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# Cumulative disadvantages of non-employment and non-standard work for career patterns and subjective well-being in retirement

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### ABSTRACT

This paper investigates how cumulative disadvantages of non-employment and non-standard work are affecting careers and subjective well-being of older Europeans from 13 countries. In previous research, unemployment, labour market inactivity and part-time work had negative effects, however they were seldom addressed in a common study and over the whole career. In two complementary analyses, first, the employment history of older Europeans is analysed with sequence analysis methods to show how non-employment and part-time work shape careers and to illustrate gender differences. In a second step, adverse career components are used to exemplify cumulative disadvantages on subjective well-being in old age. Data from the Survey of Health, Aging and Retirement in Europe (SHARE) is used for the analyses. After optimal matching and clustering of the retrospective employment history, the results indicate that women experience more turbulent careers with more periods of non-employment and part-time employment. The analyses of subjective well-being show that labour market inactivity and unemployment have negative effects in old age for men, but less for women. Part-time employment has a differentiated effect for women, however not for men.

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## 1. Introduction

Employment provides a major source of identity formation, social status, participation in the society and access to material resources. Hence, it is crucial for ones' well-being (van der Noordt, Ijzelenberg, Droomers, & Proper, 2014). A large body of literature has investigated the importance of employment for the objective and subjective well-being of individuals. Repeatedly, the conclusion is drawn that joblessness and non-standard work are negatively related to different indicators of individual well-being in the short and in the long run. However, developments before and after adverse employment situations are often not considered and hence create blind spots in the bigger picture. As a result, career dynamics could be underestimated thus leading to imprecise assumptions about stability of negative effects of unemployment, labour market inactivity or non-standard employment. The present paper wants to fill this gap by analysing how non-employment and non-standard work shape the career and generate different career patterns.

On account of this, a sequence analysis of employment histories is performed to identify when joblessness in a career occurred and

if it recurred over the life course. This allows us to take a more holistic view on those careers, which deviate from the standard full-time employment. Sequence analysis provides us with the best analytical tool to trace career patterns because these analyses encompass the entire time frame and are not limited to the analysis of transitions such as the school-to-work, unemployment-to-employment, work-to-childcare or work-to-retirement. Furthermore, analysing subjective well-being in old age provides us with complementary data regarding the outcome of adverse employment histories. Since the labour market trajectories are notably different for men and women, gender differences are also taken into consideration. Rich longitudinal life-course data is necessary to carry out these analyses. The Survey of Health, Ageing and Retirement in Europe (SHARE) is ideal for the following analytical steps: Not only does it provide retrospective annual data on employment history, it also includes prospective panel data on older Europeans in a variety of life domains. Further, the SHARE data allows a cross-country comparison of the different effects in the respective welfare regimes.

The paper proceeds as follows: Following an overview of gender differences in labour market participation, studies on gendered

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career patterns utilising sequence analysis are presented, the theory of cumulative advantages/disadvantages is discussed, two mechanisms are illustrated, and its pertinence for the present empirical study is described. Thereafter follows a closer look on three disadvantageous employment statuses (for both men and women) and their negative effects on careers and well-being. The data included in the present analyses are introduced, and the methods of sequence analysis are described. Results of the sequence analysis of employment data from 13 European countries are presented, and the findings are summarised. In conclusion, implications of these findings for research on cumulative disadvantages are described.

### 1.1. Gendered labour market participation in different country contexts

As careers are embedded in the labour market context, they are inherently affected by the shape of welfare states and national labour policy. For cohorts born in the 1940s and 1950s, this means that major differences in the frequency of non-employment and non-standard work are found for men and women. Labour market attachment of men was generally higher compared to women. Men were more often highly educated, entered the labour market earlier and experienced upward mobility more quickly. Women, on the other hand, were less educated, tended to access the labour market in lower occupational categories and had many more employment breaks for child rearing and care. Even if they returned to labour markets it was rarely for full-time employment. Through educational expansion, women gained educational attainment and therefore entered the labour force in greater quantities (Percheski, 2008). However, the relevance of female labour force varies heavily by welfare regime.

Grunow et al., 2006; Grunow, Hofmeister, and Buchholz (2006) showed that female labour force participation of the 1950s birth cohorts was higher in West Germany and the US compared to the cohorts of the 1940s, but for different reasons. While in West Germany female labour force participation was becoming increasingly socially accepted, the relatively high female employment in the US was a product of the necessity of another income due to the rudimentary welfare state and low support in times of inactivity (Grunow et al., 2006; p. 123). In the conservative welfare regimes, like Germany (Esping-Andersen, 1990), the centration on the male breadwinner tradition operated through restriction to the occupationally segmented labour market. Although women of the older cohorts did enter the labour market, occupational mobility was more difficult (Manzoni, Härkönen, & Mayer, 2014). In Germany, high taxation of dual incomes penalised full-time employment of married women. This marginalised women to non- or part-time employment as disincentives for full-time employment are coupled with lack of institutionalized childcare. As a long-term effect, financial dependency of women prevails also in retirement (Fasang, Aisenbrey, & Schömann, 2013). Other countries that are classified as conservative welfare regimes are Austria, Switzerland, Belgium, the Netherlands and France and show similar employment patterns of women (Kammer, Niehues, & Peichl, 2012). In Austria, women's employment patterns vary by educational level. However, the gap between lower and higher educated women is converging, as public policy incentives encourage mothers with higher education to enter part-time employment instead of full-time jobs. At the same time, housewives are socially less accepted and lower educated households need an additional income (Berghammer, 2014). Also in Switzerland gender stereotypical employment patterns prevail, where men are mostly full-time employed and women experience inactive episodes and part-time employment. They are tightly connected to traditional family patterns, i.e. married with 1–2 children (Madero-Cabib & Fasang,

2016). Belgium and the Netherlands, as well as France fall out of the classification depending on variables of interest. Kammer et al. (2012) show that the redistributive measures of the Belgian and Dutch state oscillate to the social democratic universalistic principle but with a conservative type gendered labour market. France however supports a dual earner household (Möhring, 2016) and offers easier access to childcare, hence enabling female employment much easier. The mainly similarity of conservative type welfare regimes is found in their strong status preserving mechanisms, which also shape labour participation.

In Southern welfare states, like Italy, Greece and Spain (Ferrera, 1996), the gendered employment patterns are paired with a strong employment protection (Layte, Levin, Hendrickx, & Bison, 2000), which creates an insider/outsider system. It is based on the advantage of married men and the disadvantage of the young, women and higher educated. Restricted access to jobs and housing produces difficulties to exit unemployment, especially for women (Bernardi, Layte, Schizzerotto, & Jacobs, 2000). What distinguishes the Southern welfare states from the conservative welfare states is that the family is the unit of redistribution. Full-time employment of women is difficult as particularly young women are obliged to take part in household duties. If at the same time access to employment is restricted, the labour market participation drops to low. Lyberaki, Tinios, and Papadoudis (2013) confirm these assumptions. They find a divergence of women's employment histories in mostly non-participation and mostly full-time employment in Europe. The first is more strongly associated with Southern European countries, the latter is found more frequently in Northern and Eastern European countries. Former socialist countries as well as countries of the socio-democratic welfare regimes both fostered inclusion of women in the labour market. However, the welfare state designs and measures are generating different forms of labour markets. Whereas in Northern countries universalistic coverage of social security and early expansion of the service sector allow flexible careers; high regulation of careers and a gendered division of unpaid work characterises former socialist countries (Hofäcker & Chaloupková, 2014; Pascall & Manning, 2000). In the latter, childcare and social security was based on the employment status rather than on civil rights. Since the beginning of the 1990s the Central and Eastern European states undergo a transformation diverging from a unifying socialism to different market economies. However, the norm of female employment seem to prevail (Hofäcker, Stoilova, & Riebling, 2011; Möhring, 2016).

To summarize, gender differences in labour market participation are varying between welfare regimes. Although, the degree of decommodification impacts the necessity of female labour, labour market policy also sets incentives or disincentives for employment for women. In all welfare regimes full-time employment seems to be the expected career of men. However, deviations are anticipated rather in times of recessions or like in the Southern welfare regimes through a strong insider/outsider barrier. It is also known that certain policy instruments and organisational structures impact careers (Biegert, 2011; Layte et al., 2000; Wulfgramm & Fervers, 2015). However, this goes beyond the scope of this paper. Instead, the next sections present current research on the composition of careers and the role of disadvantages.

### 1.2. Gendered experience of non-employment and non-standard work

Aside from hypothesis testing methods, career patterns can be investigated with methods of sequence analysis. This way, careers can be observed in their own dynamics. These following studies show that even with increasing participation of later cohorts in the labour market, full-time careers of women were still unusual in Germany. Biemann, Zacher, and Feldman (2012) investigated

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