



Mapping the Life-Course Experiences of SA Men and Women in the Labour Market

Workforce Development Consortium

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Executive Summary

Understanding how paid work is negotiated across the life course is integral to the development of effective policies that will facilitate work-family balance, guide the provision of skills development and enhance employment rates. In this report the key influences on the work-oriented life course are examined: gender, age, employment, education and family formation/living arrangements. While the majority of men clearly have a life course dominated by full-time work and a segregation of role statuses (ie in work, family, education), the majority of women integrate their role statuses and have a life course shaped by transitions in and out of part-time and full-time work. The difference rotates around a household's capacity to manage *time* and *income* across the lifespan: a capacity that is shaped by personal desires and the needs of family on the one hand, and opportunity and policy on the other.

Policies have standardised the life course, giving it a level of uniformity and predictability. This has mainly occurred inadvertently, although more recently the idea of the life course has been used to develop policy aimed at particular interventions (eg school to work transition). The development of life course policy – that is, policy that understands issues of participation, opportunity, income, time, equity etc as occurring across a person's whole life – is an emerging field.

With the increased individualisation of society have come suggestions that the life course has become less standardised, and less responsive to institutional pressure. While there is little empirical evidence to support these claims, this report takes account of the key challenges to the standardised life course:

- the existence of significant numbers of people who live in non-conventional life styles and whose life course is not represented by 'typical' models
- the move away from role status segregated to role status integrated life course trajectories, especially by women, young people, and retired people
- the increasing diversity in transitions between role statuses, for example the multiple pathways available for young people to negotiate the transition from school to work
- the increasing uncertainty within role statuses, whereby having a life time partner and a job 'for life' are becoming less typical, replaced by serial monogamy and mobility within and between careers

Based on ABS data, synthetic cohorts of South Australians were analysed to identify the timing and sequencing of the transitions between key role statuses – in work, education and family – for men and women at different ages. In analysing the work-oriented life course, several indicators of change were identified:

Paid work

- delayed entry into full-time work following the completion of secondary school
- gendered levels of participation and non-participation in paid work
- gendered differences between participation in full and part-time work
- extended transition into retirement

Post secondary education

- most post secondary education is undertaken by school leavers on a full-time basis, often combined with part-time work while living at home

- post secondary education undertaken after the age of 25 years is mainly part-time
- women have higher participation rates in post-secondary education at nearly every age

Living arrangements

- young people (especially men) are delaying leaving the family home
- couple households (with or without children) are declining
- most common living arrangement for women over 65 years is 'living alone'

Caution is urged in using the stylised diagrams depicting the 'typical' South Australian man and woman, to develop policy. The use of cross-sectional data and the need to pare back complexity when depicting models diagrammatically, can lead to excessive simplification of the life course. Although this is not a large problem if policy is going to use the life course as a means of targeting particular transitions or interventions, it limits the capacity to capture the level of complexity required to develop fully integrated 'life course policy'.

Introduction

Focusing on the life course provides a perspective on work that takes account of time as well as income,¹ and which captures the interaction between policy, the economic context, employer strategies and personal work histories. Although the specific structure of the life course has changed over time, the centrality of work as a core role status remains significant. A better understanding of the life course experiences of men and women allows for the development of informed policies regarding not only employment and skills formation, but broader policies which impact on labour force participation such as child care, family friendly policies, retirement and superannuation.

Today's labour market is more diverse than at any time in history, comprising workers of both sexes, diverse family statuses and from a variety of cultural backgrounds. Women are participating at higher rates than ever before and, as the pool of available workers shrinks, many people who have not previously participated in the labour market will be encouraged to join. In response to the ageing of the workforce, people are being encouraged to stay in the labour market for longer periods of time, adapting their working lives to suit their needs and capacities. Putting these activities into a life course perspective will help to identify both the normative, structuring outcomes of policy decisions, as well as highlight areas where directed policies need to be implemented.

This project maps out the life course experiences of the 'typical' South Australian man and woman in the labour market. Using available data and research, this report develops stylised diagrams which map out the 'typical' activities of men and women throughout their life course with a particular focus on role statuses linked to work: employment, education, partnering, living arrangements and family formation. Better information about the life course experiences of South Australians will enable better planning and program development, particularly in areas that promote quality of employment. An understanding of 'typical' patterns of work enables government and industry to develop strategies to increase workforce participation, thereby ensuring that economic growth is not constrained by a lack of suitable workers. In addition, it will help to attract and retain quality workers by better understanding the needs and preferences of workers.

¹ Anxo, D. and Boulin, J.-Y. 2006 'The organisation of time over the life course: European trends', *European Studies* 8(2): 319-341.

Policy and the Life Course

The life course is an ideal construct for understanding both the influences and the impacts of policies because it is conceptualised at the interface of institutional controls and individual strategies.² Policies not only respond to life course patterns but, more importantly, can shape them. Accordingly, the life course is politicised and is particularly amenable to policy directions in areas such as education, the economy, law, the labour market and the family.

The interaction between policy and the life course occurs at different levels. While some policies, the implementation of the GST for example, might have little discernable impact on the life course, most do. Often this happens inadvertently, such as when the introduction of no-fault divorce changed patterns of marriage and parenthood. At other times, the life course might be used to develop policy as was the case with policies regarding maternity/parenting leave, the availability of childcare, superannuation and other measures aimed at alleviating pressure for individuals at particular stages of their life course. Less frequent is the development of actual life course policy, perhaps exemplified in Australia by the trend toward lifelong learning.

Some research has suggested that the life course may be deinstitutionalising and becoming more individualised, whereby the role of policy is less influential (or necessary) than at previous times. Other research suggests that it is actually reinstitutionalising and the role of policy remains strong.³ Even in policy regimes that aim at maximising choice by enabling individuals to create their own life course trajectories, policies are required to both initiate and maintain an environment in which flexibility and complexity can be realistically managed by individuals over a life time. This requires a change in the institutional framework of the life course, not a decoupling of policy from the choices made in individual lives.

It is not possible simply to equate extensive state regulation with a standardised life course or, conversely, equate a fluid, differentiated life course with the absence of policy and regulation. The relationship between policy and the life course is influenced by both the field of policy and the mode of policy relating to the life course.⁴

The field of policy. Although a particular government will be driven by a core set of goals and particular priorities, the ways in which these interact with specific policy areas will differ in response to the needs of stakeholders and the historical framework within which a policy operates. The social, historical and economic context of a policy field will therefore influence the extent of its impact on the life course. However, it is not just the field of policy that is important, but also its scope to influence the life course and its capacity to achieve a life course outcome - both of which require an understanding of intra and inter governmental relations. While there is a trend toward a 'whole of government' approach to addressing some issues and for the embedding of certain policies in the different domains and levels of government (eg in the SA State Plan), this is not consistently achieved for all policies.

The mode of policy relating to the life course. Recent research from Europe and the USA has identified three modes of state intervention in the life course. Firstly, policy can structure or differentiate the life course via the degree of regulation imposed on specific life phases and transitions. Regulating the age of entering and leaving school makes this life phase a highly structured one in the life

² Leisering, L. 2003 'Government and the life course', in J. T. Mortimer and M. J. Shanahan (eds) *Handbook of the Life Course*, New York: Kluwer Academic / Plenum Publishers.

³ Compare, for example, Leisering, *op cit*; Anxo and Boulin, *op cit*; Brückner, H. and Mayer, K. U. 2005 'De-standardization of the life course: What it might mean? And if it means anything, whether it actually took place', in R. Macmillan (ed) *The Structure of the Life Course: Standardized? Individualized? Differentiated?*, Vol. 9, Oxford: Elsevier;

⁴ Leisering, *op cit*

course and also contributes to social understandings about childhood and youth. In comparison, removing age restrictions on retirement age (and coordinating superannuation and income policies for this life phase) aims to reduce the structuring of retirement along age lines and provide individuals with flexibility in constructing this life phase. Whether this contributes to new social understandings about productive ageing is yet to be seen.

Secondly, policy can be used to integrate the different role statuses (eg worker, parent, student) of a life so that the various transitions and any discontinuities can be reasonably managed by individuals. These involve systems of risk management and include the availability of social policy regimes such as unemployment benefits, health insurance and social assistance that provide the support required for individuals to manage the risks associated with living a life in a particular historical and socio-economic context. These policies and systems of risk management can be either life course sensitive, if their outcome is to reflect an individual's existing life course, or life course relevant if the outcome is to change an individual's life course. Some policies, however, have both impacts depending on the particular individuals. The 'baby bonus' was provided in recognition of the financial burden of leaving work (even temporarily) to have a child. While this has certainly been welcomed and been life course sensitive for many prospective parents making this transition, it is also interesting to note the increase in young women (15-24 years) having babies since the bonus was introduced. One hypothesis would be that the bonus has been life course relevant for these women, encouraging them to have a child and make an earlier than expected transition into parenthood.

Thirdly, policy can be used as a mechanism for the normative modelling of a life course. When norms are embedded in policy they can influence behaviour and lifestyles, particularly around the status and timing of transitions. Norms can be constructed around a variety of factors - for example, the appropriate age to have children or ideals of the 'good mother' - and they are often based on assumptions to do with social categories such as class, gender, age, ethnicity, religion or sexuality. Within the education system, for example, the policy shift from a model based on the norms associated with educating boys to one that is more gender neutral has resulted in a marked improvement in girls' achievements. Previously, girls had been seen as a 'problem' within a standardised curriculum. This deficit model of policy and practice is reproduced in other contexts. Single parents, Indigenous people and people on disability pensions all have 'problems' that prevent them from participating in the workforce at 'normal' rates. An alternative view would posit that the labour market has problems incorporating these groups into appropriate work. Although norms are mostly a tacit or implicit aspect of policy, they do exert a significant amount of power in shaping behaviour relating to the life course, and can be (and are) effectively used for political or ideological purposes.

While not all policy is normative, it does usually incorporate certain principles and values. Life course research has begun to identify those principles and values that are particularly relevant for taking a life course perspective when developing policy and practices. According to Elder et al⁵, the key principles of taking a life course perspective include understanding that:

- individual development is a lifelong process
- individuals have agency in making choices and taking action within broader institutional constraints
- a life course is embedded in and shaped by the particular time and place in which it is located

⁵ Elder Jr, G. H., Johnson, M. K. and Crosnoe, R. 2003 'The emergence and development of life course theory', in J. T. Mortimer and M. J. Shanahan (eds) *Handbook of the Life Course*, New York: Kluwer Academic/Plenum Publishers.

- the antecedents and consequences of the transitions and role statuses will vary according to their timing in an individual life course
- individual lives are linked to those of others and a life course is an expression of this network of shared relationships.

These principles identify what is different about taking a life course perspective on policy from a perspective based on individuals, or on particular role statuses. In effect it is the difference between life course policy and policy that simply has an influence on the life course.

In some policy fields, those relating to work and/or the family for example, the logic for developing life course policy would be highly relevant and timely. Certainly these are fields in which there can be tension between role statuses and discontinuities in the transitions.⁶ In order to develop effective life course policy, researchers are finding that it is necessary to extend state held values around social justice, equality (of opportunity or outcome), or rights and responsibilities from their focus on income security to one on time equity. Rethinking core values around 'time' implies working out how paid and unpaid work, leisure, education, and care activities can be 'optimally distributed over the life course'.⁷ For some people this will be more difficult than for others, the issue is to work out who is disadvantaged and at what stages of the life course.⁸ The issue of time is especially pertinent to policies on work-life balance, retirement, participation in the workforce and lifelong learning.

Sweden is recognised as the most advanced country in the development of time-income equity policies. This demonstrates that an approach which enables people to have flexibility in their access to appropriate levels of time and income over their life course is at least a possibility.⁹ What differentiates Sweden from other European countries is that they have created a system in which time flexibility is achievable without income loss. This approach, called 'flexicurity'¹⁰ facilitates labour market flexibility and economic security for employers and employees through an integration of economic and social policy. In Australia, this approach is relatively new and is currently being discussed under the umbrella of the Transitional Labour Market project (TLM).¹¹ As the name indicates the focus is on transitions in the life course and providing institutional support to assist people through these and minimise the risk of social exclusion.¹² A key theme in TLM, and current life course policy more generally, is *time* and the recognition that 'the market is redistributing time in ways that are dangerous for the social fabric'.¹³ Reconnecting the social fabric will require developing a more complex social risk management system.

Policy can therefore shape the life course or be shaped through taking a life course perspective. In either case the outcome will be more effective with a solid understanding of how the life course is structured.

⁶ Anxo and Broulin, *op cit*; Marshall, V. W., Heinz, W. R., Kruger, H. and Verma, A. 2001 *Restructuring Work and the Life Course*, Toronto: University of Toronto Press.

⁷ Anxo and Boulin, *op cit*, p 335

⁸ Harvey, A. S. and Mukhopadhyay, A. K. 2007 'When twenty-four hours is not enough: Time poverty of working parents', *Social Indicators Research* 82: 57-77.

⁹ Anxo and Boulin, *op cit*

¹⁰ Schmid, G. 2006 'Transitional labour markets: experiences from Europe and Germany', *Australian Bulletin of Labour* 32(2): 114(25).

¹¹ Hancock, L., Howe, B. and Considine, M. 2006 'Transitional labour markets: a social investment and risk mitigation strategy for social policy', *Australian Bulletin of Labour* 32(2): 103-11;

Malone, J. 2007 'From welfare to social investment: Reimagining social policy for the life course' *Centre for Public Policy Conference*, Melbourne.

¹² Schmid, *op cit*

¹³ Hancock, *op cit*

Life-course changes: existing research

Life course analyses are primarily concerned with understanding the sequencing and timing of transitions between different role statuses over a person's life time. They examine questions about how and when the move from student to worker takes place; from being childless to becoming parents; from being a worker to being retired. These transitions, based primarily on age and the reproductive cycle, are intersected by social, economic and cultural influences that give the life course shape and a sense of predictability. The standardised life course indicates that children enter primary and secondary school at particular ages, they leave at relatively predictable times and may then enter into post-secondary education, gain their qualifications and enter the workforce; they meet their life partner, marry, have children, upon which time women are likely to permanently or temporarily leave the workforce; at the end of their working life workers retire, again at a fairly predictable age – spending the rest of their lives engaged in activities such as volunteer work, caring for older parents, travelling or tending to their own health needs. The work-related life course has therefore been significantly structured by age graded policies and institutionalised norms around gender. This predictability in the sequencing and timing of transitions has generated a view of the life course as relatively standardised.

The Standardised Life Course

The idea of a standardised life course was developed over a period (often correlated to the emergence of the welfare state) during which there were high levels of institutionalisation of education and work. This led to clear statistical regularity in the timing and sequencing of social roles.

The standardisation of the life course encouraged it to be viewed as normative: the timing and sequencing of various role statuses were interpreted as ideals to uphold by people navigating their way through the life course.¹⁴ In recent years, the concept of the standardised life course has been questioned. It is evident that there has been a range of social changes that have made a difference to the ways in which lives are configured. Whether or not the life course has shifted from a standardised, institutionalised model to one that is more destandardised, deinstitutionalised, differentiated – even individualised – is widely debated.

The life course literature (stemming mainly from the USA and Europe) contextualises this debate by outlining various changes within the institutions that shape the life course: labour market, state and family.¹⁵ Within the labour market, the ideal of career and occupational security is less common than previously, with people now more likely to have more than one career throughout their lives¹⁶ and needing to adapt to fluctuating demands within the labour market for their particular skill set and occupational knowledge. Women have also become more integrated into the labour market across the life course instead of as a precursor to having children. Within the workforce, changes in the economic structure, industrial relations regimes and a weakening of the union movement have eroded the standardisation of work conditions. This includes the increasing flexibility in work hours, individually negotiated workplace agreements, the attrition of 'entitlements' such as leave and overtime loading, and the increased casualisation of work.

¹⁴ Macmillan, R. 2005 'The structure of the life course: Classic issues and current controversies', in R. Macmillan (ed) *The Structure of the Life Course: Standardized? Individualized? Differentiated?*, Oxford: Elsevier.

¹⁵ Brückner, H. and Mayer, K. U. 2005 'De-standardization of the life course: What it might mean? And if it means anything, whether it actually took place', in R. Macmillan (ed) *The Structure of the Life Course: Standardized? Individualized? Differentiated?*, Oxford: Elsevier;

Heinz, W. R. 2001 'Work and the life course: A cosmopolitan-local perspective', in V. W. Marshall, W. R. Heinz, H. Kruger and A. Verma (eds) *Restructuring Work and the Life Course*, Toronto: University of Toronto Press.

¹⁶ ABS, 2006, *Labour Mobility (Reissue)*, catalogue no. 6209.0, Canberra: ABS.

At another level, while welfare state intervention such as the provision of universal education and health/welfare services used to increase the standardisation of the life course, in particular the timing of transitions between social roles, recent developments are viewed as more likely to blur the transitions between roles. Trends such as lifelong learning, the increased health and longevity of the population, the removal of a formal retirement age (and taxation incentives for older workers to remain in the workforce), the emphasis on work-oriented welfare and the rise of the post-welfare state¹⁷ have all contributed to this argument. And then there is the family, once viewed as offering a stable base from which men could be renourished and rested and go to work and within which women could find satisfaction in raising their children and working in the home and community. As with other institutions the family has undergone change. There are increasing rates of cohabitation (either before or instead of marriage), divorce and single parenthood, as well as more control over contraception, all of which indicate a decline in the extent to which transitions into partnering and parenthood are uniform or stable.

Despite such changes the international evidence that the life course is actually becoming destandardised and deinstitutionalised is sketchy, plagued by a lack of both 'precision in the concepts' used and availability of systematic data upon which to recreate life course trajectories.¹⁸ From what evidence is available the consensus appears to be that the life course remains highly structured, but that its structure varies according to socio-historical conditions and social location.¹⁹ Other arguments suggest that the concepts can be separated – it is possible for the life course to be destandardised but remain institutionalised, albeit in a different form.²⁰

Challenges to the Standardised Model

Given that there is increased diversity in the people's lives, the question of whether this has actually led to the life course becoming destandardised, differentiated or deinstitutionalised is an important one for policy-makers. It will affect both the conceptualisation of policies related to the life course as well as the effectiveness of any policy that influences the life course. Of primary concern is to begin to understand the different ways in which challenges to the standardised life course are occurring in Australia. Four themes appear particularly relevant:

- The existence of non-conventional life styles
- The move from a status segregated to a status integrated life course
- The destandardisation of transitions
- The increasing contingency of the life course

The existence of non-conventional life styles. While the standardised life course has been an adequate tool for understanding the transitions and trajectories of role statuses for the majority of the population, there have always been people for whom the model just did not fit. Martin²¹ argues that in Australia approximately 36-38% of people have not conformed to the male breadwinner/female homemaker model at each census point since 1981. Even when adapting his standardised model to account for recent changes in the life course (ie women in work, delayed entry into work and parenthood), there were still 25% of people in non-conventional status roles. Although the percentages were fairly static across the 20 year period studied, there were significant changes amongst particular cohorts. Specifically, the proportion of people aged 30-49

¹⁷ Jamrozik, A. 2005, *Social policy in the post-welfare state : Australian society in the 21st century*, Sydney: Pearson Education.

¹⁸ Brückner and Mayer, *op cit*, p31

¹⁹ Macmillan, R. 2005 *The Structure of the Life Course: Standardized? Individualized? Differentiated?*, Oxford: Elsevier.

²⁰ Brückner and Mayer, *op cit*

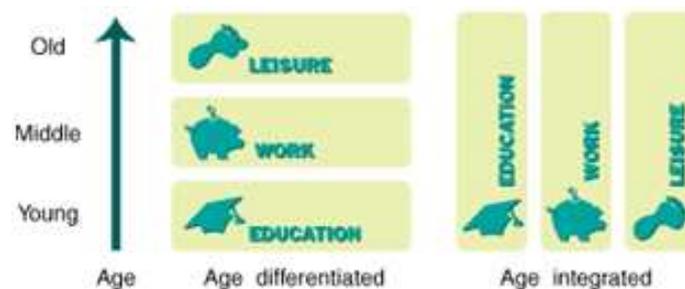
²¹ Martin, B. 2006 'Skill acquisition and use across the life-course: Current trends, future prospects', *NCVER*, Adelaide: National Institute of Labour Studies.

years in non-conventional statuses within Martin's adapted modernised model rose from 26-27% in 1981 to 36-37% in 2001. He explains this by identifying the most significant contributors to this phenomenon as: 'men's falling labour force participation, the rise of single parenthood, people undertaking their first post-secondary education after their 20s, and the increased proportions living in groups with other adults after their 20s.'²² Perhaps the most interesting aspect of the existence of non-conventional role statuses is the extent to which it may be indicative of the decoupling of status roles²³ – where parenting and partnering do not necessarily occur simultaneously, where education does not necessarily lead to work, or where work (for men) or mothering (for women) are no longer the central orientation around which the life course is structured.

With between a quarter and a third of the population consistently having non-conventional status roles that cannot be accounted for through a standardised model of the life course, there is cause for consideration about the usefulness of a standardised model in developing population wide policy. Conceptualising the life course as differentiated does not necessarily equate to the complete destandardisation of the life course, but simply to conceptualising it in a way that accounts for intra-cohort differences. It is already common practice to differentiate between men and women, and some overseas studies have found that ethnic differences could also account for a proportion of those in non-conventional statuses.²⁴ Identifying key intra-cohort differences within the Australian context could therefore help in the construction of more nuanced, and relevant, standardised life course models.

The move from a status segregated to a status integrated life course. In the male breadwinner/female homemaker life course model, the segregation between different status roles was clear. Education, work, and retirement happened sequentially for men, roughly aligned with particular ages; while for women the sequence was more likely to be education, work, family (then perhaps work and retirement). While the segregated life course is still evident for men in the post-industrial/modernised life course, the same cannot be said for women. Within the Australian context, women – specifically mothers – are likely to combine parenting, paid work and/or education simultaneously, making their life course more status integrated. An example of the difference between a status segregated (differentiated) and status integrated life course is illustrated in Figure 1.

Figure 1: Models of the life course: status segregated and status integrated²⁵



If policies relating to lifelong learning and improving work-family balance have a continued impact on the wider population, it is possible that the move toward a status integrated life course could be extended to men. Another aspect of the life course that is tending toward status

²² Ibid, p.8

²³ Brückner and Mayer, *op cit*

²⁴ Jackson, P. B. and Berkowitz, A. 2005 'The structure of the life course: Gender and racioethnic variation in the occurrence and sequencing of role transitions', in R. Macmillan (ed) *The Structure of the Life Course: Standardized? Individualized? Differentiated?*, Oxford: Elsevier.

²⁵ Hassan, R. 2000 'Social consequences of manufactured longevity', *The Medical Journal of Australia* 173(11/12): 601-603.

integration is that of retirement (for both men and women). With retirement transitions becoming increasingly destandardised it is likely that the pathway into retirement will include paid work, education, caring responsibilities and other forms of unpaid work, as well as the more conventional involvement in leisure activities.

This move toward a status integrated life course presents challenges for the development of a standardised model in that the conceptualisation of the life course can no longer be linear and so strongly attached to age. In addition, it requires a shift from focusing on work and income as the main organising features of the life course, to also incorporating the notion of time. In the context of a life course, time is an issue both at the level where the time required to engage in a number of role statuses undertaken at any specific point in a life course needs to be considered, and at a level where there needs to be recognition that over a life course a certain amount of time will be required for particular role statuses to be effectively performed.²⁶

The destandardisation of transitions. While the major status roles may well have stayed the same over the past century, there is evidence to suggest that the transitions between statuses are less orderly and linear than is indicated in a standardised model. An illustration of this point is where people are offered multiple pathways into the workforce after they finish secondary school:²⁷ the trajectory is still from school to work, it is still structured by the labour market and the welfare state, and is likely to still take place between the ages of 15-25. What has changed is the diversity in the range of options available for people to make the transition. Beyond the conventional option of what kind of work they want to do, there can be flexibility in the duration of the transition, and/or the pathway taken. Other transitions that appear to have been destandardised are: transitions into creating family, which now may include cohabitation before marriage, and may or may not include marriage before parenthood; and transitions into retirement, which may include severing all work ties, working part-time (either in an established career or by setting up a new lifestyle career), doing unpaid work either in caring for family members or working in the community, or some combination of various status roles. As these examples demonstrate it is possible to have destandardisation at particular points of an otherwise standardised life course, for example at the transition points of entry into and exit from work.²⁸ Understanding how these transitions are navigated will be required if effective policy is to be developed.

The increasing contingency of the life course. The standardised life course model is a macro level schema, based primarily on population based data, which (over) emphasises the extent of stability, ordering and institutionalisation. But the life course has another dimension, that of individual agency and choice in developing trajectories and living a 'life'. A person may be in work for 30 years of their life, as captured by the standardised life course model, but without details of their work history it is difficult to know whether this has been continuous or contingent: it is possible that an individual may well have had changes in their employer, career, location, hours of work, or had intermittent periods of unemployment.²⁹ Researchers examining the interaction between these macro and micro levels, insitutionalisation and individualisation, of the life course argue that social change has weakened the normative and institutional structuring of the standardised life course.³⁰ Factors such as increased labour market uncertainty, the reversibility and instability of

²⁶ Anxo and Boulin, op cit

²⁷ Dwyer, P. and Wyn, J. 2001 *Youth, Education and Risk: Facing the Future*, London: RoutledgeFalmer.

²⁸ Heinz, op cit, p.9

²⁹ Heinz, W. R. 2003 'From work trajectories to negotiated careers: The contingent work life course', in J. T. Mortimer and M. J. Shanahan (eds) *Handbook of the Life Course*, New York: Kluwer Academic / Plenum Publishers.

³⁰ Beck, U. and Beck-Gersheim, E. 2002 *Individualization: Institutionalized Individualism and its Social and Political Consequences*, London: Sage.

Giddens, A. 1991 *Modernity and Self-Identity : Self and Society in the Late Modern Age*, Stanford, Calif: Stanford University Press.

role statuses such as marriage, and the political emphasis on flexibility and providing individuals with choice have contributed to the view that people now have to take an active role in constructing their life course: in developing their life as a biographical project.

At its most radical, this trend would lead to a total breakdown of the standardised life course and require a model that was able to accommodate the complexity of choices, pathways and logics behind individual decisions. Institutions would influence this new form of life course only inasmuch as they could offer flexibility to individuals to construct their own pathways in and out of education, work, marriage and parenting. However, researchers have found little evidence of this level of individualisation of the life course.³¹ Instead researchers argue that while the life course has become more contingent both within and between role statuses, the institutional framework plays an important role in shaping individual choice. Governments and the labour market still influence the options available to individuals and the parameters of their decisions. In addition, choices are influenced by family and the available social networks and infrastructure – individuals are not atomised beings, they lead linked lives³² and their life course decisions take these linkages into consideration. For example, in a British study of factors influencing the choices of women taking work following maternity leave, Tomlinson³³ found that care networks, employment status and the welfare policy context were far more influential than a mother's personal work-life balance preference.

The debate about the standardisation of the life course raises interesting questions about how to capture the complexity of changes to the life course in ways that would be useful for policy and other decision makers. The increased diversity in working lives, educational pathways, retirement transitions, family formation and re-formation has resulted in a questioning of the influence of the institutional and normative structuring of the life course and a consequent emphasis being placed on the role of the individual. Setting aside the need for an analysis of the source of such changes (which would be outside of the scope of this research), the first step in this project will be to systematically analyse the available data to see what changes are evident in the structure of the life course. To achieve this, the approach taken by Martin in his analysis of the Australian life course will be adapted to focus on transitions related to the labour market within the South Australian population.

³¹ Macmillan, *op cit*

³² Elder et al, *op cit*

³³ Tomlinson, J. 2006 'Women's work-life balance trajectories in the UK: Reformulating choice and constraint in transitions through part-time work across the life course', *British Journal of Guidance and Counselling* 34(3): 365-382.

Researching the Life Course

In a rare analysis of the structure of the life course in Australia, Martin³⁴ used existing cross-sectional data (household sample files for 1981-2001 census) to demonstrate that while the life course had changed over the past 25 years, it remained standardised. The use of cross sectional data provided a basis for tracking changes over time for particular age groups of Australians. The data was able to illustrate, for example, that between 1981 and 2001 the living arrangements for 20 to 25 year olds showed a decline in the proportion living in couple households with (their own) children and an increase in the proportion living with their parents. Other changes were also noted, as was the difference between the life course structure for men and women.

As a means of developing a comparable study between the South Australian and Australian life course, this research has adopted Martin's approach. That is, changes in synthetic cohorts based on age and gender were analysed. In shifting the focus from Australia to South Australia and the time frame from 1981-2006, it has been necessary to source a variety of cross-sectional data. This research focuses on labour market participation and factors affecting it across a life course. Accordingly, the principal data source is the monthly labour force statistics, with additional data coming from the household sample files for the 1981-2001 census and other statistical reports released by the ABS.

The reliance on cross-sectional data has strengths and weaknesses in developing a model of the life course. Its strengths are the reliability of the data, the capacity for undertaking a systematic analysis over time, and the ability to make comparisons between cohorts.³⁵ It is also possible to identify the proportion of people occupying non-conventional role statuses and to illustrate whether or not the life course is status segregated or status integrated. In contrast, the data does not allow for the modelling of actual life courses, which would need a longitudinal analysis based on panel data, event histories or life stories.³⁶ This means that it is difficult to capture evidence of the destandardisation of transitions or the relative contingency of the life course. The development of a more comprehensive methodology for conducting life course research is high on the agenda for many researchers in this field.³⁷ In the absence of data to carry out this kind of research, cross-sectional data provides a useful starting point.

³⁴ Martin, *op cit*

³⁵ Fussell, E. 2005 'Measuring the early adult life course in Mexico: An application of the entropy index', in R. Macmillan (ed) *The Structure of the Life Course: Standardized? Individualized? Differentiated?*, Oxford: Elsevier.

³⁶ See, for example, life course studies by: Halaby, C. N. 2003 'Panel models for the analysis of change and growth in life course studies', in J. T. Mortimer and M. J. Shanahan (eds) *Handbook of the Life Course*, New York: Kluwer Academic / Plenum Publishers; and

Wu, L. L. 2003 'Event history models for life course analysis', in J. T. Mortimer and M. J. Shanahan (eds) *Handbook of the Life Course*, New York: Kluwer Academic / Plenum Publishers.

³⁷ Macmillan, R. and Eliason, S. R. 2003 'Characterizing the life course as role configurations and pathways: A latent structure approach', in J. T. Mortimer and M. J. Shanahan (eds) *Handbook of the Life Course*, New York: Kluwer Academic / Plenum Publishers. See also, Brückner and Mayer, *op cit* and Fussell, *op cit*

The Work-Oriented Life Course: Indicators of Change

A work-oriented life course locates paid work as the central organising principle over a person's life. A life course is therefore viewed from the perspective of preparing for, entering, participating in, and leaving the labour market. Of course, many things impinge on the development of a work-oriented life course: gender and age are key social characteristics, while education and family formation involve role statuses that intersect with participation in the labour market. In this section of the report, changes in the role statuses related to work, education and family formation will be examined to determine trends that are likely to affect what men and women at particular ages are negotiating when constructing a life course.

Paid Work

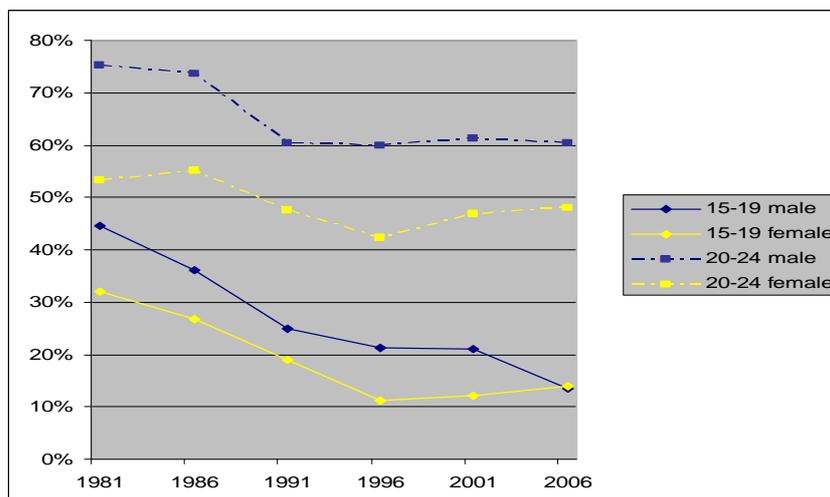
Changes in the patterns of paid work are well documented elsewhere³⁸ and will only be noted here for their relevance to the construction of the life course. From the analysis of full time work, part time work and not working for pay, four changes are highlighted by the data (see appendix 1):

- Delayed entry into work
- Gendered levels of participation and non-participation in paid work
- Gendered differences between full time and part time work
- Extended transition into retirement

Delayed entry into work

Amongst young South Australian workers – those aged 15-19 and 20-24 – there have been distinct changes in employment patterns. Most striking is the decrease in the participation in full time work by both men and women aged 15-19 years and by men aged 20-24 years (figure 2).³⁹

Figure 2: Proportion of 15-19 and 20-24 year old men and women in full time employment, SA



Source: ABS, Labour Force, Australia, Detailed-Electronic Delivery, June 1981-June 2006

³⁸ Buchanan, J., Watson, I., Briggs, C. and Campbell, I. 2006 'Beyond Voodoo Economics and backlash social policy: where next for working life research and policy?' *Australian Bulletin of Labour* 32(2): 183(19).

Moskos, M. 2007 'Workforce participation in South Australia: Barriers and opportunities' unpublished report for DFEEST, Adelaide: National Institute of Labour Studies, Flinders University.

NATSEM 2005 'May the labour force be with you: Changing face of the Australian labour force 1985-2005', in S. Kelly, T. Bolton and A. Harding (eds) *AMP.NATSEM Income and Wealth Report Issue 12*

³⁹ ABS, 1981-2006, *Labour Force, Australia, Detailed*, catalogue no. 6291.0.55.001, Canberra: ABS

For 15-19 year olds this decrease can be partially explained by increased retention rates in secondary school, and for 20-24 year olds their increased participation in post secondary education (see next section). It is interesting to note the shrinking gender differences amongst this cohort. Whereas male participation in full time work has been decreasing, women's have been increasing – to the extent that, for 15-19 year olds, they are now equal (and low – at 14%). For 20-24 year olds, there has been a levelling out of the differences, but it is still down to 12 percentage points from 22 percentage points in 1981.

Decreases in employment rates in full time work have been partly off-set by the increase in employment in part time work. This has occurred for both age groups: with around a 21 percentage point increase for 15-19 year olds and 17 percentage point increase for those aged 20-24. As young people increasingly need to negotiate work and study commitments, going part time has offered a sensible option. For other young people, however, part time work can be all that is available. In a 2000 survey of 350 young casual workers in Adelaide, 22% wanted permanent work,⁴⁰ indicating that casual work (much of which is part-time) is not always the desired option.

Overall, between 1981 and 2006 employment in any sort of work dropped by 9 percentage points for young men 15-19 yrs and 1 percentage point for men aged 20-24 while increasing 3 percentage points for young women 15-19 yrs and 13 percentage points for women aged 20-24. This change in overall participation has been associated with a significant shift from full time to part time employment. This has resulted in an extended transition into full time work covering a 10 year span.

Gendered levels of participation and non-participation of prime-aged workers

As at June 2006, SA had a population of 1,554,656 people⁴¹ of whom 786,800 were in the labour force. Employment rates of 69.2% for men and 55.4% for women were below the Australian average (72.2% and 57.5% respectively). Across the 25 year period in question, SA men have decreased their participation by 7.6 percentage points, while women have increased theirs by 10.3 percentage points⁴² reflecting well established trends in the increase in women's employment.

Within the category of prime-aged workers, those aged 25-54 years, the gendered differences in the change in employment rates is even more apparent. Figure 3 illustrates the change in the level of non-participation, that is, those people not in work including the unemployed and those not in the labour force. In 1981 the majority of women were not in work, electing perhaps to stay at home to care for children or thwarted in their attempts to participate through lack of appropriate job opportunities. By 2006, this figure had dropped to 31% for women aged 25-44 and 23% for those aged 45-54. The change in this latter age group from having the highest to the lowest level of non-participation can be attributed to women re-entering the workforce after having children (see section on living arrangements below). Indeed primary carers of either sex have lower rates of labour market participation than non-carers.⁴³ The shift could also have implications for employment rates of older women, with evidence of a flow on effect, increasing the employment rate by 13 percentage points amongst 55-59 year olds between 2001 and 2006.

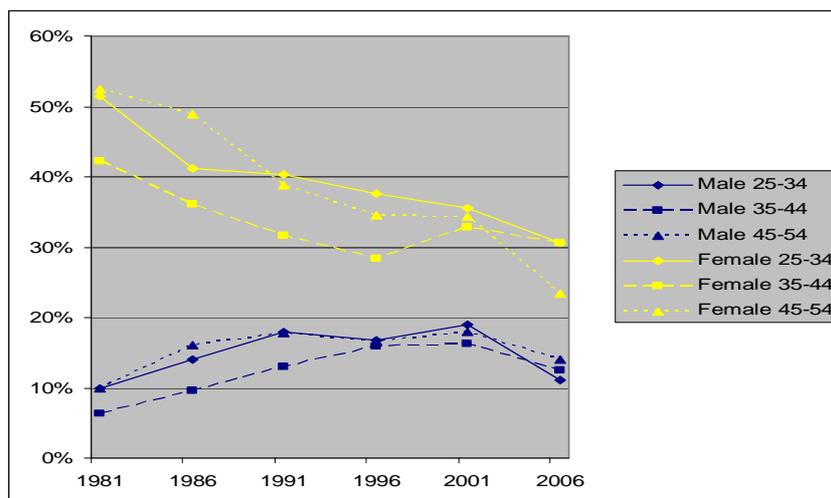
⁴⁰ AYCW (Australian Young Christian Workers) 2001 'Don't bother coming in today: Casual work, casual nature' SMARTcasual, Sydney.

⁴¹ ABS, 2007, *SA Stats*, catalogue no. 1345.4, Canberra: ABS.

⁴² ABS, 1981-2006, *Labour force*, *op cit*

⁴³ NATSEM 2006 'Who cares? The cost of caring in Australia 2002 to 2005', in S. Lymer, R. Percival and A. Harding (eds) *AMP.NATSEM Income and Wealth Report*, Issue 13

Figure 3: Proportion of 25-54 year old men and women not working, SA



Source: ABS, Labour Force, Australia, Detailed-Electronic Delivery, June 1981-June 2006

For prime-aged men the trend has been in the opposite direction, although to a much lesser extent. Nonetheless, considering that men have historically participated in the labour market at high levels (over 90%) and that for many men their identity and sense of achievement is gained through labour market attachment, the increase in non-participation is of interest. The withdrawal of prime-aged men from the labour market peaked in 2001 when between 16-19% were not in work. In the past 5 years this trend has reversed somewhat and was down to 11-14% by June 2006. In comparison to other mainland states South Australia has the highest rate of labour force underutilization. Within this figure of underutilized labour are people who are unemployed, underemployed, and discouraged job seekers many of whom face significant barriers to re-entering the workforce.⁴⁴

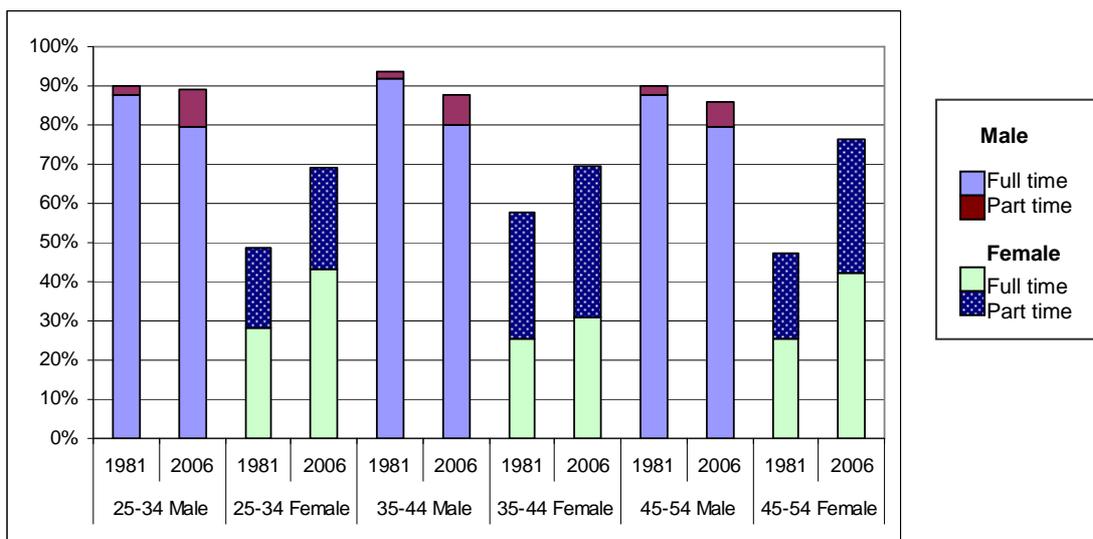
Gendered differences between full time and part time work for prime-aged workers

Men and women have different life course trajectories and this is most evident when analysing their employment rates in full and part time work. Typically 80% of prime-aged men are in full time work, with a relatively small proportion (11-14%) being engaged in part time work. The story is quite different for women, for whom responsibilities for child care (as well as caring for ageing parents and family members with a disability) is a key factor in deciding on the level of participation in the labour market.

As shown in figure 4, the increase in women's participation in the labour market has been spread across full time and part time work. While approximately 70% of prime-aged women participated in the work force in 2006, just over half of these work full-time. This reaches its peak for women aged 25-34 years, of whom 43% work full time. The proportion drops to 31% for women aged 35-44. When comparing these two age cohorts with employment rates in 1981 it is easy to see the impact of the changing pattern of family formation. In 1981, a time when women were more likely to withdraw from the labour market upon the birth of children, only 25-28% of prime-aged women were in full time work. By 2006 for 25-34 year old women, the range in which women typically have their first child, this proportion had increased by 15 percentage points. However, for women aged 35-44 years who, by then, may have more than one child, the proportion in full time work increases by only 6 percentage points. This rises again in the 45-54 age range as women re-enter the labour market once children are more independent.

⁴⁴ Moskos, *op cit*

Figure 4: Gendered differences in participation in full and part time work, 1981 and 2006: per cent of all in the relevant age/sex group, SA



Source: ABS, Labour Force, Australia, Detailed-Electronic Delivery, June 1981-June 2006

The impact of having children on women's work patterns is highlighted in a recent NATSEM report (2005). Based on 2003 ABS data, they show that across Australia women aged 25-34 who do not have children have a labour market participation rate of around 87%, similar to that of men of the same age.

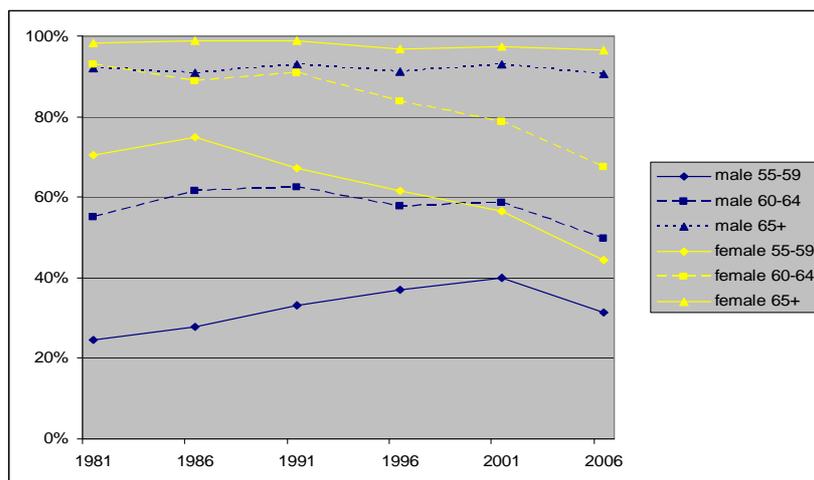
Extended Transition into Retirement

One of the key features of SA's population is its median age. At 38.8 years (in 2005), it is not only increasing, but is the highest for all the states and territories in Australia. This is the result of a higher proportion of people living in SA aged 65 years or more, 15.2%, and a lower proportion of children under 15 years, 18.4%.⁴⁵ The ageing of the population, and the consequences for the labour market are therefore of particular concern in SA. In recent years, policies relating to superannuation, age discrimination and the aged pension have reflected the desire to keep older people in the workforce for as long as possible.

Figure 5 illustrates the changes in retirement patterns (as indicated by non-participation in work) from 1981 to 2006 for men and women in three different cohorts. There has been very little change in the proportion of retirees for those aged 65 years and over, averaging 91.8% for men and 97.6% for women. The trend toward early retirement for men aged 55-59 years appears to have abated between 2001 and 2006 reflecting the policy changes described above, although changes in the labour market may have also contributed. Retirement patterns for men aged 60-64 years show that although there was a trend toward early retirement up until 1991 when 62% of this group were not in work, this was down to 50% by 2006.

⁴⁵ ABS, 2007, *Population by Age and Sex, South Australia*, catalogue no. 3235.4.55.001, Canberra: ABS.

Figure 5: Proportion of 55-59, 60-64 and 65+ year old men and women not working, SA



Source: ABS, Labour Force, Australia, Detailed-Electronic Delivery, June 1981-June 2006

For women the change has been more dramatic, especially in the 55-59 and 60-64 year cohorts, once again reflecting women's increased participation in the workforce over the past 25 years. Whereas over 90% of women 60-64 years were retired in 1981, this had dropped to 67% by 2006. A similar, although even more marked, decrease in retirement occurred for 55-59 year old women, down from 70% to 44%. Nevertheless, for both men and women, the transition into retirement still appears to start at around 55 years, the age at which superannuation is 'accessible', and continues through to 65 years.

While there are still significant numbers of men and women over the age of 55 years that are not in work, the statistics show that overall those between 55 and 65 years are participating in larger proportions. However, not all people who are 'not in work' over the age of 55 can be assumed to be retired. The link between ageing, disability and labour market participation (or withdrawal) is complex, but well recognised.⁴⁶ In the absence of real employment opportunities, men aged 50+ with a disability are more likely than those without a disability to withdraw from the labour force. Recent changes to the Disability Support Pension and Disability Services have been aimed at encouraging people with disabilities back into the workforce. As people with disability typically work fewer hours per week, this could be one reason for the 6 percentage point increase among men aged 55-64 years in part time work since 1991 (when the first round of these changes was implemented).

Post Secondary Education

There is a clear relationship between the level of education and participation in paid work with participation rates dropping as qualifications decrease.⁴⁷ In the 2006 ABS survey of Education and Work in Australia,⁴⁸ it was found that 83% of people with a post secondary qualification were employed compared to 63% without post secondary qualifications. There were also differences in the proportion in full time work, with 77% of persons with a post secondary qualification employed full time, compared to 64% without post school qualifications.

⁴⁶ See, for example, DPS (Department of Parliamentary Services) 2005 'Disability Support Pensioners, 1984-2004' *Research Note, No. 2*; and HREOC (Human Rights and Equal Opportunity Commission) 2006 'WORKability 2: SOLUTIONS: People with Disability in the Open Workplace', *Final report of the National Inquiry into Employment and Disability* Sydney: HREOC.

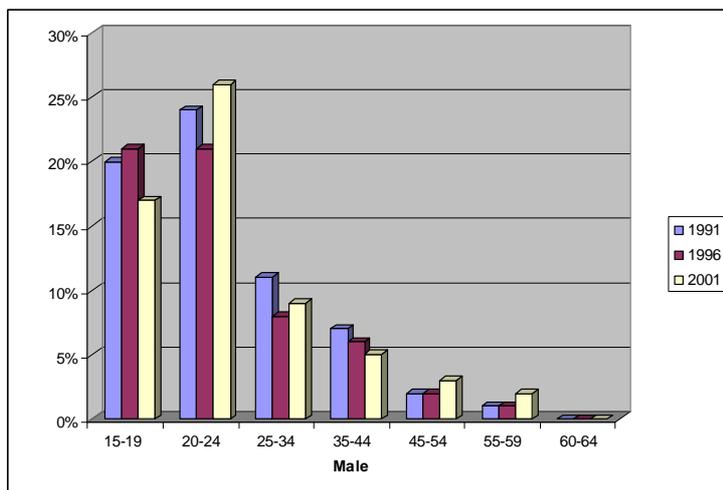
⁴⁷ NATSEM, 2005, *op cit*

⁴⁸ ABS, 2006, *Education and Work*, catalogue no. 6227.0, Canberra: ABS.

Attaining post-compulsory educational qualifications (ie post-secondary school) takes time and therefore has an impact on the construction of life course patterns. The greatest investment of time in education is made by persons aged 15-24 years as they transition from school through the VET and university sector into the labour market. Most of this education is undertaken full-time, while participation in post compulsory education by prime aged men and women is more likely to be part time. During this life phase, study is likely to be undertaken in conjunction with paid work and/or caring responsibilities in order to re-skill or upgrade existing skills.

While there are similarities between men and women in the pattern of participation in study, there are also some significant differences. Figures 6 and 7 illustrate the changes in the proportion of men and women participating in post compulsory study at three census points covering the period 1991 to 2001.⁴⁹ Male participation in education has been varied with little by way of a trend emerging. While participation increased for men aged 20-24, it decreased for those aged 15-19 resulting in a small drop overall in the numbers of men undertaking study when they leave secondary school. This is in contrast to young women’s participation rates which have increased, particularly amongst 20-24 year olds where it went from 13%-24% over the decade. For both men and women in these age groups, participation is mainly full time with just under one third of men and one quarter of women studying part time.

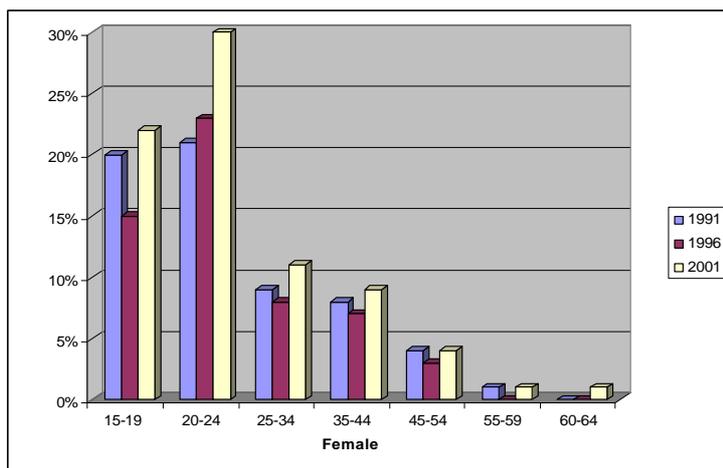
Figure 6: Male participation in post secondary education, 1991-2001, SA



Source: ABS, Census data, 1991, 1996, 2001

⁴⁹ Unfortunately SA statistics were not available for 1981 and 1986 due to changes in defining the ‘area of enumeration.’ While the ABS has subsequently published statistics relating to Education and Work (2006), these cannot be manipulated for state, age and sex.

Figure 7: Female participation in post secondary education, 1991-2001, SA



Source: ABS, Census data, 1991, 1996, 2001

The pattern of study changes for prime aged (25-54 year old) men and women. Not only does the participation rate drop, but part time study becomes the norm with this age group being three times more likely to study part time than full time. Once again the trend in participation rates is gendered. While women increased their participation between the ages of 25-34 and 35-44 with it remaining static for those aged 44-54, men decreased their participation until the age of 45-54 when it increases – a trend that continues into the 55-59 year age group.

Living Arrangements

Changes in employment and education patterns are linked to changes in living arrangements. Drawing on census data for 1991, 1996 and 2001, six different living arrangements were examined:

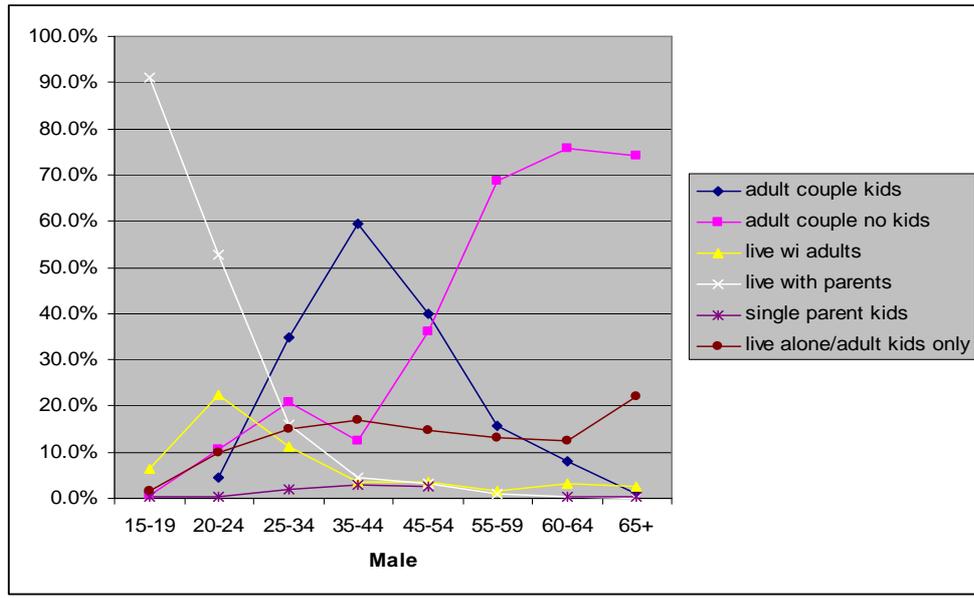
- live with parents
- adult couple no children
- adult couple with children
- single parent with children
- live with adults
- live alone/adult children only

As would be expected given the increased participation rates in post secondary education and delayed entry into full time work, South Australians are tending to live at home with their parents for somewhat longer periods of time (figures 8 and 9). In 2001, this was the preferred option for approximately 90% of young men and women aged 15-19 years; and it was still the case for 20-24 year olds, with 52.6% of men and 42.1% of women in this category. Women in this age group, however, have more diverse living arrangements than men. They are more likely than their male counterparts to live as an adult couple, live with other adults or be single parents.

For the most part, people begin to partner in their mid 20s to early 30s. However, the median age of partnering is not entirely clear from available data – in 2004 the median age for first marriage was 29 years for men and 28 years for women, an increase of 2 and 3 years respectively since

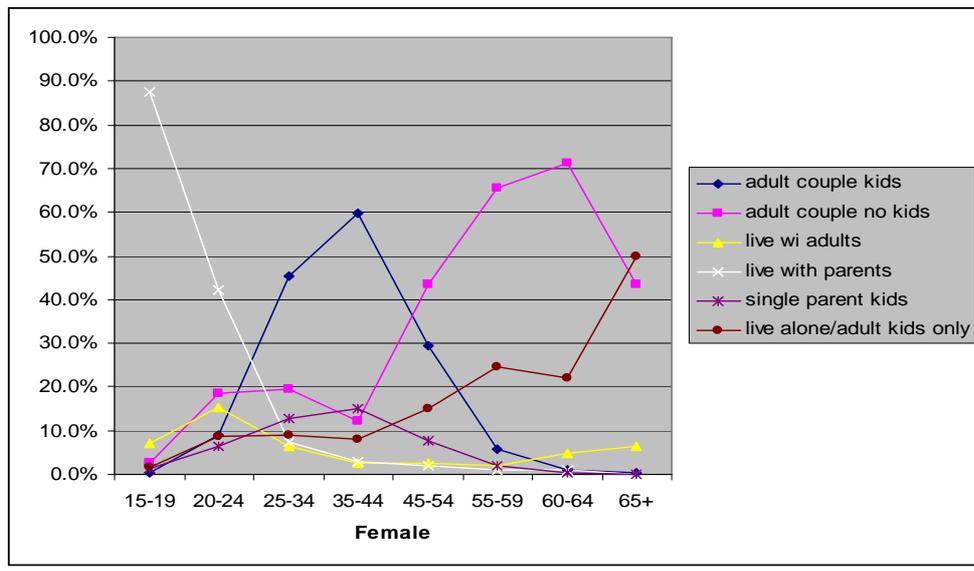
1994.⁵⁰ But 77.6% of marriages are preceded by cohabitation, indicating that partnering occurs at an earlier age.⁵¹

Figure 8: Living arrangements of men, SA (2001)



Source: ABS, Census data, 2001

Figure 9: Living arrangements of women, SA (2001)



Source: ABS, Census data, 2001

Although still prevalent among prime aged men and women, in examining the trends in couple living – either with or without children – it is evident that this kind of household is declining. While some of this reflects the delay in partnering, it is also indicative of the occurrence of divorce, with women living as single parents with children increasing in each cohort from 25-54 years of

⁵⁰ ABS, 2007, *Year Book Australia: Marriages, Divorces and De facto Relationships*, catalogue no. 1301.0, Canberra: ABS.

⁵¹ ABS, 2005, *Marriages Australia*, catalogue no. 3306.0.55.001, Canberra: ABS.

age. Although SA divorce rates are slightly behind the national average (at a crude rate of 2.4 per thousand per annum compared to 2.6), marriage rates are also slightly lower at 4.9 per thousand per annum compared to 5.4.⁵² Also increasing, perhaps by divorce or delayed partnering, is the number of people living alone. This has been particularly noticeable for men who, between the ages of 25-44 years, were twice as likely as women to be in this form of living arrangement. This could be due to an increasing number of people who have chosen to be single and/or live alone or it could be an indicator of the increasing contingency in living arrangements.

The trend toward living alone is also evident for South Australians 55 years or older. With South Australia having a higher proportion of older residents than other states, this is particularly significant. While men in this age group primarily still live in couple households, women are more likely to live alone as they age. By 2006, women aged 65 and over living alone had overtaken living as a couple as the main household type.

In bringing this section on the work-oriented life course to a conclusion, it is interesting to see how employment, education and living arrangements intersect in influencing particular life course patterns. Findings from a recent NATSEM study (2005) which analysed differences in employment for men and women according to their educational qualification and living arrangements from 1990-2003 indicate that, unsurprisingly, most of the employment in this period went to people with a degree qualification or higher (Table 1). What is even more interesting is the distribution of these jobs regarding the living arrangements of employees. Single parents, of either sex, with dependent children increased their participation in employment across the qualification spectrum, although those with degrees increased by 235.5% (from a low base) compared to those with a trade (49.9%) or no qualifications (71%): the greatest absolute increase in employment for single parents was for those with no qualifications. In contrast, those deriving the least benefit from increased employment opportunities were in couple relationships with children but without a degree. While there was an increase of 71.3% in employment for people with degree qualifications, this dropped to -5.6% for those with a trade and -7.4% for those without post school qualifications.

Table 1: Changes in employed by qualifications and living arrangements, Australia:1990-2003

	Employed in 1990 (No.)	Employed in 2003 (No.)	Change (No.)	Change %
Degree+				
Couple with dep children	418,600	716,900	298,300	+71.3
Couple only	249,300	595,200	345,900	+138.7
One Parent with dep children	16,900	56,700	39,800	+235.5
One Person	271,000	553,100	282,100	+104.1
Trade/other qual				
Couple with dep children	1,346,700	1,271,000	-75,700	-5.6
Couple only	836,100	1,040,100	204,000	+24.4
One Parent with dep children	79,000	118,400	39,400	+49.9
One Person	739,800	816,500	76,700	+10.4
No post-school qual				
Couple with dep children	1,460,500	1,352,500	-108,000	-7.4
Couple only	1,055,100	1,156,100	101,000	+9.6
One Parent with dep children	90,500	154,800	64,300	+71.0
One Person	1,182,100	1,290,800	108,700	+9.2
TOTAL	7,745,600	9,122,100	1,376,500	+17.8

Note: The values have been rounded and may not add correctly.

NATSEM calculations based on ABS 1990 Income Distribution Survey and 2002 - 03 Survey of Income and Housing Costs data files.

Source: NATSEM, 2005

⁵² ABS, 2007, Year Book *op cit*

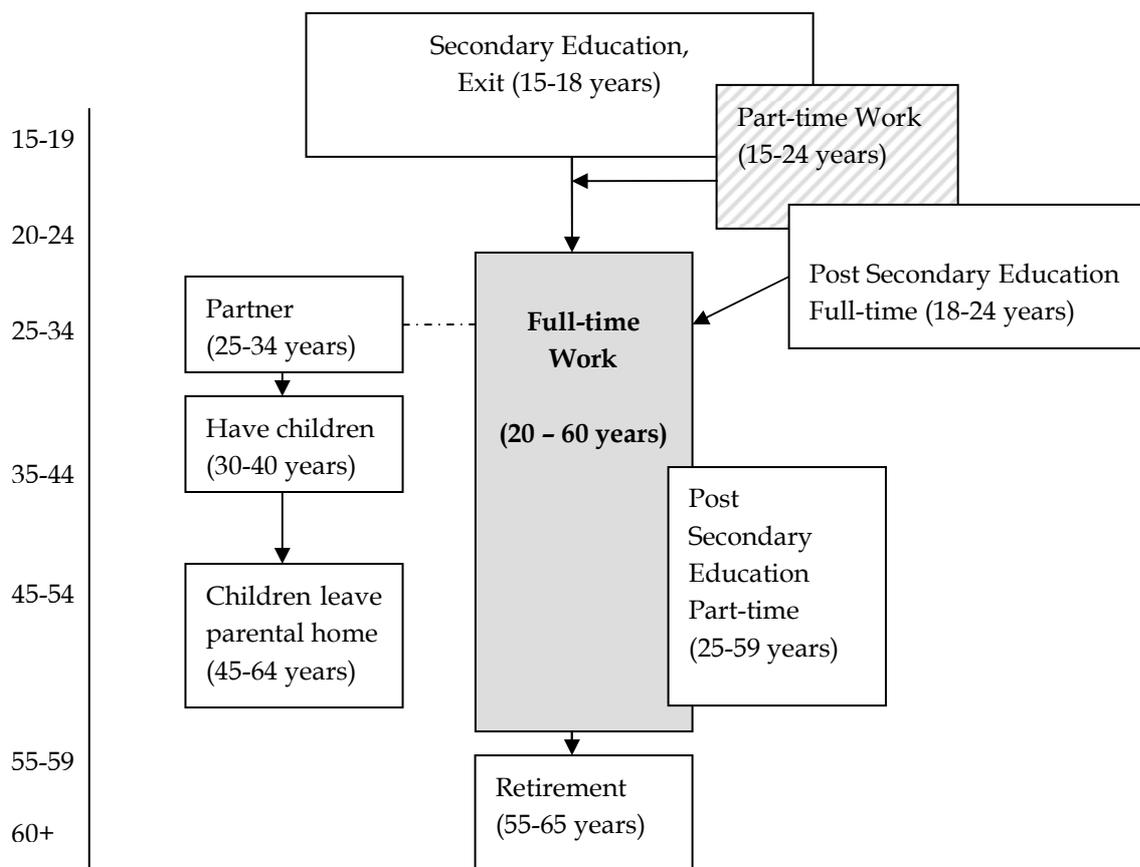
The 'Typical' Life Course in South Australia

Bringing together the key elements of the discussion on the work-oriented life course, it is possible to produce a stylised diagram of the 'typical' life course of men and women in South Australia. In developing these stylised life course diagrams, the most common pathways at any particular age have been used. It is important not to view this as a 'normative' model. In some instances, the most common pathway or role status is not held by the majority of people in a particular cohort. Therefore while the typical life course can be presented as standardised, as it is here, there are challenges to this standardised model that need to be taken into account. These are discussed further in the next section.

Figures 10 and 11 depict the life courses of South Australian men and women. Panels that overlap illustrate a level of concurrence between the different role statuses. Arrows indicate the likely direction of movement. For example, 15-24 year old men are likely to undertake part time work at the same time that they are in secondary or post secondary education. Some of these men will leave their part time work when they finish school and enter the full time labour market. Others will continue working part time until they have finished university. The dotted lines indicate a role status that is occurring simultaneously, but which does not impinge on others (eg partnering).

Life Course of a 'Typical' SA Man

Figure 10: Stylised life course of South Australian men

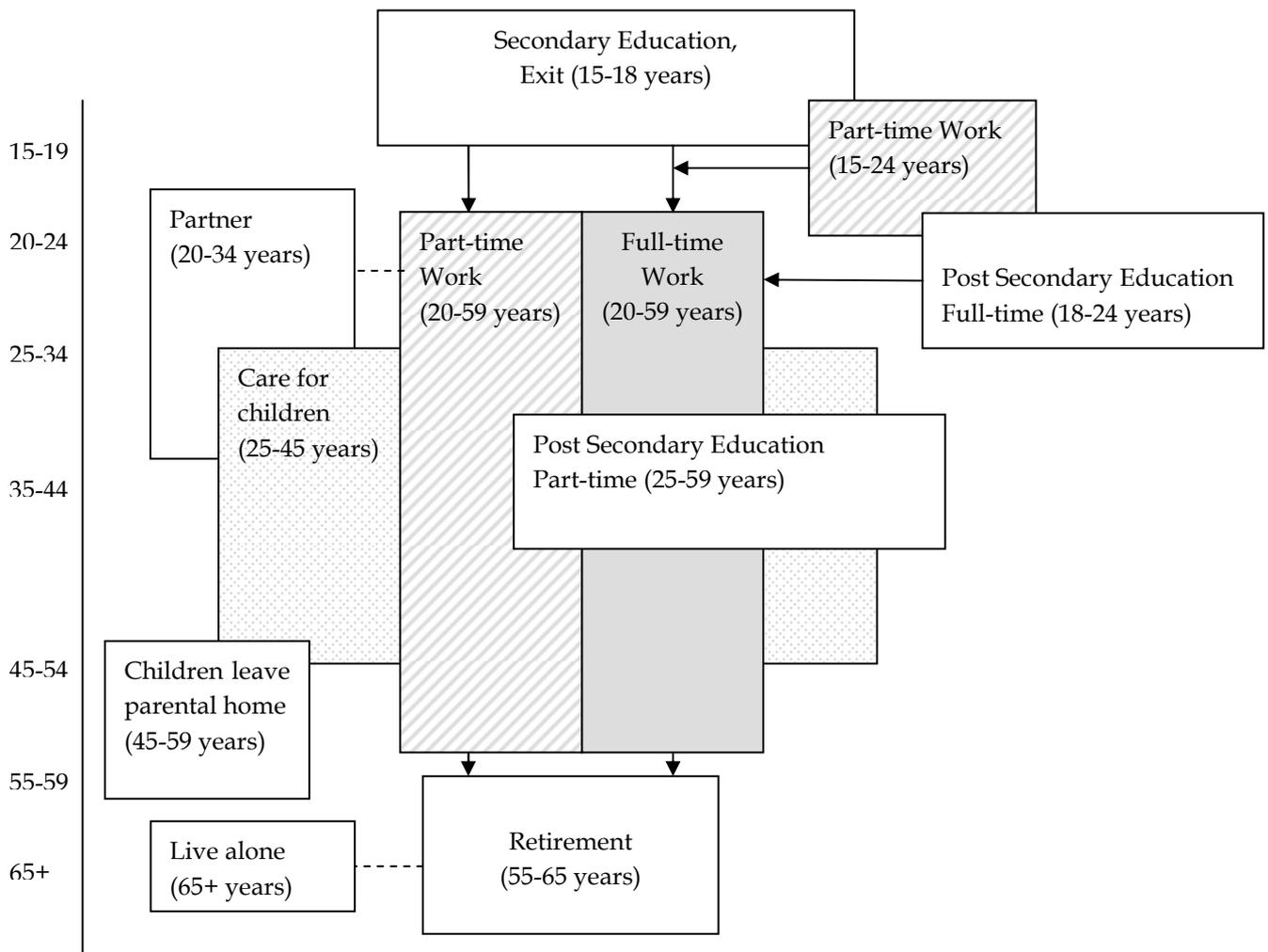


The standardised life course of typical men and women illustrates the gendered differences in the interaction between role statuses. This leads to women's life course being conceptualised as more status integrated, whereas the overlap between role statuses for men occurs mainly with work and

education, and is primarily restricted to the school to work transition which takes place at the age of 15-24 years. Therefore the typical SA man retains a relatively status segregated life course.

Life Course of a 'Typical' SA Woman

Figure 11: Stylised life course of South Australian women



Capturing Complexity in the 'Typical' Life Course

In producing stylised diagrams of the typical life course a certain amount of simplification is inevitable. Add to this the limitations of the data in reproducing 'actual' accounts of a life course and it is clear that the South Australian life course is more complex than it appears above. This section draws on the earlier discussion regarding the challenges to the life course to begin to flag some of the areas in which complexity may need to be incorporated.

The non-conventional life course. While the 'typical' life course depicted above might be relevant for many, even most, of the population there remains a significant proportion who have non-conventional life course statuses. For prime-aged men, a non-conventional work status would include the 11-14% (2006 figures) not in work, as well as the 6-9% in part-time work. For older men, it would include the 10% who work past the age of 65. In addition, there are men with non-conventional living arrangements. As indicated earlier there is a growing proportion of men at all ages who do not live as a couple, many of whom (10-20% in 2001) live alone. For younger men, the 15% choosing to live with parents until the age of 34 would also be non-conventional.⁵³

It is a lot easier to identify men in non-conventional role statuses than it is women. This is partly because women's life course is more status integrated and therefore already incorporates a degree of variety; but also because it is difficult to extract the data that would identify which roles for women are non-conventional. From one perspective, women with a non-conventional life course would be those who have a status *segregated* life course. Some women, particularly the estimated 24% who are childless,⁵⁴ would be more likely to have a life course very similar to that of men. On the other hand, while most women with children are in the labour market, nearly a third of all prime aged women choose not to work indicating that at least some are adopting non-conventional role statuses. One such group may be single mothers, a category that increased by 37 percentage points between 1991 and 2001 for SA women aged 25-54.⁵⁵

People in these non-conventional statuses therefore comprise a substantial proportion of the population. The question is, what do we do with this group? It is possible to create differentiated life course models. This was certainly appropriate for distinguishing the life course trajectories of men and women. Perhaps further differentiation would be helpful for policy purposes, but the purpose of differentiation would need to be clear. Creating separate life course models for women with and without children would certainly be one way of 'including' more women, but may not have any policy or practical relevance. Other bases of differentiation that could produce useful insights might be broad indicators of 'educational qualification' or socio-economic status.

Status integrated vs status segregated life course. From the stylised diagrams it is evident that the typical life course for men is status segregated, while for women it is status integrated. This reflects women's role as primary carers of children, as well as the greater range of options for women in integrating the different life statuses. Had such diagrams been produced 30 years ago, women's life course would have still been different to men's, but it would have been status segregated because the opportunities for combining work and mothering were limited. Life course patterns are therefore fluid and amenable to change.

One of the key factors here is that choices exist for women about how to negotiate the need for income with the time requirements of each of the role statuses. The same choices either are not

⁵³ ABS, 1981-2006, Labour Force, op cit

⁵⁴ ABS, 2006, *Australian Social Trends*, catalogue no. 4102.0, Canberra: ABS.

⁵⁵ ABS, 1991, 1996, 2001, Census of Population and Housing

available or are not perceived as available for men. Perhaps the next gender equity issue will be around the different opportunities that a status segregated versus a status integrated life course can provide. Policies that could create more opportunities for men to integrate their role statuses would need to take the time/income trade-off into account. However, working out how to account for time and income requirements across a life course – for individuals and households – requires data that is not readily available in Australia, and methodological processes that are still in the early stages of development.

Contingency within role statuses. The picture of the life course projected by stylised diagrams makes it appear very orderly. In effect it masks the extent of contingency within role statuses, particularly work and family formation.

Changes in the Australian labour market have resulted in the development of more contingent work lives. Workers are less likely to have lifetime work in one organisation, or even one occupation. This mobility is not captured in the above diagram, yet is influential in understanding the how workers negotiate the opportunities available in constructing their life course trajectories. Job mobility is highest amongst young workers aged 15-24⁵⁶ as they move in and out of part time work and settle into their first full time job. Amongst prime aged men and women, job mobility (that is, a change in employer or location within the past 12 months) ranges from 18.5% for 25-34 year olds to 8.8% for 45-54 year olds. Men are marginally more mobile than women (approximately 2% across the age range), and single people are approximately 4 percentage points more mobile than those in relationships. This is an indication of the ways in which 'linked lives'⁵⁷ help to shape the life course. When men and women have other people to consider (partners, children), the individual life course becomes intertwined (constrained or liberated) with the life course trajectories of others.

The linkages most likely to influence a life course relate to an individual's location within a family. Yet the family itself is increasingly contingent. Being a partner, whether married or de facto, is not necessarily a lifelong commitment. For married couples, the divorce rate is approximately 12 divorces per 1000 men and women each year, with separation occurring on average 10 years after marriage.⁵⁸ Research indicates that de facto relationships are even less stable,⁵⁹ so increasing the level of contingency in families. One outcome of this is the increase in numbers of single parents to the extent that by 2005 21.4% of all SA children under 15 years lived in lone parent families.⁶⁰

To properly analyse how such contingency in work and families affects the life course trajectories of SA men and women, it is necessary to move beyond cross-sectional data. Ideally this would require longitudinal panel data, something that is quite rare in Australia (although HILDA could cover some of these areas).

Destandardisation in the transitions between role statuses. The issue of contingency is also relevant to transitions between role statuses. Most people now have increased choices about the different pathways they take in moving between education and work, and work and retirement. This not only extends the transition period for some people, it affects the experience of being in this life phase. The diversity in the transition from school to work (and into adulthood more generally) is being tracked in Victoria, NSW, the ACT and Tasmania by researchers at the University of Melbourne. Data to date, suggest that the transition is 'much more complex than many of the

⁵⁶ ABS, 2006, *Labour Mobility (Reissue)*, catalogue no. 6209.0, Canberra: ABS.

⁵⁷ Elder et al, *op cit*

⁵⁸ ABS, 2006, *Australian Social Trends*, *op cit*

⁵⁹ Binstock, G. and Thornton, A. 2003 'Separations, reconciliations and living apart in cohabiting and marital unions', *Journal of Marriage and Family* 65(2): 432-443.

⁶⁰ ABS, 2006, *Australian Social Trends*, *op cit*

established research and policy frameworks assume'.⁶¹ Nothing comparable exists for South Australia, but SA youth are likely to follow trends in other states. At the other end of the work spectrum is the transition into retirement. Once again this is becoming marked by complexity as older workers choose different pathways, over different time-frames, into full retirement ⁶² depending on their health, job satisfaction and caring responsibilities. Evidence suggests that employers are not providing older workers with adequate retirement options,⁶³ or at least options that would allow older workers to phase into retirement. Longitudinal data that could track the retirement pathways of older South Australians would certainly help to clarify the differences between existing and preferred pathways.

In addition to the two transitions discussed above, women also move from work to mothering (and other caring roles), mothering into work, and between full-time and part-time work. Capturing these phenomena diagrammatically is difficult, and the use of cross-sectional data limits the available knowledge of these transitions. It is well established that women undertake the majority of primary caring, particularly of children, but information about the associated transitions in and out of the labour market are not well documented. Data that is available relates mainly to pregnancy and employment transitions.⁶⁴ In South Australia, of the 70% of women with children less than 2 years old who had employment when they were pregnant, 30% left the workforce completely. Those who did return to work took an average of 24 weeks leave (paid and/or unpaid). In re-entering the labour market with young children, working mothers use flexible working hours, taking part-time work or working from home as the main mechanisms for combining work and family needs. How this arrangement changes once children get older (attend school, for example) or upon the arrival of another child, is not clear. Common sense suggests that this would influence the transitions between not working, working part time and working full time, but how women actually negotiate this period is not well documented.⁶⁵ Again, the use of longitudinal data that could elucidate this information would make the production of stylised diagrams more realistic (and complex).

⁶¹ Dwyer, P., Smith, G., Tyler, D. and Wyn, J. 2003 'Life-patterns, career outcomes and adult choices' *Youth Research Centre*, Melbourne: University of Melbourne.

⁶² Borland, J. 2005 'Transitions to retirement: A review' *Melbourne Institute Working Paper 3/05*, Melbourne: University of Melbourne.

⁶³ Drago, R., Wooden, M. and Black, D. 2006 'Who wants flexibility? Changing work hours preferences and life events' *Melbourne Institute Working Paper, 19/06*, Melbourne: Melbourne Institute of Applied Economic and Social Research.

⁶⁴ ABS, 2005, *Pregnancy and Employment Transitions*, Australia, catalogue no. 4913.0, Canberra: ABS.

⁶⁵ See, for example, Commonwealth of Australia 2007 'Women in Australia 2007', *Office for Women*, Canberra

Conclusion

Despite their centrality to the construction of the work-oriented life course, policies relating to employment and skills formation in South Australia rarely focus on the life course as a conceptual framework. In analysing some of the key changes in life course trajectories over the past 25 years, this report has sought to provide a foundation upon which such an approach can be developed.

Utilising available cross-sectional data, it was possible to construct synthetic cohorts of working age men and women to examine the extent of standardisation in, and the timing and sequencing of, key role statuses. Through this analysis, stylised diagrams depicting 'typical' South Australian men and women were developed. While caution was advised in using these diagrams to represent the actual (lived) life course of men and women, they do help to visualise how numerous South Australians are coordinating the different role statuses over their life. In so doing, the report contributes to key debates surrounding the level of standardisation and institutionalisation of the life course.

Standardisation and institutionalisation are important issues for policy makers: standardisation, because it provides an indication of the effective 'reach' of policy; and institutionalisation because it provides an indication of the responsiveness of the life course to policy. From the life course diagrams of typical SA men and women it was evident that there is a level of standardisation in the timing and sequencing of role statuses. Policies relating to these features of the life course are therefore likely to be relatively effective. Without an analysis of relevant longitudinal data, however, it was difficult to capture the level of standardisation in the transitions or within each role status. This information would be critical before such diagrams could be used to develop policies that effectively intervened in transitions or attempted to change participation patterns in particular role statuses.

Other factors relating to the standardisation of the life course will also affect policy decisions. For example, men and women (particularly mothers) have different standardised life course trajectories suggesting that policies relating to the life course will need to take gender into account. It also needs to be recognised that these life course diagrams do not account for the significant proportion of the population that have non-conventional (or non-standardised) life course trajectories. The relevance of policies based on the typical life course will therefore be limited to those whose lives are actually represented by the models.

Two factors point to the continued institutionalisation of the life course, and therefore its responsiveness to policies. Firstly, the ways that the timing of a transition is linked to particular policy frameworks. For example, the school to work transition has been influenced by policies relating to increasing school retention, attaining qualifications before entering the workforce and, more recently, the perception of skill shortages. These influence the pathways taken between school and work and the length of the transition phase. Another example is the policy intervention in the transition from work into retirement, whereby changes to superannuation, pension eligibility and broadening the labour market opportunities for older workers has resulted in fewer 'early' retirements amongst men, and extended the working lives of women. Secondly, and sometimes related to the first factor, is the ways in which changes in the life course over time reflect changes in policies. This is particularly noticeable in the changes in women's life course pattern from being status segregated to status integrated. The removal of restrictions on women working after marriage, the implementation of equal opportunity legislation and the provision of childcare have provided women (especially mothers) with the opportunity to participate in paid work over their life course. The life course is therefore fluid and amenable to change, often in response to policy. Recognising this characteristic allows for a conceptualisation of the life course that goes beyond the limitations of using it as a normative model.

Indeed, the life course can be used by policy makers as a useful heuristic device on several levels. At the most basic level, understanding how the life course is constructed can provide a basis for measuring and monitoring the impact of policy on life course trajectories. Not only will it be possible to examine how policy influences a particular role status, but with the more holistic view provided by a life course perspective, it will also be possible to see how policies aimed at one role status affects another role status. In the SA life course this can be seen in the way that the extended transition from school to work has resulted in young people living at home with their parents for longer periods of time. At another level, policies can be developed to intervene in particular parts of the life course: for example, the timing and sequencing of transitions, or the management of multiple role statuses. As suggested above, to do this effectively a more nuanced account of the life course will need to be developed. This would involve accounting for people in non-conventional life styles and drawing on longitudinal data to map out the layers of contingency within role statuses and between transitions.

At its most complex level the life course becomes the central dynamic around which policy is developed. This is the level of 'life course policy' that is currently being developed in some European countries where the focus is on developing systems of social risk management that take account of people's whole lives. Conceptualising work, education and family formation as involving fluid role statuses that need to merge at certain times over a life time entails a new way of thinking about issues such as labour market participation and managing work-family (or work-life) tensions. In particular 'life course policy' is the perspective being taken by those concerned about the ways in which the market is undermining the social fabric of society. Such a perspective requires not only longitudinal data, but more complex ways of analysing the data.

At all of these levels, what is being brought into analyses and policy frameworks is the concept of time. Policies can affect time in numerous ways: the timing of transitions, the length of time of particular transitions, the capacity to manage time in negotiating multiple role statuses, or the level of equity in work and non-work time over a life course. Time is central to the life course perspective and it is this, as well as in providing a more holistic view of people's lives, that makes the life course perspective valuable for policy and decision makers in the areas of employment, skills formation and labour force participation.

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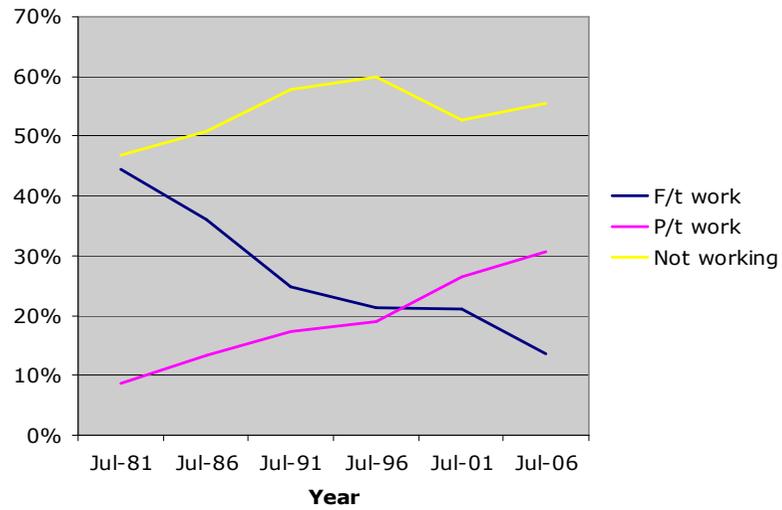
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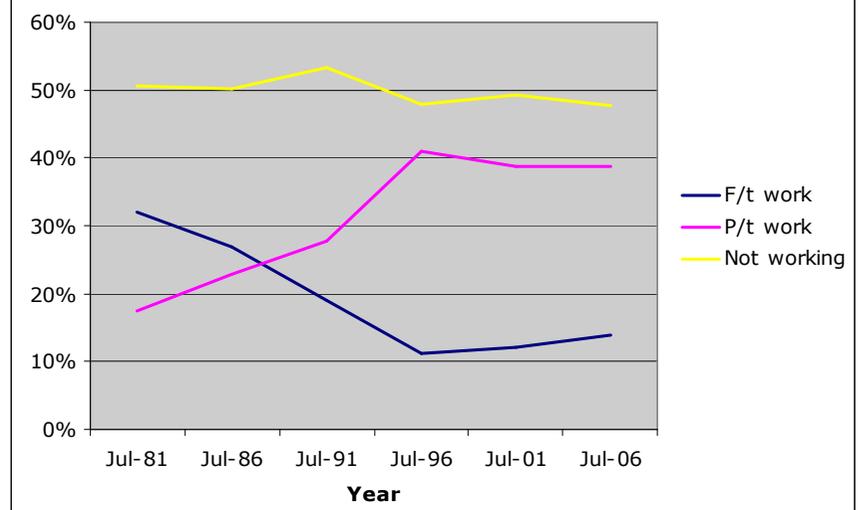
Appendix A: Level of Participation in Paid Work by Sex and Age, 1981-2006

Source: ABS 1981-2006, Labour Force, Australia, Detailed, catalogue no. 6291.0.55.001, Canberra: ABS.
(South Australian Subset)

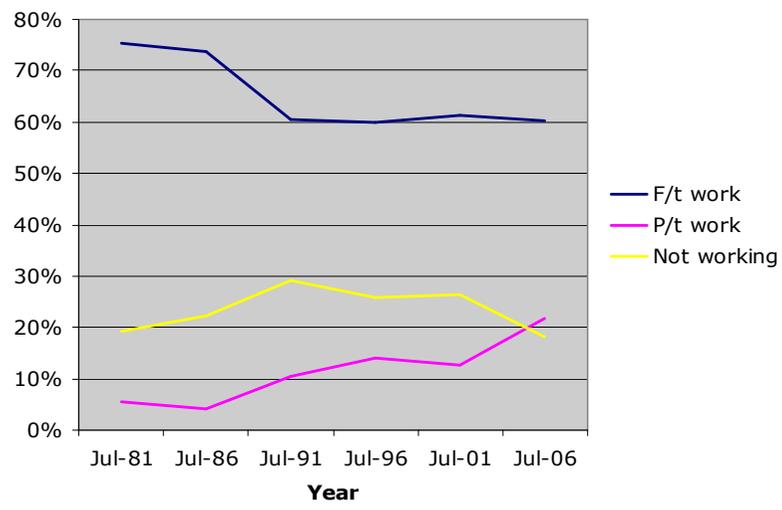
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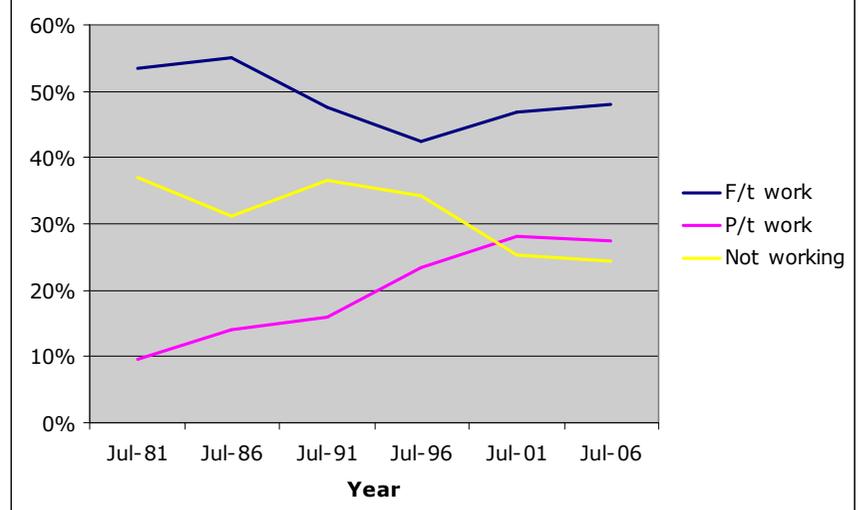
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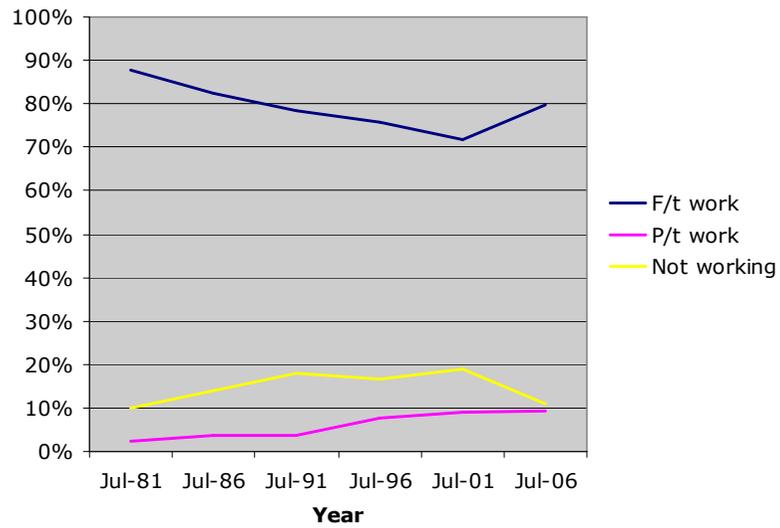
Male 20-24



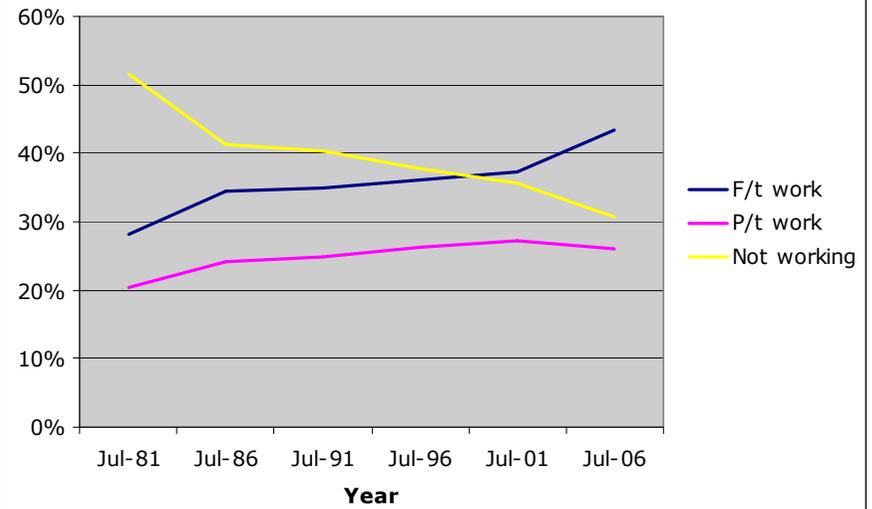
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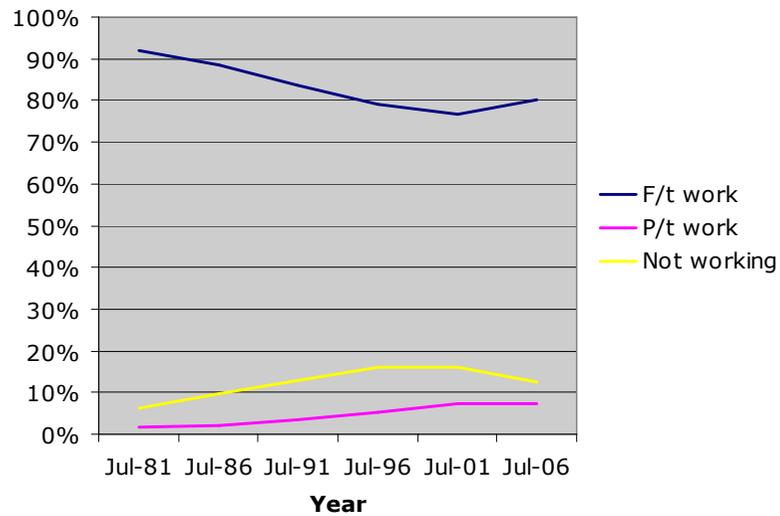
Male 25-34



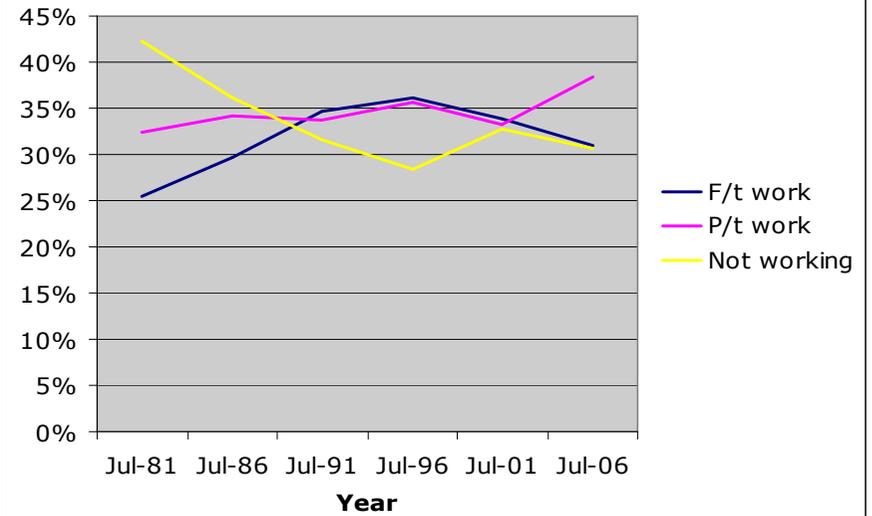
Female 25-34



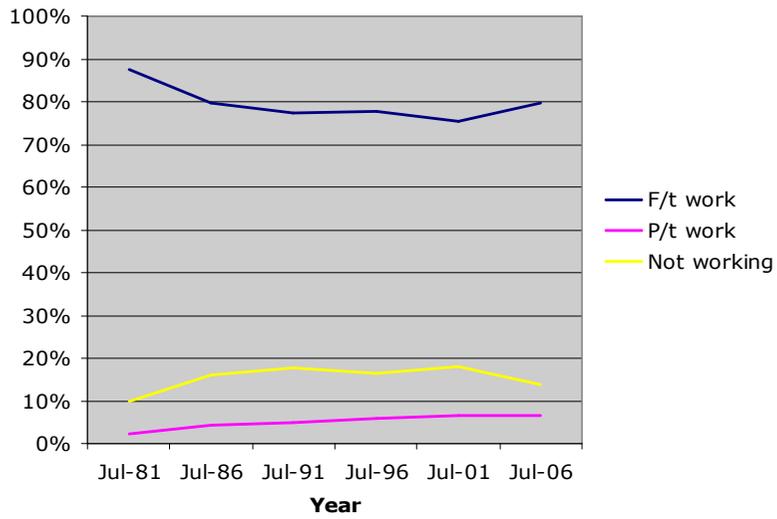
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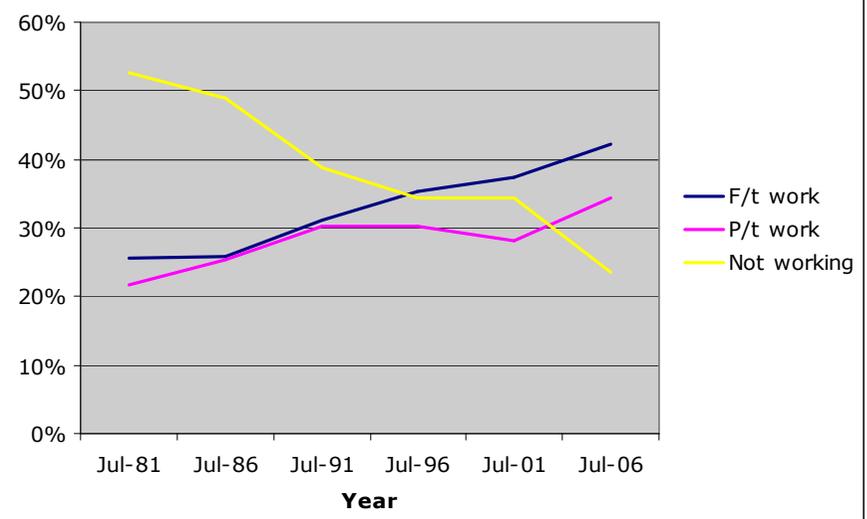
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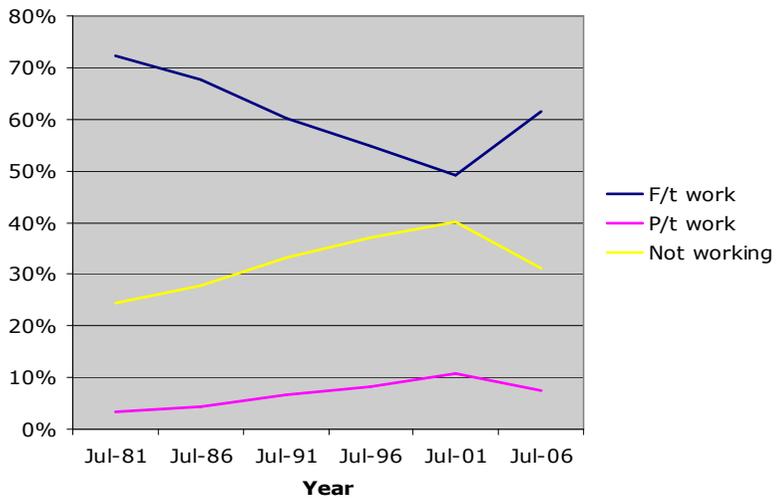
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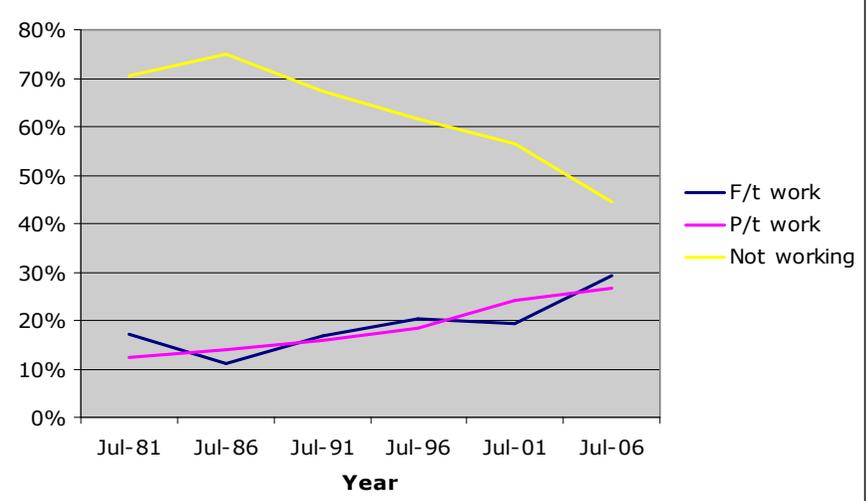
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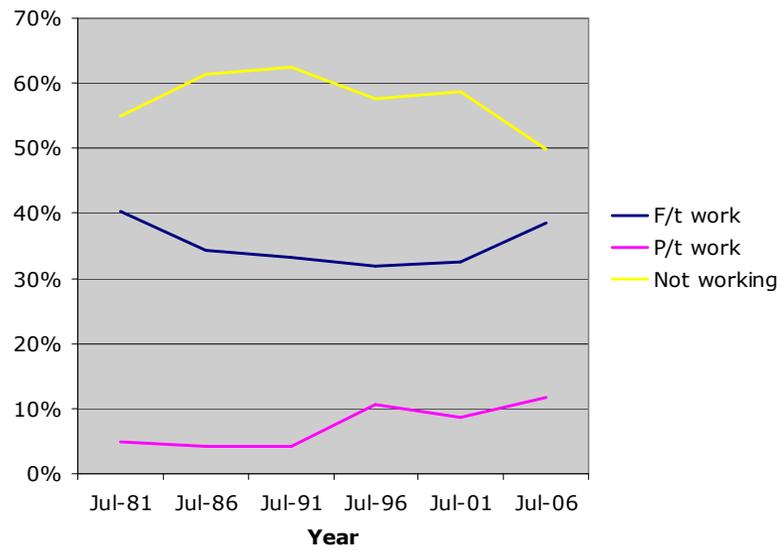
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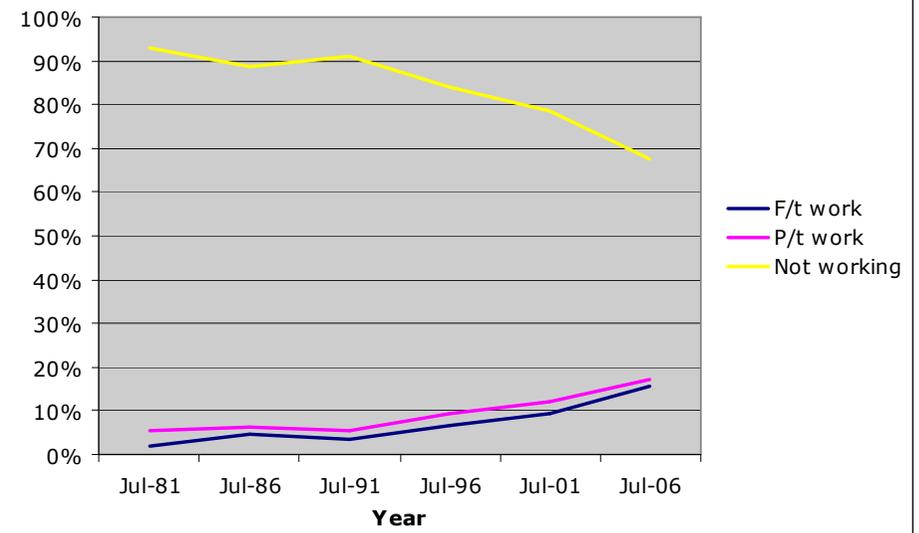
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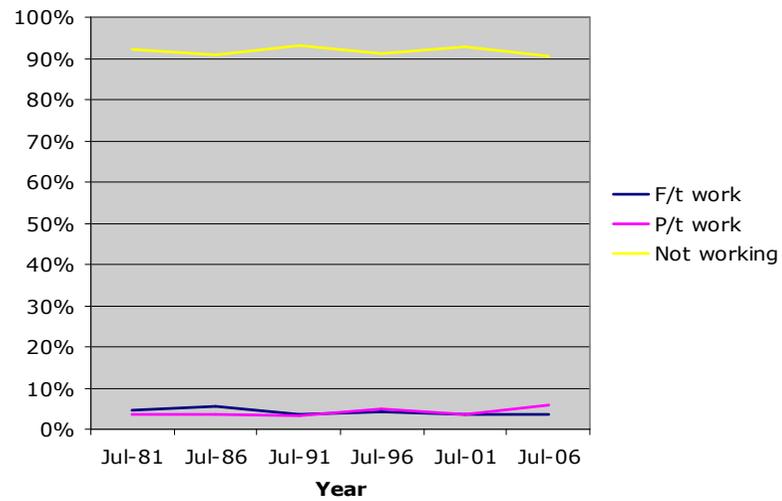
Male 60-64



Female 60-64



Male 65+



Female 65+

