



A new organisation of time over working life



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Authors: G. Naegele, C. Barkholdt, B. de Vroom, J. Goul Andersen and K. Krämer, in cooperation with the following researchers: A. Amann, V. Borras, M. Chletsos, R.H. Cox, M. Dores Guerreiro, G. Ehgartner, A.-M. Guillemard, G. Huyez, J. Järvisalo, O. Kazuya, G. Lamura, S. Marklund, A. Petroglou, A. Principi, W. Sprenger, C. Stenlund and A. Wigfield.

Research institute: Institute of Gerontology, University of Dortmund, Germany

Gerhard Naegele is Professor of social gerontology and Director of the Institute of Gerontology at the University of Dortmund. He has published widely on issues of ageing, both in the workplace and the community.

Corinna Barkholdt is a lecturer in social gerontology at the University of Dortmund, her main area of interest (also of her doctoral thesis) being the new organisation of working time and social security throughout working life.

Bert de Vroom is an Associate Professor in sociology at the School of Business, Public Administration and Technology, University of Twente, the Netherlands.

Jørgen Goul Andersen is Professor of political sociology and head of the Centre for Comparative Welfare Studies (CCWS), University of Aalborg, Denmark.

Katrin Krämer is a social scientist and senior researcher at the Institute of Gerontology, whose research activities are concerned with care insurance systems and their impact on social welfare.

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Research management: Hubert Krieger and Robert Anderson



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European Foundation for the Improvement of Living and Working Conditions
Wyattville Road
Loughlinstown
Dublin 18
Ireland
Telephone: (+353 1) 204 31 00
Fax: (+353 1) 282 42 09 / 282 64 56
E-mail: information@eurofound.eu.int
www.eurofound.eu.int

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Foreword

The organisation of time in society has been a long-standing area of interest and analysis in the Foundation. Considerable attention has been given to the structuring of working time as a central element of working conditions and a key influence upon job satisfaction or the quality of working life. However, the Foundation's wider remit, to examine the quality of life for Europe's citizens, underlines the importance of looking at links between working time and time outside work.

The changing labour market, alongside the demands for time to meet social needs (for learning and caring, personal, family and community activities), generates pressures to re-examine options for organising working time. Above all, as this report emphasises, this rethinking must address the organisation of time over the course of an individual's working life, not only at specific moments.

The concepts of 'life-cycle' and 'life-course' are increasingly being used as tools for analysis and policy debate. They require careful application to make them operational and to inform policy-making. However, the life-course approach can provide insights and shed new light on contemporary policy challenges. Issues of lifelong learning, intergenerational solidarity, employment rates, sustainable pensions and care for children or dependent adults are all addressed in the 'life-course perspective'. This does not, of course, offer ready-made solutions, but rather ideas and options for human resource policies, labour market and social protection policies. This life-course approach emphasises the inter-relatedness of all these policies.

This report, *A new organisation of time over working life*, offers a conceptual framework to consider time arrangements and working life, linking this to measures to improve quality of life. The report shows how these time arrangements have already changed significantly, for men and especially women, over the last 30 years, and it documents some of the consequences. This first report does not give a systematic comparative analysis of new time arrangements across the EU, but it illustrates developments in many areas, including part-time and flexible working time; long-term leave arrangements for care, education or other reasons; and measures to extend or redistribute time over working life.

The conclusions not only point to the need for further research, some of which is already underway, but also signal a range of initiatives which need further implementation and evaluation – involving workplace measures, collective bargaining, public authorities and public policies.

We are pleased to make this report available as a contribution to the lively debate and reflection upon time policies and quality of life. A short summary has been prepared by the Foundation's research managers.

Raymond-Pierre Bodin
Director

Willy Buschak
Deputy Director

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Introduction

The aim of the Foundation's project, *A new organisation of time over working life*, is to provide a more detailed theoretical and conceptual background to the increasingly relevant debate about the reorganisation of time throughout an individual's working life, and to broaden it out. The ultimate goal is to promote good practice in the area covered by this concept within the Member States of the European Union. An issue of crucial concern is how employees can improve their quality of life by more successfully combining and balancing their working and private lives, obligations, needs and interests, not just at specific times during their lives but throughout their whole working lives. To quote from the project's terms of reference:

A major task of the project is to explore possibilities of an agreed, coordinated, organised and fair resynchronisation of time needs and preferences over the course of the working life. Quality of life is *inter alia* determined by the effective use of time. Effective use of time of employees in paid work means for many employees coordinating in the best possible way time requirements from work with time requirements for personal life. Significant changes at work and in living conditions create a challenge for improved coordination for an increasing number of employees in the EU. [...] This coordination challenge exists over the whole course of working life, that is, over the whole work biography of an employee.

The task of the resynchronisation of time requirements raises the following basic questions, which are addressed by this project:

- How can an individual's time be reorganised over the course of his or her working life, and how can employees be enabled to manage their time in such a way that they can meet their (new) social needs?
- How have time arrangements already changed as a result of new needs and preferences on the part of individuals?
- How can new time arrangements be envisaged that fulfil both the criteria of improving employees' quality of life (in accordance with changing needs and preferences) *and* satisfying employers' needs for flexibility, as well as collective interests of economic and social sustainability?

The challenge is to explore the scope for changing the ways in which time is organised strategically and distributed throughout an individual's entire working life, reflecting his or her individual wishes, preferences and needs (which, of course, change continuously throughout the life-course). With a view to formulating concrete policy recommendations for such change, this project draws on research into policy across a large number of EU countries.

All EU Member States are currently facing similar policy challenges generated by long-term structural changes that are, in turn, prompted by demographic, societal and economic developments. This project explores some of the possible responses to such pressing political challenges and social trends as:

- ageing of the population;
- structural changes in family patterns;
- globalisation and an increased emphasis on competitiveness at both the micro- and the macro-economic level;

- the growing importance of employability and lifelong learning within the EU workforce;
- a widespread trend towards social and labour market exclusion; and
- structural changes in the understanding of gender roles.

Furthermore, we explicitly explore structural changes in the interests, preferences and needs of the working population in EU Member States, including the growing difficulties that employees face in achieving a work/life balance. For example, research data reveal rising dissatisfaction among employees with standardised and/or inflexible patterns of working time that restrict the individual's flexibility to enjoy both more leisure time and more time for wider social activities. Demographic changes and/or growth in women's participation in the labour force have, moreover, led many families to face serious new challenges in balancing work with traditional family responsibilities, such as caring for children or dependent relatives. A further crucial example is the increasing need for vocational training. In order to meet rapidly changing skills demands in the labour market, most employees now have to update their skills continuously throughout their working lives; they are no longer able to restrict training activities to a particular period, such as the early years of their working lives.

A key task for policy-makers over the coming years will be to provide adequate opportunities for employees to meet these new demands, while at the same time trying to improve both their living and working conditions and their quality of life. This task is relevant both to different policy fields, such as working time, social security, social services or family policy, and to different levels of action, such as the legislative or collective bargaining arenas.

This project also takes explicit account of the fact that these new challenges are to a large degree embedded in, or may even be the outcome of, a unique change in the age breakdown of the populations of all the EU Member States. Increasing life expectancy is of particular relevance to our explicit life-course approach, as summed up by the Director-General of the European Commission's DG for Employment, Odile Quintin (2001), when she said recently: 'We should recognise that longer life expectancy is perhaps the biggest achievement of mankind. We need to shed our traditional ways of thinking and use our collective imagination to look at new and better ways of organising work, leisure, learning and caring over our lifetime.'

In other words, there is already increasing awareness at EU level that these new challenges have to be handled in a life-course perspective. The central focus of this report is, therefore, on changing time arrangements that may be defined as special new (institutionalised) combinations of working time and personal time. These time arrangements are the structured patterns of practices currently observable, or emerging, among workforces in EU countries (*see Chapter 4, 'Towards a typology of time arrangements'*). These time arrangements are analysed and evaluated here from two specifically selected perspectives: the life-course (*Chapter 3*) and quality of life (*Chapter 5*). Our underlying theoretical assumption is that these time arrangements, both at specific stages in an individual's working life and throughout his or her working life, are the result of a combination of individual preferences and needs, on the one hand, with institutional framework conditions (which offer options in terms of working time and financial resources), on the other. This holds for the whole range of time arrangements throughout an individual's working life — from training and entry into the labour market right up to retirement. Overarching social, demographic and political

changes, as well as country-specific cultural patterns, affect both the changing needs and preferences of employees and the institutional options provided by governments and other decision-makers.

The underlying premise of this report is that quality of life may be improved through enhanced time options, allowing individuals to create appropriate time arrangements that help them to achieve key personal goals, such as a better work/life balance. An ideal work/life balance coordinates and balances private needs (such as hobbies), vocational interests (such as further education and training, or preparation for a ‘new’ career) or activities beneficial to society (such as voluntary work) with paid work, both at specific stages in an individual’s life as well as over their lifetime.

This life-course perspective represents an innovative approach to the issue of changing time arrangements. Most previous research on time use by individuals has concentrated solely on particular life phases (such as childcare, care for elderly relatives or retirement) and/or solely on selected working-time arrangements. Such a focus, however, fails to reflect the effects of those arrangements on an individual’s overall life-course and on quality of life over the entire life-course. Only an explicit life-course perspective enables us to analyse single life phases not as isolated segments but in the context of previous and subsequent life phases, making it possible to analyse the full range of consequences that any particular time arrangement may have for the life-course.

For example, part-time arrangements may be helpful in the short term, such as when an individual is starting a family or wishes to combine work with care obligations. They may, however, be counterproductive in the longer term because part-time work can still entail medium- and long-term disadvantages in terms of career prospects, employment conditions, social security and even security of income in old age. It is clear from German research data, for example, that individuals — and in Germany, they are mostly women — who reduce their working hours or even leave the workforce either temporarily or indefinitely (in the case of early retirement, for example) in order to care for dependent elderly relatives face both substantial limitations on their further employment prospects when they attempt to resume full-time employment and distinct financial disadvantages in terms of their pension entitlement.

The focus of this project is not, however, an individual’s entire lifetime but rather their *working* lifetime. At the same time, we are interested mainly in the long-term, rather than short-term, effects of working-time options. In this context, we assume that working time and the corresponding systems of social protection (themselves influenced by the organisation of work) are essential elements in the way society organises time, which at the same time influences the scope for individuals to organise their working-life biographies.

Preliminary research for this project revealed substantial empirical evidence that the overall organisation of lifetime working hours has been changing in many European welfare states over recent decades. The current transformation and flexibilisation of employment (not least under the influence of globalisation) is characterised by growing diversification, destandardisation and/or destabilisation of employment conditions. Among the most obvious changes are the extensive erosion of so-called ‘standard working hours’ (a 5-day week of 35 to 40 hours) and ‘standard employment practice’ (continuous full-time employment for more than 40 years in the occupation for which the individual was originally trained or at the same workplace).

To a substantial extent, the institutionalised ‘three-box’ life-course (with separate phases of education, paid work and retirement, *see Figure 1*) is no longer the norm, even for male workers. Such patterns as part-time work, flexible working-time schedules, working-time accounts, leave for caring or parental responsibilities, educational leave, career breaks, sabbaticals, working-time reduction on a daily, weekly, monthly or yearly basis, schemes for combining work and non-work activities (for example, in the voluntary sector) and early retirement schemes — all these practices have become more and more widespread. Taken together, they already represent a remarkable change in the traditional organisation of working life over the course of an individual’s life. It is, moreover, becoming increasingly evident that the trend is towards a more flexible working life-course in which work, learning, caring and leisure time no longer follow the classic chronological sequence, but are increasingly organised in mixed sequences, or even in variable and individualised combinations, over the course of each individual’s life.

So far, there has been little or no systematic research in the EU into the implications of these changes for traditional working-time patterns, either for individuals or for the labour market, companies and policy-makers. As far as individuals are concerned, for example, not much is known about the consequences of such changes for their living and working conditions and their social security position, particularly from a life-course perspective. In expert debate, the approaches and underlying assumptions range from an optimistic ‘modernisation of society’ perspective (which points to the potential for promoting individuals’ autonomy in organising their lives) to a pessimistic ‘risk-society’ line of reasoning (which stresses the precariousness of employment and the social and financial risks of flexibilisation and individualisation). Although we would emphasise the potential for improving quality of life, it is important not to neglect the new social risks that may arise or the dangers of greater social inequality and marginalisation if social security systems are not adapted to changing circumstances. From a quality of life perspective, we are also interested in those new risks that may arise from overstretching the ability of individuals to synchronise and coordinate when confronted with new patterns of working-time organisation.

As far as companies are concerned, little is known about the preconditions for, or the circumstances and possible outcomes of, implementing new working-time options. Nor has there been a systematic approach by EU policy-makers to examine the relevant political implications of these developments. Further tasks for this project are, therefore, to contribute to the research and formulation of theories in these areas and to provide background information for the respective policy debates. Our main challenge at this stage has been to provide a meaningful conceptual framework for organising the relevant information, critical reflection and analysis.

In this context, we are fully aware of the fact that different actors are involved in the field of working-time policy, as well as different, and sometimes conflicting, interests. Improving employees’ living and working conditions and quality of life, on the one hand, might conflict with the working-time interests of employers and companies, on the other. This may occur, for example, when companies respond to structural change in their competitive conditions (prompted particularly by globalisation) by seeking to adapt both their cost structures and their way of organising work. Current working-time policy has become a decisive parameter of action within companies, while the working time-related interests of both trade unions and employers’ associations have to be taken into account as well. The State, as one of the most important actors in the field of welfare policy, has also to oversee collective preferences and interests. These interests

have to be seen particularly against the background of the existing and evolving welfare structures and policies across the EU.

In this report, we therefore have to take into account the differing collective needs and interests of relevant groups of actors when examining the implications of new working-time options and the resulting new time arrangements. Key questions in this context are how to avoid 'zero-sum' situations or, conversely, how to create 'win-win' (or at least 'win-non lose') situations within all the different groups of actors involved. We do, however, believe that is possible.

Overall, the authors believe that research should focus on answering the following five key questions (*see Chapter 6 for further detail*):

- What types and patterns of time arrangements are developing in European countries?
- How are these time arrangements related to the preferences of individuals and collective actors?
- How are these time arrangements related to institutional options?
- How do these time arrangements contribute to the reorganisation of the individual's entire working life?
- How are these time arrangements related to quality of life?
- How can a new working-time policy, based on a life-course approach, be implemented?

Methodology

To provide preliminary answers to these key research questions, a research network was established in December 2001, consisting of an Inner Research Group and an Expert Network. The Inner Research Group was responsible for organising the project, drawing up the guidelines for the country reports, preparing these reports for their own countries, coordinating the Network's activities and writing the final reports. The Expert Network, on the other hand, was responsible for delivering in-depth, country-specific qualitative material, for advising the Inner Research Group and for evaluating its final written reports. Altogether, the project covers 14 EU Member States; comparative work has also been carried out for the USA and Japan.

The researchers on the project followed a two-stage methodological approach. The first stage involved work at a quantitative level to attempt to cover all EU Member States. This primarily meant reviewing existing empirical studies and surveys, as well as official statistics and other material. The resulting analyses were based mainly, though not exclusively, on the following sources:

- official labour market, population and working population statistics;
- international and national surveys on subjective indicators (for example, on preferences for working time, women's employment and labour market attitudes);
- investigations and panel research into labour force participation, working-time patterns and relevant changes (such as part-time work, temporary work, atypical forms of employment, working-time arrangements, development of household characteristics, family structures and further socio-economic developments); and
- a review of the relevant literature and national research studies of each country.

This initial stage also aimed at providing the project with information on developments in all EU Member States by means of data and empirical sources on such areas as national action plans on employment, European employment reports, working-time legislation, social security regulations and labour market measures. The findings served as the first key source of information for Chapters 7, 8 and 9 of this report. It should be noted that this literature review was completed by October 2002.

The second stage involved processing information gathered from special reports written to provide more in-depth analysis of the situation in individual countries. These country reports were written by both the Inner Research Group and the Expert Network, based on two sets of guidelines developed by the former.

- The first set of guidelines, sent out in Spring 2002, aimed at exploring institutional arrangements that might influence individual preferences and choices in terms of time arrangements (and their combinations). These included different options for statutory leave, working hours models, legislation regulating vocational training, and social security or tax legislation acting as either an incentive or a disincentive to work.
- The second set of guidelines, sent out in June 2002, focused primarily on whether existing options can be (and are) utilised to combine activities throughout an individual's working life and whether there are examples that may serve as reference points for the next phase of the project (i.e. investigating the scope for a new organisation of time over the working life-course based on promising models that fulfil our prerequisites in terms of improving quality of life). The second set of guidelines also aimed at completing and differentiating the list of individual options and time arrangements. It also encouraged analysis both of existing time options or combinations of such options and of possible options and combinations against the backdrop of their possible institutional embedding.

Structure of the report

Chapter 1 provides a short introduction to the EU policy context of changing time arrangements in a European perspective. *Chapter 2* describes the essential aspects of the **life-course perspective** as the starting point for the research. We also analyse its specific advantages for the project compared with existing research on and models for working time. The focus is on those contributions that set structural changes in 'standardised' working-time patterns in a life-course perspective. In *Chapter 3*, the integrated report offers a selective overview of recent relevant welfare state approaches, as well as of socio-political debates from social science and socio-gerontological approaches. More specifically, we focus on those approaches that take systematic account of new patterns for redistributing time throughout individuals' working lives but can also be regarded as new institutional arrangements that support and/or promote enhanced quality of life. These approaches have, in some cases, been used as building blocks for the conceptual framework of the project. This conceptual framework is clarified in *Chapter 4*.

Chapter 5 introduces and elaborates the second central perspective — **quality of life** — which is used to analyse and evaluate changes in time arrangements. *Chapter 6* deals with the key research questions.

The next three chapters give an account of the empirical results of the first phase of the project and are based on both the existing empirical studies and surveys, and the country reports. *Chapter 7* offers an overview of the currently prevailing organisation of time throughout the life-course within EU Member States. Also considered here are the structural changes that have taken place in the meantime or that are evolving, together with their demographic, political and social backgrounds. *Chapter 8* details the specific points of view and preferences of the main actors involved (individuals, trade unions, employers' associations and the State). *Chapter 9* focuses on whether the EU or individual member states already have policy approaches to reacting to these changes in working hours and the risks connected to them and on whether these approaches have a life-course perspective. Also included is a classification of different initiatives in two dimensions: (1) single or integrated options, and (2) approaches to them, sub-divided into (2a) life phase and/or critical life event, and (2b) the life-course.

Chapter 10 gives an interim evaluation of the findings so far; the criteria used to evaluate them are the five dimensions of quality of life, formulated and explored in Chapter 5. Some preliminary answers are also given to the key research questions developed in Chapter 6.

Finally, it should be noted that the term 'life-course' is used throughout this report instead of 'life-cycle' because it represents both a concept and a theoretical perspective. According to Elder and O'Rand (1995), 'life-course' refers to age-phased life patterns embedded in social institutions and to the process of historical change. In its theoretical orientation, the life-course defines a common field of enquiry by providing a framework that guides research in terms of problem identification and formulation, the selection of variables and rationales, and strategies of design and analysis.

EU policy context

1

Of central interest is how employees can improve their quality of life. This leads to the question of whether ‘quality of life’ is a focus of policies at European level and how far the idea of a new organisation of time throughout working life fits in with the present political context.

The concept of ‘quality of life’ has for some time marked policy approaches at EU level. It has focused attention on the implications for the quality of living conditions of the changing nature of employment, work organisation and working conditions, and of the modernisation of social protection and social services (*see below for the overarching EU-wide demographic, social and political challenges*). In view of the developments that the labour market is undergoing, it is assumed that the linear career concept of the 20th century will increasingly be replaced by the ‘norm of the varied working life’ (European Commission, 1997). Issues concerning the European system of social security were, therefore, also on the agenda of policy-makers from the outset. It must be emphasised, however, that the European policy approaches developed in this context are no more than programmatic guidelines for the individual EU member states, whose implementation is not laid down in any legislative form. Instead, responsibility for their translation into action has been left to the individual member states. This enables them to take account of their individual systems of social security, policy concepts and traditions (a process known as the ‘open method of coordination’). The measures implemented at national level differ greatly as a result, which makes it difficult to assess the success and appropriateness of these policy approaches.

In their attempt to promote flexibility and new forms of work organisation, previous European policies endeavoured to find a balance between the flexibility that is linked to the concerns of production and the security that employees require. In particular, the European Commission’s *White Paper on Growth, Competitiveness and Employment*, published in 1993, set a benchmark at European policy level as far as job creation and social exclusion are concerned. The paper outlined the development of measures to improve the innovative and competitive qualities of Europe’s organisations (Webster, 2001). The *Green Paper on Partnership for a New Organisation of Work* (European Commission, 1997) also dealt with the scope for improving employment and competitiveness through better organisation of work at the workplace.

This discussion resulted in the European Employment Strategy, an approach that, in principle, has as its goal the initiation of policy concepts at national level to enable individuals to cope more successfully with the changes and new demands of working life. In this spirit, policy guidelines (the so-called ‘pillars’) were developed at the Luxembourg Employment Summit in November 1997 with the goal of assisting national action plans for employment. The idea behind the employment policy guidelines is to address Europe’s shortcomings in four areas (Foden, 2000):

- skills development (employability);
- job creation and the foundation of businesses (entrepreneurship);
- participation in working life, work organisation and the process of change at enterprise level (adaptability); and
- equality between the sexes and women’s participation in the labour market (equal opportunities).

The conclusions of the Vienna European Council in December 1998 took the ‘Luxembourg process’ further. These debates and approaches dealt with a number of key themes, which have

been articulated more clearly in additional documents from the European Commission, particularly the *Council Resolution on the 1999 Employment Guidelines* (European Commission, 1999a) and the *Proposals for Guidelines for Member States' Employment Policies 2000* (European Commission, 1999b). Both documents made the following proposals for national policy approaches which, all in all, aim at creating conditions of full employment in a knowledge-based society:

- transition from passive to active measures;
- lifelong learning;
- promotion of a labour market open to all;
- modernisation of work organisation; and
- reconciling the demands of work and family life.

The European Employment Strategy may be seen as a major contribution to the political agenda of the European Union. Conclusions are dedicated to economic growth, social inclusion, social cohesion and the quality of jobs, which are also objectives of the Social Policy Agenda confirmed at the December 2000 Nice Summit. In the Agenda, significant emphasis is placed on the 'promotion of quality' (European Commission, 2000a). This approach includes the promotion of quality of work, social policy and quality in industrial relations. Behind these objectives lies a number of key themes. For example, 'quality of work' implies creating better jobs and finding more balanced ways of combining working life with personal life. 'Quality of social policy' implies a high level of social protection, good social services available to all people in Europe, real opportunities for all and the guarantee of fundamental and social rights. Good employment and social policies are needed to underpin productivity and to facilitate adaptation to change.

Since quality is seen at the heart of the European social model of promoting employment in a competitive and inclusive knowledge economy, the European Commission presented a communiqué on employment quality in June 2001 with the title *Employment and Social Policies: A Framework for Investing in Quality*. In its endeavour to coordinate social and employment policies more successfully, it is worth mentioning that in December 2001 the European Summit at Laeken adopted an initial list of key indicators and contextual indicators that were to be included in the 2001 *Employment Guidelines* onwards and were to be used for the drafting of national action plans.

Against this background, the current project of *A new organisation of time over working life* can be regarded as one appropriate response to pressing political challenges caused by demographic, economic and social changes which have had profound effects on individuals' working lives. In this context, we echo and closely follow a number of current EU debates and initiatives in the fields of economic, employment and labour market policy, as well as pensions, social and equal opportunities policy. We refer particularly to attempts to enhance the quality of life and the quality of work. We also make specific reference to the debate on partnership for a new organisation of work, the European Employment Guidelines, decisions on fostering lifelong learning, the topics addressed in the European Social Policy Agenda, resolutions covering the demographic challenges and the EU's principles on active ageing. Finally, we refer explicitly to the EU-wide attempts to increase involvement by citizens in various social issues.

The following three policy dimensions can be distinguished: (1) micro-economic, macro-economic and labour market dimensions; (2) demographic dimensions; and (3) social and equal opportunity dimensions. However, we are aware that the policy goals indicated do conflict to some extent (see *Chapter 10*).

Economic and labour market dimensions

Contributing to modernisation of work organisation in companies

The European Employment Guidelines stress that competitiveness increasingly requires companies to be more flexible. Modernising work organisation is a core task for companies if they are to survive in the context of growing international competition. In terms of technological and/or organisational changes in the labour world, too, new working-time patterns are seen as crucial to the future viability of modern working society. Nonetheless, because employee motivation is a core component of productivity in companies based on modern methods of work organisation, it is essential to reconcile the needs of the company with the expectations of employees who want to manage their working hours in a flexible manner. This means that a new compromise is needed between enterprises, employees, employers' organisations, trade unions and the State.

However, as the five-year evaluation of the European Employment Strategy, published in July 2002, explicitly states, 'the broader scope of work organisation has not yet received sufficient attention' (European Commission, 2002a). This project may therefore be regarded as an explicit approach to overcoming this lack of attention as far as working-time policy is concerned. We try to translate the idea of a 'fair compromise' into practice when linking the flexibility needs of companies with the flexibility needs of employees. Further, we seek to embed these endeavours in a comprehensive life-course approach, which is — according to the five-year evaluation — still lacking in most countries and is therefore explicitly called for.

Helping to foster 'lifelong learning'

The European Employment Guidelines repeatedly underline the need for a continuous increase in the knowledge-creation capacity of the workforce. One of the consequences is that lifelong learning is of vital necessity. Lifelong learning has been a subject of policy discussion and development for many years. For example, the Commission decided on the goal of establishing an era of lifelong learning in Europe in November 2001. A year earlier, in November 2000, the Commission had adopted a Memorandum on lifelong learning, based on the conclusions of the 1996 European Year of Lifelong Learning. Earlier still, at the Lisbon European Council in March 2000, the European Union had set itself the strategic goal, reaffirmed at the Stockholm European Council in March 2001, of becoming the most competitive and dynamic knowledge-based society in the world (European Commission, 2001d). Obviously, lifelong learning strategies interlink with the European Employment Strategy, aiming at maintaining employability, promoting adaptability of the workforce and supporting older workers to stay in the active workforce longer.

However, transferring the idea of lifelong learning into practice requires, amongst others, time resources that are not at present available to a large section of the workforce and that have to be created within innovative as well as permanent structures to link work with training. Moreover, the five-year interim evaluation of the European Employment Strategy (July 2002) critically states that

'lifelong learning is far from being a reality for all, as illustrated by the continuing very low level of participation of older workers'. This also refers to those with low skills. The document stresses that, in practice, investment rates for each actor (governments and social partners, enterprises and individual workers) remain generally low. This relates particularly to stable conditions for financing continuous training, which are seen as lacking generally across the EU (European Commission, 2002a).

Enhancing employability

Human labour needs to be recognised as a key economic resource, which requires permanent investment in the employability of the active workforce; indeed, employability is one of the four pillars of the European Union's Employment Strategy. Employability is determined not only by measures to improve skills but also, to a large extent, by the physical and mental stability of employees, their state of health and, last but not least, their motivation and job satisfaction (*see Chapter 5*). Restructuring working time from a life-course perspective can be seen as a decisive parameter for action indicated in all these areas. Meanwhile, as outlined in the five-year interim evaluation of the European Employment Strategy (European Commission, 2002a), employability is accepted in the EU Member States as a lifetime concept and is no longer seen merely as a remedy for unemployment:

The concept was progressively widened to cover the whole life-course, covering the prevention of early school leaving, prevention of unemployment, increasing access to an inclusive labour market, enhancing the capacity of workers to remain active and promoting the continued updating of skills.

Helping to combat unemployment and develop employment opportunities

An additional policy issue to be addressed by a new organisation of time throughout working life is the employment crisis. This issue has been on the agenda of working-time policy debate and measures in Europe for the last 20 years. Although long-term unemployment has successfully been reduced in EU Member States, a high proportion of citizens still have no gainful employment and are excluded from social and labour market participation (European Commission, 2002a). As a result of this critical development, working-time policies in Europe have focused on the objective of reducing unemployment (Boulin and Hoffmann, 1999). The reorganisation of working time overall could lead to modern forms of work organisation and to greater flexibility of working conditions, and so help to preserve existing jobs as well as to create new ones in both the employed and self-employed sector, thereby helping to combat unemployment.

One explicit labour market dimension of the reorganisation of working-time legislation lies in its potential contribution towards stability and the expansion of job opportunities. The concept would have to be based on suitable institutional arrangements that allow temporary exits to become 'standard' ones throughout an individual's life. The effect of temporary exits from employment throughout working life would therefore be a reduction of overall working time. Provided this reduction could actually be achieved and subsequently sustained, it could create more employment opportunities and entry transitions for other potentially unemployed or part-time employed people. In other words, periods of leave could be replaced with temporary employment (Schmid, 1998), generating sufficient jobs and pensions. At the same time, such reorganisation could make a major contribution towards reducing social exclusion and creating more solidarity on

the labour market. Achieving greater social cohesion of this kind between 2001 and 2010 is a strategic goal of the European Social Policy Agenda (European Commission, 2000a).

Demographic dimensions

Contributing to EU-wide initiatives on pensions

One of the main issues of current EU debate is securing safe and sustainable pensions. This has been a subject of policy discussion and development for many years. The Gothenburg European Council in June 2001 stressed the need for a comprehensive approach to meet the challenges posed by an ageing society (European Commission, 2001b). Key objectives are to safeguard the capacity of pension systems to meet their social aims, to ensure the financial sustainability of pension systems and, furthermore, to enhance the ability of pension schemes to respond to the changing needs of society and individuals. We see increased labour force participation, particularly by older workers, as a major contribution to securing the financial stability of all pension systems, as well as of all social security systems. Indeed, the Barcelona European Council on economic and social affairs in Spring 2002 concluded (European Commission, 2002b):

Such is the case for pensions and the financial sustainability of pension systems for which an increase in the labour force participation [particularly by older workers] would be important to maintain a sustainable dependency ratio.

Responding to the 'work/age paradox'

The effective prolongation of working life is also a high-priority goal of European policy. It is regarded not only as an important way of securing pensions in future, but also as a decisive answer to both the expected demographically induced labour shortages and the changed age composition of many EU populations (OECD, 2000). Since 1994, both older worker issues and the ageing of Europe's workforce have been on the agenda of EU policy-makers. The 1994 summit was the first to underline the need to improve employment opportunities, particularly for older workers. The issue was added to the *2001 Employment Guidelines* (European Commission, 2001a) and also featured as a high-priority discussion point during the Barcelona European Council in Spring 2002.

We also see the effective prolongation of working life as an appropriate response to the so-called 'work/age paradox' (Walker, 2002a). This describes the discrepancy of continually rising life expectancy, on the one hand, and a declining actual retirement age, on the other. To quote the Director-General of the European Commission's DG for Employment, Odile Quintin (2001):

The aim must be to share the gains in life expectancy between the employment and retirement phases of life — a realistic option as people are, on average, healthier and fitter at 65 than they were 40 years ago. In particular, we need to ensure that working conditions and the quality of work is such that people are not worn out by their jobs and forced to quit early. And we have to ensure that their skills are kept constantly up-to-date over the life-cycle. In these terms, the way in which periods of work, leisure, learning and caring are distributed over the life-course should be rethought by policy-makers. People should have some freedom, for instance, to take longer holidays in exchange for later retirement.

We think that, if it were supported by or were an integral part of, a systematic policy of promotion of employability of the ageing workforce, the restructuring of individuals' working lives to

incorporate systematically the later phases of working life would create significant prerequisites for a longer working life. It could thereby help to improve both the employment prospects of older workers and to overcome the still widespread practice of early retirement in many EU Member States. In this context, we support one of the key messages of the European Commission's report (2002b) on increasing labour force participation and promoting active ageing, which explicitly calls for a 'dynamic life-course perspective' to labour market approaches for all age groups:

The objective of a comprehensive strategy should be to maximise each individual's capacity to participate over his or her whole lifecycle. [...] Prevention is the key to a successful integration and retention of people in the labour market. The aim is to ensure the positive interaction of economic, employment and social policies with the view to supporting a long-term sustainable working life in which all human resources in society are fully utilised. [...] High employment and activity rates among the prime age-group could be translated into significantly higher employment rates for older workers up to a later decade if a dynamic approach is taken to retaining these workers longer in the labour market through better working arrangements and quality in work.

Promoting 'active ageing'

The aim of improving the employment prospects of older workers has recently been tackled again under the heading of 'active ageing' in a special report published by the European Commission (2002b). Active ageing is regarded as the central concept that the EU has developed to deal with an increasingly ageing society (Walker, 2002a). It refers to both an increase in the labour force participation of older workers and to the promotion of productive activities in the retirement phases, such as citizens' involvement in and commitment to social issues (*see below*). The thought behind this approach has repeatedly been expressed in the World Health Organisation dictum — 'Years have been added to life; now we must add life to years'.

Social and equal opportunity policy dimensions

Promoting a better reconciliation of work and family responsibilities

Both the European Employment Guidelines and the European Social Policy Agenda aim at ensuring equal opportunities. An essential step may therefore be to make gainful employment more compatible with family obligations, such as caring for children or elderly or dependent relatives. However, although both documents clearly adopt a traditional life-phase approach, an explicit life-course perspective is missing.

Women have made great progress in accessing the labour market during the last 10 to 20 years, but there is still a large gap between men and women in terms of employment and career opportunities. Employment and family responsibilities are not evenly divided between the sexes. In many if not most families, women experience role overload and — especially given their shortened working life expectancy — long-term negative consequences for employment and income (for example, when they stop working to care for dependants). Declining birth rates are a further consequence of this dilemma since people are unable to have the number of children they actually want to have, given the prevailing institutional conditions. Thus, we see enhancement of opportunities for a more flexible organisation of working time over the life-course as both a basic

component of policy to improve equal opportunities for men and women, and a prerequisite for a more sustainable welfare state.

Helping to reconcile work and care for elderly relatives

It is, however, not just the positive contribution that reorganising working-time arrangements makes to enabling workers to reconcile better their work and family responsibilities that should be stressed. In view of demographic trends, caring for elderly relatives is also gaining in importance (Naegele and Reichert, 1998; Reichert and Naegele, 1999). The widespread practice in the EU of employees (mainly female) reducing their working hours, taking an employment break or even taking early retirement in order to shoulder care responsibilities is unacceptable from a social, pensions and equal opportunities policy perspective. In this respect, we think the idea of reorganising working time throughout the course of an individual's life complements the EU's Resolutions on equal opportunities.

Promoting social volunteering and citizens' involvement

Both social volunteering and citizens' involvement in all areas of society have been acknowledged in recent EU Resolutions as an increasingly important resource and significant indicator of the social cohesion of a society. They are more and more seen as a key component of an active society. The willingness to volunteer and to be involved in social issues is particularly strong amongst employees, but, too often, lack of available time prevents them from translating this willingness into action. An appropriate redistribution of work and free time, as envisaged by this project, could foster the chances of achieving these aspirations. This has to be seen in the light of the findings of research into leisure time, which show, for example, that the activities in which individuals engage in old age are determined by the activities and interests that they have developed before retirement (Bröscher *et al*, 2000). This required 'continuity in the life-course' for the activity spectrum means that it would be appropriate to make working time more flexible ahead of the last few years of an individual's working life. With the reorganisation of working life, people could start much earlier than at present to develop learning and interests and activities in the field of social involvement to which they could then return after their working lives come to an end (Bäcker and Naegele, 1992).

Social dialogue at European level

Consideration of EU-level policy also requires the views and positions of the social partners as relevant policy actors: social dialogue between the social partners at European level, which has intensified substantially over the last few years, offers promising and crucial potential for the shaping of European social policy. For example, agreements have been signed by the European Trade Union Confederation (ETUC), the Union of Industrial and Employers' Confederations of Europe (UNICE) and the European Centre of Enterprises with Public Participation (CEEP) that adopt European Commission Recommendations. Agreements of this kind have also replaced Commission Recommendations and been adopted as Directives by the Council. Agreements on parental leave and part-time work are particularly important within the framework of a reorganisation of working time. Most recently, on 16 July 2002, ETUC, UNICE and CEEP signed a framework agreement on teleworking (which is also very significant for our proposals since it is estimated that 4.5 million employees in the EU are currently involved in teleworking). Alongside other working-time options, teleworking could be a way of organising work that would meet the needs of both companies and workers.

Overall, it seems likely that one reason for the greater willingness of the social partners to engage in social dialogue is the fact that far-reaching changes are occurring in both the issues raised by European social policy and the views of those involved in it. The EU's 2002 *Employment Guidelines* explicitly invite the social partners to 'negotiate and implement arrangements at all appropriate levels to modernise the organisation of work, including flexible working arrangements', as well as to 'conclude agreements on lifelong learning'. We see reconciling their respective interests as a precondition for defining new framework conditions for a new organisation of time throughout people's working lives. Reconciling their interests is also critical for the reorganisation of time over the life-course that may provide new 'positive-sum' games or 'win-win' situations that could help to meet the challenges outlined.

In principle, both trade unions and employers' associations more or less share the overall goals outlined above, at least at EU policy level. However, UNICE, for example, emphasises that the reforms needed to improve the functioning of labour markets will have to be carried out in each member state individually according to the principle of subsidiarity (UNICE, 2001). This is not too far from our own approach. We have to take into account that the need for change in any one member state is influenced by a mixture of cultural, socio-economic and institutional factors. In this respect, a new organisation of time throughout working life has to reflect the fact that agreements that function well in one country may be problematic in another with a different industrial relations system or with different traditions and socio-economic conditions.

It is relevant to our approach to ascertain whether the social partners have already adopted a life-course perspective. The outcome of social dialogue shows, not surprisingly, that until recently, the social partners took no explicit life-course approach in their views and positions on labour policy. In the past, the majority of agreements have mainly addressed issues related to working time. A slight change is currently observable, however. In February 2002, something like a life-course perspective could be identified for the first time in a common position on labour policy, at least with respect to training. ETUC, UNICE and CEEP (2002) published a joint *Framework of Actions for the Lifelong Development of Competencies and Qualifications* in which, against the background of a rapid pace of change in the world of employment (such as technological development and diversification in working relations and organisations), 'the social partners at European level affirm the development of competencies and the acquisition of qualifications as major challenges of lifelong learning'. However, the corresponding call to promoting lifelong learning in practice is not embedded in a general acknowledgement of the need for a life-course perspective. As a result, this document also fails to mention corresponding approaches to organising working-time patterns that could facilitate lifelong learning.

The life-course perspective

Of central importance to this project is the life-course perspective. The different aspects of this approach are used as ‘building blocks’ to construct the conceptual framework for the project (see *Chapter 4*). Life-course research as such has a broader perspective than our project, which concentrates fundamentally on the organisation, or re-organisation, of working time. To this extent, we have to concede that the broader life-course perspective has limitations when it comes to analysing working life. However, it is clear that there are many overlaps and connections between the life-course research tradition and the way the study of time will be conceptualised in *Chapter 4*. This refers in particular to the prospective and retrospective dimensions of the life-course approach, which we will use explicitly when evaluating certain time options and the resulting consequences of choices related to working time and decisions throughout an individual’s entire working life (see p. 21).

In all, the life-course perspective has six general orientation principles (Elder, 1994 and 1997; Elder and Johnson, 2001; Riley, 1979):

- Ageing consists of three sets of processes — biological, psychological and social.
- Human development and ageing are lifelong processes.
- Historical time and place are important: the life-course of individuals and cohorts is embedded in and shaped by the historical times and places determining their experiences.
- The antecedents and consequences of life transitions and events vary according to their timing in a person’s life.
- Lives are lived interdependently and socio-historical influences are expressed through this network of relationships.
- Human agency is crucial: individuals construct their own life-course through their choices and actions within the framework of opportunities and constraints of history and social circumstances. When many people in the same cohort behave in concert, they can produce social change.

The last-mentioned principle has been invoked in many different ways in the life-course literature and is also of special interest in this project. We shall adopt it in our concept as the ‘actor-centred institutionalism’ (see *Chapter 4*). It is most useful simply as a reminder that human lives are not shaped or determined solely by social circumstances. The principle also directs the attention of researchers and policy-makers to the constraints of planned change at both individual and collective levels (such as restructuring time over the working life-course). In particular, it counteracts a strict determinism that is found, for example, in utilitarian models. People may try to act rationally, but they cannot act in a purely rational manner because they lack the full information or the capacity to make complex calculations of the costs and benefits of the different life paths from which they choose. This complex construct of possible actions may, at times, be reduced in the sense that people ‘just do things’ that seem ‘rational enough’ to them as they seek to overcome barriers or to take advantage of opportunities that they encounter (Marshall and Mueller, 2002).

In general, the life-course perspective systematically interrelates individual behaviour with the relevant institutional influence, such as laws regulating school entry and exit, or retirement ages

that fix the date for transition from active work into retirement. In other words, the life-course approach focuses mainly on the influence that institutions exert on individual behaviour as manifested in biographical structures (Heinz, 1997; Mayer 2000). Thus, the life-course is the framework determining individual scopes of decisions and choices.

'Social construction' of the life-course

In terms of a new organisation of time throughout an individual's working life, the specific understanding of the concept of the life-course was shaped by the research work of Kohli and of Mayer (for an overview, see Clemens, 1997). For Kohli (1985), the life-course is the social blueprint for the organisation of individuals' lives. From this perspective, socially determined age-limits, which vary from country to country, offer a biographical reference framework. Age-limits determine, for example, when the individual is considered capable of taking criminal responsibility, when and for how long one goes to school, how long the training phase is, when one may marry, when one has to complete military service or alternative civil obligations, and when one may retire. As a result, each individual's life-course is socially constructed, a social institution in which chronological age is the reference point for the formation of a standard biography.

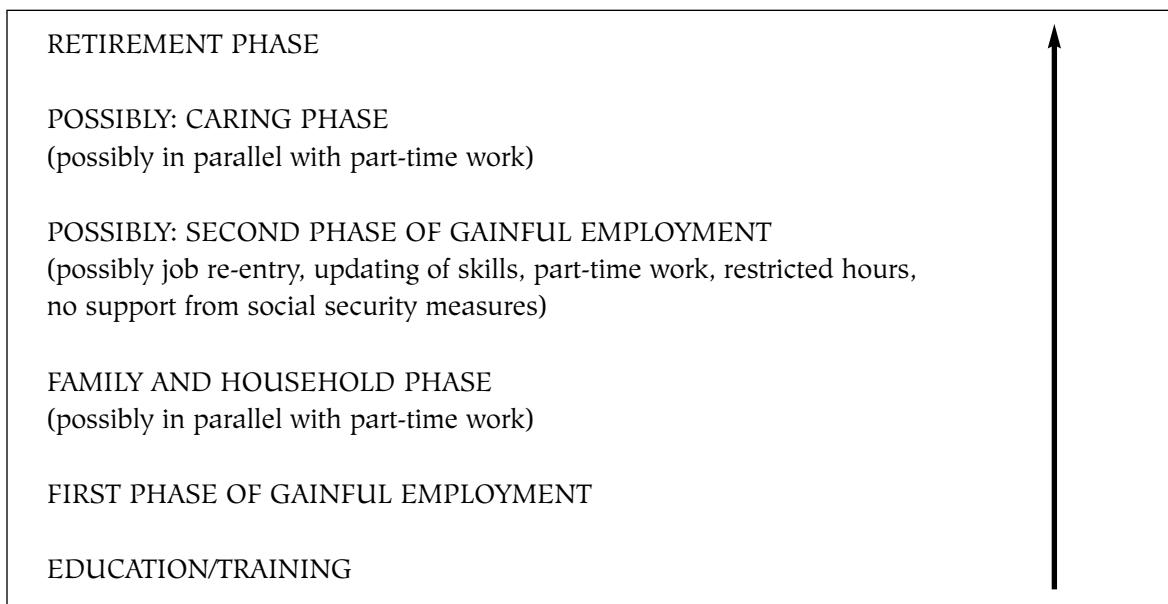
This institutionalisation of the life-course is organised around working life and is shaped by the education and social security systems (Backes and Clemens, 2000). Kohli's conceptualisation of the life-course does not, however, take clear account of the sphere of influence of social behaviour. Nor are the individual sphere of the personality and the influence of individuality accounted for. An analysis of the life-courses of specific groups therefore requires attention to be paid not only to the institutional factors influencing the life-course, but also to individual opportunities and abilities to make choices (which may, in turn, be predetermined by institutional scope). As Marshall and Mueller (2002) state: 'An individual's life-course is structured by social influences and by the life choices he or she makes in constrained situations, such that it is possible to refer to the life-course as itself a form of social structure.'

Thus, the life-course as a new analytical and political perspective may reflect the complexity and reflexive character of choices and constraints throughout the whole life-course. It is therefore a powerful research tool for examining the frameworks and conditions for individual or group-specific patterns of working hours throughout the life-course and the requirements of a reorganisation of (working) time.

In principle, the so-called tripartition of the life-course has been the predominant model for the standardised working life-course in modern societies over the past few decades. Its main characteristic was its structuring into three phases (see *Figure 1*): an education phase, an active working life and a retirement phase (Kohli, 1985 and 1990). Specific time orientations are typical of each of these phases and their specific demands on the individual. The institutions of school, university and company differ structurally in their time demands from the family-orientated life phases that typify childhood and retirement. Social use of time, for example, depends largely on the participation of different age groups and the two sexes in employment. Within the perspective of the life-course, an individual's time budget depends on the trends in life expectancy and in overall life working time, which decreased both relatively and absolutely in European countries over the course of the 20th century (Garhammer, 2001; Walker, 2002b).

Figure 1 'Three-box' model of the (male) life-course

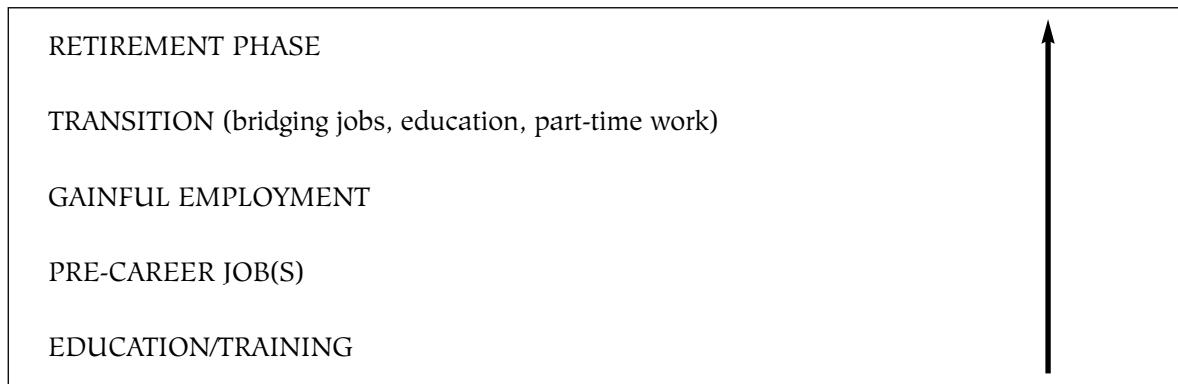
Source: Authors' compilation

Figure 2 Female life-course

Source: Authors' compilation

Kohli concedes that the process of institutionalisation has been at a standstill since the late 1960s. Individuals conduct their lives and construct specific life histories that are becoming differentiated not only because of growing individual autonomy, but also because of more complex orientations towards the advancing process of modernisation (including the pluralisation of lifestyles and demands from the world of work for greater flexibility) in all fields of life, which are becoming increasingly dissociated from each other (Barkholdt, 1998). These processes of erosion cause the institutionalised life-course and the biographical orientation framework to become increasingly volatile. This phenomenon is currently clearly observable in the phase of entry into employment, which is increasingly characterised by the juxtaposition of education, training, work and unemployment (see *Figure 3*). It is even more pronounced, however, in the transition phase from gainful employment to retirement. Flexible forms of transition into retirement and flexible retirement ages are gaining ground, as well as plural forms of security of income in old age, both public and private (Backes and Clemens, 2000; Barkholdt, 2001; De Vroom and Guillemard, 2002).

Figure 3 Emerging structure of the life-course



Source: Marshall and Clarke (1998)

The explanation for this new structure centres on changes in the distribution of working time throughout an individual's life-course. These changes, in turn, are explained by such factors as changes in the education and training system, along with changes in the labour market and the legislation governing retirement age, on the one hand, and life phase-specific biographical preferences, wishes, demands and needs, on the other (such as child-rearing or caring for elderly or ill dependants).

The extent to which institutional frameworks are evolving (for example, because of longer training periods, a growing number of part-time jobs or early exit options) and patterns of biographical behaviour are becoming destandardised (for example, increases in the number of childless women and/or single people) may influence the distribution of working hours over the life-course. So, too, may other changes in social contexts, such as the extension of caring services, longer opening hours in the service sector or longer working hours (see Chapter 8). As a result, employees are faced with new demands on their flexibility, which may become problematic for their quality of life if these demands are not supported by, for example, institutional and political measures.

This trend may be observed in many EU Member States, although to differing degrees. There is a general trend for modern life-course regimes to move from hitherto widespread continuity and security towards greater flexibility and insecurity. This trend challenges the political actors to tackle the new social risks and problems connected with these changes in order to prevent employees' working and living conditions from deteriorating. Such problems might include the threatened loss of social security, new physical and mental stresses, changes concerning the timing and duration of working hours, and increasing occupational flexibility and mobility. For this reason, detailed information is needed about the institutional frameworks, as well as the individual requirements and preferences, throughout the life-course.

As far as reflecting the complexity and reflexive character of choices and constraints throughout the whole life-course is concerned, our own analytical perspective is even broader than, for example, the perspective of the 'Daily Conduct of Life' project group in their concept of 'daily flexible conduct of life' (DFCL). This was developed over ten years ago at the special Research Centre 333 at the University of Bremen (Project Group, 1995). The DFCL concept stresses, in particular, the interactions between individual or group-specific working hours' patterns at different

stages of the life-course. DFCL and the life-course are interrelated, but DFCL focuses mainly on the horizontal axis of daily life and its demands, while the life-course perspective focuses mainly on the vertical axis of the life-course (see p. 22).

As Jurczyk and Rerrich (1993) state:

Conduct of life is an integrative concept which includes the whole spectrum of people's activities: job, housework, family work, leisure time, own work, illicit work, honorary work, etc., as well as the organisation and coordination of these activities. The conduct of life is defined as the systematic space in which actors create and integrate the different socially-differentiated work and life fields, but also their social relationships by means of practical everyday actions. This does not refer only to the mere sum of the different everyday activities, but also to the structure and the form of interrelationship between the manifold daily activities of people. [...] As a system of daily activities and in the way in which these complement each other and are interconnected, life conduct has an own logic that cannot be changed arbitrarily and is an 'arrangement of arrangements' ... that tends towards relative stability and coherence.

DFCL varies at different stages of life depending not only on the institutional framework, but also on socio-economic factors (such as marital status, number and age of children, working patterns). These institutional and personal conditions determine the resources and their availability for (successful) DFCL. This illustrates the dynamic interrelationship of the institutional environment and individual behaviour within DFCL. Again, as Jurczyk and Rerrich (1993) note: 'It pays attention to the fact that social structures can be created and destroyed by actors reacting to and handling them. The category 'conduct of life' thus plays the role of mediator between individuals and the society.'

The life-course as starting point for a reorganisation of time throughout working life

In addition to Kohli's work, the understanding of life-course underlying this project is further deepened by the research work of Mayer (1987, 1990 and 2002). His approach directly correlates the life-course with the social structure through whose segments the life-course moves, so to speak. In this context, he refers to the Anglo-American approach to the life-course, in which single life phases are analysed not as isolated segments but in the context of the preceding and following life phases. Mayer (1990) thus comes to the following understanding of the life-course:

Events, phases, transitions and life-phases cannot be examined isolated from each other, but only out of the given situation. The life-course is also an endogenous connection of causalities. Later results, goals and expectations can be understood and explained only out of decisions, resources and experiences made in the previous life-phase. Courses within single fields of life (occupation, family, education) cannot be understood and explained isolated from courses in other fields of life.

In this sense, the life-course is a succession of events and activities in different fields of life and institutional settings that is subject to many influences. In a recent publication, Mayer (2002) later repeats his argument: 'Life-course studies are ... able to pinpoint obligations and constraints arising

from the previous biographical phases of actors, but they can also show the variability of reactions under the same circumstances.'

For Mayer, it is thus of crucial importance that the life-course perspective directs our attention to the consequences that decisions made earlier on in life have for the whole life-course. These choices influence later decisions and the range of possibilities open to the individual in later stages of life: they may either extend or reduce the scope for later decisions. From this perspective, the quality of life of the individual in later phases of his or her life can be viewed against the background of decisions made in the earlier phases.

This conceptualisation of the life-course may be seen from a twofold perspective — a horizontal perspective, on the one hand, and a vertical perspective, on the other. While the horizontal perspective takes into account the interrelation of different fields of life at the same time (mainly working and private life), the vertical perspective focuses on the course of different life phases during the entire life-course. This dual perspective is expanded when we explain our own conceptual framework (*see Chapter 4*).

Beginning with the horizontal perspective, we try to look at life-courses as a whole and to underline the importance of all life spheres, not just employment, in terms of the quality of life. This approach might also be labelled a holistic approach, taking into account that people usually combine labour market participation with other activities throughout their working life-course. Leisure, rearing children, caring for dependent adult relatives, education (which in our perspective means not only vocational training or preparation for a new or second career, but also general skills and knowledge development), as well as social participation and civic involvement like social volunteering or political commitment — all these activities often run parallel with the pressures of work.

Moving on to the vertical perspective, and using Mayer's ideas, this focus on the life-course then allows us to analyse single life phases not as isolated segments but within the context of preceding and subsequent life phases. Thus, the consequences that certain time arrangements may have for later life phases come into focus. The vertical perspective of the life-course approach can be used both prospectively and retrospectively. For example, it makes sense to take a retrospective view when analysing the occupational problems of older workers, such as a higher unemployment rate or typical age-related health and skills problems (Jepsen *et al.*, 2002; Naegele, 1999). On the other hand, a more prospective view is needed for analysing the influence of educational qualifications on later careers or the influence that women's working-time choices have on both their career prospects and their financial situation in later life or the risk they face of poverty in old age.

Focusing on the vertical perspective of the life-course approach, we can relate to an explicit psychological approach when analysing individual behaviour in certain life-phases. Developmental psychology stresses that the way choices and decisions are made in a certain life phase is strongly influenced by the way in which 'developmental tasks' have been tackled and resolved in earlier stages of the life-course. 'Developmental tasks' are seen as tasks to be solved by the individual and which thus contribute to his or her further skills development. These tasks have to be solved at all stages of the human life-course and are very often linked with critical life events.

The different conceptualisation approaches show a high degree of correspondence insofar as they all view critical events as those events in the individual's life which are characterised by changes

in the (social) circumstances of individuals and which have to be mastered by individuals with corresponding efforts at adaptation. As these events interrupt the habitual course of behaviour and necessitate the change or dismantling of previous behavioural patterns, they are regarded as 'stressful' in principle, in many cases regardless of whether the events are generally viewed as 'positive' (such as marriage) or 'negative' (such as unemployment) life-changing events (Filipp, 1995).

Many of these critical life events are bound by the life-course. They are determined either by the educational and occupational life-course (such as entering and leaving the school system, entering the labour market for the first time, changes of job and retirement) or by the family life-course (such as marriage, birth of a child, the 'empty nest' stage, divorce or a partner's death). Other types of life-course may be easily distinguished, such as the income life-course or the consumer life-course. Overall, this perspective demonstrates that the ways in which individuals solved their developmental tasks in earlier stages of their life-course strongly determine the ways in which they make their choices and decisions when it comes to critical life events at certain later stages (Clemens, 1997; Filipp, 1995). However, to make this perspective fruitful for us when analysing time arrangements, we need to link it with cohort analyses (see *Chapter 4*).

Welfare state approaches and socio-political debates

Here, we focus on one of the most important questions raised in this project — the extent to which the potential exists for redesigning institutionalised life-course patterns in such a way as to permit new combinations of work, personal life, training and so on throughout an entire life-course, while simultaneously embedding these new patterns in new social security structures.

Life-course research implicitly refers to the institutions of modern welfare states and is closely linked to current debates about the theory of the welfare state. Understanding these debates proves helpful when analysing the varying welfare conditions prevailing across EU countries and the solutions that these countries have developed to cope with relevant transitions in labour markets, changing working conditions and patterns of working time.

European welfare states are confronted by the challenge of guaranteeing the provision of social security over the life-course in the face of the reorganisation of working life ('flexicurity', *see below*). Indeed, one of the main theorists of the modern welfare state, Esping-Andersen, has recently pointed out that current developments in European welfare state models reflect the consequences of modernisation and the emerging needs of individualised life-courses which require constant negotiation within the institutional environment (Esping-Andersen *et al*, 2001). Recent research on patterns of early exit has already taken up this issue and has, for example, clearly demonstrated the need for negotiations, as well as the difficulties encountered in the process of negotiating institutionalised pathways of retirement for older workers within different welfare state models (De Vroom and Guillemard, 2002).

Earlier welfare state approaches

In retrospect, the general question — namely, the reorganisation of time throughout working life as an emerging issue for negotiation at the level of the modern welfare state — had already been taken up in the 1960s by Fourastié (1965), who was the first to propose a significant reduction of weekly and annual working hours (Boulin and Hoffmann, 1999; Wagner, 2001). Moreover, it should be pointed out that, in addition to his proposal for reduced working hours, Fourastié had also already foreseen the need for lifelong learning.

In the early 1970s, further far-reaching ideas were developed in an OECD report (Evans, 1973). One of the author's main ideas was that individual preferences should be placed centre stage when determining the length and allocation of working time over the life-course. Consequently, he considered the need to make compromises between employees and employers in this process.

The Swedish researcher Rehn (1977) decisively supported the concept of reorganising working time throughout the whole life-course. He questioned the 'three-box model' (with separate phases of education, paid work and retirement, *see Figure 1*), as well as the quantitative aspects of life-course arrangements (reducing working hours). Adopting the employee's point of view, he emphasised the importance of freedom of choice when determining the number of hours worked and their distribution over the life-course. He believed that the principle of free choice contained a two-fold dimension — collective and social. This consists, first, in the way in which society conceives the

respective shares of paid work, leisure and study, leading to general rules and, second, in the regulation of individual choices by creating options through which individuals and/or groups may deviate from these rules.

In particular, Rehn envisaged a 20% reduction in working time over the whole life-course, borrowing from each of the usual arrangements for reducing working time: an additional three years for studying and/or training; two weeks' additional annual leave; a three-hour reduction in weekly working hours; and a lowering of the retirement age by three years. For him, an essential precondition for universal freedom of choice was a kind of general income insurance scheme. Such a scheme, designed to guarantee income, was supposed to enable people to maintain their income during periods of voluntary withdrawal from the labour market or individual reductions in working time. The idea behind this system was the transfer of income between the different stages of the life-course. Rehn believed that this share belongs to individuals themselves, who ought to be able to use it in accordance with their needs. To sum up, Rehn prepared the ground for the concept of time sovereignty (*see Chapter 5*) and transitional labour markets (*see below*).

Recent socio-political debates

The debate on restructuring working time (sometimes even in a life-course perspective) has recently attracted new interest, particularly in the wake of overarching demographic, socio-economic and structural changes in the employment world, such as high levels of unemployment and greater flexibility in working conditions.

The following progressive concepts might serve to illustrate ways to reorganise working time over the whole life-course, while at the same time at least partly addressing the corresponding question of social security. To begin with, working life as a whole is the explicit central focus of recommendations made by the European Trade Union Institute (ETUI). However, this is at best only implicitly the case in recommendations made by the Science Centre Berlin (WZB), as well as by Böhle, though there are clear points of contact between them. The primary starting points of these latter recommendations are unemployment (Science Centre Berlin) and labour market-related early exit strategies (Böhle). Both sets of proposals, however, do delve into the question of how new structures connecting labour market and social policies can be developed.

Finally, the 'flexicurity' debate addresses possible ways of covering the social risks that accompany new flexible working-time patterns. The approach of the German Institute of Gerontology (IfG) at the University of Dortmund (*see p. 29*) also focuses on working life as a whole. In doing so, it links labour market and social security dimensions with genuine socio-gerontological reflections on the narrowing range of roles that people are allowed to play, particularly in the later stages of the life-course, and thereby explicitly refers to Riley and Riley (1992) and their demand for age-integrated structures throughout the life-course.

ETUI — Working-time reduction

The European Trade Union Institute (ETUI) took up the idea of redistributing working time in 1999 as part of its response to ongoing global demographic, social and economic change. The authors of the ETUI report, Boulin and Hoffmann (1999), argue in favour of limiting total lifelong working hours to 50,000 hours and redistributing these hours. Indeed, they regard the redistribution of work

throughout the whole life-course as a starting-point for the general redistribution of work. Primarily, they advocate reductions in working time. Nonetheless, their approach differs from previous strategies to reduce working hours developed by the trade unions in that it is less instrumental and defensive in its orientation and takes into account time demands typical of specific life phases.

Their recommendations also contain further complementary aims. These include strengthening the forces of cohesion and solidarity, improving the balance between flexibility and security, humanising the world of work, enhancing the freedom of the individual, improving the compatibility of the demands of work and family life, and enhancing equal opportunities and democracy at the workplace. Their perspective encompasses five fields of action: regulating part-time work; creating individual and in-company opportunities for lifelong learning; promoting the take-up of sabbaticals; introducing parental leave; and devising social security solutions to cover the financial risks of early exit models and mechanisms for gradual transition into retirement. On the whole, however, the reduction of weekly working hours remains a central element in their perspective on working life, which would, they believe, allow them to achieve their goal of a total maximum of 50,000 working hours. They do, however, concede that major risks could follow from their perspective. On the one hand, retirement insurance systems might face financial problems, but, on the other, employees might make fewer claims on pension payments due to the link-up of the social security system with gainful employment.

Science Centre Berlin — ‘Transitional labour markets’

The concept of ‘transitional labour markets’, developed by the Science Centre Berlin (Schmid, 1998), represents an approach designed to adjust the length and organisation of working time to increase employment and improve social integration. It attempts to guarantee income both during periods of voluntary withdrawal from the labour market and during periods of non-voluntary withdrawal (unemployment). In other words, the approach would not provide social protection solely on the basis of employment. Rather, its starting point is the conviction that structural unemployment can be alleviated substantially through a new labour market policy that supports various forms of ‘transitional employment’, such as short-time work, temporary part-time work, further training and retraining, sabbaticals, parental leave and career breaks.

By embracing a greater variety of models of working time and employment status, transitional labour markets could enhance employment. This means, firstly, looking at the conditions for greater ‘working-time flexibility’, which would enable people to combine work with other useful activities such as caring, housework, education and cultural pursuits, or looking at the conditions for greater general ‘flexibility’. This might include enabling people to combine paid activity with gainful self-employment or to ease transitions in both directions between employed status and self-employment. Secondly, increasing ‘requisite variety’ in employment relations also means searching for institutional arrangements that support greater mobility or ‘transitions’ between education or training and employment, or temporary combinations of both. Indeed, the institutionalisation of lifelong learning is a key requirement for both men and women. Thirdly, high and persistent long-term unemployment as one of the main causes of social exclusion also requires appropriate institutional arrangements to deal with it, especially active labour market policies.

Böhle — ‘Work between the market and the State’

The recommendations made by Böhle (2001) are similarly directed at the reform of the labour market and at reshaping social policies in support of reform. They encompass the recognition,

promotion and development of social safeguards for new forms of activity useful to society but standing outside the parameters of work organised by the State or originating in the market. Such forms of activity can be found especially in the fields of private housekeeping, services for individuals or in qualified advisory services. Although Böhle's recommendations are directed primarily at the integration of older employees and the unemployed in the context of early retirement schemes, they can also be applied to the whole working life-course. As Böhle (2001) states:

Future far-reaching societal segmentation, marginalisation and social exclusion can be avoided only if the opportunities for securing the income and social integration connected with gainful employment are in principle available to each member of society and if these opportunities are not permanently undermined by exclusion from the system of labour organised by the State or originating in the market.

By developing new forms of employment outside the framework of the State and market sectors, new openings are created for consciously shaping working lives. A prerequisite for the success of such a model would, however, be the reform of social security systems. Böhle explicitly suggests introducing flexibility into the age at which workers enter and leave the labour market, which would help to create opportunities to combine social and work incomes, especially if withdrawal from the labour market or the reduction of working hours were used to fulfil socially important tasks. His perspective also envisages combining legal claims to benefits with options as to the extent to which these are actually claimed. The adaptation of labour as organised in the State and market sectors to 'semi-professional' work arrangements as favoured by Böhle would have to concentrate on the maintenance and promotion of skills, as well as on the psychological and physical requirements of each individual. Companies would have to create opportunities for further training and provide infrastructure measures that would ease the transition into other forms of employment.

'Flexicurity'

The current social policy debates around 'flexicurity' address the challenge of reconciling adequate and efficient social security provision, on the one hand, with structural changes that demand more flexible and deregulated labour markets, on the other. We shall argue below that such changes partially reflect changing preferences among the working population. However, it is obvious that the proliferation of atypical employment and destandardised work biographies entails new social risks that place new demands on social security systems (Bäcker *et al*, 2000; Van Oorschot, 2001). In general, the flexicurity debate concentrates on linking labour and social legislation more closely together. In particular, it seeks to discover a new balance between flexibility and mobility in the labour market, on the one hand, and social security provision, on the other, since there is a complex interrelationship between the two (Klammer and Tillmann, 2001).

Flexicurity approaches are of relevance when, for example, introducing innovative reorganisations of working life based on protecting the social security entitlements of part-time workers. In those welfare states in which retirement pensions are strongly linked to the principle of equivalence (i.e. to the duration of previous gainful employment and to the level of income achieved), it is to be expected that the willingness to accept part-time work (even temporarily) will be less pronounced. The notion of flexicurity suggests that there is a mutual interdependence between social security

systems and styles of living and working. That is, social security systems do not respond only to changes in styles of living and working, but they also themselves influence styles of living and working because of their inherent normativity (Klammer and Tillmann, 2001). In this respect, for example, the predominant forms and principles determining the coverage of retirement incomes (such as the principles of equivalence and insurance in Germany) may hinder the flexible reorganisation of working life. Indeed, the flexicurity approach requires the reorganisation of working life in an innovative fashion and the adaptation of pension insurance schemes if the balance between flexibility and security is to be achieved.

Institute of Gerontology (IfG) — ‘Flexibilisation of working time over the life-course’

Apart from combating unemployment, the starting point for this concept is the need to confront the economic and social consequences of an ageing labour force. The Institute of Gerontology at the University of Dortmund in Germany advocates the flexibilisation of working time over the life-course as a means of prolonging working life on a voluntary basis (the principle of freedom of choice). A longer working life would reduce the incidence of early involuntary exit (Bäcker and Naegele, 1993; Barkholdt, 1998; Naegele, 1999; Naegele and Frerichs, 2000).

The Dortmund research reflects the conviction that the hitherto clear division of the ‘normal’ working life-course into three segments no longer accurately corresponds to either current or future demographic, social and economic challenges (such as the ‘greying of the workforce’ and projected labour shortages). This is because the three-segment life cycle (the ‘normal biography’) is undergoing major internal structural change: the education and retirement stages are becoming longer, while the employment stage is becoming shorter.

One of the principal conclusions of this analysis is that it is increasingly necessary to allow for parallel periods of work and non-work (such as for family reasons, training or preparation for a second or even third career, perhaps as a volunteer in the retirement stage). Over the life-course, such parallel periods of work and non-work would automatically lead to a prolongation of working life on a voluntary basis and so would also intensify the active participation of older workers on the labour market. This approach reflects an implicit assumption that a more flexible working life, including reduced working hours, in the earlier stages of life would increase workers’ willingness to work for longer in the later stages of life. Furthermore, it must be stressed that a systematic flexibilisation of time over the entire life-course must be accompanied by a reshaping of the institutions of modern welfare states. Meanwhile, this proposal has even been adopted in the recommendations of the recently published report of the German Parliamentary Enquiry Commission into Demographic Change (Deutscher Bundestag, 2002).

The point of departure for the Dortmund research was the failure of phased retirement in Germany in the 1990s. The research concluded in general terms that (Naegele, 1998):

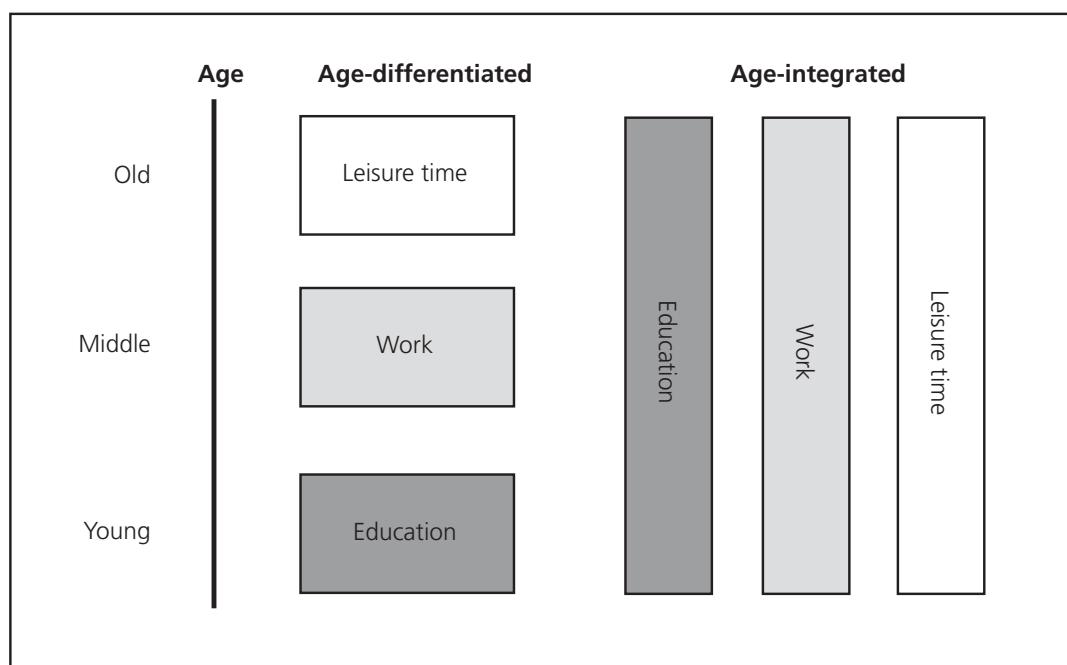
Special working-time provisions, which begin shortly before the end of an employee’s working life, promise little success. The problems of phased retirement can be resolved only within the context of a fundamental debate about the reorganisation of an employee’s entire working life. The hitherto prevalent division of a person’s working life into three sequential stages, with training periods becoming ever longer, occupational life ever shorter and retirement starting even earlier, cannot be maintained for much longer. It must be replaced by a model in which learning/training, work and leisure run parallel to each other throughout

a person's life. Institutionalised links between the three areas must be established at the same time. These links include legal, collective or employment agreements, such as those between works councils and employers. In other words, working time must not be made flexible only shortly before the end of a person's working life. Rather, it must be combined with opportunities for further training, on the one hand, and the socially beneficial organisation of leisure or non-work time, on the other (for example, when caring for an elderly parent without bearing the financial losses alone). Only under such conditions can the problems associated with poor take-up of phased retirement be overcome.

Riley and Riley — Creating more 'age-integrated structures'

The perspective of the Institute of Gerontology (see above) is explicitly embedded in a broader socio-gerontological approach, first proposed over 20 years ago by Riley (1979) and since developed by Riley and Riley (1992). It replaces the predominant age-differentiated life-course structures with age-integrated structures over the entire life-course in order to widen, promote and modernise role opportunities for people across all age groups (see also Rosenmayr, 1994). The idea is illustrated in Figure 4.

Figure 4 Two models of life-course structure



Source: Riley and Riley (1992)

Interim conclusions

What lessons can be learnt from reviewing these earlier approaches to the redistribution of working time over the life-course and the academic and/or political debates that they provoked?

It becomes clear that debates about redistributing time over the course of working life, and the challenges to social security systems that they raise, have a lengthy political and academic pedigree. Consequently, the question arises as to why earlier approaches, such as those formulated in the past by Fourastié, Evans or Rehn, never really succeeded in making the policy agenda. It is not our task to analyse the reasons for this, but we do believe that the overall social and political conditions then prevailing (such as full employment and no demographic challenges or pressures on public budgets and/or social security systems) simply did not call, at that time, for innovative and in a sense ‘revolutionary’ solutions like a new organisation of working time throughout the life-course. By contrast, we imagine that the time is now ripe for these developments and that, under current circumstances, their topicality is striking. We therefore believe that both the conceptual approaches and their corresponding policy implications and recommendations are worth tabling on today’s policy agenda.

Indeed, it is obvious that recent socio-political debates and approaches to the life-course are themselves firmly rooted in new demographic, social and economic challenges. Furthermore, they cannot even be understood in the first place without taking such challenges into account. Each approach covers certain relevant dimensions of this project and so helpfully feeds into its conceptualisation, as will be shown in the following chapters. Overall, the approaches assist us in both critically reviewing our own conceptual points of departure and further developing our analysis and methodology. For example, the Science Centre Berlin and Böhle, as well as the flexicurity debate, refer explicitly to the social security dimension and hence to the need for a supportive incomes policy when it comes to implementing new and innovative working-time options throughout the life-course. Meanwhile, approaches like those of Dortmund IfG and Riley and Riley (1992) are explicitly life-course oriented and are therefore helpful when designing our own life-course approach (*see Chapter 4*). In addition, all the approaches outlined here can be resorted to again when it comes to developing adequate criteria for the evaluation of certain time options and analysing their place within an explicit life-course perspective (*see Chapter 5*).

Conceptual framework

4

This discussion introduces the basic concepts and assumptions that underpin our approach to studying the changing organisation of time throughout working life currently taking place in most advanced societies. Following an outline of time arrangements as the central unit of analysis of this project, the approach seeks to combine an institutional approach (inspired by the so-called ‘actor-centred institutionalism’) with a life-course and quality of life perspective.

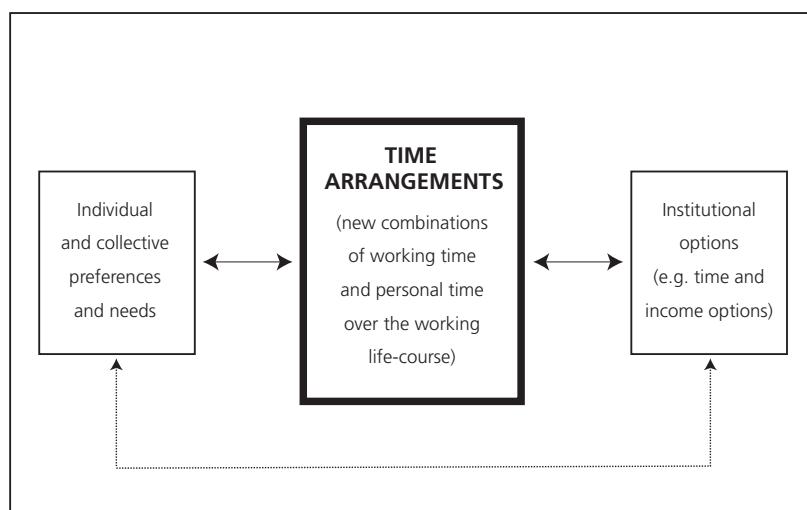
The focus of the project is on the following interrelated key questions:

- What types and patterns of time arrangements are developing in European countries?
- How are these time arrangements related to the preferences of individuals and collective actors?
- How are these time arrangements related to institutional options (such as working-time options, income options and integrated paths)?
- How do these time arrangements contribute to the reorganisation of the whole working life-course? How do new time arrangements affect the boundaries of the working life-course, especially with respect to education and retirement?
- How are these time arrangements related to quality of life?
- How can a new working-time policy, based on a life-course approach, be implemented?

Time arrangements and working life

The central units of analysis in this project are time arrangements from a working life-course perspective. We have defined ‘time arrangements’ as particular combinations of elements related to (paid) work and non-work or personal time at relevant stages of the working life-course and/or throughout the whole working life-course. These combinations are the outcome of individual and collective preferences and needs, on the one hand, and of institutional options or constraints (such as different time and income options), on the other (see *Figure 5*).

Figure 5 Time arrangements as outcomes of individual/collective preferences and needs and institutional options (simplified model)



Source: Authors' compilation

Figure 5 represents a simplified model of the relationship between preferences/needs and institutional options (which themselves reflect social change, a point expanded upon later in this discussion). As the left-hand side of Figure 5 shows, time arrangements are assumed to reflect individual or collective social preferences, as well as institutional options. However, we also assume that, once implemented, new time arrangements will tend to exert an influence back on individual preferences and needs. A good example is the transition from full-time work to (full-time) early exit at the end of working life. This particular time arrangement, which was introduced in many European welfare states in the 1970s, was originally targeted at a particular group of workers for a limited period of time. However, it then encouraged many individuals and companies to choose such a time arrangement and resulted in a more or less institutionalised ‘early exit culture’.

The right-hand side of Figure 5 expresses the relationship between time arrangements and institutional options. We assume that existing time arrangements can be changed or new time arrangements established and institutionalised only if the options provided are changed and new means to carry out those arrangements are introduced. However, we also assume a dual relationship: institutional options not only enable or constrain the way preferences are realised in new time arrangements, but time arrangements and institutional options are also, at least in a democratic society, the outcome of new individual and collective preferences.

In order to design and develop an integrated approach that offers guidelines for an innovative reorganisation of time over working life, we examine existing and evolving trends in time arrangements and their variations at different stages of life and over the life-course itself. As will be explained below, time arrangements have another meaning apart from (working) time options. Time arrangements are institutionalised in the sense that they are structured patterns of action, whereas options (such as part-time work, parental leave and so on) are the formal or informal rules that enable or constrain such action. As such, time options are the essential building blocks for time arrangements in which different activities are purposively combined.

For the purpose of this research project, our conceptual framework will concentrate on that stage of the life-course that has traditionally been defined as ‘working life’. This was clearly demarcated by fixed age thresholds that were the same for everyone (for example, between the ages of 15 and 65). As a result of the process of destandardisation of the life-course and the corresponding range of transitions that are currently practised, it is now barely possible to fix empirically a general demarcation of working life and it would, in any case, be misleading from a conceptual perspective to do so. On the formal level, there is still a general bottom line in many modern welfare states. On the empirical level, however, a wide range of ages of actual entry into the labour market can be observed. On the exit side, even more fundamental changes are observable, not only on the empirical level but also with respect to the formal rules that set different ages of exit.

In other words, the actual demarcation of what can be labelled ‘working life’ has become an empirical question. For this reason, we shall not use fixed age thresholds as a demarcation of working life, and particularly not for the end of working life. The demarcation used here is based on the question as to whether or not participation in the labour market (paid labour) is one of the formal options that individuals might have. These options may vary across different countries and for different social groups or individuals, and they may change over time. Hence working life in this sense can be defined as that stage of the overall life-course during which individuals have a formal option to participate in the labour market.

In concentrating on working life, we shall limit our analysis of time arrangements to those that combine working-time options with personal time options. The basic question is whether working-time options enable individuals to combine work with other activities within the actual boundaries of working life and the actual boundaries of normal full-time work (such as the working week), given by the formal options in society to participate in the labour market. This limitation means that we shall not analyse all kinds of personal time-use patterns over the whole life-course, but only those time-use patterns relating to combinations with work. In other words, activities before and after the formal demarcation of working life (such as the activities of a pensioner) and activities before and after the formal demarcation of a full-time working day or working week will not be included in our analysis.

With this framework in mind, the question arises as to whether we should focus only on wage labour or include self-employment as well. From a theoretical perspective, there are no arguments for excluding self-employment from the analysis of (new) time arrangements. However, from a pragmatic point of view, the inclusion of self-employment would increase the complexity of the analysis because it is embedded in (partly) different institutional environments and different actor constellations. Therefore, we shall focus primarily on wage labour. There is, however, empirical evidence that modern individuals increasingly combine phases of wage labour with phases of self-employment in their working life-course. As such, these combinations become part of the modern combination biography and will thus be examined as an aspect of modern time arrangements.

Working time is one dimension of a time arrangement. Working time can vary between full time and part time, and between a standardised regular pattern and a flexible pattern. Flexible work must be distinguished from part-time work. Flexible work basically comprises all forms of work with no permanent employment contract, with no contractual definition of working time and/or the number of working hours, or with varying working time and hours (Fourage *et al*, 1998, quoted in Van Oorschot, 2001; SCP, 2000). The next question is whether and how individuals combine working time with personal time activities, such as social, educational or leisure activities. The focus will be on combinations at a particular point in time, as well as on combinations over the whole working life-course. The life-course perspective is necessary not only to observe different time arrangements in a broader perspective, but also to observe the different consequences these arrangements might have.

From a life-course perspective, rather fundamental changes in the combination of activities can be observed. In the classic standardised life-course, particular activities like education and caring for children and other family members were concentrated into particular phases of the life-course and reflected typical gender arrangements as well. Nowadays, we can observe a tendency to combine different activities within the same life phase. This trend is occasionally labelled as ‘combination biography’ or ‘combination scenario’ in policy documents.¹ However, as explained below, the life-course will also be analysed from the perspective of generational change. In that case, it is not the life-course or its different life phases that are the starting point of the analysis, but rather different cohorts (age groups) that are followed through their life-courses.

¹ For example, on the Dutch labour market and in social policy debates and documents, these labels were introduced in 1995 and have had (and still have) an impact on policy direction.

The term ‘time arrangements’ was chosen because this project focuses on the reorganisation of time. The central question is what ‘time options’ are available and how they can be exploited and combined into particular arrangements. Time, in other words, is one crucial and critical condition when organising, or reorganising, the working life-course. This condition becomes even more critical when individuals try to combine different activities ‘at the same time’. In fact, modern combination biographies, firstly, presuppose time facilities and opportunities to combine different activities; secondly, they demand a higher degree of competence from individuals attempting to arrange different activities within a particular time frame² without running into problems of time pressures. In addition, a time arrangement always includes the question of income; this is obvious when it comes to combining work with other activities (such as caring responsibilities). Both conditions — a balanced use of time and an adequate level of income — should be met if either time squeeze (or indeed stress) or poverty is to be avoided. We shall return to this point when we discuss the concept of an ‘integrated path’ (see Chapter 4).

The term ‘arrangement’ was purposely chosen instead of ‘combination’ or ‘transition’. The latter two terms focus on outcomes or processes in the technical sense of those words. The term ‘arrangement’ emphasises the importance of social interactions and social constructions that lie behind the different combinations or transitions. As explained in Chapter 5, it is assumed that time arrangements are the outcome of exchange, bargaining or trade-offs between different actors with their particular preferences and interests, within an institutional environment that offers options that facilitate or create barriers against realising those arrangements. Since time arrangements can be seen as the outcome of an interaction between preferences and institutional options, time arrangements may in their turn become institutionalised. In this sense, time arrangements express something different from what is normally labelled as ‘time use’. Data on time use reflect empirically observable patterns of time spent by individuals (or groups) on different activities, mostly at a certain point in time. These time-use patterns might be the starting point for finding out whether there are certain (institutionalised) time arrangements in the background.

Time arrangements may be analysed at two levels: as different individual arrangements or as social patterns. At the first level, an endless number of different incidental and short-term individual arrangements may be found. At the second level, research may focus on clusters of socially significant and more or less durable arrangements. In other words, to be relevant for research purposes, these arrangements should be practised by relevant subgroups in society — in both a quantitative (a socially relevant number of individuals) and a qualitative (different groups) sense — and should be more than an incidental short-term phenomenon. The project, at this stage, will focus in particular on these new social patterns of time arrangement. One crucial aspect of social change is that research will come across new patterns of time arrangement that have not (yet) been generally recognised and that have not (yet) been institutionalised in more or less accepted forms. Such findings depict a fundamentally different situation from that in which standardised life-courses predominate. Standardised life-courses are based on time arrangements as ‘once agreed upon and once justified expressions of the integration of the demands of gainful employment and the life conduct of life wishes’ (Bauer *et al.*, 1997).

² These time frames can vary between short-term periods of time (days, weeks, months or years) and long-term frames (phases of life). They can also vary between more or less standardised and regular patterns and flexible, irregular or non-standardised patterns. These different patterns can clearly be observed for working-time patterns.

It is assumed that (some of) the new time arrangements may result in various forms of social, political and institutional dispute. There may, for example, be conflicting individual and social (collective) preferences and interests when it comes to particular time arrangements. Three examples can be cited.

- The Danish government, being keen on labour supply policies, does not approve of the way that young people ‘fool around’ rather than choose a more goal-directed path through education towards work. Nor do they like breaks in working careers.
- In the Netherlands, the increasing participation of women on the labour market (particularly through part-time arrangements) resulted in discrimination in relation to social security entitlements. Since a number of social security provisions were developed on the basis of the full-time worker model (in reality, the male worker model), part-time workers (in reality, the female model) found themselves partly excluded from those provisions. The Dutch government was forced by the European Court of Justice to dismantle such discriminatory effects.
- In Germany, tax legislation is often seen as an instrument to promote non-work or part-time work by women, and is therefore roundly criticised by different parties (Deutscher Bundestag, 2002).

Towards a typology of time arrangements

Following the debates and distinctions outlined above, a first-draft typology of time arrangements is now presented, based on two key dimensions — time use and life-course.

Time use dimension

The dimension of time use has been broken down into the following three sub-categories (see *Figure 6*):

Variations of time use (Sub-category 1)

We distinguish between working-time activities and personal time activities within the actual boundaries of working life and within the actual boundaries of normal full-time work (the working day, the working week and so on) in a given country. Personal time activities can be divided between (1) social activities, (2) leisure activities and (3) educational activities. Compared with the distinctions drawn by Riley and Riley (1992), we distinguish three, instead of two, areas of activity besides work (*compare Figure 4 and Figure 6*). According to Riley and Riley, leisure activities also include social activities; in our perspective, both types of activity should be distinguished from one another because they refer to different preferences and needs, that is, ‘individual goods’ and ‘collective’ or even ‘public goods’. At the same time, institutional options also differ for each type of activity.

Within each division, further activities may be identified as well. For example, social activities might include caring activities within the family as well as all kinds of social and political citizenship activities. Again, it is a matter of individual preferences and needs, and institutional options (or cultural constraints) with respect to which specific activities are taken up within the different general divisions.

Variations of working time (Sub-category 2)

Working time can vary between full time and part time, whether on a daily/weekly basis or on a life-course basis. The definition of what can be classified as a full-time or part-time working day or week is an empirical question and varies within countries and stages in history. For our purpose, we take the actual definitions of full-time and part-time work in a given country as the point of departure. The dominant pattern of full-time work in many countries over recent decades was (or still is) about 8 hours a day or 40 hours a week. Anything less could be theoretically classified as part time. As indicated above, working time can also vary between regular and flexible patterns. Given the definition, ‘flexiwork’ is both an expression of irregular working-time patterns and a different contractual basis for organising work. For example, the formal standing definition of a ‘flexible employee’ in Dutch labour market statistics is ‘an employee working as a temporary replacement, or who is available on stand-by, or an employee whose working hours vary between a specified minimum and maximum per week’.

Variations by labour market status (Sub-category 3)

Participation on the labour market does not imply that individuals are necessarily at work. Labour market participation data also include the unemployed. Since unemployment is also a form of time use during working life, and since it is something different from personal time use, it too should be included in a typology of time arrangements. The inclusion of unemployment is relevant not only from a quality of life perspective (see Chapter 5), but also in view of our quest for possible combinations and institutional constraints. With respect to the effect on time arrangements, it is important to distinguish between short-term and long-term unemployment. The latter form has a much more structural effect on the organisation of time throughout an individual’s working life and quality of life than the former, and will be dealt with in the life-course dimension.

Figure 6 Sub-dimensions of time use

Working time	Wage labour			Self-employed		
	Full-time	Part-time	Unemployed	Full-time	Part-time	Unemployed
Personal time	Social activities			Caring/household activities within the family		
				Social citizenship activities (volunteering, etc)		
	Educational activities			Political citizenship activities		
	Leisure activities					

Source: Authors' compilation

Life-course dimension

This second dimension of our typology will be used to classify the different time-use activities over the life-course. The starting point is working time within the boundaries of the working life-course. Given the empirical demarcation of working life, different patterns of working time can be distinguished. So, to begin with, a distinction can be made between a full-time (continuous or lifelong) working life and a reduced (discontinuous, part-time or interrupted) working life.

The next question is how personal time use, within the boundaries of working life, is combined with working time in a life-course perspective. Theoretically, two different combinations in a life-course perspective can be distinguished: (a) parallel and (b) sequential combinations, following our distinction between horizontal and vertical life-course perspectives (see p. 22).

Yet another question is whether, and how, particular time-use patterns are concentrated into particular phases of the life-course. Some activities might be spread out over the whole working life, whilst others might be concentrated into just certain phases. In the traditional standardised life-course, we find clear concentrations of particular working time and personal time patterns into particular phases of the life-course. These patterns are increasingly disturbed during a process of destandardisation. To relate the development of new time arrangements to this process of destandardisation, we take the traditional distinction of life phases as the point of departure, but shall include at the same time the possibility of time arrangements that break away from these traditional demarcations.

In combining these two key dimensions — time use and life-course — and the various possibilities that they facilitate, we can formulate the following model (see *Figure 7*). Theoretically, this model can lead to a huge number of time arrangements, depending on the type of combination of time use and distribution over the life-course. Time arrangements are combinations of cells on both the horizontal and vertical axes of the figure. For example, full-time work can be concentrated into one particular phase of working life, into several phases or into all phases (i.e. lifelong work). At the same time, full-time work can be combined with personal time activities for those phases of working life where full-time work is absent. In the extreme case of lifelong full-time work, combinations with personal time activities within the boundaries of working life are by definition impossible (unless we expand time). The same reasoning applies to part-time and flexible work. With respect to unemployment, the question of whether this can be combined with personal time activities within the boundaries of working life is a matter of regulation (institutional options).

Figure 7 Theoretical combinations of time use in a life-course perspective

Time use		Life-course						
		<15	Working life phases A B C D E					>65
Working time	Full time							
	Part time							
	Unemployed							
Personal time	Social time							
	Educational time							
	Leisure time							

Source: Authors' compilation

Theoretically, the number of combinations is enormous. In reality, however, the number of arrangements that can be observed or expected is less comprehensive because of specific circumstances, specific needs and preferences, and specific institutional options to realise those arrangements (see *Figure 8*).

In order to analyse time arrangements from a social and political point of view, it is helpful to identify certain relevant social indicators that affect their take-up. Indicators that are often used in this context include class, gender, ethnicity and age group (cohort). These distinctions will be applied as a practical device for presenting different ideal type arrangements. However, we are arguing that such social divisions are — as ideal types — disappearing.

In empirical reality, we still find strong evidence for ‘group-specific’ time arrangements across different societies (for example, the difference between ‘male’ and ‘female’ time arrangements). Their exact nature depends on institutional, cultural and socio-economic circumstances and group-specific wishes or needs. It will be part of the empirical study to map different group-specific time arrangements and their dynamics over time.

Group differences might also be explained against the background of generational changes. Both empirical observation and theoretical reflection stress the assumption that cohorts may ‘carry’ their experiences with particular time arrangements with them on their progression through the life-course. This actor-centred approach reflects the fact that a time arrangement chosen early in life may then become the ‘model’ for the choice of certain other time arrangements at a later stage of the life-course. It therefore allows us to explore structural social changes as they emerge from within existing dominant patterns. This perspective can also be linked to developmental – psychological explanations of individual behaviour at a certain stage of life. In this context, the value of the generational or cohort dimension becomes clearer when considering certain ‘developmental tasks’ as cohort-specific, to solve which a certain time arrangement might be helpful. For example, compared with previous cohorts, young women nowadays are more likely to be confronted by both divorce and lone parenthood, while the present cohort of middle-aged women are more likely to be confronted by the need to care for elderly family members. In terms of both ‘critical life events’ and the ‘developmental tasks’ that result from them, time arrangements are very often part of the individual’s coping strategy.

The typology presented in Figure 8 is a first attempt to depict a typology of time arrangements.³ It represents a set of ideal types⁴, which have been developed through a process of abstraction and analysis from empirical descriptions of existing or projected patterns of time arrangements in a number of European welfare states. It is a heuristic device that obviously needs further elaboration, but it represents a first attempt to develop a conceptual tool that could help researchers to examine and map the possible time arrangements in different countries.

This typology classifies different time arrangements only as possible outcomes. It does not yet include the relationship with preferences and institutional options. The ultimate purpose is to link different time arrangements in such a scheme to preferences and needs, on the one hand, and to institutional time and income options, on the other (see Chapter 5).

³ One of the final goals of this project is to present a more developed typology of time arrangements. So far, this typology is based on a preliminary scanning of relevant literature and a review of developments contained mainly in the national reports. This first attempt obviously has a northern/continental European bias.

⁴ ‘Ideal type’ in the Weberian sense of the term is defined in the *Oxford Dictionary of Sociology* as follows: ‘A heuristic device, or method of investigation. It is neither an average type nor a simple description of the most commonly found features of real-world phenomena. Nor is ideal used normatively in the sense of a desirable object.’ The time arrangements as presented in Figure 8 do not represent all the elements of what can be indicated as an ideal type. It is assumed that every ideal type time arrangement includes some particular preferences and a specific institutional context at the same time.

Figure 8 depicts ten different ideal type time arrangements over the life-course, following the dimensions explained above. These arrangements vary between traditional standardised full-time work or full-time care arrangements and modern combination biographies. The different arrangements are reconstructed on the basis of empirically found combinations of work and other activities, such as education, caring and retirement. The arrangements are presented in a chronological sequence, starting with traditional ones at the top and future scenarios at the bottom. This does not mean that the newer arrangements have completely replaced the older ones; in the real world we still find older arrangements alongside the new ones.

It is possible to gather the ten different time arrangements into three clusters:

- *Cluster 1* represents the traditional standardised life-course biographies.
- *Cluster 2* represents a first type of combination biography. In this group, combinations of activities are still related to particular phases of the traditional life-course and are, in actual practice in many countries, still different for men and women. Cluster 2 arrangements can be interpreted as an intermediate stage between traditional standardised biographies and the developed combination biographies in Cluster 3.
- *Cluster 3* illustrates ‘developed combination’ or choice biographies. The choice of particular activities is not related, or is only partially related, to particular phases of the life-course. Different combinations are possible at different and changing points of the life-course.

In the arrangements presented towards the end of Figure 8, we assume that gender differences have disappeared. In the ‘older’ arrangements, these gender differences still occur in reality. In most countries, Time Arrangements 1, 4 and 5 are examples of male time arrangements, whereas Time Arrangements 2 and 7 are mostly typical of female time arrangements. In this case, gender differences reflect the specific institutional and cultural traditions of particular societies (for example, models based on full-time work and full-time caring) or the different arrangements in relation to (part-time) early exit. Many of these ‘time options’ are not (yet) available to women as a result of their work history.

An example from the Dutch context will illustrate these points. The right to use a ‘voluntary early exit scheme’ was until recently based on a history of full-time work in the same sector and over a long period without breaks. Since the work history of Dutch women was until recently quite different (with hardly any full-time work, many and long breaks, and employment in different sectors), they were not eligible to benefit from the scheme. This is an example of the interrelationship between differing working-time patterns and the options and barriers that existing institutions may create. Another example comes from Germany, where women generally did not participate either in early exit schemes or in partial retirement schemes because of their lower statutory retirement age. Men in practice did not use the parental leave scheme because the income compensation is a low fixed-rate amount that does not reflect actual earnings.

In the following discussion, we shall expand on the assumption that each cluster of arrangements is embedded in different contexts of social and individual preferences, on the one hand, and different institutional settings, on the other.

Figure 8 Typology of time arrangements from a life-course perspective

Time arrangements	Life-course				
	Working life (age)				
	1 st phase 0 - 15	2 nd phase 15 - 25/30	3 rd phase 25/30 - 60	4 th phase 60 - 75/80	5 th phase old age >75/80+

Cluster 1: Traditional dominant patterns in industrial societies

Time arrangement 1 (traditional standardised full-time work arrangement)	Full-time lifelong work (one job)			
Time arrangement 2 (traditional standardised work + full-time care)	Work	Personal time: full-time care		
Time arrangement 3 (long-term unemployment)		Phases of long-term unemployment		

Cluster 2: Dominant patterns in modern European welfare states

Time arrangement 4 (full-time work + early exit)	Full-time work (one job)		Early exit		
Time arrangement 5 (life-phase combination arrangement + full-time work including early exit arrangements)	Regular changes of jobs and functions	Full-time work (one job)	Early exit		
	Accumulation of educational qualifications				
Time arrangement 6 (life-phase combination + full-time work arrangement without early exit)	Accumulation of educational qualifications	Full-time work (one job)			
	Accumulation of educational qualifications				
Time arrangement 7 (life-phase combination + part-time work/care arrangements)	Regular changes of jobs and functions	Part-time work			
	Accumulation of educational qualifications	Personal time (caring)			
Time arrangement 8 (life-phase combination full-time + part-time + early exit)	Regular changes of jobs and functions	Full-time work (one job)	Part-time work	Part-time (flexible) pre-retirement	
	Accumulation of educational qualifications				

Cluster 3: New/future trends in modern European welfare states

Time arrangement 9 (expected/partly realised modern life-phase/life-course combination arrangement)	Regular changes of jobs and functions	Working time (one job)					
	Social and/or leisure activities		Part-time (flexible) pre-retirement	Part-time retirement	→		
Time arrangement 10 (extreme combination biography; future scenario) These combinations might be parallel or sequential	Accumulation of educational qualifications						
	Flexible work (different types of work arrangements: changing jobs, combined with breaks)		(Flexible) retirement				
	Phases of self-employment combined with wage labour						
	Phases of unemployment						
	Social activities (caring)						
	Educational activities						
Leisure time activities							

Note: Each arrangement in Clusters 2 and 3 can be combined with phases of long-term unemployment as well as phases of self-employment. Since we concentrate on time arrangements relating to wage labour, and develop these arrangements assuming a situation of full employment, neither 'activity' (unemployment and self-employment) has been included. However, both activities can easily be added as 'b' and 'c' types of each time arrangement. Only in Time Arrangement 10 have we included both in order to illustrate an extreme combination biography.

Preferences and institutions

In the debates on both theory and practice, two contradictory explanations are implicitly given for the ways in which time arrangements come to be structured. Basically, these arrangements are the result either of individual choices or of uniform social norms and institutionalised rules. The two labels used in current policy debates on the organisation of time — the 'choice biography' versus the 'standardised biography' — in a way reflect both positions. The former suggests that the life-course is a result of individual preferences and choices that can result in many different arrangements (see *Time Arrangements 6 and 7 in Figure 8*). The latter, by contrast, suggests that options to structure the individual life-course are virtually impossible because dominant social norms and institutionalised rules determine a typical life-course that is broadly similar across large sections of society (see *Time Arrangements 1 and 2 in Figure 8*).

Another explanation for the structure of a particular life-course model is the so-called 'path dependency' of (highly) institutionalised welfare states. With respect to welfare states and the life-course, this means that different welfare state policies, facilities and established provisions and entitlements are interlinked in a complex way. Even if political actors wish to do so, it is normally very difficult, at least in the short run, to change the fundamental structures of welfare states (Pierson, 1994).⁵ Different authors from different disciplines have debated this 'either/or' approach (actors versus institutions) of social reality. Giddens' (1979) agency/structure approach within general sociological theory is an attempt to bridge the two different positions (or paradigms). However, still on the level of policy analysis, an increasing number of attempts are being made to

⁵ In addition to this static notion of path dependency, which implies that institutional change is nearly impossible, more dynamic notions of path dependency have developed (Goul Andersen, 2002a; Pierson, 2000), for example, describing how initially minor changes at a certain stage can become self-reinforcing and install a new development logic, a new path. Such dynamics are also identifiable in current changes in time arrangements.

combine both paradigms when analysing and explaining modern developments in society. Scharpf and Mayntz, for example, have introduced ‘actor-centred institutionalism’ as a framework to analyse policy developments in terms of the combined outcome of both actors and institutions. In a later publication, Scharpf (1997) argues that:

. . . even if the underlying assumptions of culturalist approaches were granted, it would not follow that human action can be explained exclusively by reference to culturally ‘taken-for-granted’ beliefs and institutionalised rules of ‘appropriate behaviour’ [...] Neither is it realistic to think of human actors as always being omniscient and single-minded self-interest maximisers who will rationally exploit all opportunities for individual gain regardless of the norms and rules that are violated.

The ‘actor-centred institutionalist’ framework was developed to describe and explain the behaviour of collective actors at the political level in a particular policy domain. In this project, the basic ideas of that framework have been extrapolated to a model that also encompasses the behaviour of ordinary citizens in their daily lives.

The development of new time arrangements is not only the outcome of the ‘games’ that collective actors play within an institutional context, but increasingly also the outcome of processes of exchange, bargaining and negotiating at the individual level. In some parts of the modern life-course literature, a more or less similar approach can be observed when it comes to explaining and analysing life-course developments in general. These aspects of the life-course approach are described in more detail in Chapter 3. Our current project does not so much concentrate on the life-course as such as the ‘unit of analysis’, but rather (as explained earlier) on the development of new time arrangements over the life-course. This is a much more focused issue than life-course developments and it is rooted in (partly) different social and political developments, institutional environments and actor-constellations. In this project, the life-course is one of the central ‘explanatory variables’ to explain the different time arrangements that can be observed empirically.

The tendency to create all kinds of new time arrangements can be interpreted partly as a result of the trend towards increasing individualisation in modern societies. On the one hand, individualisation has resulted in the erosion of fixed patterns of behaviour, which has also found its expression in the destandardisation of the life-course (see *Chapter 8* for further details). On the other hand, individualisation has resulted in a ‘silent mutation’ from ‘orders to negotiation’ and the dawn of the consultation-based culture. Modern citizens prefer negotiating to receiving orders. In this context, an increasing number of individuals do not accept ‘pre-set’ standardised time arrangements, but wish to create their own time arrangements.⁶

At the moment, clear changes in individual preferences in relation to reorganising the life-course, and the emergence of new combinations of activities over the life-course, can be observed empirically. At the same time, many fundamental changes in the institutional frameworks that

⁶ This process of individualisation will have an effect on the policy system as well. Since, as a result of individualisation, the predictability of citizens’ political behaviour is disappearing, the need for consultation and negotiation increases if adequate policy is to be developed. On the other hand, this development simultaneously appeals to citizens’ desire to be involved in policy-making more frequently. This is one of the central issues in modern governance theory. In the context of this research project, we shall not focus on these processes of bargaining and exchange at the two different levels.

indirectly support, facilitate or stimulate the development of new time arrangements can be detected as well. In other words, new preferences and needs of individual or collective actors might explain the development of new institutional options designed to realise and fulfil these preferences and needs. But at the same time it can be argued that existing institutions — that is, the formal and informal rules and procedures that are embedded in the organisational and political structures of a society — determine to a certain extent the direction, pace and content of the development of new time arrangements.

There seems to be some evidence for such a statement if developments across the different welfare states within the EU are compared.⁷ In Figure 8, the assumed relationships between individual preferences and institutional options or constraints, and the connection of these relationships with time arrangements, are summarised in abstract terms. The basic idea is that individual preferences might lead to particular time arrangements that individuals want to realise or have already realised, perhaps on a small scale. To realise new time arrangements, it is assumed that at least two crucial conditions should be fulfilled, in particular when those time arrangements are based on combinations of different activities (*for example, Time Arrangements 6 and 7 in Figure 8*). Firstly, individuals need enough time to realise a combination of different activities, as well as a certain level of ‘time sovereignty’, or else the chance to introduce some degree of flexibility over the life-course to create a preferred time arrangement. Without time, individuals might run into problems of time squeeze or stress. Without time sovereignty, individuals are not able to create their own preferred time arrangements. Secondly, individuals need a secure income. Without an adequate level of income, either from work, private sources or public transfer, it will hardly be possible to enjoy the new time arrangements based on combinations of activities without these leading to poverty or unacceptable stress at work.

Newly developing preferences for progressive time arrangements may come into conflict with already institutionalised principles of time and income allocation, as is the case for the standardised, generally male, full-time work life-course. In order to introduce the new time arrangements, existing rules and regulations need to be amended fundamentally, in particular if they create barriers against realising new preferences. At the same time, new options have to be developed too. In other words, particular preferences for particular time arrangements might well result in specific policy demands with respect to time and income options. The development of ‘flexicurity’, for example, may be interpreted in this context as the development of a particular institutional framework for income options that can be linked to a time arrangement based on flexible working-time patterns.

These policy demands should be dealt with by policy-makers and translated into new time and income options.⁸ Indeed, this project not only delves into separate time and income options, but

⁷ Research over the past decade on issues such as changing patterns in the organisation of exit from working life (De Vroom and Guillemard, 2002; Guillemard, 1991; Kohli *et al.*, 1991) or on the issue of changing ‘breadwinner models’ in different countries (Pfau-Effinger, 1998) indicate country-specific patterns of change.

⁸ We realise that these policy systems are quite complex and often highly institutionalised entities in which rules, procedures, different actor systems and their different interests coincide. We will find relevant policy systems both at sector and national levels (as well as at the European level). These policy systems differ between countries and may as such also to a certain extent ‘determine’ the institutional options. For the time being, we will not analyse the internal mechanisms and processes of the policy system boxes in the different countries. Such an analysis goes far beyond the scope of this research project. We shall basically handle the policy system as a ‘black box’ and concentrate on the institutional options relating to time and income that come out of this box and on how these options link in with individual preferences and time arrangements.

also seeks so-called ‘integrated paths’ for their consolidation. These involve the development of an integrated life-course policy in which different integrated paths of options are set out to allow for the integration and balance of options and risks.

Once institutional options have been put into practice by the policy system, they may be adopted by individuals through specific time arrangements as expressions of their own special needs and preferences. The newly available options may even promote particular preferences that were not there before. These options may, on the other hand, also develop into constraints that individuals have to follow without any choice at all. The last two effects of options were described and analysed in various studies on early exit of older workers in Western welfare states.

Social change, individual and collective preferences

Figure 9 presents a more comprehensive version of Figure 5, in linking time arrangements to social change and individual and collective preferences in greater detail.

The development of new time arrangements is in itself, of course, already a sign of social change. But this change is not an isolated process. Varying general or fundamental social changes might act as ‘triggers’ in the background. Four different developments seem important in this context:

- (a) the increasing individualisation of modern societies;
- (b) demographic change (declining birth rates and rising life expectancy);
- (c) changes in family structures and household compositions; and
- (d) socio-economic changes.

It is assumed that these social changes will have effects on at least the following two levels in society.⁹ Firstly, they will influence individual preferences and needs. Individualisation in modern societies, for example, will influence traditional breadwinner models and will therefore stimulate other combinations of working time, caring responsibilities, education and so on. Rising or falling unemployment will also affect individual preferences and needs. Demographic ageing will change individual preferences for and perceptions of the organisation of the life-course.

Secondly, the same social changes will at the same time affect collective or social needs and preferences. It is clear, for example, that demographic ageing has already resulted, or will result in the future, in a whole range of social problems, including labour shortages and rising financial costs for welfare programmes. Ageing has led to new collective needs and preferences that have an influence on the development of new labour market and social policies and, as such, on time arrangements as well.

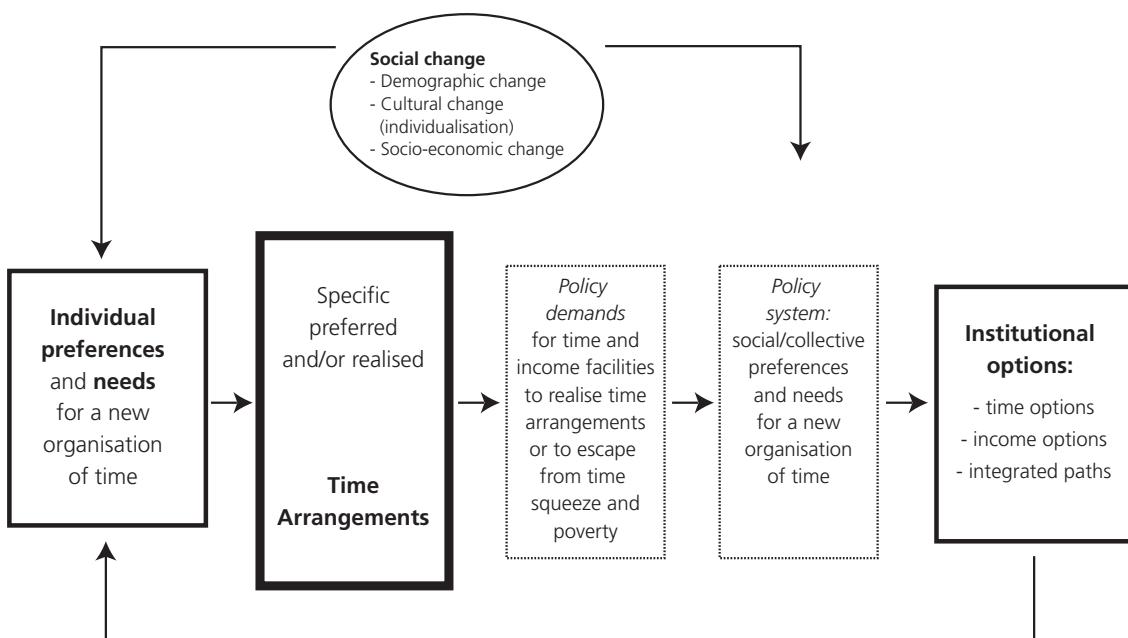
These collective needs and preferences are not just the sum of individual needs and preferences. Indeed, they often contradict at least certain individual preferences. A clear and topical example is the early exit of older workers. Many older workers very much favour this way of organising the

⁹ These social changes may differ between countries. However, demographic change is secular and can be observed in all countries, though at different rates. But even if these changes are similar, the question still arises whether they will result in the same individual preferences and the same institutional options. So far, the extended research on changes in European welfare states reveals both converging and diverging outcomes.

end of their working lives in certain EU countries, such as Finland, France, Germany and the Netherlands. However, owing to demographic and labour market changes in these countries, there has been increasing pressure to dismantle early exit schemes, which in some cases has actually taken place (for an analysis of France and the Netherlands, see De Vroom and Guillemard, 2002). Hence individual pressures exerted in favour of enlarging the scope of choices and combinations and time sovereignty seem to have come into conflict with opposing policy trends towards 'labour market activation' and revoking early exit options, among others.

The distinction between individual and collective preferences and needs when organising life-courses is very relevant for the evaluation phase of this project. From the perspective of the individual, the central evaluative question will be whether the development of new time arrangements contributes to 'quality of life' (see *Figure 11*). From a social and labour market policy point of view, the central question is whether the development of new time arrangements contributes to the solution of actual welfare state and labour market problems.

Figure 9 Time arrangements as outcomes of individual preferences and institutional options



Source: Authors' compilation

Time arrangements from a life-course perspective

As already stated, this research project focuses not only on particular time arrangements at a certain point in time, but also on time arrangements in a life-course perspective. There are basically two interrelated arguments for using a life-course perspective to study (new) time arrangements.

The first argument is that various life stages are interlinked so that a kind of path dependency may emerge. The second argument builds on this. Because of such path dependencies, as well as because of new social risks associated with new time arrangements, social security systems incur the danger of becoming anachronistic if they do not adapt to such changes.

Life-course research has clearly revealed that a particular form of organisation of time at one phase of the life-course may affect the organisation of time at other phases of the life-course (see Chapter 2). In that sense, a life-course perspective is crucial to understanding why and how particular time arrangements are not just 'freely chosen', but may also be determined by decisions, practices or arrangements at other phases of the life-course. In other words, time arrangements may generate a kind of 'path dependency'. This argument can be illustrated with some examples taken from labour market developments.

If, for example, women — given the model of the dominant full-time worker that prevails in society — 'choose' a full-time caring or even a part-time work/part-time caring arrangement at a particular point in their life-course (see *Time Arrangements 2 and 4 in Figure 8*), then it will be rather difficult to make another 'choice' at a later phase of the life-course. The impossibility of changing once-chosen arrangements is basically the outcome of the institutional context connected to a full-time worker model. This institutionalised context (implicitly) creates all kinds of formal and informal barriers for those trying to enter the system at a later point in time. The formal barriers may be erected by the rules that regulate claims to a number of social security benefits (such as pensions and unemployment schemes). Barriers may also be erected at the level of everyday work. For example, career perspectives could be disrupted unless an individual followed the full-time worker model all the time. In other words, institutional and cultural rules and regulations can create all kinds of barriers and so can, in that sense, determine individual choices for particular time arrangements.

At the same time, a time arrangement chosen at one phase of the life-course may have all kinds of unintended consequences at later phases of the life-course and may have substantial effects on the quality of life as well. For example, part-time arrangements may be helpful in the short run, such as when starting a family or reconciling work and caring obligations. They may, however, be counterproductive in the long run because part-time work can still entail (medium- and long-term) disadvantages in terms of career prospects, employment conditions, social security and even poverty in old age (Bäcker and Stolz-Willig, 1994).

Future effects of particular time arrangements are just one side of the coin. The other side is that time arrangements can have a retrospective, or backwards-looking, effect as well (see also p. 21, where we present prospective and retrospective approaches to life-course analysis). This is clearly the case insofar as early exit arrangements for older workers are concerned. The development of a large variety of different early exit arrangements and the extensive use of these arrangements has clearly affected the way in which earlier stages of the working life of ageing workers are being organised. As retirement data over the past 20 years plainly reveal, the age of early retirement decreased dramatically once flexibility was introduced into the standardised pension age with all kinds of 'early exit pathways' (Kohli *et al.*, 1991; Naschold and De Vroom, 1994). In other words, a so-called 'early exit time arrangement' has become a realistic or even compelling perspective at an increasingly earlier phase of the working life-course. The reduction of the average age of workers

on the labour market that took place then actually led to a reduction in the opportunities for further employment for many older employees (Bäcker and Naegele, 1992; Naegele, 1999; Walker, 1997). At the same time, these early exit practices had, and still have, (unintended) consequences in terms of the quality of life at earlier phases of the working life-course as well. For example, as a result of opportunities for early exit, many companies did not develop human resource policies for ageing workers. There was no career advancement after a certain age, no in-company training facilities for older workers, age discrimination in the selection of new workers and so on (Naegele and Schmähl, 1999).

But it is not only the world of work that might influence and determine particular time arrangements. The same can be observed for other significant activities during the life-course as well, such as caring responsibilities, education, social volunteering or involvement in civil society. Existing provisions for specific time arrangements and claims connected to these activities also have an effect on the kind of time arrangements that individuals can enjoy. Often these provisions are organised in such a way that their use is directly related to a particular phase of the life-course. Existing institutional and cultural barriers, for example, make it still virtually impossible for individuals to combine work and education over their entire life-course.

These examples lead to the second argument for using a life-course perspective. The well-known dominant labour market and social policies of welfare state regimes do not explicitly use a life-course perspective. As a result, many working-time and income options are not developed from a life-course perspective. If the expectation proves correct that preferences in society move in the direction of new life-course oriented time arrangements, then it can also be expected that existing labour market and social policies and their institutionalised time and income options will no longer fit into this new pattern. In that case, this ‘anachronism’ might create all kinds of barriers and unintended consequences. The central question is therefore whether institutional changes can be detected that offer real opportunities to organise life-courses without those barriers or unintended effects. Here, too, those institutional changes that integrate possibilities and effects over the entire life-course (not only in relation to work but in relation to other activities too) are most relevant to this project.

To deal with this aspect of the life-course approach to time arrangements, the concept of ‘integrated paths’ was introduced into the conceptual framework. As stated above, we can observe an increasing number of different individual time and income options in the actual reality of modern welfare states (see Chapter 9). These individual options can be made use of to create all kinds of different time arrangements. At the same time, the increasing number of different options may also lead to many unintended consequences. This project stresses two risks in particular: time squeeze (stress) and loss of income (poverty). We could argue that in the traditional, developed welfare state systems these risks are more or less covered overall by labour market and social policies. However, these systems were largely developed on the basis of the model of full-time, lifelong work. As a result, dominant time arrangements adhered to this model. Welfare states, therefore, implicitly followed a life-course perspective, though it was not one based on a variety of different and changing time arrangements. Should this social change continue, it seems obvious that new labour market and social policies based on a new life-course perspective are needed if modern welfare states wish to stimulate labour markets and reduce social risks (such as time squeeze and poverty) at the same time. The logical consequence of an increasing number of time and income options is

a higher demand for the simultaneous integration of different options, particularly from a life-course perspective.

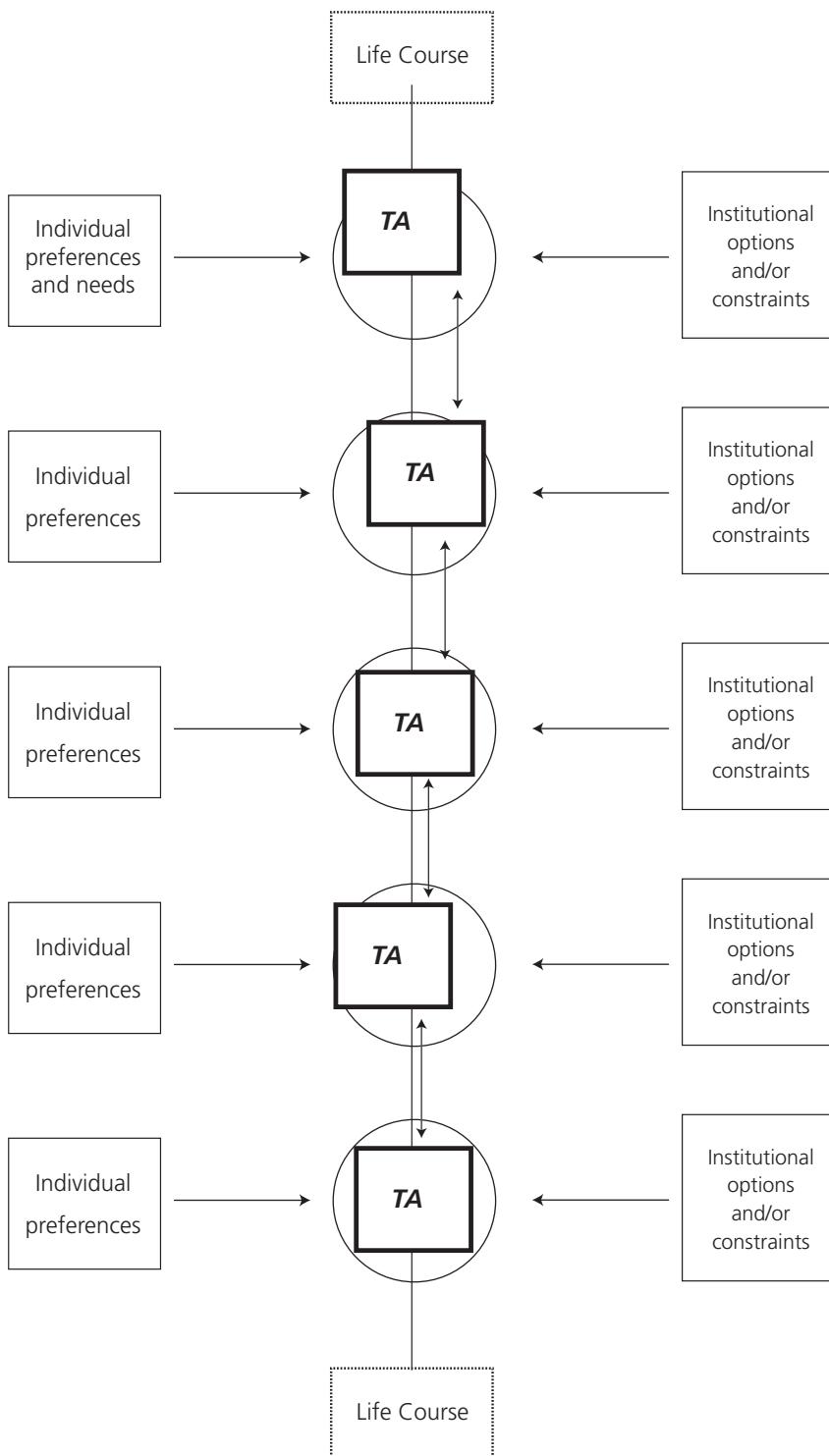
What are the consequences of particular combinations of options for the exercise of different activities? What are the consequences of such combinations for options at a later phase of the life-course? What are the consequences of the realisation of a particular arrangement in one field of activity (such as caring) for other fields of activity (such as work or education)? Many such questions arise. To tackle this problem, at least two different approaches can be distinguished. One approach is to improve individual skills, knowledge and competence to handle and organise these complex time arrangements and their consequences in a life-course perspective. This point has also been stressed in life-course research. Similarly, it has already repeatedly been indicated that policy-makers should support individuals in creating their biographies (Heinz, 2001). As McDonald (1997) puts it: 'But the question then is why do policy-makers persist in making policy according to an orderly life-course of education, work and retirement founded on the experience of the 19th-century male industrial worker?'

Another approach is to develop an integrated life-course policy that offers different integrated paths of options, in which options and risks are integrated and balanced within an overall framework of welfare state labour market and social policy. Although an increasing number of different individual time and income options fostering the realisation of new time arrangements can be observed in many European countries, only very few examples of the development of integrated paths, or a life-course policy for combination biographies, can be found (see Chapter 8).

Figure 10 illustrates how time arrangements can be structured in a life-course perspective. The life-course is symbolised by the vertical axis. On this axis, individuals can and must make choices for the arrangement of their time. But those choices or preferences are at the same time embedded in particular institutional options or constraints that might differ substantially according to particular phases of the life-course and/or particular preferences that individuals want to realise. This interrelation between particular phases of the life-course and/or particular preferences and the relevant institutional options or constraints are symbolised by the various 'horizontal' axes in Figure 10. On the vertical life-course axis, time arrangements are located as a result of individual 'preferences' and 'choices', on the one hand, and institutional options/constraints that might structure these choices, on the other. If individual choices and/or institutional options differ at different phases of life, then different time arrangements might be the outcome.

Figure 10 also illustrates the possibility that a particular time arrangement at one phase of the life-course might have an effect on the realisation of a time arrangement at another, both in a prospective and retrospective manner (which is indicated by the arrows between the different time arrangements). This effect might be the result of either actor considerations, or institutional 'determinism' or 'path dependency', as discussed earlier in this chapter.

Figure 10 Time arrangements as an outcome of individual preferences and institutional options in a life-course perspective (Life phases are symbolised by circles; TA = time arrangement)



Source: Authors' compilation

Time arrangements and quality of life

5

Here we examine the basic concepts and assumptions underlying our approach to the changes currently taking place in the organisation of time throughout working life in most advanced societies. Our central questions are how a new organisation of time throughout working life may affect quality of life and how institutional options may be changed to facilitate new time arrangements that improve quality of life.

Evaluations or proposals of this kind presuppose systematic knowledge about working-time preferences as well as about particular institutional preconditions, including provisions for coping with new risks. However, the dependent variables also need to be formulated and explored, such as what we mean when we refer to quality of life, what the most important aspects or dimensions are in relation to the issue of working-time arrangements and how quality of life may be viewed from a life-course perspective.

Quality of life: Definition and criteria

All commentators agree that defining quality of life, not least from a life-course perspective, is a complex undertaking. However, an overview of research into quality of life shows that it has focused especially on what determines the individual's quality of life and how that quality may be measured (Nussbaum and Sen, 1990). The concept of quality of life also has its foundation in a multidimensional understanding of individual well-being or 'the good life'. It includes both material and non-material criteria, objective and subjective criteria, and emphasises the qualitative aspect over the quantitative (Noll, 2000). In the social sciences, quality of life is generally conceptualised in both objective and subjective terms. Quality of life may accordingly be measured by such objective criteria as income, home furnishings, health, level of education and so on. In many EU Member States (such as Germany, the Netherlands and Sweden), these criteria were the reference point for research into quality of life by means of social indicators, and this is also currently the approach of the so-called indicator-focused quality of life research conducted by the EU Reporting Group and Euromodule, which aim to produce comprehensive lists of indicators for the purpose of monitoring and reporting on quality of life (Walker, 2002b).

However, research on the subjective views of the individuals concerned is also important if objective dimensions are to be weighed and interpreted against subjective views (Noll, 1997). As Zapf (1984) states:

We understand quality of life ... as good living conditions, which are paired with a positive subjective feeling of well-being. In a more general definition, the quality of life of individuals and groups is determined by the constellation ... of the different conditions of life and the components of subjective well-being. We understand conditions of life to mean the visible, 'tangible' living conditions: income, housing, working conditions, family relationships and social contacts, health, social and political participation. We understand subjective well-being to mean the views the affected persons themselves articulate concerning specific conditions of life and life in general. These especially include statements of satisfaction but also general cognitive and emotive concepts like hopes and fears, happiness and loneliness, expectations and requirements, powers and insecurities, perceived conflicts and priorities.

Researchers currently work with elaborate concepts to enable them to deal with the methodological and conceptual difficulties arising from the subjective evaluation of objective circumstances — on

the one hand, the so-called ‘satisfaction paradox’ (many people are satisfied with comparatively poor conditions of life) and, on the other, the so-called ‘dissatisfaction dilemma’, in which many people are dissatisfied despite comparatively good objective living conditions (Zapf, 1984). These are characterised by the attempt to understand objective conditions and subjective views of them in their reciprocal relativity and mutual interrelation (Amann, 2002).

At present, as far as we are aware, there is no comparable research addressing the question of how quality of life may be conceptualised in the context of a new organisation of time throughout the life-course. In our discussion, we shall try to provide some guidelines. In view of the main goal of our project, the improvement of employees’ quality of life, it seems logical to take the perspective of the employees concerned as a starting point. Next, although objective and subjective criteria may be of equal importance in this respect, the main emphasis in this phase of the project will lie in objective criteria; the subjective views of the employees concerned will be analysed in a later phase of the project.

Thus, it is of particular interest at this stage to identify which objective dimensions of quality of life are affected by a reorganisation of time throughout working life. In this context, a distinction may be made between an individual and an institutional perspective. From the perspective of the individual, quality of life is primarily defined as the self-determined organisation of an individual’s own life and its temporal structures: whether and to what extent the individual is able to become conscious of his or her own preferences for particular time arrangements in order to meet the demands of private and working life. In other words, of central interest in assessing quality of life are ‘... the opportunities open to people, as well as the actual choices they make and the outcomes (both objective and subjective). It is the combination of these elements that makes up individuals’ quality of life’ (Fahey *et al.*, 2003).

Quality of life may also be approached from an institutional perspective. From this perspective, the question is what new risks¹⁰ may be the (unintended) outcome of new time arrangements and what kind of institutional solutions have been, or should be, produced to cope with these risks. The transition from a standardised life-course biography towards a combination biography may produce new risks that threaten the living and working conditions of individuals. Those new risks may be time squeeze and life stress as a result of all kinds of combinations of activities, individuals’ lack of ability and skill to implement new time arrangements or reduced income as the result of combining work and other activities. New public or private policies and provisions are needed to cope with these new risks. The threat of time squeeze and life stress calls for a new regulation of working and living time. This is a matter not only of time options but also of regulations or provisions that enable individuals to achieve a balance between the different activities they want to combine in a certain phase of the life-course or over the whole life-course: the risk of a lack of ability and skill to do this calls for a policy that facilitates the lifelong learning, empowerment and employability of individuals.

The risk of reduced or inadequate income calls for a new system of income security. New time arrangements will fundamentally change the existing framework governing the security of both work-related income and income from social security schemes. As far back as the late 1970s, Rehn

¹⁰ ‘New’ compared to risks related to traditional, standardised life-courses. Those ‘old’ risks are normally taken care of in the traditional welfare state provisions or programmes (as well as human resource policies in companies).

(1977) had raised this point when proposing his idea of general income insurance; the idea behind this system is the transfer of income between the different common stages of the life-course and the belief that individuals themselves own their share and should be able to use it according to their needs. The concept of a transitional labour market may be regarded as a necessary additional attempt not just to provide social protection on the basis of employment alone, but also to guarantee income during periods of voluntary withdrawal from the labour market as well as during non-voluntary withdrawal (unemployment).

Five dimensions of quality of life

A summary of the arguments advanced so far indicates five relevant qualitative dimensions, which emerge in an evaluation of time arrangements in terms of quality of life:

- work/life balance;
- employability;
- income security and social security;
- quality of work; and
- time sovereignty.

In discussing these dimensions, we shall refer on occasion to the relevant policy debate at EU level (*as outlined in Chapter 2*). We acknowledge, furthermore, that two of our five dimensions are at two different levels of analysis — the employability dimension and the time sovereignty dimension. However, we see both employability and time sovereignty as a crucial precondition for achieving specific time arrangements at all and/or for combining them. Secondly, we see both as genuine evaluation criteria, for example, as outcomes or outcome variables of specific time arrangements and/or their combinations in terms of quality of life. In other words, two issues have to be considered: first, whether both employability and time sovereignty contribute at all to the individual's scope to choose between certain time arrangements and/or to combine them; and secondly, how, when they are used as evaluation criteria for quality of life, certain time arrangements and/or their combination may contribute, positively and/or negatively, to both the individual's employability and his or her time sovereignty.

Our discussion of these five dimensions of quality in life raises the question of why they were chosen and not others. As mentioned above, we selected those dimensions that, in our view, have a clear relation to working-time arrangements. This relates particularly to the implications of time arrangements for the work/life balance and for the resulting implications for income and quality of work. The aspect of time sovereignty refers to employees' empirically demonstrated growing dissatisfaction with existing working-time patterns. We have tried, moreover, to link appropriate dimensions with the EU policy context of our project and in particular with the issue of how a new organisation of time throughout working life could help resolve major demographic, economic and social changes. This is of particular relevance to the aspect of improving employability. Further evaluation criteria may be considered in a second phase of the project.

Work/life balance

Work/life balance may be defined as an individual's attempt to find suitable time arrangements and time options that allow the best possible coordination of requirements of work with time

requirements for personal life. To this extent, work/life balance is not automatically about working less but about having control and flexibility over when, where and how to work (Department of Trade and Industry (UK) website; Pillinger, 2001). Consequently, the argument for a better work/life balance also appropriately reflects social change, such as the rise of dual-career families, single parenthood and the extension of care to cover older family members. Work/life balance may also be regarded as a product of changes in employment practices, particularly the need to maintain employability in a more uncertain labour market. In raising work/life balance, we thus also see a way of helping to ensure equal opportunities — the fourth pillar of the European Union's Employment Guidelines (see p. 9).

As responsibilities for work and family are still not evenly divided between the sexes, in many, if not most, families, women in particular experience role overload and exclusion from the labour market as a result of a work/life imbalance. Work/life balance as a core dimension of quality must be improved if this problem is to be confronted, along with a further consequence of this dilemma — the declining birth rate as people are unable to have the number of children they actually want to have, given the prevailing institutional conditions.

Quality of life and work/life balance differ conceptually in that work/life balance encompasses only a specific segment of quality of life, mainly the compatibility of the demands of work and private life at the level of daily life (the horizontal level). Quality of life may also involve further aspects of self-determined life, for example, the subjectively experienced meaningfulness of decisions about time structures and life-phase courses (the vertical level).

On the other hand, quality of life and work/life balance may actually conflict with each other: decisions in favour of particular working-time models may be efficient and may improve work/life balance without improving the quality of life of the employees either subjectively or objectively. Part-time work, for example, may make it easier for individuals to reconcile the demands of work and private life, but may also trigger subjective dissatisfaction in cases where, for example, the individuals concerned actually prefer full-time employment.

Within the framework of a successful or 'good' work/life balance, the demands of work and private life are coordinated efficiently in a functional manner and at the same time are linked satisfactorily from a subjective point of view in such a way that health, material, social and time resources are expended economically. For example, an individual may combine gainful employment and caring for relatives if suitable working-time models and the support of social services are available. In such a case, neither the carer nor the person being cared for needs to experience material, social or health disadvantages. By contrast, an unsuccessful or 'bad' work/life balance may, for example, entail an involuntary exit from gainful employment if the support structures to facilitate care for a child or a dependent relative are not available institutionally or informally. Such unsuccessful or 'bad' work/life balance arrangements may also manifest themselves in permanent time stress or in feelings of guilt, prompting the individuals concerned to take on more than their obligatory workload, for example, by accepting employment at unsocial times (like evenings or weekends), causing subsequent and later-onset problems (such as health complaints of a mental or physical nature).

Employability

The term 'employability' refers to the occupational skills and abilities that generally determine the employment prospects of individual employees in the labour market, whether in work or out of work. Employability includes not only functional skills but also extra-functional skills, such as occupational flexibility, work and/or job-related attitudes, values and motivation, willingness to undertake further training, and work- and/or job-related physical and mental constitution.

Furthermore, in our conceptualisation, employability also includes the individual's intrinsic abilities to develop occupational skills and competencies. It is obvious that our conceptualisation goes far beyond work ability (Ilmarinen, 1999). In all, we regard both lifelong learning and work organisation, including working-time patterns, as decisive parameters of action in contributing to employability.

Income security and social security

Income (or social) security in this connection refers to the possible income effects of a particular time arrangement. Every time arrangement is related to particular sources of income — from work, social security schemes or private arrangements or resources. Some of those possible effects have already been indicated in the preceding chapters. If a particular time arrangement results in a lower income, either at the time of this time arrangement or at a later stage of the life-course, then the ultimate effect could be poverty. To the extent that employment demands increasing flexibility of employees, and insofar as the duration and timing of working hours and working life as a whole is concerned, there is reason to fear an increase in the number of legally and financially more insecure and deregulated ('precarious') jobs.

The new demands on flexibility in the field of working hours and the structure of working life have an even more tangible influence on the income situation and social security of the employees concerned (such as a variable and discontinuous income which cannot safely be relied on, possibly a lower average income, or repercussions for social security entitlement in cases of unemployment, illness or disability, or for later pension entitlement). The far-reaching implications of this risk become clear not least when examined against the background of the 'traditional welfare model'. This means that the system of social security for the population in many EU Member States, in particular the continental European ones, is closely linked to traditional life-course patterns, particularly to the (male) model of continuous full-time employment. As this model is increasingly becoming obsolete, however, new and more flexible structures of social security are needed. These risks have been on the socio-political agenda for quite a while (for Germany, see Bäcker *et al*, 2000, and Klammer and Tillmann, 2001; for the Netherlands, see Van Oorschot, 2001; for Denmark, see Braun, 2001). They are the starting point for current attempts made in some EU countries (like the Netherlands and Germany) to forge a new alliance between flexibility and social security, which is sometimes referred to as 'flexicurity'.

Quality of work

Quality of work as a multidimensional concept refers to different aspects of working and living conditions of the employees. According to a proposal published by the European Foundation for the Improvement of the Living and Working Conditions (Arrowsmith and Sisson, 2001), quality of work can be conceptualised by the following four prime dimensions:

- career and employment security;
- health and well-being;
- skills development; and
- reconciliation of working and non-working life.

The last two dimensions are already covered by our own conceptualisation of evaluation criteria, namely by 'employability' and 'work/life balance'. As far as 'career and employment security' in a life-course perspective is concerned, it is particularly important to analyse the vertical implications of certain time arrangements. The question arises, for example, of the extent to which, and how, specific working-time arrangements and/or their combinations at a specific stage of working life influence choices and options in later phases of working life. We think that it is crucial for the quality of work and quality of life of the employees concerned whether earlier choices extend or restrict their later range of options.

With respect to 'health and well-being', there is substantial empirical evidence that new patterns of working hours are leading to increasing demands on employees' flexibility at the workplace. Empirical research has also revealed changing and increasing workloads, particularly in psychological dimensions such as decreased autonomy or communication, and an overall higher level of stress and time squeeze, which could lead to new health risks.

Time sovereignty

The four dimensions discussed so far are indications of what could be called 'working and living conditions'. The fifth dimension relates to another aspect of quality of life, namely time sovereignty.

According to Teriet (1976), time sovereignty is the right and ability of individuals to determine time allocation to a large extent (quantitatively as well as qualitatively) throughout their whole life and in all fields of life, not just in working life. In this sense, time sovereignty should be seen as a part of 'quality of life' that has still to be achieved, as 'a central point of reference for planning life flexibility in a dynamic society'. As Schilling (2001) emphasises, 'time wealth and time sovereignty [should] be seen together with sovereignty in the field of the working life. Only those who are able to influence the contents of work in individual fields of life also have a larger scope of influence as far as the duration and timing of working hours are concerned'.

In our conceptualisation, time sovereignty, in the context of working-time options, refers to an individual's freedom of choice between different options or to the degree to which he or she achieves a particular time arrangement at all. It may be assumed that differences along the lines of gender, cohort membership and social or in-company status all play a significant part here. In terms of time arrangements, we can therefore also include individuals' ability to negotiate and actually achieve certain time arrangements to which they may aspire and/or improve their quality of life if time options are available in the first place. The probable effect is that certain groups of employees (such as skilled workers, those in younger age groups, staff with higher status and/or those of particular value to the company, perhaps on account of particular qualifications) will generally be able to negotiate and achieve their own working hours' preferences. Employees who lack such abilities are, by contrast, more likely to be excluded from time arrangements that could

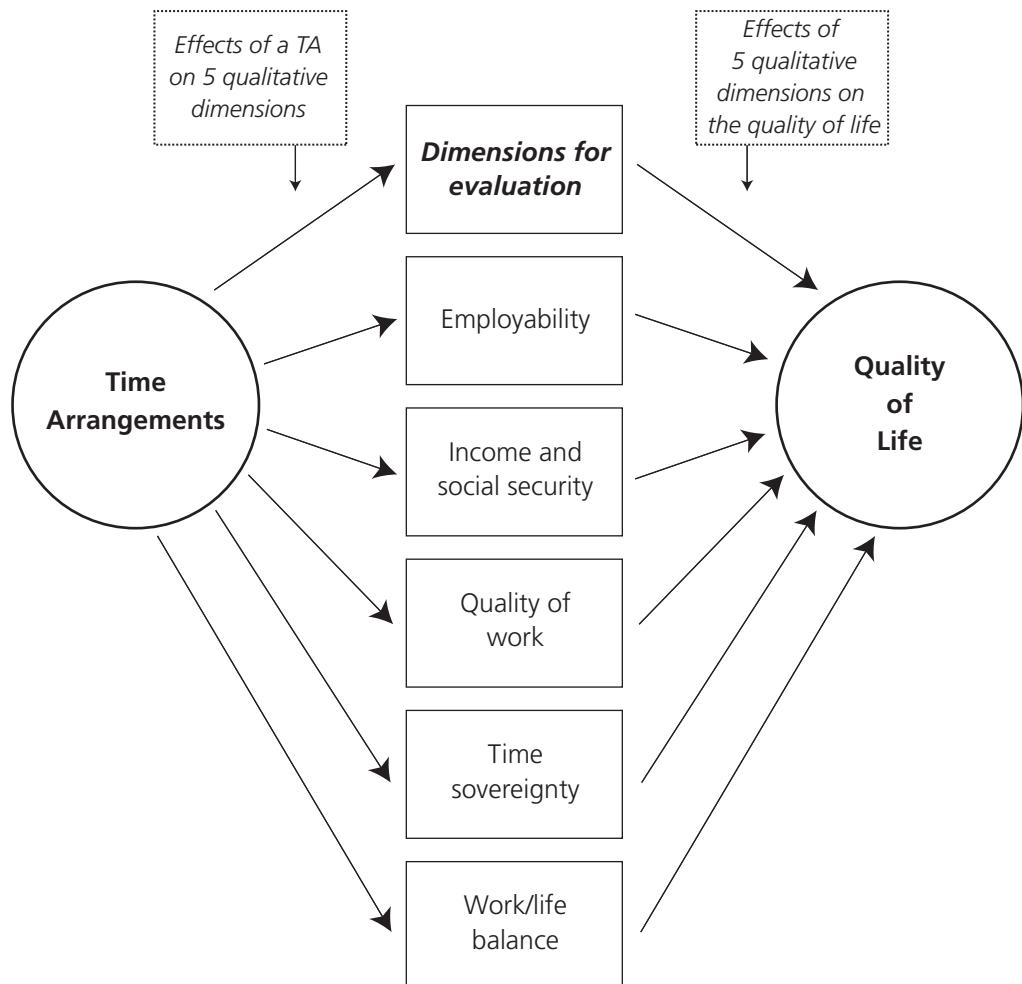
contribute to their quality of life in a positive fashion. For example, research on caring for elderly relatives in Germany has revealed that it has been mostly higher skilled employees who have used flexible working-time options to secure a better balance between work and care commitments (Naegele and Reichert, 1998). A policy solution to avoiding such exclusion might be to raise the employability of the entire workforce, as well as to empower those employees with unfavourable starting conditions.

The concept of time sovereignty was ‘rediscovered’ when the implications of ongoing structural changes in traditional working hours’ patterns were analysed. These structural changes have been interpreted as a reflection of the modernisation of society and of increasing individualisation, in the sense that individuals are becoming more autonomous in organising their working lives. Some authors have celebrated these changes as heralding a new era of choice and lifestyle options (Featherstone, 1991). As such, the changes could be interpreted as improvements in working and living conditions and even as a contribution to a new notion of social citizenship. Seen from this perspective, however, a lack of time sovereignty represents a lack of ‘empowerment’, a lack of ‘full citizenship’. However, in accordance with more pessimistic interpretations of current social change, more flexible working-time options might also in practice lead to new time squeezes and more life stress; this is also the reason why trade unions, for example, have traditionally been reluctant to accept proposals to make work more ‘flexible’. The question of true time sovereignty is, therefore, extremely important from a quality of life perspective.

General relationship between time arrangements and quality of life

Figure 11 summarises the assumed general relations between time arrangements, qualitative dimensions and outcome in terms of quality of life. It is a provisional attempt to relate different time arrangements to possible effects on the five dimensions of quality of life. The general expectation is that if we move from time arrangements of type 1 and 2 (see *Figure 8*) to time arrangements of type 6 and 7, the effects on four of the qualitative dimensions will change fundamentally. At the same time, it can be assumed that the effects of ‘modern’ time arrangements also differ in cases where individuals themselves have to combine all kinds of institutional options or can choose ‘integrated paths’.

Figure 11 Time arrangements and quality of life



Key research questions summarised

6

One goal of our project is to conceptualise the ‘new organisation of time throughout working life’ and to integrate different aspects and approaches in a coherent concept. Chapter 4 represents a first attempt to develop such an integrated conceptual framework, with the central unit of analysis being ‘time arrangements’ and six key questions being posed with respect to these. Since our focus is particularly on time arrangements in relation to working life, our concept was, therefore, directly related to relevant issues and dimensions of work and labour markets. In the detailed account of the different dimensions of our conceptual framework, a number of sub-questions and relevant issues have been raised that are summarised below under the headings of each of the six key questions.

Another goal of our project is to develop policy recommendations based on the analysis of new patterns of organisation of time over individuals’ working life-courses (time arrangements). Seen from this perspective, the central question is what kind of policy recommendations can be formulated from the answers to the six key questions.

Key question 1: What types and patterns of time arrangements are developing in European countries?

- What are the current dominant time arrangements in relation to working life in the different EU Member States (variations between the ‘standardised full-time/lifelong work or care arrangements’ and the ‘fully fledged lifelong combination biography’)?
- What other significant time arrangements may be observed apart from the dominant ones?
- What working-time options (models) are part of the different time arrangements?
- What shifts in time arrangements (or new time arrangements) can be observed in the past decades and what shifts are expected in the coming decades?
- To what extent are different time arrangements related to particular classes or other relevant groups in society? Are the different arrangements converging or diverging?
- To what extent are there differences between cohorts, indicating generational change in time arrangements over the life-course, with new generations breaking away from previously established patterns? What does this indicate about the future?

Key question 2: How are these time arrangements related to preferences of individuals and of collective actors?

- What kinds of individual and collective (social) preferences for particular time arrangements can be observed?
- In what sense and to what extent are the individual preferences related to particular individual needs, circumstances, age, gender, class or other relevant dimensions of social stratification?
- In what sense and to what extent are collective (social) preferences related to particular collective needs? To what extent are time arrangements proposed by collective actors (trade unions, employers’ associations or the State) related to actual labour market and/or social security problems?
- To what extent are individual and collective preferences for time arrangements conflicting?

- To what extent and how are individual and collective preferences interrelated? Under what conditions can time arrangements result in a ‘win-win’ situation for both individual and collective actors?
- What particular role can political actors on the European level play in the development of time arrangements for European countries?

Key question 3: How are these time arrangements related to institutional options?

- What kinds of individual (working) time options (time budgets) are available, and how and by whom can those options be used to organise a particular time arrangement?
- What kinds of income options are available, and how and by whom can those options be used to organise a particular time arrangement?
- What kinds of ‘integrated paths’ (combinations of time and income options over a life-course) are available, and how and by whom can these options be used to organise a particular time arrangement?
- What existing institutions (programmes, rules, regulations or cultural norms) block individual and/or collective preferences for particular time arrangements?
- To what extent are time and income options or ‘integrated paths’ real options, or do they work as coercive instruments?
- To what extent do the EU Member States differ with respect to dominant patterns and changes in time arrangements, for example between various welfare regimes? Are those developments converging or diverging between different types of European welfare states?

Key question 4: How do these time arrangements contribute to the reorganisation of the whole (working) life-course?

- Which typical time arrangements predominate for which groups at a particular point of time and/or in a particular phase of life?
- To what extent and in which way will once ‘chosen’ time arrangements (including a particular working-time option) affect the choices and options of other time arrangements in a later phase of the life-course?
- Which existing institutional options and/or policies for particular phases of the life-course determine the use and development of time arrangements in an earlier phase of the life-course (for example, the effect of early exit policies)?

Key question 5: How are these time arrangements related to quality of life?

- To what extent and in what sense are time arrangements related to the five dimensions of the quality of life (work/life balance, employability, income, quality of work and time sovereignty)?
- What time arrangements are especially conducive to employees’ quality of life over their whole life-course or during particular phases of an individual’s life?

Key question 6: How can a new working-time policy, based on a life-course approach, be implemented?

- What would a new working-time policy, based on a life-course approach, look like?
- What are the major obstacles to implementation of such a policy and how could they be overcome?
- What supportive policy measures are needed for implementation of a new life-course oriented working-time policy?

With respect to this first phase of the project, it is obvious that not all the research questions elaborated here can be answered. This demands further research activity, based particularly on in-depth studies and/or evaluative research, neither of which formed part of the first phase. We are not entirely sure at this stage of our research whether we shall succeed in answering all the questions raised through empirical research. This is not only because of the cultural differences that need to be taken into consideration when studying 14 EU Member States. It is also because there is a need for both a mix of different analytical research approaches (such as implementation studies and policy analyses) and for different methodological approaches (such as in-depth case studies, analysis of records and files, and in-depth interviews) in order to answer the key research questions.

However, the research questions listed above serve as an appropriate starting point for both re-analysing existing material and data, and designing a research programme for the next phase. This will be the subject of the following chapters of this report which, among other things, offer an overview of the current dominant organisation of time throughout the working life-course within all EU Member States (*see Chapter 8*), an insight into the respective points of view and preferences of the central groups of actors involved (*see Chapter 9*) and an initial mapping of appropriate time and income options, as well as policy approaches that have an explicit life-course approach (*see Chapter 10*).

Current and changing organisation of time over working life

This discussion will examine the principal indicators that reveal the major changes currently taking place in working life-courses and traditional working-time patterns. We also present a brief description of what may be labelled ‘public times’, such as the opening hours of public institutions. The information we use is derived primarily from existing literature, research data, statistics and the country reports submitted by our co-researchers. What follows is not a thorough analysis but some facts, figures and examples that serve to illustrate the considerable changes that are taking place across Europe in the overall organisation of working time. It will also touch on central issues relating to employees’ quality of life, which policy-makers will have to react to, in particular problems of compressed time structures and time pressures.

These new trends show that attempts to reconcile more open working conditions with the, at times, still rigid time structures of public institutions call for new ways to handle time across the entire life-course, including in the conduct of everyday life. This is because these changes not only hold out new opportunities but may also create new risks. Certain aspects of these changes are particularly important. These include the acceleration, compression and irregularity of time, as well as the differentiation of time into the various time structures that coexist and often conflict in everyday life. The emerging challenge to both social institutions and individual actors, therefore, consists in synchronising these various accelerated, compressed and irregular time structures.

These changes in time structures indicate, on the one hand, the need to reorganise time throughout entire working life-courses and, on the other hand, the need to take them into account when restructuring working time (for example, to avoid the clash of time structures). When doing so, special attention must be paid to new risks to employees’ quality of life that may, under certain circumstances, result from the intensification of time squeeze. These include:

- individuals being overburdened in their objective and subjective opportunities and skills;
- additional health burdens due to permanent and/or intensifying time squeeze;
- possible new obstacles to a functioning and subjectively satisfactory work/life balance despite all the vicissitudes of life; and
- the danger of reduced time sovereignty, which is urgently needed to be able to deal adequately with time squeeze.

Classic ‘three-box’ life-course deposed as the norm

One of the most obvious changes in working life has, without doubt, been the extensive erosion of so-called ‘standard working hours’ and ‘standard employment patterns’. In an increasing number of cases, the institutionalised ‘three-stage’ life course — of education, continuous full-time employment and retirement (see *Figure 1*) — has already lost the character of normality, even for male workers. We will demonstrate this by using the example of West Germany.

Standardised male and female working life structures (West German example)

In the past, a high level of standardisation and continuity — with respect to employment contracts, working hours, length of service with a particular company, pay structures and so on — used to be

typical of gainful employment in Germany, especially for full-time workers. Indeed, this ‘standard model’ still determines the socio-political construct of ‘normal working conditions’ and a ‘normal working life’ in Germany, and was also used to institutionalise a ‘standard’ system of social security. The basic pension component of the statutory pension insurance scheme for all employees, for example, is based on the assumption of ‘standard employment practice’, which can be understood as continuous full-time employment for more than 40 years in the occupation for which the employee was originally trained.

Objections have been raised against this assumption of a ‘normal working life’ on the basis that it mainly describes the previous normality of male work biographies. Taking Germany as our example, normal female employment life-courses have been characterised mainly by multiple shifts between gainful employment and family and household duties (Allat *et al*, 1987; Allmendinger, 1994; Held, 1986; Kirner and Schulz, 1992; Krüger, 1991 and 1995; Krüger and Born, 1991; Lauterbach, 1991; Sörensen, 1990; Tölke, 1989). The female biography in West Germany illustrates the central importance of interlinking diachronically the different strands of life that run parallel during the activity phase, such as the pattern of work, family responsibilities, income and training.

In the classic male-dominated life-course in Germany, there are no real interlinkages between the different aspects of life. On the contrary, the family aspect is set apart as a specifically female responsibility and achievement, on the one hand, while, on the other, education/training and gainful employment phases follow sequentially, while career and gainful aspects based on social security regulations run parallel.

By contrast, the female biography shows two variants of interlinkage. In one variant, education and employment and employment and family phases follow sequentially. In the other variant, employment and family (that is, part-time work and child-rearing or care responsibilities) run parallel, while the woman’s income is partly institutionalised. In Germany, for example, this takes place through transfer payments, including maternity grants, child benefit, entitlements to maintenance resulting from marriage, earnings-related benefits and social welfare benefits.

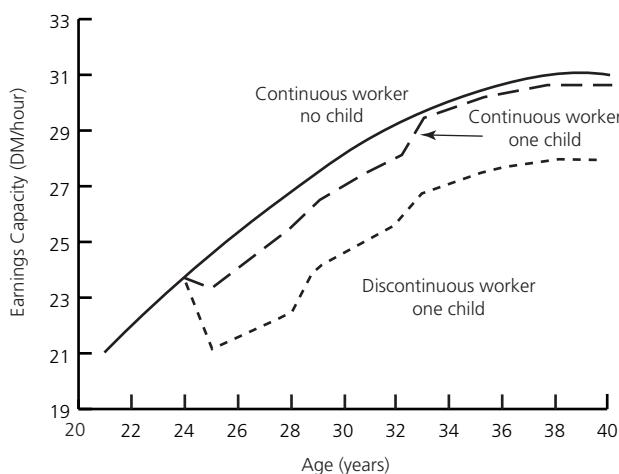
While the ‘classic’ male and female life-course regime is generally characterised by a close interrelationship between employment and income aspects (Pfaff, 1999), the training/education phase plays a more marginal role. Education/training usually takes place in the phase preceding the activity phase, while further training in the activity phase follows a gender bias; that is, it is available mainly to male employees while a large majority of female employees is generally required to take part in job re-entry or refresher training schemes following the break in their employment caused by family responsibilities.

The interactions between training, employment, income and family may be clearly illustrated by using the model of the female biography, in this case from Germany. It exemplifies, in particular, the strong interrelationship between income and family phases, including the much discussed consequences of the lack of harmonisation between them in the form, for example, of an unsettled work/life balance, resulting in special financial risks in old age.

However, structural changes in the female work biography have recently become noticeable. Due to higher educational attainments and self-reinforcing changes in job opportunities, women’s

employment and income cycles are changing. Similarly, family cycles are also changing, with significant rises all over Europe in the age at which people marry and have children. Further relevant indicators are the shortening of job or career breaks for child-rearing and a subsequent continuous pattern of employment. Even though part-time work is increasing, enabling more women to enter the labour force and maintain their presence on the labour market, we also observe shorter phases of part-time work and a faster return to full-time employment among some groups. Finally, even though birthrate statistics also reflect a postponement of births, many European countries have also experienced a very dramatic and economically detrimental decline in fertility. This is due to insufficient adaptation to the changes in women's working lives: in most countries, the opportunities to combine work and childcare remain underdeveloped.

Figure 12 Simulation of income patterns according to different models of gainful employment and parental status (Germany)



Source: Pfaff (1999)

To sum up, using the German example, the following points become clear:

- The close interaction of the standardisation of the life-course and social security, and vice versa.
- The revealing of gender-specific patterns of the life-course when we analyse different strategies of interlinkage between its various aspects (such as employment, income, family and training) within the so-called activity phase. Women, in particular, suffer from disturbed work/life balance, which in the longer run causes unequal distribution of biographical and financial risks between men and women.
- The high level of individually created balances between work and family-related requirements in the activity phase of the female life-course.

Towards a destandardisation and individualisation of working life

These structurally determined changes in male and female working lives are often described under the headings of destandardisation and individualisation. For example, Berger (1996) has, metaphorically, compared the shift with the change from one transport system to another, such as

from railways to road transport. The previous, standardised life-course pattern, like the railways, could follow different routes and offered a few options, which were nevertheless bound to fixed tracks and fixed timetables. In contrast, the destandardised and individualised life-course, like travelling by car, involves a choice between many different options regarding routes, destinations and departure times.

Discussion about destandardised life-courses is especially linked to the specific points of intersection between preparatory and activity phases, on the one hand, and employment and retirement phases, on the other. Destandardisation is generally seen as the result of changes in employment structures (such as new systems of production, shifts in the demand for employees, the need for mobility and the move away from standard working hours) and family relationships (such as rising employment rates of women and a growing risk of divorce/separation).

The process of destandardisation affects all European countries and cuts across the line of different welfare regimes (Berger, 1996). Nevertheless, the pattern of life-courses in various countries is also influenced by national, societal and historical contexts. So, even though we can observe a general trend towards the shortening of the activity phase owing to earlier retirement within the framework of the 'three-box' model (Boulin and Hoffmann, 1999; Kohli, 1992), considerable differences remain in labour force participation rates among the 55-64 age range (*see below*).

Generally observable influences of social change on the classic life-course regime, and their consequences for the activity phases of employees in European countries, are listed below insofar as they have special relevance for this report:

- a shortening of the activity phase due to longer training and retirement phases;
- the destandardisation of previously normal contractual working hours, actual working hours and normal working conditions; and
- a closer correspondence between male and female activity phases.

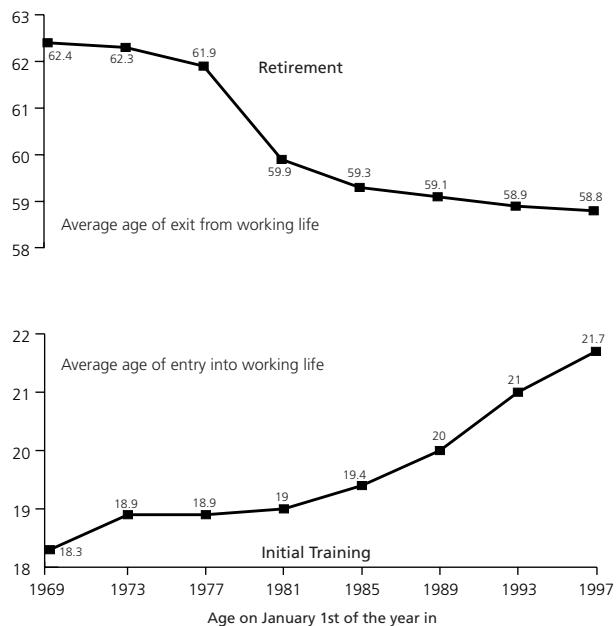
Shortening of overall working life expectancy

The gradual destandardisation of the classic 'normal biography' has been accompanied by a reduction in the duration of working life. Expressed in working hours over the whole life-course, working life expectancy has fallen for women and even more dramatically for men. Since the early 1970s, working-time expectancy has increased in the USA, whilst falling slightly in Italy, Japan and Sweden, and more significantly in Germany, Spain and France (Boulin and Hoffmann, 1999). This development has been caused by the dual effect of later entry into working life and earlier exit from working life. A French study undertaken by the Ministry of Labour on the length of working life (Marchand *et al*, 1998) reveals how this dual effect has led to a decline in the length of working life in France over the last 20 years, as illustrated for men in Figure 13. It should be noted that this figure compares different age cohorts.

Broadly speaking, these figures have been prototypical for the continental European welfare states and to a lesser extent for Scandinavia, whereas most Anglo-Saxon countries (notably the USA) have maintained a relatively constant working life expectancy. However, since the late 1990s, this trend has halted or even reversed in many European welfare states, even for men; this holds in

particular for the Netherlands, which used to be the ‘country of inactivity’ par excellence (OECD, 2002).

Figure 13 Average age of entry into and exit from working life in France



Source: Boulin and Hoffmann (1999), based on Marchand *et al* (1998)

Early retirement schemes have to be mentioned as playing a particularly important role in the shortening of working lives. Depending on their retirement age policies, the participation rates of men and women in the higher age groups vary in the labour markets of individual countries (see Table 1).

As far as that other cornerstone of working life — entry into employment — is concerned, the expansion of education and training measures everywhere in Western Europe in the 1970s and '80s contributed to the prolongation of the training phase (Garhammer, 2001). Between 1987 and 1995, the median age at which young people entered the labour market rose from 18 to 20 years. In Germany it rose from 18 to 19, in Spain from 19 to 21, and in the UK from 16 to 17, while in Sweden it is now 20 (1995). The training phases have also become longer.

Another reason for shorter working lives is the increase in the frequency and overall length of unemployment phases (Klammer and Tillmann, 2001). Unemployment expectancy over an individual's working life rose from around one year in 1975 to four years in 1997. According to Boulin and Hoffmann (1999), it has doubled for the oldest age group (aged 60 and over) and tripled for the youngest group (aged under 25). Cohorts born between 1951 and 1955 face the risk of at least three periods of unemployment in their lives (Klammer and Tillmann, 2001).

Destandardisation of ‘normal patterns of occupation’

The shortening of overall working life expectancy goes hand in hand with the destandardisation of normal forms of occupation all across Europe (see Figure 14). Because of the increase in the proportion of part-time workers, the relative proportion of workers on ‘normal’ employment

contracts (those open-ended contracts covering full-time employees covered by national social security systems) is decreasing.

Table 1 Participation rates and employment rates of older employees (aged 55-64) in selected OECD countries in 2001 (%)

Country	Participation rates	Employment rates
Japan	83.4	77.5
Switzerland	82.5	81.0
Norway	73.6	72.3
Sweden	73.5	69.6
USA	68.1	65.8
Ireland	66.4	64.6
Denmark	65.7	63.1
UK	64.4	61.6
Portugal	63.6	61.6
Spain	61.4	57.9
Canada	61.2	57.6
Australia	60.0	56.7
Greece	57.0	54.6
EU	52.2	48.9
Netherlands	51.4	50.5
Finland	51.2	46.7
Germany	50.6	45.4
France	43.8	41.4
Austria	40.2	37.9
Luxembourg	35.5	35.3
Italy	31.1	29.5

Source: OECD (2001)

While the number of full-time employees with open-ended work contracts in West Germany stagnated at 18 million between 1988 and 1998, we can observe a relative decline in the overall proportion accounted for by this group of employees by 5 percentage points over the same period (from 67.4% to 62.1%). This discrepancy between relative and absolute proportions can be explained by the increase in overall participation in the labour market of more than 2 million additional people and the increase in the rate of part-time employment, which rose by 6 percentage points (from 11.3% to 17.3%) between 1988 and 1998 (Bosch, 2001). The proportion of part-time employees (compared to the total number of employees) lies around the European average at 17.6%. The Netherlands came top, with 32% (Report of the Benchmarking Group, 2001).

This development can also be observed in other countries. In the southern European countries of Greece, Italy, Portugal and Spain, the proportion of standardised working conditions (compared with overall employment) is markedly lower than in the central and northern European countries (Bosch, 2001). This is because the incidence of self-employed and working family members, in the agricultural sector among others, is still very high there. In some countries, however, normal working conditions may be increasing. In Greece and Portugal, full-time employment with open-ended contracts increased at the cost of the self-employed, while in the Scandinavian countries, in particular Denmark, full-time employment increased owing to the decline in part-time work among women. The relatively strong decrease in normal working conditions in Spain is due to the strong increase in temporary work. Spain, Finland, Portugal and France have the highest rates of temporary employment contracts (Klammer and Tillmann, 2001).

On the whole, the share of 'atypical' employment forms rose markedly between 1988 and 1998 in most EU countries (see *Figure 14*), according to calculations on the basis of Eurostat data (Hoffmann and Walwei, 2000). The figures for 1998 range from just under 20% (Austria and Italy) to almost 45% (Netherlands). Further information about the complete extent of atypical forms of occupation in the EU is also revealed by data gathered for the European Survey on Human Labour (*ibid*). All in all, the following picture can be painted with respect to part-time work, temporary work and small-scale self-employment.

European data from the year 1998 show that in most countries, part-time work is responsible for the largest proportion of atypical forms of occupation, most markedly in the Netherlands. Significant proportions of temporary work (excluding people in training) can be found in the Netherlands, Sweden, France and Finland, while self-employment without employees is most widespread in Belgium and Italy. Entrepreneurship on a small scale (excluding the agricultural sector) is practised there by more than 10% of all workers, while in Germany this figure is 4.3%. However, this form of employment increased in West Germany from 3.1% to 4.5% over the period from 1988 to 1998. This rate of growth is one of the highest in Europe.

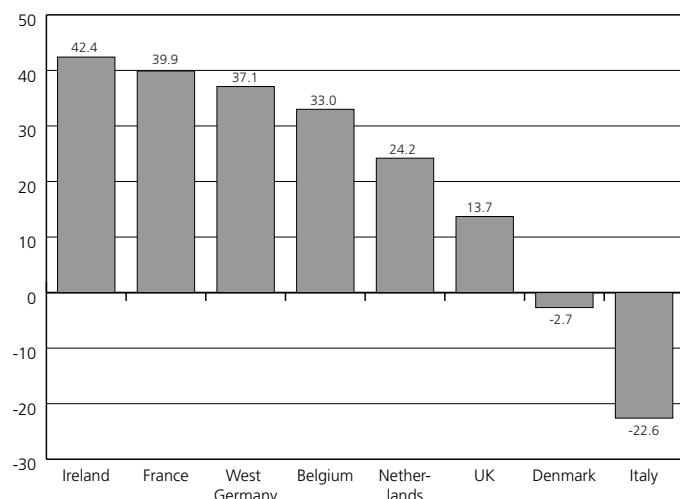
The share of employees employed by temporary work agencies was substantially lower in Germany in 1998, with 0.7% of all dependent employees. The average stood at 1.4% in the comparator countries: the Netherlands with 4.6%, the UK with 3.7%, and the USA and France, each with over 2%, boasted markedly higher figures. In the field of fixed-term contracts, Germany also fell slightly below the average figure of 11.7%, with a rate of 11.1% of all employees. Temporary work is more widespread, especially in Austria, Finland, Sweden and France, which each have a rate of over 13%, and of markedly less importance in other countries, notably so in the USA and UK. It should, however, be taken into account that in Austria and Germany about half of temporary workers are in fact undergoing training. Recent data for the EU show an increase in the proportion of temporary workers in Germany (to 13.1%) in 1999. With this figure, Germany clearly lies above the average of the 11 EU classic welfare states, including the continental corporatist welfare states, such as the Netherlands.

Temporary agency work contracts are being even further deregulated. Over the last few years, certain countries have decreased the number of regulations governing temporary work contracts and the use of workers on fixed-term contracts as alternatives to open-ended contracts. In the field of temporary employment, this is particularly true for Belgium and Germany, while in the field of fixed-term contracts, this applies especially to Sweden. The low level of regulation in the Anglo-Saxon countries attracts attention in this context. Contrary to the general trend of deregulation, fixed-term contracts and temporary work are increasingly being restricted in France (Report of the Benchmarking Group, 2001).

Data gathered in Germany in 1998 reveal that 26% of participation in the labour market is accounted for by small entrepreneurs without employees (excluding agriculture) and part-time and temporary workers (excluding people in training). This figure for atypical employment falls slightly below the EU average of 28.6%. Atypical forms of occupation are particularly widespread in the Netherlands. In most countries, with the exception of Denmark and Italy, the proportion of atypical working has risen markedly in comparison with 1988. The EU average correspondingly rose from 25% to 28.6%, a fact that cannot, however, be interpreted as a clear erosion of 'normal forms of occupation' (Report of the Benchmarking Group, 2001).

The increase in the level of atypical working is accompanied by a rising number of employees who combine several jobs simultaneously. In 1999, it was calculated that in Germany, for example, 2.7% of male and 2.3% of female employees combined at least two jobs. Nonetheless, these figures are still markedly lower than the EU average of 3.4% for male employees and 3.6% for female employees (Klammer and Tillmann, 2001).

Figure 14 Increase in the proportion of employees with atypical employment conditions in relation to overall employment between 1988 and 1998 in selected EU countries



Source: Report of the Benchmarking Group (2001)

Convergence of male and female working life-courses

Finally, owing to the destandardisation of the classic life-course, the activity phases of men and women are slowly converging (Berger, 1996; Bosch, 2001). The standard male working-life pattern is being eroded by phases of unemployment and additional phases of vocational training, as well as by early retirement. However, in some countries, such as those in Scandinavia, there is an observable alignment of female with male life-courses, as men increasingly request temporary reductions in their full-time work or else more leisure time in the course of their working life or towards its end. On the other hand, the comparative life-course analysis of female cohorts (Berger, 1996) contradicts the assumption that female life-courses would become noticeably more similar to those of males because of the higher participation of women in the labour process. The increasing significance of 'normal working life-courses' for young women, which has been noticeable since the 1970s and has its origin in their growing income orientation, is accompanied by a parallel increase in the numbers of discontinuous cycles (comparable with those of men; for West Germany, see *Table 2*). Along with the increase of working patterns characterised by periodic bouts of unemployment, which account for more than two-thirds of the discontinuous cycles amongst the youngest cohort, this is also due to the decrease of non-working women's life-courses still typical in the 1950s and '60s.

In summary, we can say that there is:

- a growing need for individual interlinkage mechanisms in the activity phase of the male and female life-course;

- a gradual alignment of the life-courses of the sexes in the sense of an alignment of (standardised) male life-courses with female non-standardised ones; and
- a growing risk of a disturbed work/life balance resulting from tendencies towards destandardisation and intensification, which are at present not covered by social security systems.

**Table 2 Discontinuous work-life biographies in West Germany
(results of cohort analyses, in %¹)**

Age cohort (i.e. those born between 1951-1955, etc)	1951-1955	1946- 1950	1941-1945	1936-1940
Part-time work	0.2	–	–	0.1
Self-employment	0.7	1.5	2.3	2.1
Marginal employment ²	0.5	0.1	0.1	0
Unemployment	32.1	27.7	19.9	19.5
Part-time work	67.7	58.6	50.4	29.9
Self-employment	0.4	0.5	1.4	1.5
Marginal employment ²	0.4	0.7	0.8	0.9
Unemployment	32.1	21.2	13.6	11.8
Domestic work ³	24.9	30.1	37.2	51.5

¹ Share of persons with at least three of the above-mentioned phases in their work biographies as compared with all persons of their group with qualifying periods for a pension from the statutory pension insurance (single phases at least three months long).

² Exclusively marginal employment.

³ Housework, with or without children.

Source: AVID 1996, special analysis and statistical evaluation by Infratest Burke social research on behalf of WSI, as well as authors' calculations.

Source: Klammer and Tillmann (2001)

Results of cohort analyses (*Table 2*) reveal that female working life biographies of younger cohorts are increasingly discontinuous. The importance and frequency of phases of unemployment and part-time work is especially growing. However, even male working life biographies of younger cohorts show a significant increase of phases of unemployment (for example, 32.1% among the 1951-1955 cohort compared with 19.5% among the 1936-1940 cohort).

Changing time arrangements

We shall now concentrate on the second part of the definition of time arrangements — the different combinations of work and other activities during the working life-course. First, we will outline some general trends in changing time arrangements and then set out a number of observations taken from a selection of the country reports. These observations have also been taken into account to revise the original typology of time arrangements that we used as the starting point for our project. (The typology was introduced in Chapter 4, p. 37.)

It should be made clear that the country reports are not in-depth studies, but merely sketches of general trends and characteristics of the organisation of time throughout working life (see *Introduction* for greater details on their status). A firm empirical and statistical foundation for

different (changing) time arrangements needs not only a much more time-consuming analysis of many different statistical data, but also additional research and data-gathering.¹¹ In particular, when it comes to investigating different combinations of activities from a life-course perspective, it is obvious that some of the most relevant data are not available in many welfare states and that additional quantitative and qualitative studies are needed. Nonetheless, the country reports have documented relevant trends that enable us to improve the first-draft typology of time arrangements.

General trends

All country reports indicate numerous changes in the dominant time arrangements for their societies. Almost all countries, with the partial exception of Finland, began the history of their industrial welfare states with the first two traditional time arrangements of the typology (see *Figure 8*) — respectively, Time Arrangement 1 with full-time work over the entire working life-course (the male time arrangement) and Time Arrangement 2 with a short working phase combined with full-time lifelong care (the traditional female time arrangement). On the one hand, we may observe a kind of ‘gender-standardisation’ (instead of destandardisation) if female labour force participation is taken as the point of reference. Indeed, in many countries we can observe a shift for women from Time Arrangement 2 to ‘male’ time arrangements (i.e. from caring to work). On the other hand, traditional Time Arrangement 1 has clearly lost its meaning if it is taken as the only viable model for structuring the life-courses of individuals.

From a life-course perspective, rather fundamental changes in the combination of activities can be observed in all the countries surveyed. Instead of the classic standardised life-course, many different time arrangements (new combinations of activities over the life-course) have been introduced and processes of destandardisation are obviously taking place. But destandardisation may follow different routes. At this point, many differences between countries can be observed, with three of particular relevance identified:

- *Historical differences*: ‘Early’ and ‘late’ movers can be observed, particularly in the case of female participation in the labour force. Sweden and Denmark are obvious ‘early’ movers, whereas countries like Spain and the Netherlands are examples of ‘late’ movers in this respect.
- *Structural differences*: Combinations of different activities within the institutional framework of full-time labour, such as leave arrangements as part of a (full-time) work contract, versus combinations of work and other activities organised outside the institutional framework of the work contract, such as part-time work and caring for family members.
- *Economic differences*: Time arrangements in the context of negative economic developments versus time arrangements in the context of a ‘booming’ economy. In the former category, time arrangements often include (long-term) unemployment and (extensive) use of early exit pathways. In the latter category, time arrangements are often combined with a ‘policy of labour market activation’ (including a reduction of unemployment and the dismantling of early exit pathways).

These changes and differences can be illustrated by some examples taken from the country reports. Six countries have been selected here to illustrate different trends in Europe. They have been

¹¹ There are, for example, important differences between social and demographic subgroups within countries, including strong regional differences (such as in Italy) that could not be covered in the first phase of this project.

chosen on the basis of the dominant models of the welfare state to be found in the social science literature. In debates on the welfare state, four different welfare regimes within Europe are normally distinguished: the social-democratic or Scandinavian; the neo-liberal; the corporatist/conservative; and the Mediterranean or 'Latin-rim' regimes (Esping-Andersen, 1990; Kleinman, 2002; Leibfried, 1993). In this debate, it is assumed that there is a strong correlation between culture and institutionalisation, on the one hand, and social policies and labour market patterns, on the other. Many authors within this debate have already indicated relationships between certain specific time arrangements and certain welfare state regimes. Clear examples are varying early exit patterns or different patterns of female labour force participation.

Given this background, the following six countries have been selected — Austria, Denmark, Italy, the Netherlands, Spain and the UK. The interesting point is whether we can still observe systematic differences in the development of new time arrangements among these different welfare state regimes.

Austria and the Netherlands 'represent' the development of continental corporatist welfare states. Denmark represents the Scandinavian pattern of changing time arrangements. The UK represents the neo-liberal welfare state model. Finally, Italy and Spain represent developments in the southern part of Europe (the so-called 'Latin-rim model'). These European examples have been supplemented by short descriptions of developments in Japan and the USA. The latter is also a representative of the neo-liberal welfare state model, whereas Japan is a special case, representing the so-called 'Confucian model' (Goodman and Peng, 1995; Jones, 1993).

Austria

The Austrian case (based on Amann and Ehgartner, 2002) exemplifies changing traditional 'conservative' time arrangements, based on different arrangements for men and women. As such, the Austrian case displays a number of characteristics and changes in time arrangements similar to those in other conservative welfare state regimes (such as the Netherlands and Germany). The dominant pattern over the past decades in Austria was based on the traditional male time arrangement of full-time and lifelong work, and the traditional female time arrangement of work in the early phase of the working life-course and (almost) full-time caring activities for the rest of the cycle. However, since the early 1970s, two major changes relevant to time arrangements have been observed in Austria. On the one hand, there has been an increase in female labour force participation, primarily as a result of part-time work. On the other hand, there has been a shortening of the male working life as a result of different 'early exit pathways', as was the case in almost all continental welfare states over recent decades. The three well-known early exit pathways can be clearly distinguished in Austria: (1) the disability pathway; (2) the early retirement pathway; and (3) the unemployment pathway. The first two pathways were the most popular and were dominated primarily by older male workers. Only the unemployment pathway was, and still is, primarily a female early exit pathway. Over the course of the 1990s, the difference in use made by men and women of the first two early exit pathways began to disappear. However, it should be noted that in Austria the formal age of retirement is different for men and women, at 65 and 60 respectively.

Since the year 2000, two new policy initiatives in Austria have affected the pattern of time arrangements. First, pension reform has dismantled the early retirement pathways in an attempt to

increase the labour force participation of older workers and, second, part-time work for older workers has been encouraged, in principle following the German model (Krämer *et al*, 2002). The Austrian country report states that the pension reform is seeking to ‘increase the age of early exit step by step to 56.5 for women and to 61.5 for men (to be reached by October 2002). For each year by which women retire earlier than the age of 60, or men retire earlier than the age of 65, a reduction of the pension by 2% to 3% a year takes place’.

Meanwhile, the ‘model’ of part-time work for older workers ‘has been accepted in Austria to an unexpectedly high degree’. Men are entitled to work part time from 55 years of age and women from 50. There is no statutory entitlement: the choice has to be based on an agreement between employer and employee. Working time has to be reduced by 40% to 60% (in case of part-time work by 80%). The Austrian Labour Market Service pays a wage compensation of at least 50% for that part of the income lost as a result of reduced working time. There are no consequences whatsoever for the level of pensions or severance payments. Each employee taking the earliest possible retirement may take advantage of the phased retirement scheme for up to 6.5 years. An alternative and frequently chosen opportunity is for older workers under that programme to work for 3.25 years in normal full-time work and to retire 3.25 years earlier (Amann and Ehgartner, 2002).

In other words, both initiatives have resulted in — or will most probably result in — the reorganisation of the end of working life and, as such, will also result in new time arrangements.

Netherlands

As noted above, the Netherlands represents the same type of conservative or corporatist welfare state as Austria. But the Dutch case (based on De Vroom, 2002), while revealing some of the same changes in time arrangements, has also moved quite a lot further. The evolution of time arrangements in the Netherlands can be divided into four phases, of which the first two or three run parallel to the Austrian case, whereas the fourth phase in particular represents a number of interesting new developments.

The first phase represents the well-known scenario of the ‘two standard life-courses’ that are differentiated for men and women. However, in the second phase (from the early 1970s to the 1990s), two major changes took place: the increasing labour market participation of women and the massive early exit from the labour market of men. As was the case in Austria, female labour market participation was based on part-time work and female early exit was channelled through disability schemes and early retirement schemes. The third phase (from the 1990s up until today) can be characterised as the more entrenched continuation of the process of destandardisation, though policy orientations and the principles underlying regulation have been changing in an even more fundamental way. Labour market activation policies have been combined with individualisation, flexibilisation and all kinds of incentives. This process seems to be even more fundamental than in the Austrian case.

The fourth phase can be labelled as the ‘new millennium perspective’. Ongoing destandardisation of the life-course, in combination with new policy orientations and instruments and new preferences of individuals, has created the opportunity and, indeed, the necessity for all kinds of combinations of activities within and between phases of the life-course. At the same time, we can observe increasing policy awareness that these developments need a new type of policy approach

and regulatory framework. From that perspective, it is interesting to see how, over recent years, a number of initiatives have been taken not only to explore the possibilities of those new frameworks, but also to introduce new regulations. The main policy challenge is how to develop a policy framework that is able to integrate different social and labour market policies in a life-course perspective (an integrated approach). Such an integrated policy should focus not only on the integration of the different phases of working life, but also on an integration of different policy domains (such as work, education and caring). In this new phase, we can already observe in the Netherlands certain attempts to develop such an integrated approach. Whereas the change in time arrangements for Austria may be classified as a change from Cluster 1 Time Arrangements to Cluster 2 Time Arrangements (*see Figure 8*), the Dutch trend actually illustrates an even further (potential) development to Cluster 3 Time Arrangements.

Denmark

The Danish case (based on Goul Andersen, 2002) illustrates a different pattern from developments in Austria and the Netherlands. Perhaps even more than Sweden, Denmark is the prime example of a country where a common, and more standardised, life-course is developing for both men and women. The Danish country report states that working life in Denmark is basically ‘no longer structured by children and care obligations except for leave arrangements’. It adds: ‘In recent decades, women have been fully integrated into the labour market, most typically in lifelong, full-time (or nearly full-time) wage labour’. Since around 1980, the proportion of women working part time has declined markedly and among the generations born after 1950, the proportion working less than 80% of normal annual working time is below 10% (among women in their 30s, the rate is below 5%). A similar trend is also observable in both Sweden and Norway.

Two important preconditions underpin this time arrangement. These are the provision of care facilities by the public sector, which was finally achieved in the 1990s with respect to childcare, and the extensive provision of part-time jobs by the labour market at an early point in time. As in many other countries, Denmark also has a number of early exit pathways. At the moment, there remains a disability pension and early retirement allowance, which is extensively used, especially by women. However, all attempts to stimulate flexible (part-time) retirement have been in vain. In spite of a generous early retirement allowance, retirement age is comparatively high.

Over recent years, because of low unemployment and increasing shortages of labour, most leave arrangements (except maternity leave) have been abandoned or substantially cut. These include sabbatical leave, educational leave and parental leave, introduced in the early 1990s, which have been abandoned in favour of far more targeted arrangements, such as longer maternity leave of one year, improved arrangements to care for sick family members and support for further education (lifelong learning), mainly for those with low educational attainments.

In other words, at first sight, the dominant and standardised time arrangement for both men and women in Denmark has become Time Arrangement 3 (*see Figure 8*). We could feel tempted to conclude from this that there has been a standardisation rather than a de-standardisation of the working life-course. However, for analytical purposes, this completely ignores important trends and potentials in Danish society. A number of developments are indicated in the report that significantly undermine this picture of standardised time arrangements, including:

- More flexible organisation of daily life: Flexitime, formal and informal ‘time accounts’ and so on.
- Life phase chronology disorder: Changes from sequential to mixed and individualised phases.
- Education combined with work: Lifelong education and training, typically alongside a part- or full-time job, but sometimes as a career break.
- Work combined with education: Most students and pupils have a part-time job.
- Prolonged phase of transition into working life.
- Prolonged phase of transition from work into retirement (though this is rarely gradual, in spite of several attempts to introduce flexible retirement, such as the reduction of the early retirement allowance in proportion to the number of hours worked).
- Preferences: Preference for less work and a strong interest in leave arrangements (but conditional on high economic compensation).

There is every indication that in Denmark (as is the case, for example, in the Netherlands) no single model of working time over the life-course is taken for granted. People want to make their own individual biographies. Throughout their life-course, people (want to) choose and combine elements that previously belonged to distinct phases. This also means that, particularly with respect to education, Cluster 3 Time Arrangements are becoming quite widespread, as revealed in statistics on labour force participation rates which are far above average insofar as aggregates are concerned, but among the very lowest among prime-age men.

United Kingdom

The UK provides an example of a country that has moved from almost exclusive State provision of welfare to a deregulationist model (case based on Wigfield, 2002). This started with the election of the Conservative government in 1979, led by Margaret Thatcher, and the pattern has continued following Labour’s return to power in 1997. The privatisation of pensions and residential care are two examples of this process. These changes in policy have had clear implications for the way in which people manage their time arrangements throughout their working lives. In the 1980s, the responsibility for care of both children and older people moved away from the State and towards the family. Under the Labour government of the 1990s, deregulation has been accompanied by encouragement for private sector care provision. This has relieved the burden of responsibility for care on working individuals to some extent and State assistance for less wealthy families through tax credits has also been introduced.

In terms of the dominant pattern of time arrangements in the UK, up until the 1970s the situation was roughly comparable to Time Arrangement 1 for men and Time Arrangement 2 for women (see *Figure 8*). Since then, the situation has become more complex. Time Arrangement 3 started to occur in the late 1970s and reached its peak in the 1980s following de-industrialisation, and still continues to exist. The last two decades have witnessed a growth of part-time, temporary, service sector jobs and this has resulted in more regular changes in employment and a decline in the predominance of a ‘job for life’.

Key trends that can be identified in relation to Cluster 2 which can be linked to the deregulation of welfare are as follows: a growth in the proportion of young people remaining in further education

or entering higher education while working part time; an increase in the proportion of women with children working, largely on a part-time basis; growing numbers of people caring for older relatives while working full time; larger numbers of women working and having multiple care responsibilities; and a greater proportion of people retiring early and working on a part-time basis in their retirement. A combination of Time Arrangements 4, 5, 6 and 7 (see *Figure 8*) have therefore co-existed and remain apparent in the UK.

There has been some recent movement towards Cluster 3. Emerging trends include government encouragement for widening participation in tertiary education; lifelong learning; and a commitment to helping individuals manage their work and family life through work/life balance initiatives. Encouragement of flexibility of work in retirement and ways in which occupational pensions can be combined with part-time working are currently also being explored. It has recently been argued that the growth in portfolio working in the UK allows for Time Arrangement 10, although the extent to which the individuals involved in this type of work can actually choose the type of activity that they engage in at any one time is debatable.

Italy

The Italian case (based on Lamura and Principi, 2002) illustrates that changing time arrangements often coincide with generational change, a factor that can be deduced from cohort differences.¹² Distinguishing between the cohorts aged 15-35, 36-55 and 56 and over, we find that the older cohorts are much more involved in Time Arrangement 1 and the younger cohorts tend to go for Time Arrangements 9 and 10 (see *Figure 8*). These cohort differences are illustrated in Table 3, which also illustrates some of the changes that have been outlined in the other countries so far.

Table 3 Involvement in time arrangements by cohort and gender (Italy)

Time Arrangements (Figure 8)	Cohorts					
	Male			Female		
	15-35	36-55	56+	15-35	36-55	56+
1	20%	60%	80%	10%	5%	5%
2	-	-	-	20%	35%	60%
3	-	20%	15%	20%	30%	20%
4	-	-	-	20%	25%	15%
5	70%	20%	5%	10%	5%	5%
6	5%	-	-	5%	-	-
7	5%	-	-	5%	-	-

Source: Lamura and Principi (2002)

The situation of many young Italian workers today can best be represented by Time Arrangement 6 in Figure 8. Following a period of regular job changes in combination with accumulating qualifications, a period of full-time work starts and continues up to the fourth phase — that is, at least up to 65, but in the future perhaps even later, similar to what is projected in Time Arrangements 9 and 10. Furthermore, for many workers aged between 36 and 55, Time Arrangement 1 has shifted to Time Arrangement 4: full-time work in combination with the option of early retirement at the end of the third phase of the life-course (Lamura and Principi, 2002).

¹² This does not mean that older cohorts almost by definition cannot or will not change the time arrangements they are used to. There are some indications (e.g. in the Dutch report) that older cohorts also use new time arrangements.

From a cohort perspective, this point obviously makes sense and also applies to many other European countries.

Spain

The dominant time arrangements in Spain (case based on Borras, 2002) were, until the mid-1980s, also those of the conservative/corporatist regimes: male, full-time lifelong work and the female arrangement of a short period of participation in the labour market combined with caring and housework for the remaining part of her life-course. Indeed, for women, leaving work was actually compulsory until the end of Franco's dictatorship in the mid-1970s. From the mid-1980s onwards, the labour force participation of women increased. However, contrary to the Danish example, caring responsibilities were not taken over by the State but remain the primary responsibility of women (or families).

This is reflected in the activity rates of married women in the 30-49 age group. Less than half the married women in this age group are actually active on the labour market. The increase of female supply to the labour market coincides at the same time with increasing unemployment in Spain. As a result, female unemployment has become, and currently still is, a characteristic of the Spanish labour market. By the end of the year 2000, the female unemployment rate stood at almost 20%, double the EU average.

This means that long-term unemployment has become a relevant feature of female time arrangements over recent decades. The same can be observed for the younger cohorts. Unemployment among young male and female workers in Spain is far higher than the EU average (at its peak, in the mid-1990s, female youth unemployment even rose above 50%). Another characteristic of Spanish labour force participation is the relatively low proportion of part-time work compared with other European welfare states — fewer than 10% of employees work part time. However, those employees who do have a part-time job are mainly women (17.2% of women and 2.8% of men have a part-time job). In other words, Time Arrangement 3 (see *Figure 8*) is a relevant one in the Spanish context.

However, the currently dominant time arrangement for men is Time Arrangement 5. After a phase of combining frequent changes of job with accumulating qualifications, the phase of full-time work begins. Early exit after the age of 55 has become increasingly popular in Spain. The female pattern is to some extent similar, but participation in full-time work is much lower, as indicated, and unemployment is higher. At the same time, there has been a tendency towards increasing levels of part-time work, if the labour market offers that particular option.

United States of America

In the USA (case based on Cox, 2002), a low degree of labour market regulation makes the possibilities for working arrangements virtually endless. There are numerous variations by industrial sector, by company and even by individuals within a company. In the absence of universality in collective bargaining, and with a low density of unionisation within the workforce, the agreements struck between social partners affect only a narrow sector of the workforce. For many workers, the individual relationship with their employer allows the opportunity to negotiate arrangements that are mutually agreeable. Thus, in terms of the arrangements that are postulated in this study, everything is possible in the USA.

Indeed, when the American case is considered, the list of possible arrangements needs to be expanded in two ways. First, for every pattern in which full-time work is typical, the American pattern of full-time work frequently involves work for numerous employers, not work for a single employer. Thus, Time Arrangements 1, 4, 5, 6, 8 and 9 (see *Figure 8*) are regular patterns of work in the USA, but the periods of full-time work often involve frequent changes of employer. Indeed, the idea of flexible work, expressed in Time Arrangement 10, comes closest to representing the legally possible range of opportunities in the USA. Workers can hold a single job with a single employer for any period of time, change jobs and functions, enter and exit the labour market on a part-time or full-time basis, and combine any number of activities when out of the labour market. The only challenge is that workers who choose to leave the labour market have no guarantee that their jobs will be held for their return, except as outlined in the Family Medical Leave Act.

This flexibility is not hampered by social security rules. The social security programme is a minimum income benefit. Though the levels of benefit vary as a result of individual employment histories, even the highest level of benefit provides only a modest retirement income.

The second major expansion in the American pattern stems from the legal opportunity to remain on the labour market beyond retirement age. Indeed, since the abolition of mandatory retirement, the American workforce remains employed for an average of two years beyond the statutory retirement age of 65. This opportunity for late exit is reflected in Time Arrangements 9 and 10. Moreover, in the USA, it is possible for workers in Time Arrangements 4 and 5 (which involve early exit) to have the chance to re-enter the labour market at any time. Sometimes they retire, then return to work for the same employer as a consultant rather than as a conventional employee. In recent years, many workers who retired early in the 1990s have re-entered the labour market after the stock market slump reduced the value of their retirement savings. If, as this study suggests, Time Arrangement 10 is a ‘future scenario’, then the USA might provide an image of Europe’s future.

Japan

There has historically been a relatively strong division of labour between men and women in Japan (case based on Kazuya, 2002). In terms of the life-course perspective, the changes in typologies of time arrangements could be divided into three stages and one possible future scenario, which is inspired by certain experiences in European countries and has become a major issue among the social actors in Japan.

The first stage lasted until the 1970s. At that time, the most dominant time arrangement for men was very simple: Time Arrangement 1, full-time work over the entire span of their working life (see *Figure 8*). For women, Time Arrangement 2 was the dominant pattern: after a short period of labour market participation, they left the labour market after their marriage and hardly ever re-entered it.

However, when the oil crisis beset the economy in the 1970s, companies tried to cut labour costs. These costs were particularly high in those companies with seniority-based pay scales. Therefore, in the 1980s, two developments could be observed. An early retirement programme was introduced to reduce the labour market participation of both older male workers and part-time female workers. In this way, time arrangements for men shifted from predominantly type 1 to combinations of type 1 with Time Arrangement 4. For women, a shift could be observed from type 2 towards type 2 in combination with Time Arrangement 7. This shift is still gaining in importance.

Since the early 1990s, the Japanese economy has been in serious recession. Unlike the 1980s, when the number of part-timers increased and that of full-timers did not decrease as much, this long-term recession has led, on the one hand, to a reduction in full-time work (mainly among conventional male workers) and, on the other, to an increase in atypical work (centring on women part-timers). As a result, time arrangements for most men have not changed fundamentally, though long-term unemployment has risen. In this way, time arrangements for men have become Time Arrangement 1 plus 3 (in relatively small numbers) and 1 plus 8 (occasionally). Furthermore, more women now participate in the labour market as part-timers, which has resulted in a further increase in Time Arrangement 7.

In the 1990s, as a response to demographic ageing, the new policy has been to keep older workers longer on the labour market. Until the 1980s, there was compulsory retirement at the age of 55. In the 1990s, however, the law was changed: with effect from 1998, every employer is required to guarantee work for older workers at least until the age of 60.

Another public policy measure, introduced in 2000 and due to take effect from 2013, was to raise the age of entitlement to a State old-age pension from the current 61 to 65. In other words, time arrangements based on combinations with early exit are changing in the direction of reduced opportunities for early exit and, at the same time, moving the formal pension age to older age thresholds. There is, therefore, a partial change in the direction of Cluster 3 Time Arrangements.

At the same time, long-term unemployment has increased rapidly since the late 1990s, for both full-timers and part-timers (Time Arrangement 3). However, the social consequences are different, since working conditions and social security eligibility requirements differ between full-timers and part-timers. For that reason, the Japanese government has just begun to discuss changing those institutional frameworks. At company level, certain responses can also be observed. Some advanced companies that recruit relatively high numbers of women have offered a number of options that go beyond the legal requirements to reconcile the work/family balance. In those companies, female employees do not have to worry about leaving their careers. A further minor change affects to some extent a new kind of couple. These couples share domestic responsibilities and respect each other's careers by getting jobs as agency workers or on a fixed-term basis, for which wages are higher than those of part-timers, and working fewer hours than conventional full-time employees. In these couples, the husband raises the child by himself to support the wife in continuing her job. In other variations, one partner would increase his/her working hours and try to earn more, while the other takes educational leave.

It may take a long time for Japan to introduce more diversified time arrangements, such as Time Arrangement 9 or 10. However, embryonic stirrings of change may herald the possibility of new types of time arrangement, not just one ideal, because these movements have now begun to enter the limelight far more than they did in the past.

Interim conclusions

These country reports have revealed a number of observations and insights that have been used to refine and improve the original typology presented in Figure 8. At this stage of the research, it was not possible to integrate all insights and observations in an entirely systematic way. To achieve that purpose, much more detailed data must be gathered and more in-depth analysis is required. However, the country reports so far give some relevant points for improvement, including:

Early exit: In the original typology, the dimension of ‘early retirement’ was introduced to indicate different pathways between work and the old-age pension. In most countries, we find three dominant pathways:

- (a) the early retirement pathway (based on special financial resources to enable older workers to leave the labour market without a serious loss of income);
- (b) the disability pathway (where sickness and disability insurance have been used to finance the gap between income from work and income from a pension); and
- (c) the unemployment pathway (where unemployment insurance has been used for the same purpose, often combined with exemption from job-seeking requirements).

The term ‘early retirement’ is somewhat misleading since it suggests that only the first pathway is meant. For that reason, the term has been replaced with the term ‘early exit’. More important for the understanding of time arrangements and their relationship with different institutional settings and preferences is that a clear distinction between the different early exit pathways should be made. In particular, from the perspective of the individual employee, the possibility of an early retirement pathway has a different meaning and effect from the unemployment or disability pathway.

Early exit and part-time work: The original typology has so far related ‘early exit’ (early retirement) only to full-time work. However, as different country reports have indicated, early exit might also be related to part-time work. This has become an increasingly important option for female time arrangements. And again, we can observe country differences with respect to the type of early exit pathway used by or for women. For example, in Austria we see a marked increase in early retirement options taken up by women, while in the Netherlands there is a marked increase in the disability pathway.

Unemployment: In the original typology, unemployment was not included as a separate or explicit dimension of a time arrangement. It was included in the ‘early retirement’ dimension (see ‘Early exit’ above), but only as part of the organisation of the end of the working life. Many country reports, however, indicate the relevance of (long-term) unemployment as an explicit and structural dimension of a time arrangement, though normally not based on individual preferences, but as an outcome of economic and institutional constraints. Unemployment becomes a ‘structural’ element of a time arrangement if a supply of labour is increasing and if the labour market is not able to absorb it. So far, the country reports portray two extreme examples of this relationship in the context of an increasing supply of female workers. The Danish and Swedish cases illustrate how institutional facilities, such as public care facilities, and labour market opportunities for part-time work have facilitated a female time arrangement without structural unemployment for this group. The Spanish case illustrates the opposite: in the context of a conservative welfare state, without public care facilities and no part-time jobs on the labour market, an increasing supply of female labour on the labour market has resulted in a form of structural unemployment.

Generational change: The Italian case has clearly shown that changing time arrangements can be, or even should be, understood by means of a cohort analysis. A cohort analysis gives a good indication of (1) new or coming trends in society; (2) the relationship between particular cohorts

and preferences; and (3) the effects of institutional options and constraints. From a cohort perspective, it is also possible to differentiate certain time arrangements in the original typology. The combinations that include early exit pathways provide a clear example. In those countries that 'offer' early exit pathways, different time arrangements can be distinguished, as the new typology illustrates.

Demographic subgroups: The country reports reveal relevant differences between male and female patterns of time arrangements, even though in some countries a certain convergence can be observed. Those differences are a result of national cultural and institutional differences, as well as of different individual preferences. These observations underline the relevance of differentiating systematically between demographic subgroups. This point, together with the one about cohorts (*above*), should be taken up in combining different time arrangements with cohort and demographic subgroup dimensions (*see the Italian example*).

Combining jobs: The original typology did not differentiate between a single job and different jobs at the same time. In Denmark, as an example, 12% of men and 8% of women have more than one job. These are mainly full-time jobs combined with a part-time job. With respect to time organisation, these different situations might have an important effect.

Finally, a new trend is the development of time arrangements in which the option of early exit will be reduced. This has resulted in Time Arrangement 6 and further refinement of the typology in Figure 8.

Flexibilisation of 'times in the cities'

The framework for the time routines of employees and their families is determined not only by the duration, timing and distribution of their working time, but also by the opening hours of shops and offices or of nursery schools and childcare centres, as well as by the school day. These 'times in the cities' are, at the same time, subject also to structural change and interaction with trends towards flexibilisation in employment; thus, they in turn influence the scope for and barriers to individuals' ability to organise their time throughout their (working) life-course.

As companies extend their business hours and new, flexible working-time patterns become more widespread, the (shopping) behaviour of consumers is also changing and this puts pressure on other institutions, such as retailers, to adapt their hours accordingly. Analysis of European time structures shows, for example, that trading hours have been deregulated across Europe, not least in response to changes in employees' shopping behaviour. New trading hours' legislation was passed in, for example, the UK in 1994, in Germany in 1996 and in Finland in 1997. Only 3 of the 15 EU Member States now forbid Sunday trading and most allow many exceptions to the restrictions that do apply. There are no restrictions on Sunday trading in Ireland, Portugal, Spain and Sweden, nor, within the UK, in Scotland (*see Table 4*).

The introduction of everyday activities into new time slots on Sundays or in the evenings changes people's customary daily and weekly arrangements. Such liberalisation, however, has far-reaching consequences for time structures and 'time culture', especially for employees in the retail sector. There has been an increase in Germany in the number of women working part time on an hourly

basis, especially after 18.30 and/or on Saturdays, and the number of posts below the minimum earnings threshold for compulsory social security contributions has also risen. As Garhammer (2001) argues, 'the deregulation of trading hours and of normal working hours have a mutually intensifying effect'.

Table 4 Trading times in Europe (1997)

Country (most recent legislation)	Monday to Friday	Usual trading times and exceptions	Saturday	Sunday exceptions
Sweden (1972)	No restrictions	Mon-Fri 09.00-18.00 Sat 10.00-16.00	No restrictions	No restrictions
Germany (Nov. 1996)	Until Nov. 1996: 07.00-18.30	Until Nov. 1996: 07.00-18.30	Until Nov. 1996: up to 14.00	Since Nov. 1996: bakeries
	Since Nov. 1996: 06.00-20.00	Since Nov. 1996: 07.00-20.00	Since Nov. 1996: up to 16.00	
Spain (1985)	No national restrictions	08.00-14.00 16.00-22.00 or 17.00-20.00 in Andalucia Mon to Sat	No restrictions	Regional regulations on at least 8 Sundays and holidays
	Regional regulations			
UK (Shops Act, 1950) (Sunday Trading Act, 1994)	No restrictions		No restrictions	Shops with an area up to 280 square metres Bigger shops: 6 hours between 10.00 and 18.00 In Scotland, no restrictions
Finland (1997)	07.00-21.00	No restrictions in sparsely populated areas	07.00-18.00	Shops with an area up to 400 square metres may be open for max. 9 hours from 12.00 in densely populated areas; in sparsely populated areas, all shops may be open without restriction
Italy	Up to 20.00	From 09.00 Regionally in the summer up to 21.00	Up to 20.00	Tourist areas, bakeries, etc
Netherlands (June 1996)	Fri 05.00-21.00	Maximum 52 hours per week	05.00-18.00	12 Sundays per year
	Other days 05.00-22.00			

Source: Adapted from Garhammer (2001)

Similar pressure to adapt was, and is still being, exerted on the opening times of nursery schools and daycare centres for children and on the school day (see Table 5). A comparison of time structures in European countries illustrates that while business and working hours have been extended on both a daily and weekly basis, nursery schools and the schools have not become

correspondingly more flexible, especially in Germany, where indeed the school day is the shortest of all the countries surveyed. As Garhammer (2001) notes, 'The uniformity and rigidity of school times is an island in the time culture which is deregulated to a large degree'.

In Germany, for example, nursery schools often open only shortly before 08.00, later than would be required by a working mother on an early shift. It is, therefore, of little help to parents that nursery school places are almost universally available if children are taken care of only between 08.00 and 12.00, while, at the same time, most women with children are in full-time employment and are likely to have working times that fall outside 'traditional' hours. The asynchrony in the development of subsystems involved therefore forces parents to make the effort to synchronise all the elements involved.

The traditional use of family-determined breaks in the working life-course of women was, therefore, caused *inter alia* by rigidity in the time structures of the 'public system'. Seen against this background, the fact that increasing numbers of women are opting for part-time work can be interpreted as their attempt to compensate for the collision of different time structures by making their own working times more flexible. Table 5 shows the extent to which institutions may take care of children and their opening times in comparison to women's participation in the labour market between the years 1990 and 1997 in selected countries.

Table 5 Children's daycare centres and schools in selected countries (1990-1997)

Country	Sweden	West Germany	Spain	UK	EU	USA	Japan
Percentage of children aged under 3 who are taken care of by publicly financed childminders or daycare centres (around 1990)	50	3	2-3	2			
Normal opening times of nursery schools during which care is provided	Up to 18.00	08.00 to 12.00	09.00 to 17.00				
Length of school day, including lunch break and care/supervision. Average for school types in whole hours (1997)	6.5	4.5	6	6.5	6 (EU-14)	7	6-7.5
Percentage of women capable of gainful employment participating in labour market (1994)	77.5	59.7	45.0	64.6	56.0	69.1	61.8

Source: Garhammer (2001)

Summary

Of central interest in this project is the question of how employees can improve their quality of life by more successfully reconciling and combining professional and private obligations, needs and interests, not only in individual life phases but throughout their whole working life-course and, thus, how they can improve their quality of life in a life-course perspective. To meet the challenge

of exploring the scope for a new strategic organisation and distribution of time over the entire working life-course and of developing concrete policy recommendations, information is needed about the existing working life-course in the EU Member States and the (changing) constraints on reconciling and combining professional and private obligations.

This discussion has attempted to answer the core question of the currently dominant structure of the working life-course and the role of working-time options in time arrangements. We have, therefore, presented as preconditions of time arrangements indications of the major changes in working life-courses and in traditional working-time patterns that are currently taking place, along with a short description of what may be labelled ‘public times’ (such as the opening hours of public institutions or retail outlets).

Overall, the EU-level data presented show that the classic ‘three-box’ life-course (education, work, retirement) is no longer standard in many EU countries (and indeed, never was standard for women). Life-course structures are becoming more and more flexible. As a result of dominant early retirement schemes, the expansion of education and training measures, changes in the conditions of labour market participation and the increased labour market participation of women (especially those with children), three trends have been identified as observable generally in most European countries for the ‘activity phase’ (working-age life-course):

- a shortening of the activity phase as a result of longer training and retirement phases;
- destandardisation of previous standard working hours and of standard working conditions; and
- a closer correspondence between male and female activity phases.

Although these trends are general, the historical, structural and economic preconditions for time arrangements differ widely between countries, as we have demonstrated. They also have to be taken into account when considering a reorganisation of time throughout working life at European level.

- *Historical differences:* There are early and late movers, particularly evident in the case of female participation in the labour force. Sweden and Denmark are obvious ‘early’ movers, while countries such as the Netherlands and Spain are examples of ‘late’ movers in this respect.
- *Structural differences:* This relates to the combination of different activities within the institutional framework of full-time employment (for example, leave arrangements as part of a (full-time) work contract) versus combinations of work and other activities regulated outside the institutional employment framework (for example, combining part-time work with care for family members).
- *Economic differences:* Time arrangements in the context of negative economic trends will differ from time arrangements in the context of a ‘booming’ economy. In the first case, time arrangements often include (long-term) unemployment and (extensive) use of early exit pathways. In the second case, time arrangements are often combined with a ‘policy of labour market activation’ (including a decrease in unemployment and the dismantling of early exit pathways).

Crucial to an ability to take advantage of these trends is the emergence and development of flexible working-time options within the specific context of different European countries. For different

reasons, this trend can be observed in Germany and the Netherlands, as well as in other countries: in the southern European countries of Greece, Italy, Portugal and Spain, the proportion of employees with standardised working conditions is markedly lower than in the central and northern European countries (Bosch, 2001) since the level of self-employment and the number of workers employing family members (*inter alia* in the agricultural sector) is still very high there. In some countries, however, standard working conditions are more common: in Greece and Portugal, full-time employment on an open-ended basis has increased at the cost of self-employment, while in the Scandinavian countries, in particular Denmark, full-time employment has increased following a decline in part-time work among women. The relatively marked decline of standard working conditions in Spain is due to the strong increase in temporary work; indeed, Finland, France, Portugal and Spain have the highest rates of temporary employment.

These factors — especially the decline in standard working contracts (for example, increases in part-time and temporary work, changes in time arrangements and the proportion of employees with multiple employment), on the one hand, and largely standardised ‘public time arrangements’, on the other (for example, in Germany) — can cause tremendous time pressure on the everyday lives of employees. In this respect, a core conclusion of this discussion is that it is increasingly vital for policy proposals to take account particularly of the acceleration, compression and irregularity of time arrangements, as well as of the differentiation of time into various parallel and often conflicting time structures. This underpins any attempt to improve quality of life throughout working life.

In particular, the increasing impacts of time pressure and disrupted work/life balance on quality of life show that major changes in the working life-course and working conditions not only offer new opportunities for the employees concerned, but can also create new risks in the attempt to balance occupational and private obligations and quality of life. Consequently, if more open working conditions are to be reconciled with time structures that are often still rigid, new ways are needed of handling time over the entire life-course. Political actors will need to be aware of this if they are to avoid unintended consequences of a new organisation of time throughout working life. Some initial concrete suggestions are given here on the increasing demand to support individuals in dealing with those time structures over their working life-course.

Finally, the findings presented here provide clear indications concerning the current dominant working life-course and working-time options as part of time arrangements in the different EU Member States. We have used these to improve the original typology of time arrangements: in particular, we have modified our typology in regard to early exit, early exit and part-time work, unemployment, generational change, demographic subgroups and combination employment. In addition, we have identified shifts in working-time options as part of time arrangements (the decline in standard working hours and the increase in atypical working-time options and conditions) expected over the coming decades and we have analysed their advantages and disadvantages.

Views, preferences and actions of actors involved

Systematic knowledge about (working) time-related preferences of the actors involved is needed to achieve the twin goals of enhancing employees' quality of life and of seeking new forms of working-time arrangements and a new compromise between companies, employees, the social partners and the State. Here, we discuss the extent to which the opinions, interests, intentions and preferences of employees, employers, social partners and the State can be reconciled in reorganising working time throughout the life-course.

It is possible to conceive of opposing interests that impede, or even exclude, a compromise. It is well known, for example, that flexible working-time arrangements may be in the interests of companies wishing to be flexible when planning the deployment of their labour force, but that this can be in marked contrast to the interests of employees wishing to reduce their workload and protect their health. Traditionally, such a 'zero-sum' game (or a 'win-lose' situation) has often been assumed, yet 'positive sum' situations ('win-win') are possible, for example, where flexible working-time arrangements also make it easier for employees to reconcile the demands of work and family life. Reorganising the distribution of working time throughout working life may not only provide options for a better time balance for employees, but may also create new opportunities for companies to improve their competitiveness.

The following overview provides a general description of the preferences and interests of the different actors involved. One level at which changes in working-time arrangements may be analysed is by looking at individual (conflicting) preferences and interests (of individual employees and individual companies). A second level is provided by examining the reorganisation of time as an expression of collective interests and preferences. Aside from collective actors (such as trade unions and employers' associations), the State is one of the most important actors in any welfare system in terms of responsibility for collective preferences and interests. Thus, from this perspective, a third level is analysed by exploring the various collective interests and preferences for which the State has responsibility and which may be closely linked to the development of new time arrangements.

For effective analysis of time arrangements, conceptual reflection on the reorganisation of working life must be supplemented by detailed information on the interests and preferences of all the groups involved. However, a detailed description of the interests of all protagonists at all levels lies outside the scope of this discussion and would require, among other things, more empirical surveys. We will, therefore, attempt instead to give a bird's-eye view of the differing interests in order to provide an initial impression of potential ambivalences, but also of possible synergies.

Working-time preferences of employees in Europe

Apart from weekly working hours, we are interested in different working-time arrangements, such as part-time work, overtime and its compensation (such as time off in lieu), and sabbaticals. These all influence the duration and extent of the working life and thus, at least in theory, have considerable potential for helping to achieve a new organisation of working time throughout the life-course. So far, however, there is little experience, and even fewer models, to indicate whether,

and to what extent, these options can be integrated systematically and strategically into a new organisation of working time.

The following implicit comments are, therefore, of a hypothetical nature. However, significant differences between preferences and reality do indicate a need for change in working-time regimes during different phases of individuals' lives and therefore throughout working life. Thus, we believe that the following questions should be considered in particular:

- Is there a substantial and evident demand from employees for a new organisation of time throughout their working life?
- To what extent do actual working time and working-time preferences differ?
- Which groups of employees would like to see considerable changes in their working time and what are their respective motives?
- What are the main obstacles to the realisation of working-time preferences?

Research conducted on employees' wishes concerning working conditions and hours — such as the 1998 study by the European Foundation for the Improvement of Living and Working Conditions, entitled *Employment options of the future* (Bielenski *et al*, 2001b) — shows that European employees (and those seeking employment) have a keen interest in more flexible working-time regimes. These findings are corroborated by national studies on working hours' preferences. German research findings, for example, show that the assumptions of 'normality' that form the basis of 'normal working conditions and contracts' are frequently out of kilter with the subjective interests and preferences of employees.¹³ At the same time, there is a wide range of working-time preferences which, in the spirit of a better work/life balance, can be attributed to the wish to be able to vary working hours more effectively according to individual circumstances and private time preferences and needs (Schulze-Buschoff, 1999). For example, younger employees are especially interested in time arrangements enabling them to spend more time with their children and family, while mainly older, female employees are interested in time arrangements that allow them to reconcile work with the care and support of elderly family members (Naegele and Reichert, 1998; Reichert and Naegele, 1999).

By contrast, flexibilisation of working hours in accordance with companies' immediate interests can make it increasingly difficult for individuals to organise their everyday lives; this is especially true of such forms of flexibilisation as on-call working or overtime, which demand a unilateral effort by employees to synchronise their private lives with the demands of work and thus substantially impede their time sovereignty in everyday life. Such requirements also often lead to specific groups of employees (especially women with children or those caring for dependent relatives) being excluded from the labour market. Flexible working hours thus do not always automatically entail a better reconciliation of working and family life (Bischoff, 2001). Aside from family responsibilities, employees are also increasingly influenced in their working-time preferences by their wish to reduce their workload and stress, and thus to protect their health. In this case, 'win-win' situations are also conceivable if they maintain or even enhance employees' efficiency and motivation to perform well at work.

¹³ Compared to other European countries, research on working time, and hence also on working-time and employment preferences, has a long tradition in Germany (Bauer *et al*, 1994, 1996, 1997 and 1998; Bundesmann-Jansen *et al*, 2000; Groß *et al*, 1989; Schulze-Buschoff, 1999).

Selective individual findings at EU level

Most of the EU-level findings reported below stem from the representative study *Employment options of the future*, conducted in 1998 by the European Foundation for the Improvement of Working and Living Conditions (Bielenski *et al.*, 2001b). This study was conducted in all 15 EU Member States, as well as in Norway, and analysed actual as well as preferred weekly working hours and the discrepancies between wishes and reality.¹⁴ Later in the discussion, we describe the parallels and differences between countries, supplemented by results from the individual country reports. The descriptions contained in the country reports are very helpful in explaining differences between countries regarding (working) time-related preferences.

Actual and preferred weekly working hours

For the majority of the working population in the European Union, actual weekly working hours do not correspond with expressed preferences. About half (51%) of those surveyed would prefer to reduce their working hours and, remarkably, would even accept a corresponding drop in income to achieve this. Only 12% of all employees would like to work longer hours (Fagan and Warren, 2001). On average, those surveyed would like to work 34.0 hours per week, 3.7 fewer hours than the actual 37.7 currently worked (Bielenski *et al.*, 2001b). On the whole, men and women working full time are equally likely to wish to reduce their working hours, while those in part-time work would like to work more hours (see *Table 6*).

Table 6 Average and preferred weekly working hours in EU Member States and in Norway (basis = all employees)

	Actual working hours	Preferred working hours	Difference
All employees	39.0	34.5	-4.5
Employees describing themselves as full-time workers	43.1	36.4	-6.7
Employees describing themselves as part-time workers	23.6	27.1	+3.5
Employees with average weekly working hours equal to/higher than 35 hours	44.0	40.0	-4.0
Employees with average weekly working hours lower than 35 hours	21.1	24.6	+3.5

Source: Based on Bielenski (2000), authors' calculations

Demand for more flexible working hours from employees of child-rearing age

Making working and family life compatible is one of the central challenges of working-time policies. This issue especially affects people in the 30-44 age group. It therefore seems logical to consider this age group separately (see *Table 7*). The first striking finding is that 53% of this age group wish to reduce their working hours. This figure is, however, only slightly higher than the average of 51% for all employees (for more detailed analysis, see *below*).

The picture is particularly differentiated among those working part time, whose preferences also seem to reflect the precariousness of their working arrangements. This is particularly so for men, of

¹⁴ Important publications on this topic are, for example, Bielenski (2000); Bielenski *et al.* (2001a and 2001b); Fagan and Warren (2001); Gasparini (2000); and Lilja and Hämäläinen (2001).

whom an absolute majority want to work longer hours, although even among women part-time employment does not always seem to be a free choice.

Table 7 Preferred working time adjustments of employees aged 30-44 in EU Member States and in Norway

	Prefer to work fewer hours (%)	Prefer to work the same hours as now (%)	Prefer to work more hours (%)	Prefer not to work (%)
All employees	53.1	35.2	10.6	1.1
Men	58.9	31.5	8.3	1.3
Women	44.8	40.4	13.9	0.9
Those in full-time jobs	61.6	31.6	5.8	1.1
Men	60.8	31.4	6.4	1.3
Women	63.3	31.8	4.4	0.5
Those in part-time jobs	16.3	51.0	31.3	1.4
Men	13.8	32.3	53.9	0.0
Women	16.6	53.7	28.2	1.5

Source: Lilja and Hämäläinen (2001)

Of special interest to this project are those employees wishing to reduce their working hours. This applies to 45% of all women and to almost 60% of all men in the survey. Full-time workers also show a markedly higher willingness than part-time workers to reduce their working time. The extent of the preferences for working-time adjustments in the 30-44 age group is shown in Table 8. It reveals a considerable gap between actual working hours and preferred working time, differentiated according to gender and employment status (full or part time). The data presented show that there is a special demand for life-phase specific working-time arrangements in this age group: in total, those surveyed wish to reduce their actual working hours by 5 hours. This figure varies, however, according to full- or part-time status. Other factors influencing preferences include level of education, state of health, family status, income/financial situation, sector and employment status (Lilja and Hämäläinen, 2001). Thus, for example, people suffering from poor health are particularly interested in reducing their working hours, while married employees are more likely than their unmarried counterparts to prefer shorter working hours.

Table 8 Current and preferred weekly hours of employees aged 30-44 in EU Member States and in Norway

Group	Current hours	Preferred hours	Difference
All employees	39.6	34.3	-5.3
Men	43.9	37.5	-6.4
Women	33.5	30.0	-3.5
Full-time employees	43.0	36.1	-6.9
Men	44.6	37.6	-7.0
Women	39.7	32.9	-6.8
Part-time employees	24.3	26.3	+2.0
Men	28.3	33.5	+5.2
Women	23.7	25.3	+1.6

Source: Lilja and Hämäläinen (2001)

Preferences among the ageing workforce

It is interesting to compare the preferences of older workers with those in the middle-age groups. One of the main findings of Lilja and Hämäläinen (2001) is that there is little variation in current and preferred behaviour over the life-course. The general tendency among older men and women working full time is also to reduce working hours: they would like to work 7 hours fewer. However, part-time workers aged 45-64, mostly women, wish to increase their hours.

Despite ageing, 92% of employed men and 59% of employed women work full time. Older women's choice of working time depends less on the presence of children than on other care responsibilities: over the years, there is a shift in family responsibilities from child-rearing towards the personal care of elderly relatives. Nevertheless, in terms of women's labour market participation, clear cohort effects are observable in EU Member States. Older age groups are more likely than younger ones to forego participation in the labour market, leading to the likely outcome in most member states that the female labour supply can be expected to increase in the future (Lilja and Hämäläinen, 2001). If this is to happen, however, women will need to be better able to combine paid work and care responsibilities in differing ways, probably through a new organisation of time throughout working life.

Lilja and Hämäläinen (2001) demonstrate that the employment prospects of ageing employees are being influenced by care responsibilities for elderly family members. Especially among women, there is a link between early exit plans and family care responsibilities. Over 40% of employed women aged 50-59 think they will exit employment early because of caring for a family member; only 20% of men think in this way, probably because women seem to plan their early exit behaviour at a much earlier stage than men. Finally, the availability of a part-time pension does not have a direct influence on people's early exit plans, but the authors assume that the combination of a part-time pension system, adequate public services and other institutional arrangements could help keep ageing women in employment.

Demand for part-time work

The demand for part-time work is relatively widespread among full-time workers. Of these, 11% indicate that they would like to work permanently on a part-time basis, 12% at least for a specific time. A further 3% would like to work part time without committing themselves to any timescale (Bielenski, 2000). In view of the historically widespread choice of part-time work among women, it is remarkable that men, too, show a marked interest in part-time work. It must be noted, however, that although 21% of male full-time workers express a preference for part-time work, they do little to fulfil this wish: only 14% of men and women working full time but actually preferring to work part time have ever tried to realise this preference. According to Gasparini (2000), a major reason for this is the financial restrictions accompanying individual working-time reductions, which many full-time male workers cannot afford.¹⁵

On the whole, caring for children is one of the most important motives for preferring part-time work in the EU Member States. But it is by no means the only one. The next most popular reason for wanting to reduce working time was to 'have more time for oneself and one's activities', followed by 'reducing the strains resulting from a full-time job' (Gasparini, 2000).

¹⁵ These findings might indicate the need to create corresponding safeguards against the income risks to be expected in the course of a new organisation of working time, or to make income (as, for example, proposed by Viebrok, 1999b) as independent as possible from the distribution of working time throughout the life-course.

Table 9 Reasons given by younger age groups for working part time in EU Member States and in Norway (FT = full time)

Age group	Men (%)			Women (%)		
	Studying	No chance of FT work	No interest in FT work	Studying	No chance of FT work	No interest in FT work
16-19	84.5	3.9	13.1	83.5	6.5	8.7
20-24	63.3	21.8	14.1	45.3	27.2	17.6
25-29	45.4	23.9	16.7	9.5	29.6	48.3
All young people	61.9	14.1	13.6	32.1	27.5	31.8

Source: Lilja and Hämäläinen (2001)

Part-time work, moreover, often ran parallel with training and/or university studies (see *Table 9*). Alternatively, some of the employees surveyed did not wish to work full-time because of having to care for elderly, ill or disabled family members, or due to other domestic responsibilities. Only a small proportion of those surveyed (3%) indicated health reasons.

In general, in EU countries ‘youth employment is characterised by part-time work and non-permanent employment contracts’ (Lilja and Hämäläinen, 2001).¹⁶ Unlike part-time jobs among ‘prime age’ males, this should not be seen primarily as ‘precariousness’, but as an expression of new alternatives. Part-time work and non-permanent employment also open up opportunities for young people to gain initial work experience while still at school or university, which may later be of benefit in securing them entry into permanent employment and/or allowing them to earn their living (for German data, see Voss-Dahm, 2002). Once young people have completed their studies, however, this form of work is normally regarded only as a ‘second-best solution’ (Lilja and Hämäläinen 2001).

Another remarkable finding is that about one-fifth of all part-time workers do part-time work against their inclination because they cannot find a full-time job (Bielski, 2000). This shows a large degree of mismatch between working-time preferences and the options available on the labour market. The various reasons for choosing part-time work similarly differ as far as the preferred timing and distribution of hours are concerned. *Table 10* shows that the majority of those interested in part-time work do not aspire to the classic part-time model (shorter daily hours, usually mornings), but are interested in flexible working-time arrangements.

On the whole, full-time workers in the countries surveyed indicate a clear wish for greater flexibility when deciding on working-time arrangements. Of those questioned, 38% would like to be able to alternate between full-time working days and whole days off within a working week, for example, in the form of a 3- or 4-day working week. Some 20% of full-time employees interested in part time and 24% of non-working people interested in part time would like to have flexible working time which could be fixed at relatively short notice, depending on company demands and personal wishes (Bielski, 2000).

¹⁶ Besides part-time jobs, temporary jobs in particular are a major route into the labour market, as stated in the Finnish report. In Finland, permanent contracts are easier to gain for men. For women of child-bearing age, fixed-term contracts are quite common.

Table 10 Forms of part-time work preferred by full-time workers in EU Member States and in Norway (differentiated by gender)

	Men (%)	Women (%)	Total (%)
Reduced hours every working day	22	30	26
Some days per week full-time, some days off	36	40	38
Longer periods of full-time work followed by longer periods off	14	9	12
Flexible working-time arrangements with the actual working hours being fixed at short notice	23	17	20
Other	2	1	1
No response	4	2	3
Total	100	100	100

Source: Gasparini (2000)

Overtime and forms of compensation

Working overtime is a widespread phenomenon in Europe. Of all employees questioned in the survey, 62% indicated that they often do paid or unpaid overtime. Of these, 59% do so practically every day or at least once a week. About 56% may take time off in lieu (Bielenski, 2000); among those who do not have this option, the wish for time off in lieu is widespread.

Sabbaticals

In view of their obvious advantages, it is surprising that the idea of sabbaticals does not find unanimous support among employees. About 57% of those surveyed deemed it sensible to have the opportunity for a longer break of several weeks or months from time to time; the majority believed that 3 months would suffice. Among those in favour of the idea, 64% would use the break for travelling, for relaxing or for other leisure activities. It is worthy of note that only one person in every four said they would use the break for their own further education. A further 13% indicated they would use the time for do-it-yourself activities, while 11% said that they would make use of the break to spend more time with their children. It is also remarkable (and, more significantly, of interest for the practical implementation of this concept in the framework of a new organisation of working life) that 22% of the advocates of sabbaticals said they would take this opportunity even if they had no income during this time. Almost one-fifth would apply for sabbaticals provided they received at least 50% of their current net income. However, it seems unlikely that this option would be effective since only one-third of all those in favour believed that a sabbatical was possible in their current work situation (Bielenski, 2000).

Selected individual findings at country level

According to Lilja and Hämäläinen (2001), it can be assumed from the findings outlined above that the extent of the need for change is influenced by a mixture of cultural, socio-economic and institutional factors. In this respect, a new organisation of time throughout individuals' working life has to take account of the fact that institutional arrangements that function well in one country may be problematic in another with different traditions and socio-economic conditions. Relevant factors here may include national working time legislation and actual weekly hours worked, childcare provision and other care responsibilities, and labour market practices in a culture of full time or part time. Taxes and social security systems may also affect working-time preferences or, in other words, the working hours contributed by individuals or households.

In addition, it is well known that employees' satisfaction with their actual working hours also varies by country and hence the need to reorganise working life will probably also vary in urgency by country. A ranking by Lilja and Hämäläinen (2001) shows that there are significant differences both between men and women and between countries. If similar groups of men (for example, from the 30-44 age group) from different countries are compared, those from Belgium, Finland, Italy, Luxembourg and the Netherlands are most likely to be satisfied with their working hours. If similar groups of women from the same age group are compared, Finnish, Irish and Portuguese women are most likely to be satisfied with their working hours. Men living in France and the UK and women living in Denmark, France and Sweden are less satisfied with their hours of work. In the other countries, the proportion that is satisfied with working hours does not differ statistically. It cannot, however, be assumed from these findings that high actual weekly working times produce high levels of dissatisfaction with working time or working-time arrangements. Actual weekly working hours have to be taken into account. Table 11 gives an overview of average actual and preferred working times for men and women in dependent employment by country.

The direct comparison of individual countries reveals a number of differences, however, but it is also remarkable that the number of working hours preferred varies less than actual working time. There is also a remarkable difference between men's and women's working time. Women work fewer hours than men and their working time varies more between countries.

The lower average values for the actual working time of women can partly be attributed to higher female part-time rates (as compared to male part-time rates) and partly to different activity rates among the various age groups. Women in the Netherlands, for example, work only about 26 hours a week on average, with a female part-time rate of 60%. Women in Finland, by contrast, work more than 37 hours a week on average, with a female part-time rate of only 13%.

Portugal with only 11% has the lowest female part-time rate of all the countries, while its female employment rate lies in the middle range. With reference to the Portuguese country report (Dores Guerreiro, 2002), this may be due to the fact that the typical working life pattern is based on full-time employment for both men and women. In this case, a full-time working week is 40 hours. Full-time employment prevails for all ages up to 64. However, women over 50 have a higher part-time rate than men.

With respect to the growing incidence and importance of part-time work, a similar picture can be detected in different European countries. In Spain, full-time employment is virtually the norm for both men and women. The prevailing full-time pattern is shared by women with regard to both actual and preferred working time as a result of the low levels of part-time work in Spain. Fewer than 10% of employees work part time and only a low proportion of part-time workers express a preference for this kind of contract (for example, in order to fulfil family responsibilities). It should also be borne in mind that legislation on part-time work was enacted very late in Spain (in 1980). In future, part-time work could still be of minor importance because the recent (March 2001) law on part-time work substantially restricts employers wishing to use this form of working for increased flexibility (Borras, 2002).

Part-time work is also relatively uncommon in Finland and over the past 20 years, there has been no significant increase in the number of part-timers. The low number of part-timers is connected

with the history of women's employment. Women traditionally enter the labour market as full-time workers, not through a special female working pattern with shorter hours. The public sector in Finland is also relatively small by Nordic standards and part-time work is not of great importance for this sector. From the late 1970s, the wish to shorten working hours on a temporary basis has become more common, but the number wishing to move over to part-time work on a permanent basis has actually decreased, from 120,000 in the late 1970s to 77,000 in 1991.

Table 11 Average actual and preferred working times for men and women in dependent employment by country (hours per week)

Country	All			Men			Women		
	Actual	Preference	Difference	Actual	Preference	Difference	Actual	Preference	Difference
Belgium	37.5	34.3	-3.2	40.4	36.8	-3.8	33.5	31.1	-2.4
Denmark	36.4	32.4	-4.0	38.8	34.9	-4.0	33.8	29.7	-4.1
Germany	37.5	33.7	-3.8	42.1	36.8	-5.3	32.2	30.1	-2.1
Greece	39.8	36.6	-3.2	42.4	38.6	-3.8	35.7	33.7	-2.0
Spain	39.3	36.1	-3.2	41.1	36.9	-4.2	34.9	34.2	-0.7
France	38.0	34.3	3.7	40.7	35.9	-4.8	34.4	32.1	-2.3
Ireland	38.9	34.5	-4.4	42.3	37.4	-4.9	34.4	30.6	-3.8
Italy	37.4	34.4	-3.0	39.5	36.8	-2.7	34.2	30.5	-3.7
Luxembourg	38.6	35.1	-3.5	41.4	38.2	-3.2	34.3	30.5	-3.8
Netherlands	33.7	31.5	-2.2	39.3	35.7	-3.5	25.9	25.6	-0.3
Austria	41.1	36.3	-4.8	45.2	39.6	-5.6	35.7	32.1	-3.6
Portugal	39.7	36.4	-3.3	42.5	38.4	-4.1	36.1	33.6	-2.5
Finland	39.1	34.2	-4.9	41.5	35.9	-5.6	37.3	33.0	-4.3
Sweden	38.1	34.4	-3.7	41.1	36.4	-4.7	34.9	32.4	-2.5
UK	37.3	32.9	-4.4	43.1	37.3	-5.8	31.1	28.2	-2.9
Norway	36.7	32.6	-4.1	40.9	35.3	-5.6	32.1	29.7	-2.4
Eur-15 and Norway	37.7	34.0	-3.7	41.4	36.8	-4.6	32.9	30.4	-2.6
Range	7.4	5.1		6.4	4.7		11.4	8.6	

Source: Bielenski *et al* (2001a)

The data presented in Table 11 also show that the differences in men's and women's working time are particularly great in Germany, the Netherlands, Norway and the UK. In these countries, women in particular work short hours. In Austria, Greece, Ireland and Portugal particularly, both women and men work long hours. In Austria, Germany and the Netherlands, and particularly in Norway and the UK, high female employment rates are combined with short female working times and high part-time rates. On the other hand, in Denmark, Finland and Sweden, the differences in working time between men and women are low and female employment rates are high. In these countries, women enjoy relatively favourable employment opportunities (Bielenski *et al*, 2001b).

In Denmark, women have been integrated on the labour market for more than 25 years. Large numbers of married women entered the labour market from the mid-1960s onwards. By 1980, there were few non-working women outside the oldest age groups. By 2001, there were virtually no women not in receipt of either employment income or an income replacement from the State. Quite a few women work slightly reduced hours, but genuine part-time employment (fewer than 30 hours

a week) among young and middle-aged female workers has become rare over the last 20 years or so, falling to around 5% by 2002. However, the welfare state has adapted to working women's needs, not least in the field of care: public childcare is now nearly universal, having grown along with increasing labour market participation, and is usually provided by the municipality. This means that in Denmark, labour force participation is virtually unaffected by having children. It is also striking that there have never been so few childless women (at the age of 45) as now (Goul Andersen, 2002).

In Finland, too, the labour market participation of women has been high for the last 50 years as a result of strong cultural pressures on women to enter gainful employment. Women's participation in working life does not create moral dilemmas, even for mothers of young children, and the single male breadwinner model was never the prevailing pattern in Finland. In contrast to the Danish situation, however, it should be noted that provisions on childcare leave and support systems introduced in the 1980s and '90s gradually led, by the mid-1990s, to a decline in the participation rate of women of child-bearing age to below the level of the early 1980s (Järvisalo, 2002).

The majority of the country reports show that the labour force participation of women is often affected by having children. On the other hand, the birth of a child does not as a rule affect the full-time employment of men; indeed, in Austria and Germany, the career orientation of men is actually strengthened by the birth of their first child. Although there has been an increase in Germany in the number of women working part-time who have partners in full-time work, women still predominantly do not participate in the labour market around the time they are starting a family.

In Austria, too, the traditional, family-oriented role pattern (mother not employed; father employed full-time) is still dominant in Austrian families with at least one child below the age of one. While children are aged between 10 and 15, however, the most common situation is for both parents to work full time, followed closely by situations in which the women work part time and the men full time (Amann and Ehgartner, 2002).

In the case of Germany, although the part-time employment rate of women with partners working full time is increasing, it is still the case that at the time they are starting a family, most women do not work (see *Table 12*). This shows that, despite modernisation of social patterns, the role allocation within the family still largely follows traditional patterns and that pluralisation of lifestyles does not seem to extend to family structures (Schulze-Buschoff, 2000; Sing and Kistler, 2000). The different working-time and employment choices of men and women in Germany can be explained by various institutional aspects, as well as by individual family circumstances. For example, the principle that caring for children is the task of the family is strongly embedded in German mentalities and institutions alike. Caring for children at home is preferred over institutional care for children, a principle that favours paid employment being followed by family responsibilities rather than running in parallel with them. Government family and social policies emphasise the freedom of choice between family and employment, and the ability to alternate employment and family responsibilities, but, in reality, the measures aim primarily at encouraging women, especially, to give up employment completely following the birth of a child. The statutory entitlement to a place in a nursery when the child turns three and to three years' statutory parental leave, flanked by the inclusion of periods of parental leave in subsequent pension entitlement, indicates that it is expected that women will withdraw from the labour market for this period

(Bäcker *et al.*, 2000). On the whole, however, the modest financial compensation offers little inducement for men to take parental leave: in 1999, fewer than 2% of men claimed child benefits during parental leave (Plantenga and Koopmans, 2002).

The German social security system, too, discourages the participation of married women in the labour market, while the tax system also greatly influences the employment structures of women and of families (Deutscher Bundestag, 2002; Dingeldey, 1999). This may be attributed, among other things, to the fact that in the past, the reduction of female labour market participation was regarded as an important step towards solving the problems of the labour market and thus was one of the central strategies of German labour market policy (Dingeldey, 2002).

In comparison with Germany (and Austria), the model of the male breadwinner is much less dominant in the UK, where married women with children are increasingly accepting both part-time and full-time work (Wigfield, 2002).

Table 12 Trends in employment patterns in key family types (all education levels, in %)

	Two-parent families with a child under 6 years											
	Man working full time and woman working full time				Man working full time and woman working part time				Man working full time and woman not working			
	1984	1989	1994	1999	1984	1989	1994	1999	1984	1989	1994	1999
USA	26.3	32.3	33.7	36.5	15.6	18.3	19.2	18.6	44.3	38.8	33.5	35.2
Greece	26.3	34.5	37.6	41.4	4.5	4.9	3.2	4.2	61	55.7	52.6	47.3
Italy	33.3	33.9	31.3	32.6	3.7	4.7	6.3	9.5	57.9	53.7	51.7	47.5
Portugal		56	54.3	60.7		3.5	5.3	5.9		35.1	30.1	25.9
Spain		24.8	24.3	31		3.3	4.0	6.9		63.2	53.4	52.1
Ireland	11.4	16.9	25.4	29.6	3.6	5.3	9.6	11.4	67	56.6	43.1	41.8
UK	7.3	13.2	15.7	19.5	22.5	30.7	33.1	38.4	54.8	44.5	33.8	29.4
Austria			38.6	29			21.6	30.7			30.7	30.1
Germany		23.3	20.6	20.9		19.4	21.6	26.3		44.4	47.1	47.1
Netherlands	3		3.5	4.2	15.1		37.9	47.8	67.4		41.5	31.5
Belgium	37	37.3	37.1	26.6	10.9	18.7	22.2	27.7	43.4	37.1	31.1	19
France	35.9	41.9	33.4	31.3	11.9	16.1	16.7	19.7	44.2	35.8	36.5	35.1
Luxembourg	24.2	22.9	26.7	26.5	8.4	10.4	13.0	16.6	64.5	63.2	54.4	51.6
Poland			35.7	36		0		5.9		0	43.2	39.8
Woman working full time				Woman working part time				Woman not working				
1984	1989	1994	1999	1984	1989	1994	1999	1984	1989	1994	1999	
USA	33.8	36	33.8	48.9	10.3	95	10.3	16.8	55.9	54.6	55.9	34.4
Greece	43.5	41.7	45.2	50.9	8	4.9	3.8	8.4	48.6	53.4	51	40.7
Italy	53.5	52.8	47.1	58.7	5.3	6.4	12.2	10.8	41.1	40.8	40.6	30.5
Portugal		56.4	56.1	75.7		4.4	8	5.7		39.2	35.9	18.6
Spain		56.4	39.7	50.2		4.7	8.9	11.4		38.9	51.4	38.5
Ireland	6.7	13.3	12.9	15.5	4	4.1	6.2	18.6	89.3	82.6	81	65.9
UK	5.9	7.2	9.1	12.5	12.6	16.4	16.8	21.7	81.4	76.4	74	65.8
Austria			55.6	43.5			0.22	31.2			21.7	25.2
Germany		39.1	27.4	24		20.3	20.3	23.9		40.6	52.3	52.1
Netherlands	3.2		4.4	6	9.9		21.9	31.5	86.9		73.6	62.5
Belgium	30.7	24.9	26.4	22.1	16.1	9.9	15.9	24.4	53.2	65.3	57.7	53.5
France	51.3	55.8	37.7	34.9	11	11.8	13.8	14.1	37.7	32.4	48.4	51
Luxembourg	63.8	51.6	49	52.3	11.5	2.4	6.7	19.7	24.8	46	44.4	27.9
Poland			29.4	27.8			9.4	5.6			61.2	66.7

Source: OECD (2001)

The dual-earner model is, however, the dominant form of labour market participation for couples with children in countries like Denmark, Finland and Sweden. It is also interesting that the country reports for Denmark, Greece, Italy and Sweden indicate a higher child-bearing age and a correspondingly later entry into the phase of starting a family.

In Italy, men marry on average at age 30 and women at age 27. As a rule, men work on a full-time basis, but the proportion of women working full time is increasing. Yet the fact that women in southern Italy who are starting a family have the lowest employment rate in Europe (32% against 52%), even if they are generally more highly qualified than men, must be seen as problematic. Conditions and mentalities have nevertheless changed in Italy on the whole: women with children, for example, no longer necessarily interrupt their working life for child-rearing because many attach a high value to their careers and the benefits of employment in terms of their own independence and success (Lamura and Principi, 2002).

In Sweden, the average age of women and men at the birth of their first child has also risen within the past 20 years. It is most typical to have children between the ages of 30 and 45, and many women in Sweden already work on a part-time basis even before starting a family; most then prefer to remain part-time. It should be noted, however, that 'part time' in Sweden usually means slightly reduced hours. Full-time employed women generally, but in particular those with pre-school children, are more interested in shorter working hours than men. Indeed, fewer men of any age are interested in shorter working hours and it is men aged between 35 and 44 and fathers of young children who are most likely to express a wish for shorter working hours (Marklund and Stenlund, 2002).

In several European countries, the participation of women in the labour market decreases (independently of their marital status) with the number of children they have. Then, as the age of the youngest child rises, the rate of participation rises again. The country reports show, however, that differences in the employment rates of women and men with children do not disappear — nor do gender differences in earnings and in domestic division of labour.

In Sweden, for example, men in the 30-40 age group often work more than 40 hours per week and often accept overtime. Mothers of school-age children work part-time, but to a lesser degree than parents of pre-school children (Marklund and Stenlund, 2002). In comparison, the UK country report notes that most men have full-time jobs and that the labour market participation of the 30-40 age group increases when compared with younger age groups, although this depends to some extent on the age of the youngest child (Wigfield, 2002).

It is interesting that the country report for Portugal notes that the child-rearing phase is both delayed and compressed as a result of women having their first child increasingly late. Cultural values recognise the importance of labour market participation by women and of their contribution to the family budget. Once women have responsibilities in both spheres (family and employment), they tend to have fewer children so that they can meet their employment obligations (Dores Guerreiro, 2002).

Against this background, Table 13 gives an overview of the actual and preferred hours of men and women with and without children in the same household by country.

Table 13 Actual and preferred hours of men and women with and without children in the same household (base = all dependent employees)

	With children in the same household			Without children in the same household		
	Actual hours	Preferred hours	Difference	Actual hours	Preferred hours	Difference
Men						
Austria	45.7	39.9	-6.5	44.6	39.3	-5.4
Belgium	40.7	35.9	-3.9	40.1	38.1	-1.9
Denmark	40.6	35.1	-5.4	36.9	34.6	-2.3
Finland	42.3	36.4	-6	40.3	35.2	-4.5
France	40.8	36.1	-4.6	40.5	35.7	-4.6
Germany	43.4	37.4	-6.1	40.8	36.2	-4.7
Greece						
Ireland	42.7	37.1	-5.7	41.9	37.7	-4.2
Italy	39.9	36.9	-3	39.3	36.9	-2.3
Luxembourg						
Netherlands	43.2	37.6	-5.7	36.4	34.2	-1.9
Portugal	43.3					
Spain	40.8	36.2	-4.6	41.6	37.7	-3.8
Sweden	42.9	36.2	-6.5	39.6	36.6	-3.1
UK	46.9	38.3	-8.5	40.6	36.6	-4.1
Norway	41.9	34.9	-7	39.9	35.8	-4.1
EU-15 and Norway	42.5	37.1	-5.4	40.3	36.5	-3.8
Range	9	5		8.2	5.1	
Women						
Austria	32.2	29.3	-3.1	39.2	34.8	-4.4
Belgium	32.9	29.8	-3	34.5	32.9	-1.7
Denmark	35.8	29.5	-6.3	31.8	30.1	-1.8
Finland	37.8	33	-4.8	36.7	33.2	-2.9
France	34	31.1	-2.8	35	33.4	-1.5
Germany	28.9	27.8	-1.2	35.4	32.2	-3.3
Greece						
Ireland	31.6	26	-5.7	37.1	35.3	-1.8
Italy	34.2	29.6	-4.5	34.2	31.3	-3
Luxembourg						
Netherlands	21.2	21.3	0.1	29.3	28.7	-0.8
Portugal	35.8	33.4	-2.1	36.6	33.9	-2.7
Spain	34.4	33.1	-0.9	35.4	35.3	0.1
Sweden	35	31.5	-3.3	34.9	33.5	-1.3
UK	28.3	25.8	-2.7	34.3	30.8	-4.2
Norway	32.4	28.5	-1.3	31.7	31	-1.3
EU-15 and Norway	31.3	28.8	-2.5	34.7	32.1	-2.7
Range	16.6	12.1		9.9	6.6	

Source: Bielenski *et al* (2001b)

It is clear from Table 13 that the marked difference between the working time of men and women with children does not reflect their preferences. On the other hand, the figures also show that the presence of children may be an important factor in determining women's actual and preferred working times. Differences between countries in this respect are significant and are determined by several factors (Bielenski *et al.*, 2001b). Actual working time and age in particular have a highly significant influence. In general, for men, actual working time has the greatest influence on preferences for change, while for women, additional household-related factors come into play, such as the existence of children in the household, an economically active partner and a healthy state of household finances; then, women would prefer to reduce their working time. It should also be noted that, in the Netherlands, the currently available opportunities for combining paid work and childcare also clearly influence working-time preferences.

It can reasonably be assumed that these preferences may be influenced by institutional factors: in the Netherlands, for example, part-time work has been protected under law and increasingly (since the early 1990s) been built into collective bargaining, a situation not mirrored in many other countries. At the same time, the government has taken increasing initiatives to facilitate a combination of employment and family care (Blosma, 1998). The Danish report provides another example of the institutional influence over working-time and employment preferences. In Denmark, when there was an opening for parental leave on favourable economic conditions in the mid-1990s, there was overwhelming interest in it, not least among those groups of women in full-time employment (such as nurses) who had never had any non-working periods as a result of factors such as job change or maternity leave (Goul Andersen, 2002).

Apart from statutory options, however, traditions also influence working time and employment preferences. In Finland, for example, parents have a right to reduce their working hours by taking non-subsidised partial parental leave until the child has completed its first term at school. However, part-time work is not very popular among parents because of the low level of compensation for loss of income and the strong tradition of full-time work. The cultural norm of working time in Finland is 5 days a week, 8 hours a day, between 07.00 and 17.00. Employees forced to work shorter hours than this would probably find the situation stressful (Järvisalo 2002).

Views of the social partners

When considering individual employment and working-time preferences, we also have to seek the corresponding views and positions of the social partners. In our approach, the development of new time arrangements is, on the one hand, the possible outcome of the 'games' collective actors play within an institutional context, but, on the other hand, also the outcome of exchange, bargaining and negotiation at individual level, provided that individuals have room in the negotiations to make choices at all. In this context, it can be assumed that the 'games' of the collective actors, and especially their agreements on working-time options, have considerable implications for the development of time arrangements. Consequently, trade unions and employers are strongly involved in the reorganisation of time and hours of work throughout employees' working lives.

The following discussion provides a summary of the most important positions characterising both the unions' side and the employers' side in Europe, with special attention being given to the network of working-time issues in general and work/life balance. It relies largely on the analysis of

publications by the European Industrial Relations Observatory (EIRO), as well as on other publications. We asked whether the topic of work/life balance was on the agenda and which actors in which positions participated in this discussion: the information contained in the country reports in answer to these questions completes this subsection. There is a wide variety of organisations in the individual European countries and it is not, therefore, our aim to represent all their positions in detail. What follows gives an indication of the differences, as well as of developments in the policy debate surrounding working time, between the social partners.

Positions on working-time issues

An intensive debate on working time has been taking place in Europe between unions and management for a long time. Traditionally, the points of view of the trade unions and the employers' organisations differ from one another. In general, trade unions are concerned about high levels of unemployment and the risk of employment insecurity (for example, due to economic globalisation). On the whole, the trade unions are usually in favour of statutory or collectively agreed measures to reduce working time (mainly by reducing the length of the working week), to increase the length of paid holidays and to constrain overtime. In the last decades of the 20th century, the general reduction of working time along with pay increases was seen by the trade unions as a part of social progress and an improvement in the quality of life.

Employers' organisations, on the other hand, have been demanding greater flexibility, especially in the form of employment status, pay and working time. They are mainly interested in reducing overtime costs (for example, by means of annualised working time). The dominant objective is increasing competitiveness and extending service provision or operating hours, which is always seen as a guarantee of defending and creating jobs. On the whole, employers favour deregulation and support the decentralisation of bargaining and widening of the working-time agenda. As a rule, employers' organisations have, for as long as possible, been hostile to general reductions in working time.

However, it is notable that the process of working-hours reduction on the part of the trade unions in order to increase employment has slowed down. Though such reductions remain a union demand in some countries (such as Belgium, Greece, Portugal, Spain, Sweden and the UK) or in some sectors, large-scale general working-time reductions have been rare in recent collective bargaining rounds in most countries. This relatively weak pressure for a 35-hour week could reflect the fact that most observers, and even union members, seem to consider that a further reduction of general working time below the current target of 35 hours will have only a marginal effect on raising employment levels.

France is currently the most extreme example of a collective working-time reduction introduced by State intervention. Among the French trade union confederations, the CFDT was in particular an outstanding advocate of a policy of shortening working hours. The 35-hour week has recently been extended to include companies with fewer than 20 employees.

The French country report (Guillemard and Huyez, 2002) indicates that the two Aubry laws in 1998 and 2000, providing for the reorganisation and reduction of working time, have opened up further institutional opportunities for more flexible working-time arrangements, even though the new legal framework is perceived as being more normative and restrictive than the previous one.

In France, the flexibilisation potential of a collective working-time reduction is increasing and it is significant that the trade unions defended decentralised negotiations at company level. As a consequence, situations were created within individual companies in which the main actors did not know how to negotiate (or did not want to negotiate for various reasons). Indeed, the main option chosen by many companies was to grant employees days or half-days off rather than implement educational and training measures or ‘working-time accounts’.

This development — of an increase of working-time flexibility as a result of working-time reductions — had already been observed in a variety of European countries during the 1980s and '90s. The Austrian report, for example, confirms that, during this process, the norm of full-time employment is eroded by flexibilisation, deregulation and liberalisation, and the traditional parameters of security, stability and predictability fade. The view is that the loss of influence by traditional bodies, such as trade unions and other employee representative bodies, then becomes visible (Amann and Ehgartner, 2002).

In the past, one main focus of collective bargaining on working time was obviously that shorter hours were traded for increased flexibility of the timing, duration and distribution of working hours, as described in a comparative study by EIRO (Freyssinet, 1998). Across Europe, employers have agreed to consider reducing working hours only in compensation for increased flexibility and/or a cut in pay. Within this framework, trade unions have increasingly attempted to alleviate the consequences of the flexibilisation of working hours — usually primarily for the benefit of company and production goals — with demands for more time sovereignty in order to find more balanced ways of combining working life with personal life.

In Denmark or in Germany, for example, what are known as ‘time accounts’ are a more or less widespread practice: in general, overtime is not paid but compensated for by extra days’ leave. This may frequently serve the needs of the employers and formal rules of flexibility (for example, that normal working hours are calculated not on a daily or weekly basis but over a longer period) have often been accepted as a concession by the trade unions in wage negotiations. But having time in their (over-)‘time account’ may also increase employees’ time sovereignty.

It is also worth observing that, as part of collective agreements, the social partners in Denmark and Sweden are increasingly experimenting with giving employees a choice between a wage increase, reduced working time or improved pensions.

It is noteworthy that, on the one hand, there has been substantial uniformity in the positions taken by employers across Europe on increasing flexibility and that national differences stem only from characteristics such as the productive system or competition rules. The positions of the European trade unions have, on the other hand, not been uniform, as Freyssinet (1998), in assessing the differences, notes:

The unions’ strategies in the face of the dilemma over reducing working time or making it more flexible have varied greatly from country to country, but also, within each country, from one union to another. [...] Unions are thus put in a difficult position vis-à-vis the complicated problem of assessing the advantages and disadvantages of negotiations involving trade-offs between reductions in working time, flexibility in working time and pay adjustments —

which all depend on the health of the economy and the state of power relationships. It is clear that their choices have differed widely, without it being possible to identify common trends.

Two trends can be observed. First, collective working-hours reductions are advocated by, for example, the trade unions in Belgium, Greece, Portugal, Spain, Sweden and the UK. Second, individual working-hours reductions can be observed in, for example, the Netherlands where, under pressure from trade unions, extended part-time work is available on a socially compatible basis.

The Dutch Federation of Trade Unions gave up its originally hostile attitude towards part-time work comparatively early and has committed itself to regulating it instead. The Dutch country report (De Vroom, 2002) confirms that in the last 10 years or so of the 20th century, the legal status of part-timers has been improved. First, an increasing number of collective agreements (between 21% and 32%) have explicitly included a ‘rule of proportion’ with respect to the application of the collective agreement to part-timers. Second, there has been progress with respect to the exclusion from early retirement schemes of part-timers working very few hours: in 1991, 23% of collective agreements excluded such part-timers from early retirement schemes, but by 1999, this had fallen to only 5%. Third, the exclusion of part-timers working very few hours from compensation for work during ‘special’ (irregular) hours has decreased, from 16% of all collective agreements to 5%-10% in 1999. Overall, however, it is obvious that the legal status of part-timers and the scope for new forms of working time are still not optimal.

By contrast, trade unions in Germany advocate reductions in both collective and individual working time. The Federation of German Trade Unions (DGB) demands a general reduction of working hours in its policy paper *Working Time is Lifetime*, but, at the same time, demands the right for employees to take sabbaticals as well as to opt for part-time work on a temporary basis — two measures that can contribute significantly towards shortening an individual’s working life. Altogether, the DGB is at present campaigning strongly for flexible working life models that suit individuals’ personal life plans and creating a framework that increases the options available to individual employees is one of the avowed goals of the DGB¹⁷ (Krämer *et al*, 2002).

Such a step towards more flexible organisation of working time over an individual’s entire working life had been taken by the Swedish trade unions as early as the 1990s. Moreover, at its Congress in 1996, the Finnish Federation of Trade Unions even discussed the controversial position of enabling employees to reduce their working hours without full compensation (Boulin and Hoffmann, 1999).

Although the trade unions in Europe adopt widely different views about and strategies towards such changes, a common denominator was nonetheless found as to the direction future strategies should take. At the congress of the European Trade Union Confederation (ETUC) in May 1995, it was decided that future developments should take into account the fact that the new division of labour and individual wishes of employees will entail changes in the traditional organisation of

¹⁷ In its report on future developments, the leading trade union in Germany, IG Metall (the metalworking trade union), also came to the conclusion that demands for a further general reduction in working hours over and above the 35-hour week are at present not sustainable. Negotiations on individual reductions of working hours for employees with high workloads are, however, conceivable. At the same time, the observance of agreed working hours, as well as regular and family-friendly working times, are on the agenda.

working hours and leisure time. Though weekly hours remain of central importance as a temporal point of reference, even when calculated within the framework of longer periods of time, the ETUC realises that working hours should be seen in relation to employees' whole working life, including training times and family and social responsibilities (Boulin and Hoffmann, 1999). The 9th congress of the ETUC confirmed, moreover, that working time should be seen in relation to total lifetime working hours, which means taking account of voluntary periods of part-time work, time out, early retirement or phased early retirement (Fajertag, 2000). On the whole, it can be assumed that if the trade unions introduce this position into negotiations with employers and are also able to push it through, then this might have an impact on a systematic refashioning of working life.

To sum up, the terms of the 'games' between unions and employers are evolving with respect to structural changes taking place in the economy and society. However, the more or less traditional patterns of working-time policy approaches of the collective actors may no longer be suitable for tackling old and new demographic, economic and social challenges, as well as old and new problems of compatibility. The changed working-time preferences of employees (see p. 89) are also less and less in harmony with the traditional concepts of the trade unions on this topic. In addition, the formal extension of working life by curtailing or restricting access to early exit schemes due to pension reforms in the majority of EU Member States (including Austria, Belgium, Denmark, Finland, France, Germany, Italy, the Netherlands, Sweden and the UK) also runs counter to the present positions of trade unions on a collective shortening of weekly, yearly and lifelong working hours in favour of a redistribution of work.

In Germany, for example, the DGB is in favour of shorter working lives despite the fact that legislation and pension scheme rules mean people must work until they are 65. It is pressing its demand for pensions at age 60 despite the demographic change and the predicted accompanying reduction in the number of people available for the labour market. In contrast, the German Federal Association of Employers' Federations (BDA) is of the opinion that it will probably be inevitable that entitlement to a statutory pension will have to be deferred until age 67 from 2010 onwards. The differences of opinion are obvious: the German trade unions see a short-term call for action to overcome the employment crisis, whereas the employers' federations see a long-term call for action, particularly to consolidate statutory pension insurance and to avoid an increase in non-wage labour costs (Krämer *et al*, 2002).

The terms of the 'games' between unions and employers are also, not least, changing with respect to the increasingly significant participation of women in the labour force and changing family patterns, alongside other developments. This has led to calls for greater flexibility to suit the needs not only of employers, but also, and particularly, of employees.

Bargaining on work/life balance

Consequently, agreements on working hours will in future have to be negotiated in such a way as to find a compromise between, on the one hand, a more cost-effective and, on the other, a more individualised way of allocating working hours, and if possible throughout the whole life-course. This will be crucial to quality of life issues and viable time arrangements. It remains to be seen whether trade unions as well as employers' associations will in future increasingly take up the changing working-time preferences, needs and values of employees as their point of departure in negotiating on working-time options.

A few indications of such a development are already visible at different bargaining levels. For example, the argument for a better work/life balance and the quality of working life has recently begun to assume greater importance for both employers and trade unions. Rossi and Demetriades (2001) confirm that issues concerning working hours and the compatibility of working life with family life, plus the accompanying question of quality of life, are becoming increasingly relevant in negotiations on pay.

Currently, the UK is the most interesting example of initiatives to improve the work/life balance, mainly as a result of State intervention. In this debate, the British unions have been proactive on work/life balance initiatives. The UK country report (Wigfield, 2002) states that work/life balance issues are very much on the political agenda. The current government is encouraging employers to adopt family-friendly employment policies. The main focus of this encouragement is voluntary adoption of policies via agreements between employers and employees. Employers are increasingly under pressure, both from within organisations and from recent government measures, to develop family-friendly policies that help support employees who are informal carers. The employers' body, the Confederation of British Industry (CBI), has played a role in this debate and believes that the government should facilitate flexible working arrangements for families, but allow employers to do it in a way that best suits them and not to enforce regulatory constraints. The Trades Union Congress (TUC) has also become involved in the work/life balance debate: it appears that it would like to see further change in work/life balance issues through a change in industrial relations via partnership working.

In the Netherlands, the social partners have already been urged to take increasing responsibility for facilitating the combination of work and care responsibilities at an earlier stage. The Dutch country report (De Vroom, 2002) points out that the government took increasing responsibility from as early as 1985 for regulating leave arrangements that could enable work to be combined with care responsibilities (Blosma, 1998). According to the government's view, there is a 'collective responsibility of government, social partners and individual employers and employees' to regulate work and care facilities. The increasing public responsibility for regulating work and care is defended because of its 'high social importance'. The regulation of all kinds of leave is directly related to the general political objective of the stimulation of economic independence and labour market participation of women.

In Finland, the major bodies representing the social partners published a joint recommendation on good local working-time practices in March 2002. The recommendation is actually a guide on how to manage working time issues locally. One principle is a better reconciliation of work and family issues. The Finnish country report (Järvisalo, 2002) notes critically, however, that there is little knowledge of what is really going on at workplaces. In practice, changes are still limited and the issue of working-time options, needing to take into account family, lifelong education, caring for the elderly and managing life in general, is not being discussed properly by work councils and employers. Moreover, the social partners in Finland are running a common campaign, *Additional Time for Families*. The social partners agree that coordinating family life and working life is a challenge for everyone — children, family, employer and employee.

According to Arrowsmith and Sisson (2001), it can be argued that in Italy the unions have in the past articulated a series of demands for the reduction of working time and for improved opportunities for combining work and personal life. At the moment, however, the interests of the

unions seem to be focused on reducing working hours rather than on facilitating a more equal balance between working time and private time (Lamura and Principi, 2002).

Given this background, working-time options are being developed by collective, sectoral or company bargaining which may improve the work/life balance or, indeed, quality of life. Such innovative working time options are part-time work, ‘time accounts’, leave for family reasons and sabbaticals, flexitime, teleworking and flexible retirement. A decisive driving force behind the introduction and implementation of such options is the labour shortage.

An analysis of pay negotiations, conducted by Arrowsmith and Sisson (2001), indicates that bargaining on such work/life balance policies is often driven solely by employers seeking new ways to improve recruitment and retention in tight labour markets. There are examples of a more open-minded view, at least on the part of the employers’ association, in terms of adapting working-time patterns to meet the changing preferences and needs of employees. However, they do not mirror an explicit change of paradigm towards a more life-course oriented working-time policy. At the same time, we have to acknowledge that at national or sectoral level, bargaining on the introduction of working patterns clearly designed to meet the social objective of accommodating employees’ working-time needs and preferences is still much less common.

State preferences facing social policy challenges

Rather than seeing the actions of the State as a mere reflection of the struggle and compromise between social forces, it is more reasonable to see the State as an independent actor, with its own preferences as a guardian of collective interests. From this point of departure, four aspects of new time arrangements seem to be of particular interest:

- maintaining the sustainability of social protection and the social security system;
- maintaining effective labour markets (not least in order to finance welfare provisions);
- maintaining and improving competitiveness; and
- safeguarding citizenship and protecting the individual against new social risks (such as poverty, marginalisation or even social exclusion).

Needless to say, State action is essential both to facilitate changes in working-time organisation (including changes from a ‘single option policy’ to ‘life-course policies’, as pointed out in Chapter 4) and to avoid new dangers of marginalisation and poverty associated with these life-course changes. Also here, we find potentially conflicting goals and interests, which are nevertheless capable of reconciliation to a considerable extent. At this point, however, we also have to take into account the different institutional backgrounds in different types or models of welfare state — universal, corporatist and residual (or Social Democratic, Conservative and Liberal, if one prefers Esping-Andersen’s 1990 labelling of ideal-typical welfare regimes). Key factors here are the level of public responsibility for childcare and care of elderly family members, and the size of available labour force reserves in society. Such reserves tend to be large in corporatist/Conservative welfare states (as in continental Europe), smaller in the more residual/Liberal welfare states (as in the Anglo-Saxon countries) and very small in the universal/Social Democratic welfare states (such as those found in Scandinavia).

To begin with the concern for sustainability, State preferences will put more emphasis than other actors on a sufficient provision of labour, not least in view of the changing demographic composition of the population in European countries. This means, in particular in those welfare states like Denmark or Sweden where labour force reserves are small because most people are already working full time, that the State will have to balance individual preferences for reduced working time with collective interests in maintaining adequate labour supply (Goul Andersen, 2002). However, at this point, more flexible time options are more attractive, in the State's eyes at least, than a general reduction of working time¹⁸ or a general shortening of working life.

Another solution that may satisfy wage earners' demands for flexibility in a more economically sustainable way is to promote the individual reduction of working time by providing opportunities for part-time work and by extending the social rights of full-time employees to part-timers (see *Chapter 9*). From a social protection point of view, such solutions are obvious (*see below*) and from the point of view of economic sustainability, they are more or less a precondition for improved use of the female labour force. In any case, the European part-time work directive requires the EU Member States to grant part-time workers 'no less favourable treatment' than full-time workers in terms of pay, holidays, pensions, sick pay, leave and training.

As far as sustainability of the welfare state is concerned, the most important changes in preferences are reflected in decisions at European level to reverse the tendency towards early exit from the labour market. Thus, all European welfare states will have a strong incentive to exploit the possibilities to provide more options for gradual retirement, while at the same time being alert to possible unintended consequences (such new opportunities may also be exploited by people who would otherwise continue in full-time work). At this point, State preferences have become fairly similar across European welfare states, even though the pressure for reversing early exit is strongest in welfare states with high employment levels.

Frequently, welfare states use a mix of 'sticks' and 'carrots', including restrictions in access to early retirement, stronger requirements of availability for employment among the older unemployed and tighter health requirements to claim a disability pension (as in the Netherlands, where disability has historically been the major pathway out of the labour market — De Vroom, 2002). Although most countries have succeeded in reversing the trend towards ever-earlier retirement, the experiences are so far rather mixed, not least as far as phased retirement is concerned. For example, in Denmark, people on 'pre-retirement allowances' may work as much as they want and their allowances are cut proportionally, but very few choose to do so. The country's experience with earlier similar arrangements in the 1980s and '90s was largely the same (Goul Andersen, 2002). Nevertheless, from the State's point of view, there are few alternatives to proceeding further along the path of flexible retirement and gathering more knowledge about what is needed to obtain further improvements.

As far as reversal of the shortening of working life is concerned, the preferences of the various European welfare states are basically the same. When it comes to changing combinations of work and care responsibilities, however, things are rather different. Thus, in welfare states where there

¹⁸ Even though the pressure for cutting weekly working hours seems to weaken considerably when working hours approach 35 hours, there remains pressure for ever-longer holidays. Hence, even in Denmark, the State has not been able to avoid an increase in annual leave to almost 6 weeks, the last week being obtained through collective agreement rather than legislation.

is already extensive provision for public childcare and facilities for the elderly, States will be reluctant to accept comprehensive opportunities for leave to enable employees to provide such care. Here, the option is ‘generous, but targeted arrangements’ for critical life events — ‘generous’ because dual-income families have become the standard in society and set the standard for what is considered an appropriate standard of living, ‘but targeted’ in order to minimise the reduction in labour supply as far as possible.

For example, these welfare states will opt for quite long and economically generous maternity/parental leave arrangements, but not for entitlements to long-term leave for several years in relation to child-rearing. All this derives from the shortage of actual and potential labour supply and the extensive provision of public care facilities in the Scandinavian welfare states. However, most continental European countries are in a quite different situation, with less provision of public care facilities. Here, extensive leave arrangements may be a way of limiting the expansion of public care facilities, while at the same time enabling people to maintain their attachment to the labour market. Thus, leave schemes catering for different time needs and preferences on the part of employees can be found in many EU Member States (see *Chapter 9*).

To sum up, considerations of sustainability force all welfare states to take new initiatives to reverse the shortening of the working life period, including flexible exit arrangements. They also force all welfare states to consider more flexible time arrangements as an alternative to continued general working-time reductions. And they give most continental European welfare states an incentive to provide better opportunities to combine work and care in order to exploit the labour power of women, whereas they constrain some welfare states in the provision of such opportunities: with dual-income families the norm, and with small labour force reserves, such schemes must be very well-funded and targeted.

State action is also essential when it comes to more flexible combinations of work and education over the life-course, and here, State preferences are fairly uniform across welfare models. European welfare states have already committed themselves to the principle of lifelong learning and reforms are currently being implemented all over Europe (see *Chapter 9*). Even though this is costly, it is generally regarded as an advantageous investment for society since it makes labour markets more efficient and improves competitiveness. At this point, conflicting interests between actors are relatively few. Employers with a short time horizon may be reluctant and there remain conflicts regarding the sharing of economic costs between employers and the State, as well as sometimes between those receiving education and the State (since the economic advantages of improved qualifications are enjoyed by the individual worker). But at this point, the possibilities of ‘win-win-win’ solutions are fairly obvious.

Finally, the State has, as one of its basic tasks, the safeguarding of citizenship and the protection of the individual against new risks of social exclusion. Until quite recently, it was common to interpret many forms of ‘atypical’ employment as more or less precarious employment. As argued above, it has increasingly become clear that factors such as destandardisation and individualisation reflect not only social change, but also changing preferences and that they certainly do not in themselves entail marginalisation. As also argued above, the prospects for more flexible organisation of working time over the life-course provides the most adequate framework for interpreting such changes. However, it has to be recognised that it also reflects more than

individual preferences and that time options are sometimes imposed (as reflected, for example, in the quite large number of people who work involuntarily on a part-time and/or temporary basis). There are, furthermore, a number of new social risks stemming from the fact that social protection and social security systems are based on the traditional organisation of working time over the life-course. Finally, the very choice and combination options in a personal biography themselves involve new risks that have to be addressed by the State. By and large, there are no great differences between various types of welfare states at this point, except that some have moved much further than others towards addressing such problems.

The first point, then, is that it is the task of the State to prevent, or at least to alleviate the consequences of, the precariousness that may be involved in certain types of atypical employment. Of course, the focus of the unions has now shifted from prevention to regulation, and so it would be pointless to try to prevent such atypical employment and to reinstate traditional time arrangements. On the other hand, there is still a need for regulation to mitigate crude market forces in order to safeguard against precariousness. Employment protection has to be modernised, not entirely abolished (Esping-Andersen and Regini, 2000).

Next, apart from regulating flexibility, there is also a need for new arrangements aimed at modifying the social consequences of flexibilisation in order to avoid social marginalisation. However, this basically overlaps with the task of adapting welfare systems to new flexible time arrangements, regardless of whether they reflect primarily market forces or changing employee preferences. This task is particularly pertinent for continental European welfare states building on the Bismarckian or corporatist tradition, where social rights are closely connected to employment. To avoid insider/outsider divisions (in the social rather than economic sense), it is important to ensure adequate social protection for those who deviate from the former full-time, lifelong working life-course.

This involves, among other things, a strengthening of the lowest (social assistance) level of the social security net and modifications of pension systems and other achievement-based welfare arrangements, which in the past provided generous protection for male breadwinners, assuming that family responsibilities ensured protection for the rest. The southern European welfare states in particular have a task here, not least in order to flexibilise labour markets by providing an alternative to dependence on the family (Ferrera, 2000). For example, pension systems have to be modified to include improved minimum protection and/or compensation for temporary absence from the labour market. Multi-pillar pension systems, including a strengthening of the universal (basic) elements, might also be among the responses. Furthermore, some countries still have a lot to do in extending social security provisions for full-timers to part-timers. All this is more or less what European welfare states are in the process of doing, but there is still quite some way to go.

Finally, enabling people to choose and combine their own biography inevitably involves the risk of choosing dead-end options. Most people successfully manage to combine education and work, work and care, and so on. But in a less structured and individualised situation, there will inevitably be losers. Some people may happen to combine too little work with too little education in their younger years, finding themselves in a marginal position without sufficient qualifications and without anything resembling secure employment by the time they reach their 30s, when the opportunities for choosing new combinations are dwindling. Similarly, people may opt for caring

for too long a period and lose qualifications in the meanwhile. This requires a wide array of measures of activation and education to pick up those who will inevitably be marginalised because they have made the wrong choices and the wrong combinations. Again, this is costly, but must be regarded as an investment — and there are no alternatives, since the determinants of flexibility, both as far as market forces and changing preferences are concerned, are very strong.

Summary

According to our conceptual approach (see *Chapter 4*), the development of time arrangements is the outcome of views, preferences and actions on the part of the different actors involved. Researching the scope for a new organisation of time requires, on the one hand, scrutiny of widely differing points of view and, on the other, taking account of the extent to which these differing positions can be reconciled.

There are three relevant dimensions to an analysis of the development of time arrangements:

- individual (conflicting) preferences and interests of employees;
- the perception of a new organisation of time as an expression of collective interests and preferences; and
- scope for a new organisation of time may be closely linked to the interests and policies of the welfare state.

EU-wide survey data on individual working-time and employment preferences reveal that employees in EU Member States (and those seeking employment) have a keen interest in more flexible working-time regimes. For the majority of the working population in the EU, actual weekly working hours do not correspond with their preferences. Of special interest in this report are those employees who wish to reduce their working hours: this applies to 45% of all women and to almost 60% of all men. Full-time workers also show a markedly higher willingness to reduce their working time than part-time workers. Almost one-fifth would apply for sabbaticals provided they continued to receive at least 50% of their current net income. Taking the foreseeable labour force gaps into account, it is possible that the future employment prospects of ageing employees are being influenced by care responsibilities for elderly family members. Especially among women, there is a link between early exit plans and family care responsibilities. Over 40% of employed women aged 50-59 think that they will have to leave employment to care for a family member.

Factors influencing working-time preferences include level of education, state of health, family status, income or financial situation, employment sector and employment status. Those whose health is poor, for example, are particularly interested in reducing their working hours, while married employees are more likely than their unmarried counterparts to prefer shorter working hours. On the whole, caring for children or for elderly family members is one of the most important motives for preferring part-time work in the EU Member States, but it is by no means the only one. The most popular other reason for wanting to reduce working time was to have ‘more time for oneself and one’s activities’, followed by ‘reducing the strains resulting from a full-time job’.

On the whole, the data allow us to conclude that there is a considerable demand among employees for adjustment of the distribution of working hours over the life-course. Since the wish to work

shorter hours and/or work part time is, as a rule, accompanied by a loss of income, it is understandable that the acceptance of a cut in wages rises in proportion to an increase in standard of living. This must be qualified, however: the findings of surveys on subjective wishes concerning working hours and the extent of employment have to be interpreted with care once the income factor intervenes. Frequently, employees fail to realise their preferences on working time precisely because of the potential loss of income associated with cutting their working hours.

As far as companies are concerned, little is known about the preconditions, circumstances or possible outcomes of implementing new working-time options. It can be assumed, however, that the company plays a key role at central levels of decision-making and intervention. For example, only one-third of employees expressing support for the idea of a sabbatical thought that one would be possible in their current working situation. Nevertheless, more detailed information is needed on how companies are influencing the shape of time arrangements.

In a long-standing and intense debate across Europe, the points of view, traditionally, of the collective actors — employers' organisations and trade unions — differ. There has been substantial uniformity in the positions of employers across Europe concerning an increase in flexibility, with national differences stemming only from factors such as the productive system or competition arrangements. On the other hand, the positions of European trade unions have been less uniform. However, in the face of old and new demographic, economic and social challenges, as well as old and new problems of compatibility, the more or less traditional patterns of working-time policy approaches of the collective actors of the past might be no longer suitable to the changing working-hours' wishes of employees. The terms of the 'games' between unions and employers are also changing with respect to the increasingly significant participation of women in the labour force and changing family patterns, among other developments. This has led to calls for greater flexibility to suit the needs not only of employers, but also, particularly, of employees. It remains to be seen whether trade unions and employers' associations alike will in future increasingly take up the overall changing working-time preferences, needs and values of employees as their point of departure in negotiating on working-time options.

Against this background, it hardly needs adding that State action is essential both to facilitate changes in working-time organisation, including changes from a 'single option policy' to 'life-course policies', and to avoid the new dangers of marginalisation and poverty associated with these life-course changes. Here, too, there are potentially conflicting goals and interests, which may nevertheless be capable of reconciliation to a considerable extent, such as foreseeable labour force gaps and the wish to promote leave options in order to promote lifelong learning or to meet new social needs in an ageing society.

In this context, we have assumed that the idea of 'a new organisation of time throughout working life' implies scope for reconciling the diversity of views and preferences of the different actors in order to find new forms of working-time arrangements and a new compromise between companies, employees, the social partners and the State, which also has a positive effect on employees' quality of life, on companies' competitiveness and on the sustainability of states.

Options for distribution and flexibilisation of working time in Europe

According to our approach, the formation of time arrangements should be seen as the outcome of individual and collective preferences, on the one hand, and of social needs and institutional options or constraints, on the other. In this context, working-time options are a critical dimension of a time arrangement. For employees in particular, working-time options are a strategic prerequisite for combining working time with personal time (for social, educational or leisure time activities) not only at specific points in time, but over the entire working life-course.

We have seen in Chapter 8 how the extent to which traditional working biographies and working-time patterns have changed structurally in Europe. The following discussion examines whether concepts and proposals have already been formulated in reaction to these developments. Such concepts and proposals should reflect not only changes in traditional working-time patterns in a systematic fashion, but also have their foundation strategically in the life-course perspective. However, if this is not clearly the case, they should at least be suitable in principle for adaptation to support the overarching goal of reorganising time throughout working life. We, therefore, explicitly seek approaches that not only systematically take into account new patterns of redistributing working time over the life-course, but also those that can be regarded as new institutional arrangements that support and/or promote an enhanced quality of life.

In this respect, our assessment focuses not only on how options back up certain combinations at a particular point in time, but also on how they do so over the working life-course. We approach the different options along two major dimensions (see *Table 14*). One dimension is the life-course: a distinction between life phases, on the one hand, and the whole life-course, on the other. The second dimension is the ‘degree of integration’: the distinction between single options, on the one hand, and integrated options, on the other.

Life phase or critical life-event-related options are those options that allow employees to react to changes and special occurrences in their private lives with temporary alterations in their working hours or with temporary leave throughout their working lives, thus offering greater options towards making family life and employment more compatible.

Life-course-related options are options that, by means of specific working-time structures, generate changes with consequences for the whole duration of the working life and/or for the development of the individual’s working life.

Single options are all those options that structure only one element of a time arrangement. These include particular working-time options, leave options, options that might structure personal time or financial options that provide a financial source for a particular single option (for example, social security provisions, private sources and sectoral arrangements).

Integrated options are those options that explicitly relate time and income options in a balanced way. In other words, it is not the individual her- or himself who needs to calculate the time and income effects of a variety of different options, but rather it is the option itself that offers a coherent

balance. Such integrated options might be developed for particular life phases, as well as for the entire life-course.

Table 14 Classification of different options for a new organisation of time throughout working life

Dimensions	For particular life phases	For the entire working life-course
Single options	1	2
Integrated options	3	4

Source: Authors' compilation

Of course, such a classification of existing options produces only ideal types, a fact that should not be forgotten when considering the following remarks. In other words, the options are classified according to their potential for reorganising working time throughout the working life-course.

Single options from a life phase and life-course perspective

We shall distinguish between working-time options and leave options. Many of the single options are directly related to particular life phases or critical life events. Others have an implicit or explicit impact on life-courses.

Working time options

In some EU Member States, reduction of collective working time, especially the shorter working week, is still seen as an important political issue, mainly to improve the employment situation and solidarity on the labour market. In addition, such reductions in collective working hours form part of the strategy to reorganise working life because they might improve the opportunities for flexible working if rigid boundaries, such as the calendar year, did not exist.

This was exactly the intention in France when a reduction in collective working time was introduced with the 1996 Robien law and the 1998 and 2001 Aubry laws, which are now in the process of implementation (Mermet, 2000; Pillinger, 1998). It needs to be borne in mind that this legislation aimed both at reducing working time with productivity gains, on the one hand, and at introducing greater flexibility for wage-earners, on the other hand.

Flexible working time

We have seen that the standard or 'normal' working day in Europe is declining in significance (see Chapter 7). Apart from so-called 'standard working hours', an increasing number of varied working-time structures have come into being, especially in the wake of economically orientated working-time flexibilisation designed to adapt working hours as exactly as possible to fluctuations in work loads. Flexible working-time structures are characterised by working hours whose length and distribution can be adapted to the peaks and troughs of workloads. In the absence of specified daily working times (for example, if the number of working hours to be performed by an employee has been specified only over a certain period), then we have an 'amorphous', or formless, working-time structure. Allocation periods may be weeks, months or years. In self-determined working-time structures, such as telework or home-working, the employee may structure his or her working time

almost completely autonomously, as what counts is the completion of the task rather than the actual number of hours worked (Linnenkohl, 1995). Given this time sovereignty, such working-time options allow employees to form time arrangements according to their own individual needs and preferences.

Table 15 gives an overview of the spectrum of different flexible working-time options with respect to their possible variations for duration, timing and distribution of working hours.

Table 15 Dimensions of variation of flexible working-time options

Duration of working hours	Distribution of working hours	
	Timing of daily working hours	Distribution of working hours in balancing periods
Duration of working hours is agreed by contract. Duration may be determined in the first instance, or lengthened or shortened, by means of statute or collective agreement. Duration may be the same for all employees or else differ by category of employee.	The timing of working hours indicates the start and finish of work to be performed.	Working hours contractually agreed may be distributed equally or unequally over days, weeks or months in a flexible manner.
Possible variants are: <ul style="list-style-type: none"> • Part-time work • Part-time work during partial retirement • Job-sharing • Excess work/overtime • Short-time work 	Possible variants are: <ul style="list-style-type: none"> • Shift systems • Reserve pool employees • Multiple occupancy of jobs • Flexitime and action periods 	Possible variants are: <ul style="list-style-type: none"> • Annual working time • Optional working • Bandwidth models • Working time based on trust • Teleworking time

Source: Ministerium für Arbeit und Soziales, Qualifikation und Technologie (MASQT, 2000)

Because of their practicality, these options allow employees and employers to structure working-time flexibly according to the employee's personal needs and wishes, on the one hand, and according to the requirements of the employer, on the other, as far as timing, duration and distribution are concerned. If the working time and employment preferences of the employee and the requirements of the employer coincide with respect to the structuring of working time, then a 'win-win' situation has been achieved.

Company interests and the personal needs of employees are not, however, always compatible without incurring conflicts. However, different working-time preferences that can be implemented across a very wide spectrum of possible working-time options constitute a solid basis for the successful coordination of company requirements and personal wishes. A traditional working-time variant, which allows very different combinations of private and working time, is part-time work.

Part-time work

Part-time work comprises a contractually fixed number of working hours, which is lower than the standard working hours of full-time workers but is also, increasingly, higher than the number of working hours to be performed in the course of a normal half-time job. In other words, employees who are carrying out part-time work are those whose weekly working hours are fewer than those of comparable full-time employees. The point of reference for part-time work is therefore the full-time norm in similar companies or sectors. To facilitate comparisons, part-time work is increasingly defined as work comprising up to 34 hours a week and full-time work as work comprising 35 hours a week or more, as stipulated by contract or collective agreement (Bauer *et al*, 1996; Bundesmann-

Jansen *et al*, 2000). Within this definition, part-time work also covers forms of employment that are not subject to social insurance, as well as short-time and precarious employment.

In practice, part-time work may be structured in numerous ways and distributed over the working day, week, month or even the whole year, according to the wishes of the employees or according to business management and organisational conditions. Part-time work may also be performed in the form of job-sharing. This corresponds to partner-based part-time work, which in practice is found especially in public administration and in the provision of services (Hamm, 1999). Ideally, the various motives for engaging in part-time work and its forms of implementation within companies may correspond.

The necessary legal frameworks for these forms of working have already been established in several EU Member States. A large number of countries have adopted legislation to regulate flexible work, optional working time and part-time work (such as Germany, Italy, Portugal and Sweden).

In the Netherlands, these forms of working have been used to promote an unusually fast transition to paid labour among women, from a starting point of the lowest level in Europe. Expansion of part-time jobs among both men and women has even contributed to a genuine redistribution of work, which may alone have contributed to the country's unusually low unemployment rates, alongside a wide array of other flexibility measures of a more market-oriented kind (De Vroom, 2002). In addition, the Adaptation of Working Hours Act, which came into force in the Netherlands on 1 July 2000, makes it possible for employees (both men and women) to combine work and other activities, especially caring responsibilities.

In Germany, a law came into force during 2001 that gives workers in companies with more than 15 employees the right to reduce their working hours in consultation with their employers, as long as internal company constraints do not prevent such a reduction. The law aims at reconciling the family and working life of employees and at matching their personal needs or preferences (Krämer *et al*, 2002).

In Denmark in 2002, as part of the legal amendments implementing the EU Directive on part-time work, the government enacted legislation that gave employees the right, regardless of collective agreement, to negotiate a labour contract with reduced hours with employers. Although this was, in part, a symbolic measure launched against the unions, it provides the legal framework for fully flexible individual working-time contracts (Goul Andersen, 2002).

Although such individual initiatives may be found in many European states, they have been particularly refined in the smaller countries such as Austria, Belgium, Ireland, the Netherlands and Portugal (Mermet, 2000). In Denmark and Sweden, equal rights for full-time and part-time workers were introduced at a very early stage in order to promote the employment opportunities of married women.

Phased retirement options

Several attempts have been made, by means of regulations on part-time work for older employees or forms of phased retirement, to make it more attractive for employees to participate in the labour market longer, particularly to ease the transition phase. Such progressive partial and/or phased

retirement schemes have been implemented in the majority of European countries (Austria, Belgium, Denmark, Finland, France, Germany, Greece, the Netherlands, Norway, Spain and Sweden). They differ with respect to eligibility requirements, such as age thresholds, implementation conditions and the level of wage subsidies involved.

In Austria, there has been a system of flexible retirement since 1996. If employees have accumulated 420 months of employment-related social insurance, working time can be reduced to 28 hours a week at most (from age 56.5 for women and age 61.5 for men). Since 1 January 2001, insurance cover has been raised every half-year, up to a limit of 450 months. In the case of part-time work, the reduction may not exceed 70% of previous working time. Furthermore, old age part-time work agreements between employers and older employees (women from age 50 and men from 55) are promoted by the Labour Market Service (AMS). There is a subsidy payable if the employee is reducing working time, the amount of which varies with the accumulated months of insurance cover. The employee should receive 50% compensation for his or her previous earnings from the AMS. Exit payments that may possibly exist have to be paid by the employer in line with normal working-time regulations, although replacement by another worker is not necessary (Amann and Ehgartner, 2002).

In Finland, part-time pensions vary from 35% to 70% of full earnings, adjusted to the working hours providing the salary or wage. The age for eligibility is currently 58 for all workers, but 56 for those born in 1946 or before. Parliament approved the pensions legislation governing the private sector that confirmed the situation in 2002 and it will now introduce similar legislation for the public sector. The amendments have been planned in close collaboration with the social partners. Other employers may also be involved in providing the part-time work remaining, in connection with a part-time pension.

In Germany, schemes governing part-time work and phased retirement for older workers have been implemented on several occasions. The latest law on part-time work in old age (1996, amended 2001) enables employees who have reached the age of 55 to reduce their working hours by half at most. The law on part-time work in old age guarantees remuneration of at least 70% of the previous net income in cases where hours are cut by 50%. The 20% subsidy paid by the Federal Bureau for Employment is tax-free and exempt from social contributions. The contributions to pensions insurance, which have to be paid by the employers, amount to 90% of full-time income. Collective agreements facilitate, and in practice also guarantee, net payments amounting to more than 70% of net earned income (Krämer *et al.*, 2002).

However, despite these financial compensation schemes, older employees in some countries have not been too keen on part-time pensions. Take-up has lagged well behind expectations. Up until now, part-time pensions have not played a key role in integrating older workers into the labour market in EU Member States (Lilja and Hämäläinen, 2001).

Optional working time

An option similar to part-time work is optional working time. This, however, entails markedly more potential for structuring working time throughout the whole working life-course than merely part-time work. Optional working-time models offer opportunities to react to changes and events in the employee's private life by means of a temporary change in working time, generally within certain

limits. This allows the employee to arrange ways of reconciling work and family commitments or other personal needs. The fundamental principle underlying the optional working-time concept is that employees have the chance to determine the duration of their weekly or annual working time and also, at the same time, their earnings. In virtually all models of this type, the choice of working time can be changed later, so that opportunities for switching between full-time and part-time work are almost unlimited. In these models, individual variation of timing and distribution of working time is usually also permitted to enable a balance to be struck between the preferences of employees and the needs of customers.

A German company in the IT sector gives its employees the right to reduce their weekly working hours to between 30 and 40 for a period of up to 18 months, following notice submitted at least 3 months beforehand. The employees making use of this option continue to be regarded as working full time. The employees of the former Daimler-Chrysler subsidiary also have the right to arrange working-time budgets on a voluntary basis. These allow employees to stipulate individual working times that may either exceed or fall below regular working hours and be credited to or debited from the account. Hence temporary arrangements may be made, for example, for time budgets to be set below regular working hours but at full pay, thereby facilitating a better reconciliation of private and career-related interests. A further novelty of the company agreement is that employees above the age of 50 may choose weekly working hours within the range of 35 to 40, according to age; this reduction in working hours is not accompanied by loss of pay. Employees may decide whether they would like to use the time gained from the reduction of weekly working hours for recreational purposes or whether they would like to retain their previous working hours and credit working time to a long-term working-time account (Krämer *et al.*, 2002).

These examples show that an essential advantage of optional working-time models is that they can be combined with long-term accounts, which allow employees to save up a block of paid leave or, in other words, to finance sabbaticals (*see below*). For this reason, optional working time can be assigned to life-course-related approaches.

Working-time accounts

In some countries, time accounts are a more or less widespread practice: in general, overtime is not paid out, but given as extra holidays. In practice, companies use a wide range of models, including flexible working-time accounts and collectively agreed 'bandwidth' or 'corridor' models, overtime accounts or various 'deposit' models.

It has to be pointed out that working-time accounts do not represent a model of working time as such, but rather focus attention on different forms of flexibilisation (Klenner, 1997; Klenner and Seifert, 1998; Kutscher *et al.*, 1996; Wonneberger, 1999). In general, we can distinguish between short-term and long-term accounts. Short-term accounts serve to register the difference between the working hours actually carried out and the standard hours specified in the employment contract. Long-term accounts aim to save up time and so contain only credits. Significant parameters for the scope that working-time accounts open up for a redistribution of time throughout working life are the upper limits on the credits or debits, as well as the maximum periods over which the accounts have to be balanced. Extensive balancing periods increase the opportunities for self-determined structuring of working life and non-working life.

Working-time accounts allow for blocks of paid leave, during which time the employment contract is maintained. The build-up of long-term accounts is fed from various sources according to the model in question. The combination of optional working time with long-term working-time accounts can ease the processes of running down and building up the accounts, since employees may forego pay rises in return for equivalent time credits to their time accounts.

The use of paid leave is not fixed and is largely left to the discretion of the individual employee. From the perspective of (re)structuring working lives, it would be desirable for leave to be used to gain and improve individual skills at different phases of the employment biography and hence combat the risk of work-related loss of skills, which is a key structural risk generally run by older workers (Naegele, 1992). In addition, these time credits may also be used for phases of recuperation following periods of intense physical or mental stress, for civil or political activity, or simply for travel.

However, German research shows that time credits are not suitable for continuous or frequent periods of training, since training requires a great deal of time to be saved up. According to Zimmermann (1999), the more regular periods of training required to prevent de-skilling processes in the context of adaptation to technical and organisational change have remained the enterprise's own responsibility.

In Germany, the upper limits for working hours (as stipulated by the law on working time) allow enough leeway for employees to save up time credits in working-time accounts. The advantage that working-time accounts offer when it comes to an alternative distribution of working time lies in the fact that employees are freed from their obligation to work without losing their employment or social insurance cover for the time that they run down their accounts. Basic conditions of working-time accounts are agreed in collective agreements or in company agreements (Krämer *et al*, 2002).

In Italy, a major innovation was introduced by law 196 of 1997 (particularly Article 13), which allows an individual's working hours to be arranged through a so-called 'hours bank'. On the basis of this bank, workers may choose how to use their time (working overtime, resting or balancing occupational with private obligations). This provision favours greater flexibility in the organisation of working time, calculated on a weekly and multi-weekly basis. The use of the hours bank is up to each individual worker. Each worker has the right to choose between higher pay and more free time, according to his or her needs and life plans. However, although this measure came into force as a law on 1 January 2000, it had already been scheduled in collective and company contracts (Lamura and Principi, 2002).

In France, by agreement at industry, company or establishment level, time-saving accounts may be set up to capitalise on the right to days of paid leave. The law on the negotiated reduction of working time has opened new sources of credit for time-saving accounts. It also provides the framework for using these time credits so that there is an actual reduction in working time. However, as pointed out in the French country report (Guillemard and Huyez, 2002), there are problems with accumulating longer periods and transferring saved time when changing jobs, so that the new institutional framework is sometimes perceived as more constraining than the one it replaced.

In summary, an important advantage of long-term working-time accounts is that they fundamentally enhance the opportunities for all age groups to distribute their working time differently over the course of their lives — a point of central importance from a life-course perspective (Naegele and Frerichs, 2000). This holds true for everybody, except that accumulating time through a time account usually presupposes a longer phase of working. Hence the opportunities for distributing working time throughout the employment phase increase only with the duration of gainful employment.

Leave options

The flexibilisation of working lives may be achieved through temporary leave models which, as a rule, take into account generally acknowledged social needs of employees and their families in specific life phases. Types of special leave (such as parental leave, care leave, educational leave and sabbaticals) form the focus of this discussion. In general, employees have a claim to these leave options on the basis of social legislation or collective agreement. Eligibility for these leave options is generally clearly defined. In a considerable number of cases, the purpose and conditions under which these options may be taken are also stipulated.

Sabbaticals

Employees increasingly express the wish to take career breaks, or temporary interruptions in employment, provided that the conditions for doing so are sufficiently attractive. However, not all employees possess the qualifications required to fulfil this wish. The so-called 'sabbatical year', for example, was initially a privilege of teachers at universities and later also of employees in the public service in many European countries. In the meantime, although the circle of people entitled to sabbaticals has been legislatively widened, employers in private industry often do not support them (Boulin and Hoffmann, 2001; Nätti, 2001; Schmid, 2001).

Employees entitled to career breaks often belong to that group of full-time employees who are usually well integrated into the labour market. They are granted an interruption of their employment for a specific reason, usually connected with labour surpluses. Often the break is used for recreation and family responsibilities after years of disciplined full-time work or else it is a means of furthering personal development (Schmid, 2001). In Belgium, for example, the career break was used as a specific instrument of labour market policy until the end of 2001 because employees taking a career break had to be replaced by an unemployed person. There is now no longer a legal obligation (as in the Netherlands) to replace an employee on sabbatical leave.

Depending on the model, eligibility for sabbaticals and income subsidies varies. Financial payments to compensate (at least partly) for loss of income are often calculated as a certain proportion of the unemployment benefit that would otherwise be due. The spectrum of scheduled, routine career breaks ranges from 3 months to one year in almost all models.

In Belgium, the social partners recently concluded a collective agreement in the National Labour Council to replace a system of time credits, career breaks and reduction of working time. The new system came into force on 1 January 2002. It is available to all employees in the private sector. Time credits consist of either the complete suspension of work or a reduction of work to half-time. To benefit from these options, the worker must have been employed in the company for at least 12 of the preceding 15 months. The time credit for the break amounts to one year over the worker's

entire career. The maximum length of the time credit may be extended by collective agreement, although it may not exceed 5 years. Workers aged 50 and over are entitled to a reduction of working time until retirement age. A worker employed full time with the company for less than 5 years before the career break receives a monetary contribution when taking full-time leave of €379 a month, or €505 a month if he or she has been with the company for over 5 years.

In Sweden, a number of local government authorities have offered certain employees (such as teachers and health care personnel) the chance to take a one-year break from their job (a so-called 'sabbatical year') with unemployment benefit. In return, an unemployed person receives the opportunity to work. This type of work reorganisation has been welcomed by those involved and improved health and morale has been reported. There is now an ongoing political debate about how to give all employees in the country the opportunity to take a sabbatical year from work. Loss of income will be compensated at the rate of 85% of unemployment benefit. This new law is due to take effect from 1 January 2005 (Marklund and Stenlund, 2002).

In the Netherlands, a career break may be taken by workers and civil servants from between 2 to 6 months (or even up to 18 months), according to the terms of the relevant agreement. There is no legal right, but terms may be regulated on the basis of agreement between the employer and employee. Maximum compensation of €438 per month is payable from public funds, provided that the vacancy is filled by a person entitled to a social security payment.

In summary, sabbaticals may be used for a variety of purposes, including education or recreation, social activities or self-employment, a stay abroad, preparation for retirement or other personal reasons (for German examples, see Siemers, 2001). Their great utility in destandardising working time throughout the life-course is therefore obvious (Naegele and Frerichs, 2000). 'Win-win' situations are also conceivable with, for example, a strengthening of loyalty to the company, on the one hand, and enhanced employability of the worker, on the other. The breakdown and use of this working-time option is not usually subject to detailed specification and is for the most part left to individual interests. Thus, sabbaticals may be useful in different life phases. However, most of the employees making use of sabbaticals are women (Nätti, 2001).

Educational leave

Although there is a consensus across Member States of the EU concerning the need for lifelong learning, not all European employees have an appropriate amount of time to devote to further and continuing training over their life-course. For example, though paid educational leave has been introduced in line with an ILO Convention dating from 1974, it is not yet widespread in Europe. Only 8 Member States have such systems. The most interesting examples in this respect are Austria, Belgium and Finland. However, overall, legal provisions are heterogeneous and depend on factors such as the structure of the school and training systems, the state of labour relations, the level of introduction and the level of economic development (Schuller, 2001), all of which makes a genuine comparison very difficult.

In Austria, employees may leave employment for 6 to 12 months and receive a modest training payment if they are replaced. This measure is meant especially to promote the employment of older workers, because people aged over 45 can get the normal unemployment benefit if it is higher than the parental leave allowance (Amann and Ehgartner, 2002).

According to the law on study leave in Finland, an employee with at least 3 months' service is entitled to up to 5 days' study leave per 5 years. Entitlement is targeted at mature students — those aged 30-54 who lack basic vocational training or who have not been a full-time student for the previous 5 years. Leave may be taken, for example, for education or training, or study or family purposes. Study grants, housing supplements and, if necessary, State-guaranteed study loans, administered by the social insurance body, may be awarded, but the grants are not meant for taking a second university degree. In addition, a temporary law on job alteration leave (1996-2002) granted a subsidy provided that an unemployed person was hired in the meanwhile. This law was made permanent with slight amendments from 2003 onwards. The employee may make free use of the period of leave, so it may also be used for education, training or study purposes. Furthermore, employees are allowed to save up some of their annual paid vacation for longer periods of leave. They may also contribute their overtime entitlements to extending leave. With respect to financial compensation, collective agreements vary on the topic of how long the employer is to pay full salary during leave periods; generally, the duration of leave dictates how long full payment is made (Järvisalo, 2002).

In Germany, employees have an entitlement to paid educational leave. As education and the relevant legislation fall under the jurisdiction of the federal states, the forms of educational leave vary by region. In Berlin, for example, a claim to educational leave can be made by every employee, trainee and homeworker, and anybody whose economic status can be regarded as similar to that of an employee owing to their lack of economic independence, as well as the unemployed insofar as they are available for work on the labour market. Such leave must be used for political education or further vocational training/education. Entitlement is up to 10 working days within a 2-year period and, before reaching the age of 25, 10 days per year. Educational leave that has not been taken cannot be carried over. Special limitations safeguard the interests of employers of small and medium-sized companies. During leave, salaries are paid in full (Krämer *et al.*, 2002).

Furthermore, on 1 January 2002, legislation (Job-AQTIV-Gesetz) came into force in Germany aimed at strengthening training and skills development. Job rotation has been introduced within this framework. This is a measure that provides wage-cost subsidies to employers to encourage them to recruit an unemployed person as a temporary substitute for an employee released from work to undergo further training (maximum one year). The subsidy ranges from 50% to 100% of the wage of the substitute. In order to better reconcile the demands of family life and employment, reimbursement of costs for childcare have been raised to €130 a month per child if the caring parent takes part in further vocational training/education measures.

In Sweden, a government bill has envisaged the introduction of a so-called 'individual savings account' in an attempt to help individuals meet the cost of building up their qualifications, an ongoing problem. This allows for the allocation of a given percentage of monthly income into an individual account and for tax subsidy of the savings. In addition, the employer has to contribute an equivalent sum to the account. Having conferred with the employer, the individual concerned may use the account to improve his or her specialist skills (Marklund and Stenlund, 2002).

In the UK, the main effort appears to be towards stimulating vocational training rather than providing State support, in accordance with the general philosophy of an enabling State that

encourages welfare provision by non-State actors, such as employers. As pointed out in the national report on the UK (Wigfield, 2002), there has been a considerable move forward in this respect, but it is still a minority of employers who have a training plan and a training budget, or who provide off-the-job training. People in low-skilled jobs have special difficulties in getting access to training.

In Denmark, by contrast, an educational leave scheme was abolished in the year 2000 in favour of a major reform with more targeted but equally generous programmes, which furthermore apply only to employed people. These new programmes were not designed in a life-course perspective, but they actually suit such a perspective very well. This is because adults with limited basic education who seek primary or secondary education are entitled to a cumulative limit of 80 weeks of full-time support, which equals maximum unemployment benefits, whereas people seeking academic-level open education are entitled to 52 weeks. Finally, people seeking accredited vocational training are entitled to maximum unemployment benefit for as long as the training lasts. In the case of part-time education, amounts and time limits are regulated pro rata. Unlike the educational leave programme, where people were in practice almost free to choose on their own, support under the new schemes is given only for those courses and study programmes that have been approved by the State. This typically means education providing a formal skills competence (Goul Andersen, 2002b and 2002c).

Parental leave and care leave

In the context of our approach, another important leave scheme is parental leave. In its normative function, parental leave promotes gender equality by giving both mothers and fathers the right to time-off for childcare. As long as parental leave is partly compensated by social security provisions, it counts as an integrated option.

In Greece, for example, the period of parental leave is unpaid. There is no social security benefit to replace the loss of pay, but at least there is a job return guarantee (Chletsos and Petroglou, 2002).

In EU Member States, the period of parental leave (mostly as a rule following maternity/paternity leave options) varies widely — from 3 months' unpaid leave, the minimum standard set by the EU in 1996, up to 3 years in France, Germany, Portugal and Spain. Payment and flexibility, too, vary across the European states. In Portugal, for example, apart from 2 weeks, the whole period is unpaid and for that reason is almost never used. By contrast, Denmark, Finland, Norway and Sweden all have very extended and well-compensated parental leave options. The Swedish scheme is the most developed and the most effective (Moss and Deven, 2000), providing a total of 18 months' leave, high levels of compensation combined with great flexibility and measures to promote take-up by fathers (70% of Swedish men take parental leave). In Finland, maternity leave starts 30-50 days before the expected date of birth and lasts for 105 days, followed by 158 days which can be divided between the father and the mother. In addition, fathers have the right to 18 days of non-transferable leave. On the other hand, not all parental leave can be transferred from father to mother or vice versa.

In a number of European states, except for Austria, the period of leave has been extended or is due to be extended shortly. In 1990, maternity leave in Austria was extended to 24 months, but in 1997

(while its duration was left intact), the period for which benefits were payable was reduced to 18 months. The number of mothers receiving maternity benefits who had not previously been in paid employment had risen from 22.5% in 1990 to 30% in 1997. However, by the summer of 1998, the number had fallen to 18% because of the 18-month rule, although there has since been a further increase in this percentage again. The assumption that a reduction of the time within which maternity benefits are payable would lead to a higher number of women returning to their workplace after leave has not been proved. The situation in the labour markets, a higher need among women for participation in the labour market and, in some cases, improved occupational opportunities would have to be taken into account if policy-makers hope to influence situations by one single change in the rules (Amann and Ehgartner, 2002).

In Germany, parents have had a statutory right to break their employment for a period of up to 3 years, including the 6 months' maternity leave, since 1991 (Krämer *et al*, 2002). Since 1 January 2001, parental leave (which is now called parental time) may be taken in a more flexible form. Both parents may take parental leave for between 1 and 3 years for each child born after 1 January 2001. Maternity leave is part of this parental leave period. Given the employer's consent, the third year may be taken at any time before the child has reached the age of 8. Moreover, in all companies with more than 15 employees, parents now have a statutory right to work part time and to reduce their working hours to between 15-30 a week during parental leave. Each parent may work up to 30 hours a week. Depending on household income, child benefit of €307 is paid for 2 years. In the third year, no further benefits are payable. If parental leave is confined to one year, child benefit of up to €460 has been payable since 2001. Child benefit is dependent on household income and is financed by federal taxation.¹⁹ During parental leave, sickness insurance is covered and monthly contributions do not have to be paid. However, in case of part-time employment, monthly contributions do have to be paid. Parents have the right to return to the same or a similar job. Parental caring periods are counted as contributory years for the purposes of statutory pension insurance. For each child, 3 caring years with 100% of the average income of all insured persons are taken into account by the pension insurance scheme.

A good illustration of the dilemma between supporting care and the need for labour power is found in Denmark, where parental leave was introduced in 1992/93 as a supplement to 30/32 weeks of maternity leave. Parents were entitled to at least 13 weeks of parental leave per child under 10 years of age as an unconditional right and to an additional maximum of 39 weeks per child, conditional on the employer's acceptance. Originally, this was compensated by 80% of maximum unemployment benefit, plus municipal supplements. However, as the employment situation improved, the compensation rate was reduced to 60%, while municipal support gradually disappeared. This reduced interest very substantially in the scheme, from 42,000 full-time equivalents in 1995 to 20,000 in 1998 (of whom 12,000 were unemployed). Finally, by 2002, the parental leave programme was abolished in exchange for extended maternity leave of 50/52 weeks (Goul Andersen, 2002a). This new scheme is roughly comparable to the other Scandinavian countries. By 2002, municipalities were also granted the right to support parents who wanted to care for their children themselves. But this period is limited to one year. The law was fiercely criticised by the centre-left opposition because of its impact on reducing the supply of labour and

¹⁹ In the first 6 months, families may claim child benefit only if the household income does not exceed an upper income limit. For couples, this limit is €51,129 a year and for single people, €38,347 a year, depending on taxes and payroll deductions. From the seventh month on, the yearly upper income limit is reduced to €16,464 for married couples and to €13,498 for single people. The income limits are raised by €2,454 for each further child.

damaging labour market integration among less skilled mothers. Even before that, the Danish sabbatical and educational leave programmes (also introduced in 1993) had been abolished for exactly the same reasons (Goul Andersen, 2002b and 2002c).

Apart from parental leave, care leave options are also gaining in importance, although until now they have not been very common and are quite poorly compensated. Care leave options can be found in several EU Member States, for example in the Netherlands, Belgium, Denmark and Italy. In the Netherlands, care leave is provided for solely by collective agreement.

In Italy, unpaid long-term care leave up to 2 years may be taken by workers with relatives in need of daily help and care (Lamura and Principi, 2001). In addition, employees who can demonstrate responsibility for caring for a dependent relative (up to and including 3 degrees of kinship) have the right to 3 days' paid leave per month throughout their whole working career. This measure is financed by the social insurance institution (law 5 February 1992, No. 104).

Apart from parental time, parents in Germany can take up to 10 days' holiday to care for ill children at home. These days are compensated through sickness benefit amounting to 70% of gross income. Lone parents have a right to up to 20 caring days. No legal regulations exist to safeguard the balance between employment and nursing relatives in need of care (for example, along the lines of the parental leave model). Short-term exemptions from employment duties have also not been regulated. Furthermore, only a few collective agreements contain provisions governing this issue. The duration of the care break varies greatly according to the arrangements reached. Periods range from a few months up to 3 years and in isolated cases even 5 years. Only the law on private nursing insurance improves the pension and accident insurance coverage of caring persons not employed or only partially employed. The extent of the coverage depends on the extent of the need for care and the level of care required. In the year 2002, the lowest contribution stood at €99.89 per month, whilst the highest stood at €299.48 per month, for caring persons. The contributions are paid by the caring fund (Krämer *et al.*, 2002).

In Denmark, there are a number of very well-compensated, but targeted care leave options for seriously ill or handicapped children and relatives. These include unlimited, full-wage compensation for seriously ill children and in other cases sick pay for up to 6 months, care payments or other quite generous compensation schemes (Goul Andersen, 2002b).

Integrated options

Learning-time accounts and time credits

In some EU Member States, government activity has recently focused on the individual access of workers to training, training funds and training for marginalised groups. Advanced programmes have linked working time with training through instruments such as long-term working-time accounts. These initiatives can contribute towards a fundamental reorganisation of working life and working time over the entire life-course. With long-term accounts, for example, learning/training and work can run parallel throughout a person's working life.

The idea of learning-time accounts offers concrete potential for the development of an integrated option for the whole working life-course. In Germany, for example, the use of time credits for

further vocational training has recently been attracting increasing attention. Specific recommendations on learning accounts have been made in principle to reallocate time for educational leave to time credits for further training (Dobischat and Seifert, 2001). About 3% of all companies currently have learning accounts (Seifert, 2002). However, learning-time accounts, consisting of different time resources, can be seen as one way to ease progress towards the key goal of lifelong learning (Heidemann, 2001). It is expected that such accounts will financially support the individual project of lifelong learning and widen individual career choices. Learning-time accounts have already existed since the mid-1990s in Austria and have been, or soon will be, implemented in the context of active labour market policies in Italy, the Netherlands, Sweden and the UK.

In Sweden, since 1998, 700,000 industrial workers have had the opportunity to pay 0.5% of their wages into an individual working-time account which can be used for higher wages, extra holidays or an earlier pension. So far, 33% have chosen higher wages, 43% longer holidays and 24% the pension option; young people tend to prefer higher wages, while women tend to prefer reduced working time. In 2002, a similar arrangement was under consideration by some of the Danish trade unions, including the country's largest union.

Attempts to develop an integrated life-course policy

The options mentioned so far may be explicitly categorised by certain labels, such as working-time policies or active social, family or labour market policies. We will now look at policy approaches or further initiatives that, for the first time, include the life-course perspective or that could help translate this general concept into concrete action to structure working time throughout the life-course on a systematic basis.

Communal time policies (Italian example)

In addition to the explicit policy options that may be adopted, there are also public policy reactions towards changing (working) time structures that may be categorised as implicit. Initiatives that may be identified under this heading include the adaptation of 'public times' to changing (working) time needs and preferences. The most significant example for the purposes of this project stems from Italy.

The Italian initiatives known collectively as 'times in the cities' (*gli Tempi della Città*) have as their goal improvements in the synchronisation of communal time structures (i.e. time structures in the public domain) with the needs and requirements of ordinary people. This synchronisation of time structures is regarded as a challenge presenting itself primarily at the political level that is closest to the daily life routines of individuals with their different time constraints — namely, the local or communal level. Experiments to implement this policy have been carried out in a number of Italian cities, such as Milan, Modena and Sienna, and were publicised in the 1990s (Gasparini, 1993; Mückenberger, 1992). An attempt was made in these cities to adapt time structures under public control more successfully to the temporal and spatial needs of 'city users' (Chiesi, 1985; Gasparini, 1993).

Women's groups associated with the former Italian Communist Party (PCI) and the current Social Democratic Party (PDS) helped to initiate these changes in policy. Italy is the first country in which such efforts have been observed. By contrast, other EU Member States are only just beginning

(France, the Netherlands and, in particular, Germany) or have yet to start, as in Finland (Boulin and Mückenberger, 1999).

According to the central ideas lying behind 'time sovereignty', the time needs and demands of the inhabitants of the city concerned are ascertained and then interrelated and coordinated with existing time structures. In principle, the community is supposed to have the authority to 'coordinate and determine' the opening times of all public and private institutions, as well as 'all the production times of local companies'. A permanent committee on 'times in the city' advises the local authority. All relevant time structures at communal level (such as production times and working hours, public transport timetables and the opening times of nursery schools, shops, public offices and recreation centres) are supposed to be notified and registered under Article 25 of the 'communal time regulations'. Although the local authority has also in the past decided on production times in trading regulations and, as the enforcing agency, on public transport timetables, the actual coordination of all the varying time structures (which often diverge) is itself innovative. The extension of shift work, for example, would have to be accompanied by changes in bus and train timetables, opening hours of adult education centres and so on.

The life-course as central policy focus (Dutch example)

At the European level or across the EU Member States, there has so far been virtually no systematic approach adopted towards working-time policies which has attempted to develop an integrated life-course policy. One of the few examples we found is in the Netherlands.

A number of recent policy debates and documents in the Netherlands express an interesting change in policies towards new time arrangements. The first life-course-related perspective that was introduced into the debate halfway through the 1990s was the 'combination scenario'. This scenario is based on the combinations of paid work and caring responsibilities (or unpaid work) that exist between partners over the working life-course. Since 1995, a number of other policy documents have followed up this idea and various initiatives have been introduced. Recently, a critical analysis of the actual ways in which these combinations can be made has been published (SCP, 2000). From this analysis, it is clear that many options have been introduced, but at the same time there remains a wide gap between individual preferences and needs for new time arrangements, on the one hand, and the actual patterns that can be observed, on the other.

A number of explanations for this have been brought forward. One is that to bridge the gap between preferences and practices, a much stronger, as well as a much more integrated, policy is needed. One of the criticisms is that the current policy concentrates too much on 'freedom of choice' as a general orientation, but does not offer much by way of a more integrated policy that would really help to implement new combinations and time arrangements. Even when new regulations and provisions are introduced, they are still too general. The argument is that reorganising life-course provisions and facilities should focus in particular on the specific life-course phase in question and on critical life events.

A second step in the development of a life-course perspective has been the introduction of the 'generational perspective' (WRR, 2000). In this report, modern life-course developments have been examined, particularly from the perspective of demographic change. Thus, the report concentrates on the relationship between time arrangements at the end of the working life and the need to

change working patterns (such as early exit) and pension systems. By reconsidering the ‘solidarity between generations’, it presents a well-integrated approach.

The combination and generational perspectives have recently been supplemented by a broader life-course perspective, relating to further modern developments. Analysis focuses not only on the combinations of paid work and caring, as well as the ‘contract between generations’, but also on a more comprehensive overview of all the different dimensions of a changing life-course and their consequences for policies. The 2002 report entitled *Verkenning Levensloop* (‘Exploration of the Life-course’) is interesting in that it is one of the first attempts to reconsider the policy consequences of the many changes in the modern life-course (Stuurgroep Verkenning Levensloop, 2002).²⁰ The key point is that the report brings together the consequences of the changing organisation of the life-course for different policy domains. In that sense, it may be considered as an integrated life-course approach. The report is, however, just the start of an important debate since it does not go so far as to work out a new, fully developed and integrated policy (although it does present a number of interesting observations and possible examples of ‘good policy’). Such a policy requires more than simply policy initiatives. It also needs quite fundamental changes in the organisation of existing policy structures and processes.

The starting point of the analysis in the report is the observation on the destandardisation of the life-course and the development of new preferences for organising it (including combinations and transitions). The report examines four areas that will be affected by the destandardisation of the life-course and the new preferences for combinations and transitions in a life-course perspective:

- education;
- work and social security;
- housing; and
- healthcare and caring.

Following an analysis of the relevant changes and possible results, the report indicates a number of policy challenges and options designed to fulfil the increasing need of individuals to have at their disposal provisions and facilities that:

- offer the freedom of choice to organise their own life-course;
- support combinations of activities in different phases of the life-course; and
- allow for appropriate transitions.

Having outlined these three dimensions (choices, combinations and transitions), the report then gives an overview of possible policy options for each of the relevant policy domains. With respect to ‘work and social security’, the report proposes the following options, in addition to those initiatives that have already been introduced:

²⁰ This 2002 report was written by a group of specialist civil servants from four different government departments, together with external scientific experts, under the responsibility of the Cabinet. It is, therefore, an important policy document that reflects a relevant, up-to-date life-course-related policy orientation.

- (1) Many of the existing options that regulate leave during an individual's working life are embedded in social security regulations that permit hardly any room to develop tailored time arrangements based on free choice. The report therefore suggests the replacement of all the varying time-off entitlements with a kind of 'time-off umbrella'. This eliminates all distinctions between different leave arrangements, but grants a right to a maximum number of general leave days that individuals may use for different purposes.
- (2) A modern life-course based on all kinds of individual arrangements of work combined with periods of leave will run the risk of loss of income, unless new sources of income are available. Four different options are offered. The first option is a collectively financed leave entitlement (of an 'umbrella type'). However, if such a collective provision were to result in problems of 'moral hazard' (such as fraudulent claims or other effects that reduce efficiency), then the report proposes the encouragement of forms of life-course insurance at sectoral level and/or the encouragement of individual saving accounts. Combinations of these three might also be possible.
- (3) A further proposal is related to the old-age pension and focuses on using a proportion of supplementary pensions provision to finance leave arrangements at an earlier phase of the life-course. Such an arrangement would also encourage older workers to prolong their working life. It would not only facilitate new combinations of work and leave during the working life, but would also affect 'early exit' transitions at the end of working life.
- (4) To promote and implement combinations, employability is seen as an important instrument. For that reason, the report suggests using existing workers' savings schemes to finance education and/or leave. Alongside this, it suggests introducing personal development accounts, comparable with those accounts in the health and care sectors, for those who might not have adequate financial resources of their own.
- (5) To facilitate and encourage transitions (although in this context the report focuses mainly on transitions into work), a number of options are proposed. These centre on (a) the (re-)entry of women into the labour market (in particular foreign women) and (b) transitions between caring and working for the partners involved. With respect to the former group, policy should improve educational facilities. To stimulate transitions for the latter group, the proposals focus on financial incentives that should stimulate the re-entry of non-working partners and the working and caring combinations of partners, and should also reduce the costs of childcare.
- (6) A special focus is on older workers. In line with the general shift over recent years, this report also supports the idea of reducing early exit patterns of older workers and encouraging longer working once again. Three special measures have been selected to fulfil this goal: (a) reducing the working time of older workers on low incomes; (b) financial incentives for employers when they hire workers over 57; and (c) using sources from supplementary and (early) retirement pensions to finance options for paid leave at an earlier phase of the life-course. With respect to this last measure, the concentration of early exit at the end of the working life would then be more or less distributed over the entire life-course. The ultimate effect should be the longer participation of older workers in the labour market (presumably as part-time workers).

Together with these measures in relation to work and social security, the report also proposes comparable measures — to stimulate choices, combinations and transitions — in the areas of

education, housing, care and healthcare. Altogether, the different measures across the different areas should facilitate the development of a modern life-course. The policy goal in the background, however, is not just the promotion of a combination biography as such, since it is also obvious that labour market participation and reducing welfare budgets are important goals at the same time. Furthermore, although the proposed measures are clearly and firmly embedded in the paradigm of individual choice and financial initiative, there is, at the same time, a plea that emerges at certain points to develop a collective approach and a notion of solidarity as well. How both perspectives will be integrated in the end is not yet clear. It will be interesting to follow the evolution of these proposals over the coming years in the Netherlands. An additional dimension is which actors should be involved and who should take up responsibility for implementing the proposals. The report indicates the appropriateness of various actors for dealing with the various measures, but only time will tell how this eventually works out.

Career planning: A new trade union policy in the Netherlands

In April 1998, the Dutch Confederation of Trade Unions (FNV) and its largest affiliated union, FNV Bondgenoten (representing manufacturing, services, food and transport), initiated an experimental training programme in career development for female and low-skilled members, as well as non-members of the union. This pilot project was located in Rotterdam and partly financed by the Dutch government and the EU, under the ADAPT programme. The initiators designed a union training programme aimed at 'multisectoral' job orientation and job mobility. During the programme, workers were invited to analyse their current job and labour market position, and to take steps towards the career that they had been working for both inside and outside the industry.

A year earlier, the Ministry of Economic Affairs had launched a national employability campaign, inviting different actors (including the trade unions) to promote labour market mobility and job rotation as a condition for competitive growth and empowerment. FNV decided on a proactive strategy on employability, providing workers with new opportunities and challenges in their professional career. The pilot project in Rotterdam was one of the responses designed to bring the union to the fore within the emerging employability debates in the country.

It soon turned out that many workers were interested. The pilot training scheme, which had aimed at 20 participants, had to be repeated within 4 months to satisfy many times that number. In addition, the union organised a survey on employability and career planning needs among the membership. More than half the members expressed their interest. There was a strong feeling that the union was in a favourable position to offer a career service, in view of its special knowledge of the labour market.

Moreover, GFK (the survey bureau) reported the following:

- Workers consider career opportunities as an increasingly important aspect of their working conditions (listed as their third priority, after employment and wages).
- Career consultancies are very 'moment-orientated', since people express their need for advice only when special circumstances occur. Some of these needs can reflect external factors, like reorganisations at work or the threat of unemployment, while others are of a more internal character, such as personal ambitions, new challenges at work or the wish for different working conditions.

- The interest in union career consultancy is spread evenly among full-timers and part-timers, men and women, and higher and lower skilled workers.
- A potential 'market' for union career services could expand to cover about 100,000 workers a year, or 1.5% of the active labour market (and about 8% of the FNV membership).
- The respondents did not immediately consider the union as a serious career consultant, but adopted a strongly favourable attitude towards the possibility on being told what the union's career services might involve.
- By 2002, nearly 4½ years later, a regular union career service had been developed. FNV Bondgenoten (485,000 members) and the public workers' union ABVAKABO FNV (325,000 workers), together organising two-thirds of the total FNV membership, are working together closely in the FNV Loopbaanadvies, the FNV career consultancy. In each of the seven FNV regional centres, members may attend one of the three forms of career service that is now regularly offered by these unions.
- A weekly individual consultation is offered, to discover overall possibilities and constraints on labour market mobility (45 minutes).
- Workshops are organised on special themes for groups of interested workers (1 or 2 half-days).
- Training schemes are run to assess competencies and take steps in the direction of job improvement or job change (6 half-days over a course of 1 to 2 months).

The third largest FNV union, FNV Construction, is expected to join FNV Loopbaanadvies from 2003. If so, 4 out of 5 FNV members will be offered this package of services.

One of the great union debates in 1999, over decisions on the way the pilot experiments would and could be implemented, was all about how to offer a union career service. Some unionists opted for outsourcing the service, since career consultancy was too professional and risky an activity for a trade union: they feared that the union would never be able to provide it on a wide scale and at the level of quality required. Others argued that the union should try to organise the service as closely as possible to its core activities, such as collective bargaining and member protection. The pilot, which revealed that qualified members could be found to offer their skills for a special union service, made these unionists believe that a consultancy of professional standard could indeed be developed inside the unions. Three years later, these optimists seem to have been vindicated (see *Table 16*). Indeed, a service has now gradually been built up covering the whole country. By the end of 2002, FNV Loopbaanadvies could be visited at all seven regional centres of the operating unions. Tuesday nights are national consultation nights, while workshops and training programmes are offered throughout the year.

A group of 40 paid union officials is responsible for the regional organisation, for coaching their consultants and trainers, and for reporting the outcomes. Up until now, 130 members have been running the service as consultants or as trainers (workshops and training sessions). All of them have been trained by the union and receive yearly skills updating to enable them to keep up with latest developments.

Women are well represented among the users (almost 50%, whereas nearly 29% of the membership is female). Highly skilled members are also well served. However, the lower skilled are somewhat

underrepresented compared with their proportion in the FNV as a whole, although in the core category of users (members aged between 30 and 45, those in mid-career) they make reasonable use of the service. Nevertheless, it has been decided to reach a higher proportion of low-skilled members through a targeted communications strategy.

Table 16 Development of FNV Loopbaanadvies (2000 – 2003)

Year	Regional centre starting	Users of consultations	Workshops (and users)	Training sessions (and users)	Total number of users
2000	West, North West and Centre	182	–	10 (90)	272
2001	North, East	621	8 (84)	18 (200)	905
2002 (estimate)	South East, South West	750	15 (185)	32 (330)	1,265
2003 (estimate)		1,200	21 (300)	42 (500)	2,000

From two recent surveys, we may conclude that the users appreciate the new service and rate it quite highly. One interesting outcome is that nearly half the users do not immediately feel that their expectations have been met, even though they rate the service amazingly positively. This phenomenon could be connected with one of the core values of FNV Loopbaanadvies — namely, that the union is not offering solutions or taking responsibility for career questions. Instead, it is willing to help members take their own decisions and choices, backed by the expertise and knowledge of the relevant processes that the consultants and trainers are providing. In a way, this is something of a paradigm shift in union services and identity. Empowerment of members, putting them in charge of their life-course decisions, is seen as a continuation of union employment policy, complementing more traditional forms of social security and collective protection by extending it into new areas of career choice and employability.

Asked for specific results brought about by FNV Loopbaanadvies, respondents mentioned about 1.5 life changes each (see Table 17).

Table 17 Specific results of FNV Loopbaanservices, as reported by users

Realised effect	Mentioned by (%)	Relative proportion of total responses (%)
Stimulated thinking about career opportunities	56.4	36.5
Clear view of possibilities and impossibilities on the labour market	43.2	27.9
Looking for new job or function	14.1	9.1
Higher self-awareness or personal effectiveness	12.4	8.0
Acquired specialist knowledge	10.8	7.0
No direct effect	17.8	11.5
Total	154.8	100.0

Those users reporting a conflictual situation at work, or those with high career ambitions, indicate extremely positive results from their visits to FNV Loopbaanadvies.

One of the characteristics of FNV Loopbaanadvies is the principle of ‘members for members’. This means that consultants and trainers are recruited from amongst the membership. Were enough well-qualified members available, what is the basis of their professionalism and how do they assess their own performance for the union in this area?

There were few problems in recruiting 130 members. Attracting a much larger pool of member-experts does not seem to be a problem. Indeed, in all seven regional centres, further candidates are available to enlarge the pool. Two out of three consultants and trainers are 'new' trade union activists. They are relatively highly skilled. The largest proportion has a job in the service industry or in public services. One third is in human resource management and nearly half has some management experience. Most of them combine a personal interest in the area (such as self-development as a career consultant) with a union motive (such as helping other members find their way in their present job, in a new job or in developing new competencies). Union officials find working with this new group of highly motivated members with expert knowledge to be a stimulating and challenging expansion of their own competencies.

On the foundations of this regional infrastructure, more and more tailor-made employability projects are now being run or planned. For example, all over the Netherlands, lorry drivers are being offered a short workshop on career planning, one of the options being a change of occupation from this demanding and arduous job. Meanwhile, a group of experienced metalworkers has been encouraged to enter regular vocational education by means of a short initial training project, honouring the post-educational competencies they had achieved at work.

FNV Loopbaanadvies provides new chances for combining individual services and collective bargaining. The union is achieving first-hand knowledge and experience about the employability needs and issues affecting its members. It is now able to develop an improved and more proactive employability policy at both sectoral and enterprise level.

Implications for working-time options

We shall now address the question of how the options and institutional arrangements analysed above affect the various dimensions of quality of life and can thereby contribute significantly to a reorganisation of working time throughout the life-course. The long-term perspective of the life-course allows us to take into account possible later negative effects of certain options or trade-offs between different options. The following reflections are primarily of a hypothetical nature since no empirical reports are yet available on how the various options can affect a destandardised distribution of working time throughout the life-course and how these can also affect the different aspects of quality of life.

Diverse flexible working-time options and part-time work options make possible a strong variability in the timing of individual working hours, which in many cases is the precondition for balancing work and family responsibilities. Moreover, part-time work can facilitate ongoing participation in training/education programmes alongside employment, as practised, for example, by younger employees. If the physical and psychological burden increases with the length of employment, then part-time work, and especially reduced working hours, could also contribute towards maintaining health and work efficiency in the long-term. If, in addition, individual leeway exists with respect to the timing and duration of working hours, then part-time work also contributes towards the raising of the 'time wealth' of employees. By contrast, flexibilised working hours can considerably increase the demands faced by employees in relation to their own time management (Barkholdt, 1998; Garhammer, 1994; Raehlmann *et al.*, 1993).

Nowadays, part-time work to a large extent reflects preferences and new patterns of combining and choosing individualised life-course biographies. But it would be equally misleading to neglect all the dangers of marginalisation and poverty that are associated with this time option. Because part-time work is often concentrated into low-skill, low-wage sectors, its increase might widen income inequalities. Furthermore, given that women more often work part time, such developments have serious implications for gender equality and the size of the gender pay gap.

Part-time work may also have negative effects on career perspectives. In many cases, part-time work is linked to an enormous loss of status within the company that men and employees in older age groups find especially unacceptable. This was discovered in Germany in studies of the acceptability of 'phased pension models' (Bäcker and Naegele, 1993 and 1996). Limited opportunities for part-time employees to participate in further occupational training/education (Seifert, 2000), or poor prospects to develop occupational skills (Bergmann, 2000) can, to all intents and purposes, have negative effects on the level of vocational skills and thus also on employability among older workers. An adequate level of employability for them is, however, especially important if long periods of working life consist of part-time work, since in many cases the lower income earned with part-time work makes long-term employment necessary to build up sufficient income for the retirement phase. It, therefore, seems obvious that there is a need to remove all discrimination relating to part-time work.

To sum up, part-time work may be useful at certain stages of an individual's working life. However, it can thwart central goals of the organisation of the entire working life-course, seen from that particular perspective. Nevertheless, part-time work may indeed improve the quality of life. On the whole, from the life-course perspective, the option of part-time work entails a reduction of working hours throughout the life-course and the free time thus gained may improve quality of life. However, a serious characteristic of such single options is a possibly serious reduction of lifelong income over both the employment and the retirement phases, which is simply not compensated.

By contrast, options like optional working-time models, sabbaticals or working-time accounts have a far-reaching effect on both working hours throughout the life-course and the lifelong income. These options allow the more flexible distribution of working time over the entire employment biography. Various time-off schemes, such as educational or parental leave, cannot be used equally flexibly because they are generally bound to statutory requirements and conditions. Such options are instruments of different social policies, such as an active labour market policy or family policy. They are meant to achieve, for example, a better balance between family commitments and employment, to improve employability or occupational qualifications, or to ensure longer participation in the labour market before retirement. Although these options are all accompanied to a greater or lesser degree by social security entitlements, they often occasion substantial losses of income in both the employment and the retirement phases. This, for example, raises questions about the accumulation of pension rights during periods of education and, in particular, during periods of leave or reduced work effort entailed by fulfilling certain social needs, such as caring responsibilities.

Nonetheless, such options often have an impact on the quality of life over the life-course. This effect is, however, perceived or indeed accepted very differently by different employees. While special time-off schemes entail a reduction of individual working hours during a specific life phase,

and therefore also a reduction in the lifelong income that is earned, the lower lifelong income may be accepted in exchange for gaining recreational time and time sovereignty. In addition, a further problem must be confronted — namely, that certain options, such as parental and care leave, may stand accused of widening gender inequalities at the workplace, and in the home and society more generally, because of the way in which they function and the effects they create. This is because women request special leave significantly more often than men owing to their lower incomes. The relative loss incurred when switching from earned income to State subsidy is often lower for women (Schmid, 2001).

At first glance, optional working-time models seem to be superior to all other working-time models. However, they are in some cases very contradictory and their use is mostly limited. This is due to the following reasons:

- Work intensity rises in those cases when no adjustment is made for workload. For example, the extensive options for individual arrangements are in reality confronted by constraints with respect to time and deployment caused by major fluctuations in work intensity, resulting from adjustments required to meet, for example, customer needs. In other words, there are restrictions on the free ordering of time.
- In addition, optional elements may be exploited only by means of an individual sacrifice, in the form of either more work or a reduction in earnings.
- Information regarding utilisation of the models has overwhelmingly demonstrated that male employees tend to continue to adopt the full-time model. It is typically women who make use of the optional working-time model when starting a family or when subject to other demands outside working life.

Nevertheless, optional working-time models, in combination with working-time accounts (especially long-term accounts) could play an important role in the redistribution of time over working life. The saving of time credits could be accelerated by optional working-time models.

In general, such time accounts allow employees greater leeway in adjusting their working hours independently of rigid rules and in line with their own individual needs. However, time accounts require employees to have the rights and opportunities to dispose of their time, since the degree of time sovereignty at their disposal generally depends substantially on their status at work and on the corresponding organisation of their work (Seifert, 2001). Employers, too, could benefit from such time accounts since these could be used as a critical instrument for introducing flexibility into the company, for example, to allow speedy reactions to seasonal peaks in demand. Working-time account models thereby offer advantages to business management by allowing it to make more efficient use of the employee's productivity. This is especially the case if working hours are extended when the worker is younger, often seen as the more productive years by companies, and are reduced in later phases of life, often regarded as less productive. At the same time, saving time on working-time accounts would enable companies to let employees share the costs of possible further training and/or the costs of an earlier transition into retirement (Marr, 1993; Viebrok, 1999b).

But a potential 'win-win' scenario has to be fostered by joint agreement on the main features of a scheme. In this respect, the major points to be agreed include the duration of the saving periods

and the maximum limits of the accounts, as well as the use to which employees may put time credits, the interest the accounts yield, safeguards against the risk of insolvency of the parties to the contract and the regulation of premature cancellations of the contract (Marr, 1993). On the other hand, 'win-lose' situations are also conceivable. These may occur if, for example, the (possibly excessive) accumulation of credits leads to health damage and/or to critical levels of additional burdens, especially for older employees — that is, if time sovereignty in practice entails a higher workload (Krämer, 2002; Naegele and Frerichs, 2000; Zimmermann, 1999).

However, as Heinz (2002) notes, it seems:

that working-time accounts have been generating a lot of room for manoeuvre for employees and companies alike. According to ISO research results, these accounts are becoming a key for new ways of balancing duration and location of working time and operating time.

However, in this context, critical account must also be taken of the fact that lifelong jobs are becoming increasingly rare, a factor that puts, among other things, the safeguarding and transferability of working-time credits onto the agenda. In France, for example, time-saving accounts have not been used very much because there are no rules for transferring credits between jobs or companies (Guillemard and Huyez, 2002). Moreover, in Germany companies have so far used long-term accounts not to prolong working life, but rather to reinforce early retirement. In the companies surveyed, the reason cited for this is the high level of physical stress that employees experience (Zimmermann, 1999).

As a result, we can summarise as follows. By now, in many EU countries, but not in all, regulations exist governing part-time work, flexible working time, teleworking, educational leave, career breaks, sabbaticals, parental leave, phased retirement schemes, working-time accounts and so on, but they do not form part of a comprehensive approach that aims at the systematic structuring of working time throughout the whole life-course. Indeed, despite the development of these options, there is barely any approach anywhere that explicitly takes a life-course perspective.

This point had already been criticised in the *Joint Employment Report 2000* of the European Commission (2000b):

In most member states, partnerships, often tripartite, have developed to address adaptability issues, including lifelong learning. However, there is little evidence of progress on issues linked to the modernisation of work organisation. The only significant focus has been on working-time issues, instead of a more comprehensive reform of working.

Even in the countries where options do exist, the financial and social guarantees are not sufficient to promote a systematic reorganisation of working time throughout the life-course. In addition, with the exception of models for early retirement and leave for training/education, most options are in practice strongly gender-oriented at present. Furthermore, there is currently no empirical evidence that shows to what extent and under what conditions these models contribute to the improvement of the work/life balance and the quality of life. New options for working hours and their supporting systems devised in the EU Member States (such as part-time work and parental leave) are primarily aimed at individual life phases and critical life events. Notwithstanding this narrow focus, they might serve as stepping stones towards the overarching concept of a new organisation of time based on combined time and income options.

Conclusions 10

The approach of this project, *A new organisation of time over working life*, is intended as an initial attempt to develop an appropriate response to pressing policy challenges at both macro- and micro-level caused by current demographic, economic and social changes. These include the ageing of the population; structural changes in both the understanding of gender roles as well as in family patterns; globalisation and an increased emphasis on competitiveness at both micro- and macro-economic level; a widespread trend towards social and labour market exclusion; the growing importance of employability and lifelong learning within the EU workforce; and increasing pressure on public sector funding.

Changes at macro-political level are partly the outcome of processes of exchange, bargaining and negotiation at individual level. At micro-political level, it is important for policy-makers to be aware of the specific and constantly changing problems people face during their life-course as far as the interrelation between the worlds of work and private life is concerned. Employees are involved in manifold private relations and social networks that often interlink with their working lives. Policies that target only the vocational aspects of employees' lives may fail to affect the real determinants of their choices on how they participate in the labour market during different life phases. These choices are determined by the specific circumstances of specific groups both during specific life phases and during transitions between life phases, as well as by new expectations and needs on the part of certain groups of employees. Overall, then, to address these multi-faceted and constantly changing needs, there is an urgent need to develop more integrated and comprehensive policies that take explicit account of both the life-course and the interrelationship between specific life phases.

In view of these challenges, the major concern for the current project was to identify the need for a systematic reorganisation of time throughout working life and to indicate how it could be realised in practice in the Member States of the European Union. The major focus of our project was on how a new organisation of time over the working life-course can be realised through time arrangements that help to improve employees' quality of life in accordance with their changing needs and preferences, while at the same time being reconcilable with employers' increasing needs for flexibility and with collective interests of economic sustainability.

The underlying idea of the project is that these concerns can be reconciled and may even lead to 'win-win' situations if they facilitate the creation of new time arrangements over the entire life-course. At the same time, new time and income options may even lead to 'win-win-win' situations if they are designed to meet collective interests, such as labour market inclusion, an increase in the overall employability of the workforce or the economic sustainability of social security systems. However, this involves the notion of the life-course as an analytical and policy framework, one that has only recently enjoyed much attention in policy debate at EU level. Although most current EU policies do not as yet express this framework explicitly, they could easily be extended to include a life-course perspective.

In this context, an important concern of this report has been to conceptualise the 'new organisation of time throughout working life' and to integrate different aspects and approaches into a coherent concept. The units of analysis were the structures and changing scope of time arrangements, defined as particular new (institutionalised) combinations of working time and personal time over the working life-course. Our aim was to come to a first mapping of time arrangements and to

analyse the corresponding data from the two central perspectives of the project — the life-course and quality of life. The latter was analysed along the lines of the 5 key dimensions which, we believe, are of key relevance in this context — income and social security; employability; work/life balance; quality of work; and time sovereignty. It was, therefore, also necessary to have information about the institutional framework in the EU Member States, as well as about the individual requirements and preferences of EU employees throughout their life-course. Apart from re-analysing statistics, surveys and other available material, data were also gathered by a team of national correspondents (the Expert Network) in individual country reports. However, this could not be done in an empirically systematic way. Furthermore, we also aimed in this project to compile such information and to develop some preliminary recommendations for policy action.

One of the major conclusions of this project is that we can observe a number of fundamental changes in the pattern of time arrangements in different European countries, particularly when seen from a life-course perspective. Although the empirical data received from our correspondents are not representative, we were able to identify and distinguish typical clusters of time arrangements based on the country reports. The general shift is one from the traditional standardised life-course biographies (of full-time work for men and long periods of full-time care for women) to a type of arrangement that we interpret as an intermediate stage between the traditional standardised biography and the developed combination biography. Whether the latter will lead to a modern ‘choice biography’, in which all kinds of activity (including work, caring, education/training, leisure and civic involvement) are combined over the entire life-course (as supposed by some time researchers) — it is not possible to answer this question at present. However, our empirical data reveal that virtually no biographies of this type yet exist.

Our empirical data clearly show that in many EU countries, the classic ‘three-box’ life-course (education, work and retirement) is no longer the norm and is becoming more and more flexible: the hitherto prevailing tripartite structure of the life-course is in a process of disintegration, with the classic phases becoming more differentiated. This is also true for the hitherto prevailing rigid demarcation of working life and private life. As a result of dominant early retirement schemes, the expansion of education and training measures, changes in the conditions of labour market participation and the increase in women’s participation in the labour market, we can identify the following new trends concerning the ‘activity phase’ (working life-course) in most European states:

- a shortening of the activity phase due to the extension of training and retirement phases;
- the gradual destandardisation of previous standard working-time norms, standard working hours and standard working conditions;
- the development of new forms of ‘atypical’ work; and
- from a female perspective, closer correspondence between male and female activity phases, although male and female combination biographies are still different.

Although these trends are generally observable, it is clear that time arrangements in the various EU Member States are also characterised by many different preconditions — historical, structural and economic. These preconditions have therefore to be taken into account when planning policy and/or collective bargaining initiatives if time is really to be capable of being reorganised over the working life-course at European level.

- *Historical differences:* There are historical differences between societies with regard to when certain labour market trends emerged. Female participation in the labour force is a particularly good example of this, with Sweden and Denmark as obvious ‘early mover’ cases, whereas countries such as Spain and the Netherlands are examples of ‘late movers’.
- *Structural differences:* These cover the combination of different activities within the institutional framework of full-time labour (for example, leave arrangements as part of a (full-time) work contract) versus combinations of work and other activities regulated outside the institutional framework of paid labour (for example, part-time work and care for family members).
- *Economic differences:* These include time arrangements in the context of negative economic trends versus time arrangements in the context of a ‘booming’ economy. In the first case, time arrangements often include (long-term) unemployment and (extensive) use of early exit pathways. By contrast, in the second case, time arrangements are often combined with a ‘policy of labour market activation’ (including a reduction of unemployment and the dismantling of early exit pathways).

The factors driving these changes vary. Firstly, they may include changes in preferences and social needs at individual level as a result of an overarching trend towards ‘modernisation’. Many individuals wish to organise their working lives in a new way, one that differs from the traditional life-course model. This is illustrated particularly by the changes in female preferences and/or family preferences, which are themselves, in turn, often embedded in the relevant dimensions of overarching social, economic and demographic change (such as changes in work orientation; a higher skills profile, particularly within younger age groups (of women); the need for labour market flexibility and for lifelong learning; changes in traditional family structures; or the growth in care obligations towards older family members). These new preferences and social needs are particularly strong among younger cohorts or age groups. However, we have also observed that, given new time and income options, even older cohorts change their traditional time arrangements (for example, by making increasing use of phased and early retirement schemes). As a consequence, a dynamic analysis has to take into account more systematically the interrelation and interferences between working time and non-working (private) time.

However, ‘modernisation’ is only one driving force. We should not forget that working time-related preferences and needs still, to a large degree, mirror health constraints due to heavy workloads (seen over a life-course perspective) and/or are very often closely linked to premature loss of functional fitness. The latter relates particularly to older (and, very often, blue-collar) workers, both female and male, who may in many cases also be disabled. We therefore see the life-course perspective on working-time policy as a crucial parameter for action within a preventive human resource strategy, aimed at maintaining employability.

Overall, our research enables us to conclude that there is a considerable demand from employees for a readjustment of the distribution of working hours over the life-course. Since the desire to cut working time and/or to work part time is, as a rule, accompanied by a loss of income, it is understandable that the acceptance of a cut in wages following a cut in working time is generally seen to grow in proportion to standard of living.

Secondly, we can also observe a rethinking of preferences on the part of trade unions and employers’ associations in relation to organising the working life-course. Although traditionally,

their points of view on working-time options differ, overall, we believe that the terms of the ‘game’ between unions and employers are also changing with respect to the structural changes taking place in the economy and in society. Changes are particularly likely in both sides’ points of view as regards the increasingly significant participation of women in the labour market, changing family patterns and the ‘greying of the workforce’. All these factors, moreover, have to be seen against a background of future labour shortages. It can therefore be assumed that both trade unions and employers’ associations will in future increasingly take the changing working-time preferences, needs and advantages of employees as their point of departure when negotiating working-time options. This, in our perspective, might also create room for manoeuvre in integrating a life-course perspective into working-time policies.

Thirdly, the State also has a clear interest in rethinking the traditional life-course. This is true not only from a labour market policy perspective, but also from the perspective of increasing financial pressure on social security systems. In some countries, changes in time arrangements clearly mirror corresponding changes in the public and/or statutory framework (such as retirement policies, phased retirement or tax legislation), as illustrated in the various country reports. Current examples are EU-wide endeavours to halt early retirement (by reducing public early exit incentives) and/or to raise the statutory retirement age.

Our research has shown that in many cases changing time arrangements clearly mirror new time and income options. These are partly the result of negotiations within companies, although they very often result from collective bargaining or changes in legislation. The country reports provided us with a variety of differing time and income options, which can be classified as follows: maternity and paternity leave; parental leave; care leave and other leave for family reasons; educational leave and other forms of leave for training; sabbaticals; and phased or early retirement schemes. However, we can also observe a rising demand among employees for new options, mirroring the fact that many of the time arrangements preferred and/or needed by employees are not (yet) available because the corresponding options are not in place. Thus, it is our feeling that, in many cases, individuals or other actors would like to reshape the distribution of working and/or private time over their life-course, but the time and/or income options to realise their preferences are just not available.

On the other hand, it is clear that the increasing availability of new time arrangements does not necessarily lead to a better quality of life for the employees affected. ‘Lose’ situations are also discernible. Our research brought to light numerous direct and unintended negative side-effects and ambivalences, and when these were examined against the background of our conceptualisation of quality of life, it became clear that, in many cases, employees making use of new time arrangements have to accept loss of both income and social security (up to and including old age). This is because social security systems traditionally couple social security with ‘normal working conditions’. Among the arrangements that can produce such loss of income are individual hours’ reductions without pay adjustment, longer periods of part-time work (especially among women) or the use of leave options without measures guaranteeing income maintenance. It is by no means unusual for employees to find that taking advantage of sabbaticals, leave options and similar arrangements leads to a loss of career opportunities and, more generally, to decreased individual employability.

In all, we have to take account of ambivalences in flexible working-time options, which underlines the need for careful bargaining in order to avoid ‘lose’ situations in practice. For example, flexible working hours may result in higher workloads (especially where the actual hours worked cannot be planned in each individual case), thus generating new health risks at the workplace. Flexible working-time arrangements may also create new stresses when working hours have to be resynchronised with private time needs and demands (for example, from children, partners or family relatives requiring care). There is growing evidence that ‘time squeeze’ is increasingly the everyday experience of more and more people. On the other hand, there is no doubt that flexible working-time arrangements may increase both time sovereignty and room for manoeuvre for many individuals, particularly in terms of enabling them to better reconcile work obligations and private demands, given that it is the individual who takes the responsibility of bringing all these elements into some kind of balance. In this context, initiatives on ‘public times’, such as those on the opening hours of shops or administrative bodies like banks or government departments, may make a major contribution to both time sovereignty and room for manoeuvre depending, of course, on the extent to which they overlap with shifts in working time.

The new demands for flexibility in working time and the structure of working life have a tangible influence on the income situation and social security of the employees concerned. For example, incomes may be variable and discontinuous, or even unreliable and lower on average, with repercussions for social security entitlements and for later pension entitlements. The far-reaching implications of this risk become particularly clear when examined against the background of the ‘traditional welfare model’, which requires that the system of social security for the population in many EU Member States (in particular the continental ones) be closely linked to traditional life-course patterns — namely, to the (male) model of continuous full-time employment. As this conceptualisation of social security is increasingly coming under pressure, due to remarkable changes in the hitherto prevailing working life patterns, it is necessary to create new and more flexible structures of social security that explicitly take account of the financial and social security risks of those with new working-time patterns. This is especially relevant for the growing number of individuals who do not, or cannot for various reasons, fulfil the requirements of a ‘normal biography’ (such as lone parents, those with care obligations or the long-term unemployed). These risks have been on the socio-political agenda for some time and are the starting point for attempts now being made in some EU countries to forge a new alliance between flexibility and social security, sometimes referred to in debates as ‘flexicurity’.

One of the most significant conclusions reached in our research is that, although many different time and income options are now available in EU countries, these often do not represent what we call ‘integrated’ approaches — that is, they do not explicitly combine time and income options in a balanced way. Furthermore, and as a second significant conclusion, we can say in summary that provisions are now in place in many, though not all, EU Member States for part-time work, flexible hours, teleworking, educational leave, sabbaticals, parental leave, phased retirement schemes and working-time accounts. However, in most cases, they apply solely to employees during particular life phases and/or in the face of critical life events: they are not part of a comprehensive and integrated concept aimed at systematically (re)structuring working time throughout the life-course. In other words, as regards time and income options, there is hardly any approach that explicitly adopts a life-course approach. Even in those countries where promising options exist, the financial and social compensation available is not enough to guarantee a systematic reorganisation of

working time throughout the life-course. In addition, most options are currently strongly gender-oriented in practice.

There are some interesting attempts to develop both integrated as well as life-course oriented approaches. One example is the ‘flexicurity’ approach that tries to relate changing working-time options to new concepts and models of social security. However, this approach, too, when put into practice basically concentrates on life phases and critical life events. The aim of flexicurity approaches is to react appropriately to changes in traditional patterns of working time and working life, and to adjust social security systems to these changes. In doing so, they aim primarily at better coverage of the risks presented by increasing flexibilisation of working conditions and labour organisation. However, these approaches still lack an explicit life-course orientation. Furthermore, flexicurity concentrates on only one of our dimensions of quality of life by relating primarily to work and income, but not to non-work activities. However, the flexicurity approach may turn out to be an appropriate starting point for attempts to rethink the concept of a basic income in a life-course perspective.

Some of the new time options have potential as integrated approaches, as well as integrated parts, of a life-course oriented working time policy. This is particularly true for working-time accounts, especially long-term ones. In addition, other, more integrated, policy approaches were found in some countries, such as the Netherlands. Here, an initiative called *Verkenning Levensloop* ('Exploration of the Life-course') has been taken to develop a policy framework that aims to integrate discrete and differing policies (such as labour market, social security, care, housing, education, and pension policies) into a new life-course approach that reflects the increasing wishes of individuals to live a ‘combination biography’ (see p. 130). The Italian ‘times in the city’ concept is also worth mentioning in this context, because it contributes, at least theoretically, to a better balance of working time and private time, both at specific times and from a life-course perspective (see p. 128).

To sum up, in many EU Member States there are already a number of possible models for an alternative distribution of working time over the life-course, but they are not available in all countries and — more importantly for this project — the options offered are not part of an integrated concept of working-time organisation over the life-course. Instead, they have to be assigned to family policy or labour market policy initiatives. Moreover, they sometimes entail disadvantages, for example, for career opportunities as the individuals concerned progress through their working biography or for ultimate pension entitlements. The absence of an integrative perspective may result from the fact that national policies dealing with working time reflect the different labour market conditions with which they are confronted. Furthermore, the outcome of national policies concerning working time also reflects differences in industrial relations and the strength of collective bargaining systems.

In all, our research has shown that an explicit life-course policy is the most appropriate approach to facilitating a new organisation of time throughout working life, particularly if embedded in a supportive life-course oriented policy context. This is especially true if the overarching policy goal is to increase employees’ quality of life. The corresponding policy challenge must then be to structure life-course patterns in a way that simultaneously allows individuals more options and more freedom of choice, mainly in terms of income and social security, within a framework of

integrated pathways. In other words, policy-makers have to create appropriate time and income options, to improve existing options or to make such options available to all, thus allowing individuals to make appropriate choices on time arrangements.

The prime aim in this context is to redistribute working time over the life-course and, at the same time, to create an appropriate social security system. It should be the task of politicians to support and foster existing potential, for example, by making available a range of options and by creating frameworks to support them. From a life-course perspective, it is therefore necessary for policy-makers to ascertain the extent to which there is potential for redesigning institutionalised life-course patterns in such a way that they permit new combinations of work, private life and training in enhanced options, embedded in new social security structures, which can improve the quality of life. Both are imperative if, in the face of changing and increasingly flexible time structures in people's working and private lives, individuals are to be empowered to meet complex and sometimes conflicting demands and at the same time to avoid a loss of social security, time squeeze and corresponding social risks.

By focusing on the life-course, this project has clearly exceeded the scope of most previous research on working hours and time use by individuals. Such research has usually dealt only with selected working-time arrangements and/or has concentrated solely on particular phases of the life-course (such as child-rearing, care of older family members or the retirement phase), without reflecting the effects of those arrangements on the overall life-course and quality of life over the life-course. The focus of our research, however, was not on the entire life-course but, rather, on the working life-course. In this context, it was assumed that working time, under the influence of work organisation, is an essential element of the societal organisation of time and at the same time determines the opportunities individuals have to organise their work/life balance. The life-course perspective allows policy-makers to decide on more efficient and far-reaching policy measures.

In this context, the following three aspects, at least, are of crucial importance for the decision-making process:

- *The horizontal life-course perspective* allows policy-makers to adopt a perspective that integrates several policy domains, such as family policy, income policy and working-time policy. This is important because certain challenges (such as the regulation of working hours) can no longer be regarded as the preserve of only one discrete policy domain.
- *The vertical life-course perspective*, in turn, directs the attention of policy-makers to the medium- and long-term consequences of policy decisions originally made for specific life phases (such as in education and labour market policy). By doing so, they may be able to avoid unwelcome and/or unintended consequences of new working-hours' arrangements or institutional measures by anticipating the effects on the quality of life and on the further life-course. In this way, the quality of life may be enhanced purposefully and efficiently. In other words, policy-makers should take into account the fact that choices in one life phase may be made to the detriment of future options in following life phases, as becomes manifest in the context of voluntary part-time work by women.
- *The life-course approach* increases the scope for policy intervention in terms of active strategies combining preventive and compensatory measures: it highlights the trade-offs at individual

level that are related to choices about the degree of participation in employment at different life phases and it also increases the opportunity of the individual to construct continuity over the life-course and to achieve a stable work biography.

By focusing particularly on restructuring time over the working life-course, the life-course approach emphasises the need to:

- reflect the interaction between the demands of working and private life at individual level and, by adopting an integrated point of view, pursue the objective of fostering quality of life more efficiently;
- identify the respective interests, preferences, incentive structures and obstacles that occur throughout the working life-course or at specific points in an individual's biography and that have to be taken into account by the political (and company) actors involved in reorganising working time throughout the life-course;
- analyse the potential and constraints of particular measures at the level of institutional frameworks (such as in fiscal policy, retirement policies or working-time options) in promoting quality of life throughout the life-course; and
- adopt not only a linear perspective but also a cross-sectional perspective, which, in turn, facilitates a new comprehensive view and approach, cutting across hitherto separate and compartmentalised policy areas and responsibilities. This approach also clearly makes the individual the 'point of convergence'. Thus, the life-course perspective overcomes the failings of the current dominant focus on selected and often insular policy domains and interests.

However, it is also necessary to warn against overexpanding the conceptual and analytical significance of the life-course perspective. This applies particularly to the following aspects:

- Working life structures may best be described by means of the life-course approach, but cannot be anticipated. In other words, the life-course approach cannot provide an answer to the question of which working life structures are desirable: the question requires a political response. Moreover, our own conceptualisation precludes any assessment of the direction in which working life structures will develop in the future. This applies especially to the role the collective actors will play in future against a background of further globalisation.
- The life-course approach, and our conceptualisation of it in this report, does not allow us to deduce clear-cut causalities that generate specific working life structures: the life-course approach cannot anticipate those dimensions of social, political and economic change that influence the preferences and constraints of the relevant actors and structures generating working life structures.

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Changes to traditional gender roles and the labour market are forcing a rethink of conventional work-life patterns. Individuals are calling for a better quality of life, while employers require greater flexibility in the workplace. The idea of reorganising time over the whole course of working is one possible response. This report offers a conceptual framework to consider time arrangements and working life, linking this to measures to improve quality of life. It reviews changing patterns and preferences for time use as well as a range of measures, such as the accessibility of more paid leave during the 'stress' phases of life in order to compensate for raising the retirement age, and the introduction of social security structures to fit new time arrangements. The report is presented as a contribution to the debate on time policies and quality of life.

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