

# The 'Rush Hour' of Life: Insecurities and Strains in Early Life Phases as a Challenge for a Life Course-Oriented, Sustainable Social Policy

by Prof. Dr. Ute Klammer (Edited by Dan Sylvain and Hannah Taylor-Kensell)

**A**bstract: Empirical data proves that, in Germany, the majority of flexibility risks in the labour market (such as fixed-time contracts, temp work, unemployment etc.) are taken by the young generation and by unskilled workers. If uncertain labour market attachment occurs in the stage of family planning, the resulting insecurity and uncertainty can lead to special challenges where professional and private demands have to be reconciled (the 'rush hour' of life). The extent to which precarious employments and other labour market risks in early life phases affect the people concerned in the long run can only be determined by looking at entire biographies, in particular at life and labour courses. This article discusses relevant empirical data and describes possible approaches to tackle strains of specific work groups and life phases, in order to develop a life course oriented, sustainable social policy. This includes the support of continuous employment, but also the 'straightening out' of life courses by providing new possibilities to adjust money and (work) time to different life stages with differing financial and time requirements.

### From Cross-Sectional to Longitudinal Data

In order to get a wider scope, one should not only look into different income patterns and familial time arrangements at a certain point in time, but how these patterns develop through a respective life course. Certain working time models, such as regular or marginal part-time, must be analysed regarding the long-term effect on the workers employed under such conditions. Are these short episodes of employment only temporarily accepted at certain points of time e.g. at point of career entry or during times of increased need? Or, are these work forms permanently obtained – be it 'voluntarily'<sup>1</sup> or not? In certain strata of the work force, is there a concentration of problematic working time models, such as part-time employ-

delays or even to the renunciation of parenthood and family – and do uncertain labour perspectives, in this respect, have a direct impact on the demographic 'problem' of low fertility rates?

A longitudinal perspective enables the viewing of different distribution of time necessities in individual biographies and identifies stages of time pressure, such as the 'rush hour' of life. This term coined by European time researchers describes the challenge of middle age when small children have to be cared for and time has to be invested in a professional career simultaneously. At the same time, the analysis of time distribution over the life course allows for an interpersonal comparison – not only do certain time necessities, for example for care tasks, occur for different people at different stages in their lives, they also may cumulate to large 'time masses', while, in other biographies (of both sexes), they hardly occur at all. These results put forward different demands to social politics to influence the intertemporal and interpersonal distribution of time and money. Some European countries, as well as the European Union, have recently shown an increased interest in these and similar questions. In the European Union, the life course perspective

has gained importance due to the discussion about 'life-long learning' and the generally increased interest in education in the context of a 'social policy of investing'. At the same time, the aims of the European Employment Strategy of raising income rates for women and elderly people, as well as profoundly raising the actual retirement age, poses questions for the course of employment records and the options to influence economic and social politics. Consequently, the European Directives for National Employment Policies have been demanding for several years that a comprehensive national strategy be developed based on the life course approach.<sup>2</sup> This was explicitly confirmed in 2005 by the new employment guideline Nr. 18, *Promote a life-cycle approach to work*.<sup>3</sup>

Thus, this article connects the question of (different and changing) life courses of men and women to the debate about a readjustment of social politics in view of demographic change. The first section will provide some empirical data on the structure and change of life courses of men and women both in Germany and on the international scale.<sup>4</sup> The following chapter discusses approaches for a sustainable, life course-oriented social policy.

In the game of life it's a good idea to have a few early losses, which relieves you of the pressure of trying to maintain an undefeated season.

/ Lee Trevino /

ment? Which financial consequences for the income and social transfers are there for unemployment or part-time work in the long run? Do uncertain labour perspectives lead to

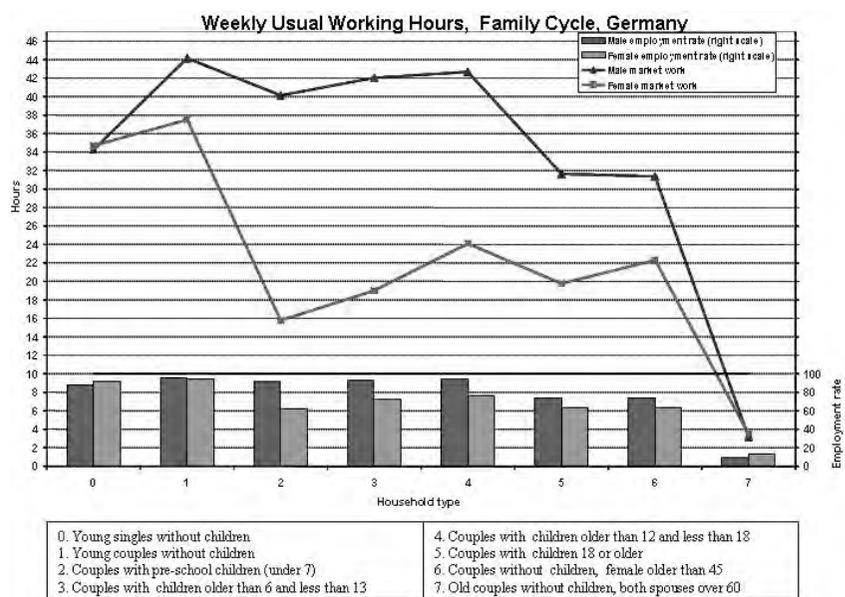


Figure 1: Labour market participation rates and average weekly work hours of men and women during the family cycle: Germany. Note: Average weekly working hours refer to ALL members of the respective household type, including inactive persons (working time = 0 hours).<sup>6</sup>

### Changing income records of men and women – some highlights

Abundant empirical data analyses from my own projects and others prove that labour market risks are unbalanced in Germany and that discontinuities in professional life are exten-

sive.<sup>5</sup> Despite a similar entry into professional life of young men and women, the labour participation and weekly work hours of women significantly decrease when children are born. Using cross-sectional data to analyse different life and family stages one finds that young partnered women without children today work on average 38 hours per week, whereas the average drops to 16 hours among partnered women with small children (below the age of 7) in the household (see the lines in figure 1 below). This average reduction (referring to all members of the household type) results from both a reduction shift from full-time to part-time work as a drop in labour market participation rates (see columns in figure 1 below).

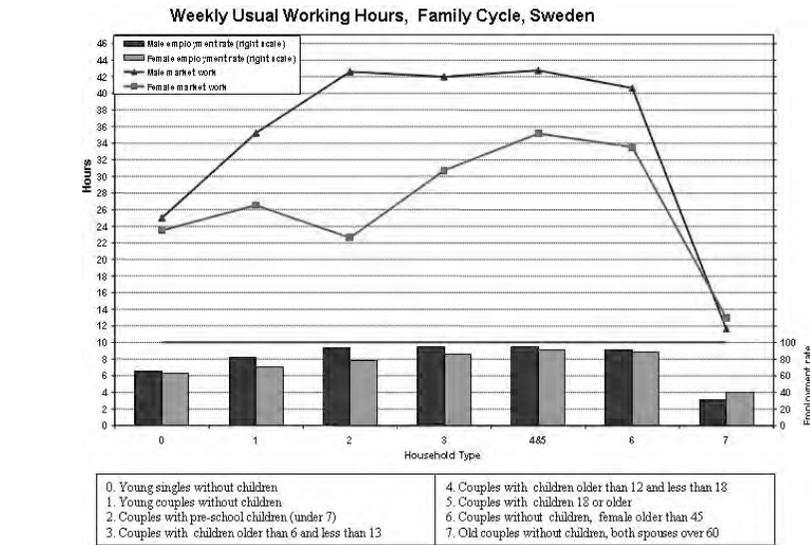


Figure 3: Labour market rates and average weekly work hours of men and women during the family cycle: Sweden. Note: see figure 1.<sup>7</sup>

The ‘rush hour of life’ is thus alleviated by women through lower labour market participation. But even after school enrolment, the weekly work hours of mothers are considerably lower than those of fathers. Actually German mothers on average do not reach the same level of labour participation and average weekly work hours of their male partners in any later life phase.

As the figures of Sweden (see above) illustrate, there are differences between the employment courses of men and women in every country, especially when it comes to the ‘rush hour’ of life, when small children have to be attended to. Nevertheless, the welfare states differ significantly in terms of the level and the continuity of labour market participation and the average work hours of men and women in different life stages – during as well as after the ‘rush hour’

of life. This suggests that there are different possibilities and strategies to deal with the special challenges of different life phases. Sweden differs significantly from other West European countries. The labour market participation of Swedish women decreases only mi-

nimally after childbirth or when small children have to be attended to; on average they only cut down by about four hours (from 26 to 22 hours). Later on, their labour participation rises almost to the level of male labour participation, far more than in other countries. This suggests that, apart from different role models, institutional factors such as legal and company work time arrangements and leave options for certain life stages are of importance in the Swedish welfare state. Together with the general accessibility of public childcare, these options lead to fewer ‘compatibility problems’ in the first stages of family life than in other countries. As demonstrated here, these ‘problems’ do not have to be resolved by the mothers’ withdrawal from the labour market.

In Germany, desire and reality differ significantly when it comes to working hours – this goes for both sexes, but especially for women. Men’s desired work hours are at the norm of a full time job, whereas their real working hours are often at times higher because of extra hours. Many women who work long hours would like to work less, but women with short part-time jobs wish for longer working hours (with the accompanying income). West German women regard a ‘long

part-time job’, i.e. 27 hours per week, as the ideal and East German women prefer a ‘short full-time job’, i.e. 34 hours per week.

### The changes in the labour market entry phase in Germany in an intergenerational comparison

Regarding the life course in Germany, one can see that, among younger cohorts, about 80 percent of all women will have phases of part-time work of at least one year in their lives. This is compared to only a small number of men. Fewer women pause their careers because of childcare and this is a continuing trend. However, of the women born from 1951 to 1955, about two thirds withdrew from employment for at least one year because of childcare. On the other hand, a significant number of men – depending on the birth year (1936-1955) about 16 to 20 percent – had one or more periods of self-employment, which is often accompanied by social insurance gaps.<sup>8</sup>

But women are no longer at a general disadvantage just because of their sex. The majority of flexibility risks (e.g. fixed-time contracts, temp work, unemployment etc.) are taken by the young generation, the newcomers on the labour market, as well as unskilled people – irrespective of their sex.

Therefore, the youngest cohorts on the labour market are seven times more likely to have a temporary position than the oldest cohorts. All cohorts born after 1945 had to face an increased risk of unemployment in the early years. Among the cohorts of 1961-1965, already 53 percent of all men and women had experienced unemployment at least once before the age of 30 (see figure 3). This is dangerous as a prolonged labour market entry phase (when compared to earlier times) with (financial) uncertainties often cuts into the potential phase of family planning. One has every right to assume that this has a significant influence on young people’s decision of whether or not to have children.

Although the average job tenure is surprisingly

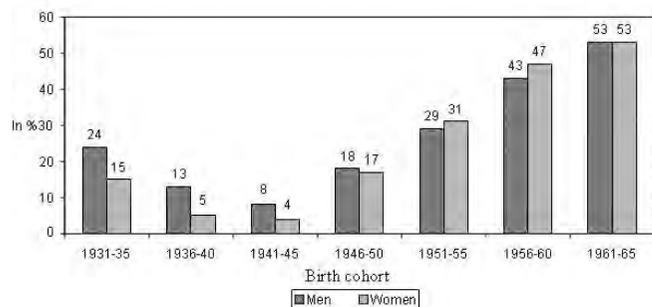


Figure 3: Occurrence of unemployment under the age of 30,<sup>9</sup> sorted by cohorts, West Germany.<sup>10</sup>

stable in Germany, no less than 15 percent of all employees have already had five employers or more – and often they were unemployed in

between. Among temporary employees, the ratio is 22 percent, which means that temp workers have a higher risk when changing from one temporary position to the next.

Even if two thirds of all job changes are voluntary and the majority of all job changers claim to have improved themselves, one notices an increasing number of involuntary job changes (e.g. employer-initiated) from cohort to cohort, and ever fewer job changes actually lead to professional improvement.<sup>11</sup>

Concerning the accumulation of labour years during the life course (based on data of the AVID), one finds a significant decline for men and a moderate increase for women. Of the men born from 1936 to 1940, 42 percent had a 'complete' (in terms of old-age pension claims) labour record, whereas in the cohorts of 1951-1955, the percentage will only be about 30 percent. The female ratio increases from about eight to around 13 percent. Today's 50 year old females will still have around seven (in West Germany nine) years less on their work records than their male contemporaries. This shows that there are still gender-related labour and income gaps, which continue to affect retirement income.

Looking at the labour courses of the cohorts from 1936 to 1955, an increasing 'compression' of life income becomes apparent – mostly on the male side. The long-term trends of late career entry and early retirement have led to a concentration of labour income in the middle phase of life. That is problematic, because this

**An active welfare state must provide a floor below which no one should be allowed to fall, but its primary role must be to enable people to provide for themselves.**

/ John Hutton /

period of time is the 'rush hour' of life, when family duties and the general pressures of life are gathering to a peak. Furthermore, because of the concentration of life income at this stage, discontinuities – for example unemployment – become dangerous as they have an even greater impact.

Econometric data on the effects of labour interruption shows significant deficits in long-term income capacity and human capital. These are often underestimated by the people concerned.<sup>12</sup> When discontinuities occur in early life phases, the loss of human capital is normally lower and the damage is limited. The assessed postponing of motherhood to a later point in life is critical in this respect. Several surveys ascertain that those part-time jobs that are subject to social insurance contribution (not including marginal employment) are better than their reputation when it comes to long-term human capital and income losses. In addition to that, they often have a bridging

function, or, in the case of East Germany, a hinge function, between full-time employments.<sup>13</sup>

#### *Policy response I: Socio-political support of transition*

Changing life courses and in particular the problems identified during the 'rush hour of life' requires a re-orientation of social security systems. One important task in this respect is the shift from securing status to securing (and promoting) transitions. According to the theory of transitional labour markets,<sup>14</sup> this includes: transitions from (further) education, household tasks or unemployment towards employment and vice versa, transitions into retirement, changes from full-time to part-time work, other job changes etc. An increased concentration of social state provisions on securing transitional phases has to include securing both voluntary and involuntary transitions, and not just financially stabilising life standards in case of loss of income. Examples include help for re-entering the labour market after parenting or care tasks, offers for support and financial provisions which enable people to change jobs or start their own business. Other possibilities include the development of more flexible ways to retire and further improvements in transferring company pension claims in case of employment interruption or job changes.

In most European countries, the support of transitions is strongly connected with the (re-) integration of people into the labour market,

which might be called the heart of the 'activating welfare state' paradigm. Compared to other European countries, the German labour law entered

this path relatively late, but in the past few years it has made an impact.<sup>15</sup> In terms of activation terminology, parallels can be observed internationally. This is probably due to the European employment strategy (EES). However, there have been major differences in applying the activation paradigm, varying from paternalistic approaches to those which emphasise the autonomy of the individual<sup>16</sup>. However, knowledge about long-term effects of activation is still insufficient. For the time being, it appears that the chances of re-entering the labour market primarily depends on the general situation of the economy (the ratio between labour demand and labour supply), and only in addition to a favourable relationship between staff in the job placement and labour agencies and those seeking employment as well as to the existence of local and target group-oriented programs.<sup>17</sup> In Germany, each and everyone of the aforementioned points shows deficits – despite the improved aims of

the Hartz laws.

German research studies on the approach of the transitional labour markets have already identified numerous elements and structures which could function as support for the change of status.<sup>18</sup> The transitional labour market approach has to be developed further in order to create criteria for 'good' and 'bad' transitions and the accompanying supporting measures – by taking into account specific needs of specific life stages.

What should be viewed as especially demanding tasks are the beginning and the end of professional life, which have more and more developed into entire phases of work life.<sup>19</sup>

As mentioned above, the entry phase into professional life often lasts for several years and is characterised by unstable jobs and short interims of unemployment; the exit phase can also be accompanied by unemployment, or by illnesses, invalidity or partial retirement. Bearing in mind this shortening and compression of professional life as an increasing trend, a future key task is to work towards once again 'straightening out' professional life. Shortened school and study phases might be one way, but there also has to be a sustainable employment policy. Such a policy is a prerequisite for later retirement, as targeted in the European Union's Lisbon strategy. Introducing *real* old-age part-time models would improve the flexibility of retirement transition as these would lead to an actual reduction of working hours in the latest labour phase<sup>20</sup>. It is not the author's intention to promote a higher amount of working hours during the life course by opting for earlier work entries and later exits. The priority of 'straightening out' the labour record is to better distribute the income risks over the life course and to alleviate the 'rush hour(s)' of life by giving way to other time necessities during the life course, e.g. care tasks and further education.

#### *Policy response II: Financing-individual options for distributing the life income and for readjusting the collective support systems*

In many European countries a concentration of social policy on the activation and reintegration of all people fit for employment into the labour market can be observed. However, this trend has not rendered monetary transfers for certain life phases obsolete. On the contrary – new discontinuities and time necessities over the life course raise questions about how to ease the financial needs in such life stages. A currently discussed approach<sup>21</sup> concentrates on giving individuals more options to dispose of their estimated life income. Up until now, the Netherlands have done this the most effectively. Since the beginning of 2006, there is the so-called *levensloopregeling*, a new framework

legislation which enables employees to save up part of their salary (up to 12 percent of the gross monthly salary and overtime up to a total of 210 percent of their gross monthly salary) and also time, e.g. extra hours, privileged by taxes, in order to use this credit later on, for example to finance sabbaticals, a family break, further education phases, old-age part-time or even an early retirement.<sup>22</sup> In order to use this credit in earlier life phases – in the ‘rush hour’ of life – when only small savings have been acquired, it is possible to take out a loan on the estimated future income (for example company pension claims).

Without doubt, such approaches could improve the individual’s possibilities to manage their specific time needs according to personal necessities. However this should be viewed critically, as younger cohorts – contrary to today’s pensioners – will anyway have problems in gaining a poverty-defying income and in building up decent pension claims. A premature consumption of potential income and pension claims could therefore increase the pressure on the further professional life and also pose a risk of poverty in old-age. Also problematic is the fact that these models promote the further privatisation of social risks – such as childcare and care for frail elderly family members. If we argue that everybody can compensate for ‘life risks’ by re-arranging their personal life income from work, we may very well assume that a collectively funded scheme for the coverage of social risks and socially important forms of unpaid work was obsolete. But as income risks and care tasks are unequally distributed among the population, such schemes are in fact indispensable. However, there has to be a renewed discussion about *which* life phases legitimate an interpersonal reallocation by collective systems. There are arguments for giving time options with monetary support (‘integrated options’) preferably to people in the ‘rush hour’ of life, who have care tasks and are short on time, instead of using them to provide an easier retirement, as is still primarily the case in Germany. One approach would be a collectively supported model of ‘part-time work for people with care tasks’. Financial means for this could be gained from the expensive and questionable family support system of the married couples tax splitting.<sup>23</sup> Therefore, it makes sense to combine and adjust improved, individual options of redistributing money (and time) over the life course with specifically aligned, collectively funded financial support systems for certain life risks.

In addition to the aforementioned developments, the readjustment of support systems requires a broad access to social security systems. In Germany, contrary to those European coun-

tries that have more of a general security system, certain flexible employment forms and gaps are accompanied by gaps of social secu-

**The message increasingly is that you can have one or the other, but not both. And men, well, they get both.**

/ Jennifer Weiner /

rity coverage.<sup>24</sup> Although part of the risks are still alleviated through marriage-associated rights. As numerous surveys have shown, the most recent of which being the AVID data published in November 2007,<sup>25</sup> young people, through cutbacks in the statutory pension insurance, are more and more confronted with the risk of old-age poverty – even if they use governmental aid for private retirement plans. In order to build up sufficient social security claims with the aim of a population-wide coverage for certain social risks, which have yet to be defined, we recommend an extension of the statutory insurance duty. This should include a (basic) health insurance. In terms of old-age provision there has been the pension reform of 2001 which has introduced a means-tested minimum standard. However, this is only meant as a repair mechanism for – as compared to the norm – ‘failed’ biographies.<sup>26</sup> The actual reasons for the lack of pension entitlements – namely employment and insurance interruptions – are neither identified nor remedied. Any answer to altering the labour and life course, based upon a general insurance obligation over the life course, would have to decide who would bear the costs of maintaining such an insurance status in certain labour and life conditions.<sup>27</sup> The aim here has to be to make it possible for every individual to independently obtain non means-tested pension entitlements at least as high as the socio-cultural minimum standard. Not only would this help to avoid old-age poverty among men and women with discontinuous employment records, it would also help raise public awareness for the long-term risks and costs of such discontinuous employment records. It may also help to impede the *free rider behaviour* and raise acceptance for the collective support of those still in need. This would invoke trust in the social security system amongst younger cohorts enabling them, in spite of increased labour market risks, to rely on the social security system.

#### Notes:

1. The quotation marks denote that ‘voluntariness’ depends on the predominant framework as well as cultural norms.
2. Council of the European Union 2003: Paragraph 15, highlight UK.
3. European Commission, Guidelines 2005, 2005 / 600 / EC.
4. The results were partly taken from longitudinal analyses of AVID data (Old-Age Provision in Germany) and from

the IAB employee sample of a research project supervised by the author: Klammer / Tillmann 2002.

5. E.g. Klammer / Tillmann 2002.

6. Calculations based on data of the European Community Household Panel (ECHP) for the project ‘Towards a new organisation of working time throughout working life’: Anxo et al. 2006; Klammer et al. 2005. The construction of the family cycle based on cross-sectional data (here: 2000) is advantageous because every household type can be shown in a specific point in time – and in the context of a specific institutional framework. However, the disadvantage is that this does not show ‘real’ life courses with potential cohort effects having to be taken into account (which means that men and women who have small children nowadays may possibly show different income patterns later on than those who are in a later life phase today).

7. Anxo et al. 2006; Klammer et al. 2005.

8. Klammer / Tillmann 2002, based on AVID data.

9. Percentage of employees who have experienced unemployment at least once before the age of 30 as related to all employees under 30, sorted by cohorts.

10. Additional sample I of the IAB employee sample, project calculations for Klammer / Tillmann 2002.

11. Klammer / Tillmann 2002.

12. Among others: Beblo / Wolf 2002.

13. Klammer / Tillmann 2002.

14. E.g. Schmid / Gazier 2002.

15. Klammer / Leiber 2004.

16. Berkel / Hornemann-Moeller 2002: 54.

17. Cebulla 2002.

18. E.g. Rabe / Schmid 1999; Schmid / Gazier 2002.

19. Gautié 2003.

20. The existing old-age part-time work model – contrary to its original purpose – is mostly used as a block model for early retirement.

21. E.g. in the Netherlands, but in the European Commission as well: Stuurgroep Verkenning Levensloop 2002; Naegele et al. 2003; Klammer et al. 2005; Waas 2004.

22. SZW 2006.

23. German Bundestag 2002: 257-260.

24. Klammer 2000.

25. Rische 2007, in critical reference: Hauser 2007; Klammer 2008.

26. Consistently, this has been included in the social security law of the new SGB XII.

27. Vielle 2001; Vielle / Walthery 2003.

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## Shifting Parenthood to Advanced Reproductive Ages: Trends, Causes and Consequences

by Dr. Tomáš Sobotka

**A**bstract: This article discusses different aspects of the shift towards later parenthood which has affected all industrialised countries. It outlines trends in delayed childbearing and points out the increase in childlessness and growing educational disparities in first birth timing, especially among women. It reviews consequences of delayed childbearing for individuals, couples, their children and society and discusses the limited role of assisted reproduction in offsetting the age-related rise in infertility. The individual social and economic advantages of late parenthood may outweigh the biological advantage of early parenthood. In conclusion, I outline possible policy actions that may support childbearing decisions at both younger and older reproductive ages. Such policies should recognise wide heterogeneity in needs and lifestyle preferences of individuals and should not explicitly aim to encourage early parenthood.

### Introduction

In the last four decades women and men in in-

dustrialised countries have been delaying parenthood towards ever later ages. This persistent trend, termed 'postponement transition'<sup>1</sup> has become characteristic for a wide range of countries with diverse cultural and economic conditions. Other milestones traditionally linked with adulthood, such as finishing education, leaving the parental home, and forming a couple, have also been postponed towards later ages. However, the postponement of births receives particular attention due to the concerns about the associated health risks and because of the fears of persistent low birth rates that are now common in most parts of Europe and East Asia.

The decision on the right time to have a child has become increasingly difficult for men and women who try to find the best way of combining their education, work, and leisure activities with their partnership life and family plans. On the one hand, efficient contraception and the declining normative pressure for parenthood provides 'freedom from children'

at younger ages, when most individuals prefer to focus on non-family activities. On the other hand, the notion of the biological clock and the awareness of the possible future deterioration of one's health or partnership situation provide incentives for not postponing parenthood until it becomes too late for having children.

This article reviews different aspects of the shift towards later parenthood. Although most of the issues discussed here pertain to both men and women, much of the empirical evidence explicitly focuses on women, for whom considerably more statistics and studies exist, and whose 'biological clock' ticks faster. I emphasise that there is a mixture of positive as well as negative aspects of later parenthood and that the frequent negative views on childbearing postponement are exaggerated.

The article is structured as follows. The shift towards later childbearing is outlined alongside an increase in childlessness and wide educational differences in fertility timing. Subsequently,