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The Impact of Education on the Life Course and Life Transitions. A Reserve Perspective

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Abstract

This paper develops a perspective on education as reserves unfolding in individual life courses. The reserve perspective highlights the protective and time-oriented dimensions of resources to deal with vulnerability over the life course, particularly by stressing their dynamics of constitution, activation, and reconstitution, to avoid, cope with, or recover from critical life events. Using the reserve perspective to review education's effect on individual resilience in relation to historical contexts, we aim to contribute to the study of the role of education in the long-term dynamics of vulnerability across the life course. In particular, our narrative delineates some of the ways education as a social setting became a crucial determinant of secure, although gendered, individual life course during the historical phase of life course standardization and how its function has evolved in recent decades to favor more agency and less institutionalized security through individualized paths of (re)constitution and activation.

Title

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Introduction

Overall, education is considered an important issue in modern societies. At the macro level, education is a social institution at the heart of modern state development and economic expansion (Hadjar and Becker 2009). At the micro level, the importance of education for life chances has been acknowledged regarding a variety of outcomes (McMahon and Oketch 2013; Pallas, 2000). Recently, empirical studies have revealed the importance of education in overcoming specific life transitions or disruptive events, such as childbirth (Giudici and Gauthier 2009), divorce (Hogendoorn et al. 2020), and unemployment (Fritschi 2018; Núñez and Livanos 2010; Weber, 2006). However, the time-oriented mechanisms through which education as a resource impacts the life course and life transitions have not been well delineated. We address this issue and propose reconsidering education's role in the long-term development of individual resilience over recent historical time, using the concept of reserves. In doing so, we pursue a two-fold and complementary purpose. First, we aim to develop a better understanding of the influence of individual trajectories of education on the unfolding of vulnerability in the life course. Second, we contribute to anchor in social sciences the reserve perspective, a perspective that has emerged in the psychological sciences.

Cullati et al. (2018) recently proposed the narrative of reserve as a theoretical framework for understanding the development and onset of vulnerability over the life course. Reserves are resources that are not required for immediate use but which, when accumulated to a sufficient extent, are available to help one recover from life shocks and adversity, social or economic stressors, or difficult transitory periods. In other words, this approach focuses on the protective aspect of a certain level of resources to avoid negative transitions or fight against adverse circumstances while stressing the time dimension of these resources through

their process of accumulation, activation, and reconstitution across individual trajectories. Based on this previous work, we focus on education, considering it a crucial reserve for the entire life course through its many social implications. In particular, we propose considering its changing role in relation to recent sociohistorical changes that affect contemporary Western societies.

Historical time's importance and impact on individual development is one of the central principles of life course theory, which stresses the critical articulation of historical contexts and individual trajectories and helps explain how social structures shape human development (Elder et al. 2003; Mayer 2004). In this framework, educational reserves are expected to show a distinct set of attributes and meanings according to historical periods. In particular, to make sense of the historical changes in reserves in the recent decades, we use the standardization/destandardization framework Kohli (1986) proposed and others later nuanced (e.g. Wingens 2022; Brückner and Mayer 2005).

In the next section of this paper, we present a theoretical discussion of the reserve perspective, notably in contrast to the concepts of resource and capital. We also discuss its advantages, focusing on education and its issues in relation to the sociohistorical context. Then, the following two sections address the historical transformations of education as reserves in the standardization (1945-1970) and destandardization (since the 1970s) periods. The case of Switzerland notably illustrates our argument¹, although we occasionally use international references on Western societies. Throughout the two main historical periods, we discuss increasingly important dimensions of educational reserves: modes of accumulation, activation, the need for reconstitution and maintenance, and thresholds that must be reached to impact the life course effectively. In the last section, we return to the rationale to adopt the reserve perspective on education in life course studies.

The reserve perspective: education and the historical context

As defined above, reserves are resources that are not required for immediate use but which, when sufficiently accumulated, are available to help one face difficult episodes in life (Cullati et al. 2018). Considering life course studies include vulnerability as a lack of resources that makes the occurrence of critical events more likely and the recovery from such events more difficult (Spini et al. 2017), reserve dynamics represent the protective dimension of such processes. Various time dimensions of reserves are considered of prime importance: their constitution, their activation when one faces a critical life event, their depletion after use, and their possible later reconstitution. All those time dimensions stress the underlying life course processes of reserves. Considering reserves compels us to respect certain crucial conditions (Cullati et al. 2018). First, reserves are resources that take time to accumulate and therefore should not normally be spent in daily life. Second, a low level of reserves decreases individuals' adaptability to life circumstances and the capacity to cope with life shocks lower, if not impossible. Furthermore, below a certain threshold, returning to a functional level of reserves is unlikely, which illustrates cumulative disadvantage processes (Dannefer 2020).

To address resources' impact on personal lives, social science disciplines have, for the most part, used the concepts of social, economic, and cultural capital (Bourdieu 1986; Bourdieu and Passeron 1994) to refer to assets that individuals strategically accumulate and invest in to promote their life goals, be they economic wealth, social or spatial mobility, family formation or maintenance, happiness, or well-being. This is the case for education, which that has long been studied as an important determinant of individual life course (Elder 1999). In economics, education is a central component of *human capital* (Becker 1993), which is defined as knowledge and skills increasing one's ability to engage in the labor market and be productive. In this approach, education is seen as an economic investment. At

the individual level, it involves the idea of a rational actor trying to optimize their prospective gain.

In general, however, the concepts of human or cultural capitals in which education was encapsulated make it difficult to understand individuals' problems when they face negative circumstances, as such concepts are turned toward accumulation/growth/development rather than resistance against negative odds. In addition, they tend to consider education a fixed asset that is attributed once and for all relatively early in the life course and do not pay attention to the dynamics of such assets throughout an individuals' life (Widmer et al. 2023). Overall, the narrative of capitals does not straightforwardly encapsulate the life-long processes by which individuals manage to deal with adverse circumstances. Therefore, its usefulness in life course and vulnerability research is limited.

Psychologists were the first to study education in term of reserves through the concept of cognitive reserve: as lifetime experience, education attainment helps people protect themselves from and cope with brain damage, helping reduce the risk of dementia development or slowing memory decline (Stern 2002, 2009; Ihle et al. 2023). As mentioned in the introduction, the implications of education refer to various outcomes. Overall, studies have shown that individuals with higher-level diplomas tend to perform better in their life course regarding their physical and mental health (Siegel et al. 2009; Ross and Mirowsky 1999), their socioeconomic situation (Oris et al. 2017; Vandecasteele 2011; Núñez and Livanos 2010), and social integration (Girardin 2022; Ferlander 2007; Lin 1995). Therefore, beyond the cognitive lens, education can be considered an important reserve to deal with vulnerability over the life course in various life areas. In this context, education's positive effects on health and integration may be explained by the provided knowledge, skills, values, and behaviors but are also mediated by education's socioeconomic effects (Ross and Mirowsky 2010; Pallas 2000). We build here on those results and specifically explore

education as reserves through its socioeconomic implications as a crucial element to understand vulnerability and resilience dynamics across the life course. Moreover, examining education as reserves implies paying attention to the ways that individuals constitute, activate, and reconstitute their educational resources throughout their lives as well as under which circumstances such reserves are useful in avoiding, coping with, or recovering from adverse events or non-normative transitions.

Finally, given historical context's importance in individual trajectories (Elder et al. 2003), considering education as reserves also raises a series of questions about change in its accumulation and activation mechanisms. Based on life course studies, recent historical contexts can be characterized through the standardization/destandardization framework. The hypotheses of (de)standardization of life courses refer to changes in the mode of regulation of individual trajectories and in individual life courses in themselves. They consider the life course until the 1970s as marked by a process of standardization through its sequentialization into distinct and successive stages (i.e., schooling, professional activity, and retirement) and its chronologization, which links each transition to a chronological age. This process is seen as the result of the introduction of systems of rights and public duties stratified by chronological age in most Western countries since the second half of the 19th century. The expansion of a school system into a “phasing institution” (Levy and Bühlmann 2016) is one of the elements that has helped, with the labor market and the retirement system, define and order the three distinct life stages, which are youth, adulthood, and old age (Kohli 2007). Such trends toward a high standardization of individual trajectories have been slowing or even reversed since the 1970s (destandardization hypothesis). Indeed, increasing divorce rates and non-marital cohabitation as well as decreasing fertility rates have disrupted the family life cycle (Smock and Schwartz 2020; Härkönen 2014; Kellerhals and Widmer 2012). Occupational trajectories have become less linear, with increasing unemployment and/or job

changes over the career and increasing variability in ages at transition (Rossier et al. 2023; Giudici and Morselli 2019; Meyer 2018; Schoon et al. 2001). The further expansion of the educational system has contributed to the destandardization process because it has been associated with delayed and more uncertain labor market integration as well as more complex transitions to adulthood, including delayed marriage and childbirth as well as the rise of nonmarital unions (Kellerhals and Widmer 2012; Brückner and Mayer 2005).

Although not without criticism, the (de)standardization hypothesis offers a framework for thinking about recent social change and its impact on individual trajectories (Kohli 2007; Mayer 2004), contrasting two periods that reflect the hypothesized sociocultural change toward greater individualization (Elias 1991; Giddens 1991). The first period, from 1945 to the 1970s, was characterized by a high standardization of life course that minimized uncertainties of life through linear and socially organized trajectories. The most recent period, from the 1970s to the early 21st century, has seen important changes toward an individualization/pluralization of individual life courses, including increasing flexibility and insecurity of trajectories (Kohli 2007; Mayer 2004). While social and economic structures have evolved, as have welfare regimes, the challenges that individuals face and the available resources to deal with have changed. We believe that historical context impacts the way people accumulate, activate, and reconstitute individual reserves.

Standardized life courses: educational reserves as an early determinant of life trajectories

Institutionalization of education as reserves in the life course

The accumulation of educational reserves has become generalized with the macrostructural changes that have occurred since the late 19th century in most Western countries. Since the legal introduction of free compulsory primary school and the prohibition of child labor,

educational systems throughout Western Europe have been engaged in continuous development until the early 21st century (Hadjar and Becker 2009). In the first part of the 20th century, this engagement involved the extension of upper primary school, as supported in Switzerland by the establishment of age 15 as the minimum legal age to work in 1940 (Sutter 2001) and with the institutionalization of vocational training in the 1930s (Bonoli 2016). The prosperous economy following World War II promoted further institutional development of education. From a situation in which there were limited opportunities to go to school and a high degree of dependence on the parental social position, an increasing number of individuals had the chance to advance beyond compulsory schooling (Blossfeld and Shavit 2010; Hadjar and Becker 2009). Therefore, in Switzerland, for instance, nearly 90% of those born since 1955 achieved post compulsory schooling whereas this was the case for less than 60% of those born before 1935 (Falcon 2016a). These developments involved an increasing amount of individuals' time being devoted to the constitution of educational reserves.

In terms of individual trajectories, education expansion went along, in a first step, with the development of instituted educational paths, in which transitions between compulsory and post-compulsory school were self-evident and smooth (Amos 2007; Padiglia 2007). Similarly, the transition to employment, which marked the entry into adult life, tended to be rapid and easy (Kohli 2007). This important social structuring of school trajectories and then school-to-work transitions was especially evident in school systems, such as Switzerland's, characterized by early tracking and the importance of vocational training. More generally, in Western societies, following the standardization process, in a few years, individuals obtained an education, found a job, left their parents, got a partner, and had children (Sapin et al. 2007; Modell et al. 1976).

At the microlevel, formal education has (indirectly) become reserves against vulnerability by ensuring a living standard and helping to enhance life chances beyond social

origin. Initially, the public-school system's advocates promoted it as an instrument to combat poverty and social injustice (Forster 2008) and defended an egalitarian ethos (Domina et al. 2017). In the social context of the standardization period—full employment, relative family stability, and normalized life course—having a post-compulsory diploma played a protective role by providing access to a stable work career and a secure income. In fact, people used educational reserves to identify and benefit from opportunities offered by the context of the collective upward social mobility that occurred in the decades following WWII (Falcon 2016b; Oesch 2015; Blossfeld and Shavit 2010; Elder 1999).

Altogether, educational reserves acquired mainly in the first step of the institutionalized tripartite life course (Kohli 2007) and the standardized work trajectories associated with them influenced living conditions in the long run. In 1979, as in 2011, in Switzerland, elderly individuals who had obtained—a half-century or more earlier in their (standardized) life course—a middle-level diploma were half as likely to fall into poverty as those with a low level of education (Oris et al. 2017). Formal education's long-term influence on economic vulnerability is thereby supported in Switzerland, as elsewhere (Poterba et al. 2013; O'Rand 2006). In this context, education expansion and its associated upward social mobility, by enhancing the accumulation of economic reserves, explained a significant part of the decline in older adults' poverty across cohorts (Oris et al. 2017).

Access to a coherent but gendered set of reserves securing individual life trajectories

Beyond socioeconomic outcomes, stable work careers and their associated secure incomes were crucial factors to access the dominant model of the nuclear family (Rusterholz 2017; Segalen 1981). Indeed, in the standardization period, family relationships were mainly organized in relation to this normative model, according to which family solidarity and sociability should focus on the household, constituted by a married heterosexual couple and

their dependent children, and based on the division and complementarity of gender-based roles (i.e., the father as the only breadwinner and the wife as the person in charge of household tasks and the children's care; Parsons and Bales 1955; Segalen 1981). Some of the major goals of such family units in times of economic growth were upward social mobility and access to consumption of goods (Segalen 1981). Therefore, by providing access to a stable career and secured income, educational reserves provided access to another important set of institutionalized reserves of a relational nature in the family realm that was crucial to the benefit of economic growth and educational expansion.

However, considering education as reserves for the entire population entails an important limitation regarding the abovementioned pattern of reserves associated with formal education: the gendered structuration of the standardized life course (Widmer and Ritschard 2013; Levy et al. 2006). In that respect, education system expansion initially played a part in the attribution of traditional roles mentioned as the basis of the institution of the nuclear family. Indeed, school system aimed mainly, for a long time², to prepare women to fulfill the roles of spouse, mother, and homemaker (Duvoisin 2020; DiPrete and Buchmann 2013; Praz 2006)³. Consequently, women seemed disadvantaged in their trajectories of educational-reserve accumulation and activation because of those limited opportunities in school and then the labor market, resulting in greater vulnerability over their life course and married women's great dependence on their husband's reserves. For instance, to return to education's long-term effects on older adults' material conditions, a Swiss study showed that their relatively lower educational level was the most important explanation of old women's greater poverty levels compared to old men's (Oris et al. 2017). This study also showed the greater risk of poverty among older widows (for international results, see, e.g. Gillen and Kim 2009)⁴, which can be explained by the functioning of welfare systems built on the nuclear family model (Vlachantoni 2012; Oris et al. 2017).

Furthermore, having a higher education was a risk factor for women regarding marital status, increasing the likelihood of divorce (Van Bavel et al. 2018; Kessler 2017) and notably raising the probability of them remaining childless (Kreyenfeld and Konietzka 2017; Duvoisin et al. 2016; Livingston 2015). These results stress the significant incompatibility between educational-professional and family reserves for women during that period. All in all, our review of education as reserves for women shows that the pattern of a coherent and stable set of reserves associated with formal education, which ensured secure life paths and intergenerational transfers of wealth and position, applied in fact mainly to men.

Destandardized life course: toward an individualization of the dynamics linked to the educational reserves

Toward a more individualized accumulation

At the institutional level, educational systems experienced significant changes toward increased flexibility and diversity during the last decade of the 20th century (Triventi et al. 2020; P.N. Blossfeld et al. 2015). In Switzerland, for instance, in the 1990s, vocational training was integrated into the general system of education along with the increasing possibility of bridging various activity branches and relinking vocational training with tertiary education. The early tracking that characterized the Swiss education system thus evolved toward greater permeability (Burger 2021). In the same years, the adoption of a reform of the Matura diploma (i.e., upper secondary school) strongly promoted individual choices of subjects and disciplines in the school curriculum. In tertiary education, the ratification of the Bologna declaration (in 1999) was aimed at creating a European integrated education area to enhance students' mobility and diploma recognition notably⁵. Such changes tend to increase individuals' active roles in shaping their educational pathways.

At the micro level, educational trajectories tend to become more individualized and less linear. This trend was supported by cultural changes encouraging individual aspirations to find “your way” and by economic changes making the labor market more challenging, involving, in particular, more complex transitions to the first job, with an increasing demand for qualifications (Buchholz et al. 2009; Padiglia 2007; Schoon et al. 2001). More frequent discontinuities, reorientations, breaks, or intermediary years increasingly characterize younger’s post-obligatory education (Haas and Hadjar 2020; Schoon and Bynner 2019; Meyer 2018). In this context, individuals’ transitions into and throughout post-compulsory education become a major challenge for the educational system (Ecclestone et al. 2010; Behrens 2007), and students leaving school early is an important concern of Western societies (Cuconato et al. 2016).

Increased activation

Overall, educational reserves tend to be increasingly activated throughout the life course to deal with vulnerability in the destandardized period. Indeed, destandardization of work trajectories imply the decline of stable and full careers as well as destandardization of family trajectories imply the end of the nuclear family’s supremacy (Widmer et al. 2006; De Singly 2001). These trends are associated with increasing hazards, generating a set of “new social risks” (e.g., long-term unemployment, work precariousness, being a part of the working poor, divorce, and single parenthood; Vandecasteele 2011; Bertozzi et al. 2005; Bonoli 2005). Education constitutes, then, important reserves to sustain the negotiation of greater discontinuity and insecurity over the life course. This concerns, for instance, work trajectories by avoiding or reducing the negative consequences of unemployment episodes (Fritschi 2018; Núñez and Livanos 2010; Weber 2006). Also, in the private sphere, people are increasingly activating educational reserves to avoid or deal with divorce (Hogendoorn et al.

2020) and, more generally, to manage greater flexibility in family ties (e.g., higher education increases the chance of repartnering; Di Nallo 2019).

Moreover, education has become generalized as individual reserves for women as well as for men. Indeed, the dynamics of educational reserves tend to lose their collective dimension in the nuclear family, as a decoupling of partners' economical sustainability over the life course is observed. On one hand, men's educational credentials no longer translate into a safety asset for women due to increasing divorce rates. On the other hand, a larger proportion of women have become integrated into the job market and gained greater economic autonomy (Branger 2019; Triventi et al. 2015), underlying an increasing use of educational reserves. It should be noted that, in Western countries, among the younger generations, female educational achievements have caught up with and surpassed those of the men⁶. Logically, such an asset is valorized in the job market. Conversely, in relation with these gains, women's educational reserves no longer tend to compete with marriage and their position in a nuclear family. Indeed, higher education ceased to increase women's divorce risk, as was the case in the standardized period (Kessler 2017; Van Bavel et al. 2018). Education and family are no longer incompatible reserves for women, and education has become a reserve to deal with the challenge of reconciling family and work life. It appears, for instance, by increasing the likelihood of maintaining participation in the labor market after childbirth (Levy 2018; Falcon and Joye 2017; Giudici and Gauthier 2009).

Greater need for reconstitution and maintenance

At the same time that the need to activate educational reserves across the life course has increased, the destandardization period revealed the limits of initial institutional education—represented by possession of a formal diploma—as reserves ensuring a secure life course. Beyond no longer guaranteeing a direct school-to-work transition (Cahuc et al. 2013; Meyer

2018), post-compulsory diplomas no longer secure a stable and long-term professional career and an adequate standard of living. Indeed, the distribution of risk in the labor market does not overlap with the distribution of skills, as it relates to atypical forms of employment (e.g., temporary or partial) that also concern highly educated people (Häusermann et al. 2015; Schwander and Häusermann 2013). The risk of long-term unemployment now also concerns the more educated segments of the population (Antonini 2017). Another illustration of this trend is that in 2017, 57% of the 50-64-year-olds among Swiss social assistance recipients had vocational training or a tertiary diploma (Office fédéral de la statistique 2018).

Along with more discontinuous and challenging individual trajectories that require increasing initial accumulation and activation of educational reserves during the transition to adulthood, the reconstitution and maintenance of such reserves has been raised as an important issue. Contrary to economic reserves, educational reserves may not disappear, such as when used following a disruptive event, but they may become obsolete and therefore insufficient to avoid, cope with, and overcome vulnerabilities. In the standardization period, educational attainment was generally a given, a foundation for continuous and upwardly mobile professional careers, promoting the constitution of other types of reserves (family, health, etc.). With more flexible and less normative life trajectories (increasing disruptive events and discontinuities linked to unemployment risks but also job changes or the decline of the stable nuclear family model), individuals have become more likely to complete and/or assert their initial educational reserves.

The increasing importance of “lifelong learning” since the 1970s (Tuijnman and Boström 2002) exemplifies the increasing need for educational-reserve reconstitution over the life course. It shows that learning is not limited to the early life course and promotes the importance of various forms of learning throughout life, formal and more informal⁷. Although globally oriented in the direction of individual development and well-being (for

instance, in old age; Baeriswyl and Oris 2021), the development of lifelong learning is closely related, in Switzerland as elsewhere, to the socioeconomic context and the issue of employability (Bourdon 2014). At the individual level, by expanding and updating educational reserves, lifelong learning has come in as a response to the new needs created by the process of work-trajectory destandardization and its related vulnerabilities (Rossier et al. 2023), countering in particular the risks of on-the-job deskilling and unemployment (Bertozzi et al. 2005). Interestingly, it is already used in younger adulthood (25-34 years old; von Erlach 2018), notably linked to the challenging transition from school to work and the beginning of a career (Buchholz et al. 2009; Schoon et al. 2001). Conversely, the situation of older workers—who are also more vulnerable in the job market (Oesch 2020; Buchholz et al. 2009)—could be read as a lack of past and present lifelong learning opportunities over the life course, which makes lifelong learning an important issue in aging societies (Kilpi-Jakonen et al. 2015).

Education-reserve maintenance through activities is another important issue in the period of destandardization. It refers to the “use it or lose it” principle of reserves or “the fact that activities help maintain functioning” (Cullati et al. 2018: 553). Regarding education issues, skills not sustained by practices indeed are more likely to become obsolete in the job market (Falter et al. 2007). In other words, interruptions in work trajectories, which are becoming an increasingly common feature of work trajectories in the destandardized period, contribute to a devaluation of educational reserves. This aspect of resource dynamics could be part of unemployment duration’s negative effect on the likelihood of finding a job (Lopes 2021) and long-term negative effect on job prospects among the young unemployed after school-to-work transition (Schoon and Bynner 2019).

This aspect of resource dynamics has some important connections with gender issues because persistent structural inequalities shape women’s career paths, especially those related

to the family sphere and parenthood (Ernst Stähli et al. 2009; Levy et al. 2006). Indeed, women work part-time more often than men (Krone-Germann 2011; Buchholz et al. 2009) if they do not simply interrupt their paid activities until their children grow up (Bian and Wang 2019; Widmer and Ritschard 2013; Buchholz et al. 2009). In any case, the returns of education are undercut in this type of trajectory: evidence has confirmed an employment break's negative effects on careers and wages, more so among the most highly educated women (Jeanrenaud and Kis 2018; Anderson et al. 2002). Similarly, part-time female workers are more likely to be overqualified for their job, with negative consequences for wages and careers (Krone-Germann 2011).

Overall, the increasing need for the maintenance and reconstitution of educational reserves in the destandardized period is reflected in social policy frameworks. In the standardization era, the welfare state compensated—with financial support—for the lack of educational reserves of (rare) individuals who missed the relatively well-paid and stable manual-work opportunities the context of the time offered (Crosnoe and Benner 2016; Oesch 2015). In the destandardized period, due to deindustrialization and delocalization, these opportunities are becoming less frequent. At the same time, as mentioned above, increasing instability in professional trajectories also concerned people with more reserves. In this context, new social policies aim to support individuals in the (re)constitution of their educational reserves. “Activation” measures require vulnerable individuals to overcome their weaknesses—notably, regarding skills—to reenter the labor market swiftly. Training measures have therefore become an important part of state social programs everywhere in Europe (Bonvin 2019; Giraud 2007). Similarly, state social programs offer unemployed adults work placement or subsidized jobs to assert their educational reserves and help them reenter the labor market (Bonvin 2008).

Increasing thresholds

As education expansion has supported economic development, higher education—i.e., educational reserves—for individual life course has become more important (Crosnoe and Benner 2016). Historical changes from the standardization to the destandardization periods have impacted educational reserves thresholds in two ways. First, regarding formal education, thresholds have changed with the general expansion of educational levels. Whereas the development of the school system differentiated between those who had at least a secondary education and others in the standardization period, social stratification research has shown that further education expansion triggered a decline in the value of education (e.g., Ortiz and Rodriguez-Menés 2016). More specifically, a “lift logic” characterizes a large number of life trajectories (Levy et al. 1997), underlying the process by which a general increase in educational levels across cohorts includes an increase in the threshold to be achieved to achieve positive returns. This is reflected in the Swiss system by a weakening of the relative value of vocational training to find a job (Millet 2016). For instance, the analysis of Swiss young people’s professional trajectories between 2000 and 2014 showed that the “protective effect” of vocational training, which initially functioned as a crucial integrator and securer of life paths (Korber and Oesch 2019), t1/19/2024 6:33:00 PMended to shift to tertiary diploma, which is associated with a higher activity rate and fewer unemployment risks (Meyer 2018).

Additionally, a formal diploma, generally acquired in the first stage of the life course according to its tripartite standardized pattern (Kohli 2007), does not seem inherently protective in the destandardization period. Conversely, individuals are increasingly encouraged to complete their initial formal educational reserves through lifelong learning and continuously maintain and assert these reserves through activities, particularly in the job market. This trend refers to a process that may be termed a deinstitutionalization of educational thresholds through the role assigned to individual agency. Reserve constitution

has moved beyond initial formal education, which implies greater diversity in individual educational-reserve patterns, including increasing differentiation within institutional levels of reserve thresholds.

Concluding discussion

The accumulation and activation of educational reserves became highly institutionalized along with the expansion of the formal educational system in the period of standardization of the life course (Kohli 2007). Having a post-compulsory diploma constituted a safeguard for life trajectories—especially for men—notably built on the certainty of finding a stable and well-paying job in the context of economic growth. The activation of educational reserves to deal with the occurrence of critical events, such as unemployment or divorce, was not a real issue because critical events were rare and the labor market situation offered relatively easy reintegration for those who were so affected. In this context, the need for reconstitution and maintenance of educational reserves did not arise. Since the 1970s, following the destandardization trend, the role of education as an individual mean to deal with vulnerability—for men and women—increased while being challenged by historical changes. In this conclusive discussion, we return to the contributions of the reserve perspective in studying education as a resource across the life course, stressing its significance in studying vulnerability and resources in contemporary society.

We found that in the standardized period, the narrative of capitals (e.g., Becker 1993; Bourdieu 1986) reflects relatively well the issues reviewed regarding educational reserves, and it is globally appropriate to study the issue of education as resources for the life course. Indeed, formal education—or, in other words, earning a post-compulsory diploma—was used more often to benefit from the economically growing context—constituting an investment with attractive return (Becker 1993)—than to face adversity. At the same time, our review of

education as reserves contributes to the critical discussion of capital theories regarding the limits of such theories in relation to gender issues (e.g. H-P Blossfeld et al. 2015). Indeed, the analysis of education as “capital” focuses on men’s trajectories and is built on gender-based task division, making it difficult to include women’s situations and the historical change occurring at this level (Silva 2005).

Precisely, in terms of historical changes, the perspective of reserve fits particularly well the study of education as a resource across the life course in recent decades, as it stresses education’s increasing role—for men as well as for women—in dealing with vulnerability and the lifelong dynamic of constitution, activation, and reconstitution of such a resource in destandardized life trajectories. In that respect, we stressed a meaningful and challenging contradiction: on the one hand, there is a greater need for activation of educational reserves to deal with increasing discontinuities and disruptive events throughout life. On the other hand, it is more difficult to achieve and maintain a sufficient threshold of educational reserves enabling individuals to overcome the associated vulnerability. In particular, we stressed the increasing importance of formal tertiary education as an institutional threshold as well as the importance of lifelong learning in the educational-reserve accumulation process. Destandardized life trajectories are associated with an increasing risk of educational-reserve devaluation and an increasing need for maintenance through activities. In this sense, the reserve perspective on education stresses that the accumulation and activation of reserves has become less structured in institutions and therefore more likely to depend on individualized trajectories, individual resources, and personal responsibility.

In this paper, we reviewed education as reserves to deal with vulnerability across the life course throughout recent historical times. For the sake of parsimony, we mainly focused on such issues’ socioeconomic outcomes. Furthermore, we did not study the social inequalities at stake in the reserves’ dynamics beyond some gendered aspects⁸. We also

acknowledge that education is a summary of many dimensions: diplomas, skills, knowledge, cognitive abilities, social networks constituted at school, etc., and that it would be useful to disentangle their respective impact. These limitations point to promising future studies in the field of the construction of vulnerability during the life course. This paper revealed some of the ways education may help overcome vulnerability over the life course while exemplifying the reserve concept's usefulness for the social sciences. The growing consideration of education as a lifelong process in modern society (Blossfeld and von Maurice 2019) is central to this narrative. In terms of social policies, the reserve perspective tends to stress the need to support individuals more thoroughly in the activation and reconstitution of their educational resources, specifically to avoid high vulnerability resulting from cumulative disadvantages through life transitions. This support involves the need for inclusive lifelong learning opportunities beyond formal and initial school programs (Kilpi-Jakonen et al. 2015) as well as unemployment policies that support the activation and enhancement of educational reserves and family policies that may encourage work-life balance and allow women to assert and reconstitute their educational reserves more effectively.

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¹ This choice reflects the regional inscription of the authors, who take advantage of the long and distinguished research tradition on vulnerability and the life course in Switzerland (see Spini and Widmer 2023). In addition, Switzerland is interesting in such a demonstration because of its historical particularities and its integration into the general dynamics affecting Western countries. Indeed, Switzerland has become one of the wealthiest countries in the world, notably taking full advantage of the general economic growth following World War II (Steinberg 2015). However, at the same time, inequalities remain a key dimension of the Swiss society, for instance regarding gender disparities (e.g., in 2016, wages were 12% higher for men; Branger 2019).

² In Switzerland, it was only in 1981 that progressive changes in the representations of girls' education toward equality were legally recognized in the Federal Constitution (Sutter 2001).

³ For instance, in Switzerland, this was in particular done through a differential attribution of skills between girls and boys in distinct school programs (i.e., domestic economy for girls vs. technical orientation for boys) and by limiting women's access to vocational or tertiary education (Sutter 2001).

- ⁴ In these cohorts, divorce was rare; however, divorce seems to have a similar negative impact on women's economic situation (e.g., in Switzerland see Falter 2009).
- ⁵ Across Europe, the Bologna reform, with the introduction of bachelor's and master's degrees, resulted also in the tertiarization of such educational paths as teacher or nurse training and contributed to the general increase in the population's educational level.
- ⁶ In Switzerland, the youngest cohort of women (born after 1985) has more education than their male counterparts (Branger 2019). This trend has been confirmed in a majority of Western countries (Erát 2021; Van Bavel et al. 2018). In this context, married women tend also to be as educated or even more educated than their husbands (Falcon and Joye 2017; Van Bavel et al. 2018). One theory holds that this trend in education distribution has contributed to women's access to the labor market and greater equality in labor division by increasing the likelihood that women earn more than their husbands (Klesment and Van Bavel 2017). In this sense, change in school opportunities and related reserve accumulation tend to contribute to greater gender equality. However, even considered in relation to husbands' education, women's educational-reserve expansion seems insufficient to erase gender-based roles in the family sphere, in which women still primarily do domestic tasks (Ernst Stähli et al. 2009; Van Bavel et al. 2018). This lack of change has consequences for the educational-reserve dynamics throughout the life course, as an example in the next subsection will show.
- ⁷ That is, learning activities organized outside education system and mainly unrecognized by a "state" diploma. This more informal form of learning, also called continuing education, includes a variety of activities (courses, seminars/workshop/conferences, private lessons, or on-the-job trainings) and involves a significant portion of adults in 21st century (Eurostat 2021). For instance, 63% of 15-75-year-old Swiss residents were involved in such educational activities in 2016 (von Erlach 2018).

⁸ Indeed, as defended by Bourdieu through his capital theory (e.g., Bourdieu and Passeron 1994), the meritocratic ideal of the school system must be balanced by its inability to cease intergenerational social reproduction and give everybody the same opportunities, even in more recent times (Blossfeld and Shavit 2010; Falcon 2016a). In that respect, lifelong learning seems to refer to a process of cumulative disadvantages (Kilpi-Jakonen et al. 2015; Pallas 2002), which can also be applied to gender inequalities (Kilpi-Jakonen et al. 2015; Krone-Germann 2011).