Life Courses and Life Chances in a Comparative Perspective

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Introduction

If we want to understand how social forces, constraints and opportunities, shape human lives and if we want to go beyond the universal social conditions of life courses, then three strategies of research can be followed: a) accounting for within-country differences, b) tracing historical changes over time and c) comparing patterns of life courses across societies, i.e. nation-states. I would like to propose that the latter strategy is the most suitable one, since it promises to allow unraveling most effectively variations in those generative mechanisms that bring about marked differences in life course outcomes.

Concentrating on within-country differences will most likely bring to light conditions which are shared by societies of at least a roughly similar level of development and which might only differ between countries in their respective distributions, thus suggesting a focus on compositional effects or what Arthur Stinchcombe (1987) called “demographic explanations”. Concentrating on historical changes over time might again not be that fruitful as long as we examine changes over some years or decades as against changes across centuries (and rarely do we have adequate data for the latter comparison). This is the case because societies rarely change other than very gradually and might even usually exhibit a high degree of persistence in basic institutions. This should be the case even more when any changes of conditions within a country will concern persons who already have lived some portion of their lives under the previous conditions.

The very fact that it makes quite a difference into which society one is born into (or has been adopted into) is hardly disputed. Japanese women and Russian men differ in their life expectancy by thirty years. And although social class differentials in mortality are universal, one can expect to live longer as a lower class Swede than a middle class British. Italian men leave their parental home about ten years later than German ones. Japanese and Italian women seem to share the conviction that motherhood should rather be avoided and delayed than rushed into. Retirement can come as early as age 40 for Greek school teachers, or age 59 for German men and as late as 63 for Swedish men. The proportion of young men and women entering the labor market without any vocational training or more than compulsory schooling varied in 1995 between about 10% in Germany and about 50% in the UK (Solga 2003: 372).

What has been, however, much less clear apart from such particular and anecdotal evidence is

1) how patterns of life course behaviors and outcomes vary systematically between societies, and
2) how one can *attribute observed differences* in such patterns by linking outcomes to varying institutional arrangements, policies or other conditions.

It is obvious that such a task is quite formidable and would require a satisfactory solution of at least the following problems:

- defining a set of properties of life courses such as states, durations, transitions and risks;
- demonstrating some degree of internal contingency of these aspects across the life time;
- demonstrating some degree of non-randomness and systematic covariation, i.e. “regimes” between life course aspects in a given society;
- measuring single aspects or patterns of aspects of the life course in a rigorous and comparable manner;
- identifying potential explanatory conditions, i.e. replacing country names by institutional variables;
- demonstrating some degree of “coherence” or “regime” between the alleged conditions;
- showing a sufficient degree of stability of both macro-conditions and life course outcomes and their associations;
- specifying and empirically demonstrating causal linkages between the macro-conditions and the observed behaviors and actions with appropriate (micro- and process) data.

Some assumptions implicit in such an undertaking can quite reasonably be challenged. For instance, it might be doubted whether various life course outcomes for a given individual and across cohorts can be adequately aggregated to make up a meaningful dependent variable or whether they should not be treated as essentially independent from each other. Likewise, one might contest the idea that institutional and policy “regimes” are much more than just a *façon de parler* and not rather highly heterogeneous bundles of collective actions and contexts. And, not least, it might be claimed that it is fairly hopeless to expect that one could establish the envisaged macro-micro linkages in a rigorous empirical-dynamic manner rather than – if at all – by mere conceptual and speculative attribution.

Besides the issues about the appropriate levels of aggregation across policies and institutions, across nations and across life course events and outcomes, there is in addition the
latent issue of how we should properly understand, conceptualize and measure the connection between life course structures and processes, life chances and inequalities. 

Why has the interest in cross-national research of life course outcomes increased in recent years? I would like to suggest that this has been motivated, among else, by three developments:

1) The major finding of the “Constant Flux” (Erikson/Goldthorpe 1992) of a very similar and fairly robust pattern of social class inheritance has challenged researchers to look at ways of inequality generating processes and outcomes which in fact might vary more widely between societies than intergenerational class association and for which it therefore might be easier to establish relationships between societal differences and patterns of life chances (Sørensen 1986).

2) Neo-liberal calls for enhancing competitiveness and other pressures on labor market regulation, welfare state spending and programs have raised a renewed interest in how contrasting institutional configurations in different societies would mediate the impact of macro-economic shocks on inequalities and life chances (Scharpf/Schmidt 2000 a,b; Hall/Soskice 2001; Ebbinghaus/Manow 2001a; Blau/Kahn 2002; DiPrete et al. 2003).

3) Demography has assembled a wide array of data on union formation, fertility and mortality, especially in regard to low fertility and variation in the so-called Second Demographic Transition. At the same time it has become more and more clear that the explanations would neither fall out from amassing evermore cross-national aggregate indicators nor from micromodelling individual behavior alone (Esping-Andersen 2002; Rosenbluth 2000; Rosenbluth et al. 2002; Hoem 2000; Hoem et al. 2001; Iversen/Rosenbluth 2003).

Given these interests and the growing availability of both retrospective and prospective longitudinal data, it is hardly surprising that in recent years there has been a rapidly growing body of empirical evidence on cross-national differences in life course outcomes as well as of attempts at explanatory accounts. My purpose in this paper is to review the current state of this literature with special attention to claims about explanatory macro-conditions. To make this a manageable task, I will rely on empirical evidence from mostly three countries, namely Sweden, (West) Germany and the United States.
At this point I should make explicit what is meant by “life course outcomes”. By the term “life course” sociologists denote the sequence of activities or states and events in various life domains spanning from birth to death. The life course is thus seen as the embedding of individual lives into social structures primarily in the form of their partaking in social positions and roles, i.e. in regard to their membership in institutional orders. The sociological study of the life course, therefore, aims at mapping, describing and explaining the synchronic and diachronic distribution of individual persons into social positions across the lifetime. One major aspect of life courses is their internal temporal ordering, i.e. the relative duration times in given states as well as the age distributions at various events or transitions. Typically life course research has covered such domains as educational and training trajectories, family histories, employment trajectories and occupational careers. Tables 7 and 8 provided an overview of both domains and empirical indicators of life course outcomes.

My paper is divided in five sections. In the first section I will tell a story of how human development has developed from being a field with a highly general and universal bent into something like a differential life course sociology. In the second and third sections, I will report on initial attempts of mapping first historical and then cross-national variation. In the fourth section, I will for the three countries inspect the institutional configurations and the corresponding life course regimes. In the fifth section, I will return to some of the questions raised above as to whether one can expect a macro-sociologically oriented, cross-national life course sociology to persist and flourish as a viable research program.

The development of life course sociology

Life course sociology emerged and developed over several decades (Figure 1). In the years between the two World Wars theoretical notions of development and the life cycle as proposed by psychologists like Charlotte Bühler were not clearly separated from the methodological instrument of life histories (Thomas/Znaniecki 1918) designed to capture personality development, social conditions and historical context at the same time. In the same period, Karl Mannheim (1928/1952) proposed another very synthetic concept – the generation – that fused quite general ideas about the social metabolism (i.e., social change via the succession of cohorts) with ideas about historical styles and historically specific collective actors.
In the 1940s and 1950s the more psychological traditions of human development (Erikson 1980; Clausen 1986) focusing on internal personal dynamics in mostly group contexts became more clearly distinguished from the sociological concept of age differentiation (Parsons 1942; Eisenstadt 1964) as a structural category. It should be stressed, however, that the close link between psychological, social-psychological, social and historical perspectives remained a major focus as demonstrated, for instance, in the extensive work of Glen Elder and his associates (1974, 2000).

During the 1960s and 1970s the broader concept of age differentiation was further subdivided by,

- i) the narrower concept of age stratification (Riley et al. 1994) which stressed not only functional specificity, but also inequalities in resource allocation and power;
- ii) biography as subjective narrative (Bertaux 1981; Kohli 1981);
- iii) generation as a cultural construct (Bude 1995);
- iv) the life course as social structure and institutional patterns (Mayer 1990); and
- v) the demographic concept of the cohort (Ryder 1965, 1980).

It is worth noting, however, that in almost all of these attempts at concept formation and theory building, the major focus was still on the development of fairly broad universal and general notions. Personal dynamics were now more clearly seen in contrast to diachronic social contexts and historical experiences, and the quest for subjective meaning in life designs and life reviews was pitted against the objectivity of demographic accounts on collective cohorts. Only very slowly, and under the pervasive influence of social historians like Aries (1973), Hareven (1986, 1996) and Modell (Modell et al. 1976; Modell 1991), were variants in the social and cultural organization of life courses postulated and empirically documented.

In the 1980s there were several attempts to pinpoint the specificity of life courses (and biographies) both within and in contrast to past societies. On the one hand, Kohli (1985) and others tried to demonstrate how life courses derive from the prerequisites of (capitalist) economies, where lives and life stages center around work. On the other hand, the uniqueness of modern life courses was derived from the emergence of the welfare state (Mayer/Müller 1986; Mayer/Schoepflin 1989). But even during this stage very broad categories and
dichotomies like “the work society” versus “the welfare state” and “modern” life courses versus “traditional” life courses were the focus of the debate rather than issues related to cross-national and historical variation.

It is, finally, only in the middle half of the 1980s and the 1990s that something like a “differential” life course sociology developed, i.e. descriptions of how patterns of life courses varied between more and more delimited historical periods and between societies. Although rough dichotomies, like traditional against standardized life courses or open vs. closed societies, were used at first, gradually more institutional specifics were marshaled. The more detailed the supportive evidence became, the closer one also moved to the question of what accounted for the observed differences. It is my thesis that the development of historical and cross-national comparative life course research opened up the opportunity to come to grips with the mechanisms that might explain how social contexts shape individual life courses.

At this point, it might be useful to be more explicit of what I mean by the term differential life course. The term differential is used in analogy to the distinction between general and differential psychology, i.e. to distinguish between what can be assumed to be universal in human development as an evolutionary product and what differs between individual lives as units of analysis beyond that. This implies a kind of hierarchy where a very basic shared component is universal and evolutionary and therefore a mixture of the biological, psychological and social. On the next level we can imagine a broadly conceptualized historical variability. Then at each level of historical development we can observe differences between countries, although this relationship would only hold if one could assume a general path of societal development as postulated in modernization theory. Otherwise historical and societal differences fuse in country-specific path dependencies. Country-specific patterns of life courses (as well as historically specific ones) have to be differentiated according to gender and social class and their interaction. Finally, there will be a residue of inter-individual variation. In this paper I assume that we deal with countries in a fairly similar stage of historical development and concentrate on differences between such societies.4

A first step: historical phenomenology

The initial historical analyses of changes in the social organization of human lives were important in two respects. On the one hand they marshaled evidence and illustration of a wide variety of empirical life course outcomes and their changes over time. For instance, the
A seminal article by Modell, Furstenberg and Hershberg (1976) on “Social Change and Transition to Adulthood in Historical Perspective” employed tools of historical demography to map changes in the median ages and age dispersion to argue for the emergence of more distinct life stages and of more regularity and orderliness across time. On the other hand, for the first time they conceived of something like interwoven “life course regimes” where a multitude of events were thought to be the result of a unidirectional logic. This logic was at first derived from the imposition of industrial wage relationships and work discipline (Hareven 1986, 1996) as against the more variable and less predictable patterns of rural lives.

As long as the changes in life course patterns could be thought of as the result of long term and convergent trends, these fairly vague notions of traditional vs. modern and non-standardized vs. standardized life courses did not seem to pose much of a problem and the questions of a more precise attribution of the causal mechanisms did not really come to the forefront.

This changed only somewhat in the middle of the 1980s when a number of trends seemed to reverse and a new wave of “de-standardization” appeared to increase diversity, delay age at transitions and increase age dispersion in transitions (Kohli 1987; Held 1986; Buchmann 1989). When it became obvious that simple trend projections and historical dichotomies would hardly be adequate, new tool kits for distinguishing life course regimes were called for. At first this resulted in developing more fine-graded typologies for different historical periods. Table 1 shows a compressed version of one of my own attempts (Mayer 2001) to summarize the literature with a typology for a historical sequence of life course regimes (based among others on Modell et al. (1976), Buchmann (1989), Anderson (1985), Hareven (1986), and Myles (1993)). Life courses here are construed to have developed from a traditional/pre-industrial to an early and late industrial type and after that to a post-industrial type, from the “Fordist” to the “Post-Fordist” life cycle, from the standardized to the de-standardized life course.

(Table 1 about here)

Under the traditional, pre-industrial life course regime, life centered around the family household and its collective survival. Schooling was non-existent or short (only in winter when children were not needed on the farm), training was part of family socialization in one’s own or other families as servants. Marriage was delayed until either the family farm could be inherited or a farm heiress could be married off or until a sufficient stock of assets could be
assembled to establish a household, build a house, lease some land, etc. Life was unpredictable due to the vicissitudes of nature in harvests, the probability of sickness and early death (especially for women in childbirth). Economic dependency and debts were widespread.

The early industrial life course regime is well captured in Rowntree’s (1914) image of a life cycle of poverty where industrial workers could only for a short time in their lives rise above poverty when the family was still small and physical working capacity at its peak. Schooling was compulsory but ended at a relatively early age. Dependent work started with ages 12-14 and ended only with physical disability in old age. Marriage was delayed until sufficient resources for establishing a household (furniture, dowry) were accumulated and until employers were prepared to pay a family wage. Unemployment was frequent.

The next stage is postulated to be the industrial, Fordist life course regime. It is characterized by distinct life phases: schooling, training, employment and retirement, stable employment contracts, long work lives in the same occupation and firm. A living wage for the male breadwinner could allow women to stay at home after marriage. The risks of sickness, unemployment, disability and old age were covered and softened by an evermore comprising system of social insurances. Age at marriage and first birth decreased into the early twenties. Families could accumulate savings to buy their own house or apartment and wages were age-graded. Real incomes and purchasing power increased for a good part of the working life and then stabilized until retirement when pensions and low rents or mortgage payments ensured a standard of living comparable to the one of the active years. Relative affluence allowed children to receive more education and training than the parental generation and parents could afford to support their children in buying their own homes. The life course matched the logic of the division of labor within the nuclear family and of the family welfare as a joint utility function of the family members. Social identities were well defined and stable. The middle class expanded and workers were integrated into society socially, economically and politically.

The standardized linear and homogeneous life course that emerged in post-World War II society is generally attributed to the coming together of two forces: Fordist industrial mass production in which a moderate wage, relatively secure working class became established as the “universal” class, and the welfare state’s guarantee of income across the entire life cycle of the family. The standardization of the life course meant in a sense that workers’ life chances became “middle class”.
The post-industrial, post-Fordist life course regime in contrast can be characterized by increasing de-standardization across the lifetime and increasing differentiation and heterogeneity across the population. Education has expanded in level and duration, vocational and professional training as well as further training has proliferated. A number of life transitions have been delayed, prolonged and increased in age variance, and the extent of universality and of orderly sequences has decreased. Entry into employment has become more precarious, first work contracts are often temporary, employment interruptions due to unemployment, resumed education or training or other times out of the labor force have increased. The rate of job shifts increase and occupations are increasingly not held lifelong. Careers become highly contingent on the economic fates of the employing firms, therefore, heterogeneity across working lives increases. Downward career mobility increases relative to upward career opportunities. Working lives shorten due to later entry and frequent forced early retirement. The experience of unemployment becomes widespread, but concentrates on women, foreign workers, young people and older workers. Age at marriage has increased. Non-marital unions exploded and became a normal phase before marriage. Parenthood is delayed and for a significant number of couples never comes about. Divorce increases as well as the number of children growing up in a single household and/or without a father present in the household. Women overtake men in their share of general education and greatly increase their occupational qualifications. Women want to work lifelong and they have to work to augment the family budget or support themselves as single mothers. The standard of living in old age is threatened by reduced pension entitlements. The relation between the home and the working place is changing rapidly. Women are out of the house most of the day.

Although such a historical phenomenology of life course changes may be more or less plausible, it remains unclear what actually are the precise mechanisms and institutional underpinnings which would generate the distinct life course outcomes. A reading of the literature produces a list like the following one:

1) The traditional life course regime was regulated by the demographics of high mortality and high fertility, by prerequisites and vicissitudes of a rural economy without the benefits of the agrochemical fertilization of soil and scientific animal husbandry.

2) The early industrial life course regime was subjected to an untamed capitalist economy with a weak labor movement and – due to the first demographic transition – a high supply of labor.
3) The late industrial life course regime was made possible by effective coordination between capital and labor, mass production and mass consumption, macro-economic policy intervention stabilizing economic cycles, full employment, rising real wages and standards of living, and, finally, welfare state expansion.

4) For the post-industrial life course regime (or rather life course disorder) a manifold of major causal conditions have been identified: educational expansion and its unintended effects, women’s movement, value changes, individualization and self-direction, weakness of trade unions, de-industrialization, the labor market crises with spiraling structural unemployment, globalization of economic markets, and the demographic crunch produced by the low levels of fertility and a prolonged lifespan.

Mayer and Hillmert (2003) in a recent paper have juxtaposed a stylized history of institutional discontinuity and life course changes for Germany for the period from 1960 to 2000 with empirical observations on life course patterns of cohorts born between 1950 and 1971. Table 2 shows a selection of indicators. The median age at leaving home shows a remarkable similarity across time for both men and women from the seventies to the nineties. The median age at marriage exhibits the well-known massive rise by about 5 years up to the nineties and then stability. Age at first job increased in a trend-like fashion by about three years for both women and men. Job durations and occupational stability which should have been most affected by the “postindustrial crisis” appear to be fluctuating. What we can observe then with such data on transitions to adulthood, employment trajectories and family behavior appears to be a mixture of robust trends and non-trend-like cohort variation, but scarcely any indication of the dramatic consequences of a “regime change”, such as the breakdown of the Rhenish model postulated in the political economy literature.

(Table 2 about here)

These historical typologies are not only at best partially empirically corroborated, but they also suffer from the same weakness as the parallel and related tradition of intercohort comparisons (Modell et al. 1976; Mayer 1994, 1995; Mayer/Huinink 1993). “Cohorts” or “historical periods” mark differences, but the assumptions as to what causes such differences remain foggy. The holistic assumption of overall regulation regimes resulting in specific patterns of life course outcomes like “the golden age”, “Fordism” and “Post-Fordism” is more
postulated than proven (Boyer/Durand 2001; Myles 1993). Moreover, it is apparent that the assumed trends or period differences can claim little general validity as to specific timing, turning points and direction. Not least, all cross-referencing of “periods” and “life course regimes” are faced with the difficulty that the life times of individuals are likely to extend beyond postulated period boundaries. Women and men may have experienced their childhood in one period, their formative years in another and their retirement in a third. Attributing the whole or even larger parts of lives to any single period and their concomitant institutional impacts must therefore run into insurmountable obstacles.

Cross-national comparisons (and intra-country developments) promise (partial) remedies in both respects and may allow for a better understanding of the mechanisms bringing about varying patterns of life course outcomes.

**Welfare regimes, varieties of capitalism and life course outcomes**

The first take on overall cross-national life course regimes was again based on dichotomies. However, these dualistic cross-national typologies were connected with more explicit arguments of how institutional arrangements and life course outcomes might be causally linked. One example (Mayer 1997) took its clues from David Soskice’s (1991) microeconomic analyses of cross-national differences in training systems and industrial financing as well as from Aage Sørensen’s distinction between open and closed position systems (Sørensen 1990) (*Figure 2*).

(*Figure 2 about here*)

Life courses in *liberal market* (deregulated, open) societies are postulated to be based on social relationships which are invested with comparatively little advance of trust. As a consequence they are based on a low degree of mutual obligations and tend to be temporary. The state stays to a large extent outside the contractual relations between employers and workers. It does not assume much responsibility on the areas of vocational training. Individual and firm investments in training are therefore small. There is no quality standardization and there are no formal degrees and certificates which are accepted across firms. The transition between school and gainful employment leads to a series of partly marginal employment interrupted by phases of unemployment or out-of-employment. Jobs are not so clearly defined and shifts between jobs are common. Loyalty to one specific firm is low. There are fewer
career positions within companies and career-ladders are shorter, which in the aggregate should result in rather flat income trajectories. In the absence of seniority schemas and efficiency wages, incomes should be relatively closely tied to perceived productivity.

In such a context actors have to be keen to maximize their short-term returns. Workers maximize their wages at the expense of job security and the quality of working conditions, while employers maximize profits and minimize investment in human capital. Similar short-term orientations pervade family life. The position in the labor market is consequential for family commitments and stability. Because affluence is preferred to security, decisions regarding marriage and divorce are more closely tied to income expectations. Since families are less of a joint project, marriages are easier to enter and easier to dissolve. Since there are few safeguards against income loss in case of divorce or for children born out of wedlock, divorced women and single mothers more often have to choose to marry or remarry to avoid poverty. Such contexts are highly predictive even for seemingly unrelated areas of behavior: youth is not well integrated into society, onset of sexual intercourse is low and juvenile delinquency is high (Breen/Buchmann 2002).

(Table 3 about here)

In contrast, life courses in flexibly coordinated (closed, corporatist) societies are characterized by higher levels of mutual trust and therefore lead to more long-term commitments. Strong trade unions and employers’ associations as well as closer community ties and a more active role of the state are at the basis of these high trust relationships. Investments in vocational training by young workers are facilitated, since the return of employment and higher incomes is highly likely. Conversely, companies are prepared to invest in training because they can expect that workers remain in the firm for a sufficient length of time. The formal rights of unions and work councils make lay-offs costly. Between-firm shifts are predominantly voluntary. Technological and organizational restructuring are managed not via lay-offs, but rather through the natural turnover of workers. Even in the case of manufacturing downsizing, the state tends to take over some responsibility to ease manpower shrinkage. Moderate or even minimal wage increases are acceptable, since a lot of life risks are covered by welfare provisions and no reserves have to be built up for training and education of children, for illness, unemployment and old age.

A higher degree of trust also regulates the family sphere. Although relationships between partners are increasingly entered on the basis of equality, families are still joint
projects and not the mere agglomerates of individual life designs. Such life courses are embedded in regional and local milieus and relatively integrated family networks. Youth tend to be well integrated into society and transition into employment is mostly well structured, sexual maturity is delayed and juvenile delinquency is relatively lower.

In these two ideal types of life courses in deregulated and flexibly coordinated societies the linkages between the macro-institutional structures and individual life courses are primarily construed as mutually influencing incentive systems. Historically given institutional differences shape the detailed regulations, reciprocal relationships and policies across various life domains and life phases and influence motives and orientations of individual actors. Across the life course early influences shape and direct later trajectories in a cumulative manner. On such a basis one can expect stabilizing and homogenizing tendencies across the life course and across population groups in flexibly coordinated societies whereas in liberal market societies one would expect diverging fortunes resulting in greater overall lifetime inequalities.

However, any such attempt to collapse both institutional configurations and life course regimes into a neat comprehensive dichotomy must encounter fatal problems. The crucial institutional building blocks of educational systems, education-labor market linkages, labor market regulations, social insurance provisions and family policies defy such easy reductionism in regard to macro-contexts. It was, therefore, tempting to look for more differentiated typologies which still retained the assumption of institutional “ensembles”, “configurations” or “regimes” (Figure 3).

(Figure 3 about here)

Three such proposals played an important role:

1) Esping-Andersen’s first three and then four “worlds of welfare capitalism” (Esping-Andersen 1990, 1999);
2) The “varieties of capitalism” literature based on the convergence of modes of macro-economic coordination, production systems and employment relations (Crouch 2001; Crouch/Streeck 1997; Hall/Soskice 2001; Ebbinghaus/Manow 2001b);
3) Typologies of welfare state policies (Leisering/Leibfried 2001; Leisering 2003).
Several cross-national comparisons of specific life course outcomes have summarized their findings by the help of one of these schemata, but primarily that of welfare state regimes (e.g. Blossfeld/Hakim 1997; Blossfeld/Drobnic 2001; Mills/Blossfeld 2003; Mayer 2001; Leisering/Leibfried 1999). And a plausible argument can be made that major institutions and a series of life course outcomes do in fact cluster to a considerable extent (Mayer 2001).

(Table 4 about here)

**From country “regimes” to nations and policies**

However useful such overviews might be as interpretative summaries, life course outcomes are not conditioned on welfare “regimes” or varieties of political economies, but rather on the concrete specifics of particular institutional rules and incentive systems (Blossfeld 2003). Aggregating countries therefore must introduce ambiguities which undermine the uses of such schemata in developing causal hypotheses about life course outcomes. This becomes even more apparent in a time when countries selectively change their social policies and labor market regulations. To give just a few examples, France and Germany differ markedly in their provisions of child care. The US and the UK are worlds apart in their levels of health insurance coverage. They also differ in the way they channel youth into the labor market. There is a higher proportion of school dropouts in the US than in the UK and the UK has gradually developed an increasing variance in general schooling levels attained (Hillmert 2001). Not least, the US is unique in incarcerating a fifth of its male black population for a considerable time of their young adult years (Pettit/Western, forthcoming). Austria and Germany differ in the extent of non-firm based vocational training.

If cross-national life course research wants to succeed in establishing credible links between institutional antecedents, the timing of life course transitions, and the distribution of life chances, then there is no alternative than to resort to the level of particular countries and particular institutions.

In Tables 5-6 I have listed the institutional configurations for the US, Germany and Sweden and I have made an attempt to summarize in Tables 7 and 8 the research literature on what we currently know about life course outcomes. Below I cut across the order of sequence in the tables and selectively connect given institutions and life course behavior and thereby suggest specific causal linkages.
In the US universal and comprehensive schooling without institutionalized apprenticeships make for a fairly standardized age at leaving secondary school around 17 (with a non-negligible rate of high school dropouts). Labor market entry comes early even for college graduates but the transition between education and full labor market integration is often marked by a sequence of stop-gap-jobs (Oppenheimer/Kalmijn 1995; Allmendinger 1989 a,b). Low-paid and marginal employment as well as unemployment is widespread among young workers. Moreover, even starting in high school and continuing through college, full-time education and work are frequently combined. Educational certificates are of minor importance, occupational identities are weak and therefore work lives are primarily structured by individual attempts to make good earnings. Commitment to given firms is low and job shifts between firms are frequent. Deregulated labor markets foster employment, but depress and polarize wages. Mean income trajectories are fairly flat across working lives because efficiency wages and seniority premiums are weak and effects of the business cycle are stronger than age effects. Labor income inequality is high and the stability of relative income positions across the working life is low. Employment opportunities for women are relatively better and employment trajectories are more continuous, but women’s work is hardly optional, because their share in the family budget is badly needed. Therefore, women’s full-time rather than part-time work is the standard (Blossfeld/Hakim 1997). Probably because of the relative economic independence of women, divorce rates are high, but so are remarriage rates of women with children who could hardly cope otherwise. Nonetheless and despite bad family allowances and services, fertility among these countries is not at the lowest. At retirement the replacement rate of pension income compared to the final wages is relatively low and there is a high variance of the median age at retirement, because on the one hand, older workers can be fired easily, and on the other hand, older workers continue to work even at lower wages because of the low level of expected pension income. What are the major risks in this life course regime: Low skills, low wages and being a working poor below or close to the poverty level. For a considerable proportion the threat of a cumulative cycle of disadvantage is very real.

(West-)Germany stratifies school and training tracks and thus induces a higher variance at the ages at which young adults leave the formative period. A prolonged educational period also pushes the age of entry into the labor market upward. Since training is dominantly organized in the dual system, transitions to employment are smoother and
integrated along the lines of occupational tracks. Training investments by both firms and young people are high and therefore the attainment and the later use of certified skills play a large role in young people’s lives. About 40% add an additional training period after the first concluded training, but most of that is an orderly progression in the same occupational domain (Jacob 2003). Job shifts between firms are rare (but increasing for men) and changes between fields of occupational activities are even rarer (Mayer/Hillmert 2003). For those who successfully manage their labor market entry, mean income trajectories are progressive up to the early forties and then flatten out. Efficiency wages and seniority schemes are widespread even in the private sector. The industry-wide binding character of collective agreements and informal wage coordination between industry unions ensures relatively low degrees of wage inequality. Labor market rigidities go hand in hand with high rates of unemployment, especially for younger workers of foreign descent, women. But primarily older workers become laid off and can transit from unemployment to early retirement at age sixty. Although the labor force participation of women has been increasing rapidly, the career opportunities and commitments for married women with younger children are greatly limited. Career interruptions in the early years after childbirth and later part-time work are normatively expected and institutionally supported by restricted child care and child leave options (Mayer 2003). Marriages are comparatively stable, but fertility is low. Especially for women with higher education, a dualistic behavior pattern is observable: both high career commitment with no children or career withdrawal and two children (Huinink 1995). Retirement comes early because firms try to get rid of older workers with higher wages, but this is increasingly limited by tighter disability and old age pension rules. The major life course risks in (West) Germany are long-term unemployment and being pushed into the group of labor market outsiders.

Life courses in Sweden are distinct especially in the following regard: the full-time, full working life integration of women into the labor force, a somewhat higher level of fertility until the early 1990s, the permanency of non-marital unions, effective policies of labor market integration especially for younger workers (with the result of early leaving of the parental home), and, finally, late legal and relatively later actual ages at retirement. The major life course risks are the transitions from comprehensive school to employment with now high levels of youth unemployment or enrollment in employment policy measures, and the entrapment into low wage, low skill employment in the public sector for women. (Note, however, that Korpi and Mertens (2003) have challenged the traditional wisdom about the higher labor market integration capacity of the German system of dual training in comparison
with Sweden). There is then the risk of “welfare careers” both inside and outside the employment system.

One can try to summarize these life course regimes along four dimensions:

1) Which is the action unit around which life courses are primarily organized?
2) What is the predominant temporal organization of states and events across the lifetime?
3) How heterogeneous and unequal are life courses between social classes and between men and women?
4) How do inequalities within birth cohorts develop across their collective lifetime?

In the US the basic unit and actor in life courses is the individual. The organization of life time is not well standardized and it exhibits a fair degree of discontinuity. Income inequalities both in a cross-sectional and lifetime perspective are high and unstable. They are accentuated by highly unequal and dualistic access to health and incomes after retirement. Those who can afford private insurance are well covered and those who cannot afford private insurance are at risk of falling into poverty. The high labor market integration of women in contrast tends to favor equality between men and women. The relative income position across the life course is quite unstable, but still tends to result in cumulative cycles of privilege and disadvantage and thus increasing inequality across the life course.

Germany still organizes life courses around the nuclear family, although with increasing shares of lifetime spent outside conventional families. In comparison, life courses are still highly continuous and standardized. Cross-sectional inequalities are in the medium range and fairly stable across work life and retirement. Inequalities, however, increase between those integrated into the highly protected labor market and those who either have a hard time entering or are being phased out into early retirement via temporary unemployment or are being kept out (at least partially in life time and in working hours) as in the case of women. Some of these outsiders are cushioned by social wages and others by their families. Gender inequalities decrease somewhat – most in general education, occupational training and tertiary education, less in employment, and much less in occupational careers. These gains are threatened, though, when external economic pressures increase and risks are disproportionately shared by women and foreigners.

Sweden favors the individual woman and man as the unit and agent of the life course – not least through its tax system and by shifting some of the burdens of women’s caring work to public social services. Its still very high degree of social protection supports the continuity
across life and this tends to standardize life courses. The income distribution is still quite equitable and transfer incomes stabilize and equalize income trajectories.

One conclusion from this discussion seems inescapable: Aggregating on the side of countries as independent variables in explaining and understanding life course outcomes is not a good strategy. While summary interpretative contrasts between, say, liberal countries like the US or the UK, and conservative-corporatist countries like Germany and the Netherlands may be useful, the aggregation into families of countries does, in general, not facilitate the identification of the underlying mechanisms. Also, for given countries only disaggregating between fairly specific institutional rules and incentives will make it possible to formulate adequate causal hypotheses about nationally variable life course behavior. In other words, the analytical and empirical work has to be accomplished on the sub-national level, while more lofty interpretative generalizations might – with increasing risks of oversimplification – venture beyond that.

**Can the assumption of national “life course regimes” be maintained?**

The necessary next step is to go beyond establishing the covariation between the array of institutions and policies, on the one hand, and the corresponding behavioral distributions, on the other hand. What we are looking for are the mechanisms which channel individual actors in specific directions, expose them to variable risks and opportunities and let them respond to given incentive systems. However, one is then confronted with the question of whether after the deconstruction of ensembles of countries one also has to give up the assumption of “life course regimes” as a meaningful comprehensive response to nationally specific institutions and policies. I will use three examples to illustrate some of the issues involved: exit to retirement, the interaction of different outcomes across the life course and the relationship between life course risks and risk compensation.

Ebbinghaus (2002: passim and 175/176) in his recent comparative study on “Exits to Retirement” has documented the political struggles and policy changes which have effectively impacted on median ages of retirement and participation in early retirement schemes. In Germany the trade unions and the employers associations collude to externalize the costs of economic restructuring by strongly supporting legal schemes allowing early retirement with low penalties in pension levels. The government opened the possibility for older unemployed workers to receive an old age pension already after age 59 in order to reduce the unemployment figures.7 These policies are attractive for older voters, but increased the
financial burden of old age social security already stretched by reduced contributions (due to
unemployment) and population aging. Despite upward changes in the legal ages of retirement,
this resulted in a median age of retirement of 59 for men and 60 for women. The probabilities
of exiting from work, however, still peak at legal ages, i.e. 63 and 65 for men and 60 and 63
for women. In Sweden full employment policies are intended to keep older workers in their
job as long as possible. As a result median ages of retirement are highest and the age variance
is highly compressed in Sweden in comparison to other European countries. Both men and
women have the highest probability of exiting from work at age 65. While also in Sweden
part-time, partial retirement was popular and reached up to a quarter of all eligible workers, it
is gradually being phased out. In the US social security as a base pension is low and only
available after age 65. Therefore, actual ages at retirement vary greatly with access to
employer controlled private pension plans and the ability of workers to benefit from tax-
deductible pension savings. While employment levels of the 60-64 year-olds are as high or
even higher than in Sweden and much higher (in comparison) for those above age 65, the US
is the only country where legal changes in age rules of access to social security (and most
recently probably also the dramatic loss of pensions entitlements on the stock market) have
reversed the trend to earlier retirement. Thus, in the example of retirement, one can very
convincingly document that, although the motives of employers to shed their older workforce
and the motives of workers and employees to retire early (if the replacement rate of the
pension is acceptable) are quite similar across societies, these dispositions are transformed
into variable outcomes by nationally varying pension policies, electoral strategies,
employment policies and the strength of trade unions.

If a good case (in good case studies) can be made as to how specific institutional
macro-configurations translate into specific life course outcomes, this still leaves open the
question of how different aspects of the life course interconnect and whether such
interactions vary between nations. Jonsson and Mills (2001: xii-xxiv) in the first
comprehensive life course study in Sweden report three such interactions where Sweden
clearly breaks away from expected patterns. In the first instance it is observed that Swedish
women, in contrast to most other countries, do not suffer career setbacks even after relatively
extended periods of maternity leave. Furthermore, union dissolution does not seem to impact
negatively on women’s career developments – but, in fact, it has the opposite effect of
triggering career advances. And, finally, again – in stark contrast to other countries – single
mothers in Sweden do enjoy just as many educational opportunities as other women and do
not experience higher rates of poverty. These three examples show how the workings of the
Swedish welfare state do not just effect separate outcomes, but also the interaction of various life course outcomes.

*Table 9 about here*

In a recent paper on “Life Course Risks, Mobility Regimes, and Mobility Consequences” DiPrete (2002) examines the risks given societies typically allow their members to be exposed to, on the one hand, and the assistance and compensation societies provide once their members experience adverse events (*Table 9*). Looking at unemployment, the effect of union dissolution on poverty and occupational mobility, DiPrete shows that Germany has well-functioning institutional provisions to protect from income or status losses, but, if they occur nonetheless, do only partially compensate for such losses by social security measures. Its occupationally segregated labor markets enhance employment stability, but restrict access to jobs and thus lead to high and relatively long-term unemployment. The rate of union dissolution is lower than in either the US or Sweden, but – surprisingly –welfare losses are relatively higher after divorce. Although court settlements are relatively generous, they cannot offset (or might even counteract) the advantages of high employment participation. Sweden, in contrast, allows negative events to occur at relatively higher rates (more in the family sphere, less in the labor market), but very effectively compensates for income losses by supporting labor market integration. As a result income and class position are relatively stable across the life course. The United States neither protects well from adverse life events (high divorce rates, high downward mobility, high layoffs, high poverty rate) or from low paying jobs, nor does it offer much assistance in such cases of need. Thus, the distinctive profiles of life course outcomes can be directly traced to the institutional settings in the three countries. Across various life course outcomes institutions differentially define rules and act as incentive viz. disincentive systems, impact on the incidence of risks and administer selective compensation in case of negative life events.

DiPrete’s analysis, then, is an encouraging demonstration that by focusing on individual countries cross-national life course research does not have to lead to the impasse of a multitude of unrelated studies of particular life course outcomes and their institutional underpinnings. Both the assumption of a unidirectional effect of highly differentiated institutions and policies and the assumption of meaningful mobility and life course regimes might be possible to salvage.
Conclusion

In this paper I reviewed the current state of comparative, cross-national research on the life course and discussed a number of the substantive and methodological problems faced by this emerging research program. As an initial step I argued how a differential sociology of the life course has developed out of more general theories on aging, generations and human development. Then I discussed the potential of causally linking institutional features of societies to life course outcomes using either historical or cross-national comparisons. Due to the inherent difficulty of temporally matching periods with stable institutional settings to lives, I concluded that cross-national comparisons are better suited to untangle such linkages. In regard to the latter several issues have to be tackled: Are single countries or ensembles of countries the appropriate unit of analysis? Are single countries or specific institutional arrangements the proper independent variable? Do institutions form “regimes” or “clusters”? And, finally, do life course outcomes form “regimes” or do they, as dependent variables, have to be considered separately? My answers are straightforward: 1) Aggregating countries into typologies or regimes might be defensible as shortcuts to interpretation, but is more misleading than useful in developing and testing hypotheses about causal linkages. 2) Nationally varying institutional arrangements need to be disaggregated and matched to specific life course outcomes. 3) However, both on the side of institutions as bodies of rules and as incentive structures and on the side of life course outcomes, one can observe non-random, systematic patterns of association. This allows us to retain the idea of country-specific life course regimes at least as a fruitful heuristic in further studies. One major objection which might be raised against my assessment is that it neglects institutional changes within-countries. This obviously would complicate matters even more, but including this would only strengthen my main argument in favor of within-country specificity.

References


Kitschelt and Wolfgang Streeck (eds.), *West European Politics*, (Special Issue on *Germany: Beyond the Stable State*, vol. 26, Nr. 4 (October 2003)). London/Portland, OR: Frank Cass, Pp. 79-100.


Figure 1: The “Archaeology” of Comparative Life Course Sociology

- Life Cycle/Life History (Thomas/Znaniecki)
- Generation (Mannheim)
- Human Development (Erikson/Clausen)
- Age Differentiation (Eisenstadt/Parsons)
  - Age Stratification (Riley)
  - Biography (Bertaux)
  - Life Course (Elder)
  - Cohort (Ryder/Easterlin)
  - The Tripartite Life Course in the Work Society (Kohli)
  - (Welfare) State
  - General (Mayer/Müller)
- Differential
Table 1: Historical Changes in Life Course Regimes

<table>
<thead>
<tr>
<th>Life Course Regimes</th>
<th>Traditional</th>
<th>Early Industrial</th>
<th>“Fordist”</th>
<th>“Post-Fordist”</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Unit</strong></td>
<td>Family Farm/ Family Firm</td>
<td>Wage Earner</td>
<td>Male Breadwinner, Nuclear family</td>
<td>Individual</td>
</tr>
<tr>
<td><strong>Temporal Organization</strong></td>
<td>Unstable, Unpredictable Discontinuity</td>
<td>Life cycle of poverty, Discontinuity</td>
<td>Standardized, Stabilized, Continuity, Progression</td>
<td>De-standardized Discontinuity</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td>Minimal Elementary</td>
<td>Medium Compulsory</td>
<td>Expansion of Secondary, Tertiary Education and Vocational Training</td>
<td>Prolonged, Interrupted, Lifelong learning</td>
</tr>
<tr>
<td><strong>Work</strong></td>
<td>Personal dependency; Family division of labor</td>
<td>Wage relationship; Firm paternalism, Unemployment</td>
<td>Full lifelong employment; Upward mobility; Income progression</td>
<td>Delayed entry, High between firm/between occupation mobility; Flat income trajectories, Unemployment</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>Partial and delayed marriage; Instability due to death; Property centered, High fertility; Early death</td>
<td>Delayed universal; Fertility decline</td>
<td>Early universal marriage, Early childbearing, Medium fertility</td>
<td>Delayed and partial marriage, pluralized family forms, Low fertility, High divorce rate, Sequential promiscuity</td>
</tr>
<tr>
<td><strong>Retirement/ Old Age</strong></td>
<td>With physical disability, Old age dependency, Early death</td>
<td>Regulatory or by disability, Low pensions</td>
<td>Regulatory: Medium pensions</td>
<td>Early retirement; Decreasing pensions; Increasing longevity; Increasing chronic illness</td>
</tr>
</tbody>
</table>
Table 2: Selected Life-Course Indicators (in years) for West Germans Born 1950-1971

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Median age at leaving home: men</td>
<td>25</td>
<td>24</td>
<td>23</td>
<td>23</td>
<td>24</td>
</tr>
<tr>
<td>Median age at leaving home: women</td>
<td>22</td>
<td>21</td>
<td>21</td>
<td>21</td>
<td>22</td>
</tr>
<tr>
<td>Median age at first marriage: men</td>
<td>25</td>
<td>27</td>
<td>30</td>
<td>29</td>
<td>- a)</td>
</tr>
<tr>
<td>Median age at first marriage: women</td>
<td>21</td>
<td>23</td>
<td>26</td>
<td>26</td>
<td>- b)</td>
</tr>
<tr>
<td>Median age (first job): men</td>
<td>18.8</td>
<td>19.5</td>
<td>19.9</td>
<td>20.3</td>
<td>21.1</td>
</tr>
<tr>
<td>Median age (first job): women</td>
<td>18.1</td>
<td>18.9</td>
<td>19.7</td>
<td>20.3</td>
<td>20.9</td>
</tr>
<tr>
<td>Median age (first stable job): men</td>
<td>20.2</td>
<td>21.3</td>
<td>21.7</td>
<td>21.8</td>
<td>23.9</td>
</tr>
<tr>
<td>Median age (first stable job): women</td>
<td>19.0</td>
<td>20.0</td>
<td>21.0</td>
<td>21.7</td>
<td>22.3</td>
</tr>
<tr>
<td>Median job duration (first stable job): men</td>
<td>4.3</td>
<td>5.3</td>
<td>5.3</td>
<td>6.6</td>
<td>5.5</td>
</tr>
<tr>
<td>Median job duration (first stable job): women</td>
<td>4.6</td>
<td>4.8</td>
<td>5.2</td>
<td>5.3</td>
<td>5.3</td>
</tr>
<tr>
<td>Median occupational duration (first stable job): men</td>
<td>&gt; 9</td>
<td>&gt; 11</td>
<td>&gt; 9</td>
<td>13.1</td>
<td>&gt; 8</td>
</tr>
<tr>
<td>Median occupational duration (first stable job): women</td>
<td>6.2</td>
<td>7.7</td>
<td>7.6</td>
<td>7.4</td>
<td>6.4</td>
</tr>
</tbody>
</table>

First stable job: minimum duration of two years
   a) less than 25 per cent have married until age 27
   b) 25 per cent have married until age 24, but less than 50 per cent until age 27

Data: German Life History Study; West Germany and German citizens only; 1950=1949-51; 1955=1954-56; 1960=1959-61
Figure 2: Dualistic Life Course Regimes

Open/ Low Trust

(Re-)commodification in labor markets

Deregulated

Closed/ High Trust

De-commodification in labor markets

Corporatist/ Flexibly Coordinated
Table 3: Political Economies: De-Regulated and Coordinated

<table>
<thead>
<tr>
<th></th>
<th>De-Regulated Market Economies</th>
<th>Coordinated Market Economies</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prime Examples</td>
<td>USA, UK</td>
<td>Germany, Austria, Netherlands</td>
</tr>
<tr>
<td>Financial/Economic Governance</td>
<td>Short-term Financial Markets; Equity Financing; Limited Business Coordination; Anti-Trust Laws</td>
<td>Long-term Financial Capital; Debt Financing; Strong Business Associations; Inter-Company Networks</td>
</tr>
<tr>
<td>Production System</td>
<td>Low-Skill Production; Mass Products; Numeric Flexibilization</td>
<td>High-Skill Production; High-Quality Products; Flexible Specialization</td>
</tr>
<tr>
<td>Labor Relations</td>
<td>Decentralized Bargaining; Contentious Workplace Relations; Low Trust/ Coordination</td>
<td>Coordinated Bargaining; Statutory Worker Representation; High Trust/ Coordination</td>
</tr>
<tr>
<td>Schooling and Training</td>
<td>General Education; On-the-Job Training; Low Coordination between Schools and Employers/Unions</td>
<td>Vocational Training; Strong Coordination between Schools and Employers/Unions</td>
</tr>
<tr>
<td>Labor Market Regulation</td>
<td>Minimalist State; Weak Employment Protection; Low/Short-term Unemployment Benefits; Low (flat) Pensions</td>
<td>Interventionist State; Strong Employment Protection; High/Long-term Unemployment Benefits; High (earnings-related) Pensions</td>
</tr>
<tr>
<td>Job/Mobility Structure</td>
<td>“Individualist Mobility Regime” Short Tenure; High Turnover; Rewards Structure Tied to Individual Skills/ Productivity</td>
<td>“Collectivist Mobility Regime” Long Tenure; Low Turnover; Reward Structure Tied to Characteristics of Job Positions</td>
</tr>
<tr>
<td>Occupational Careers</td>
<td>Stop-Gap LM Entry; Short Tenure; High Turnover; Unstable, High Inter-Firm Job Shifts; Upward/Downward Mobility</td>
<td>Smooth LM Entry; Long Tenure; Low Turnover; Stable, Low Inter-Firm Job Shifts; Mostly Upward Mobility</td>
</tr>
<tr>
<td>Income Mobility</td>
<td>Flat; High Variance; High Poverty</td>
<td>Progressive; Low Variance; Low/Moderate Poverty</td>
</tr>
<tr>
<td>Retirement</td>
<td>Late Retirement; Low Replacement; High Inequality in Old Age</td>
<td>Early Retirement; High Replacement; Medium Inequality in Old Age</td>
</tr>
<tr>
<td>Family Structure</td>
<td>Unstable; High Divorce; Gender Equality</td>
<td>Stable; Low Divorce; Male Dominated</td>
</tr>
</tbody>
</table>

Figure 3: Life Course Regimes: Cross-National Typologies

[Diagram showing different categories of life course regimes and gendered life course options]

Gendered Life Course

- Dual Earner
- Male
- Breadwinner

- Dual Earner
- Male Breadwinner
- Dual Earner

Liberal/Residual
- UK
- USA

Familistic
- Italy
- Spain

Scandinavian
- Sweden
- Denmark
- Norway
- Finland

Continental
- France
- Germany

Socialist-authoritarian-Welfare State
- Etatist
- Federal
<table>
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<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>Unit</strong></td>
<td>Individual</td>
<td>Family</td>
<td>Individual</td>
<td>Family</td>
</tr>
<tr>
<td><strong>Temporal Organization</strong></td>
<td>Discontinuity, De-standardized</td>
<td>Continuity, Standardized</td>
<td>Continuity, Standardized</td>
<td>Continuity, De-standardized</td>
</tr>
<tr>
<td><strong>Inequalities: Heterogeneity</strong></td>
<td>High, dualism: private protection/ excluded, gender equality</td>
<td>Medium, male dominance</td>
<td>Low, homogeneity, gender equality</td>
<td>High, male dominance</td>
</tr>
<tr>
<td><strong>Intra Cohort/Time Inequalities</strong></td>
<td>Unstable, cumulative and high inequality</td>
<td>Stable, medium inequality Insiders/ dependents/ outsiders</td>
<td>Stable, equality</td>
<td>Unstable, cumulative and high inequality</td>
</tr>
</tbody>
</table>
Table 5: National Institutional Configurations (1)

<table>
<thead>
<tr>
<th>Life Course Institutions</th>
<th>United States</th>
<th>Germany</th>
<th>Sweden</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Schooling</strong></td>
<td>Low Stratification, Low Standardization, General Education</td>
<td>Highly Stratified, High Standardization</td>
<td>Low Stratification, High Standardization</td>
</tr>
<tr>
<td><strong>Vocational Training</strong></td>
<td>Marginalized Vocational School, On-the-Job Training</td>
<td>Apprentice/Vocational School, Dual System, Highly Standardized, Employer/Union Coordinated</td>
<td>Vocational School (Upper Secondary), Un-standardized, Uncoordinated</td>
</tr>
<tr>
<td><strong>School-to-Work Linkages</strong></td>
<td>Loose Linkages, Personal Networks</td>
<td>Tight Linkages, Apprenticeships, Employment Offices</td>
<td>Loose Linkages, Labor Exchange</td>
</tr>
<tr>
<td><strong>Production Systems</strong></td>
<td>Low Skill, Mass Products, High External Flexibility, Service Based Economy</td>
<td>High Skill, Export-Oriented, High-Quality Niche, High Internal Flexibility</td>
<td>High Skill, Export-Oriented</td>
</tr>
<tr>
<td><strong>Labor Relations Systems</strong></td>
<td>Decentralized Bargaining, Low Union Density, Contentious Relations</td>
<td>Coordinated (sectoral) Bargaining Encompassing Employer Association, Medium Union Density, Cooperative Relations</td>
<td>Coordinated (sectoral) Bargaining Encompassing Employer Association, High Union Density</td>
</tr>
<tr>
<td><strong>Firm-based Institutions</strong></td>
<td>Weak ILMs, High Occupational Welfare</td>
<td>Strong ILMs, Medium Occupational Welfare</td>
<td>Weak ILMs, Low Occupational Welfare</td>
</tr>
<tr>
<td>Life Course Institutions</td>
<td>United States</td>
<td>Germany</td>
<td>Sweden</td>
</tr>
<tr>
<td>--------------------------</td>
<td>---------------</td>
<td>---------</td>
<td>--------</td>
</tr>
<tr>
<td>Welfare State (General)</td>
<td>Low</td>
<td>Medium</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td>Decommodification; Means-Tested Benefits; Mixed Services; Flat Benefits</td>
<td>Decommodification; Employment Related Benefits; Transfer Payments; Contribution Related</td>
<td>Decommodification; Universal Benefits; Public Services; Redistributional</td>
</tr>
<tr>
<td>Public Sector</td>
<td>Low</td>
<td>Medium</td>
<td>High</td>
</tr>
<tr>
<td>Active Labor Market Policy</td>
<td>Low</td>
<td>(Medium) Training/Employment Subsidies</td>
<td>High Vocational (Re)Training; Low Skill Public Employment</td>
</tr>
<tr>
<td>Labor Market Regulation</td>
<td>De-Regulated, Weak Job Protection</td>
<td>Highly Regulated, Work Conditions and Benefits, Strong Job Protection</td>
<td>Medium Regulation, Work Conditions and Benefits, Weak Job Protection</td>
</tr>
<tr>
<td>Retirement/ Pensions</td>
<td>Flat Social Security; Partial Firm Pensions; Pre-Tax Pensions Savings</td>
<td>Dual System: Earnings Related Pensions; High Level Company-based Supplement</td>
<td>Two-Tiered: Flat Universal and Supplemental Earnings Related; Early Exit Schemes; Long-term Unemployment/ Disability</td>
</tr>
<tr>
<td>System of Taxation</td>
<td>Low Level of Taxation, Unit=Individual (Dual Earner Model)</td>
<td>Moderate Level of Taxation, Unit=Household (Male-breadwinner model)</td>
<td>High Levels of Taxation, Unit=Individual (Dual Earner Model)</td>
</tr>
<tr>
<td>Family Policies: Family Allowance, Childcare, Parental Leave</td>
<td>No Family Allowance; Privatized Child Care; Short, Job Protection; Zero Income Replacement</td>
<td>Direct Cash Transfer – Entitled to Household Head; Low Public Childcare, Half-day Schooling; Short Income Replacement; Long Job Protection</td>
<td>Direct Cash Transfer to Child; Strong Public Provision of Childcare; Long/ Generous Income Replacement and Job Protection</td>
</tr>
</tbody>
</table>
Table 7: National Life Course Outcomes (1)

<table>
<thead>
<tr>
<th></th>
<th>United States</th>
<th>Germany</th>
<th>Sweden</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Leaving Home</strong></td>
<td>Early, High Variance</td>
<td>Medium, High Variance</td>
<td>Early, Low Variance</td>
</tr>
<tr>
<td><strong>Age Leaving School/Training</strong></td>
<td>Early, Un-stratified</td>
<td>Late, Highly Stratified</td>
<td>Medium, Un-stratified</td>
</tr>
<tr>
<td><strong>Labor Market Entry</strong></td>
<td>Early, Loosely Coordinated Stop-Gap, General Skills</td>
<td>Late, Highly Coordinated, Industry-specific Skills</td>
<td>Medium, Moderately Coordinated, General Skills</td>
</tr>
<tr>
<td><strong>Economic Self-Sufficiency</strong></td>
<td>Early, Earnings</td>
<td>Late</td>
<td>Early, Earnings + Study Grants/Welfare Transfers</td>
</tr>
<tr>
<td><strong>Family Formation</strong></td>
<td>Early Entry into Marriage/Parenthood</td>
<td>Cohabitation Before Marriage, Delayed Entry into Marriage/Partial Parenthood</td>
<td>High Permanent Cohabitation, Delayed Entry into Marriage/Parenthood</td>
</tr>
<tr>
<td><strong>Job Shifts</strong></td>
<td>High Intra-Firm Mobility, High Inter-Firm Mobility</td>
<td>Moderate Intra-Firm Mobility, Low Inter-Firm Mobility</td>
<td>High Intra-Firm Mobility, High Inter-Firm Mobility</td>
</tr>
<tr>
<td><strong>Worklife Class Mobility</strong></td>
<td>High, Upward and Downward</td>
<td>Low, (Upward)</td>
<td>Intermediate, Upward</td>
</tr>
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</table>
Table 8: National Life Course Outcomes (2)

<table>
<thead>
<tr>
<th>Category</th>
<th>United States</th>
<th>Germany</th>
<th>Sweden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment/Unemployment</td>
<td>High Employment, Continuous/Frictional Unemployment, Early Entry/Late Exit</td>
<td>Low Employment, Low Youth Unemployment, Prolonged Unemployment, Late Entry/Early Exit</td>
<td>High Employment, Continuous/Frictional Unemployment, High Youth Unemployment, Late Entry/Late Exit</td>
</tr>
<tr>
<td>Careers of Women</td>
<td>High Participation, High Qualifications Variance, Mostly Full-Time, Continuous</td>
<td>Medium Participation, Medium Homogeneous Qualifications, Mostly Part-Time, Interrupted</td>
<td>High Participation, Low + High Qualifications, Full-Time/Part-Time, Continuous</td>
</tr>
<tr>
<td>Family Life Course</td>
<td>Unstable, High Single Mothers, Medium Fertility</td>
<td>Stable, Low Single/Non-Marital Parenthood, Low Fertility</td>
<td>Moderately Stable, High (Single)/Non-Marital Parenthood, Medium/Declining Fertility</td>
</tr>
<tr>
<td>Income Trajectories</td>
<td>Flat, High Variance, High Poverty</td>
<td>Progressive, Low Variance, (Low) Poverty</td>
<td>Flat, Low Variance, Low Poverty</td>
</tr>
<tr>
<td>Retirement</td>
<td>Late Exit, High Variance, Low Replacement, High Inequality in Old Age</td>
<td>Early Exit, Low Variance, High Replacement, Medium Income Inequality</td>
<td>Gradual Late Exit, Medium Variance, High Replacement, Low Income Inequality</td>
</tr>
</tbody>
</table>
Table 9: Life Course Risks and Mobility Regimes

<table>
<thead>
<tr>
<th></th>
<th>United States</th>
<th>Germany</th>
<th>Sweden</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Occupational Mobility (Males)</strong></td>
<td>Unstable; High Mobility; Upward and Downward</td>
<td>Stable; Low Mobility</td>
<td>Intermediate; High Mobility; Upward Mobility</td>
</tr>
<tr>
<td><strong>Household Level Income Mobility</strong></td>
<td>Moderate Relative Mobility/High Absolute Mobility</td>
<td>High Relative Mobility/Moderate Absolute Mobility</td>
<td>High Relative Mobility/Moderate Absolute Mobility</td>
</tr>
<tr>
<td></td>
<td><strong>Union Dissolution</strong></td>
<td><strong>Union Dissolution</strong></td>
<td><strong>Union Dissolution</strong></td>
</tr>
<tr>
<td></td>
<td>High Rate; Intermediate Risk of Poverty</td>
<td>Low Rate; High Risk of Poverty</td>
<td>Moderate Rate; Low Risk of Poverty</td>
</tr>
<tr>
<td></td>
<td>*Weak Welfare Protection; High Female LF Participation Rate; Moderate Re-</td>
<td>*Moderate Welfare Protection; Low Female LF Participation Rate;</td>
<td>*Strong Welfare Protection; High Female LF Participation Rate; Rapid Re-partnering Rates</td>
</tr>
<tr>
<td></td>
<td>partnering Rates</td>
<td>Moderate Re-partnering Rates</td>
<td></td>
</tr>
<tr>
<td><strong>Job Displacement</strong></td>
<td>Moderate Rate of Job Loss; Low Risk Long-term Unemployment; Moderate Risk of</td>
<td>Moderate Rate of Job Loss; High Risk Long-term Unemployment; Low Risk</td>
<td>Moderate Rate of Job Loss; Low Risk Long-term Unemployment; Low Risk</td>
</tr>
<tr>
<td></td>
<td>Wage Loss; Moderate Risk of Poverty</td>
<td>of Wage Loss; Low/Moderate Risk of Poverty</td>
<td>of Wage Loss; Low Risk of Poverty</td>
</tr>
<tr>
<td></td>
<td>*Low Replacement/ Short-term Unemployment Benefits; Secondary Earner</td>
<td>*Generous/Long-term Unemployment Benefits; Insider-Outsider LM; No</td>
<td>*Generous/Medium-term Unemployment Benefits; Secondary Earner</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Secondary Earner</td>
<td></td>
</tr>
<tr>
<td><strong>Poverty Dynamics</strong></td>
<td>High Rate of Entry; Low Rate of Exit</td>
<td>Moderate Rate of Entry; Moderate Rate of Exit</td>
<td>Low Rate of Entry; High Rate of Exit</td>
</tr>
<tr>
<td><strong>Mobility Regime</strong></td>
<td>Weak (dis)Incentives; Weak Insurance</td>
<td>Incentive-Based System</td>
<td>Insurance-Based System</td>
</tr>
</tbody>
</table>

Source: DiPrete (2002)
Acknowledgements

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Footnotes

1 This view might be contested. While education differentials at age of leaving home are smaller than differences in country means, e.g. between Italy and Germany (Rusconi 2003), the variance in age at first child is probably bigger within countries than between countries.

2 This assumption has under the name of path dependency become quite fashionable and it is often falsely taken to be a self-sufficient explanation.

3 The relationship between life courses (when does what happen?) and social inequality (who gets how much?) is not well-developed. The social organization of lives has been postulated as rival socialization and institutional pattern to social stratification (Kohli 1985) or it has been assumed to be one of its major generating mechanism (Mayer/Carroll 1987). For an argument about why stratification and mobility research needs to be complemented by life course research, see DiPrete 2002.

4 I owe the clarification in this paragraph to Tom DiPrete.

5 At this stage they should be taken as hypotheses rather than fully tested evidence.

6 I am sidestepping the issue of whether, why and to which extent institutions form “ensembles” or “regimes”. On this question of “institutional complementarities”, see Streeck 1997 and Hall/Soskice 2001.

7 Although almost all those eligible take up this incentive to transit from unemployment to early retirement, it did little to reduce unemployment levels.