

1 General introduction

To the doctoral thesis

Setting rights: resource flows, life-course norms and the dynamics of citizenship in European pension systems

1.1 The theoretical framework of the thesis

In the past two decades, and at an increasing pace, all European welfare systems have been subjected to various reforms. Health systems, unemployment systems, pension systems are all subject to what is termed cost containment. Reforming social systems inherently means redefining social rights and thereby social identities and citizenship.

Citizen rights are subject to continuous struggle. While civil and political rights, to refer to Marshall's categorization, remain more or less constant since they focus mainly on status, social rights are less static since they are based on behaviour in particular. This behaviour was and is mainly related to labour market activities. Yet there are, to an ever increasing extent, also other activities that entitle people to social rights related to care and education. Elsewhere we have referred to this conglomerate of accepted activities to build up social rights as 'activeness' (for 'active concepts' see also Sen 1988: 59). This activeness is defined and institutionalized within the various welfare states.

However, welfare states are based on obsolete assumptions about generations, gender roles and labour markets. And although there have been a number of important historical changes as far as various assumptions are concerned, institutional change is slow. One important change concerns the vision on the active i.e. the directly entitled citizen: this is the most striking for women who were considered to belong to the household unit and to be entitled via the head of the household. Within

the instituted versions of this so-called male breadwinner model, women were entitled to derived rights only, and derived social rights in particular. Recent developments tend to individualize both the entitlements and the building up of them. This redefinition of the unit to which rights refer to has far-reaching and profound consequences for the structure of society as such.

Both these changes - entitling activeness and the unit of entitlements - self-evidently go together. Labour market conditions, household formations and life courses are changing so that social rights also have to change, and vice versa. In addition, sustainability of the systems in the sense of continuity, obviously important for pension claims, needs to be guaranteed. Various dynamics within social systems lead to the ongoing reinterpretation of what is necessary to sustain the system, and therefore the dynamics call for continuous adjustment (or once in a while for transformation). The complexity and interdependence of these dynamics demands an adequate and comprehensive adjustment of social policy. However, reforms generally focus on only one facet of the welfare system: either health, or unemployment, or pensions. Social policy, at least when conceived of as a ‘productive factor’ as the European Union does, needs to invest according to the broader understanding i.e. in life courses as well as in various forms of sustainability.

The renewed norms and definitions of duties that citizens are faced with, and the related legitimacy and tensions are the subject of this doctoral thesis. The reformed ‘activeness’ citizens have to comply with will be approached through two concepts: life-course regimes that emphasise institutionalised biographical norms on the one hand, and instituted

economic processes that analyse the flows of resources on the other hand. Approaching the contested concept of citizenship through these two concepts is unique and elucidating.

Comprehending capitalist welfare states as instituted economic processes facilitates the analysis of the different dimensions that are necessary to sustain a system. In contrast to classical political economy, the analysis approaches economic systems in a rather holistic way and does justice to their inherent complexity. It differentiates various modes of the economic dimension, namely capitalist production and exchange, welfare economy including education, health care and welfare arrangements, household economy, and voluntary work. Together these multiple interlinked economic modes, which are concretised in interaction with all kinds of other dimensions (cultural, political, social, environmental and so forth), form the economic dimension of reproduction of present-day capitalist welfare states. This understanding of economy results necessarily in a non-orthodox comprehension of sources and resources. For sustainable systems, understood as the polity as such, ‘capital’ needs to be produced through numerous different kinds of investments, i.e. by various kinds of activities. This indispensable activeness transcends the short-sighted necessities related to self-interest and combines it with the principle of solidarity, reflecting the far-sighted necessities for the system’s sustainability. This far-sighted approach encounters various interdependencies in and between generations. A concrete example of this would be the expected development of the dependency ratio (people aged 65 and over relative to people of working age i.e. 15-64) based on calculations of demographic developments.

Emphasising this phenomenon, also known by the term ‘ageing societies’, is often accompanied by the criticism that the younger generations, i.e. children are insufficient in numbers. While children are necessary to reproduce the system, having children is put on other people’s agendas (including most of the costs involved, and not only in financial terms but also in terms of the career and skills of, generally speaking, one parent). This moral hazard between the ‘free rider’ and the ‘net loser’ is often referred to as the Prisoners’ Dilemma. Self-responsibility, a term widely used in present-day reform policies, fails to incorporate long-term necessities in the various resource flows of our systems. This Prisoners’ Dilemma can be avoided by the anthropological conception of the economic which is inspired by Karl Polanyi (2001).

Such an approach also suggests that citizenship cannot be conceptualized separately from the other changing domains of the historical dynamic of polities. The concrete citizen rights depend on the overall shape of the social system. Early retirement, for instance, was a somewhat uncontested practice in times of economic upturn and full employment. In the meantime, facing a problematic, i.e. unbalanced, dependency ratio and economic ups and downs, combined with for instance fiscal constraints due to the currency stability pact, it is generally accepted that putting an end to these somewhat luxurious regulations and even extending the official retirement age, at least in the forms of bonus-malus regulations, is unavoidable. Channelling resources mainly through the wage has become problematic as a result of what we refer to as the ‘shrinking middle’. Social policy in capitalist welfare

states, i.e. in highly productive knowledge societies, even produces what we call the ‘paradox of the shrinking middle’.

The parameters of the ‘middle’ of the life course are set by differently institutionalized beginnings and endings of waged employment. Recent pressure to intensify and extend employment in the ‘middle’, including in particular the expansion of women’s employment, in order to counter the opposite pressures of the shrinking middle, arises from more prolonged education, and increased longevity. We argue that longevity increases with growth thereby continuously tending to decrease the size of the institutionalized ‘middle’ in proportion to the lengthening duration of the life course. While resources, first of all classically channelled through the wage, decrease (because of shorter periods of work participation and an ongoing decrease of the wage rate), increased means are necessary to finance the logic of our instituted polities. The paradox of the shrinking middle therefore highlights the interactive effects between social policy areas concerned with labour market activation, educational reform including life-long learning, pension reform, child care provision, and the changing gender contract (Lewis & Giullari 2005, Pateman 1988).

The second approach used is that of instituted biographical norms, known as life-course regimes (Kohli 1986). Since pension systems implicitly and most obviously are a life-course regime, pensions are the most obvious analytical measure of life-course norms: compliance with the normative life course is reflected in pension entitlements. ‘New social risks’ (Bonoli 2005) such as unemployment and flexible employment bear transition costs also for pension entitlements which are

generally not covered. In addition, life-course norms, instituted in pension formulae, became more strictly related to ideal labour market participation. Thus, while transition costs for employees have risen, the welfare arrangements are even much less laissez-faire towards compliance with the social rights norms.

In addition to this general difficulty of life-course regimes, life-course norms in the sense of pension formulae are becoming much more unified, while the actual life courses vary more than ever before. Women's life courses in particular still continue to differ considerably from the life-course norms that have been adapted, albeit inadequately, by minor rectifications to the originally male-oriented life-course norm.

Therefore, taking pensions as a starting point for this thesis is appropriate for both approaches used in order to better understand the dynamics of citizenship. From the resource flows point of view, Ferrera and Rhodes are right when they say that 'pension reform remains the key for solving the allocative and distributive dilemmas of the welfare state' (2000: 270). Approached through the perspective of the 'shrinking middle', pensions are a very challenging resource flow. From the life-course point of view, pensions serve as an indicator with which to analyse the adequacy of welfare arrangements in times of changing labour market conditions, household formations, linked lives, and so forth. The dynamics of both intragenerational and intergenerational contracts inherent in social systems, and, by that, valid between the citizens, can be analysed when combining these two approaches.

1.2 Dominant approaches

The discourse on pensions is dominated by numerous dichotomies. Pension terminology makes a distinction between defined contribution (DC) and defined benefit (DB) schemes, Pay-as-you-go (PAYG) and fully-funded (FF) pension schemes, public and private pensions, as well as more general dichotomies such as the state and the market, the individual and the collective, to name but a few. This doctoral thesis criticizes the use of such seemingly opposing concepts. It is true that some may help to explain specific pieces of the welfare cake, however, the inherent logic of dichotomies, i.e. simplification, may result in oversimplification. In addition, simplification may misguide analyses. Moreover, the complexity of the subject is simplified. In contrast, the combination of the two approaches used in this thesis does have the potential to meet the complexity. A few examples may show which dichotomies are meant.

Private pensions, for instance, were always subsidised by financial means from the public purse and they are still, if not increasingly so, encountered in the overall pension systems. For instance, in the Netherlands and Germany some private pensions are not only state subsidised but also belong, as opportunity or necessity, to the calculation formula to reach the normative pension level. In addition, several private pension provisions are highly regulated and even supervised by a state's organ to avoid pension disasters as experienced in the UK and the US (Blackburn 2003).

The difference of DC and DB is smoothed in the concept and practice of notional defined contributions (NDC), as introduced in Italy, Germany

and Sweden, but also in organizing pension funds in more sophisticated ways as, for instance, in the Netherlands. Even more fantasy could be used to (re-)distribute property rights of pensions (as a ‘societal property’) and to more democratically share gains and losses between and among different cohorts (Musgrave & Musgrave 1989, Myles 2002). An example would be the virtual pension funds introduced in some European countries, which until now has been rather unsuccessful. The opposing concepts are extenuated through all kinds of indexation and calculation formulae.

The production and circulation of the various resources, including the resources for financing pension entitlements (in fully-funded systems, FF, and pay-as-you-go systems, PAYG, alike, see Cesaratto 2005) is an inherent component of capitalist logic, however differently instituted. Therefore, the dynamics underlying the flows of resources are of great importance, and cannot satisfyingly be captured by typologies of welfare regimes, such as the well-known regimes elaborated by Esping-Andersen (1990). Pensions form a very peculiar resource due to the fact that they cannot be conceived within a conception of classical property rights (Richard Musgrave for instance, understands social rights as meritoric goods, i.e. impure public goods). Although PAYG and FF systems are quite different, in relation to time scales as well as property characteristics, all pensions depend on economic growth.

The list of opposing terminology also includes more general concepts that go beyond the purely pension related ones. First of all, there is the dichotomy of state and market. This opposition is emphasised by, among others, Gøsta Esping-Andersen and his understanding of

decommodification (2000). As does Ann Orloff (1993), he attributes a positive connotation to decommodification understood as social rights which as a precondition require commodification. Thus, for gender equality, women, still disproportionately active in the (unpaid) household economy, need to participate in the labour market economy and their (care) tasks need to be commodified to have them decommodified afterwards. This brings along a defamiliarization of care while it contradicts the fact that care cannot totally be commodified (Knijn & Kremer 1997, Lewis & Giullari 2005). Yet, even if care could be fully commodified, the dominance of the male-oriented norms would remain. Most provocative, Esping-Andersen's argument to 'free' women from family obligations and to let them earn money explicitly justifies gender-discriminating wages and labour markets. Furthermore, it aims at contributing to the wealth of the children only. He is not interested in degendering the systems but in preventing future child poverty (Esping-Andersen 2002).

This understanding of decommodification is closely related to the concept of individual, rational, choice as put forward by Katherine Hakim (preference theory). Whether women devote their life either to care or career (sic), the duality of women's 'life aspirations', would purely be a question of choice. However, many factors influence the choices of parental labour market participation, and many of those are related to welfare arrangements (care facilities, child rearing benefits etc.).

The dichotomy of state and market contradicts both the multi-modal economic concept explained above as well as the life course approach. A

huge amount of literature, particularly from Canada, clearly shows that life courses are multiply interlinked. Academics, therefore, do not speak about individual lives but about ‘linked lives’ or ‘unequal tandem arrangements’, to give the most important quotes with respect to the individual choice debate (see for instance the book edited by Heinz & Marshall 2003, Moen & Sweet 2004). These terms inherently refer to the 1.5 earner household, the family wage relicts still dominant particularly in tax systems (Dingeldey 2001), the implicit or explicit gender segregation of various components determining the wages, and thereby the entitlements to social rights. In short, they refer to the ‘utopia of the adult worker’ (Ostner & Knijn 2002: 151).

The state market dichotomy also points to the discourse on neo-liberal developments. And as several state-market opposing concepts are inherently refuted in the articles presented, the concept of purely neo-liberal developments is one of them. It is refuted by showing that there is sound proof also of neo-etatistic developments and, particularly, of a mixture of both these developments when analysing pension reforms¹. We refute neo-Marxist approaches, which perceive the state as a vehicle for the capitalist economy and a servant of the claims of the market economy by using the approach of instituted economic processes and by analysing the complexity of interests, norms and measures related to pensions. Recent definitions of neo-liberalism as a re-regulation (instead of de-regulation or withdrawal of the state) which could be put in line with Polanyi’s approach, is a rather optimistic one, assuming that

¹ This mix is more explicitly analysed in the article ‘Towards a neo-liberal Europe? Ambiguous lessons from pension reforms’, Patricia Frericks, Robert Maier, Willibrord de Graaf, submitted to *Administration and Society*.

improvement is possible. However, this thesis emphasises the multi-modality of the economy and, therefore, it uses a highly interlinked concept instead of two opposing entities such as the state and the market.

Another generally used dichotomy is that of the public and the private. It is related to that of state and market, it is, however, more commonly used when analysing citizenship. The origin of this differentiation is based on Aristotle's distinction between *oikos* and *polis* even though their concrete meaning and the character of their linkage in particular, is controversial (Arendt 2002). Ruth Lister (2003) makes it clear that this differentiation is the crux of all (institutionalised) gender segregation in welfare states. The public and the private are socially and culturally embedded. Nancy Fraser also tries to overcome the distinction in her philosophical debate with Axel Honneth (Fraser & Honneth 2003) as well as in her post-industrial utopia on social systems (Fraser 1997). The inclusion or exclusion of citizens is mainly related to this differentiation, mainly but not only in terms of social rights. Overcoming this distinction would lead to the ideal of an 'inclusive citizenship' (Knijn & Kremer 1997). While facing the 'inability to de-gender care work', labour market policies might nonetheless contribute to the 'further erosion of the family wage system' (Knijn & Ostner 2002: 155f). By that, it may contribute towards defamilializing welfare and capitalist economic systems, corresponding to the close interrelation of the *oikos* and the *polis*.

All these terms, defamiliarization, individualization, decommodification, still bear the risk of avoiding thinking about care tasks as still mainly performed by women and, independent of the degree of

commodification, it remains necessary to provide care as a non-commodity. It could help, and fit the Polanyian resource flow approach used in this thesis, to follow policy recommendations to value care as part of GNP. Until now, ‘care is uncounted in calculations of the gross national product even though it is vital for the production work of every society’ (Hofmeister & Blossfeld 2006: 447).

The last dichotomy I want to list here is that of self-interest versus solidarity. Thanks to the holistic approach of both the instituted economic process and the life course, this dichotomy can also be refuted. A complex nexus of institutions of welfare states, economic developments, culture etc. influences the relationship between the individual and collectivity. Different solidarity groups and solidarity reasons, which result in varieties of inclusion and exclusion, lead to different self-evidences. In Sweden, for instance, the understanding of solidarity is very different from that in Italy, for example. One might think of differences concerning full-time working women, mothers in particular, state-supported life-long learning programmes, solidaristic and educational meaning of care facilities, and so forth. This again stands in huge contrast to a rather consumerist concept of citizenship, emphasising individual choices, as can be observed in the US and to some extent in continental Europe (e.g. developments in the Netherlands and in Germany). (Public) Space for solidarity, also in terms of different life courses, whether they are freely chosen or constrained by micro or macro circumstances or institutions, depends on resources. Without this space for solidarity, welfare states’ opportunities to manoeuvre on common goods and ‘solidaristic elements’ (Myles 2002) and to

contribute to solve the Prisoners' Dilemma is null and void. But governing common goods and redistributing limited goods, understood here in the widest sense, is the legitimacy of welfare states as such. Here, again, the two concepts used come full circle and link the 'activeness' solving the Prisoners' Dilemma to the triangle of recognition, justice and solidarity. This close link between the individual and the collectivity corresponds to the argumentation of Durkheim, Sen, Ewald, Arendt and many others.

Consequently, pension discourse and pension politics are situated in a variety of ideological constraints (such as, for instance, the named dichotomies), numerous diverging interests, and so forth. In order to profoundly understand welfare developments it is only of limited help to categorize country clusters, as done by Esping-Andersen and Bonoli, or pension pillars which is common in pension literature in academic writing as well as in institutional texts. Comparing pension reforms for a deep understanding asks for comparing the welfare systems as a whole due to the fact that pension entitlements result from a variety of components. They result from very different and complex pension norms and calculation formulae, and they reflect labour market conditions, historical developments of the power of varying actors, different societal norms etc.. In addition, pension rights cannot be understood without knowing the related welfare arrangements and the conditions attached, such as possible basic pensions, care facilities, but also subsidies for home ownership, free health care, differences in taxation, heating benefits and so forth, and the nationally unique linkage of all these different rights.

This is also one significant shortcoming of pension statistics. Imagine two pensioners living in different European welfare states, who receive the same amount of pension benefit; for the sake of simplicity we will ignore the pension source. The welfare system in the country of pensioner A fully tax loads the pension benefits afterwards. The welfare system of the country of pensioner B, however, does not tax pensions. In addition, it offers free health care, free geriatric care, and free public transport for the elderly. On the other hand, country A offered subsidies for young homeowners and it transfers money to each retired person to ensure that they can pay for their heating. One could go on to imagine differences like this which are in fact part of European welfare systems. This, in addition, is only a snapshot that looks at one amount of money and its relative value within different welfare arrangements. It ignores the challenge of pension systems of the time shift between building up entitlements and receiving the benefits, and all other kinds of gliding developments within the enormously complex nexus of pension factors (the linkage between schemes, the changing regulations on pension levels and pension investments, developments in pension ages and derived rights, and so forth). All these differences that relativize pension benefits have then to be understood against the background of local differences of market prices and informal exchanges.

1.3 Structure and meaning of the thesis

The aim of this doctoral thesis is to answer three questions. The first question examines the meaning of current pension reforms as one complex arrangement of the welfare state. To answer this question it is first of all essential to understand well what is going on in the different

reforms. Corresponding to the scope of the articles, which is always limited², we analyse the shifts in finances, including shifts in resource flows, shifts in sources and responsibilities and shifts in calculation techniques. In addition, we analyse developments in pension norms, as one form of life-course norms. However, pension policy is very much related to other policies such as labour market policy, and therefore, pension norms do not in the first place reflect actual life-course necessities. These parallel and interlinked changes of pension finances and pension calculations do have a profound influence on the meaning of pensions. They influence the identities of future and present pensioners, they create new inclusions and exclusions by either enabling or not specific people to comply with actual pension norms, and by redefining particular solidarities they change societies.

The second question in this thesis concerns the particularity of women when redefining social rights. Pension analyses often focus on snapshots, particularly on actual pension income. This is not very meaningful for future pensions that are based on present and past pension calculation norms. We are currently witnessing the individualization of pension rights, the decomposition of derived rights, and an intensive recommendation of private and self-responsibly managed old age financial security. As everyday life and academic research show, pure individualization of lives, at least without some form of shared responsibilities, is impossible. Care may serve as an

² Publishing articles of course involves many limitations. First of all, limiting the possibility to include literature unfortunately hampers doing justice to all relevant contributions. In addition, reviewers' concerns easily cause overlaps of different articles. The overlap of the articles included in this thesis is reasonable, nonetheless, I would like to apologize for them.

example. But also the strict individualization of resources is impossible, particularly of resources that need a specific stability over time, as pensions do. In addition to these conceptual impossibilities, there are other well known reasons why strictly individualized systems, at least at the moment, cannot work satisfactorily. The pension calculation norms were developed for the family as the unit and the male as the breadwinner. The structures of this model are still dominant in various pension relevant factors - institutional, cultural and social ones. To give two examples: the labour market, still the most important pension factor, is differently gender segregated in wages, functions, labour market participation habits, and so forth; welfare systems, including various benefits and entitlements, contributions and taxation, work on gender differentiated structures (in some cases called family friendliness). These two lines of argumentation (the impossibility of individualization and the non-existence of real individualization) show that it is women's pensions that are paradigmatic for the successful reform of pension systems claiming to implement individual justice.

The third question in this dissertation concerns the kind of normative and practical justice that could be advanced to legitimize social rights as part of citizens rights. Currently, pension policies and pension debates are mainly of a technical nature. The few that ask normative questions about ideal systems are mostly approached either through a purely male vision, or through a purely feminist one. Both kind of approaches, technical and ideal, are inadequate to solve the challenges that present capitalist welfare systems are facing. Using the approaches of the life course and the flows of resources will enable us to analyse the

legitimacies and illegitimacies of different life courses and their practical impact on micro and macro finances, i.e. the resource flows. Legitimacy of (social) entitlements needs to be analysed from both practical and normative considerations. We do this by analysing system inherent interests. This approach is based on our long-term understanding of sustainability as well as on our effort to do justice to the complexity of capitalist welfare systems. Therefore, we include societal interests and place citizens rights in relation to the polity.

These three questions form the leitmotiv of the different articles that go to form this doctoral thesis. The analysis concentrates on European capitalist welfare states. I focus on their organization and the legitimation. In contrast to many others (Fraser 2003, Olsen 2006, Sen 1988), I am not interested in the decision-making process. Therefore, this thesis does not contribute to the numerous efforts to conceptualize any ideal democratic visions. Concentrating on the pros and cons of their developing institutionalization, I take the analysed systems for what they are: representative democracies. Apparently, the tenor of this thesis shows an optimism about the multi-causal changes in societies which is comparable to that of Axel Honneth: although far from being a linear development, the process analysed is, in the end, a progress.

This interdisciplinary and comparative research uses data from different national and European databases. As stated above, one has to be careful when using such data due to different interpretations of their meaning (for instance, the different interpretation of the national data on Danish pension benefits and the European data on Danish pension benefits, leads to very different results concerning poverty rates). There is, for

instance, an ongoing debate about how to comprehend the developments on the labour market and whether to conclude that more people are in paid employment (women) while the number of socially secured employment remains unchanged or that socially secured work is on the decrease. Both conclusions would, however, contradict the promoted aim of workfarism and commodification. Currently, there is considerable debate about improving statistics. Unfortunately, however, data comparability is very limited as will become obvious for the reader later on. Due to the fact that pensions are the prefiguration of process (all variables change within the related time) a further statistical difficulty is obvious: long-term data are scarce and they refer to very different circumstances. Another problem of pension analysis, particularly when focussing on gender pension gaps, is the inadequate disposability of gender differentiated data on the different pension benefits. This is more problematic in some countries (for instance the Netherlands) and less problematic in others (for instance Germany).

Therefore, this dissertation follows a logic that is different from, for instance, a comparison of de facto income situations at one specific moment. This contribution combines wage gaps and employment gaps with the official pension norm to analyse all the different pension relevant factors, such as care, education and institutional influences.

I incorporate five articles in this doctoral thesis. The line of publications is as follows: First of all, the article on ‘The gender pension gap: effects of norms and reform policies’ presents an overview of the issues at stake when building up pension entitlements. The four different pension determining factors analysed in this article are relevant to all European

pension systems. These factors are: (1) labour market participation in the sense of life-long careers, gendered employment, and the influence of taxes and wage arrangements; (2) care, including care credits, parental leave, and life-course schemes; (3) learning, in particular life-long learning; and (4) the linkage of the subsystems and their complex influence on pension levels, in other words, the links between pension schemes and so-called ‘gender neutral’ calculation norms. This overview, already pointing out the gendered effects of pension norms and pension reforms, is followed by two case studies on systems that exceed pure labour market-oriented reasons for social rights.

The first case study - ‘Shifting the pension mix: consequences for Dutch and Danish women’ - analyses the influence of the existence of universal non-means-tested basic pensions in pension systems. The second case study - ‘Male norms and female rectifications: the influence of care credits on gender pension gaps in France and Germany’ - analyses, on the other hand, the effects of pension care credits on gender pension gaps. Both these measures, universal basic pensions and pension care credits, are highly recommended by, for instance, the European Union, as a solution to women’s lower pension entitlements. They are also considered by the British system to fight female poverty in old age. Since I focus on the dynamics of (gendered) citizenship and not on old age poverty, I show that these facets of pension systems, although potentially improving women’s pensions, are far from being sufficient to solve the problem of (huge) gender pension gaps.

These case studies are followed by a theoretical analysis of pension reforms. ‘Pension reforms in Europe and life-course politics’ shows that

the institutionalization of pension systems is highly problematic and needs to be approached through an adequate, coherent and holistic concept. This concept necessarily includes both the life-course concept and the resource flow concept, as explained above.

I round off my thesis by theorizing ‘Worlds of legitimate welfare arrangements: a realistic utopia on pensions’. This chapter, however, does not even attempt to develop a normative utopia. On the contrary, it is based on the internal logic of present-day capitalist welfare economies. With all the limitations that were to be expected, we attempt to develop a sustainable capitalist welfare economic system. Not surprisingly, this sustainability aims to encompass life courses and resource flows.

1.4 References

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