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TITLE

Risk, vulnerability,
and the life course

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Inaugural Presentation

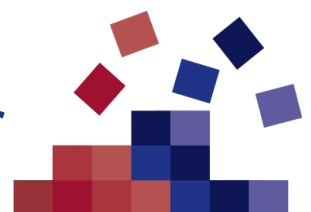
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Abstract

As the first contribution to the Working Paper Series LIVES we are honored to present our readers Professor Victor Marshall's speech "Risk, Vulnerability, and the Life Course", held at the inauguration ceremony of the Swiss National Center of Competence in Research LIVES, on March 8th 2011, at the University of Lausanne.

Victor Marshall on the content and structure of his speech:

"I will first suggest to you that the life course perspective is a vast improvement over previously accepted perspectives in the human and social sciences. I will then identify some of the key constructs of the life course perspective, highlighting their relationships to vulnerability. I will conclude by addressing policy issues in relation to the life course, relating these to the stated mission of LIVES."

Keywords

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1. Introduction

I was delighted when Dario Spini contacted me to ask if I would come to this event and help to celebrate LIVES: Overcoming Vulnerability: Life Course Perspectives. I last visited this campus to participate in a conference at the commencement of PAVIE, at which its general research program was introduced and developed. It is very special to be here to celebrate the success of PAVIE as it inaugurates the ambitious research program of LIVES. I commend the wisdom of the Swiss government in establishing its National Centers of Competence in Research and in particular on its decision to fund this initiative. As with the other NCCR's, the thrust is on research that addresses important issues and can be shown to have policy relevance. NCCR LIVES is a perfect fit for those criteria.

I have been asked to make some brief comments on the life course perspective and to say something about the usefulness of life course research in terms of public policy. This I am glad to do, despite my being in awe of the expertise of those at PAVIE and with LIVES in the area of the life course. LIVES focuses on vulnerability over the life course. Vulnerability is a concept with many definitions—and that is not necessarily a bad thing, because different definitions can inform different research topics. But I am quite happy with the definition found in the project proposal: "Vulnerability denotes a state of an insufficient amount of resources and/or of facing adverse conditions that affect the individual's capacity to cope with critical events and to take advantage of opportunities. In turn, this state exposes individuals to negative outcomes such as personal distress, downward life conditions, limited social participation and capability to live a valued life --, what may lead to subsequent and further disadvantages" (Spini 2009 NCCR Proposal, p. 2). As the proposal notes, this construction of vulnerability links to the notion of life course risks, some of which are biographical or at the individual level, and some of which are inherent in the social structure and changes in the social structure. There is thus a structural vulnerability at the level of social institutions, and a personal experience of vulnerability, and both of these are dynamic: as the project proposal notes (p. 2), "implying changes in exposure to risk, both the level and range of available resources, and in the compensatory actions undertaken." The LIVES research program, then, is ambitious in attempting to address policy-relevant issues that link the individual and social structure.

I will first suggest to you that the life course perspective is a vast improvement over previously accepted perspectives in the human and social sciences. I will then identify some of the key constructs of the life course perspective, highlighting their relationships to vulnerability. I will conclude by addressing policy issues in relation to the life course, relating these to the stated mission of LIVES.

2. The Emergence of the Life Course Perspective

The life course perspective emerged over the last half century, which is a period that coincides with my own professional training and career. Prior to that era, attention focused on life categories, such as childhood or old age, but rarely was the individual viewed as in motion from one category to another, and on to another. In those cases in which movement of the individual through life was addressed, seldom was this movement viewed in a 'long view' from infancy through adulthood until old age and death. Freud and the psychoanalysts seemed to think that human development was completed when the individual reached puberty. Critical of the psychoanalytic emphasis on emotional development, your own Jean Piaget and Barbara Inhelder (1969 [1966]: 149) wrote, in their 1966 book, *La Psychologie de l'enfant*, that "Adolescence (fifteen to eighteen) is the age of the individual's introduction to adult society much more than it is the age of puberty." However, the focus of their interest did not extend to later in life. In cognitive psychology, full cognitive competence was claimed to have been attained by the end of

adolescence. Eric Erikson's work (1963), which spanned the entire life course until death, is an exception but in fact paid little attention to the categories that fell between childhood and old age. When I became interested in aging in 1968, gerontology was, de facto, a study of 'the aged', not the processes of aging. In North America "the aged" meant persons over the age of 65. In Europe, it meant people over perhaps age 60 or even 55, because being old was taken as synonymous with being retired or as the English would put it, being made 'redundant' on leaving work and receipt of the state pension.

2.1 Looking at Life in terms of Ages and Stages

In the 1960's scholars began to recognize a more complex set of age categories, especially for the later years. Erikson (1963) had established a set of eight developmental stages. These were not in theory tied to specific age boundaries or markers, but in practice, they were. An example of this approach is the now discredited notion of a 'mid-life crisis', which psychologist Daniel Levinson claimed to occur universally in men and women in all societies, in the decade age 35-45.

Bernice Neugarten had begun her career with an interest in adolescence, as a student and then professor in the Committee on Human Development at The University of Chicago. In the early 1960's she delved into sociology and began conducting systematic research on age norms. She concluded that in America there exists a prescriptive timetable for the ordering of major life events, such as the appropriate age to begin or finish formal education, get married, have children, or retire (Neugarten, Moore and Lowe 1965). Neugarten was very deterministic in asserting that age norms operate as accelerators and brakes on individuals' behavior, sometimes hastening an event and sometimes delaying it, but strongly structuring behavior.

2.2 Putting People in Motion

Matilda White Riley introduced the notion of age stratification in 1971 (elaborated in Riley et al. 1972), with a very similar notion that age structure consisted of a ladder-like set of age categories, with norms for appropriate behavior at each level. But she went further to emphasize the movement of people through, or up this ladder. The individual was in the normal case adequately socialized to conform to these age norms. There was, then, a social psychology component in this perspective. Both Riley and Neugarten came to focus on later life and the 'age stratification perspective', while theoretically applicable across the life course, was mostly applied to understanding the last stages of life. There was for a time quite a preoccupation in social gerontology, just as there was a parallel preoccupation in the study of youth, with age categorization. Neugarten (1974) subsequently argued that normative roles for later life were changing, and that 'old age' needed to be differentiated into a 'young old' and 'old old' categories based largely on a good health-frail health transition that, she suggested, typically happened around the age of 75. Neugarten later expressed regret at having set age 75 for the young old-old old division, but the terminology was widely adopted, creating two reified groupings that failed to capture diversity within and across these groups.

A few years later, Suzman and Riley (1985) proposed that a third group be recognized, the 'oldest old' at age 85. This led Leonard Cain Jr., the pioneering sociologist of aging, to playfully dub the three categories 'the frisky, the frail, and the fragile' - terminology that the LIVES project might see as referring to stages of progressively greater individual vulnerability. Perhaps having second thoughts about their reduction of later life to three discrete stages, Suzman and Riley (1985:180) tried to have it both ways: having described the 'oldest old' as highly vulnerable, they go on to say, "Also widely unrecognized is the pronounced diversity of the population aged 85 and over. At this age many people still function effectively, while others have outlived their social and financial supports and have become dependent upon society for their daily living." Vulnerability, then, was not due to aging alone but was rather influenced by other social and economic factors.

My own focus within the life course, which is social gerontology, has been on transitions from mid-life unto death (Marshall 2005). Through the 1960s and 1970s most research in social gerontology focused on 'the aged', and a narrow range of later-life transitions, such as retirement (for men) and widowhood (for women), was considered at the social psychological or social structural levels. The unit of analysis was primarily the individual and the processes investigated usually focused on the short term. The dependent variable most frequently investigated was 'life satisfaction' (including 'morale', 'happiness' and 'adjustment'), principally examined in relation to short-term causal mechanisms such as current economic wellbeing, health status, and social integration (Marshall and Tindale 1978-79)¹. The temporal scope of investigation largely was confined to single events in these domains (retirement, health decrements, widowhood) leading to role loss that affected the life satisfaction (Marshall and Bengtson 2011). I would hazard the guess that gerontology was not alone in its emphasis on a narrow span of years, a limited number of transitions (such as the large amount of research on school to work transitions), and taking the individual as the major unit of analysis. However, the foundations had been laid for a more inclusive, more powerful, and therefore more useful theoretical perspective—the life course perspective.

2.3 Progress Made in laying the Foundations for a Contemporary Life Course Perspective

I want to emphasize the progress that has been made. Theorizing that informed research (and was in turn informed by research) shifted from a static look at the individual at one point in the life course, or a focus on individual, short term transitions or turning points, to consider individuals moving over longer stretches of time. Individuals were now seen not in isolation but in relation to an age-related or age graded social structure—sometimes defined in terms of age categories or strata, and sometimes defined in terms of human development over successive life stages. The 'life course perspective' was beginning to take shape.

2.4 Initial Principles of the Life Course Perspective

The first formal statement of the life course perspective was by Leonard D. Cain, Jr. in 1964, who drew on other sociologists but also on scholarship as wide ranging as anthropology, psychology and history (see Marshall and Clarke 2010). Later, Abeles and Riley (1977) outlined three central premises that still form the core of the life course perspective: that (1) developmental change and aging represent a continuous process; (2) change occurs in interrelated social, psychological, and biological domains, and (3) life-course development is multi-determined. Little was said about social institutions and social structure, but these pioneers did set forth a cross-disciplinary research agenda covering domains such as the sense of self and self-esteem; health, physical functioning and stress; social networks and relationships; and work and retirement.

Glen Elder pointed to five principles of the life course perspective; these expanded the three principles Abeles and Riley originally suggested, to emphasize the importance of historical time and place, how linked lives influence behavior, and human agency, incorporating an ecological perspective (Elder 1985). Elder's principle of 'linked lives' is a very broad concept. The principle is most often used in the family context, in which a change in one person's life course affects the life course of other family members. When a woman becomes a parent, she makes her own mother a grandparent—an obvious example of linked lives. Another example, which is to be investigated in the LIVES research program, is that when a person becomes seriously ill, his or her spouse may have to leave paid employment in order to provide care.

Placing the individual life course in historical time is perhaps Elder's major contribution to theorizing the life course, as exemplified by his classic, *Children of the Great Depression* (Elder [1974] 1979). However, in Elder's approach, as that of most North American theorists, social structure was largely conceived in the simplistic and idealist terms of role behavior—as it had been

conceptualized in the age stratification perspective. It was largely European scholars who provide a more materialist view of social structure, a view which I find much more satisfactory.

2.5 A more materialist view of social structure

Swiss-born Martin Kohli emphasized the importance of social institutions, particularly those governing work, in shaping individual lives. He recognized that one could approach the life course as a set of processes describing how and why persons move up and change through the life course, but he argued that, "We have to be interested in the life course as an independent dimension of social structure.... A social fact generated by its own system of rules. In this manner, the life course can be conceptualized as a social institution ... A pattern of rules ordering a key dimension of life" (Kohli 1986: 271). For Kohli, the key dimension was work-- the primary social institution that shaped the entire life course--which he divided into three segments, preparation for work, activity, and retirement.

At Lausanne, Rene Levy (1996, 2009) has been a pioneer in theorizing social structure in a life course perspective, developing a 'theory of life course institutionalization'. As Levy observed (2009:196), "An institutional sector can expand or shrink, thus altering the proportion of a society's members who participate in it, and the forms of their recruitment. Thus, fluctuations of employment according to the business cycle directly influence the number of unemployed persons....". Moreover, "An institutional sector can change its structure and form, influencing processes of upward and downward mobility.... As an example, the Swiss economic structure underwent strong expansion on its middle levels during the sixties and at the beginning of the seventies, affording a large proportion of Swiss workers upward mobility into configurations where their occupational position and income outgrew their educational legitimation...." (2009:196). For Levy, whose major preoccupation was stratification or inequality, work was but one institutional domain, others being education and the family.

2.6 Linking Biography and Structure

Walter Heinz, Helga Krueger, Ansgar Weymann, and others at The University of Bremen brought it all together in their own research center, with the title "Status Passages and Risks in the Life Course" (see Heinz, Huinink and Weymann 2009, Heinz and Marshall 2003 and in the latter, the chapter by Marshall and Mueller for a description of this approach). In this approach, broad social changes at the institutional level influence individual life courses, but people actively struggle to construct their lives over time, and also to alter the factors that structure the life course. Society was seen as increasingly a 'risk society'--- that is, a society in which institutional protections against the vicissitudes of life are diminishing in importance, requiring the individual to more reflexively assume the responsibility to, in effect, self-insure against life course risks (Beck 1992 [1986]; Beck, Giddens and Lash 1994; Giddens 1991). The life course is described in the language of Glaser and Strauss (1971)—status passages, a way of describing careers. Note the plural—the life course is not just about work. One has status passages in different domains. The principle ones that have been studied are: work (including education and retirement), family, and health. And, critically, these domains intersect.

To illustrate, a study by Grunow, Hofmeister and Buchholz (2006) demonstrates the importance of different institutional life course regimes affecting employment transitions of two cohorts of women in Germany and the United States. Using an event-history model, the job entries and exits of a 1940's and 1950's cohort in each country were tracked across three decades. The processes through which the two cohorts transition through parenthood and marriage vary in these two countries. While homemaking as a career option declined in both countries, the life course dynamics differed. Job attainment increased for American women in this life course phase. German women still exit the workforce but at motherhood, rather than at marriage, and they do so for shorter durations. In both countries, interruptions in employment have become more penalizing for

women. The 'female homemaker model' remains more prevalent in West Germany than in the U.S., yet there are fewer opportunities to access childcare, especially for babies and very young children. In Germany, family caregiving is more institutionalized through a "framework of tax incentives, legal requirements to exit around pregnancy and birth, and lack of support for employed parenting without an unpaid caregiver" (Grunow *et al.* 2006: 122).

In Switzerland, Buchmann and her associates have examined in great detail the ways in which labor market structures differentially affect women's labor market experiences, describing how labor market structures intersect with women's family situations and their human capital or educational qualifications to influence labor force interruptions such as withdrawal from the labor force to have or care for children (Buchmann, Kriesi, Pfeifer, and Sacchi 2002; 2003). The likelihood that women will leave the workforce is shaped by a number of structural factors, including occupation-specific labor market segments. Clerical jobs, for example, offer favorable conditions for combining work and family because they often offer flexi-time working arrangements. Women in professions such as medical doctors or computer scientists are more likely than clerical workers to exit from the labor market due to family obligations. Different occupational structures offer different openness to part-time work, which in turn affects decisions to exit or remain in the workforce. Other structural factors that are operative include size of the firm, formal authority, and occupational status, sometimes having different effects on leaving work and employment re-entry. The findings are complex but provide strong evidence of how women's lives are shaped by social structure.

Let us turn again to Rene Levy for insight into how social institutions structure life courses, in part by setting conditions influencing people through linked lives. He notes, "The various sectors constituting the institutional order of a society are not all equally central, their centrality depending mainly on the proportion of societal power administered by them. Thus, the macro-social importance of an institutional sector is influenced not only by its internal changes, but also, directly or indirectly, by change in other sectors and its relationships to them" (Levy 2001: 196). He notes, for example, the secular loss of power by the church in Western societies, giving it less control over individual life courses (p. 197). This would include control over family life courses that are less determined than in an earlier era by religious proscription of artificial birth control methods or cohabitation without marriage. Levy also gives the example of the extent to which military conscription has historically contributed to the standardization of the life course for men, but that decreased support for universal compulsory conscription may lead to the disappearance of one stage in the standardized life course (Levy 2009: 31).

2.7 Agency

I need to review one more principle of the life course perspective before turning to the topic of vulnerability, which is so important for the LIVES research program. Elder made 'agency' a formal principle of the life course. The concept of agency was introduced in a more or less metaphorical way in order to highlight individual planning and choice, as a counterpoint to structural constraints and institutions that reproduce social inequality, however, without locating it in a theoretical framework. Agency creates a link with the life course perspective (Heinz and Marshall 2003) because "it implies that the competence of future planning and decision-making are crucial for shaping de-standardized and individualized transitions" (Heinz 2009: 392). De-standardization and individualization of transitions are closely associated with risk, and they imply a strong role for agency. However, as Heinz (2009: 400) observes, there is an "...illusion of freedom, the belief that choices are made freely, in an autonomous way. In regard to the transitions to work such a belief is self-defeating. When in periods of a declining economy and job loss there is no real choice of transition pathways then the competence to plan in a rational manner does not create a job." Heinz goes on to say, "It is more realistic to assume that biographical choices are neither made freely nor with clear preferences, but rather reluctantly in respect to likely risks."

I want to discuss vulnerability next, in the context of the risk society. I will then conclude by addressing how life course research can contribute to policy to protect against vulnerability.

3. Vulnerability, Risk and the Life course

Vulnerability is the core concept of the LIVES project. Vulnerability is well theorized in the proposal for the project, to recognize several different aspects. I would like to highlight some of these, perhaps using a slightly different language.

3.1 Vulnerability can be seen at different levels of analysis

We can speak of vulnerable individuals, categories or groups of people, or societies. For this reason I applaud the intention in LIVES to develop new measures of vulnerability to supplement individual-level measures, gaining the means to measure and research vulnerability of social networks, small communities, and larger social communities.

3.2 Vulnerability has a time dimension, or rather multiple time dimensions

The LIVES project to study the transition from youth to adulthood in second-generation immigrants recognizes the importance of historical time. In this particular instance, the timing of entry into the labor market (and more broadly, into civil society) is greatly influenced by the state of the economy when this transition occurs. As Elder has noted, this principle was well utilized by the developmental psychologist Urie Bronfenbrenner. In his essay, 'Socialization and social class through time and space', Bronfenbrenner (1958) observed that "studies of class and childrearing made sense only when they were arrayed by date of research, their historical time" (Elder 2003: 57). Bronfenbrenner saw this in terms of child-rearing processes, and Elder did the same in his classic book, *Children of the Great Depression*. But the proposed framework for the LIVES study in this area quite appropriately sees historical time as operative at a more structural level in terms of labor market conditions and variability in discrimination against different ethnic groups. Historical time matters in its social psychological and structural shaping of life course transitions and opportunities.

A second dimension of time is individual and experiential. Human development, biological and social psychological, occurs over time. Societies recognize that childhood is a stage of vulnerability, just as they recognize increasing vulnerability in later life. The challenges of addressing vulnerability and maintaining 'robustness' have been well analyzed in the Swilsoo study that provides one of the foundations of the LIVES research program (see various chapters in Guilley, Lalive D'Épinay and Associates 2008)

A third dimension of time is recognized through the research questions that will be pursued concerning the accumulation of disadvantages in the life course, which is simultaneously a way to look at the social structuring of the life course.

3.3 Vulnerability is socially structured

Vulnerability is socially structured in three major ways. The first, as so well documented in the writings of Rene Levy, is through stratification. The poor are more vulnerable than the rich—a question of financial capital. Women are generally more vulnerable than men. Social isolates or those embedded in small social networks are more vulnerable than those with large social networks—or more social capital. At a larger level, communities vary greatly in their vulnerability based on their minority or majority status, whether they have allies, or the physical and social qualities that may mark their neighborhoods or territory as higher or lower in terms of safety and the conditions supportive of good health.

The second way that vulnerability is socially structured is through processes of cumulative disadvantage. Possibly the most active theorizing within the sociology of the life course recently has been in the areas of cumulative advantage, disadvantage, and inequality (Dannefer 2003; DiPrete and Eirich 2006; O’Rand 2003a). Ferraro and his colleagues have engaged in formal theory development, formulating specific hypotheses linking life course principles, through cumulative inequality processes, to later-life outcomes such as variability in self-efficacy or mental and physical health (Ferraro, Shippee and Schafer 2009). O’Rand and Hamil-Luker (2005) traced a “sequentially contingent” process of cumulative disadvantage in terms of heart attack risk while Hayward and Gorman (2004) examined the influence of early-life social conditions on men’s mortality. Willson, Shuey and Elder (2007) muster cautious support for both path dependent and duration dependent processes of cumulative disadvantage affecting self-rated health in later life. While much of the research in cumulative inequality takes health as the dependent variable, the approach is applicable for a wide array of dependent variables in the areas of wealth and social integration.

Cumulative inequality outcomes are seen throughout life, making this an important theoretical development for the sociology of aging but also for understanding life course states and transitions at earlier ages. However, Mayer (2009:417) notes that few studies demonstrate linkages between early initial conditions to late life outcomes. Thus, in their enthusiasm for the plausibility of the cumulative advantage hypothesis—and it must still be considered an hypothesis, given the paucity of data demonstrating long-term causal linkages—researchers in this area should not forget the importance of history, including the effects of changing social institutions and policies. And, of course, the evidence so far for cumulative inequality processes to affect life course outcomes in health, economic security, and social integration is strong enough to underline the importance of longitudinal studies explicitly refining and testing this framework. As the LIVES proposal makes clear, the life course perspective is not a theory. As a perspective it directs our attention to certain phenomena—‘look here, look there’. But the cumulative advantage/disadvantage/inequality research is in my opinion one of the two most promising areas for theory development and testing. (The other promising area is work at the macro or structural level to examine the dynamics of social institutions in various forms of societies, using and extending frameworks such as Esping-Anderson’s (1990) typology of welfare states).

A third way in which vulnerability is socially structured is by a decline in, or lack of, orderliness, in the life course, i.e., by departures from the so-called ‘standardized’ life course. O’Rand (2003b: 693) observes that “The life course – when defined as interdependent sequences of age-related social roles across life domains (family, education, work, health, leisure) – is a product of the linkages among state (welfare), market and familial (gender) institutions and demographic behaviors across the life span. When these linkages are tightly coupled and universally salient in a population their coherence and normative strength lead to a more highly institutionalized, age-graded life course. Alternatively, when these linkages are loosely coupled, variability (de-institutionalization) in the life course increases: the relationship of age to role transitions weakens and the synchronization of roles across life domains becomes less standardized.”

Since 1978, several empirical studies and theoretical articles have questioned the extent to which the social institution of the life course is now or was ever highly standardized, and the consequences of not following a standardized life course for individuals. If a relatively structured life course promotes stability, reduces vulnerability and helps vulnerable people to navigate the life course successfully, then changes to standardization can be highly consequential. Hogan (1978) examined the passage to adulthood and the extent to which a standardized ordering of life course transitions was in fact realized. A ‘standard’ ordering pattern would be completion of schooling, securing a job, and then marrying. He found that about a fifth to a third of US males born between 1907 and 1952 had non-normative pathways, with important birth-cohort differences due largely

to two factors: extending educational attainment to the college level, and being engaged in military service. He also found ethnic differences, with Anglos (compared to Hispanic and black) most likely to experience normative transitions, due largely to their higher rates of college attainment. Relevant to the specific topic of vulnerability, Hogan also found that 'disorderly' transitions had consequences, especially in terms of marital disruption and, in a related study (Hogan 1980), lower earnings returns to education and lower overall earnings.

Rindfuss, Swicegood and Rosenfeld (1987) subsequently explored a more complex model of disorderliness in early life course transitions to parenthood, and found considerable disorder in non-family events, producing more complex sequences than had been described by Hogan. Over half of men and women in the National Longitudinal Survey of the High School Class of 1972 had 'deviant' sequences of states. Finally, several chapters in a recent book by Settersten, Furstenberg and Rumbaut (2005), have addressed theoretical issues about the 'disorderliness of the transition to adulthood, using highly sophisticated statistical methods, and addressing a wide array of consequences of different life course patterns in this transition².

The articles reviewed above document departures from the standardized life course leading into adulthood and some of their consequences. A distinct literature examines departures from the standardized life course, and their consequences, in the changing transition to retirement. Critique of the standardization argument goes back at least to 1960, when Wilensky (1960; 1961) argued that few American workers at the middle of the last century had orderly careers. Within the single life course segment of the working years, some types of industrial or occupational sectors offer more stable and predictable opportunities for a career, while other sectors do not. This is recognized by the importance of labor market segmentation theory, a key approach underlying research in industrial sociology or the sociology of work and occupations. The primary distinction has been that between firms with internal labor markets, and firms that employ unstructured, open labor markets (see Sørensen 1986 and, for an example, Marshall, Morgan and Haviland 2010; McMullin and Marshall 2010). However, Blossfeld and Mayer (1988) showed that even a more complex four-fold typology of types of labor market structures is not highly effective to characterize the occupational life course. Major changes in the past century in the age patterning of labor force participation and changes in the timing of retirement are now well documented (e.g. Cahill, Giandrea and Quinn 2006; Carr 1966; Hardy 2006). As one example, since the 1980s, there have been major changes in the timing of retirement, shaped by both public (Kohli et al. 1991) and private sector policies (Marshall 2009).

While the standardized life course does not well describe reality as experienced by most individuals, it does have a reality in social policy in that the tri-partite view of the life course in terms of preparation for work, stable work lives, and retirement, is assumed in welfare state provisions for income security, education, and family supports. To maximize public or private-sector pensions, for example, one would ideally make the transition from education to work in a timely manner, have a stable working career, and retire at a predictable age with a good pension. This ideal pattern is not met by a majority of people and there are systematic variations from the pattern by gender, class and race (Marshall 2009; Moen, Sweet and Swisher 2005; Myles and Street 1995).

One of the ways in which the life course can be argued to be de-standardized is through the reinforcing effects of industrial change, weakening of the welfare state, and globalization, leading to risk being devolved from social institutions to individuals. This leads us to the related area of the risk society and its relationship to the life course.

3.4 Risk Society

The risk society is one in which social institutions provide less 'insurance' against the vicissitudes of life, such as job loss or loss of one's health, and the individual is expected to assume responsibility to navigate these risks. Some risks, such as the risk of income loss with retirement, can be anticipated but not with certainty (for example, unexpected 'early retirement' because of job loss or the need to provide family care). DiPrete (2002) addresses unanticipated events in the context of stratification and life course mobility under different welfare regimes. He argues that occupation or social class may be poor indexes of income, particularly in an era of globalization and rapid technological change. Challenging older views that social class could be indexed by the occupation of the main breadwinner, he suggests that the household should be the unit of analysis, and that within the household may be found two or more people whose occupational earnings contribute to social class position. But long run or 'permanent' income is increasingly hard to predict in global economies, and more so when considering household income, where different contributors may have increasingly unstable labor force and earnings trajectories³. Different welfare regimes provide various degrees of protection for such instability: "... a household's standard of living in a modern welfare state often depends upon social welfare programs whose eligibility rules and generosity are not direct functions of own or breadwinner's occupation or class" (DiPrete 2002: 271).

DiPrete endorses Sørensen's (2000) point that long-term, rather than single point in time, wealth is critical for social class. Thus, "A person who obtains a higher education will orient her lifestyle not to the level of income in her youth, but to the long-term expected living conditions corresponding to the wealth associated with her human capital (Sørensen 2000: 1539, in DiPrete 2000: 272). But to do so requires long-range estimates, while the future cannot be anticipated accurately. In addition to individual-level factors that affect mobility either upward or downward ('life course risks'), DiPrete's household-focused approach examines "... cross-national variation in rates of union formation, patterns of cohabitation, rates of childbirth, rates of union dissolution in the presence and absence of children, the level of 'assortative mating,' and interdependencies between the labor force activity of household adults" (DiPrete2002: 276), and stresses the importance of the nature of the welfare state regime, which can cushion possibly adverse effects of these factors on household mobility. Thus, his analyses rely on the life course principles that linked lives must be taken seriously, and that the changing social structure and the individual biography intersect. Blossfeld and colleagues pursue this line of reasoning in an impressive program of international comparative research (Blossfeld, Mills, and Bernardi 2006; Blossfeld, Buchholz, and Hofacker 2006; Blossfeld, Klijzing, Mills, and Kurz 2006).

3.5 Chance Events

As we have seen, the notion of a structured and predictable (institutionalized life course) was an important plank in the life course theory platform, but there have long been caveats to the idea that structure determines biography. Pearlin (1982: 57) notes, "Events that are bound to family transitions represent only part of the range of events to which people are exposed. There are also the more eruptive and less predictable events of life, which stand in sharp contrast to the normative events that can be forecast far in advance of their actual occurrence. Being the victim of an accident or of a crime are rather extreme examples of unforeseen life events that stand outside scheduled transitions. They are then events to which all of us are vulnerable. But even those events that are more common, such as divorce or illness, can be considered as unscheduled. Although events of this type may be widespread and although they may not descend on us entirely without warning, we still do not plan for such exigencies in the same way that many people plan some day to be married and have children."

In the past quarter century, Pearlin's call for attention to unanticipated life course events has been little heeded. Shanahan and Porfeli (2007) recognize that 'chance' is a tricky concept that goes well beyond probability or statistical odds, and they argue that four criteria determine whether one

should consider chance to be of interest or operative in a life course context: chance events are unlikely occurrences; they cause changes in a life course (even though the causal pathways may be very complex); they are unintended; and they are events that call for an explanation because of their social significance. In addition, as our earlier discussion of the risk society makes clear, social institutions play highly variable roles in assisting individuals who suffer chance events. This takes us to the realm of public policy, which would ideally provide protection for those who are structurally disadvantaged but also for all people against unpredictable or chance events that can adversely affect their lives.

4. The Life Course and Public Policy

I am delighted that the LIVES research program explicitly examines public policy in relation to the life course, and with the intention of taking a long-lives approach rather than simply examining the short-term effects of a policy in shaping the outcomes of a single life course transition, such as loss of a job, or birth of a child (proposal, p. 6). The structure of LIVES, giving IP 3 the mandate to work collaboratively with other IPs, especially those dealing with work, family and health issues, has great promise to examine the role of both public and corporate policies in shaping opportunities and constraints over the life course. In the little time available to me I would like to suggest a challenge to IP3, "Social policies and the life courses. Individuals across institutions, families, and health", as well as to the entire cadre of LIVES researchers in all its projects. That challenge is to build on the knowledge accumulated through LIVES to contribute to the development of new policies with a life course component.

In the life course perspective, individuals are seen as born into a society that features a structured set of positions to be occupied over the course of their lives, and a set of mechanisms that set constraints or opportunities for mobility through this structured field. People can modify the social structure of the life course, particularly through concerted social action, but in turn, the socially structured life course is confronted as a material fact; it is something that needs to be navigated. The research dealing with social structure and the social institutions that shape people's life courses has focused on the effects of public policy in shaping the life course (for a superb example see Leisering and Leibfried 1999). However, the life course perspective has only recently begun to be actively and explicitly applied in the service of public policy development (rather than just examining it). To my knowledge, the two major examples of this are "Flexibility" policies found in Denmark and elsewhere in Europe (Klammer 2006), and the Policy Research Initiative (or PRI), a Canadian exercise which draws in part on Flexicurity initiatives (Cooke and Platman 2009; Hunseley 2006). I will draw on the Canadian example (see Marshall 2009 and Marshall and McMullin 2010 for detailed accounts).

The Canadian government has maintained an innovative Policy Research Initiative (PRI) since 1996⁴. In 2004, as one of its many activities, it explicitly invoked the life course perspective. The intention was to "provide the qualitative and quantitative language that is needed to move towards integrated analysis" across three streams: "Qualitative studies of individuals, social institutions and networks- especially the lives of the people and institutions that shape our understanding of the need for, and design of, public policies that affect those lives; ... Empirical analysis of the characteristics of people and social institutions - and of trends over time..."; and "The description, design and assessment of programs and policies, the measurement of their effectiveness, and support of arrangements that hold responsible agencies to account for the way those policies are implemented" (Hicks 2006a: 3)⁵. With this change came a new "focus on supporting the work of the policy committees of the Coordinating Committee of Deputy Ministers."

The PRI continues to support public policy development by fostering and nourishing relationships among federal policy community, think-tank, and academic actors. It also maintains a Policy

Research Data Group. It holds seminars and round-tables (in some of which I have participated) and it actively disseminates policy reports not only to high-level government officials (up to the deputy minister level) but also to policy think tanks and the academic community.

Just how is the life course perspective invoked in the PRI exercise? Early PRI documents said very little explicitly about the conceptual apparatus of the life course perspective or 'approach'. Rather, they moved quickly to the articulation of a framework for policy. However, over the past five years academic involvement has been encouraged. An important component of the PRI initiative on Population Aging and Life-Course Flexibility has been the development by Statistics Canada of a specific analytical tool, called Life-Paths, involving sophisticated simulations and record linkage approaches (see for example: Légaré, Busque, Vézina and Décarie 2007 for a description of the model and an application to health trajectory analysis; and Voyer 2005 for an overview of statistical initiatives relevant to the PRI).

One of the five PRI projects, "Population Aging and Life-Course Flexibility", "...aims at analyzing the social and economic effects of aging populations.... this project studies how better flexibility in organizing one's time could contribute to reducing anticipated labour shortages, while at the same time obtaining important social gains" (Voyer 2004: 5). One clear objective of the PRI is based on the assumption that the life course should be restructured so as to enable and motivate people to remain working for more years than is now the case⁶. A project report, Encouraging Choice in Work and Retirement (PRI Project, October 2005:1) has this to say:

"Life-course analysis is beginning to enrich public policy. It is a research and analytical framework that permits the linking of longitudinal research – understanding the life context and the complicated inter-relationships of experiences, transitions and connectedness – to more traditional cross-sectional and time-series analysis, and to coordinate the findings with other tools and models. It allows us to understand the interactions of social and economic dimensions of diverse life trajectories. We can take cognizance of the need of individuals at different stages in the life cycle to have access to different kinds of resources – money, time, information and social support. We can consider how different point-in-time experiences may play out over life courses, and how policy interventions might influence and interact with, not only the targeted event or situation, but also the continuation of life experience."

From 2006, the involvement of academics in the PRI exercise was supported by the Social Sciences and Humanities Research Council of Canada through a project led jointly by Paul Bernard and Susan McDaniel. This group reported its findings in January 2009 at a Policy Dialogue: The Lifecourse as a Policy Lens, held in Ottawa and sponsored by the Policy Research Directorate of Human Resources and Social Development Canada. The Dialogue opened with a major 'synthesis' paper by Bernard and McDaniel (2009), followed by a response panel. Six specific studies were presented that had been designed to "extend the reach of the perspective into areas with policy relevance but that have not been examined previously with a life-course lens" (Bernard and McDaniel 2009). For detailed descriptions of the PRI exercise, see Marshall 2009, and Marshall and McMullin 2010).

The Bernard and McDaniel paper attempts to move beyond the PRI life course initiative and to enrich it, by focusing on the structuring of inequality over the life course. This can be seen as a reaction to the individualism of the perspective as noted above. To do this, they introduce some recent, and some not-so-recent, social theory, particularly that concerning the concept of cumulative advantage but also drawing on theorists such as Bourdieu and Giddens concerning the relationship between what sociologists call action (or agency) and social structure. In my own role in this program, which is somewhat peripheral, I have urged attention to the importance of the 'linked lives' principle of the life course (which I shall not discuss here as it is so well understood by

life course researchers at Lausanne), and to two other things—and I recommend these directions to your LIVES program as well.

(1) Pay attention to history in shaping life course policies

Elder's second principle of the life course, which speaks to the importance of historical time and place, is critical, if it can be agreed that we can learn something from history. For example, the government of Québec, discussing reform of the Québec Pension Plan took history into account, arguing that the elderly should receive good pensions even if benefits exceeded contributions, because they went through difficult economic times and contributed to subsequent economic benefit of later generations, and also because they underwent the hardships of the Second World War (Quebec 1996).

Canadian policies governing benefit eligibility to veterans also recognize historical factors, although weighing these factors is frequently contested. The traditional veterans (of World Wars I and II, and the Korean War) receive a broader range of benefits than the more recent, Canadian Forces Veterans (with peace-keeping, peace-making service, and some war service). And benefits also differ within these groups depending on service theater and intensity of service (Struthers 2004)⁷. These examples also speak to Elder's third principle, which emphasizes the importance of timing. It is the individual's intersection with history that counts – an insight voiced by C. Wright Mills (1959) in his classic book, *The Sociological Imagination*, in which he writes that the sociologist must study the relationship between personal troubles and public issues, and between biography and history. This intersection makes cohort analysis critical for understanding the fate of people. Birth cohort can determine whether people are already in the workforce or trying to enter the workforce as the economy enters into a historical period of decline or of boom or, to refer to a example cited in the LIVES project proposal, the transition of second generation immigrants to adulthood through entry to work can be altered by the attitudes toward ethnic out-groups as the time of that transition. Generally, entry is much more difficult that retention in periods of economic decline such as depressions.

Similarly, historical changes in a legal pension age will have different effects on different cohorts. There are undoubtedly strong cohort effects in relation to the changing policies concerning retirement timing that first promoted 'early exit' (Kohli *et al.* 1991) and then promoted a shift to extension of working life (Guillemard 1997) Consider three cohorts. The earliest of these, now fully in retirement or deceased, entered the workforce holding expectations for employment to a standardized retirement age (such as in Canada or the United States, age 65, earlier but still standardized in most European countries) and completed their careers under those conditions. A slightly younger cohort would have entered employment under the standardized life course assumption, only to be surprised by changing policies and norms encouraging early exit. The third cohort, younger than the second, would be caught by the two policy changes and find themselves in an era where public policies in highly developed economies are now almost universally moving to encourage later retirement.

The intersection of history and biography as it influences different cohorts is raised in a recent issue brief from the Center for Retirement Research. Despite concerns about the baby boom generation being too consumer-oriented to save for retirement, data from the U.S. Government's Survey of Consumer Finances from 1983 through 2001 showed remarkable stability in the ratio of wealth to income. This, the report argues, would be comforting until history is taken into account, for during this period: 1. There was a huge shift from defined benefit to defined contribution pension plans, 2. Interest rates fell, 3. Life expectancy increased dramatically, such that a given amount of wealth has to support a longer period of retirement, and 4. Health care costs rose substantially (Delorme, Munnell, and Webb 2006). These facts illustrate that policy development has to look at the experience of cohorts in their historical context if it is to be meaningful. Each of

these four factors increased the vulnerability of cohorts to fall into economic insecurity in the retirement years.

The principle of life course analysis that directs attention to history and the historical context provides a valuable remedy to policy thrusts that are based on 'apocalyptic' or 'voodoo' demography (terms used by Robertson 1979, and McDaniel 1987). Historical analyses, such as those by Townsend (1981) and Walker (1981; 2000) for the European situation, have been valuable in showing how pension policy changes acted to initially create the association between old age and retirement, foster negative attitudes toward the elderly and, subsequently redefine the retirement period and lower the entry to 'old age', to the point where retirement and old age became dissociated. Sheppard, Myles and Polivka (1996: 605) point out that, "Much of the 'intergenerational conflict' (or competition, or tension) discussion is characterized by a virtually total ignorance of any historical perspective. At best, there might be some reference to experiences and data going back as far as ten to twenty years".⁸

(2) Focus attention towards social institutions that structure the life course

The German sociologist Karl Ulrich Mayer has argued that one goal of using the life course perspective "is to understand how institutions and policies on the macro-and meso-level of societies influence and pattern individual life courses in the interrelated form of educational tracks, employment trajectories and family histories" (Mayer 2000). Canadian sociologist Paul Bernard noted that social institutions "... play a key role in shaping life courses, through their policies in the fields of health, education, social assistance, urban affairs, transportation, the environment and so on", and called for comparative life-course research, which will direct attention in the perspective away from individualism (Bernard 2007: 15)

From the middle of the last century, many societies adopted education policies that extended the years of adolescence and education, delaying the entry to work. As I mentioned earlier, since the 1980s we have seen a significant shift in many countries from policies supporting early withdrawal from the labor force to policies designed to reverse the trend towards early retirement and promote retention of workers to later years. The early policy initiatives to promote 'early exit' from the workforce were motivated primarily by a concern to create job vacancies for the large baby-boom cohort (Kohli, Rein, Guillemard, and van Gunsteren, 1991; McMullin, Cooke and Tomchick, 2005; Schmähl 1989). The shift in policy has been motivated by a concern to reduce the years of draw-down on pensions and state health care benefits while increasing the years of tax and contribution support for such state programs; in other words, as a means to reduce the so-called 'pension burden'. However, a second reason for this policy shift to promote longer years of working life is to meet labor force demands (Penner, Perun, and Steuerle 2002). The current policy direction faces difficulties precisely because it runs counter to previous policies that first established age 65 as a normal retirement age in North America, and then acted to promote 'early retirement' in relation to that normative age. As Penner *et al.* (2002: 6) state:

"Many of the economic and institutional barriers to working longer evolved when there was reason to make room for the giant cohorts of baby boomers working their way up the career ladder. Often, pressures to downsize were much stronger than pressures to retain valuable human capital. Early retirement provided a relatively painless way to shed workers. It was also a time when mandatory retirement was legal, life expectancy was shorter, health at any age was more fragile, and many more jobs were physically demanding."

The timing of withdrawal from the labor force is thus much more than simply an economic issue; its normative and institutional context make it also a sociological issue. I believe it is fair to say that most of the policy options are framed by economists preoccupied with either pension or labor force issues, but the options should be viewed in a broader social context as well. Given current

retirement patterns in the advanced economies, a typical citizen can expect to spend about one-third of his or her adult life in retirement. This was certainly not the expectation when the institutions that have shaped the working life course, such as state pension systems, were first put into place. The policy issues in this area, therefore, touch in important ways the expectations, plans and hopes of citizens. As Rick Settersten (also a member of the LIVES international advisory committee) has put it:

"...the welfare state is, even in America, the only 'overarching agency' – to use Leisering's (2003) term – that has direct and indirect bearings on the entire life course, some effects of which may be unintended. Yet welfare states rarely address the life course as a whole, instead providing spot coverage around specific periods of vulnerability and risk or specific transitions. A policy that affects the life course is not the same as a life-course policy designed with the whole of life in mind and meant to connect and integrate different life periods." [Settersten 2005: 551 'Stress is mine']

Why not, then, make use of the principles of the life course, and the findings of research conducted in that perspective, to explicitly formulate policy options that are 'life course friendly'? (see Guillemand 1997; Myles and Street 1995) LIVES would be an ideal vehicle to provide scientific input for such an exercise, but this exercise would, to be successful, require extensive and formalized relationships with governmental authorities in Switzerland, probably at the highest level but also at smaller levels such as the cantons.

A useful addition to the PRI life course dialogue is that it draws on a distinction that had arisen in the academic life course discourse between life course changes that occur more or less through accretion and those attributable to what they call 'shocks' (a term in common usage in economics but less so in sociology). Thus, Bernard and McDaniel (2009: 45) argue, "Life courses proceed by accretion of the various dimensions. Individuals build their lives through typically small increments, compatible additions to what already constitutes the core of their life course. Voluntary, 'strategic' changes are obviously greater in youth than later on, when a first job, a spouse, a place to live are selected...Constraints as well as opportunities are shaped by the past, path dependency exerts its deadweight, and even aspirations and expectations become tailored, to some extent, to earlier commitments". However, they correctly maintain that we could not understand most people's life courses just through that idea, because as life goes on, it is often interrupted by 'shocks'. Their examples are "A lost job, an accident, a sick parent or child, a divorce, a mortgage foreclosure often present major crises" (Bernard and McDaniel 2009: 45). This point resonates very well with the LIVES project to investigate vulnerability in a risk society. A distinction should be made between 'shocks' that occur more or less randomly and whose risks are incalculable (e.g. losing one's home in a tornado or gas furnace explosion) and those that might be subject to at least some calculation of risk in a 'risk society' (see Beck 1992, Giddens 1991). The former may be referred to as 'chance events' (Shanahan and Porfeli 2007) and it is precisely for these events that many public, social and corporate policies are constructed—disability insurance, unemployment insurance, life insurance, home insurance, and state provision of disaster relief would be examples.

5. Conclusion

The life course perspective is not a theory—it is a perspective, by which I mean it is a way of looking. It tells us what is important for us to address in our research. It says, 'pay attention' to this and to that. The LIVES project is destined to make an enormously valuable contribution to our understanding of the life course because it brings together an experienced, interdisciplinary and talented research team dedicated to using the best conceptual tools from that perspective. Its use of both qualitative and quantitative methods will enhance our understanding of the life course in general, but the additional lens looking at the life course in relation to vulnerability provides a rare niche for innovative research. In a way, I feel like I have been 'preaching to the choir', when I

commend your commitment to both look at individual life course patterns, or biographies over time, and the social institutions that shape these biographies in an ever-changing risk society. Theories can be developed within or in relation to the life course perspective, and I anticipate some strong theorizing based on, and extending, the cumulative advantage/disadvantage/ inequality approach. And finally, you recognize that your research area has enormous policy relevance—what could be more relevant than securing a better understanding of the complex of social and institutional factors that interact with individual and biographical factors to shape people's life circumstances over time? I only urge you all, who are connected with LIVES as researchers, administrators, funders, or sympathizers, to push forward as well in the application of your knowledge for public policy. This should not be yet another instance of researches producing valuable knowledge and then handing it over to others to apply. Rather, I think it would be preferable and more efficient to formalize partnerships with decision-makers who would find the insights from LIVES research to be useful from a policy perspective.

It has been an honor, a privilege, and a pleasure to address you on this joyful occasion in which the LIVES project is officially launched. I know that it has taken years of hard, and productive, effort to reach this point and I wish you the greatest success.

Notes

1. These three dimensions have a current life in World Health Organization policy promoting "Active Aging".
2. See especially Mouw (2005) on order and disorder in structured pathways to adulthood and Shanahan, Porfeli, Mortimer and Erickson (2005) on subjective pathways to adulthood.
3. DiPrete draws on Esping-Anderson's (1999) "...two 'Trojan Horses' of the modern welfare state, namely (1) the risks arising from 'flexibilization' of the labor market ... and the inability of countries with more regulated labor markets to maintain adequate employment levels and avoid long-term unemployment, and (2) family instability..." and their life course implications" (DiPrete 2002: 277).
4. The life course is one of several areas pursued by the PRI, whose mission is to conduct research in support of the Canadian government's medium term agenda, focusing on 'horizontal' issues (inter-ministerial, multi-area), and to ensure the transfer of knowledge to policy makers. Other areas include the impact.
5. This, and other quotations, are based the "Background" section of the PRI website.
6. The PRI initiative also deals with family life course issues, which I have not the time to address here. These two domains obviously interact (Hareven 1982; Marshall 2006; Marshall and Mueller 2002; Matthews and Campbell 1995).
7. In the United States, recent efforts to legislate a new G.I. Bill recognize the importance of history in a similar way. The amount provided for post-release education has fallen proportionate to costs. Senators Webb and Hagel, main proponents of the bi-partisan bill, considered current tuition coverage reasonable in peace time but not for those with war service in Iraq or Afghanistan.
8. In addition to its critique of demographic determinism and ahistorical policy formation, the life course perspectives offer a critique of individualist assumptions that frequently

underlie public and corporate policy. It is difficult to find public policy levers at that micro level of analysis. Individual-level rationality underlying economic models (in sociology, 'rational-choice' models) can take policy analysis and formation only so far, because people's choices are constrained by social structure and by the contingencies of their lived lives.

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