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Between Autonomy and Heteronomy: Frugalism and its Ambivalent Relationship to Labour

Serkan Topal *

Abstract: Frugalism is a way of life in which individuals aim for financial independence, thus allowing for early retirement. The phenomenon has hardly been researched so far and has only been made known through mass media reporting. Under the heading "Frugalism - Retirement at 40?!", numerous (blog) articles link frugalism and its search for independence from income earned by way of gainful employment to the motive of 'escape' from labour. However, as this paper will show, reports about this phenomenon up to date largely ignore that frugalism much rather entails a pronounced desire for the self-organisation of labour, meaning that generally a frugalist's goal is not to 'flee' from work, but to determine working conditions within his or her own responsibility – i.e., independently of external influences such as financial constraints and/or corporate hierarchies. In this 'new normal', frugalists are drastically shaking up the classic understanding of labour as an indispensable means of securing one's livelihood. Based on findings from an explorative study consisting of qualitative interviews with frugalists, this paper gives insights into 'frugalistic' work orientations and practices and will, thus, outline the meaning that frugalists attribute to work. Following that, the implications of frugalism for the organisation and co-determination of work will be discussed.

Keywords: frugalism; financial independence; early-age retirement; autonomy/heteronomy; work orientations; work practices

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1. Introduction

The word 'frugalism' is derived from the Latin word 'frugalis', meaning frugal, thrifty or undemanding. Frugalism is a way of life characterised by frugality, in which consumption is reduced, i.e., individuals live below their means, and passive income is generated, meaning income whose accumulation is not dependant on gainful employment. The goal is to achieve financial independence which, amongst other things, ought to make early retirement possible. 'Early' in this context means early compared to the average effective retirement age, which in Germany – where the empirical survey that substantiates this paper has been conducted – is approximately 64 years¹. Thus, speaking of early retirement, this should always be seen in relation to the reference point of the average effective retirement age (in Germany).

Frugalism has its origins in the so-called FIRE movement, which emerged in the US around the 1990s. The emergence of FIRE was essentially linked to the publication of the bestseller 'Your Money or Your Life'², in which the authors address what they deem as the enormous importance of financial independence. Although first appearances of FIRE or frugalism could already be observed within the public sphere in the 1990s, the phenomenon still seemed to have a marginal, almost exotic character long after that³. Since the 2010s, however, frugalism has begun to be noted by broader parts of society, which can be traced back to the publication of the book 'Early Retirement Extreme'⁴ that explores the question of how early retirement from working life can be realised. As of now, a Google search for the word 'frugalism' yields hits roughly along the lines of "Retire at 40? Here's how to make it work!"⁵. This generalisation

¹ M. Brussig, *Die Entwicklung des Zugangsalters in Altersrenten im Kohortenvergleich: Anstieg bei Männern und Frauen*, IAQ Altersübergangs-Report 23/02, 2023

² V. Robin, J. R. Dominguez, *Your Money or Your Life*, Viking Books, New York, 1992

³ N. Taylor, W. Davies, *The financialization of anti-capitalism? The case of the 'Financial Independence Retire Early' community*, in *Journal of Cultural Economy*, 2021, 1-17

⁴ J. L. Fisker, *Early Retirement Extreme. A philosophical and practical guide to financial independence*, CreateSpace Independent Publishing Platform, South Carolina, 2010

⁵ ABC News, *Retirement at 40, What you can learn from frugalists about saving*, URL: <https://newsabc.net/retirement-at-40-what-you-can-learn-from-frugalists-about-saving/>, 2021, last access time: 23.04.2024

J. von Lindern, *Rente mit 40*, 2021, Zeit Online Arbeit, URL: <https://www.zeit.de/arbeit/2019-09/rente-40-fruehrente-fire-bewegung-sparsamkeit-ruhestand-lebensfreude>, last access time: 23.04.2024

F. Wagner, *Rente mit 40: Finanzielle Freiheit und Glück durch Frugalismus*, Ullstein Buchverlage, Berlin, 2019

of the phenomenon (falsely, as will be shown in this paper) creates the impression that frugalists would irrevocably leave the workforce at exactly 40 years of age, once they accumulated enough passive income so that the effect of interest alone would be sufficient for their subsistence.

So far, beyond the rather superficial definition presented at the beginning, there are no descriptions – neither in the scientific or the non-scientific literature – of the actual characteristics and peculiarities of frugalism as an alternative to a ‘normal’ working life where retirement is (mostly) an option when standard retirement age is reached or at least approaching. The focus on the dimension of work is grounded in a research interest in interpretations of work, i.e. in subjective interests, demands and expectations associated with work in general. In analysing this relationship between the individual and work in frugalism, the paper is organised as follows: Section 2 reviews the state of research on frugalism. Section 3 presents a theoretical framework that is used to situate the phenomenon of frugalism within (existing) sociological discourses, while also addressing deficits and desiderata in the research to date. Section 4 presents the methodological design of the empirical study. The presentation of the results of the study is then divided into three parts: first, frugalistic interpretations of the meaning of work (section 5) as well as interpretations of time and working time (section 6) are presented. Following this analysis of frugalistic notions of work, time and working time, the implications of frugalism for organisation and co-determination of work will be discussed (section 7). Lastly, the conclusion summarises key points while also pointing out potentially fruitful directions for future research on the topic of frugalism.

2. Frugalism in research and literature

The body of academic literature directly related to frugalism is still very limited – in fact, there are only a handful of articles that (in some shape or form explicitly) deal with frugalism: Taylor and Davies (2021) investigate the motivations of frugalists to strive for the status of financial independence by conducting an empirical study using semi-structured interviews with ten people who describe themselves as FIRE practitioners and blog about FIRE-related topics. Citing Boltanski and Chiapello (2005)⁶, the authors argue that frugalism is an anti-capitalist phenomenon

⁶ L. Boltanski, E. Chiapello, *The New Spirit of Capitalism*, in *International Journal of Politics, Culture, and Society* 2003, vol. 18, no. 3/4, 161-188

because it expresses 'artist critique' of capitalism⁷. In the course of this, frugalism is examined exclusively under the (counter-)horizon of the capitalist economic system. The explanations of Taylor and Davies seem abstract, i.e. detached from the everyday world of frugalists, so that frugalist patterns of action are hardly illuminated. In addition, the sample used by Taylor and Davies for the study consists only of people who have already achieved financial independence – any differences between frugalists who are already financially independent and those who are not can therefore not even be determined. Akin (2021)⁸ provides an overview of the origins of frugalism and attempts to clarify what financial independence means for individuals from an economic perspective. Akin's paper is an attempt of defining what frugalism can be understood as from different disciplinary perspectives such as economics, sociology and psychology. Unfortunately, the article lacks any empirical foundation with which the phenomenon could be better grasped. Sidmou (2021)⁹ tries to find out whether people, especially in times of crisis, see frugal consumption as an alternative to possibly otherwise less frugal consumption in order to counteract economic hardship caused by crises. Specifically, the study examines the economic hardship associated with the Covid 19 pandemic for many people who were no longer able to pursue their occupations and thus could not generate income, for example, due to lockdowns. By outlining frugalism simply as a way out of imminent or already occurring economic hardship, the author does not address the role that work plays with regard to the question of how frugalist individuals deal with economic necessities and their dependency on income from gainful employment. Moreover, as is the case with Akin (2021), the article has no empirical foundation.

Overall, a gap in existing research is evident in two respects: Firstly, just quite because the stock of publications on the topic of frugalism is still very limited, and secondly, from a methodological point of view, because in this study - unlike in previous research literature - an empirical foundation is provided, in which both frugalists with and without achieved financial independence are being analysed. This empirical foundation allows for adequately dealing with the – hitherto hardly

⁷ N. Taylor, W. Davies, *op. cit.*, p. 703

⁸ M. S. Akin, *A New Approach to the Consumption Society: Frugalism and Financial Freedom*, in *Fiscaeconomia Journal*, 2021, vol. 5, no. 1, 99-112

⁹ H. Sidmou, *Frugal consumption, an alternative in times of crisis? A reflection on the responsible factors*, 2021, *ACADEMIA Letters* 743

discussed – question of what meaning frugalists subjectively attribute to work.

3. Theoretical framework – subjective meanings of work over time

Finding a convincing, all-encompassing description of the notion of work has always proved difficult – not the least due to the „notorious vagueness”¹⁰ of work as a term and concept. This paper is not trying to dissolve this research problem by any means, but, instead, poses the question of what subjective meanings individuals (in this case: frugalists) associate with work. The goal of developing a theoretical framework in this chapter is to embed this question in the context of other resp. previous associations of meaning with regard to work – thus tracing back (historical) changes in the subjective meanings of work.

Work is a „primordial part of the human condition”¹¹ and, as such, has received extensive attention from different research disciplines that have each in their different ways tried to work out what exactly it is that people ‘think’ of when they ‘think’ of ‘work’. Historians show us that, initially, the “function of work was to meet the physical needs of one's family and community, and to avoid idleness which would lead to sin”¹². This first connotation of work strictly and only as a means of stabilizing one's livelihood remained after the industrial revolution and throughout the 18th century well into the 20th century. While the religious aspect of work as a, so to speak, ‘self-commitment before god’, lost significance over time, the core understanding of work as a rather sacrosanct necessity remained. In this framing, work was understood as „de-subjectivized employment that hardly allows for personal initiative and creativity, that is experienced by the individual as externally determined or external pressure and that does not allow any subjective scope for decision-making or action”¹³. Post-industrial societies are gradually breaking away from these patterns of work that – especially in the late 19th and in the beginning

¹⁰ G. G. Voß, *Was ist Arbeit? Zum Problem eines allgemeinen Arbeitsbegriffs*, in F. Böhle, G. G. Voß, G. Wachtler (ed.), *Handbuch Arbeitssoziologie*, Springer VS, Wiesbaden, 2010, 23-80, p. 23, own translation

¹¹ S. P., Vallas, *Work. A Critique*, Polity Press, Cambridge, 2012, p. 3

¹² R. Hill, *History of Work Ethic*, 1996, <http://workethic.coe.uga.edu/hatmp.htm>

¹³ O. Penz, B. Sauer, *Affektives Kapital. Die Ökonomisierung der Gefühle im Arbeitsleben*, Campus, Frankfurt am Main, 2016, p. 135, own translation

20th century – were confined to the paradigms of industrial standardisation¹⁴.

This breakaway has been accompanied by a change in values, which was expressed in the form of changed demands to work and thus pointed to a change in work itself¹⁵. Various, then contemporary studies made an effort to point out this change of values in a systematic way: Kaplan and Tausky¹⁶, for instance, developed a typology of six general meanings of work: 1. status and prestige 2. needed income 3. time absorption 4. interesting contacts 5. service to society 6. interest and satisfaction. As research has pointed out, the latter aspects (service to society and interest/satisfaction) have drastically gained in significance¹⁷. In their study from 1987, the Meaning of Work International Research Team, similarly, found that the outcomes of work and the identification with one's work were valued significantly higher than ever before. In this sense, a 'normative subjectivation'¹⁸ of work refers to the shift in the self-image of the working individual that has arisen as a result of the detraditionalization processes within the post-industrial paradigm: accordingly, employees "relate work to themselves and not [any longer] themselves to work"¹⁹, so that one can speak of a 'subject-centred' understanding of work.

Research has however pointed out that this demand for individualisation and self-reliance within work is not only evident with employees, but with employers as well, i.e. businesses demand their workers to be self-reliant in an increasing fashion²⁰. The fulfilment of externally imposed requirements with little room for freedom of action and rigid resources is replaced – both by employees as well as employers – with active self-

¹⁴ U. Beck, E. Beck-Gernsheim, *Individualisierung in modernen Gesellschaften – Perspektiven und Kontroversen einer subjektorientierten Soziologie*, in U. Beck, E. Beck-Gernsheim (ed.), *Risikante Freiheiten*, Suhrkamp, Frankfurt am Main, 2015, 10-42

¹⁵ K. M. Bolte, G. G. Voß, *Veränderungen im Verhältnis von Arbeit und Leben. Anmerkungen zur Diskussion um den Wandel von Arbeitswerten*, in L. Reyher, J. Kühl (ed.), *Resonanzen. Arbeitsmarkt und Beruf — Forschung und Politik*, 1988

¹⁶ H. R. Kaplan, C. Tausky, *The Meaning of Work among the Hard-Core Unemployed*, in *The Pacific Sociological Review*, 1974, vol. 17, no. 2, 185-198

¹⁷ R. Inglehart, *Modernization and postmodernization*, Campus, Frankfurt am Main, 1998
M. Kroh, *Wertewandel*, Dt. Institut für Wirtschaftsforschung, 2008

¹⁸ M. Baethge, *Arbeit, Vergesellschaftung, Identität. Zur zunehmenden normativen Subjektivierung der Arbeit*, in *Soziale Welt*, 1991, vol. 42, no. 1, 6-19

¹⁹ M. Baethge, *op. cit.*, p. 10, own translation

²⁰ L. R. Soga, Y. Bolade-Ogunfodun, M. Mariani, R. Nasr, B. Laker, *Unmasking the other face of flexible working practices: A systematic literature review*, in *Journal of Business Research*, 2022, vol. 142, 648-662

control and self-reliance: the rather reactive employee becomes a new type of active worker, characterised by the conscious organisation of his or her own working life²¹. In the social sciences, discourses on the change of values towards a post-industrial, more individualized meaning of work revolve around the notions of 'flexibilization'²² and 'subjectification'²³ of work. Flexibilization alludes to increasing heterogeneity and variability of working conditions, i.e. the duration, location and distribution of daily or weekly work. Paired with digitisation-driven changes in today's working world, flexibilization of work promises work at any time and from anywhere, resulting in an increase in self-determination resp. autonomy. Subjectification, on the other hand, alludes to gainful employment becoming a means of achieving personal fulfilment and expressing aspirations, so that desires for self-expression and identity formation are asserted. Thus, 'subjectified' work can be understood synonymously as 'meaningful' work²⁴. Research points to a trend in which both, subjectification as well as flexibilization, have become more and more widespread in today's working world²⁵. Research perspectives on the subjectification and flexibilization of work try to highlight people's individual work orientations and practices and, by that, try to look for a 'window' into (1) how people understand what their work means, (2) what (personal) demands they have with regard to work (e.g., what they deem a 'good job') and (3) how they are likely to carry out their jobs in accordance with these meanings. In examining work orientations and

²¹ H. J. Pongratz, G. G. Voß, *From employee to 'entreplooyee'? Towards a 'self-entrepreneurial' work force?* in *Concepts and Transformation*, 2003, vol. 8, no. 3, 239-254

²² W. Eichhorst, *Flexibilisation, and how Germany's reforms succeeded*, in T. Dolphin (ed.), *Technology, Globalisation and the Future of Work in Europe*, London, Institute for Public Policy Research, 2015, 57-62

W. Been, M. Keune, *Bringing labour market flexibilization under control? Marginal work and collective regulation in the creative industries in the Netherlands*, *European Journal of Industrial Relations*, 2022, vol. 0, no. 0, 1-18

²³ F. Kleemann, J. Westerheide, I. Matuschek, *Arbeit und Subjekt. Aktuelle Debatten der Arbeitssoziologie*, Springer Fachmedien, Wiesbaden, 2019

S. Hornung, T. Höge, *Humanization, Rationalization, or Subjectification of Work? Employee-oriented Flexibility between Ideals and Ideology in the Neoliberal Era*, in *Business & Management Studies: An International Journal*, 2019, vol. 7, no. 5, 3090-3119

²⁴ F. Hardering, *Meaningful Work: Sinnvolle Arbeit zwischen Subjektivität, Arbeitsgestaltung und gesellschaftlichem Nutzen*, in *Österreichische Zeitschrift für Soziologie*, 2015, vol. 40, 391-410

S. Voswinkel, *Sinnvolle Arbeit leisten - Arbeit sinnvoll leisten*, in *Arbeit*, 2015, vol. 24, no. 1-2, 31-48,

²⁵ L. R. Soga, *op. cit.*, p. 650

practices within frugalism, the presentation of the results will constitute an attempt to answer these questions for frugalists as a specific group of people, which is to be described in more detail below.

4. Data and methods

The research at hand is based on a survey which was conducted between April and November 2021, with a total of eleven individuals that were asked about their lives as frugalists in in-depth qualitative interviews. The survey process was divided into the following three phases: The first three interviews, which served to explore the field (*phase 1 – exploring*) were initially designed to be narrative and thus highly open-ended. In the five subsequent interviews (*phase 2 – going in-depth*), which were now more structured, the initial insights gained beforehand as well as focal points presented by the interviewees themselves were talked about more extensively. After evaluating the data material obtained in phases 1 and 2, the last three interviews (*phase 3 - addition of FI*) were used to search for already financially independent frugalists, since only one of the eight interviewees thus far was financially independent, but - as explained in section 2 - there was explicit research interest in these people as well.

The open-ended qualitative interview therefore proved to be an adequate instrument for data collection, as the aim of this study had been to generate data material that is characterised in its internal structure above all by the perspective-bound representational intention of the interviewees²⁶ themselves, meaning that the interest of this study lies in the subjective orientations of frugalists from their personal point of view.

The field was entered via the FIRE-hub (<https://firehub.eu/>), an international online hub for internet forums on the topic of financial independence in general and frugalism in particular. The first step was to observe what forum users were discussing and which topics seemed to be particularly relevant. The respondents were acquired in a forum identified via the FIRE hub that is German-speaking and has a user number in the four-digit range. Overall, the criteria for case selection were very general, which in turn is due to the exploratory approach of the study. The following is an overview of the interviewees included in the sample (see table 1).

²⁶ J. Strübing, *Qualitative Sozialforschung*, De Gruyter, Berlin/Boston, 2018, p. 104

Table 1. Socio-demographic characteristics of the respondents in the qualitative sample

Name (& Abbreviation)	Age	Educational Qualification	Occupational status	Job title	FI ²⁷ (yes/no)
Ron Deckard (I01)	33	University degree	Employee	Engineer	No
Gideon Lart (I02)	33	University degree	Employee	Military Service Worker	No
Jack Dogan (I03)	42	University degree	Self-Employed	Software Developer	No
John Kersey (I04)	32	University degree	Employee	Software Developer	No
Tim Mullen (I05)	25	University degree	Employee	Engineer	No
Larry Kral (I06)	35	University degree	Employee	Police Officer	No
Max Orsen (I07)	32	University degree	Employee	Lawyer	No
Mitch Salin (I08)	43	Vocational training	Employee	Software Developer	Yes
Julia Richter (I09)	38	University degree	Employee	Sales Manager	Yes
Matthew Reger (I10)	55	University degree	Employee	Business Consultant	Yes
Tessa Roth (I11)	47	University degree	Self-Employed	Hotelier	Yes

²⁷ FI = financially independent.

All eleven interviews were transcribed in full and coded openly and, later, axially as well as selectively with regard to the dimensions of work orientations and practices. The findings to be explicated in the following have been elaborated in the course of the systematics of theoretical sampling suggested by grounded theory methodology²⁸, i.e. the iterative alternation of data collection and analysis. In the presentation of the results, striking case studies are cited to illustrate particularly typical patterns, meaning that – not the least for the sake of conciseness – not all, but some cases will be presented in more detail. Personal characteristics of the respondents were replaced by characteristics of similar information content and thus pseudonymised to prevent inferences about their identity.

5. Interpretations of Work and its (subjective) meaning

With regard to 'specifically frugalistic' work orientations, it can first be stated across all individual cases that the frugalists can be characterised as preferring 'personality shapers'²⁹, insofar as gainful employment is largely seen as a space of experience for the development of personal interests. At the same time, the frugalists here have an inherent habitus of independence, in the sense that they, as part of a self-entrepreneurial logic, strive for self-control over their own personal resources, in particular time and capacity for work. Against this background, the unrestricted freedom of action within gainful employment is desired and even seen as absolutely necessary. These initial, rather general remarks will be illustrated by presenting a concrete discussion of 'frugalistic' demands and expectations with regard to work based on particularly striking case studies: Jack Dogan (I03) is 42 years old and has worked in the IT industry for most of his working life, in which he has been 'native' to a certain extent due to his degree in computer science. In his IT-job, he was not able to fulfil his expectations of experiencing meaning and self-fulfilment in work, whereby meaningfulness for him is connoted with the creation of added value for society at large. With the intention of being able to experience meaningfulness in his profession, Mr. Dogan (I03) decided to change his career a few years ago, switching to a field and a profession (now as a

²⁸ B. G. Glaser, A. L. Strauss, *Grounded Theory. Strategien qualitativer Forschung*, Huber Verlag, Bern, 2010

²⁹ A. Witzel, *Prospektion und Retrospektion im Lebenslauf*, in ZSE – Zeitschrift für Soziologie der Erziehung und Sozialisation, 2001, vol. 21, no. 4, 339-355

teacher) that he believes offers added value to society and thus, to him personally, has a meaningful character:

Work has to be fun, otherwise it's wasted time in the end. Yes, I studied and that's why I wanted to use the knowledge I acquired there, but I wasn't able to use it in my field in such an extremely meaningful way. Perhaps I had too few opportunities to do something, to make something. That's not necessarily the meaning of my life, to continue doing that. [...] I think I can perhaps do other things even better and use a greater lever there, create more value. Yes, and that's why I quit and then also thought for a long time about what I could do, whether I could start my own company or what people actually need right now and where I might also see a need that I would actually like to see addressed better and then ultimately found, however, that as a teacher I probably have the greatest leverage to make an impact. (I03)

Accordingly, the interviewee makes an assessment with regard to the (social) usefulness of his work: it does not seem sufficient to Mr. Dogan (I03) to apply the knowledge acquired during his studies in his job merely as an end in itself, but rather the application of knowledge must also and above all be connected with and result in the creation of meaning, which in his concrete case can only be made possible through the creation of added value to society. In this respect, work in and of itself is embedded in the context of an individual as a source (or resource) of meaning in the sense of 'meaning-making'³⁰. This coincides with sociological discourses on 'meaningful work' outlined in section 3, according to which gainful employment is understood and interpreted as an individual shaping and attributing achievement and no longer as a mere 'experience' that one is subjected to.

This is based on a normative subjectification of work, since Dogan (I03) sees himself as an individual endowed with subjective expectations and demands to work in the first place, and – in contrast to the ideal-typical Fordist framework of work organisation – sees work as something that first and foremost should correspond to his personal demands, desires, ideas and goals. As in the case study of Mr. Dogan (I03), the sample as a whole show that work must or should be meaningful. Interestingly, the respondents express that, in their eyes, this were not the case for the vast majority people in society as a whole, as is made clear, for example, by the

³⁰ R. Hitzler, A. Honer, *Bastelexistenz, Über subjektive Konsequenzen der Individualisierung*, in U. Beck, E. Beck-Gernsheim (ed.), *Riskante Freiheiten*, Suhrkamp, Frankfurt am Main, 2015, p. 307

following statement by Larry Kral (I06): "But very few [...] are happy with their job and, I think, 80 or 85 percent don't like going to work and very few have made their calling their profession." Kral (I06) himself states that he is reluctant to work as a full-time civil servant, but that he also has side jobs that he enjoys (even at times when he does not usually work) and which, like his main job, bring him financial returns, i.e. they also help him on his way to financial autonomy:

As I said, I have many side hobbies and side activities where I don't even ask myself at ten or eleven in the evening whether I'm going to sit down for two or three hours and whether I feel like it, because you simply do that because you have this intrinsic drive, which you don't have at all with externally determined work activities, no matter what they look like. (I06)

The decisive difference between the respondent's main occupation as a civil servant and his secondary occupations thus lies in the organisation of his work: while the former is predominantly externally determined or bound by instructions, i.e. the respondent himself can exert little to no influence on the content and conditions of his job (time, location, etc.), in the latter he has far more room for freedom of choice or "power of disposal" on the one hand, and on the other hand an inner, natural drive to pursue these activities, which is why, in contrast to the former, he enjoys doing them. The meaningfulness of work and the satisfaction or dissatisfaction with work are thus linked in particular to a dichotomy of autonomy versus heteronomy. As a special 'quality' of his frugalist way of life, Kral (I06) states – against the background of his pronounced striving for self-determination – to be able to get away more and more from the externally determined, reluctantly exercised job as a civil servant by means of accumulating financial reserves. However: knowing that his side jobs and his activities on the stock market, combined with his frugal lifestyle (the interviewee says he saves about 65 percent of his monthly income of about 4.000 Euros), give him a certain, if not yet complete, independence from his full-time job as a civil servant, an interpretation of the idea of self-determination and an inner independence can already be observed in this case – i.e., while he is still working in largely externally determined gainful employment:

You simply go about your work in a completely different way or get up in a completely different way when you know that I can say what I want and do what I want and I don't have to walk in a lane somewhere, as they always say, and I don't have to kiss anyone's ass. It's just the way it is. What is worse than pretending to be somewhere all your life and

pretending to some superior or something else? There is nothing more corrosive. You simply appear differently at work when you know in the back of your mind that I can speak my mind here and if it doesn't come across, then I'll just leave. One is freer. Frugalism is not about not working at all, but about being free at some point to determine who or what you want to work for. (I06)

This makes it clear that the aspect of hierarchy or, to a certain extent, the 'pecking order' at the company level is perceived as a major disadvantage of externally determined work. In this context, autonomy is understood, by all interviewees, as synonymous with extensive liberation from hierarchical constraints manifested or even implicit at the company level. This understanding of autonomy reminds of Harry Frankfurt's concept of autonomy (resp. freedom). According to Frankfurt, autonomy is to be understood as a correspondence between the will that has an effect on action and second-order desires³¹. In this context, second-order desires are those desires that themselves refer to a desire or will. The desire of the frugalists to have room for choices and self-determination by means of financial security can be interpreted as a second-order desire. The realisation of this second-order desire, namely by detaching oneself from dependency relationships such as those typically found in externally determined gainful employment, can be understood as the frugalists' specific idea of autonomy.

It should be noted that – as in the case of Mr. Kral (I06) – financial reserves can serve as a vehicle for detachment from externally determined work and enable a more self-confident appearance at the company level, especially in interactions with superiors. In knowing of their financial reserves, the interviewees seem to develop an awareness of increased 'bargaining power' within company level. Indications of this thesis are provided by the implicit use of financial reserves expressed in the interviews, in particular in order to insist, for example, on a more extensive or flexible use of remote and/or part-time work or to be able to force a change to remote and/or part-time work, which, prior to having accumulated financial reserves, may have been associated with fear or worry.

This is based on the fact that, in the perception of the respondents, superiors would not approve of an (extensive) use of remote and/or part-time work, i.e., this was rather frowned upon, as performance was still

³¹ H. G. Frankfurt, *Freedom of the Will and the Concept of a Person*, in *Journal of Psychology*, 1971, vol. 68, no. 1, 5-20

largely equated with full-time physical presence in the company. At this point, the question arises as to how financial reserves are actually used by frugalists to, for instance, insist on a transition to (more) remote and/or part-time work in the company and thus to claim individualised employment constellations. The interviewees report that, in the knowledge of their financial reserves, they freely replied to critical statements by superiors regarding remote and/or part-time work by saying that they could simply quit, whereupon the superiors then ultimately gave in to those demands. Such a demonstration of 'bargaining power' in internal (hierarchical) structures can be found pointedly in the following statement by the already financially independent interviewee Mr. Salin (I08), for whom – like all interviewees – 'making a career' did not entail job satisfaction in general and self-fulfilment in particular:

I just say, so it's actually pretty easy, the staff appraisals or the annual appraisals are quite funny, with me at least, I always tell my boss 'if you annoy me, I'll leave'. Because you can at any time. Suddenly you have the freedom to change your life if it doesn't suit you anymore and this freedom, so the dissolution of such dependency relationships or toxic dependency relationships is an incentive in any case. [...] That's an extremely unpleasant feeling, for me at least, if I'm in such a dependency relationship, even if I know that I can change jobs, but there, maybe, I will have the same situation again when things go bad. [...] The knowledge that you have this or that sum in the back and be it now perhaps 20,000, 25,000 euros, these 25,000 euros basically mean that you don't have to work at all for a year and don't even have to get unemployment benefits, because if you use that up, you can live on it for a year or most people can live on it for a year and that solves such levers or that reduces these levers that other people have against you. (I08)

On the one hand, this shows that achieving financial independence and retiring from work for good do not necessarily coincide or have to go hand in hand, as is often suggested in mass media coverage of frugalism. None of the interviewees would consider suddenly giving up work once they had achieved financial independence, instead they particularly refer to the general meaningfulness of work and a desire to 'leave something meaningful behind'. This can be interpreted as an indication that work resp. gainful employment is (also) seen by frugalists as a structuring and thus elementary element of life in general. So, there does not seem to be an extreme in the sense of a "clear-cut retirement"³² in the cases studied,

³² R. Weiss, *The Experience of Retirement*, Cornell University Press, Ithaca, 2005, p. 41

but rather, even after achieving independence from earned income, gainful employment does not seem to be categorically rejected, which means that, in the sense of a 'blurred retirement', there are no 'hard' contours, but rather blurred phases of retirement.

On the other hand, this exemplary interview passage gives essential insight into the motivations of frugalists for saving financial reserves: the primary aim is to avoid a situation in which the lack of financial reserves makes it unavoidable to remain in an unsatisfactory, non-meaningful job and, in the worst case, one characterised by a toxic working environment. Rather, the aim is to ensure the possibility of self-determination under all circumstances, i.e., even in the absence of income from gainful employment, for example, after an unsatisfactory job is quit, as in the case of Mr. Dogan (I03). This is an example of a specific 'frugalist pattern': the financial reserves (i.e., the "sum in the back") are seen and used as a buffer, and to a certain extent as a safety net for possible financial setbacks and biographical uncertainties due employment discontinuities.

Finally, Mr. Salin (I08) himself asserts in the above quote that even a whole year of unemployment – a situation that, for most people, would usually cause financial hardship – would not pose a difficulty in his life because of his financial reserves. Based on the accumulation of financial reserves observed across all individuals in the sample, by means of which personal security and thus autonomy from external (especially financial) factors are to be achieved, the conclusion can also be drawn here, that the frugalists are generally characterised by a striving for security in their professional biographies. This, in turn, is ultimately to be understood as the ability to plan, expect, or predict one's own path within working life (and life in general) in the sense of 'expectational security'. Once again, the importance of creating as much freedom of action as possible becomes clear, within which the decision for or against remaining in an employment relationship is made less dependent on financial necessities, but rather dependent on personal moments such as meaning, fulfilment, fun, and satisfaction with the working atmosphere. In the course of financial independence, frugalists strive for self-responsible and self-directed use of their labour force.

6. Interpretations of time and working time

Not only do the cases presented here reveal such a subjectification of work, but also a specific relationship between work and time: if work is not perceived as meaningful and is not offering space for personal development, i.e., if the contents and conditions of any given job are not

subjectively appealing, then carrying out said job is explicitly equated with a waste of time. Since this study focuses in particular on the micro-level of society, i.e. on the frugalists and their orientations and practices themselves, it is primarily a matter of reconstructing the way in which internal flexibilization is expressed in the frugalist way of life, i.e. how the frugalists use concrete measures to achieve flexibilization of their work volume. Accordingly, the design of working time arrangements in the frugalist way of life and the motivations underlying them are to be examined here. In the course of this, the 'specifically frugalistic' relationship between time and work underlying the flexibilization of working time is to be explicated.

As before in the context of subjectification, a high degree of self-control and a (time) sovereignty can be observed in the context of the flexibilization of work. The presentation of a case study will help to enter into the discussion of these points: Julia Richter (I09) is 38 years old and has already achieved financial independence, i.e., she can cover her living expenses by way of passive income. Similar to the cases presented before, this interviewee has also made a career change: after 15 years of full-time employment in sales management, she now works part-time in a locally organised agricultural cooperative that supports small-scale agricultural enterprises in their work. In her opinion, this change from a job that she perceived as inflexible, meaningless and unfulfilling to a job that is much more in line with her wishes, expectations and demands and that can be arranged flexibly (or more flexibly) in terms of time has only succeeded because, thanks to her frugal lifestyle, she has financial reserves with which she can compensate for the double loss of income. The loss of income is double in that both the number of hours and the hourly wage are much lower in the new job than in the old one:

I was able to hang up my sales job, precisely because I have this security, and I now work in a cooperative, in an agricultural cooperative, and can do things there that, from my point of view, are far more valuable than what I ever did at the sales company, because I simply help small farmers to sell their things and so on. [...] Just to get the freedom to say, look, if I want to now, I'll stop completely or I'll do a part-time job or I'll quit here and just do something somewhere, then I'll only earn half, but that's just mega fun [...]. and someone who has 70, 80 percent fixed costs and expects to work until 67 and hopes that he will still get a pension doesn't have that option. [...] We have shifted to part-time this year - because we can - and work only 25 hours a week. [...] All the possibilities that it offers you, that you suddenly don't have to work eight hours a day anymore, but only five, as in my case now, and you have more time for yourself. [...]

When you only work five hours and have two small children as opposed to eight hours, it makes a huge difference. (I09)

In her perception, it was only possible for her to reduce her working hours considerably (from full-time to part-time) and to reduce her income without financial burden because she is a frugalist and thus maintains a reduced lifestyle that keeps consumer spending low – "low" in the sense that she lives far below the conditions that would, in principle, be possible for her with her salary. In this case study, it becomes clear that the right to self-determination and the right to shape the time that becomes 'free' is in the foreground. Similar to the findings of the "time pioneers"-study carried out by Hörning et al. (1991)³³, this expresses an interest in the self-determined structuring of everyday time patterns. In this respect, a pattern of restructuring from time largely occupied by gainful employment to 'free' time (for instance: time filled with childcare) emerges. Illustrated by the case study of Mrs. Richter (I09), it is expressed across all individual cases that the state of being 'sovereign' over one's own (working) time is attributed an extremely high significance.

It seems that the fact of being able to organise working time independently from any other actor or institution, taking into account private demands and requirements, and thus to decouple individual working hours from company hours, is clearly seen as something desirable and as an achievement. This is implicitly based on a special way of dealing with the fact that time is scarce. It should be noted at this point that it is not primarily the costs of time that are considered, but above all the benefits of time, i.e., "its intrinsic value, that is, its value that cannot be quantified in monetary units"³⁴. Consequently, non-working time or leisure time in the frugalists minds is decidedly not to be understood as a 'remainder' or as what is left over after labour³⁵, but rather it is precisely this time, perceived as leisure time free of external, binding expediency, to which the frugalists studied attach great importance.

The time gained through a reduction in working hours is to be understood here as a high good, whereby a qualitative increase in the experience of time³⁶ can be assumed: the newly 'won' time free of labour

³³ K. H. Hörning, A. Gerhardt, M. Michailow, *Zeitpioniere. Flexible Arbeitszeiten – neuer Lebensstil*, Suhrkamp, Frankfurt am Main, 1991

³⁴ M. Andresen, *Das (Un-)Glück der Arbeitszeitfreiheit*, GWV Fachverlage, Wiesbaden, 2009, p. 103, own translation

³⁵ J. Habermas, *Arbeit, Freizeit, Konsum. Frühe Aufsätze*, Prolit-Buchvertrieb, 1973

³⁶ K. H. Hörning et al., *op. cit.*, p. 163, own translation

need not (or especially should not) be accompanied by a shift of labour to other, possibly non-employment-related, but nevertheless duty-bound areas. This way of dealing with or understanding time can be described as 'time sovereignty'³⁷. This is accompanied by a use of time according to self-determined criteria and thus a creation of self-controlled free spaces as opposed to externally produced or controlled time orders, such as those typically found in labour. The frugalists interviewed seem to strive to keep time free of "schematic time use plans [and] perceive time as a quality of experience"³⁸ - thus time takes on an intrinsic value that cannot be directly exchanged for goods or services.

Time thus seems to be used explicitly as a resource for shaping one's life, whereby a subject-centeredness is evident here – observable, for example, in the statement made by Mrs. Richter (I09) of having "more time for yourself." It is obvious that the use of time as such is made a topic here – this presupposes a reflection on time arrangements or on temporal references as a whole, so that a reflexive understanding and awareness of time can be stated for the frugalists here. Overall, the reflection on how to 'deal' with time in particular and with the employment biography in general represents the dominant action pattern for the cases studied or, so to speak, a 'life planning'³⁹ in the sense of a heuristic. The life planning of the frugalists interviewed is fundamentally based on a mode of independent '(employment) biography management'⁴⁰ - this is accompanied by a pronounced striving for absolute autonomy. On the basis of the explanations of frugalistic employment orientations and practices presented in this section, a high degree of self-structuring and self-organisation achievements and demands can be stated overall – especially against the background of the exemplary importance of self-determination in employment presented on the basis of the cases of Mr. Dogan (I03) and Mr. Kral (I06).

³⁷ J. Rinderspacher, *Arbeits- und Lebenszeiten im Wandel. Ansätze zu einer Politik der zeitstrukturellen Balance*, in ZSE - Zeitschrift für Soziologie der Erziehung und Sozialisation, 2003, vol. 23, no. 3., 236-250

U. Frosch, L. Vieback, S. Brämer, *Zeitkompetenz und Arbeitszeitsouveränität sowie deren Auswirkungen auf die individuelle erwerbsbiografische Gestaltungskompetenz*, GfA Dortmund, 2018

³⁸ K. H. Hörning et al., *op. cit.*, p. 155, own translation

³⁹ B. Geissler, M. Oechsle, *Lebensplanung junger Frauen. Zur widersprüchlichen Modernisierung weiblicher Lebensläufe*, Deutscher Studienverlag, Weinheim, 1996

⁴⁰ A. Witzel, *op. cit.*, p. 351

7. Work how and (until) when you fancy: Frugalism and its implications for organisation and co-determination

Now, having caught glimpses of frugalists' particular, rather individualistic demands to work and, thus, their preferences, concerns and orientations with regard to their working life, one might wonder how, if at all, this group of people fits into the established systems of organisation and co-determination of work. In other words: does the very principle of workers' participation resp. co-determination, namely collectivism⁴¹, clash or leave room for those workers, whose 'ultimate concern'⁴² it is to achieve complete and utter autonomy, as is the case with frugalists?

The previous remarks have shown that the organisation of work in the case of frugalism becomes primarily a self-organisation and, in a broader sense, self-reliance on the individual level, resulting in frugalists detaching themselves from the spatial, temporal and organisational spheres of work (i.e., corporate structures). Frugalists express a need for personalized work arrangements or, in other words, for "custom-tailored job solutions"⁴³, in which work corresponds with individual needs, goals and preferences. Frugalism entails an urge for self-reliance, inducing a responsibility-shift towards the (frugalist) individual and, by that, potentially posing a challenge for the collective pursuit of common relationships (e.g. within the workplace), interests and mutual support. Not only that, there is a growing body of research that shows that the responsibility-shift implied by self-reliance and individualism can promote self-exploitation⁴⁴, which in turn can result, for instance, in self-endangering efforts to achieve maximum financial performance.

To counteract such risks of self-reliance and individualism, the organisation of work needs to be more employee-oriented, allowing for (more) work flexibility and dissolving hierarchies and (corporate) structures of dependencies and power imbalances. That way, perceptions of labour as a, so to speak, 'dependency trap', could change. In theory, flat organisations resp. flat hierarchies are a prime example of an appropriate

⁴¹ P. Stewart, S. Genevieve, M. Smith, *Individualism and Collectivism at Work in an Era of Deindustrialization: Work Narratives of Food Delivery Couriers in the Platform Economy*, in *Front. Sociol.*, 2020, vol. 5, 1-14

⁴² M. Archer, *Structure, Agency and the Internal Conversation*, Cambridge University Press, 2003

⁴³ S. Hornung, T. Höge, *op. cit.*, p. 3104

⁴⁴ S. Hornung, R. Doenz, J. Glaser, *Exploring employee attitudes on fairness of idiosyncratic deals*, in *Organisational Studies and Innovation Review*, 2016, vol. 2, no. 4, 9-15

H. Chung, *The Flexibility Paradox*, Bristol University Press, 2022

form of work organisation, that allows for the independency of its employees while maintaining a collective frame of reference. For instance, American video game developer Valve is known for upholding a flat structure, where – in a system of ‘open allocation’ – employees can decide what to work on themselves⁴⁵.

However, as outside observers have pointed out, Valve has almost exclusively employed highly qualified workers, who are a good fit for a non-hierarchical environment in general. Well, what about low-skilled workers? This question leads back to the argument that the scope for subjectification and flexibilization of work is tied to the initial working conditions – generally, skilled work will leave relatively more room for freedom of action (and, by that, potentially for subjectification and flexibilization) in comparison to low-skilled work, where there is “narrow task autonomy”⁴⁶. Potentially, this could lead to a polarisation or divide between high-skilled and low-skilled workers, insofar as the latter, in contrast to the former, might not benefit (at least by far not to the same extent) from the (autonomy) benefits that – with all risks of self-exploitation – can come with subjectification and flexibilization of work.

Where industrial organisation of work left little to no room for personal autonomy within the work process, subjectification and flexibilization of work organisation promise a potential increase in the freedom of action within work. In this sense, individualisation means a gain in decision-making opportunities, i.e. individually selectable options, but at the same time also a loss of a ‘roof’ of meaning that overarches individuals and is collectively binding. Previous research has problematised this especially with regard to a potentially dwindling ability of interest organisations such as unions and professional associations to mobilise increasingly atomised workers⁴⁷. Findings show that while collectivism of labour is not in a fundamental decline, interest organisations should aim to be more aware of the varying demands that people (can) have with regard to their work – this calls, for instance, for (more) nuanced collective agreements that account for the diversity of peoples work orientations and practices.

⁴⁵ L. Kelion, *Valve: How going boss-free empowered the games-maker*, BBC News, 2013, last access time: 23.04.2024

⁴⁶ K. Laaser, S. Bolton, *Absolute autonomy, respectful recognition and derived dignity: Towards a typology of meaningful work*, in *Int. J. Manag. Rev.*, 2022, vol. 34, 373-393

⁴⁷ D. Peetz, *Are individualistic attitudes killing collectivism?* in *Transfer*, 2010, vol. 16, no.3, 383-398

P. Stewart et al., *op. cit.*

The findings discussed here show that frugalism (especially if its prevalence were to increase) could very well have practical implications for the relationship between employers and employees: if companies want to retain frugalist employees who already have financial reserves and may be thinking about quitting their current job, they would most likely have to offer them personal autonomy with regards to the conditions and contents of their work. To propose a thought experiment: if in fact the number of frugalists increases, this could lead to mass layoffs if employers are not willing to make concessions, i.e. not allowing for (any) autonomy within their workplace. At the same time, an increase in the number of frugalists could stimulate a rise in work-life balance-centred HR policies, the core component of which would be a flexibilization of working hours.

Conclusion

The present paper explored 'frugalistic' work orientations and practices and, in doing so, discussed the meaning that frugalists attribute to work. Concrete findings are, on the one hand, an apparent subjectification of work, insofar as expectations and demands for meaningfulness and self-fulfilment are brought to gainful employment and subjective assessment models are used as a basis. At the corporate level, there is also an increased self-confidence of the frugalists towards their superiors in the knowledge of financial reserves, to assert personal expectations and wishes. The meaningfulness of gainful employment and the satisfaction or dissatisfaction with one's employment are ultimately linked to a dichotomy of autonomy versus heteronomy. It is shown that frugalists base their lives on available time structures and thus ultimately strive for complete sovereignty over their time, which ought to be as free as possible from external factors. Frugalists see themselves as autonomous subjects with the right to self-determination or organisation of their 'free' time - the aim is to create self-controlled freedom from externally produced or controlled time orders, such as those typically found in gainful employment. People can derive different meanings from most any job and these meanings are shaped by the individual's orientation to and beliefs about work in general⁴⁸. Employers as well as interest organisations such as trade unions should take into account the diversity of meanings that people associate with work – this calls, for instance, for a (more)

⁴⁸ B. D. Rosso, K. H. Dekas, A. Wrzesniewski, *On the meaning of work: A theoretical integration and review*, in *Research in Organizational Behavior*, 2010, vol. 30, 91-127

nuanced, employee-oriented approach with regard to elaborating collective agreements.

Then, collective bargaining has to (further) embrace workers, who first and foremost look for autonomy within their job. The example of an equally autonomy-seeking group, namely the self-employed, shows that this has been neglected in the past both by unions as well as works councils within the dual system of interest representation in Germany: a survey among self-employed that are union members of ver.di, the second largest German trade union, showed that there is a high demand for significantly stronger commitment of their union to the concerns of the (solo) self-employed⁴⁹. Despite all individualistic tendencies, it is evident that even autonomy-seeking groups of people do in fact have a positive attitude towards the idea of collectivism and representation of interests in general – it is then up to the trade unions and works councils to approach these groups of workers, that seek for both autonomy as well as security, more vehemently and directly.

Apart from that: since all the frugalists examined here work or have worked in highly-skilled fields and earn above-average wages, the hypothesis that the objective financial situation could be an essential factor for the 'success' of a frugalistic lifestyle is plausible. However, this assumption is based on a small study group and therefore requires further verification. This implicitly leaves open the question of the opportunities and risks of frugalism, i.e., whether it is closely linked to socioeconomic factors, that is, in particular, to gender, education, economic capital, social capital and social origin. Investigating this complex question requires a different research design than the one on which this paper is based on. It would be conceivable, for example, to determine possible correlations between socioeconomic variables and a 'frugalistic tendency' by means of a quantitative approach working with a large number of cases. At the same time, conducting a first quantitative study on frugalism would directly address another research desideratum, since there is still a complete lack of information on the actual prevalence of frugalism in society as a whole or on the (approximate) number of frugalists.

⁴⁹ H. Pongratz, *Interessenvertretung dringend erwünscht: Was Selbstständige von ihrer Gewerkschaft erwarten*, in WSI-Mitteilungen, 2017, 605-613

ADAPT is a non-profit organisation founded in 2000 by Prof. Marco Biagi with the aim of promoting studies and research in the field of labour law and industrial relations from an international and comparative perspective. Our purpose is to encourage and implement a new approach to academic research, by establishing ongoing relationships with other universities and advanced studies institutes, and promoting academic and scientific exchange programmes with enterprises, institutions, foundations and associations. In collaboration with the Centre for International and Comparative Studies on Law, Economics, Environment and Work, (DEAL) the Marco Biagi Department of Economics, University of Modena and Reggio Emilia, ADAPT set up the International School of Higher Education in Labour and Industrial Relations, a centre of excellence which is accredited at an international level for research, study and postgraduate programmes in the area of industrial and labour relations. Further information at www.adapt.it.

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