

Sociology of Work and New Working Life Patterns: The Precarious Biographies of Workers in the Post-Fordist World, through the Example of an Insurer

Aris Asproulis

16, Skopelou, Athens, Greece, 11363

ABSTRACT: The article examines the changes in labor relations in the post-Fordist world, focusing on the phenomenon of the “gray zone” between dependent and independent work, through the case of an insurer. The theoretical and legal framework that defines this distinction is analyzed, as well as the ways in which the concept of dependence is transformed in the light of labor flexibility, new forms of employment and the deregulation of the traditional labor market. The study argues that classic legal and institutional categorizations prove inadequate in the face of the precarious biographies created by modern employment conditions, as is also evident from the findings of the semi-structured interview presented.

KEYWORDS: Sociology of work, precariousness, post-Fordism, gray zone, dependent work, independent work, labor flexibility, insurer, labor relations, self-employment.

IMPORT

This article aims to highlight the social impacts brought about by the formal division of the nature of work into dependent and independent and, above all, to raise concerns about this distinction and the characteristics that accompany it within the new flexible work patterns and the broader deregulation of the traditional form of employment relations today.

For this reason, a theoretical framework for approaching the phenomenon under investigation will be initially constructed, in which, on the one hand, the legal provisions and the more general criteria that determine the distinction between self-employment and wage employment relationships will be listed, and on the other hand, the most important concerns that are raised today regarding the so-called *gray zone* or otherwise regarding the indeterminacy of this traditional separation, which, in a socially realistic reading of the work reality, seems to be taking shape and developing rapidly. The aim here is to construct a framework that will contain the information that, when subsequently transformed into questions-assumptions, will reveal as complete a picture as possible of the relationship of the respondent's employment with the employer organization in question.

In the next chapter, a brief methodological framework will be presented, aiming to record those technical points that the reader is required to know regarding the construction of this specific research, its objectives, reliability, disadvantages and limitations, which will also include the guide with which the interview was conducted.

At the end of the article, the most important points of the interview will be presented, as well as the final conclusions drawn from the entire process, focusing mainly on those references that highlight the phenomenon of the gray zone in the employment of the example under consideration and on the reflection that the traditional criteria for determining dependent employment may require. Although the full transcription of the interview was not carried out for practical reasons, the points presented are the most indicative for the conclusion of the research.

THEORETICAL FRAMEWORK

Each period of industrial capitalism is characterized by a specific model of production within and through which the economic and political dimensions that surround it are shaped, the *labor relations* ¹that produce and reproduce it, the forces that challenge it, as well as the institutional-legal framework within which this model is enshrined and operates. At the same time, in a simultaneous part of labor reality, *atypical forms* ²are always noted. employment relations, which deviate to a greater or lesser extent from the dominant model. For most of the 20th ^{century}, labor relations were shaped in the light of the so-called *Fordist model of production* ³which, combined with the political dominance of the welfare state and the development of unions, produced a specific model of labor relations, which in turn brought Europe to the point of being the region with the highest index of social and labor rights, at least until the early 1980s (Kouzis 2001)

Sociology of Work and New Working Life Patterns: The Precarious Biographies of Workers in the Post-Fordist World, through the Example of an Insurer

The economic crisis that shook the West in the 1970s, in conjunction with the groundbreaking development of electronic technology, gradually caused significant ruptures in the dominant model of labor relations, through the emergence of neoliberal projects at the political level, as well as *postmodern models*.⁴ management and control of production at the level of work organization. Atypical forms of labor relations are making their appearance which, based on a need to combat the high unemployment rates that characterize the states of Europe at the end of the 20th century and under the light of a political rhetoric that sets competitiveness as the self-evident goal of Western societies, crystallize a new political and institutional framework for the restructuring and management of labor issues, both at local and community level. (Karamesini 2005 ° Kouzis 2001 ° Petraki 2007)

This restructuring brings to the social forefront the discovery and use of the term *flexibility*, as the ultimate economic and political tool for solving the problems created by high unemployment and low competitiveness - a term that was officially enshrined in 1994 with the *White Paper on Competitiveness*⁵ and has since become the core recommendation for all the guidelines⁶ that the European Union proposes regarding the employment policies of its member states, which are now exclusively *active*⁷. Flexibility, on the one hand, concerns the production process as a whole - through the use of new technologies and post-modern organizational models - and on the other hand, it shapes the nature of employment itself, both at the level of its content and size, and at the level of the formation of labor relations. Its aim is essentially to reduce labor costs (Karamesini 2007 ° Kouzis 2001).

The most important constants of the previous formal model of labor relations, such as the promotion of full and stable employment, the collective claim and formation of these terms and remunerations and the broader legislation that ensures them, appear to be undergoing continuous and increasing alterations from the promoted flexibility and the labor relations that it gradually seems to shape. Whether and to what extent the course of these latter relations is heading towards the crystallization of a new formal labor model is, for the time being, a theoretical issue, of which, however, an important parameter is the examination and redefinition of the effects that the traditional criteria that characterize a job as dependent or not have on today's reality - a distinction that could, possibly, also be characterized as an institutional pillar of the classic Fordist labor model.

The concept of dependence, or rather the criteria under which a job can be considered dependent, constitute the legal reflection, validation and protection of the structural capitalist relations of production - that is, the relations of dependence of those who do not own the means of production but operate them, by those who own them but do not operate them. And if this distinction seems easy in its generality, and if, moreover, it constitutes the basis of labor legislation according to the meaning attributed to it by legal science, nevertheless the diagnosis of whether and to what extent the content of an employment relationship constitutes dependent labor or not, has always been open and under renegotiation. (Karakatsanis 1990; Kouzis 2001; Koukiadis 1997)

The dominant theories developed to answer this question are generally three: the *economic* dependency theory, the *legal* dependency theory, and the *personal* dependency theory.

The first originates from France and argues that the necessary and unique element for dependence is the "economic exploitation of the one who provides his work by the one to whom this work is provided, due to the economic superiority of the latter" (Koukiadis 1997). In the narrow sense, such dependence exists when, for example, the worker makes a living from the specific work or at least the most important part of his maintenance derives from the earnings he earns from it and at the same time the work he provides absorbs his entire time of employment. More broadly, economic dependence can refer to all those cases where someone does not have the necessary funds with which he could employ a third party to carry out the work assigned to him on his behalf. In any case, this particular theory in its entirety was never adopted by the jurisprudence, as the criterion by which it distinguished dependent employment was deemed inappropriate due to the large number of examples of employment relationships that it could include (Karakatsanis 1990 ° Koukiadis 1997). The theory of legal dependence, also of French origin, suffered a different fate, and is still considered the one applicable to the law of that country. According to it, dependence exists when "a person works under the authority of another person, that is, under the orders, supervision and control of that other person, so that a legal relationship is created between them that establishes for one - the employer - the right to control the other - the employee - and to give him orders or instructions regarding the organization of work or the use of time, and for the latter the obligation to obey them." (Koukiadis 1997).

In contrast to all of this, German legal science highlights as the most prevalent theory that of personal dependence, according to which the essential point at which a job is judged as dependent - to a degree, in fact, that binds the personality of the worker and justifies the special protection provided to him - "is that this person places his work at the service of someone else, that is, places his entire labor power at the disposal of this other, who can use it at his will and for his own purposes, unilaterally determining the terms and conditions of the work and freely exploiting its results" (Koukiadis 1997).

In Greek jurisprudence, the criteria that make a job dependent derive mainly from the German position. Therefore, the powers granted to the employer of a dependent employment relationship are found in determining the specific place-space in which the work is carried out, the time of start and end of the dependency and the ways of utilizing this time (work hours), in the organization of the work, as well as in its control and the execution of the employer's general instructions. Koukiadis (1997) notes that in the Greek code even "the demonstration by the employee of initiative during the performance of his work does not eliminate personal dependence, as long as in these cases there is a right of supervision and control by the employer in the provision of work, which

Sociology of Work and New Working Life Patterns: The Precarious Biographies of Workers in the Post-Fordist World, through the Example of an Insurer

includes the right to issue binding orders, with compensation for the assumption of responsibility for the final result by the employer or the obligation for the employee to be on standby to provide at the specified time and place".

On the other hand - continuing on Greek labor law - the declassification of an employment relationship as dependent appears with the so-called *independent services contracts*, mainly through the *work contract* and the *partnership contract*. The common characteristic of both of these contracts lies, essentially, in the fact that they do not contain - or should not contain - any of the characteristics of dependence, as developed above, in order to be able to be registered as employment relationships that describe the so-called self-employment, while, at the same time, they are distinguished from dependent employment for separate reasons. More specifically, work contracts are differentiated from forms of dependent employment due to the fact that the object of the work offered in their case is not defined as the provision of work regardless of the result - as is the case in dependent employment relationships - but only as the actual result of this work. In this way, the company contract, assuming the intention of the contracting parties for partnership cooperation and a common understanding of the risks of the work produced, is not consistent with the principles of dependent labor, according to which each contracting party in the employment relationship bears the risk of his own means of production, with direct dependence on the other (Koukiadis 1997).

The most important difference, however, between employment relationships characterized by the element of dependency and the others, is that the rules of labor law apply and must be applied only to the former. This structurally distinct element has been and continues to be the main springboard for the competitive battle between employee and employer over how to define the contract they will enter into, since, as Koukiadis (1997) states, "the employment contract is regulated by an entire branch of law that clearly has as its characteristic the protection of labor and, by extension, of one of the contracting parties", namely the employee.

The dimension of the results of the above distinction brings about a wide range of social impacts, the management of which constitutes an important network of proposals and counter-proposals, which are emerging today both in the political and economic dialogue, as well as in that which takes place regarding labor and human rights in general. The reason is simple, if one considers the labor reality that shapes a relationship of dependence, from its opposites. The dependent employment relationship, on the one hand, can impose the managerial right of organizing and controlling work for the employer while simultaneously requiring the dependent to obey the instructions of the former - something that makes independent labor relationships seem freer and more pleasant -, and on the other hand, the protection provided to the employee from institutionalized dependence increases labor costs, the reduction of which is, after all, the most important goal of Western societies, according to the rhetoric of flexibility. The attempt to avoid - from the perspective of employer mechanisms - the regulations that define a relationship of dependence, as previously highlighted, brings to the fore the so-called gray zone phenomenon of employment, which consists of the hidden dependence that is not legally guaranteed, but may be contained in certain forms of employment that are officially defined as independent, that is, in all those cases where an employee's employment relationship also involves characteristics of dependence, but his company employs him under an independent contract.

Specifically, forms of employment are gradually emerging in which the employee, while employed exclusively by one employer and/or his main income comes from him and/or his work there absorbs all of his productive time - facts that define this relationship as dependent par excellence - however, the protective regulations that should legally accompany it - precisely because of the element of dependence it contains - such as the provision of productive means by the employer, the payment of the required expenses related to safety and hygiene issues, the subordination of working conditions to collective regulations (hours, work accidents, salary level, etc.) do not exist, as this relationship can be considered independent, due to its remaining characteristics, such as the definition by the employee of the space, time and other elements related to the performance of the work (Kouzis 2001).

This phenomenon in today's era, which is characterized by the increase in employment in services and professions that use electronic and automatic technology, i.e. work whose conditions of performance at first glance appear to be largely determined by the employee and therefore are defined as independent by formal criteria (e.g. teleworkers, insurers, advertisers/salespeople, etc.), creates a large workforce that remains unprotected, precisely because of the traditional perspective with which legal protection is provided.

Therefore, the question that is being asked today and seems to require an immediate answer is to what extent the given as self-evident and necessary use of flexibility will remain simply a tool in the hands of capital and its managers to reduce labor costs and increase profits, thus leading labor relations towards an ever greater deregulation, or will it manage to be added to the philosophy of labor jurisprudence, causing the traditional criteria of dependence to be transcended and creating flexible institutional frameworks that will be able to upgrade employment relations by surrounding them with the necessary cloak of protection.⁸

Based on these very concerns, the example of the present research will be examined below.

METHODOLOGICAL FRAMEWORK

Having completed the theoretical framework with which the topic under research will be examined and with the aim of moving towards the empirical approach, it is deemed necessary at this point to record the required reference to the way in which this transition will be technically carried out and what limitations this method includes.

Sociology of Work and New Working Life Patterns: The Precarious Biographies of Workers in the Post-Fordist World, through the Example of an Insurer

The theoretical approach that just preceded, helped to identify those characteristics that define an employment relationship as dependent or not, but also to highlight the concerns that are raised today by the phenomenon of the *gray zone* that tends to characterize it. All this recorded information is going to be examined through an interview that will take place with an insurance company employee, who is employed as an insurer under a work contract.

This interview is going to be semi-structured and therefore the approach of this study is considered qualitative. This means that the *interview plan* (interview) The schedule that will be established must begin with structured questions through which the basic demographic requirements for the respondent will be obtained and then the construction of central thematic units is recommended, based mostly on the theoretical framework that has preceded, accompanied by sub-questions of a specific or clarifying type, to which the corresponding responses will be requested from the research subject (Robson 2007).

The special feature of this type of interview is that the interviewer, while starting the discussion from an initial topic, is then guided by the respondent's answers, always taking care to bring the latter back, with discretion, within the interests of the research, when it is observed that what he says begins to deviate from them (Robson 2007). Finally, the researcher must, on the one hand, gain the trust of the subject under investigation and guarantee his anonymity from the outset and, on the other hand, during the interview, develop a relationship with the respondent in which he will speak little and encourage him to answer until the topic in question is exhausted (Thompson 2002).

Finally, with regard to limitations, it is worth noting that conducting a single interview prevents the conclusions of the research from any attempt to generalize them, without, however, diminishing the intention of the writer, which is none other than the presentation of a professional example - that of the insurer - which constitutes a model of flexibility in the services sector and whose subject will speak for himself about his work.

In accordance with the above instructions, the interview in question will begin by asking the respondent to report their demographic characteristics, while the rest of the interview guide will include two general thematic sections: one with subcategories of questions, which will correspond to specific requirements, which arose from the existing theoretical framework and can therefore be evaluated based on it, and one which constitutes an attempt to construct the research subject's own experiential experience of his or her employment relationship, with the aim of exploring its social impacts.

INTERVIEW PRESENTATION

Thanasis is thirty-one years old. He was born and lives in Athens, has completed the Greek second-chance high school and is single. He started working at the age of fifteen as an apprentice silversmith, while studying at a technical school that offered the same specialty, and since then has been employed in a fairly large number of diverse jobs, without a clear professional orientation, but with the main goal of earning an income. The interview took place in February 2008 in the interviewer's place - a place familiar to the interviewee - and lasted forty minutes. No pauses, hesitations or other non-verbal signs of the interviewee were observed that are worth noting.

Regarding his current job, which he has been working in for the last two years, Thanasis says: "*I am a financial advisor. In other words, in simpler terms, I am an insurer. I do all kinds of insurance. Life, fire, hospital, investment, savings. Basically, I do everything, anything that has to do with insurance!*". He recognizes as his employer the multinational insurance company that the branch with which he has an official employment contract is affiliated. "*I am a freelancer, meaning I work on a contract basis. I get paid monthly, depending on how much I have worked. The good thing about this job is that it has no ceiling, meaning I can get a monthly salary from -what can I say- 800 euros if I work a little, to as much as you can imagine, if I could work twenty-four hours a day. The issue is how many contracts you close. You get a commission from each contract. And the larger the contract - such as hospital contracts - the more you can make. The value of the commission for each contract is determined by the company. The important thing is that your contracts are collected in your personal portfolio, from which you constantly get your commission from the money paid to the company by the insured client. So the larger the portfolio you have, the better, because you can get money even after the first commission from signing an insurance policy and thus you have the leeway not to work intensively for a while. In addition to that, there are also the bonuses that are given to you, every quarter, where your efficiency is evaluated.*"

When asked to describe what the company requires of him, the answer was immediate: "*contracts*", and he continued by saying "*all they ask of me are clients. The more I bring in, the better. That's the point of this job. My efficiency is evident from that. Of course, there is also a minimum limit on an annual basis, that is, a number of contracts that if within a year have not been closed by the insurer, then the contract is interrupted - dismissed in a way - with a six-month grace period in which he is required to reach this number in order to continue, if he wishes. Of course, this number is so small that if you don't reach it in a year, it means you're not fit for this job*".

Regarding his work schedule, Thanasis says: "*This is relative. In fact, there are no hours in this job. There are days when I may work from morning to night and days when I may not work at all, because it is a job that has to do with people and therefore at any time some appointments may be canceled. I wake up every day at eight or eight-thirty in the morning, I leave the house no later than nine-thirty and I am back 'on the streets' all day. Essentially, I work all day, because even when I don't have an appointment,*

Sociology of Work and New Working Life Patterns: The Precarious Biographies of Workers in the Post-Fordist World, through the Example of an Insurer

I visit people who are already my clients, to 'pick up' other clients. This is very good because I arrange everything - both my work and my breaks. I can work weekends and holidays and evenings. "Basically, I work very often in the evenings ", while when asked if there is an increase in his earnings for these 'unconventional' hours and days of work, he replied: " There is no difference in the percentage. I will receive the same commission, no matter what time or day I close the contract ". The answer he gave regarding the issue of the workplace was of a similar nature: " My workplace is basically the street. Of course, I also have an office, which I share with seven other insurers and which I have to go to once a week, either to make some phone calls or to complete some pending matters. The main reason I have to go to the office is to have some control over what I am doing and to get advice from my supervisor, the manager . I am also obliged to go to the meetings and seminars organized by the company that concern my level. They are also free of charge ".

In the question concerning the provision of productive means by the employer to the employee, the respondent stated that such a relationship does not exist, which does not seem to bother him: *" No, the company does not provide me with anything, except for a corporate mobile phone plan through which I pay for the cheapest calls on the market. However, I believe that this deficit is compensated by the bonuses. That is, from the bonuses you receive, you can pay for what you need to go out to work and have some left over . Look, I like that I get paid based on my contracts and bonuses. It's fair. Because anyone who works gets paid more than someone who doesn't work. In fact, because I've discussed it with the company, the fact that no money is provided to go to work is so that you don't get complacent. I agree with that, because there is no professional mentality in Greece ."*

When Thanasis was asked to explain from whom he receives orders, what their content is and whether he has people working for him or even has the ability to hire some for such a thing, he replied, *" Each branch has the ordinary insurers, above them the so-called seniors , then the executives."* supervisors , executives managers and finally the managers . Promotion is done in proportion to your portfolio, that is, your contracts. My boss is essentially the manager , but he doesn't exactly give me orders. We discuss the month's schedule together, about some problems that may arise, as well as making -for issues concerning my own contracts- some phone calls to the headquarters, because I am not allowed to communicate with the parent company. The manager 's purpose is to make me work harder. Now, as orders, I have, let's say, to do my job with ethics, to come to the office once a week, as I told you, and to take care of the space for the few hours that I will be there. But, I've said it before, I think, the issue is to close contracts, there are no other conditions. Now, at the level I am, I do not give orders to anyone, nor do I yet have the financial means to hire, for example, a secretary. In a few years, perhaps, as I attend intra-company seminars to develop into a manager . " Finally, in the same section, and with regard to union issues, the respondent answered: *" As an insurer, I am unionized. You have to get a license to practice the profession to become an insurer and there is a framework in general that I am within, I have done all of this. Now, as an employee of the company specifically, no, I am not unionized. Basically, I do not know if there is union action in the company ."*

Following this careful effort to detect characteristics of dependence in his work relationship, asking about issues related to the assignment of tasks and employee obedience, the respondent answered as follows: *" Every day I am told how the job should be done, in what ways I should work to be efficient. Whether from the manager , or from those we call 'old and successful,' I learn what each client needs, without altering my character. In other words, adapting my own personality to my relationship with the prospective insured. Otherwise, I am free to do as I want in order to close a contract. The only point where there is great strictness is the issue of money. Because a lot of foreign money passes through our hands, it must be deposited into the company's bank account within an hour of receiving it from the client, " while, more specifically - in relation to the issue of financial dependence and the absorption of the workforce - Thanasis said: *" My only income is from my work as an insurer in the company. I have no other job and I could not have one at the pace that this profession requires. And of course, I could not establish an insurance company and become an employer either. The schedule with which I have to work is the biggest problem. You interact with people and everything is fluid, from appointments to the final agreement ."**

In the part of the interview that concerned how the employee under investigation himself experiences his employment relationship, the first general answer was the following: *" I feel very good at my job. I like to stand on my own two feet. When I work, I earn so much and when I don't want to work, I don't earn anything. It's a clean job, I wear my suit, I meet people, I set my own hours. I enjoy it. At first, yes, I was scared that there was no fixed salary, but when you get past the junior stage, you get a ceiling through your portfolio, which is like a fixed income and, in fact, it is even higher than the standard that plays in the market, if you work a lot ,"* while moving on to the point of relationships with his colleagues, Christos mentioned that he feels very lucky. *" They are good quality people, and it couldn't be otherwise because they come with recommendations, not with an advertisement. They are all young, up to forty-five or fifty years old at most, and there is competitiveness, but in a good way. We learn from each other. There is no friction, because we never meet in the same place, that is, we do not spend hours together, to have such problems. I do not have any problems with the management either. They like me and help me. Finally , to a question regarding the reasons why he would stop working there, clearly happy with his current work environment, he replied: *" Maybe I would stop, but not for something more certain, e.g. a civil servant. Actually, now that I think about it again, I do not think I would stop. Now what can I tell you... maybe if I won a lottery or at least if a much more interesting and more rewarding job presented itself. However, I like this job very**

Sociology of Work and New Working Life Patterns: The Precarious Biographies of Workers in the Post-Fordist World, through the Example of an Insurer

much and it is the most lucrative of the ones I have had to date. I can generally find a job, if I ever stop here, because I will have significant experience in the sales sector. This job boosts my resume. "

The last section of the interview included issues of the personal life of the interviewee being intertwined with his professional life. At this point, Thanasis referred to the difficulties that arise from this in the following way: *" When I started things were difficult. Basically, it was difficult to deal with my friends, relatives and acquaintances, because they saw me as an insurer. That is, I see them or talk to them, exclusively to pressure them to get insured. Now, okay, they have now accepted my profession and in addition they help me meet people and become more productive too. But I didn't mind their initial treatment, because it's part of the game. When you start, you rely on them, on your friends and relatives. You have to insure them or at least get to know customers through them. This, after all, is the first thing the company told us. It's the first target our group "* and continued by saying *" In general, however, problems arise between professional and personal life. On the one hand, in terms of time and planning. You arrange an appointment, then they are not arranged . You want to go somewhere, but suddenly work arises. On the other hand, there is also an entanglement at the level of people. In Greece, in order to insure someone, you have to make them a bit of a friend, but you also want to insure a friend of yours! The personal and the professional are intertwined in this job "*.

At the end of the discussion and while the interview guide had been exhausted, the respondent wanted to know about the content of the research. After the appropriate explanations were given about dependent and non-employment relationships and the corresponding labor rights, his opinion was as follows: *" Look, the work contract in the case of the insurer does not harm him as much as, perhaps, other liberal professions, because, let's say, if you are fired or for some reason - such as an accident - you cannot continue working or you die, for four years you receive the commissions that correspond to you or your family. In other words, you are not completely unprotected. In any case, I prefer this type of contract because it is important to be able to work as I want. You do not oblige me to anything. Essentially, what I do is take the company's products and promote them. This is the only thing that formally connects me to the company. Personally, I believe that a dependent contract would limit me too much. The only part of my dependence on the company is that I have to manage exclusively its own products, that is, I am prohibited by my contract from working as an insurer in another company or in any insurance position that another company may have. And I find this right because this is how you learn to sell your company's product well and not to work with offers from various companies, offering the cheapest thing to the customer, without examining all the terms, in order to please them. The issue for me is to be a salesperson and not a broker.*

CONCLUDING EPILOGUE

Having now presented the most important points of the interview conducted for the needs of the research and arriving at the present chapter, where a brief evaluation of the information collected from it is to be presented, the first thing worth noting is that the subject under examination and the statements that came from it, demonstrate in general terms the correctness of the basic problem of the previous theoretical framework, at least in terms of the existence of the gray zone of employment and by extension the need to reconsider and overcome the traditional criteria of dependency.

Specifically, it was observed that the actual employment relationship that the subject of the research has entered into with the employer mechanism contains characteristics of dependence, despite the fact that in its official dimension this relationship is defined as a work contract. The most indicative points of the interview in which this dependence - at least as it was defined in the theoretical framework - becomes obvious are the following: the remuneration - that is, the fact that the determination of the size of the commission has been preceded by the employer mechanism before the partnership with the employed insurer, the mandatory attendance of in-house training and the imposed presence at the company's offices on a regular basis as if there were an obligation of obedience, the limitation of duties and powers in a hierarchical manner as if there were managerial rights, the indication of the way of working, as well as the phenomena of complete financial dependence, prohibition of work in another similar organization and absolute absorption of the working time and labor force of the employee. Therefore, the characteristics of the work contract concluded by the respondent, such as freedom in the way of managing working time or the prominence of efficiency as the only criterion for work success, essentially constitute one side of this relationship, the independent one, which does not however appear to be greater than the other, namely the dependent one.

The essential reasons for maintaining this dual nature of partnership become equally apparent through the interview in question and are both economic and power-related. As the respondent states that his earnings are not increased when he works evenings or holidays and that he is not provided with the means of production to carry out his work - something that would happen if he worked as a dependent employee -, it is immediately apparent that the company in question, by maintaining this employment relationship officially on an independent basis, essentially reduces labor costs and therefore increases its profits. Furthermore, the fact that the company's employees are never in a common workplace, eliminates the possibility of developing union action or even a broader sense of collectivity, which in turn ensures the reproduction of labor discipline.

These specific examples, which are made up of the information obtained from the interview, as well as the more general guaranteed rights which, on the one hand, accompany and protect a job of a dependent nature and, on the other hand, are costly to the employer,

Sociology of Work and New Working Life Patterns: The Precarious Biographies of Workers in the Post-Fordist World, through the Example of an Insurer

highlight in the example of the present research the existence of an independent contract that conceals elements of dependence, thus confirming the concerns that have been expressed both at the level of legality for the application of the current provisions on dependence, as well as in what concerns the dialogue on the expansion of these provisions – especially for professions, such as this one, where the remuneration system is combined with forms of flat-rate payment (Kouzis 2001).

However, the particular interest in the study of this specific case is presented in the way in which the work reality itself is experienced. The high degree of corporate identification displayed by the subject of the research, that is, the alignment of his goals and views with those of the employer mechanism, combined with the sense of freedom, initiative, prestige and sociability that the ideological cloak that surrounds this particular profession gives, construct a work identity within which the negative consequences of the lack of the required rights are not understood so much as a deregulation of labor relations, but more as their rationalization. The problems arising from the gray area in which the respondent's employment falls seem to be set aside by him, under the guise of the neoliberal axiom that everyone receives what is proportional to their efficiency, in an – on the surface – open, fair, meritocratic and free labor market.

REFERENCES

- 1) Demertzis N. (1996). *The discourse of nationalism*, Athens: Sakkoulas
- 2) Durkheim E. (1984). *The Division of Labor in Society*, Macmillan
- 3) Koria M. (1987). "New Technologies – New Content of Employment". *Politis* 81-82: 60-69.
- 4) Marx K. (1989). *Introduction to the Grundrisse of 1857*, Athens: Stochastis
- 5) Mills CW (x.x). *Paperbacks - The New Middle Class of the United States*, trans. F. R. Sofianos, Athens: Kalvos
- 6) Parsons Talcott & Smelser J. Neil (1984). *Economy and Society, A Study in the Integration of Economic and Social Theory*, London - Boston - Melbourne : Routledge & Kegan Paul,
- 7) Petraki G. (2007). *New forms of work organization*, Athens: Gutenberg.
- 8) Robson C. (2007). *The research of the real world*, trans. V. Dalakos & K. Vasilakous. Athens: Gutenberg.
- 9) Smith A. (1999). *An Inquiry into the Nature and Causes of the Wealth of Nations*, Athens: Papazisis
- 10) Taylor F. (2007). *Principles of scientific management*, intro. I. Psimmenos, trans. I. Bimpli. Athens: Papazisis
- 11) Thomson P. (2002). *Voices from the past – oral history*, trans. R. Bushoten & N. Potamianos. Athens: Plethron
- 12) Wallerstein I. (1987). *Historical Capitalism*, trans. M. Tsikrika, Athens: Themelio
- 13) Watson T. (2005). *Sociology, work and industry*, intro. I. Psimmenos, trans. M. Kastanaras. Athens: Alexandria.

¹Labor relations or employment relations are the relations of man with the labor market and in particular the relations that the worker enters into with the employer towards the achievement of work. These relations are dynamic, their content reflects the bipolar correlation of capital-labor and are reshaped by social ferments, which when crystallized can produce those institutions that determine the management of the produced wealth (Watson 2005¹ Kouzis 2001).

²Atypical (informal) employment is understood to be that which lacks any of the characteristics that make up the formal form of employment and should not be associated, in this case, with forms of illegal work (Kouzis 2001)

³The management models that dominated the industries of the first half of the 20th^{century} were Taylorism and Fordism. The first starts theoretically from Taylor's *Principles of Scientific Management* and concerns the production division that takes place vertically (manual / intellectual work, planning / execution of the production process), while the second - following the principles of Taylorism - and developing its model more empirically, focuses its interest on a horizontal division of production, which will be more massive and technologically highly equipped. According to Fordism, the most important point of the production process is the management of flowing production, that is, simultaneous and continuous sequential actions. This is because the systematic nature of the continuous production flow combined with the intended de-specialization of workers - through the subdivision of even their individual work itself - are the two core components that, according to this specific organizational model, can cause the intensification of work, the massification of production and therefore the maximization of profit (Petraki 2007; Taylor 2006; Watson 2005).

⁴By postmodern management models - post-Taylorist and post-Fordist - we mean those models of production organization - such as Total Quality Management or Human Resource Management - which appeared after World War II in the USA and Japan and

were appropriated by European production units during that period of crisis. These do not appear from scratch, but can be seen - under the conceivable prism of a Hegelian abstraction - as the transcendental continuation of the dialectical synthesis of the two dominant models that existed before, the Taylorist and the Fordist (Koria 1897).

⁵The White Paper was published by the European Commission in 1994 and contains a series of strategic proposals aimed, in particular, at reducing unemployment in the European Union. It includes proposals for economic policies oriented towards a market economy, for improving infrastructure by creating trans-European networks, as well as for employment-raising measures to be implemented by the Member States themselves. (Source: *Europe from A to Z: A Guide to European Integration*, Office for Official Publications of the European Communities, 1997)

⁶For the exclusively proactive and flexible nature of the European Union's proposals see *Council Decision of 12 July 2005 (2005/600/EC)*

⁷Active employment policies are those that promote the increase in labor demand, the improvement of the quality of labor supply and those that assist in the matching of labor supply and demand. Passive policies are those that promote income support for the unemployed and the reduction of labor supply. The former mainly combat structural unemployment, while the latter combat frictional unemployment (Karamesini 2005).

⁸For more on the challenge of upgrading the content of industrial relations, see Kouzis G. *Industrial relations and European integration – flexibility and deregulation or upgrading of work ?* INE studies, Athens 2001, pp. 353-423