

Life Courses and Ends of Career: Towards De-Standardization? An Analysis of the Belgian Case

Jean-Paul Sanderson & Nathalie Burnay

Journal of Population Ageing

ISSN 1874-7884

Population Ageing

DOI 10.1007/s12062-016-9147-1

Journal of Population Ageing

Sarah Harper and
George Leeson
Editors

Volume 9
Numbers 1–2
2016
CODEN PRPR08
ISSN 0167-5923

ONLINE
FIRST

Your article is protected by copyright and all rights are held exclusively by Springer Science +Business Media Dordrecht. This e-offprint is for personal use only and shall not be self-archived in electronic repositories. If you wish to self-archive your article, please use the accepted manuscript version for posting on your own website. You may further deposit the accepted manuscript version in any repository, provided it is only made publicly available 12 months after official publication or later and provided acknowledgement is given to the original source of publication and a link is inserted to the published article on Springer's website. The link must be accompanied by the following text: "The final publication is available at link.springer.com".

Life Courses and Ends of Career: Towards De-Standardization? An Analysis of the Belgian Case

Jean-Paul Sanderson¹ · Nathalie Burnay²

Received: 9 February 2015 / Accepted: 4 May 2016
© Springer Science+Business Media Dordrecht 2016

Abstract For decades, scientists have alerted the authorities about the aging population and its socioeconomic consequences. Number of work carried out in sociology fit within the paradigm of the Life Course. These describe an evolution in two stages since the 19th century. In this article, we focus on the second phase characterized by a double process of de-standardization and de-institutionalization. From the example of ends of career, this article attempts to test the hypothesis of a de-standardization of age at the end of the labor market in Belgium. De-standardization involves increasing the diversity of situations. Statistically, this process should lead to an increase in variance around the average. This analysis is conducted using retrospective data for the cohorts born between 1905 and 1935, those ending their career between 1965 and 2001.

Keywords Demography · Belgium · De-standardization · Retirement · De-institutionalization

Introduction

For several decades, scholars have been warning public officials about the aging of the population and its socio-economic consequences (Loriaux et al. 1986). Increasing life expectancy and the retirement of the “plentiful” baby boom generation has resulted in a large generation of seniors whose retirements must be paid for. Furthermore, the declining size of the working population, a result of decreasing fertility rates since the 1970s, has led to an increase in the dependency ratio (Griffiths 1997), as well as public expenditures on retirement and health care (Kilbom 1999).

✉ Jean-Paul Sanderson
Jean-Paul.sanderson@uclouvain.be

¹ Researcher Centre for Demographic Research, Catholic University of Louvain, Louvain, Belgium

² Professor Department of Sociology, University of Namur, Namur, Belgium

Belgium, moreover, has a senior employment rate that is considerably lower than the EU-27 average. Thus in 2014, the employment rate among 55 to 64 year olds was only 42.7 %, whereas the European average was 51.8 % (Eurostat, 2015). The various employment policies pursued since the economic crisis of the 1970s has almost certainly contributed to early retirements from the job market. These policies demonstrated a noticeable preference for unemployed youth over older workers (Lannoye and Lypszic 2000). The latter have experienced a number of incentives to leave the job market, including early retirement, unemployment, the inability to work, and career breaks.

Beneath these facts lurk complex social realities which represent significant changes in social norms. Many studies have called attention to workers' desire to leave the professional world before the legal age of retirement and the complex reasons leading them to this decision. It is difficult to clearly identify each factor, as there is considerable overlap between them. Ends of career of this kind are perceived as a positive change by most workers and reflect their goals, whether personal, familial, or social: related factors include the work situation of the partner, their involvement with children or grandchildren, and a desire to have time for leisure activities (Hardy and Hazelrigg 1999; Schultz et al. 1998; Szinovacz and De Viney 2000). Exiting the job market can thus be explained by personal factors, even if it is also the result of larger social processes. Financial constraints and health factors seem to be equally good predictors (Barnay and Jeger 2006; Feldman 1994; Friedman and Orbach 1974; Gratton and Haug 1983; Mc Goldrick and Cooper 1980; Parker 1980; Saurel-Cubizolles et al. 1999; Walker 1985). The greater one's family's financial needs, the less likely one is to leave the job market permanently, since the houseful salary losses incurred from such decisions can prove unsustainable. Changes in health can also contribute to abandoning work, especially if the work in question involves a lot of heavy or difficult manual labor (Lund and Borg 1999). Health problems are an important reason why people leave the workplace, whether by using existing mechanisms, such as the invalidity benefits procedure, or through other available procedures.

The changes have been affecting ends of careers since the 80s by postponing key transitional moments and turning points in the retirement process. It is through the lens of the life course paradigm that these changes will be analyzed.

Literature Review

The Life Course Perspective

This article is based on the life course paradigm which allows the development of a framework combining an individual approach and an analysis of social structure in a perspective of change. The life course paradigm emerges as a multidimensional process – biological, psychological and social – encompassing all dimensions of an individual's existence, from birth to death, through different spheres such as family, education and activity/work. The life courses result from a combination of the multiple trajectories (professional, family...) built up by the individual according to his/her capacities and aspirations. These trajectories are also influenced by cultural and institutional rules and regulations (family, church, state...), affecting and limiting the way individuals are supposed to conduct their lives. Such rules can

consist of compulsory stages (schooling, conscription...) or age norms (the beginning and the end of compulsory education, age at sexual majority, age at retirement...). Moreover, the individual life courses are at varying degrees dependent upon major crises like wars, economic and sanitary crises, but are also affected by major societal changes (industrialisation, urbanisation, women increasing participation to the labour force), including advances in health care and their impact on longevity, or the availability of modern contraception and of medical assisted reproduction techniques and their impact on the family building process. Studies using this paradigm (Elder 1998; Elder et al. 2003) have identified two stages occurring since the nineteenth century and the development of industrial society.

Five key principles of the life course paradigm formulated by G. Elder and his collaborators (Elder et al. 2003; Crespo 2004; Gaudet and Turcotte 2013; Hicks 2013; Meyer and Schoepflin 1989) will be used as a reference:

- *The principle of life-span development*: An individual's development results from the experiences he accumulates throughout his life, since his birth. In this perspective, i.e. the end of schooling does not mean the end of an individual's education and training. Similarly, professional pathways are influenced by the type and duration of schooling.
- *The principle of agency*: This principle expresses an individual's ability to be an actor in his own life, i.e. to make choices and to compromise according to the opportunities and constraints imposed by history and social context. In other words, this principle supposes that life paths are not entirely determined by the weight of history or cultural and institutional models. Two individuals with similar features and paths could make different choices in view of a similar event.
- *The principle of time and space*: An individual's life course is influenced not only by the historical events he experiences, but also by its location in space. For instance, a war or an economic crisis can influence family and professional trajectories of men and women in many ways; however, the impact of such historical events, as well as the way they are experienced, also depend on the individual's environment (region, urban-rural...).
- *The principle of timing*: This principle supposes that an event's impact may vary according to age and stage of life. Wars and economic crises can have different effects on the trajectories of children and young adults. The consequences of divorce or widowhood may be different for a thirtyyear-old and a seventy-year-old.
- *The principle of linked lives*: Individual trajectories are influenced by other trajectories, such as those of parents, partner, neighbours, and friends. It is obvious that, within a couple, both life courses influence one another. Moreover, intergenerational relations can play an important role: consciously or not, the life courses of children are more or less influenced by those of their parents. Parents' socio-economic situation will affect the children's' schooling path, and thus their future professional opportunities (Maurin, 2004).

Over the last decades, the rapid societal changes, the accelerating transformation of the population age structure due to ageing and the availability of longitudinal data contributed to an increasing interest in the study of life courses. The life course perspective has interested several disciplines (sociology, psychology, biology, anthropology, history and demography). Elder leads the sociological life course approach in

the US (Giele and Elder 1998) but the European sociologists also use the life course framework with a more ‘institutional’ accent in Germany (Mayer and Schoepflin 1989; Kohli 1986, Kohli 1989), a more ‘psychological’ accent in Switzerland (Bickel and Cavalli 2002; Bickel 2005; Lalive d’Epinay et al. 2005; Sapin et al. 2007; Oris et al. 2009). Life course approaches are also developed by psychologists (e.g. Baltes et al. 1999), and in the other social sciences (e.g. Gupta 1995 in anthropology; Modell et al. 1976, Hareven 1978, in history).

Standardization and Institutionalization of the Life Course

The life course paradigm allows to situating the societal changes both in a micro and in a macrosociology. Moreover the analysis allows to understanding specifically the relationships between individual existences and the social policies, in a perspective of change (Grenier 2012): how can we understand the transition periods in the life course? The answer depends on each individual but also of the social structure and more specifically of the legislation. What leeway an individual he has to manage the transition of his existence? Are these transitions managed in rigid formal frameworks? The answer is not easy, especially in a society in rapid change. Studies using this paradigm (Elder et al. 2003) have identified two stages occurring since the nineteenth century and the development of industrial society, thanks two different concepts: the institutionalization (versus de-institutionalization) and standardization (versus de-standardization). According to Brückner and Mayer (2005): 32–33):

- “The **institutionalization** of life courses refers to the process by which normative, legal or organizational rules define the social and temporal organization of human lives. It can refer to stages or states in lives which can be formally or informally decreed like marriage, education, and retirement. It can also refer to events and transitions like leaving school, entry into and exits from labor contracts, or ages of pension entitlements”;
- “Conversely, **de-institutionalization** would then mean that states, stages, events, and transitions, which at earlier times were clearly differentiated, are being reintegrated or fused”.
- “The **standardization** of life courses refers to processes by which specific states or events and the sequences in which they occur become more universal for given populations or that their timing becomes more uniform. An example of a highly standardized life course pattern would be, for instance, if all workers retire and all retire at age 65”;
- “Conversely, **de-standardization** would mean that life states, events and their sequences can become experiences which either characterize an increasingly smaller part of a population or occur at more dispersed ages and with more dispersed durations”.

In the first stage, which ended around 1960, the life course was characterized by a twofold mechanism for institutionalizing and standardizing (Kohli 1986). Central governments intervened to impose chronological uniformity on individual lives by setting ages at which people transitioned from one status to another (particularly ages for obligatory schooling and retirement). The ages at which these events occurred were

defined relatively precisely (Guillemard 1986). Thus, according to Mayer and Schöpfli, “in the Welfare State the continuous flow of life is transformed into a series of situations all of which have a clear formal definition... Periodisation of life and proliferation of sharp transitions which derive from the social insurance system combine into a life-long biographical pattern” (Mayer and Schoepfli 1989, p.198).

At the same time, the standardization of life courses at the individual level resulted in the same events being experienced at the same ages, even as the trajectories within these constraints became increasingly standardized and normalized (Cavalli 2007). They become, in this way, increasingly predictable. As trajectories were simplified (Widmer et al. 2009), there began to emerge a conception of a stereotypical life, in which the onset of adulthood meant entrance into the working world (in a job that one would keep until retirement) and the beginning of married life, with all its successive celebrations. These changes occurred in a context of increasing life expectancy (Eggerickx et al. 2011) and of an organization of the life course around work (Guillemard 2004). Roussel and Girard (1982) describe this period as one of “managed time,” in which individual life courses were divided into three parts (childhood as a time of learning; adult life as a time of professional activity and family building; and retirement as a time of old age and rest). “Managed time” was dominated by the value attached to “work,” which was most often centered on men’s careers, as women were typically directed towards domestic work (Sapin et al. 2007).

This conception would disintegrate when this model, particularly the notion of lifetime employment, was challenged by the oil crises of the 1970s. Periods of employment were now followed by bouts of unemployment, and entry into professional life ceased to necessarily imply access to work. This second period was thus characterized by increasingly fragile professional and familial trajectories. Indeed, growing individualization, which resulted in the importance of “self-realization” and gradual challenges to the institution of marriage, led to more divorce and family reorganization. In short, the former as well as the latter are marked by discontinuity. In this way, standardization gave way to de-standardization and institutionalization to de-institutionalization (Kohli 1986; Beck, 1986). Entry into the job market was gradually deferred as studies grew longer and the average age of exiting the job market declined. Moreover, these two factors contributed to the emergence of fluid boundaries between stages, as the latter occurred at moments varying from person to person, resulting in increasingly individualized behavior.

Such is the theoretical framework—specifically, the transition between professional activity and retirement—that will be used in this study. In this way, we wanted to examine in particular the process of de-standardization occurring at the individual level, resulting in an increasing diversification of life courses. Issues relating to de-institutionalization, which relate to the role of the state and collective politics (Leisering 2003) and to related normative changes will not be addressed in this article.

The analysis of this kind of de-standardization can take several forms. It occurs when the sequential pattern of life stages is scrambled. In this case, we will analyze the organization of these sequences and their variation in individual life courses (Widmer and Ritschard 2013). For example, learning will extend over the course of an entire life, including during the periods dedicated to professional activity. In the analysis of ends of careers, one can thus examine the blurring of the boundaries between work and retirement by analyzing retirees who engage in professional activities.

According to Kohli (1989), what characterizes the transition to retirement is not its flexibility, but the increasingly early stage at which it occurs: workers are freed from their jobs sooner, but not in a way that challenges the tripartite structure of the life course. In this case, de-standardization is defined less by life stages being scrambled than by a lengthening of the period under consideration, as one focuses on the ages at which these transitions occur. Study of the literature brings to light, moreover, de-standardization's twofold effect: namely, the increasing complexity and diversity of individual life courses, which makes them less and less predictable (Widmer et al. 2009; Widmer and Ritschard 2013) and which results in the "deregulation of the social clock," as the limits and ages at which these transitions occur are modified and diversified (Kohli 1986). Consequently, ends of careers assume ever more diversified forms (i.e., pre-retirement, retirement, late career unemployment, and so on) (Burnay et al. 2005 and Burnay 2010). Such diversification goes hand in hand with a decline in the age of job market exits (Burnay 2008; Gaullier 2002a, b). Yet while the literature often refers to the diversification of retirement ages (Cavalli 2007; Baudouin 2010), it has rarely been the object of specific empirical analysis.

This is precisely the phenomenon this study seeks to analyze, by examining how the age of exiting the job market has diversified. The hypothesis that will be tested is that age of exiting the job market has become de-standardized. Such de-standardization implies an increasing diversity of conditions or, in other words, increasing variation around the mean. Since the 1970s, the mechanisms making it possible to leave the job market early have flourished. Their goal was to allow early exits in a way that would favor employment for young workers. One consequence of these measures was a significant decline in the employment rate for those aged 55 or older (Sanderson et al. 2012). The possibility of leaving the job market early expanded the range of options, extending legal coverage to a wide range of situations and resulting in growing gap between the legal and the actual age of retirement, as Aubert (2012) notes in the French case. This diversification should correspond statistically to dispersion indicators and, in particular, to the values of coefficients of variation around the mean.

Furthermore, studies of this topic occasionally reveal a number of discrepancies. Thus Gaullier (2002a, b), analyzing the age of job market exits in France, calls attention to a convergence of interests favoring early retirement. Companies support such mechanisms since older workers, due to their seniority, are more costly and allegedly less productive; governments encourage retirements of this kind to promote youth employment measures; and older workers want to retire early in order to enjoy longer retirements in better health. All these factors support the existence of a trend towards mass early retirement. In other words, what we are witnessing is not so much de-standardization as changing standards. This view appears in analyses of the perceptions of workers themselves, a majority of whom would like to end their professional activities around age 60 (Kohli and Kunemund 2002), or even earlier. Moreover, one might well wonder if the mechanisms of semi-retirement established in Europe over the last decade or so, as well as the gradual postponement of the legal retirement age, will not inaugurate a period of institutionalized de-standardization in which legislation will extend the age range within which one can leave the job market and introduce increasingly blurry boundaries between professional life and retirement (Gaullier

2002a, b). Going even further, Kohli (2007), citing Schergers' work on West Germany, shows how the de-standardization of the age of key transitional events cannot always be determined. The example he studies is precisely the age of exiting the job market. Thus "[f]or men, the median age has decreased from the first to the third cohort but remained constant since and the interquartile range shows almost no change throughout. For women, the median age has mostly remained constant, whereas the interquartile range (which is generally larger than for men) has first decreased and then increased again. There is thus no indication of a strong relaxation, much less dissolution, of the age boundary of retirement for men and little for women" (Kohli 2007, pp. 264–265).

At the same time, some studies tend to demonstrate that de-standardization does not impact men's and women's life courses in the same way (Cavalli 2007 and Guichard-Claudic et al. 2001).

Data

To test the validity of our hypotheses, we drew on data from Belgium's 2001 Census. The latter addresses questions related to the time of job market departure (contrary to previous censuses), as well as various questions that make it possible to describe individuals' socio-demographic circumstances. These data make it possible to calculate an average age of exiting the job market for every generation since 1905. Previously, available numbers were too insignificant to attempt such calculations with any precision and avoiding random variations (see Table 1). In 2001, the 1903 generation consisted of 1143 individuals (of both sexes), 16 % of whom worked and, at a particular moment, left the job market to assume the status of retiree or early retiree. Thus by positing as a hypothesis that retirement age and age of death are independent of one another, it is possible to calculate an average age at which each generation receives its retirement pension:

- Beginning with the generation born in 1903, which entered the job market during the interwar period, when the Belgian pension system for workers and employees was first established (Sanderson et al. 2012). This generation reached the legal pension age (65 for men, 60 for women¹) between 1965 and 1970—that is, after the retirement system was extended to independent and liberal professions (in a 1953 law) but, most importantly, prior to the oil crises of 1975–1980 and before the development of the primary mechanisms for facilitating early departures from the job market.
- Until the generation born in 1936, which turned 65 in 2001—in other words, the last generation reaching retirement age for the 2001 Census.

It should be recalled that the development of professional trajectories and the decision of when to retire is tied, in particular, to the job market's conditions and to the individual's position in his or her company, as well as to such socio-demographic variables as sex (Widmer and Ritschard 2013). In what follows, our analysis will

¹ For both, retirement is mandatory at age 65.

Table 1 Population by generation of 65 year olds (and older) in the 2001 census

Generations	Never work			Retirees			
	Men	Women	Total	Men	Women	Total	
1900	0	28	28	31	146	177	86 %
1901	0	47	47	47	262	309	87 %
1902	0	89	89	89	421	510	85 %
1903	2	137	139	159	604	763	85 %
1904	1	189	190	250	995	1245	87 %
1905	3	270	273	434	1458	1892	87 %
1906	5	398	403	575	2034	2609	87 %
1907	9	596	605	875	2911	3786	86 %
1908	8	721	729	1268	4077	5345	88 %
1909	18	835	853	1764	5063	6827	89 %
1910	21	1056	1077	2567	6709	9276	90 %
1911	17	1401	1418	3346	8121	11,467	89 %
1934	129	6.514	6643	43.890	45.140	89.030	93 %
1935	124	6.358	6482	43.099	44.707	87.806	93 %
1936	105	4.996	5101	33.170	34.742	67.912	93 %

Source: DGSIE- Census, 2001

proceed in two steps. First, we will consider all retirees, distinguishing solely between men and women, given the very different ways in which their position on the job market has evolved. Next, we will consider education levels, in order to determine the extent to which the de-standardization of the age of job market exits is a widespread phenomenon or is unique to specific categories of individuals.

In the 2001 Census, as in previous censuses, the questionnaire was self-administered, resulting in a risk of interpretive errors and mistaken answers that cannot be subsequently corrected. In the example at hand, if one includes all generations, stated retirement ages range from 1 to 97. According to these statements, 1 % of retirees left the job market between the age of 1 to 19, and approximately 0.35 % after the age of 69. Legally, Belgium retirement is mandatory at age 65. It is possible for some to maintain a complementary activity but the passage to the pension is a requirement for all workers. It is therefore likely that among the people who kept a complementary activity, some have chosen to declare themselves “in employment” in the census, a status which they saw, possibly as more rewarding. For these extreme cases, numbers are few. This is not the case for individuals who claimed to have left the job market between ages 20 and 29 or 30 and 39. They represent about 24 % of retirees. These figures might seem rather striking. Yet it is difficult to determine if they are due to errors in individual statements. Some people must have left the job market early (often at a very young age) for health reasons or, in the case of women, to care for their children. In the remainder of this article, only those who retired after the age of 40 and before 70 will be considered in calculating averages and coefficients of variation (Tables 2 and 3).

Table 2 Number of people (aged 30 or older) claiming to be retired or to have retired early, arranged according to the age at job market exit

Age Groups	Numbers	%
Age 1–19	19.894	1,09 %
Age 20–29	223.350	12,28 %
Age 30–39	211.525	11,63 %
Age 40–49	284.698	15,65 %
Age 50–59	777.789	42,77 %
Age 60–69	294.964	16,22 %
Age 70–79	5.855	0,32 %
Age 80 and older	521	0,03 %
Total	1.818.596	

Source: DGSIE- Census, 2001

Analysis and Discussion

One initial observation cannot be avoided: the average age at which men and women receive their pension (Fig. 1) has regularly declined, falling from an average of more than 63 for men born between 1903 and 1908 (59 for women) to an average of less than 58 for men born after 1932 (56 for women born after 1927). These results are consistent with the broader trend found in Belgium and Europe in general (Benallah and Mette 2009), which consists in a gradual decline in the age of job market exits.

This preliminary observation immediately begs a question. One does in fact observe, between 1970 and 1980, a sharp decline in the employment rates of those who are 60 and over (for men), reflecting the impact of measures promoting early job market exits (Sanderson et al. 2012). If one focuses on generations, one sees neither a break in the trend towards a decline in the average age of job market exit, nor an acceleration of the phenomenon; rather, one sees a steady decline, affecting men as much as women and extending to generations born after 1930:

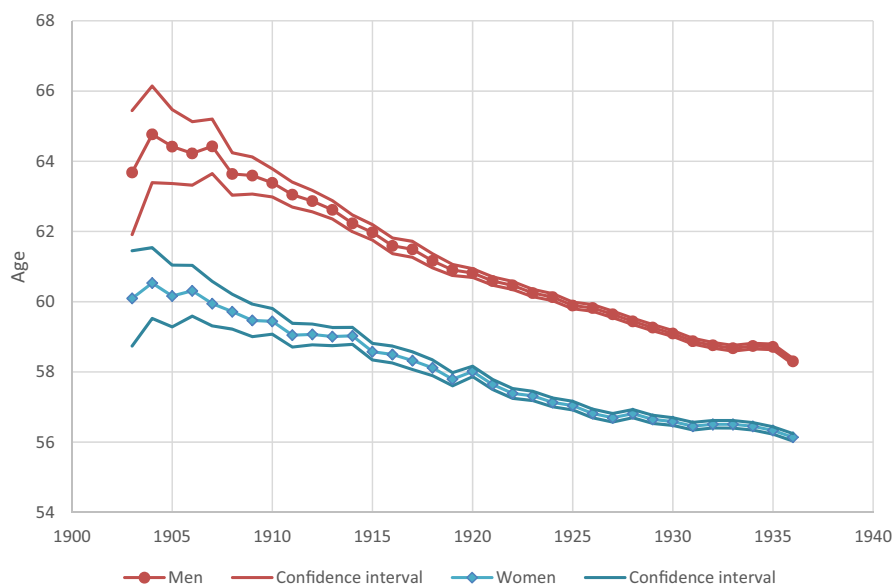
Our goal, beyond these initial observations, was to analyze the development of the standard deviation, a measure that can identify greater diversification in the age of job

Table 3 Cox model about age at the retirement

Variables	Value	Frequency	Exp(B)	95,0 % CI for Exp(B)	
				Lower	Upper
Year of birth			1026***	1025	1026
Sex	Women (ref.)	272,721			
	Men	436,073	,697***	,694	,701
Education	Primary ed.	298,154	1321***	1311	1331
	Lower secondary ed.	196,223	1203***	1194	1212
	Upper secondary ed.	114,059	1100***	1090	1109
	Tertiary ed. (ref.)	100,358			

Source: DGSIE- Census, 2001

*** Significant at 1 %; ** Significant at the 5 %; * Significant at the 10 %



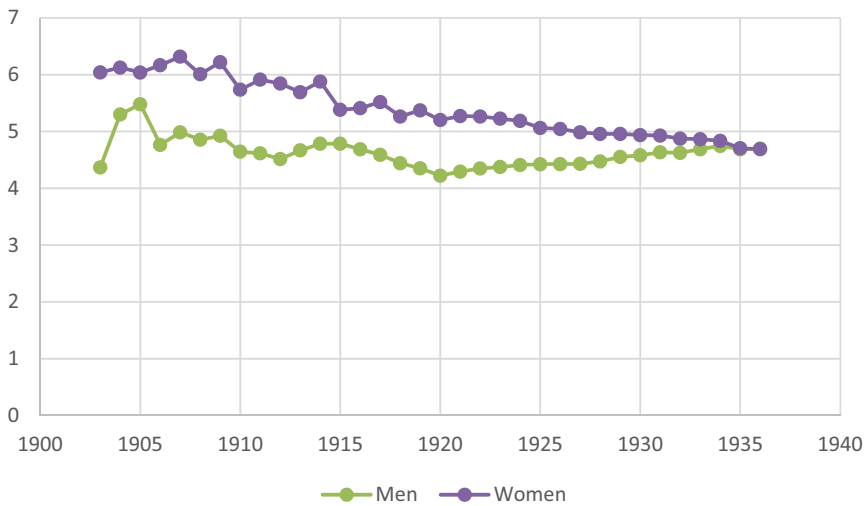
Source: DGSIE- Census, 2001

Fig. 1 Evolution of the average age of leaving the job market For each series is calculated a confidence interval that allows to have a clear idea of the significance of the observed differences. The median age at the start of the the labour market for the same generations was also calculated. The graphics show a similar trend and confirm the results obtained from the average age

market exits. The results in Fig. 2 undermine our initial hypothesis, as they do not indicate greater variation around the mean. For men, the standard deviation remains relatively stable, with, beginning with the 1925 generation, a slight upward trend. On average these generations left the job market before age 60—in other words, beginning in the mid-1980s. At this time, early retirement mechanisms were, for the most part, well established. One might reasonably ask if the slight increase one sees does not reflect the effects of a later process of de-standardization (the literature places the beginning of de-standardization in the 1960s), at least as far as men exiting the job market are concerned.

As for women, the standard deviation declines. Only with the 1920 generation does it stabilize. Thus one cannot speak in this instance of de-standardization. Without necessarily calling into question the theory underpinning the hypothesis that life courses underwent de-standardization, it would seem not to be verified in the age at which one shifts from work to retirement.

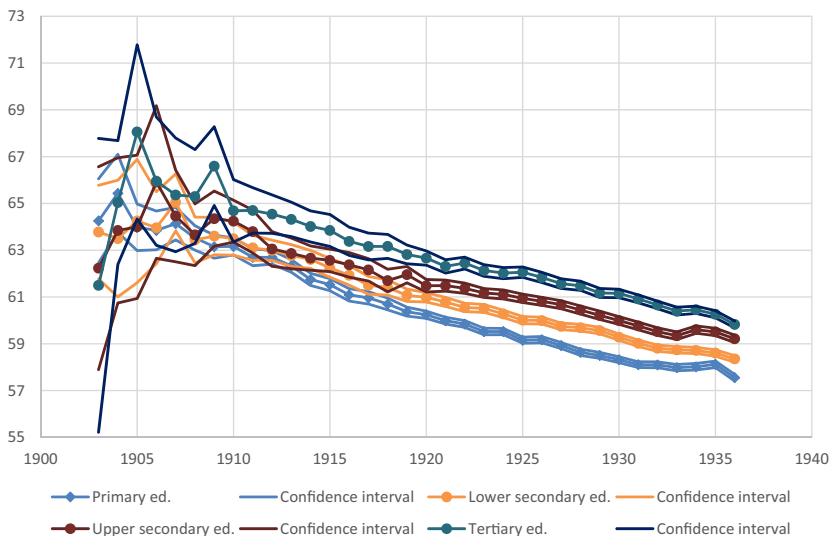
Before taking this interpretation any further, it seems prudent to bolster our analysis by controlling parameters, such as level of education. Given the lack of data relating to occupational and professional status (which was not available in the data from the 2001 Socio-Economic Survey for individuals who had already claimed to have left the job market), education levels, as a factor shaping professional status, can be used as a proxy for it (Widmer and Ritschard 2013). The trend in average ages is one of general decline (Fig. 3).



Source: DGSIE- Census, 2001

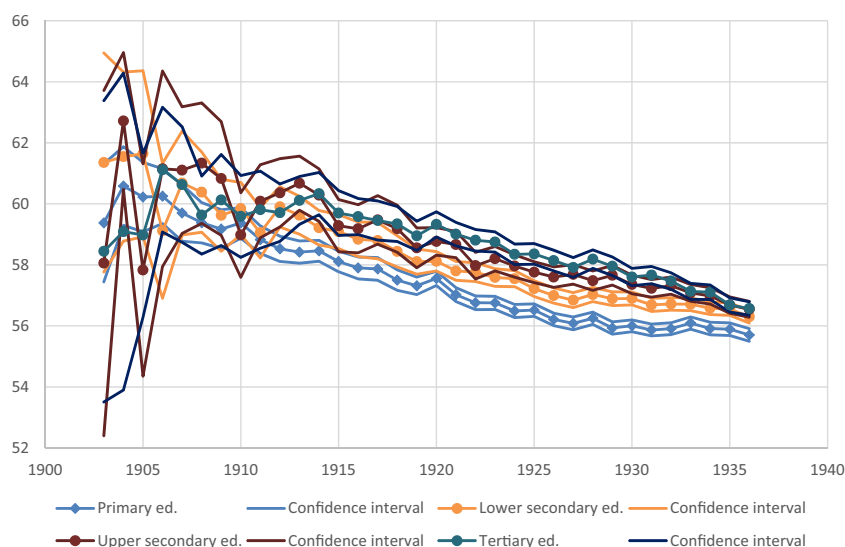
Fig. 2 Evolution of the standard deviation, relating to the average age of leaving the job market

Of course, differences relating to levels of education can be observed: for the 1905–1909 generation, the values for men with a university degree are close to 65, while those for the least educated (with no more than an elementary school education) are close to 63. This discrepancy repeats itself across generations, with curves evolving in tandem. The curves for women (Fig. 4) overlap more, notably because of their weak numbers prior to the generation born in 1915. Subsequently, one finds the same hierarchy seen in the case of men.



Source: DGSIE- Census, 2001

Fig. 3 Evolution of the average age of leaving the job market as a function of education (men)



Source: DGSIE- Census, 2001

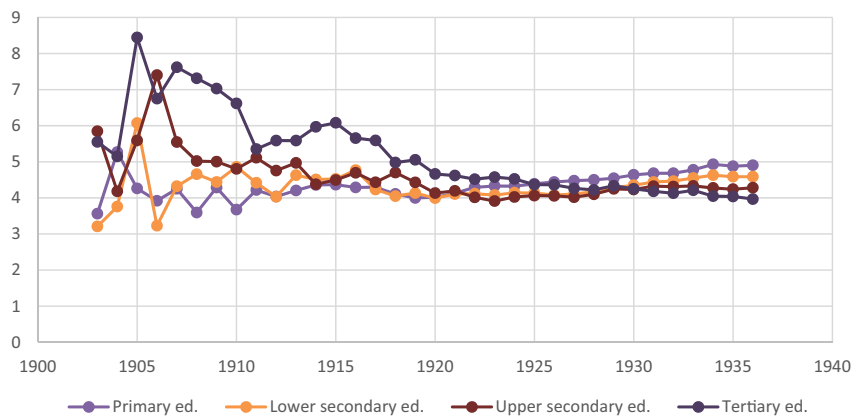
Fig. 4 Evolution of the Average Age of Leaving the Job Market as a Function of Education (Women)

We wanted to refine this approach. By checking if the differences from the average ages were statistically significant. We tried to analyse the differences between men and women, between educational levels and between generations. Also, we chose to use the Cox semi-parametric model to control simultaneously these parameters likely to influence the timing of the retirement. In our model, we took over as explanatory variables: sex, year of birth (an indicator of the generation) and the educational level.

The results confirm our previous analyses: the age at which workers exit the labour market, diminishes over the generations; women leave the labour market rather and the level of studies at a degressive effect, people with the lowest education level have a risk of leaving labour market earlier, 1.3 times higher than the more educated. All these results are statistically significant. However, this does tells us nothing about the evolution of the variation in age at which workers exit the labour market, which result of a destandardization of behaviours.

The calculation of coefficients of variation (Figs. 5 and 6), however, brings to light somewhat different developments. Among men, prior to the 1920 generation, no clear trend is evident. One can identify, depending on the curve, a relative increase in coefficients of variation, but most importantly a tendency of these coefficients to converge, reaching values between 4 and 5 with the 1920 generation. Subsequently, discrepancies increase. Indeed, at least for persons who have completed elementary school, one sees increasingly sharp discrepancies after the generation born in 1922, which became eligible for retirement around 1981 (on average at age 59). This initial group experienced increasing difference and variation around the mean.

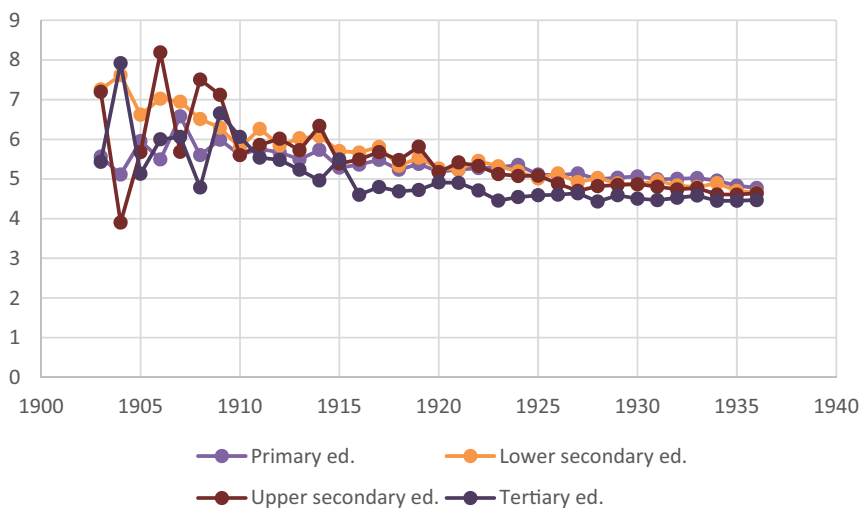
In this specific instance, it is impossible to deny an effect tied to de-standardization, which supports Widemer et al's observations regarding the growing complexity of the professional trajectories of relatively unqualified individuals, even as others follow more linear courses. Conversely, there is much less variation for people with a



Source: DGSIE- Socio-Economic Survey, 2001

Fig. 5 Evolution of the standard deviation around the average age for leaving the Job market in relation to level of education (men)

university degree. After an initial decrease between the 1917 and 1922 generations, discrepancies have tended to stabilize through to the last generation considered. In this specific example, one sees not de-standardization, but rather a homogenization of behavior. Finally, the two intermediary groups find themselves in more complex situations. After their standard deviation for the 1925 generation (which left the job market around 1982–1983) declined and stabilized around 4, they then increased shortly, most notably for individuals with at least a lesser secondary education degree.



Source: DGSIE- Socio-Economic Survey, 2001

Fig. 6 Evolution of the standard deviation around the average age for leaving the job market in relation to level of education (women)

In this analysis, for men, level of education does indeed emerge as a decisive factor. Except for the most highly education, de-standardization is more or less pronounced depending on one's level of education, though it trails by some twenty years the timeframe most commonly invoked in debates about de-standardization (Kohli 1986).

For the female population, the situation is rather different. Irrespective of level of education, standard deviation remain the same across the board through to the most recent generations. Their values are greater than those observed in the case of the male population. One can thus conclude that, as far as women are concerned, there is no de-standardization effect tied to level of education, despite the fact that, at the same time, the female population as a whole experienced a decline in the average age of leaving the job market.

Conclusion

The goal of this article was to test the hypothesis that the age of exiting the job market has become de-standardized. A review of the literature brings to light a complex situation, in which this hypothesis is supported by some factors but undermined by others. An analysis of the average age of leaving the job market based on data from the 2001 Socio-Economic Survey shows that for men as well as women, this age has steadily declined, reflecting an increase in early retirement. Standard deviation, however, vary little for men and, for women, decline for all generations. This initial result thus undermines our working hypothesis.

However, equipped notably with Widmer and Ritschard's studies of Switzerland (Widmer and Ritschard 2013), we wanted to enrich the issue by analyzing the age of leaving the job market as a function of level of education. This variable serves a proxy for position in the job market position prior to retirement, as this question was not asked in the 2001 Socio-Economic Survey. The idea is that by admitting a connection between level of education and socio-professional category, it is possible to assume that a highly qualified individual would find him or herself in a socially valued position of responsibility, contrary to less educated individuals, who are more likely to be confined to less prestigious and more strenuous lines of work. In this context, our hypothesis is that the former is more inclined to continue his or her professional activity, while the latter is more likely to request an early job market exit.

Overall, we see that, on average, the least educated exit the job market slightly earlier, even if, from generation to generation, the broader trend is towards a decline in the age of leaving the job market. Yet while this decline is found across the board, the coefficient of variation increases for the least educated men while it decreases for men with a university degree. Thus in analyzing individual circumstances as a function of level of education, one does indeed observe a de-standardization effect for some categories (the least educated men). As for women, the situation differs in that, regardless of their level of education, there is no de-standardization effect, as the standard deviation do not increase at all.

References

- Aubert, P. (2012). Les âges de sortie d'activité. *Revue française des affaires sociales*, 4, 79–83.
- Baltes P. B., Staudinger U. M., Lindenberger U. (1999). « Lifespan psychology: theory and application to intellectual functioning », *Annual Review of Psychology*, 50, pp. 471–507.
- Barnay, T., & Jeger, F. (2006). Quels dispositifs de cessation d'activité pour les personnes en mauvaise santé? *Drees, Etudes et Résultats*, 492.
- Baudouin, J.M. (2010). *Recherche biographique en formation des adultes et déstandardisation des parcours de vie: bifurcation, transition et développement de l'agentivité*. Actes du congrès de l'Actualité de la recherche en éducation et en formation (AREF). Université de Genève, Septembre 2010.
- Beck, U. (1986). *Risk society: towards a new modernity*. Londres: Sage.
- Benallah, S., & Mette, C. (2009). Age moyen de départ à la retraite: tendances récentes et évolution attendues. *Retraite et société*, 58, 166–183.
- Bickel J.F. et Cavalli S., (2002), « De l'exclusion dans les dernières étapes du parcours de vie. Un survol », *Gérontologie et société*, n° 102, pp. 25–40.
- Bickel, J. F., Cavalli, S., Dawans, S., Favart, Gauthier, A., Guillaume, J. F., et al. (2005). *Parcours de vie: regards croisés sur la construction des biographies contemporaines*, Les Editions de l'Université de Liège, Liège, 2005.
- Brückner, H. et K. U. Mayer. 2005. « De-standardization of the life course: what it might mean? And if it means anything, whether it actually took place? », *Advances in Life Course Research*, 9: 27–53.
- Burnay, N. (2008). Voluntary early retirement: between desires and necessities. *Il Pisani*, 1-2, 3–22.
- Burnay, N. (2010). Older Workers in a Changing Social Policy Patterns. *Studies in Social Justice*, 3-2, 155–171.
- Burnay, N., Kiss, P., & Malchaire, J. (2005). Sociability, life satisfaction and mental health according to age and (un)employment status. In *Assessment and Promotion of Work Ability, Health and Well-being of Ageing Workers* (Vol. 2005, pp. 347–352). London and Amsterdam, Elsevier.
- Cavalli, S. (2007). Modèle de parcours de vie et individualisation. *Gérontologie et société*, 123, 55–69.
- Crespo, S. (2004). Les 'nouveaux parcours de fin de carrière. *Retraite et société*, 42, 65–85.
- Eggerickx, T., Oris, M., Sanderson, J.-P., & Vilpert, S. (2011). *L'évolution de la population, l'âge et le sexe, Monographie 1 de l'Enquête socio-économique de 2001*. Brussels: DGSIE (forthcoming).
- Elder, G.H. (1998). *Children of the great depression: social change and life experience*, Westview press, New York, 25th anniversary, Updated: 470 p.
- Elder, G. H., Kirkpatrick Johnson, M., & Crosnoe R. (2003). The emergence and development of life course theory, In J. T. Mortimer et M.J. Shanahan (eds.), *Handbook of the life course* (pp.3–19). New York: Springer.
- Eurostat. (2015). Eurostat Yearbook. 2014. http://ec.europa.eu/eurostat/statistics-explained/index.php/Europe_in_figures_-_Eurostat_yearbook.
- Feldman, D.C. (1994). The decision to retire early: a review and conceptualization, 19, 2, 285–311.
- Friedman, E. A., & Orbach, H. L. (1974). In S. Arieti (Ed.), *Adjustment to retirement, in American Handbook of Psychiatry* (Vol. 1). New York: Basic Books.
- Gaudet, S., Turcotte M. (2013). « Sommes-nous égaux devant l'« injonction » à participer? Analyse des ressources et des opportunités au cours de la vie », *Sociologie et Sociétés*, 45: 117–145.
- Gaullier, X. (2002a). Retraites, préretraites et temps de la vie. *Gérontologie et société*, 102, 67–85.
- Gaullier, X. (2002b). Emploi, retraites et cycles de vie. *Retraite et société*, 37, 163–207.
- Giele, J., & Elder, G. H. (1998). *Methods of Life course research: qualitative and quantitative approaches*. London: Sage.
- Gratton, B., & Haug, M. R. (1983). Decision and adaptation. *Research on Aging*, 5, 59–76.
- Grenier, A. (2012). *Transitions and the Lifecourse*. Bristol: The Policy Press.
- Griffiths, A. (1997). Ageing, health and productivity: a challenge for the new millennium. *Work and Stress*, 11, 197–214.
- Guichard-Claudic, Y., Le Borgne-Uguen, F., Pennec, S., & Thomsin, L. (2001). L'expérience de la retraite au masculin et au féminin. *Parcours diversifiés selon les appartenances sociales. Cahiers du Genre*, 31, 81–104.
- Guillemard, A.-M. (1986). *Le déclin du social, Formation et crise des politiques de la vieillesse*. Paris: PUF.
- Guillemard, A.-M. (2004). *Intégrer la perspective du cycle de vie dans l'analyse de la protection sociale*, paper given at the RTF6 session of the first meeting of the AFS. February, 24, 2004.
- Gupta M. D., (1995), « Life course perspectives on Women's autonomy and health outcomes », *American Anthropologist* 97, pp. 481–492.
- Hardy, M. A., & Hazelrigg, L. (1999). A multilevel model of early retirement decisions among autoworkers in plants with different futures. *Research on Aging*, 21, 275–303.

- Hareven, T. (Ed.) (1978). *Transitions. The Family and the Life Course in Historical Perspective*: Academic Press, New York.
- Hicks, P. 2013 « L'analyse sociale au sein d'une société habitante: pertinence des perspectives fondées Sur les parcours de vie dans l'élaboration des politiques », *Sociologie et Sociétés*, 45: 301–333.
- Kilbom, A. (1999). Evidence-based programs for the prevention of early exit from work, experimental. *Aging Research*, 25, 291–299.
- Kohli, M. (1986). The world we forgot: a historical review of life course. In V. W. Marshall (Ed.), *Later life. The social psychology of aging* (pp. 271–303). London: Sage Publications.
- Kohli M., (1989), « Le cours de la vie comme institution sociale », *Enquête, Biographie et cycle de vie*, n°5, 1–14.
- Kohli, M. (2007). The institutionalization of the life course: looking back to look ahead. *Research in Human Development*, 4, 253–271.
- Kohli, M., & Kunemund, H. (2002). La fin de carrière et la transition vers la retraite. Les limites d'âge chronologiques sont-elles un anachronisme? *Retraite et société*, 36, 81–107.
- Lalivé d'Épinay C., Cavalli S., Guilley E., (2005), « Parcours de vie et vieillesse », *Parcours de vie. Regards croisés sur la construction des biographies contemporaines*, Guillaume J.-F., Lalivé d'Épinay C., Thomsin L. (sous la direction), Éditions de l'ULG, Liège, pp. 67–87.
- Lannoye, F. & Lypszic, B. (2000). *Le vieillissement en Belgique: données démographiques et implications économiques*, Liège: working papers of CREPP, 4.
- Leisering, L. (2003). Government and the life course. In J. T. Mortimer & M. J. Shanahan (Eds.), *Handbook of the life course* (pp. 205–225). New York: Springer.
- Loriaux, M., Remy, D., & Vilquin, E. (1986). *Populations âgées et révolution grise. Les hommes et les sociétés face à leurs vieillissements. Chaire Quetelet 1986.* Louvain-la-Neuve: Académia.
- Lund, T., & Borg, V. (1999). Work environment and self-rated health as predictors of remaining in work five years among Danish employees 35–39 years of age. *Experimental Aging Research*, 25(4), 429–434.
- Maurin, E. (2004). *Le Ghetto français. Enquête sur le séparatisme social*, Seuil La République des idées, 2004.
- Mayer K. U., Schoepflin U. (1989), « The state and the life course », *Annual Review of Sociology*, 15, 187–209.
- Mc Goldrick, A., & Cooper, C. (1980). Voluntary early retirement – taking the decision. *Employment Gazette*, 859–864.
- Meyer, K. U., & Schoepflin, U. (1989). The state and the life course. *Annual Review of Sociology*, 15, 187–209.
- Modell J., Furstebberg F. F., Hershberg T. (1976), « Social change and transitions to adulthood in historical perspective », *Journal of Family History*, 1, pp. 7–32.
- Oris, M., Widmer, E., de Ribaupierre, A., Joye, D., Spini, D., Labouvie-Vief, G., et al. (Eds.) (2009). *Transitions dans les parcours de vie et construction des inégalités*. Lausanne: Presses polytechniques et universitaires romandes.
- Parker, S. (1980). *Older workers and retirement*. London: HMSO.
- Roussel, L., & Girard, A. (1982). Régimes démographiques et âges de la vie. Les âges de la vie, *Actes du VIIe colloque National de Démographie*, Volume 1, “Travaux et documents de l'INED,” notebook 96, 15–23.
- Sanderson J.-P., Eggerickx T. et Burnay N. (2012), *Vieillesse de la population et mise en place du système des retraites en Belgique*, paper given at the international conference of AIDELF, 20, 12–16
- Sapin, M., Spini, D., & Widmer, E. (2007). Les parcours de vie. In *De l'adolescence au grand âge*. Lausanne: PPUR.
- Saurel-Cubizolles, M.-J., Bardot, F., & Berneron, B. (1999). *Etat de santé perçu et perte d'emploi, Travail, santé et Vieillesse. Relations et évolutions*, Toulouse: Editions Octarès, 53–66.
- Schultz, K. S., Morton, K. R., & Weckerle, J. R. (1998). The influence of push and pull factors on voluntary and involuntary early retirees' retirement decision and adjustment. *Journal of Vocational Behavior*, 53, 45–57.
- Szinovacz, M. E., & De Viney, S. (2000). Marital characteristics and retirement decisions. *Research on Aging*, 22, 470–498.
- Walker, A. (1985). Early retirement: release or refuge from the labour market. *The Quarterly Journal of Social Affairs*, 1(3), 211–229.
- Widmer, E., Ritschard, G., (2013), Tous égaux devant la pluralisation des parcours de vie? Déstandardisation des trajectoires familiales et professionnelles et insertions sociales, In: Gaudet, S., Burlone, N., Lévesque, M., *Repenser la famille et ses transitions. Repenser les politiques publiques*, Québec: presses de l'Université de Laval. pp. 79–110.
- Widmer, E., Ritschard, G., & Müller, N. (2009). Trajectoires professionnelles et familiales en Suisse: quelle pluralisation? In Oris, M. et al. (Eds), *Transitions dans les parcours de vie et construction des inégalités*, Lausanne: Presses polytechniques et universitaires romandes, 253–272.