthermore, new forms of atypical employment are spreading: employment contracts of limited duration, temporary jobs, free-lance work or jobs with several employers.

In this evidence of qualitative changes in worktime, attention must be drawn to the rapid rise in the number of flexible jobs. As Table 1 shows, flexible employment increased significantly in the European Union between 1985 and 1995. Given a base of 100 in 1985, the indicator for the EU with its fifteen member-states rose to 115 in 1995. Spain turned out to be the champion of flexible employment (from 121 to 174), with the Netherlands not far behind (from 106 to 162) although part-time jobs were more frequent than temporary ones there (De Grip et al. 1997). Denmark, with average flexible employment for the EU in 1995, was the only country (along with Greece) where this trend had tapered off (from 126 to 114).

e) Blurring the ages of life

Besides the fragmentation of worktime, the specific functions assigned to each of the three stages of the life course are now coexisting during each stage. We are witnessing a despecialization of the ages of

life. Industrial society's synchronization of stages in the life course with its orderly succession of ages is imperiled. The binary opposition between work and nonwork no longer shapes an orderly life course.

The time for work used to lie at the center of a person's life, the other stages of life being indexed on it. The time for education used to be a preparation for work. Retirement, a recompense for labour in the form of a right to rest, amounted to a few years of moderate happiness accumulated before the fatal end. These three stages thus corresponded to three ages of life, and followed each other in a foreseeable order.

Nowadays, biographical trajectories are becoming flexible and individualized in line with increasing flexibility and individualization in the world of work. Work and free time are now very much mixed up during each age of life. Free time is no longer lodged at the two ends of life; it punctuates the period devoted to work. The success, everywhere in Europe, of parental leaves for raising children, the development of sabbaticals and of life-long learning, the multiplication of leaves for training or of "time savings account", all this is evidence of how entangled the socially defined periods of time have become.

Various indicators provide evidence of this desynchronization as the ages of life have lost their specialization. For example, the economic inactivity rate is rising in all age-groups (Table 2). This increase in the time that is neither employment nor unemployment is not limited to the two ends of life since it is also affecting the middle-aged. The inactivity rate of men 35-44 years old has risen significantly since 1985 and now tends toward or above 6% in European countries such as Denmark, Finland, Belgium, Germany, Sweden and the United Kingdom (See Table 2). There are three possible explanations: more of these persons are undergoing training or else have stopped looking for work or have temporarily left the labour market. Netherlands, unlike other EU countries, has experienced a decrease in the inactivity rate for the young and middle-aged and a stabilization for persons over the age of 55; but this exception might be set down to the growth of part-time employment there.

Another example of the blurred stages of life is that training and education no longer concern the young alone. Periods of training and job conversion increasingly interrupt the time spent in the labour force. Table 4 provides data about ongoing education, which is becoming significant in Denmark, Finland and Austria. Approximately 30% of the 25-34 age-group are in education/training; and 15-20% of the 35-59 group.

In the United Kingdom, 25% of new enrollees in higher education in 1994 were at least 30 years old. In Denmark and Sweden too, this age-group represented a high proportion (18%) of freshmen. In several EU countries, on-the-job training is being offered more often to all age-

groups: in Scandinavia and, to a lesser extent, the United Kingdom and Netherlands, where large numbers from the 35-44, 45-54 and even 55-64 age-groups have received training (Table 3). "Life-long learning" is already a reality. For the whole 15 member EU however, access to occupational training during employment is clearly restricted after the age of 45.

f) Leveling age thresholds

The blurring of the ages of life has wrought disorder in the hierarchy of life-course stages, each assigned a specific social function. The principle of a clear-cut transition from one age to the next is thus coming under question along with the role of age thresholds as chronological markers of the passage from one stable status to another. As Roussel (1989:224) has stated in his study on the "uncertain family" and the upheaval in traditional biographies, "The thresholds used to have a twofold function: in the present, they made one situation incompatible with the others; and over time, they marked points of irreversibility. The person passing over a threshold thus entered a new, distinct and, in a way, definitive situation. We are now witnessing the gradual leveling of these thresholds."

This leveling of age thresholds has come along with the reversibility of transitions and itineraries. Partial, reversible transitions are made toward uncertain statuses. For instance, entry into the world of work is increasingly characterized by a difficult integration of young people and a longer period of formal education. It is marked with alternating periods of employment, training and joblessness. Getting a job and founding a family no longer signal irreversible entry into adulthood. Furthermore, these events are often desynchronized. Not only can this passage be reversed, it is also being deinstitutionalized. At the other end, definitive exit from the labour market, given end-of-career precariousness, involves disorderly alternations between periods of unemployment, training and odd jobs before entitlement to retirement.

Given this leveling of thresholds, individuals' passages over them are more often reversible. Biographical trajectories are ever more contingent (Heinz 2001) with partial, reversible transitions toward uncertain statuses. New families are founded at the age of 40 or 50. Late parenthood is becoming more common. At the age of 40, persons undergo training for new jobs or enter the ranks of the long-term unemployed. Others, experiencing unemployment at the age of 35, go back home to live with their parents... Repeated entries in and exits from the labour market follow each other in disorder: for young people, odd jobs; for older wage-earners, what Doeringer (1990) has called "bridge jobs" — usually atypical jobs on a secondary labour market while waiting for a pension. As we see, the major transitions of toward and out of economic activity (which used to mark the three principal ages of life) are becoming indistinct.

Rites of passage from one age of life to the next, such as communion, the draft, marriage or ceremonies for departure on retirement, are no longer being observed. This evidence of the leveling of age thresholds provides us with a glimpse of the slack in a collective regulation of the life course. As a consequence of this blurring of the ages of life and leveling of age thresholds, biographical trajectories are becoming complex and uncertain for everyone. They are being destandardized, differing from one person to another. This situation has led to a "crisis" of norms and life plans.

First of all, the life course's normative framework is losing relevance. Welfare system regulations still follow principles based on linear biographical trajectories and a compartmentalization between life's stages. They are still grounded in uniform, universal categories (such as chronological age) even though personal trajectories have been destandardized. The gap between old norms and new situations spawns uncertainty. It also leads to inadequate coverage for new social risks and an unfair administration of welfare programs.

Secondly, life plans are in crisis. Unable to foresee their new trajectories and confronted with a desynchronized life course, people experience the future as being socially insecure. Faced with deep uncertainty, they cannot make plans. This crisis of life plans coincides with the crisis of the Fordist welfare state, since this uncertainty undermines the insurance model, based as it is on a probabilistic future.

RECONFIGURING WELFARE IN CONFORMITY WITH A FLEXIBLE LIFE-COURSE REGIME

Welfare and security must be redesigned so as to take into account this new organization of time over the life course. Relatively rigid Fordist welfare states are no longer capable of adjusting to new risk profiles. New forms of work and the greater temporal flexibility of the life course do not have a counterpart in the changes made in welfare systems. Welfare's current structure, with its lists of insured risks and corresponding entitlements and benefits, is still tightly linked to the threefold organization of the life course. It cannot, therefore, provide coverage for new risk profiles. The gap is widening between rigid welfare instruments and new needs for coping with insecurity. Linked to the new flexibility of the life course, there is a need for protection so as to cope with the rapid obsolescence of know-how and skills, which entails increased mobility and more frequent job conversions. There is also a need for coverage during periods of inactivity, which affect all age-groups since, as we have seen, inactivity no longer characterizes the end of the worklife alone.

As we know, the industrial model of labour relations entailed the wage-earner's subordination to the employer as a counterpart for a secure job and broad coverage for various risks (Castel 1995, Supiot 1999). This dependent employment status was paired with an extensive welfare system, which was fully instituted following WW II. This model clearly corresponded to the needs of big industry and its wage-earners. Nowadays, a large number of employment situations do not fit into this model. The subordination/protection pair is out of phase with firms' current needs and their management of human resources. Less emphasis is being given to dependence but more to employee autonomy and responsibility (Menger 2002) and to project management or the setting and meeting of objectives (Boltanski & Chiapello 1999). Human resource management is ready to grant employees more freedom, but with more responsibility and less security. Given all this, we must redesign security so that it reaches "beyond employment" in Supiot's words (1999). The problem is no longer to protect from foreseeable social risks but to provide people with the concrete means for assuming their new responsibilities and autonomy. The notions of welfare and security have to be reconfigured for a flexible life course.

In the coming era, security will be the central paradigm in social protection, as compared to the notions of responsibility and fault that prevailed during the 19th century or the principles of solidarity and risk-coverage that underlaid 20th century welfare states (Ewald 1992). The major objective will not be to compensate for major risks (by socializing liability) and to provide stable jobs. Instead, it will be to improve the security of individualized, mobile, uncertain life-course trajectories. Actively providing support for continuity in flexible biographical trajectories can achieve this. Various proposals in recent years seek to reconfigure welfare by combining security with flexibility. Whether referring to "social investments" (Esping-Andersen 1996), "social drawing rights" (Supiot 1999), "asset-based welfare" or "transitional labour markets" (Schmid 2002), they all aim at redefining the paradigms underlying the welfare systems inherited from the industrial era so as to provide an "optimal management of uncertainty" (Ewald 1992:21). These proposed solutions resolutely refuse partial reforms or mere adjustments to the business cycle. They all address the problem of the very architecture of welfare (Cf. the report on a new social architecture for Europe coordinated by Esping-Andersen, 2002).

From this perspective, income replacement is but one function of welfare among others. Welfare states must now support and promote the autonomy of individuals by providing continuity despite alternations between periods of economic activity and inactivity. Maintaining occupational capacities and "employability" is a key issue necessitating a new welfare architecture. This is the very meaning of the phrase "social investments" as worked out by Esping-Andersen. For him, the objective of equal opportuni-

ties now implies measures different from the usual arrangements for redistributing income. These new measures should develop human capital and provide access to education and vocational training. They might be reinforced for the underprivileged. This formulation in terms of a “social investment” is still not very clear. It tells us nothing about how to combine and coordinate actions between the main pillars in the welfare state, namely: the state, the marketplace, firms, individuals and the family.

Proposals for reconfiguring welfare differ in the degrees of socialization of the new risks to be covered (See Guillemard 2003 for a fuller discussion of these proposals). Depending on the broad or narrow conception underlying them, they might refer to either liberal, social democratic or continental approaches. In line with Barbier’s remarks in the present volume about the two distinct types of “activation of social protection” in Europe, we can point to two different ways of reconfiguring welfare as a function of the weight carried by the welfare state’s main pillars. Formulas for an asset-based welfare defend the principle of a patrimonial social state that intervenes preventively upstream from the marketplace so as to help individuals acquire various sorts of “capital” — financial, real estate but also human (education, training) and social — with the aim of requalifying people for a return to the marketplace. This capital would be accumulated in individual accounts, replenished directly by the state and indirectly by various public (in particular fiscal) incentives for individuals to save or for firms to pay into their employees’ accounts. The advocates of this approach insist on its capacity for increasing the independence, autonomy and choices of individuals, who thus shape their own future and become the “entrepreneurs” of their careers and lives. In brief, this approach would help “empower” them. This formula assigns a key role to the individual in line with the “welfare-to-work” conception. It seeks to provide security by “reintegrating” people in the labour market as it exists. In contrast, formulas based on “social drawing rights” and proposals referring to “transitional labour markets” emphasize collective regulations and a coordination by the main actors, especially the state. Individuals would not be left to themselves in the labour market, a network of actors and programs being the key to making personal trajectories more secure.

Whereas the asset-based welfare model centers around the free, responsible individual, the transitional market one emphasizes the “social rights” of the actively employed and the regulations that shape and guide their mobility between the many states of activity and inactivity that now mark careers. Its focus on systematic and negotiated rearrangements of the passageways between these states accounts for the name “transitional markets”. Its underlying principle is to remunerate these transitions and not just employment. To this end, the labour mar-

ket and welfare should be reformed so as to provide continuity and security despite discontinuous career paths, with countless back and forth movements between changing statuses and alternations of periods of activity and inactivity. Unemployment compensation insurance would thus become an "employability insurance" that, instead of simply trying to maintain a level of income, would enhance the person's income-earning potential. A second reform would be to create a "mobility insurance" so as to provide security for a change of job or activity status. Supiot's (1999) proposals for "social drawing rights" of various sorts fit into this line of thought, the intention being to work out new instruments whereby "rights" are associated with the person rather than the latter's occupation or employment status. These rights would no longer be conditioned by the past or present employment status, and no longer represent the only counterpart to a risk. Thus separated from employment, they would represent a "credit" that has been built up and can be transported from one employer to another. The decision to use these credits would be freely made by the titleholder instead of being tied to the occurrence of a risk. All these proposals for reconfiguring welfare have a similar objective, namely: create a more flexible, optional security that provides for continuity in biographical trajectories in a world where career pathways have become more and more uncertain and where life trajectories, no longer linear, do not have regulated points of transition. But as we see, the solutions being proposed are different.

In the case of asset-based welfare, the individual would become a stakeholder thanks to public funding, but he/she alone would carry responsibility for using benefits to build up personal security. The danger here is that individuals be left to themselves when making choices and drawing up life plans, what Osterman (1999) has called a "pack-your-own-parachute strategy". On the contrary, the solutions related to transitional labour markets or "social drawing rights" are based on both an institutionalized financing of individualized entitlements and a shared responsibility for using them. In this case however, the coordination exercised via a superorganization comprising all actors in the labour market and in welfare might turn out to be overly complicated; and any shortcoming in coordination might open a breach in the provision of active security throughout life.

As we see, the reconfiguration of welfare is still in an experimental state. It raises problems; and the proposed solutions have not yet been fully worked out. However the reconfigured welfare state arising will be more preventive than curative; it will be based on life-course policies more than on programmes segmented by age. Given this perspective, such policies are becoming a major challenge for the future development of a social Europe.

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