

Working women in the age of flexibility: new diversities, new needs for social protection

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Abstract

Using a European perspective and focusing on the situation of women, the paper deals with the trends toward flexible labour markets and discontinuous working biographies and the arising challenges to social security systems.

Pan-European research on female labour market participation tends to focus on contrasts between countries and between men and women, while at the same time underplaying differences within the female working-age population. In the first part of the paper, the high diversification of the female labour market is analysed. The overall trend towards flexibility has positive and negative effects on the situation of women in the labour force. Many women, however, obviously belong to the “losers“ of that process, while at the same time differences between women and men tend to become more unclear.

The second part of the paper deals with the challenges to social security systems arising from the trends toward flexible labour markets and discontinuous working biographies. In terms of precariousness and need for social protection the new “patchwork biographies“ differ greatly. In a first step different European welfare regimes are scrutinised as to how they are prepared to meet the requirements of flexibility and diversity. It turns out that the German system, representing the “conservative“ welfare state model, belongs to those systems that are particularly ill equipped for the trend towards flexibility. A general shift towards a protection of the more precarious side of the developments described (contingent work, frequent transitions etc.) seems to be crucial. In a second step four central issues concerning a future concept of “flexicurity” are being scrutinised: 1. the access of people with minor jobs to the social security systems; 2. the question of general minimum provision; 3. the individualisation of claims and benefits and 4. policies directed at activation and securing labour market transitions. For all these issues numerous positive examples from different European welfare states can be identified. At the same time, however, it cannot be denied that the majority of recent reforms in European social security and welfare systems strongly contradict the rising needs for a reconciliation of flexibility and security by privatising risks and restricting elements of redistribution.

1. Women on the labour market: growing diversities

1.1 The overall development of female labour market participation

It is a well known fact that female labour market participation has gone up remarkably in most European Countries during the last decades, although still showing big differences between the EU-countries and between sexes. Whereas female labour market participation rates are still below 50% in the southern European countries Italy, Spain, Greece as well as Luxembourg and Ireland at the one end of the spectrum, they are around 75% in the United Kingdom and the Scandinavian countries Finland, Sweden and, at the current top with about 80%, Denmark (see Appendix, Table 1). As far as the differences between women and men are concerned, the range is still remarkable: from around 5 percentage points in Sweden and Finland up to around 30 percentage points in Greece, Italy, Luxembourg and Spain. It is even wider in the latter countries – between 35 and 40 percentage points – in a comparison of prime-age men and women between 25 – 54 (OECD, Employment Outlook 1998), which reminds us that obviously there is still a strong connection between women's dropping out of the labour market and caring responsibilities in some countries. At present the existence and the number of children has by far the largest impact on women's labour market participation rates in Germany, Ireland, Luxembourg, the Netherlands and the United Kingdom; the impact is relatively low in Belgium, France, Portugal and the Scandinavian countries (Eurostat, Erhebung über Arbeitskräfte 1997, Luxembourg 1998, p. 263). In several countries part-time work has become one of the most important reconciliation strategies women use (Schulze Buschoff 1999): in 1998, the share of part-timers among employed women ranged between 10.5% in Greece and 68% in the Netherlands with a certain correlation between high female labour market participation rates and a high share of part-time¹ (Appendix, Table 1). In all EU countries except Greece, Portugal and Finland more than 70% of all part-timers (in some cases more than 85%!) are female (Eurostat, Erhebung über Arbeitskräfte 1997, Luxembourg 1998, p. 118-119). In all European countries except Sweden and the United Kingdom, female unemployment is higher than male unemployment (Appendix Table 1).

Feminist research has broadly described the overall trend of rising female labour market participation rates as well as the persisting differences between countries and between sexes. This research has tried to analyse the driving factors, focusing on the diverse impact of welfare regimes at the starting point and the modernisation path of the gender contract. Mary Daly for example identified a number of possible factors which could explain different national profiles and levels of female labour market participation throughout Europe, such as the availability of public childcare, care facilities for the elderly, parental leave schemes, the existence of joint taxation and derived benefits, the size of the service sector etc. (Daly, 1st network report). Birgit Pfau-Effinger and others have stressed that besides the existing welfare state and its benefits cultural values have to be taken into account and that within the process of modernisation of the gender contract either institutional lags or cultural lags may occur (Pfau Effinger 1996, 1998).²

Most of this comparative research focuses on the macro level and tends to outline overall trends. That analysis concentrated on the macro perspective – as necessary as it is for pointing at differences between countries – tends to neglect the fact that the situation of working

¹ The two main exceptions being Portugal (high female labour market participation but relatively low share of part-time work) and Netherlands (medium female labour market participation but highest part-time rate throughout Europe).

² Irene Dingeldey in her research on the impact of tax systems has paid attention to this dynamic aspect, asking for the date of the last relevant reform and analysing whether the behaviour has changed since this reform (Dingeldey 2000).

women within every single country has increasingly become differentiated in recent times. It has become so diverse that it is questionable whether there is still a common interest among working women (even working mothers) in terms of labour law and social security law. I will argue that the process of growing flexibility is crucial for the current development and has already led to very different patterns of employment within a country – differences between men and women in the labour market, but also between women themselves. Flexibility on the labour market and differentiation of lifestyles still mainly concern women and - in a longitudinal view - contribute to their “patchwork biographies”. In terms of precariousness and need for social protection these patchwork biographies differ greatly, while at the same time differences between women and men tend to become more unclear. In this paper I will argue that – besides the important discussion about care work – in the age of flexibility a general shift towards a protection of the more precarious side of this development (contingent work, frequent transitions etc.) will be crucial. This is not a policy focused on women, but one from which a considerable part of women will profit due to their professional and private situation.

1.2 Dimensions of flexibility and diversity

Flexibility and diversity in the labour market comprises many different dimensions. It is closely connected with a rising share of the non-standard workforce (external flexibility). The number and the share of part-time jobs, temporary jobs, subcontracting work etc. has grown rapidly during the last years in most countries. At the same time, the nature and organisation of work within a company has changed (internal flexibility).

What are the gendered implications of that process toward flexibility, how are women involved in it?

It has been stated that firms by trying to adopt to the changing requirements develop different strategies within their firms. The flexibility adopted to support the continually –shifting production of specialised goods which requires a skilled, committed workforce can vary significantly from the flexibility which allows a firm, when producing only a few products at the lowest cost possible, to take on and cast off a low-skilled work-force. Therefore we find “enabling” strategies (when firms upgrade labour processes and cultivate long-term relations with a core workforce) as well as “restrictive” strategies (when firms downgrade the employment relationship and de-skill work processes) (Smith/Gottfried 1998, p. 96). Accordingly, some groups of employees profit from these processes, their chances on the labour market are improving, whereas others lose ground and have to bear unstable employment, low wages and new risks. Women are among both groups, since gender is only one decisive aspect besides qualification, age, sector etc. for the “borderline” between winners and losers. Analyses have shown, however, that a high proportion of women belong to the latter group (see e.g. Smith/Gottfried 1998, Granqvist/Persson 1999, Nickel 1999, Holst-Maier 1998).

As can be seen from chart 1 (Appendix), flexible, non-standard work is much more common among working women than among working men *in all European countries*. It is not only part-time work where the share of women is much higher than the share of men; many women work on temporary contracts, or their jobs even combine part-time work and temporary work. According to the European Commission (Europäische Kommission 1997a, p. 47 – 55), the percentage of women in part-time work rose from an average of 27.5% to 31.5% between 1991 and 1996. Among women who had taken up employment after a period of unemployment, the part-time share was even 40% in 1996. Within the same period, there was a steady rise of fixed-term contracts and subcontracting work; its share accounted for 12.5% of female employment in 1996. In Spain, even every third work contract is a fixed-term

contract.³ One reason for employers' preference for fixed-term contracts might be the existent strict rules for dismissals, but in general, uncertain future expectations are regarded to be the driving force in this development (Europäische Kommission 1997, p. 51, p. 53). Fixed-term contracts also seem to be one of the entrance gates after unemployment: in 1996, 55% of all employees who had taken up employment after a period of unemployment during the previous year had a fixed-term contract.

This fact already hints at the twofold significance of the move toward labour market flexibility for working women. On the one hand, new flexible forms of employment may contain a chance for them to enter the labour market, e.g. after a period of childcare or unemployment. It has been shown in international comparisons, for example, that there is a negative correlation between strict employment protection legislation (EPL) and the level of female employment (OECD Employment Outlook 1999, chapter 2, e.g. p. 72-73). Strict EPL (e.g. high barriers concerning dismissals, limited possibilities for fixed-term contracts) obviously mainly protect the "core" labour force (prime-age men) whereas outsiders (primarily young people and women) are kept away from the labour market, at least in countries with strong breadwinner models, where female employment has been low in the past.⁴ The relaxation of EPL in many countries during the 90's, the gradual removal of employees' protection via labour law, paradoxically in some respect eased women's access to the labour market.

On the other hand without doubt many of these new jobs are precarious and contain new risks because they imply low wages as well as a low level of social protection or no protection at all. More than one fifth of working mothers in the EU work in small part-time jobs below 20 hours per week (Europäische Kommission 1999, p. 24). In many cases, non-standard work meets the wishes of women in the labour market. It is often part of their reconciliation strategies. Their entrance into the labour market changes the male breadwinner model while at the same time still supporting it and by this keeping it alive; women's labour force experiences therefore have been called an „integration/resegregation“-process (Smith/Gottfried 1998, p. 104). This differs greatly, however, from country to country.

One example of the very inhomogeneous situation of working women and their situation on the labour market is the variety behind the label of part-time work. Part-time work can mean very different things in different countries and even within a single country in terms of quality of the work, career chances, working time, income and social rights. If one only considers the aspect of working time, the variety between countries and within a single country becomes obvious (appendix, table 2). The average weekly hours of female part-timers vary between 17.6 hours in Spain and 24.9 hours in Sweden, which implies that the average female part-timer in Sweden works almost 50% more than her Spanish counterpart and might be in a very different situation. But the variation within a country is even more interesting. Out of all part-timers, in some countries (Denmark, Netherlands, Finland, United Kingdom) more than 20% of all part-timers work less than 10 hours per week. These in many cases are precarious jobs in terms of income and social protection – mostly jobs of women who earn an "additional" income. They can in no way be compared with part-time jobs above 30 hours, which account for about 20% of all part-time jobs in Sweden, Italy, Netherlands and even 25% in Greece. Within the European Union, part-time profiles of different countries vary considerably. Chart 2 (appendix) shows some examples: Whereas in the United Kingdom part-time work is concentrated in short part-time (two thirds of all part-timers do either work between 1 – 10

³ Spain is the European country with the highest share of fixed-term contracts. In the first half of 1998, for example, more than 90% of all new work contracts were on a fixed-term basis.

⁴ The opposite example is Denmark, where EPL is low and the labour market is one of the most flexible in Europe, while at the same time female labour market participation is the highest one in Europe.

hours per week or 11-20 hours, only 6% of the part-timers work 30 hours and more), the Netherlands have a considerable amount (19%) of part-timers working more than 30 hours a week. In Sweden, a high share of the part-timers work between 25-30 hours (35%) or even more than 30 hours per week (almost 20%).⁵ In addition to the number of hours part-timers work it is important when they work and whether they can influence this. The situation of two women (mothers) working the same amount of hours per week might differ significantly because of a different situation concerning this point. Flexibility in some cases has improved employees' co-determination as far as their working times are concerned; research on the German developments has revealed, however, that flexibilisation of working hours in most cases was strongly determined by the employer's needs.⁶

Non-standard work contracts such as part-time and fixed-term contracts in many cases do not reflect the wishes of the employees (that is, the labour supply side). This becomes clear when people, especially women, are asked about their reasons for working part-time or on a fixed-term contract. Less than 10% of female part-timers in Spain and Portugal, and less than 20% in Belgium, Austria and Finland said they didn't want full-time work. More than one third of female part-timers in Spain, France, Italy and Finland, on the contrary, said they couldn't find full-time work (Appendix, chart 3). Among women with a temporary contract less than 5% in Germany, Spain, Greece, Italy and Portugal said they didn't want a permanent job; only in the Netherlands at least about half of the respective group gave that answer. An overwhelming majority in many countries (more than 75% of all women with temporary contracts) said they couldn't find a permanent job, which means their temporary contract is involuntary (Appendix, chart 4). This shows very clearly that the way women participate on the labour market is not only influenced by the existing welfare systems, by cultural values and by their own wishes, but is, to a high degree, determined by the labour demand side and companies' employment strategies.⁷ It also reveals that the situation and needs of women working under the same kind of contract might differ very much.

The examples show that the border-line between women "in the labour force" and "outside the labour force" are no more the decisive ones. The majority of women of working age now has entered the labour market, and all projections say that in most European countries labour market participation rates of prime-age women will still rise by several percent and this group will comprise the main potential for the future extension of the European workforce (e.g. Europäische Kommission 1999, p. 22-23). Along with their rising engagement in paid work, the diversity of women's situation has multiplied, however. Actual work patterns as well as the wishes concerning paid work differ to a much greater degree among women than among men. Non-standard work of women goes along with non-standard life courses. Not only working biographies become more flexible. It also applies to biographies in general – with the result that the social security of the people concerned will be considerably affected. This development, often labelled pluralisation, is commonly being described in terms such as: the increase in single households and unmarried couples, the decrease in marriages with a divorce rate going up and a birth rate going down. This trend can be observed across Europe, although its proportions vary considerably from one country to another.

⁵ For a detailed analysis of women's and men's working hours in different countries see Anxo/Flood/Rubery (2000).

⁶ Results of the WSI- Archive for Collective Agreements.

⁷ A recent research project realised on behalf of the European Foundation for the Improvement of Living and Working Conditions and based on more than 30.000 interviews from 16 European countries comes to a different conclusion: As the author points out there is a considerable interest in non-standard work forms among employees throughout Europe. This concerns a reduction of working time as well as sabbaticals, an interest in work at home as well as in self-employment (Bielinski 1999).

The changes become even more obvious when one leaves the static analysis and focuses on a longitudinal perspective. Women's interruptions of their working career have become shorter, but they switch between household, unpaid work outside the household and – last but not least - between different positions in the labour market.

To sum up: It is not new, that women's (working) biographies in many countries are discontinuous – it is new, however, that the average number of transitions has gone up – transitions between employment, unemployment, different kinds of employment, different amount of working hours, periods out of the labour market etc. and that phases and border lines have become less clear. It is also new that the situation of women in general and on the labour market in particular has become so diverse, related to factors like education, employment sector and, of course, motherhood. In terms of their chances on the labour market, the move toward flexibility and discontinuity has generated winners and losers among women.

Another new development in this process is that *men's* working biographies are becoming less stable and “feminised“ as well. They have to deal with new demands and work patterns that used to be typical for female biographies; for this reason it has even been presumed that women are better prepared for the future demands of the labour market. However, the fact that *men* increasingly are hit by discontinuous work biographies and resulting problems of social protection seems to have led to a rising interest in the question, how social security can be adapted to the needs of growing diversity and flexibility, and discontinuity in the labour market and in private life. This might turn out to be a chance for many women.

Since there are no signs for a general reversal of the trend toward flexibility and in particular for a significant change of women's work toward “standard” work contracts, it can be assumed that one of the main future tasks will be to adapt the existing social security systems to the new risks connected with this process. In the following part I will try to outline some aspects which seem to be important for such a new concept of “flexicurity”.⁸

2. New needs for social protection

The following is intended to deal with the question if and in what respect particular social security systems are adapted to flexibility on the labour market as well as to the diversity of private biographies.⁹ This will be done in two steps: Firstly I am going to take a more general view of the different types of welfare regimes; secondly some pivotal issues are going to be

⁸ The following considerations are focused on the new demands resulting from a flexible and often precarious world of labour. They are therefore neither restricted to *women* on the labour market, nor do they claim to present adequate solutions to sufficient appreciation of (women's) *unpaid work* outside the labour market.

⁹ The regulation of flexibility on the labour market is not restricted to aspects of social security law, however. Another important area in this respect is labour law. In the Netherlands, where the idea of “flexicurity” has been promoted for a while now, labour law is regarded to be one of the most important areas for realising that concept. In the new “FLEX-WET” (flexibility law), for example, minimum requirements for different forms of contingent work such as temporary work and subcontracting work are defined. Some examples are the limitation of the number of subsequent temporary contracts and the rule that in case of subcontracting a minimum wage for three hours of work has to be paid to the worker each time he is called. First evaluations of the law are twofold, however (van Oorschot 2000). The idea behind the law is to allow and even promote flexibility while at the same time setting rules for non-standard forms of work and by this limiting the precarious effects of some kind of flexible work contracts. This points to the heart of the problem. Similar attempts have been made in other countries. As regards Italy the “pacchetto Treu” (law 196 from 24/6/1997) should be mentioned, which provides for many new regulations in the fields of active labour market policy and contingent work (esp. subcontracting). The EU has pushed the revaluation and regulation of “atypical” forms of employment in the field of part-time work in particular.

highlighted which in my view will in future have to be debated in the context of the social security of flexibility (“flexicurity”). These are as follows:

1. The access of people with small, low paid and precarious jobs to social protection
2. The question of minimum benefits,
3. The individualisation of benefits and
4. Activation policy and the securing of labour market transitions.

2.1 Welfare regimes in Europe: varying basic components and flexibility

In order to answer the question of how the individual states are prepared to tackle the new demands for the social security of (female) employment in the age of flexibilisation, it is useful to have a look at Esping-Andersen’s typology (Esping-Andersen 1990) which differentiates between the liberal, the conservative-corporate and the social democratic welfare state, not forgetting the Mediterranean rudimental welfare state.

The *Mediterranean welfare states* (e.g. Spain, Portugal, Greece, and within limits Italy) have social security systems whose development and level of benefits in most cases are relatively modest. Here, contrary to the other European countries, the family has remained a major supporting factor for social security. General minimum benefit systems for the whole population, however, are hardly to be found. In these states old age security and unemployment systems – by and large restricted to privileged groups – rest on insurance systems, but all people there benefit from predominantly tax-financed, universal health systems, which protects them from health risks. Without any doubt this kind of health care alleviates problems caused by a large number of people working illicitly or having flexible jobs; but it cannot be denied that provisions for unemployment, for old age and for other forms of neediness in many cases are insufficient. The fact that aid systems supported by the family have kept their high social profile has, to a certain extent, been instrumental in preserving family structures in spite of fewer children being born. As a result, the number of women working, as well as the share of part-time work, has remained low up to the present day. To sum up, flexibility is to a certain extent supported by the health systems but besides that it is not actively encouraged and protected by these social security systems.

Important aspects of the *liberal welfare states* (in Europe Great Britain and Ireland in particular, as well as the USA) are low and means-tested social benefits and in this context a low level of re-distribution by the welfare state. Until today, the historical roots of poverty alleviation can be found in the attempt to avoid poverty, whereas provisions to keep one’s standard of living can only be obtained through additional occupational or private insurance. As public benefits as well as contributions to these systems are comparatively low, the welfare system doesn’t enforce the trend toward more flexibility on the labour market. Should employment turn more flexible and precarious, the number of people entitled to benefits will rise. The same can be expected from precarious biographies; thus, it could be observed that in England more and more single mothers in the past took advantage of the “income support”. The question is whether the level of benefits in these cases still meets the official goal to prevent poverty. Empirically, this is not always the case; e.g. in Great Britain and in Ireland in the past the poverty rate,¹⁰ particularly among old people, was out of proportion.

In contrast to the two groups mentioned above, the *social democratic welfare states* (the Scandinavian countries in particular), have relatively high levels of transfers and re-distribution. Their systems are universal and they promote social equality, which also puts emphasis on gender equality, based on a fully-fledged social infra-structure (e.g. kindergarten). Based on citizenship, their characteristics are independent claims for men and

¹⁰ Poverty as 50% of net equivalent income.

women alike as well as a high rate of female employment. In spite of the difficulties which in particular Sweden, the former “social model state”, has to combat, it should be noted that the basic concept of social security acknowledges changing forms of employment and biographies. Claims to social benefits remain relatively untouched even if the range and kind of employment change, or if people decide not to marry, to get divorced, or to become single parents.

In this respect the *conservative-corporate welfare state* (Germany, Austria, France among others) is quite different. There the concept of insurance is dominant as well as a close relationship between social security and employment. Minimum benefits have meanwhile been institutionalised – in Germany social assistance, but these can only be applied for if re-integration on the labour market has failed and other means of support are not available. The benefits of the basically contribution financed social insurances conserve status, as a result the potential re-distribution is small. A high level of protection for insiders at the same time means difficult access for outsiders. On the one hand the high costs of compulsory security systems and their restricted personal range encourage the trend to find ‘cost-saving’ forms of employment and thus push flexibility, as it has become obvious in Germany. On the other hand a personal reduction of working-time (part-time) and discontinuous employment biographies result in social protection being reduced significantly. A system of derived benefits generates similar ways to conserve status. The fact that particular biographies are highly subsidised (marriage, non-working women) makes different biographies less attractive. People can only choose them if they are prepared to do with a reduced amount of social protection and income.¹¹ All in all, this type of social welfare state seems to be ill equipped for pluralisation and flexibility.

2.2 Milestones on the path to “Flexicurity”

It is well known that in the past the EU has chosen to minimise its influence on the national social security systems, as early on the principle of subsidiarity was declared to play a prominent part in the field of social security, as long as it does not violate the freedom of the Common Market. Nevertheless the EU has outlined as to how flexibility on the labour market and social security can be made compatible. In 1996 the concept of “lifelong learning”, one of the positive approaches to enable people to cope with changing demands in the labour market, was declared motto of the European year. The policy of minimum standards can be interpreted as a policy to restrict the competition of social security systems and to guarantee a certain minimum level of social protection. In addition some decisions made by the Luxembourg summit on employment in 1997 should be mentioned. Here new principles for labour market policy in the European Union were determined, namely the focus on activation policy, or rather the promotion of work opportunities on the labour market (employability) (Europäische Kommission 1999a). The commission’s communiqué entitled “Modernisation and improvement of social security in the EU countries” takes note of the changing forms of employment and demands that “social security systems should strike a new balance between steps designed to improve flexibility and those that provide social security” (Europäische Kommission 1997, p.1).

Today no European country any longer incorporates a “pure” welfare regime; every country has its specific, historically grown welfare mix. The following part of the paper focuses on important issues for a future connection between flexibility and social security. It is asked which elements of the European social security portfolio seem to be suited to meet these

¹¹ Strong emphasis of the insurance principle in the conservative welfare states does not necessarily lead to an asymmetric distribution of gender roles. This is illustrated by the French example, where a high rate of female employment is being aided by a sufficient number of child care facilities.

future requirements of flexible labour markets and discontinuous biographies and which elements are problematic for these developments.

2.2.1 Task 1: Social Protection of people with minor jobs

Since in many countries the differentiation of working hours and the rising share of jobs with reduced working hours have become current issues, it should be asked to what extent these conditions of employment guarantee individual access to the social security systems. More women than men have taken up this kind of employment. Against much opposition the German red-green coalition government has recently taken steps to include people with minor jobs into the social security system.¹² Opponents of this policy argue that in order to meet the demands posed by flexibility, modern companies need an ever increasing section of cheap labour; cheap because they are exempt from any form of compulsory social insurance. Yet a European comparison clearly shows that this is no longer topical in the public debate in the majority of countries (Dingeldey 1998). Compared with Germany many countries have taken the lead in connection with the integration of precarious conditions of employment into social protection systems. A few examples: Austria, whose social security system is in some aspects similar to the German one, has in 1996/97 taken legal steps to introduce compulsory insurance for persons with minor jobs and persons working free-lance. In addition a quota was introduced to restrict the expansion of minor jobs (MISSOC-Info 1/1997, p. 20ff). Spain extended the obligation to pay social insurance to minor part-time jobs as well as Italy, which, before Germany, passed a law that includes the fictitiously self-employed (*para-subordinati*). In a number of countries there are still thresholds (referring to working hours or income) which limit access to the social security systems. At present, however, a defined type of minor employment, exists only in the United Kingdom (within limits, in Austria as well). Several countries, such as Sweden, France and Portugal, insist on the payment of social security contributions beginning with the first working hour, thus activating social protection for those concerned. In Belgium minor employment is not allowed. This survey has made clear that minor jobs and social security do not necessarily preclude each other.

This question, however, of how these systems can be integrated into social protection must be differentiated from the obligation to pay contributions. Several countries have introduced temporary reduction of contributions to be paid by low income workers or problem groups, other countries favour permanent subsidies of contributions paid by low income groups. The Netherlands for example generally subsidise short part-time employment. Belgium provides for unlimited reduction of social insurance contributions paid by low income groups as well as by persons who have been out of work. This also applies to France (Eichhorst 1999, p. 23). In Germany similar proposals are being strongly debated at the moment.

These measures usually aim at the reduction of contributions paid by employees. This, however, does not answer the question whether the particular forms of employment generate sufficient income or sufficient security claims.

2.2.2 Task 2: Minimum Provision

This raises the question as to the nature of minimum protection of persons having discontinuous working biographies or precarious conditions of employment in these various countries. This concerns women in particular, but an increasing number of men as well. It should be asked which systems guarantee adequate protection.

¹² Jobs up to a monthly income of 630 Marks and a weekly working time of less than 15 hours have so far been exempt from the social security systems.

First of all, it has to be clarified that nowhere in Europe people in working age obtain a basic income that is not means-tested. These persons are first referred to the labour market also in countries, where citizenship and residence set up eligibility to social benefits, and these payments are only granted if other means of income and assets have been exhausted. In principle this also applies to countries like Denmark, Sweden and the Netherlands (although some reservations have to be made in detail). It can truly be said that a complete financial compensation for discontinuous working biographies doesn't exist anywhere.

Minimum protection as an element to favour flexible working and life biographies, however, plays quite an important part in two fields of social protection, namely in the protection of health risks and old age. A number of European states practice a health insurance system that provides for all citizens, usually tax-financed. Denmark, Ireland, Italy, Portugal, Sweden, and the UK are examples of this. The existence of such a health care system that provides for the entire population makes it easier for people to change their working or life biographies as these changes do not result in lower levels of protection. A system that is structured along these lines facilitates flexibility. It should be mentioned, however, that the German statutory health insurance as a system covering more than 90% of the entire population to a certain degree also favours tendencies of flexibility, part time jobs in particular. This is so because of contributions that depend on income, not on risk.

It may also be asked whether old-age pensions can be expected that are sufficiently high. It is true to say that in Germany old age poverty is not a big issue at present, but Germans are often not prepared to reduce their working hours because apart from lower income they are afraid of lower pensions as well as a result of this. In contrast to Germany, minimum pensions for old people are common in many European countries. In some cases the compulsory pension systems provide minimum pensions, which can either be means-tested (example: Italy) or not, but e.g. dependent of a number of years in the system (example: Spain). Some countries provide general minimum benefits for the elderly, e.g. the Netherlands and the Scandinavian countries, at a very low level also the United Kingdom and Ireland (see Hauser 1997, Döring 1998). These benefits, however, do not always avoid poverty and, especially in southern Europe, have to be considered against a background of minimum protection being not available for the population as a whole. In Denmark and in the Netherlands all old people are eligible for a standard pension independent of other means. In Denmark these payments are linked to a period of residence of about 40 years; in the Netherlands these benefits are paid in full if the period of residence comprises at least 50 years. As it has been revealed by the so called Dutch "part-time miracle", such a basic pension scheme facilitates the expansion of non-standard employment and helps to protect people with non-standard work. Furthermore the change from dependent employment to self-employment does not affect the amount of benefits paid through the national core system. Last, but not least different life biographies and gender roles can be practised, whereas in Germany and other countries with insurance based systems the scheme of survivors' pensions greatly influence the choice of whether to marry or not, or whether to stay married. All in all it can be said that universal minimum protection systems are without any doubt instrumental in meeting the new social risks connected with flexible work and discontinuous biographies.

2.2.3 Task 3: Individualisation of Claims and Benefits

The question as to the degree of individualisation of claims is only remotely relevant to flexible forms of employment, but the more so to the protection of different life biographies. In almost all EU member states the systems of social security and income tax contain elements that combine social protection and the individual obligation to pay taxes with family status and with the situation of the particular family. Family status may on the one hand

influence the right to draw benefits positively (e.g. tax-free allowances for dependants), but may also have a negative influence (e.g. curtail the right to draw benefits because of spouse's income). Derived benefits from insurance systems are considered to be a problem today. The fact that such payments are linked to marriage is regarded to be discriminating against non-marital partnerships, but it is also true that this combination makes spouses dependent on their partners, who themselves have an independent claim to benefits. In addition, these derived rights have to be classified as a source of insecurity in these days with jobs and marriages becoming more and more unstable; little attention is often paid, when this item is being debated within the framework of the welfare state. If the eligible person loses his title, all family members, who profit from derived rights, lose their benefits as well. In addition certain persons often lose their derived rights on health care or on pensions in case of death or divorce. It is well known that because of the derived rights to draw benefits women – in spite of the risks of this strategy – are not motivated to look for (full-time) jobs in as far as single-earner couples receive generous allowances in the context of taxation (joint taxation) and social protection (e.g. free health care, generous survivor's pensions).

None of the EU countries does without derived rights at present (Jepsen et. al. 1998). Thus all 15 member states have survivor's pensions for certain cases. Apart from this, the degree of non-individualisation varies to a large extent. Jepsen et. al. quote 12 countries where, beyond a widow's pension, non-individualisation of the spouse's pension entitlement is the rule; there are eight countries where spouses have derived claims to health care, and there are four countries where this applies to unemployment insurance (Jepsen et. al. p. 66, 78, 73). In this context it has to be mentioned that especially in the Scandinavian countries there are few derived rights to draw benefits and these rights (and taxation) largely refer to individuals; in countries like Luxembourg, France, and Germany, however, extensive use is still being made of derived rights.

The European Commission has repeatedly dealt with the issue of the individualisation of claims, e.g. in chapter 8 of the Whitebook on growth, competition, and employment. The subject of the Commission's communiqué entitled 'Modernisation of Social Protection' is the challenge to find opportunities to individualise the claims to benefits (Europäische Kommission 1997, chapter 1.2.3). In countries like Germany with a strong breadwinner-model, a rapid individualisation of claims would lead to additional problems of protection for many women. This would be so because of the previous structure of the social security systems as well as of the current situation on the labour market. In the long run, however, individualisation is the path that should be followed.

2.2.4 Task 4: Activation Policy and Labour Market Transitions

The responsibility to secure increasingly unstable and discontinuous working biographies is mainly with the unemployment insurance and active labour market policy. A very important future task will be securing and protecting transitions between different forms of employment, unemployment, and unpaid work. The main challenge will be to provide not only financial support for these transitions but also to enable persons to manage these transitions actively. Günther Schmid, in his concept of "transitional labour markets", differentiates five typical transitions (Schmid 1993, p. 47; each time in both directions):

1. The transition between part-time employment and full-time employment
2. The transition between private household and employment
3. The transition between employment and retirement
4. The transition between education and employment
5. The transition between unemployment and employment.

Many “bridges” for some of these transitions already exist in different European welfare states; what is missing in most cases, however, is the general concept behind these single regulations.

The following examples can illustrate how unemployment systems and other social security systems can actively secure flexible transitions (and already do it in some countries).

A typical example for protected *transition between full-time employment and (involuntary) part-time work* is shorter working hours (“Kurzarbeit”) in connection with compensation payments in times of lack of work in the company. This regulation has been crucial in the process of restructuring the East German economy, but is also well-known in France, Spain and other European countries. The same holds for compensation payments in times of bad weather for workers in the construction industries. Another regulation in Germany to promote the transition to part-time work was introduced in 1994: In case of unemployment during the first three years after a – voluntary or involuntary – reduction of working time unemployment benefits still are based on the former full-time earnings.

The *transition between the private household and employment* is mainly protected by social security systems where the raising of children is concerned. This transition still is a female one in most cases. In the context of the international debate about care issues, many countries have extended their “appreciation” of this kind of work during the last years e.g. by extending parental leave schemes or the number of years taken into account within the pension systems. This mainly happened in those countries where the need was most urgent because of insurance-based social security systems (e.g. Germany, Italy, France). The European agreement on parental leave has contributed to a better protection of persons (mainly mothers) raising children, although some shortcomings of this agreement have been criticised sharply by the European parliament and others (Hutsebaut 1998, p. 32). In most European Countries on average 2-5% of all female employees are on parental leave (OECD 1995, p. 183 – 186). In several countries social protection has been extended to periods dedicated to the care of elderly relatives in need of care.

The extension of protection for care work has been supported by feminist politicians and researchers and is regarded to be an important step to change the idea of “work” and improve the recognition of unpaid female work. It is an ambivalent approach, however, since there is some evidence that it could help to preserve the gender specific division of work instead of changing it. The German regulation with 3 years of parental leave for each child for example, has turned out to be a trap for many women and their professional careers (Notz 1997). A new approach will obviously be followed in the upcoming pension reform, where part-time work for mothers (parents) up to their youngest child’s 10th birthday will be supported considerably and will be considered as full-time work within the pension insurance. This promotion of part-time work at the same time is intended to make it unattractive for mothers to quit the labour force completely because those mothers will not profit from the new regulation.

The *transition between employment and retirement* is often discussed at present. Expensive early retirement programs have been reduced or closed down during recent years in many countries. At the same time there is a tendency to allow more flexibility in the transition between employment and retirement. One example is subsidised, optional part-time work during the last years before retirement (in Germany introduced in 1996 by the “Altersteilzeitgesetz”). Several countries, e.g. Sweden, have defined an age corridor for the transition from work to retirement, giving the population a certain choice to decide about their retirement according with their personal wishes and financial needs. Italy has gone very far in this respect. According to the pension reform of 1995, future employees, as long as they meet certain requirements, can choose to retire at any point between the age of 57 and 65. Their pension will be calculated according to their expected remaining (but gender-neutral) life-span, which implies that retiring early will still remain a theoretical option for a considerable

part of the working population. Given the fact that the income, the family situation and the preferences of women vary widely, the gendered impact of flexible retirement and the impact on special subgroups of women (and men) would be worth further investigation.

Concerning the *transition between the educational system and employment*, Denmark has been among the most innovative countries in recent years. In Denmark, the share of the labour force participating in further training and education measures is the largest in Europe.

Denmark has a system of modular training measures that allows persons without a professional education to achieve an education in several steps, even later in their life. A declared goal of this system is the intensifying of professional training with a focus on the weakest groups on the labour market. In addition, three forms of “vacation” – leave for professional training, for raising children and for personal reasons – have been introduced (law “om orlov”, since 1996). This is part of a general programme of employment redistribution. While on leave, employees receive benefits according to sick pay and are replaced by a person who beforehand was unemployed.

For the *transition between unemployment and employment* a considerable number of measures and benefits already exist throughout Europe. Some examples from the Netherlands, Denmark and Great Britain might illustrate this (for more details see MISSOC-Info 1/97). In the *Netherlands*, certain financial incentives for employers and employees were introduced to promote the reintegration of problematic groups of persons into the labour market. Among those there is a reduction of employers’ social security contributions for low paid jobs. Part of the so-called “Melkert-Plan” was the creation of 40,000 new, subsidised “Melkert-Jobs” for long-term unemployed persons. Another means to increase employment rates was the massive extension of part-time jobs and subcontracting work. Meanwhile several documents have stressed that the focus of social politics in the Netherlands is still the aim of creating jobs and enabling people to work (MISSOC-Info 1/1998, p. 10f). In *Denmark* employment and labour market policy was already restructured in the early 90’s in order to offer some activation policy to the unemployed, while at the same time reminding them of their own duties (in detail: Köhler 1998). Highest priority was on the weakest groups in the labour market. Since 1994, several new laws have been passed and implemented to realise the new labour market policy. So-called “puljjobs” were introduced to enable long-term unemployed to find a job in sectors and branches such as healthcare, culture and the protection of nature (law “om en aktiv arbejdsmarkedspolitik”, 1994). In addition, persons with certain disabilities and weaknesses can get subsidised jobs with low requirements, the so-called “skanejobs”. The main idea behind the Danish labour policy reforms is, therefore, to stress the responsibilities and requirements for the individual while at the same time enabling him to meet this raised requirements. In July 1998 several new regulations came into practice which again stressed this shift towards an activation policy. This focus resembles the one that is characteristic for *Great Britain’s* “New Labour”. In Great Britain, the idea of an “enabling society” was already promoted in 1994, in a report prepared by the commission on social justice (Commission of social justice 1994). The most important goal now is to enable individuals to take up and to stay in employment and thus be able to live on their own income. Following this aim, a number of work incentives for problematic target groups have been introduced such as the “Jobseeker’s allowance” for persons seeking employment, the “Parent-plus-programme” for single parents living on income support, and the “Family credit” for working families (MISSOC-Info 1/1997, p. 19 – 20).

This shift from passive to active labour market policy focusing on the idea of *enabling* people to work in times of high unemployment, changing job requirements, contingent work and discontinuous biographies, has also been promoted in the European Commission’s 1995 report on employment (following the Essen meeting in 1994). In this report it is demanded of every country to raise the effectiveness of labour market policy by evading practices which

could lower people's inclination to work. Incentives for the individual person to actively care for his or her chances in the labour market are considered to be crucial. The shift from passive to active labour market policy is strongly recommended. (Europäische Kommission 1995, Schlußfolgerungen 1.4). Following these recommendations of the European Commission, several European countries have meanwhile intensified their interest in the concept of "employability". This concept, however, will still have to be developed further in many fields to meet the new requirements of a flexible world of labour and private life.

3. On the right path? Some contradicting reform trends

All European countries are under financial pressure and have been reforming their social welfare systems during the last decade. Are the examples mentioned above a proof that this restructuring in general meets the new requirements of flexible labour markets and especially the needs of women with their larger proportion in non-standard work and their discontinuous biographies?

This is, unfortunately, not the case. In many countries a trend is evident which contradicts the requirements of flexibility and transitional labour markets. Many countries have raised eligibility requirements and especially the Bismarckian, insurance based systems have tried to reduce the amount of redistribution in their systems. This implies that social risks are less collectivised than before. The individual increasingly has to manage his or her own working abilities and career and to face new risks while at the same time collective coverage of these new risks is being reduced.¹³ With the trend towards contingent work and discontinuous biographies there are some signs that especially the insurance-oriented systems will lose a part of their protective power (Reissert 1998, p. 249). In spite of the very diverse situation of working women there is some evidence that the share of them who will suffer from these developments will be out of proportion.

It can not be expected that the trend toward flexible, non-standard work forms will be reversed in future, and a considerable share of the workforce (many women among them!) would not even favour such a reversal of the current trend. It was de-standardisation which has eased their access to the labour market, and the growing number of men with non-standard work and discontinuous biographies implies that women's labour market behaviour can no longer be regarded as a "deviation" from the (male) norm. The problematic point is,

¹³ Germany is one of those countries where mainstream politicians and economists have pushed the idea that only a strengthening of "equivalence" between individual contributions and benefits and a reduction of redistributive elements can "save" the existing social security system. Influential neo-liberal groups such as the "Kronberger Kreis" even demand a further flexibilisation of the labour market and of working time while *at the same time* demanding a strict equivalence between individual risk and contribution payments in all social insurances including the health and the long-time care system (Kronberger Kreis 1999). This would imply that social assistance had to meet all the new risks of flexibility –. This system had been implemented in the early sixties as a "last safety net" for the relatively low number of persons who were not covered by the social security insurances; meanwhile about 3.5% of the population live on social assistance, the percentage of the population being about four times as high as in the sixties.

however, that much of this new work is contingent or precarious in so far as it is connected with low income and a lack of social protection. To change this, it will be necessary to think about the *regulating idea* behind the "standard full-time job". Part of the idea was a sufficient income and a complete access to social protection. In the age of flexibility with a diminishing share of the workforce with such standard ongoing full-time work, the idea behind it still has to be kept in mind. The task will be to transfer it to other forms of work and to adapt it to the new requirements of discontinuous biographies and frequent transitions between one status and the other.

Appendix:

Table 1

Country	Labour market participation rates in the European Union ¹⁾ 1998			Part-time rates in the European Union ²⁾ 1998			Unemployment rates in the European Union ³⁾ 1998		
	women in %	men in %	Gender difference (women – men) in %-points	women in %	men in %	gender difference (women – men) in %-points	women in %	men in %	gender difference (women – men) in %-points
Belgium	53.8	72.5	-18.7	33.3	3.5	29.8	11.7	7.6	4.1
Denmark	75.1	83.5	-8.4	35.8	10.9	24.9	6.4	3.8	2.6
Germany	62.1	79.2	-17.1	36.4	4.7	31.7	10.4	9.3	1.1
Greece	48.5	77.2	-28.7	10.5	3.3	7.2	16.5	7.0	9.5
Spain	47.5	75.5	-28.0	17.2	3.0	14.2	26.6	13.9	12.7
France	61.6	75.1	-13.5	31.6	5.7	25.9	14.2	10.4	3.8
Ireland	49.8	76.0	-26.2	23.2	5.4	17.8	10.2	10.2	0.0
Italy	44.3	72.3	-28.0	14.1	3.4	10.7	16.8	9.7	7.1
Luxembourg	47.6	76.0	-28.4	22.5	1.8	20.7	4.2	1.9	2.3
Netherlands	62.5	82.4	-19.9	67.9	18.1	49.8	5.8	3.4	2.4
Austria	62.5	80.3	-17.8	30.3	4.4	25.9	5.6	5.5	0.1
Portugal	61.9	79.0	-17.1	17.3	6.2	11.1	5.8	3.8	2.0
Finland	70.0	76.1	-6.1	17.0	6.9	10.1	13.6	12.9	0.7
Sweden	72.2	78.7	-6.5	40.7	9.2	31.5	8.0	9.7	-1.7
United Kingdom	66.9	82.8	-15.9	44.8	8.8	36.0	5.4	6.9	-1.5
EU-countries, Total average	58.1	77.6	-19.5	33.0	6.1	26.9	12.0	8.9	3.1

1) Labour force in % of population age 15 – 64.
2) Part-timers in % of all employed persons.
3) Unemployed persons in % of the labour force.

Source: Eurostat (1999), Statistik kurzgefaßt 11/1999, own calculations.



chart 1

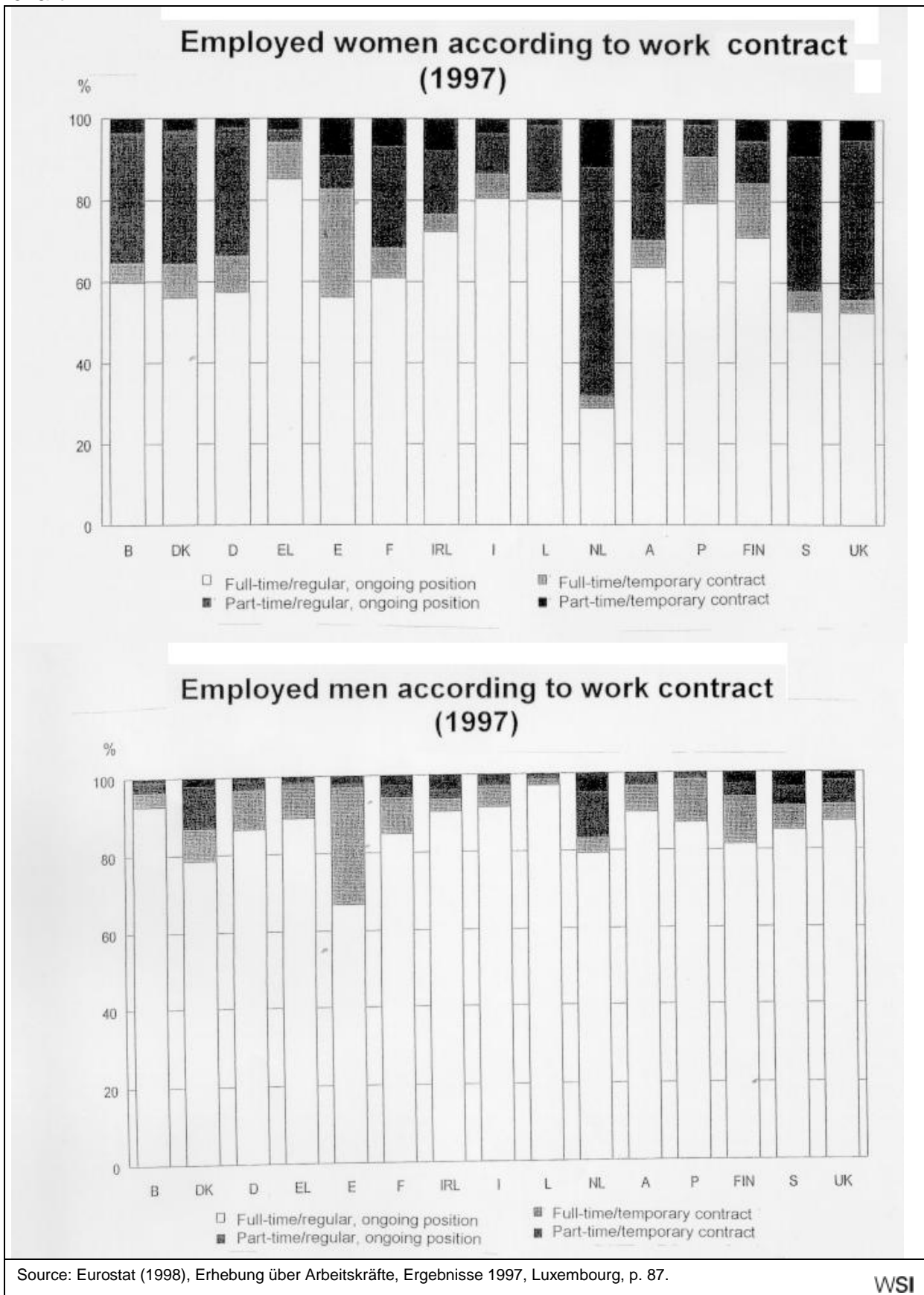


Table 2

Part-timers according to hours per week 1996																
Part-timers	EUR 15	B	DK	D	EL	E	F	IRL	I	L	NL	A	P	FIN	S	UK
(female and male)	In %	in %	in %	in %	in %	in %	in %	in %	in %	in %	in %	in %	in %	in %	in %	in %
	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
01 - 10 hours	19.2	5.8	28.9	19.9	6.2	19.6	10.1	16.5	6.3	10.9	28.5	10.4	17.4	21.5	11.9	24
11 - 20 hours	41.5	57.1	25.8	46.6	36.9	54.1	40.5	55.5	43.6	62.8	33.2	43.4	40.8	32.8	25.4	40.9
21 - 24 hours	9.8	9.5	5.1	8.6	14	7.9	9.3	9.9	13.4	3.6	9.2	7.4	9.6	6.1	8.8	12.1
25 - 30 hours	20.3	18.3	28.3	24.6	17.7	17.6	22.2	10.8	15.8	10.5	10.2	29.2	16.8	25.2	34.8	17
30 hours and more	9.3	9.3	11.9	0.4	25.2	0.9	17.9	7.4	20.9	12.2	18.9	9.7	15.5	14.4	19.1	6
Average																
Women	19.8	21.5	21.2	19.1	22.5	17.6	22.7	18.5	22.6	19.6	18.5	22.0	20.9	21.3	24.9	18.0
Men	19.3	21.5	13.5	16.5	28.6	19.4	22.5	20.4	29.8	30.8	19.3	22.3	32.3	19.0	18.7	16.3

Source: Eurostat (1997), Luxembourg.

WSI

chart 2

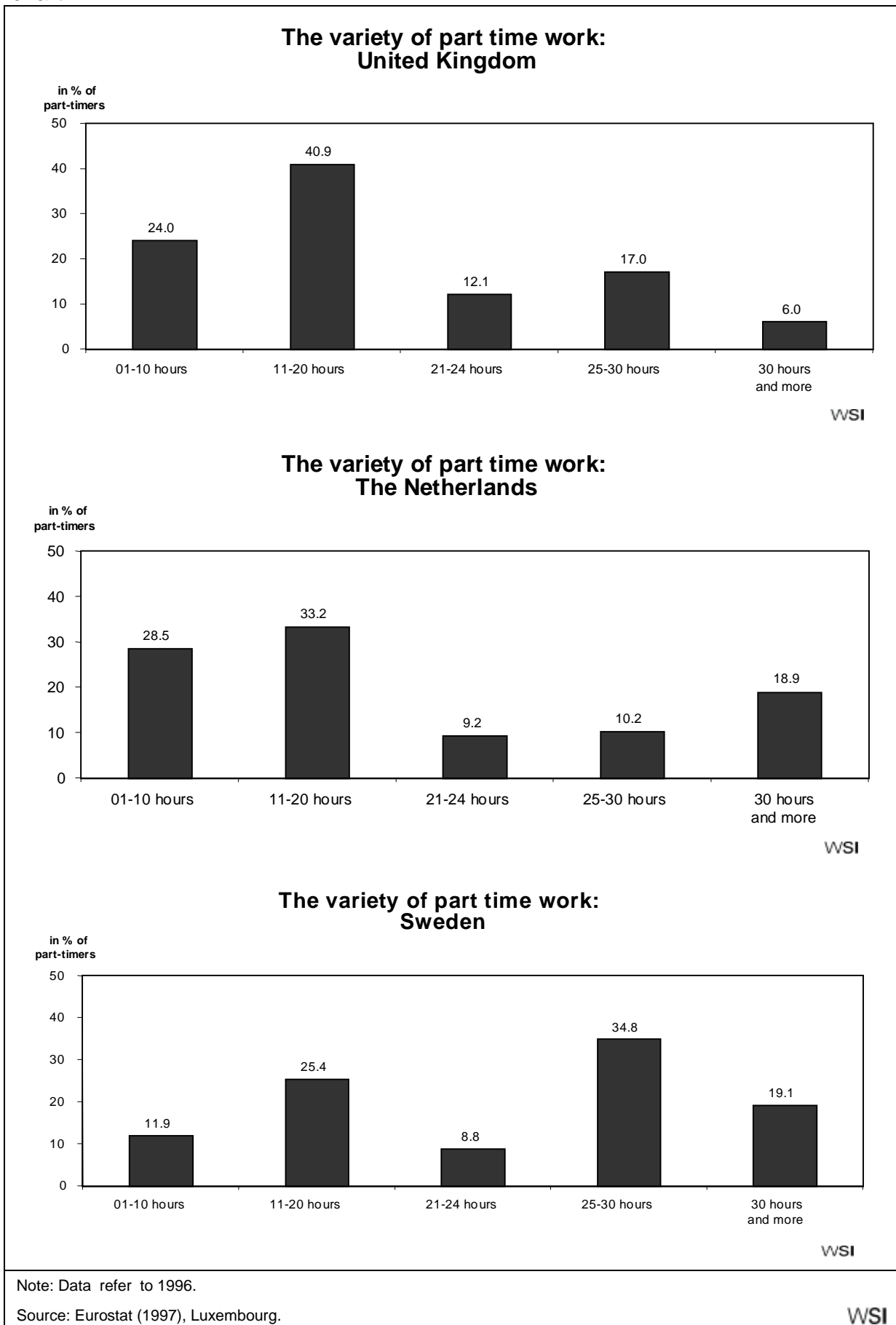


chart 3

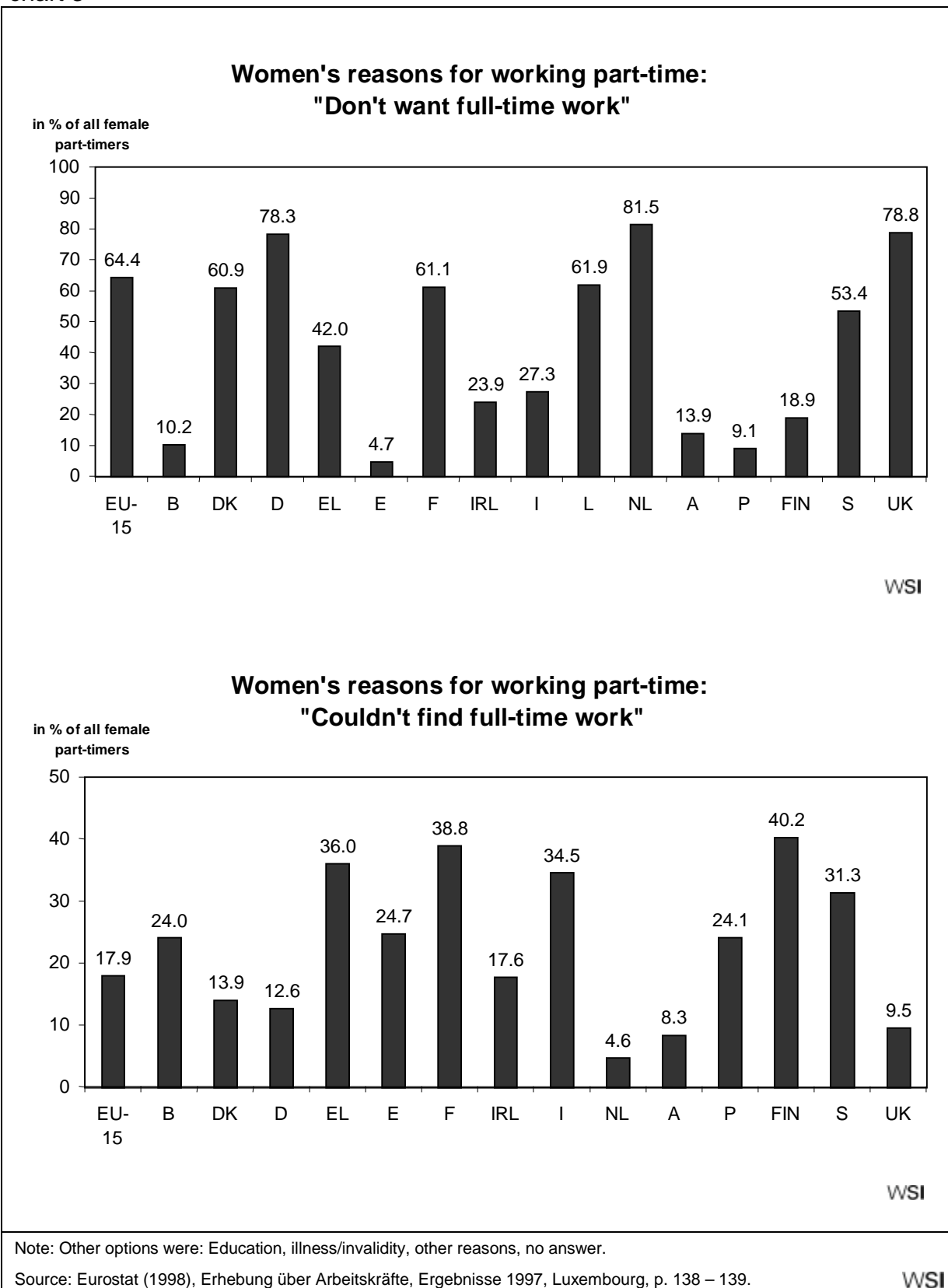
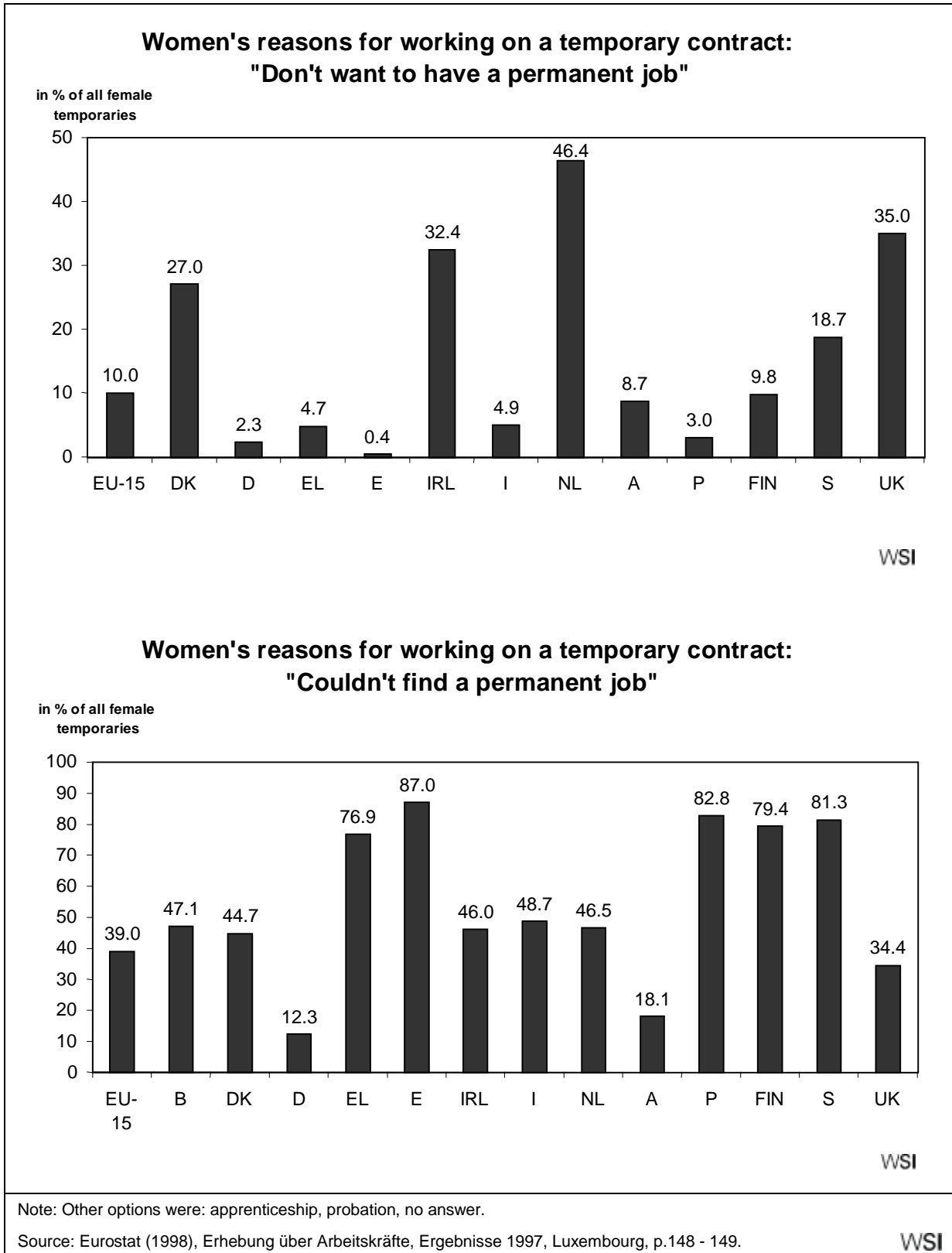


chart 4



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