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Vulnerability of the 'Entrepreneurial Self': Analysing the Interplay between Labour Markets and Social Policy

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Precarious forms of employment and increased subjectivation have profoundly altered the way in which wage-labour acts as an integrative force in society. At the same time and contributing to these changes, the focus of social policies has undergone a significant transformation, leading to an increased emphasis on individualised activation. Using the concept of vulnerability, the article has three objectives: First, to argue for an understanding of vulnerability that is sensitive to the importance of wage-labour; secondly, to outline how changes in labour markets due to the ongoing crisis of contemporary capitalism create vulnerability and to assess how social policies contribute as well as attempt to respond to these vulnerabilities with ambivalent outcomes; and finally to introduce an analytical approach to explore the interplay between social policy and socio-economic structures in determining the extent and nature of labour-market related vulnerability using the case of self-employment.

Keywords: Vulnerability, precarity, subjectivation, governmentality, activation.

Introduction

The attribute 'vulnerable' appears to be ubiquitous. Whether in media reports on disadvantaged individuals, in campaigns of voluntary organisations to lobby on behalf of those they represent, in statements by politicians keen to stress their compassion and care for certain groups, or in the growing realm of 'vulnerability studies' in academic research (see Brown, Ecclestone and Emmel, this issue), vulnerability emerges frequently, often used in different and potentially contradictory ways – and also often, when it comes to non-academic debates, not problematised and properly defined. This popularity of the term suggests that people feel a spontaneous affinity to it, and it implies first a need to explore critically how vulnerability is understood and used in public debates, for example regarding the priorities of social policy programmes. Secondly, it appears as worthwhile to assess in what ways the concept can be applied productively to seek insights into complex social conditions, in order to strengthen the potential of vulnerability as an analytical tool for social scientists.

In this article, we aim to do both by proposing an interpretation of vulnerability centred on wage-labour, or, more precisely, the conditions under which individuals work and seek employment in the context of contemporary neo-liberal financialised global capitalism and of welfare provision with an increasing reliance on activating and

mobilising individuals who are assumed personally responsible for their social status. We argue that the concept of vulnerability enables an understanding of labour market conditions that highlights the interconnection between precarity and subjectivation, while facilitating an analysis of how socio-economic structures, social policies and individual characteristics interact.

To develop this argument, we proceed in three steps. First, we situate our employment-related understanding of vulnerability within the wider debate around the concept, while justifying the decision to put the question of wage-labour centre-stage. In the second section, we discuss the interplay between precarity and subjectivation in contemporary employment conditions to argue for the use of vulnerability as an analytical tool to explore these interactions. For this purpose, this section outlines how the tenets of globalised capitalism, going hand in hand and shaped by the reorientation of social policies in Western welfare states, create the ideal of the flexible, self-sustained and active 'entrepreneurial self' – an ideal that is, we argue, virtually impossible to achieve and that can be seen as a main driver of vulnerability. Finally, the third section introduces an analytical approach that we consider to be applicable to Western welfare states (and potentially beyond) in order to conduct empirical research into employment-related vulnerability along the proposed lines. We will use the example of self-employment in the United Kingdom, focusing on developments since the onset of the crisis of 2007/08, to illustrate how such research can produce useful insights.

Vulnerability and wage-labour: unpacking a contested concept

Political references to vulnerability highlight the extent to which the term can be problematic. For example, when prior to the 2010 election the then leader of the opposition David Cameron appeared on the BBC's Andrew Marr Show (2 May 2010) and stated that '[t]he test of a good society is you look after the elderly, the frail, the vulnerable'; and when later as Prime Minister he stressed that changes to disability benefits would ensure the 'most vulnerable people' were protected (Mason and Watt, 2016) vulnerability is employed to suggest both fairness and targeting of those deemed 'deserving' of support. The obvious flipside of such an approach is that all those individuals who are not ascribed the label of vulnerability are seen as potentially undeserving of benefits or services, hence justifying a reduction of welfare provision. Vulnerability has therefore similar features as the concepts of social exclusion (Levitas, 2005) and risk (Beck, 2009), because it appears as intrinsically ambiguous, invites varied if not competing definitions and opens up a potential gap between politically motivated and diverse analytical interpretations, such as those that have been successfully applied in academic research on for example low income and intergenerational interdependency, housing and youth justice (examples include Emmel and Hughes, 2010; Levy-Vroelant, 2010; Brown, 2012, 2014).

Following Brown, Ecclestone and Emmel (in this issue), it is possible to differentiate between three ways of using vulnerability as a concept: as a metaphor to capture the challenges of living in unequal societies; as a robust analytical tool to explore forms of disadvantage or need that emerge out of specific social and individual circumstances; and as a mechanism of guiding policy and practice, usually in response to social problems. Due to the diversity of definitions and applications of vulnerability, gaining sufficient conceptual clarity is as much a challenge as engaging with the often ambivalent use of the term – an ambivalence that arises from the fact that vulnerability may be framed in a

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sense of compassion and support, but can equally be understood and used as a tool of regulation, social discipline and control, invoking a degree of normativity.

We argue that this tension between analytical clarity and problematic normativity can be well illustrated by looking at the interpretation of vulnerability as a universal human condition, as presented by Fineman (2008). Since all humans are essentially and equally vulnerable, as a consequence of being 'embodied' in fragile and decaying bodies as well as of being 'embedded' in social institutions on which they depend, vulnerability can be used as a critical and political tool to challenge the prevailing ideal of the 'autonomous and independent subject' (Fineman, 2008: 2). This notion of universal vulnerability is interesting conceptually and helps to avoid stigmatising normative interpretations of vulnerability that single out particular groups for support as well as potentially for disciplining intervention, but it is not without flaws. Not only may some of those deemed vulnerable by others not identify themselves as such (Chambers, 1989; Brown, 2015), but the idea of universal vulnerability could be seen as too abstract to enable analyses of real world situations. For Fineman (2008), it is the degree of resilience that determines an individual's ability to cope with the human condition of universal vulnerability. While degrees of resilience vary subject to the support provided by social institutions, vulnerability is a universal, one could say natural, constant. This is arguably correct in abstract terms, if we imagine a natural monadic state of a person, but seems to not account for the inevitably collective and social forms of human existence that point to a social determination not just of resilience but also of vulnerability.

Instead of Fineman's (2008) interpretation of a constant and irreducible universal condition of vulnerability, which is independent from socially and individually developed forms of resilience that help to alleviate the impact of this intrinsic vulnerability, we subscribe to the view that vulnerability and resilience are inextricably linked, just like two sides of the same coin. Taking a work-related definition of resilience as 'the ability of an individual to adjust to adversity, maintain equilibrium, retain some sense of control over their environment, and continue to move on in a positive manner' (Jackson *et al*., 2007: 3), we argue that both vulnerability and resilience have a relationship with each other to the extent that as resilience increases, vulnerability is necessarily reduced. In this article, we employ vulnerability as an analytical tool to explore a specific form of disadvantage. Here vulnerability is defined as an individual experience resulting from material disadvantages within segmented labour markets notably in the case of precarious employment - disadvantages that are exacerbated and created by weakened and increasingly commodifying social protection systems. In addition, we suggest that this experience of disadvantage is made manifestly worse as a result of the individualisation of responsibility and the promotion of the 'entrepreneurial self' (Bröckling, 2016) in the context of contemporary forms of subjectivation – ideas that we explore more fully below. Vulnerability is then a socially determined condition of exposure to social risks that undermines material living standards and affects the sense of identity and self.

Therefore, we argue that whilst vulnerability may be regarded as a universal condition, and hence a potentiality to be experienced by all individuals, we need to perceive it as socially determined and necessarily shaped by the environment in which individuals or groups exist and which determines to what extent this potential vulnerability actually manifests itself and consequently affects well-being and life chances. The more resilient

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individuals or groups are, as a result of being supported by social institutions such as families, local communities, stable employment or the social protection system, the less vulnerable they are in practical terms. As stressed by Castel (2003), vulnerability is deeply linked to the conditions of modernity with its inevitable social interdependences, and it is hence collective protection systems that enable societies to master or at least alleviate this vulnerability, with the welfare state serving as a 'system of socialised resilience' (Dagdeviren *et al*., 2016: 8).

In contemporary societies, which exist within a neo-liberal economic and moralistic environment (Harvey, 2011; Wacquant, 2009), one of the most essential determinants of vulnerability in the sense of a socially determined condition is the labour market. A complex division of labour is of course a key feature, if not *the* key feature, of modern urbanised capitalist societies (Müller and Schmid, 1992), with paid employment not only serving as main source of income for a majority of people, but also as a key source of recognition (Honneth, 1995) and social status, as well as a condition for access to at least some elements of the social protection system (Castel, 1995; Lallement, 2007). It is in the words of Voswinkel (2012) a feature of modernity that work makes humans into social subjects. Moreover, labour markets with their expectations and norms – determined by the interplay between socio-economic structural factors, the orientation of social policy and its prevailing imperatives – affect the way in which employed and unemployed persons perceive their place, their rights and their responsibilities in society. In effect, the increased emphasis on labour market participation, as well as permanent mobilisation and flexibility, and the degree to which individuals are able and, through conditionalities, required to meet these demands, impacts upon the relationship between individuals and the state, while creating a form of differentiated citizenship in contemporary neo-liberal economies (Dwyer, 2004; Dwyer and Wright, 2014).

Since 'vulnerability is an under-researched and highly relevant concept' (Brown, 2015: 4), applying it to the area of employment and labour markets appears useful because it facilitates insights into how conditions in labour markets and relevant social policies interact with each other and determine a substantive share of an individual's vulnerability. In other words, while other sources of vulnerability and resilience, such as family links or embeddedness in informal support networks, undoubtedly are important, labour market conditions ought to be seen as a major element worthy of further exploration through a 'vulnerability lens'. This is not to argue that these different spheres do not overlap and interact, for example individual vulnerability may be ameliorated or exacerbated by membership of a household or family, given how households can provide support or determine labour market supply, but a starting point for consideration ought be that labour market conditions are a key dimension at risk of being overlooked in debates about vulnerability. Labour-market related vulnerability therefore represents a form of exposure to particular forms of disadvantage that arise out of labour market and employment conditions, as well as the treatment to which individuals are subjected by welfare agencies.

While all individuals who depend on the sale of their labour-power are potentially vulnerable, the actual severity of vulnerability depends on a variety of factors, such as income, employment security, working conditions and access to de-commodifying benefits and public services, with those who have a precarious attachment to the labour market being most exposed. Exploring these factors further and highlighting a trend towards increased levels of vulnerability is at the core of the following section.

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Labour markets and social policy: drivers of rising vulnerability

To identify determinants of vulnerability within labour markets, it is essential to situate questions of wage-labour in the context of the profound crisis of contemporary capitalism (Glyn, 2006; Harvey, 2011; Husson, 2012; Streeck, 2014), to outline the material foundations of those developments that arguably lead to a stronger prevalence of vulnerability. In our view, regulation theory (Boyer, 2015) is a highly useful tool to assess the disruptive implications of both financialisation (for a concise theorisation of financialisation, see Lapavitsas, 2011; Walby, 2013) and internationalisation for capitalist societies, but especially to highlight the role of institutional arrangements, most notably regarding the interwoven nature of state action and labour market conditions, in creating a stable economic system of accumulation and regulation. As argued by Holst (2012), one of the key features of contemporary capitalism is its focus on flexibility and the ability of corporations to respond quickly and with low costs to increased levels of volatility in markets. Non-standard forms of employment with substantially lower levels of job security and increased reliance on out-sourcing are two of the tools used by corporations to shift this volatility and its ensuing risks towards employees, while those collective support systems that served as one of the pillars of post-war capitalism are seen as an 'obstacle to flexibilisation' (Holst, 2012: 232). The imperative of competition is therefore no longer restricted to economic sectors and corporations operating within a globally integrated economy, or to the attempts by nation-states to attract investment and boost economic activity by complying to the interests of capital, as it is encapsulated in the concept of the competition state (Jessop, 2002); rather, the demands to be competitive and to compete appear as ubiquitous, as they apply to individuals as much as to organisations in what Dardot and Laval (2014) and Rosanvallon (2013) have called a 'competition society'. It is in this context that we situate the question of vulnerability, which manifests itself in primarily two interconnected forms: first, as a material disadvantage, with regards to income, social protection and employment security, summarised here in the notion of precarity; secondly, as a modus of subjectivation that implies individual responsibility and activation, and that potentially stigmatises all those who temporarily or permanently fail to meet such expectations. We argue that both these dimensions of vulnerability interact with and exacerbate each other.

Precarious work and activating labour market policy

Despite ongoing debates regarding cross-national differences and the extent of precarity, we can observe a general trend towards precarious work in advanced economies (OECD, 2015: 137–8), understood as degradations in employment conditions that stand in contrast to the ideal of a full-time, relatively secure and decently paid job, and that, in the words of Bourdieu (2001), undermine the capacity of individuals to rationally and actively plan for their future whilst creating an 'insecure periphery' (Castel, 2000: 527) at which labour market inclusion is fragile at best. This periphery hence corresponds to employment relations that are less secure, more informal and at greater risk of exposure to the vagaries of the global economy (Savage *et al*., 2013) – in other words: more vulnerable – such as short-term or 'zero hour contract' jobs that are 'often characterised by inadequate earnings, low productivity and difficult conditions of work that undermine worker's fundamental rights' (ILO, 2010).

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While this precarity arises out of the afore mentioned transformations of global capitalism, it is in equal measure an outcome of profound changes in social policy, notably the dominance, since the 1980s and 1990s, of welfare-to-work reforms in OECD countries that focused on 'tightened eligibility for income support, attached work conditions to widening client groups, toughened sanctions for non-compliance with activity requirements, and let[ting] benefits decline in real value' (Raffass, 2016: 417). These reforms towards a system of 'new welfare' with its discursive emphasis on 'social investment, activation and fairer access to opportunities' (Taylor-Gooby *et al*., 2015: 88) may have produced varied outcomes in countries operating different welfare regimes, thus confirming the persistence of diverse models of capitalism (Amable, 2003; Swank, 2005), but there is substantive evidence for the often problematic implications of work-centred reforms in particular. First, they represent a weakening of the de-commodifying function of welfare states (Greer, 2015). Secondly, they are likely to affect mostly those segments of the labour market that have historically struggled with obtaining stable employment. Lallement (2011: 633) for example has shown how France and Spain, with their highly segmented labour markets, responded to the economic instability since 2008 by shifting the 'burden of the crisis onto the most vulnerable sections of the labour force' by further exacerbating the dualisation of their workforce between its privileged core and its disadvantaged periphery – a trend that confirms Crook's (2014) assessment that welfare reforms in continental Europe have generally not addressed but rather worsened the divide between 'insiders' and 'outsiders' by securing at best a precarious labour market inclusion of the most disadvantaged.

Moreover, following Fletcher (2015: 335), '[c]ontemporary conceptualisations of workfare have often focused on its compulsive and punitive function', which is in line with the assessment of Deeming (2016) who states with respect to the case of Australia that punitive workfare is 'designed not only to deter citizens from making welfare claims but also to act as a regulatory labour market push factor, forcing low-skilled workers to accept low-waged jobs' (p.168) – a quote mirroring Dean's (2012: 354) assessment that, despite unemployed persons being generally motivated to regain employment, British governments have used 'ever more draconian labour market, welfare-to-work or workfare schemes' as sticks to increase labour market participation. Overall, we therefore agree with Lessenich's (2015) conclusion that the activating welfare state is not only subject to the transformations of global capitalism but acts itself as a key agent for the generalised mobilisation of society and its members – following a rationale that goes beyond the more narrow realm of activating labour market policies or workfare, that indicates a profound adjustment of the relationship between individuals and state agencies, and that is in itself a source of increased vulnerability.

Neo-liberal governmentality, the 'entrepreneurial self' and the subjectivation of wage-labour

As summarised by Smith (2009), the regulatory tools used by governments and their agencies to exercise power have become diversified, with a stronger reliance on incentives, risk management, surveillance and behavioural change in combination with an increased emphasis on individual responsibility. In our view, Foucault's (2004) concept of governmentality is most useful to unpack the way in which regulation of society not only relies on the disciplinary and sovereign power of the state, but incorporates 'techniques

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of the self', which are employed by individuals to develop a form of subjectivity that is aligned to the demands of their social environments, including the demands of the market (Voswinkel, 2012), while also leaving room for resistance. With regards to wage-labour, subjectivation comprises two dimensions (Kleemann *et al*., 2002): on the one hand, new forms of corporate management require employees to engage increasingly with their own subjectivity (in other words their personal singularity that is both an expression of personal characteristics and a product of socialisation processes) in the workplace; on the other hand, employees themselves demand a wider recognition of their individuality during the work process – following on from a critique of the alienating nature of Taylorist standardised mass production (Boltanski and Chiapello, 2006). Overall, subjectivation therefore means a blurring of the boundary between work and private life, an increased reliance on self-control to interiorise what used to be mainly external demands and expectations, and an expectation to commit with one's entire subjectivity to paid employment – with usually ambivalent outcomes as this modus of regulation can lead to both emancipation and self-exploitation. Subjectivated labour is potentially as much imbued in power relations, conflicts of interests between employers and employees and patterns of (in this case: self-) exploitation as in jobs of the Taylorist inspiration (Voß and Pongratz, 1998). As argued by Dardot and Laval (2014), the normative ideal of contemporary society is an individual who aims at self-optimisation and has the potential to compete against others in an independent manner; it is the ideal of the 'entrepreneurial self' as described by Bröckling (2016). That 'psychosocial resources required to engage in aspiration are considerable and easier for some classes to obtain and deploy than others' (Littler, 2013: 66), and that therefore chances of succeeding in this 'game' of individualised competition are unequally distributed seems to be of little concern in the context of this 'neosocial political governmentality' (Lessenich, 2015) in which the welfare state ceases to act as guarantor of social protection and focuses on releasing the self-regulatory potential of society instead (Kocyba, 2004).

What makes these issues relevant for our conceptualisation of vulnerability are the interdependences between different manifestations of this contemporary subjectivity. While employment conditions have become more precarious, especially for those disadvantaged within segmented labour markets, responsibility for personal advancement and prosperity has become increasingly individualised, due to the shift in cultural and economic practices evolving around the validation of individuality but also of course as a consequence of the reorganisation of social policy in line with the principles of activation and mobilisation. While this focus diverts attention away from the structural constraints and deficiencies of the global neo-liberal economy that would require a more collectivist response in order to aid social cohesion (Brown, 2015), individuals with a precarious status on the labour market are under an obligation to navigate the muddy waters of labour market inclusion, employing different coping mechanisms such as embracing the 'self-development discourse' centred around building a CV destined for employability or 'self-assertion strategies' to demand respect for their person during the process of being subjected to activating labour market programmes (Dean, 2006). We argue that this process of coping, adjusting and seeking control is characterised by potential vulnerabilities that are worth being explored further, to gain a better understanding of how precarity and subjectivation are experienced and managed by those concerned (Rademacher and Ramos Lobato, 2008).

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To summarise, we argue that the dysfunctional nature of globalised and financialised capitalism, with its focus on comprehensive competition and flexibility, necessarily creates labour market conditions marked by high levels of precarity that affect persons to different degrees, depending on how well individual characteristics such as qualifications and 'soft skills' correspond to the demands of local labour markets. Changes in welfare provision, with their increased reliance on activation and mobilisation, combined with potentially scaling back of de-commodifying support systems, not only lead to a reduced ability of the welfare state to protect individuals from the social risk of under-employment or unemployment, but actively contribute to a form of social integration that imposes demands of flexibility and personal responsibility on individuals rather than offering collective support. In the context of this neo-liberal governmentality, the ideal of the 'entrepreneurial self', as unachievable as it may be in practice, emerges as the ideological beacon of social policy programmes, while serving as guiding theme for employers, employees and jobseekers. While the material disadvantages arising out of precarious employment combined with weak social protection alone could be interpreted as a form of vulnerability, this vulnerability is exacerbated by the individualisation of responsibility and the prevalent expectation that the subjectivated (prospective) employee ought to be master of their own fortune. It is our view that one of the main strengths of the concept of vulnerability is that it facilitates an analysis of this interplay between precarity and subjectivation, and also between structural conditions and individual characteristics. In the following and final section, we introduce the example of self-employment to outline the possible features of such an analysis.

Analysing labour market-related vulnerability

To analyse the multiple interconnected facets of labour market-related vulnerability in OECD countries, we propose an exploration of how the interplay between structural conditions of segmented labour markets and activating labour market policies impact upon an individual's ability to gain stable, well-paid employment over which they have a modicum of control. Such an analysis ought furthermore to highlight how circumstances of material precarity, in the context of a policy landscape that stipulates the self-sustained, independent and active 'entrepreneurial self' as normative ideal, affect perceptions and the lived experience of those most at risk of being disadvantaged. As argued in the previous sections, vulnerability is a concept that can help encapsulate an acute exposure to the ebbs and flows of the economy (due to low job security and loose attachment to the labour market), a depressed living standard (due to low wages) and being subjected to activating and potentially punitive social policy interventions as well as being expected to conform to the ideal of the 'entrepreneurial self' – four dimensions of vulnerability that arguably have become more prevalent and severe since the onset of the global crisis in 2007/08.

Developing a heuristic capturing these different facets of vulnerability is obviously not without risks. We admit that it can, in its current form, only be meaningfully applied to OECD countries with mature welfare systems that have embraced the principles of activation outlined in this article. In addition, we are aware that to take a single 'snapshot' of social policy reform is not ideal in developing plausible explanations. Such an approach that fails to action 'time' as a key variable would reduce our ability to meaningfully examine the range of variables and their development. Furthermore, as noted before,

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not all 'support systems' will feature, so whilst we recognise the relevance of families in building resilience, providing support and influencing labour supply itself, our initial research does not include family as a variable. Ultimately, we offer a claim of 'analytical parsimony' (Esping-Andersen, 1999: 92) in order to enable the theoretical framework to be flexible and adjustable when it is directly applied to an empirical case.

Aware of these limitations, we suggest that an analysis of vulnerability with respect to labour market conditions should include the following dimensions:

- Income level and stability of income
- Degree of employment security
- Ability to meet the employment-related demands of the 'entrepreneurial self'
- Ability to meet the social policy-related demands of the 'entrepreneurial self'

Furthermore, to consider those factors that can either create or contribute to vulnerability, or help alleviate it by building resilience, the analysis ought to include:

- Employment status and quality of working conditions
- Features of collective protection systems, notably the extent to which they enable de-commodification
- Orientations and priorities of activating labour market policies, including in particular the balance between supportive and punitive measures, as well as the degree of conditionality
- Extent of entrepreneurial subjectivation in the workplace

Cross-referencing the dimensions of vulnerability with the economic and political factors that determine levels of vulnerability allows for an understanding of how both material and subjective disadvantages arise out of the vagaries of contemporary segmented labour markets and the demands of social policies. It also helps to highlight the interdependences between these different dimensions.

Self-employment in the UK: a form of vulnerability?

To illustrate the utility of this approach, the case of self-employment is helpful. Since 2007, this sector of the labour market has increased sharply in the UK, and 'outstripped growth in permanent employment by 3 to 1 in the last decade' (O'Leary, 2014: 9), while accounting 'for nearly half of the increase in total employment since the recession' (Deane, 2016: 7). The rate of self-employment stands at approximately 15 per cent of the UK labour force and accounts for 4.64 million individuals (BoE, 2015; ONS, 2016). While self-employment shows similar levels of diversity in income and employment conditions as other sectors of the labour market (for example data from BIS (2015), Deane (2016) and Dellot and Read (2016) indicate that a high level of job satisfaction can be gained from being self-employed, fostering a sense of autonomy and empowerment), we can observe a range of markers of vulnerability: D'Arcy and Gardiner (2014) have characterised the rise in self-employment as similar to the rise of 'zero hour contracts', both being inherently 'precarious', whereas the ONS (2014) citing the Family Resources Survey notes that the median income for the self-employed fell by 22 per cent from 2008/09 to 2012/13, as opposed to employees who saw earnings drop by 5 per cent (D'Arcy and Gardiner, 2014). Furthermore, Dellot and Read (2016: 12), also citing the Family Resources Survey, demonstrate that 'the poorest 20 per cent of self-employed workers earn a quarter less

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than the poorest 20 per cent of employees', which is the main reason for 30 per cent of households with one self-employed worker (and no other earners) being in poverty, compared with 14 per cent of households with one employee (and no other earners). Access to sick pay and to paid leave also remain problematic for the self-employed.

This snapshot highlights the degree of precarity that affects many self-employed workers, but it is in our view essential to add to this picture the pressures under which especially disadvantaged self-employed persons live, as they are fully in charge of their own 'success', likely disconnected from work-related collective support networks, and constantly obliged to prove their worth to potential clients – unless they are part of the group of 'bogusly self-employed' (Citizens Advice, 2015) who are only working for one client in order for this client/employer to save on sick and leave payments as well as tax. In other words, it is the group of persons who are precariously self-employed, potentially incentivised and sparsely supported by activating social policy programmes (Bröckling, 2016), as well as fully aligned with the ideal of the 'entrepreneurial self' that epitomise the kind of vulnerability we discuss in this article.

Our conceptualisation of vulnerability can help to unpack different drivers of vulnerability as well as structures and institutionally shaped processes that can mitigate this form of vulnerability over time. By matching each of the four potential determinants of vulnerability/resilience to the four dimensions of vulnerability, we can identify the most salient drivers of actual vulnerability of specific social groups in a given society, such as the self-employed, and can combine analyses on the macro-, meso- and micro-level. Future research ought to analyse the kind of income stability and social protection that the welfare system provides to the self-employed by considering limitations in entitlements and barriers to benefits. It should moreover explore to what extent and in which way activating labour market programmes are used to incentivise unemployed persons to engage in self-employment, and whether the trend of welfare provision in the UK towards 'comprehensive conditionality' (Dwyer, 2016: 44) or the stigmatisation of benefit recipients (Baumberg, 2016) drives jobseekers towards self-employment. And it could discuss how the social protection system provides the resources that self-employed persons need to cope with a context of uncertainty and to meet the demands of the 'entrepreneurial self'.

In short, within the wider context of 'vulnerability studies', unpacking diverse factors of labour-market related vulnerability without losing sight of their interdependences, can contribute to the debate on how social policies alleviate, reinforce and structure disadvantages within labour markets, especially since the onset of the global crisis in 2007/08.

Conclusion

In this article, we have drawn on the concept of vulnerability as a useful tool to analyse disadvantages that arise out of specific social and individual circumstances. Given the centrality of wage-labour for social integration and personal well-being, we have argued that labour market conditions and the nature of the social protection system represent major determinants of an individual's exposure to the vagaries and risks of contemporary life. In other words, the extent to which someone is vulnerable or resilient, as much as it is determined by a broad range of structural and individual factors, will be largely defined by their employment status. A 'vulnerability lens' offers insights into the transformations

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of wage-labour and of social policy during the last decades, especially if it helps to explore the interplay between material forms of precarity and the increasing demands imposed upon the self that arise out of the subjectivation of wage-labour, as well as the interconnection of labour market conditions, social policies and individual coping strategies. Within a normative context of the 'entrepreneurial self' with its individualisation of responsibility for well-being and its imperative of competitiveness, as it is most vividly illustrated in the case of self-employment, the concept of vulnerability allows in our view for an understanding of contemporary social problems that considers structural, individual, economic and political factors with a critical and systemic edge.

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