



NOVA

University of Newcastle Research Online

nova.newcastle.edu.au

Curryer, Cassie; Gray, Mel & Byles, Julie E. "Back to my old self and life restarting: biographies of ageing in Beck's risk society" Published in the *Journal of Sociology*, Vol. 54, Issue 2, Pages 249-263, (2018).

Available from: <http://dx.doi.org/10.1177/1440783318766150>

© 2018 Reprinted by permission of SAGE Publications.

Accessed from: <http://hdl.handle.net/1959.13/1393178>

This is the original version of the manuscript. It contains minor errors.

Readers intending to cite this paper should **refer to the corrected, published**

version in the Journal of Sociology, vol 54, no.2, pp.249–263

<http://journals.sagepub.com/doi/abs/10.1177/1440783318766150>

Back to my old self and life restarting: biographies of ageing in Beck's risk society.

Cassie Curryer, Mel Gray and Julie E Byles.

Abstract

Drawing on free-text survey comments from the Australian Longitudinal Study of Women's Health (ALSWH), this paper explores themes of transition and change in the lives of 150 women baby boomers (born between 1946 and 1951) in relation to Beck's theories of the risk society, reflexive modernisation and individualisation. Few studies have explicitly explored ageing through Beck's theoretical lenses. However, Beck's emphasis on interactional processes of social, individual and structural change has much to offer for sociological studies of ageing. A key premise is that of complex adaptation and change as people age, with focus on the socio-political contexts in which the post-Second World War baby boomer generation will live out their later years.

Keywords: ageing, risk, reflexive modernisation, individualisation, change, baby boomer generation.

Abstract: 113

Text: 5970 (including references, 3 x tables and acknowledgements).

Back to my old self and life restarting: biographies of ageing in Beck's risk society.

Introduction

This paper examines the utility of Beck's theories of risk society, reflexive modernisation and individualisation for extending understanding of ageing and complex adaptation in later life. We then apply these theories to analysis of qualitative data from Australian women in the 1946-51 cohort of the Australian Longitudinal Study of Women's Health (ALSWH). These women represent the leading edge of the post-war baby boom generation. While others claim that Beck's theories are 'too crude and imprecise to be of much help in small-scale qualitative research' (Brannen and Nilsen, 2005: 413), we contend that Beck's emphasis on interactional processes of social, individual and structural change within contexts of individualisation and reflexive modernisation, are helpful in explaining ageing and adaptation in later life. We especially draw on notions of complex transformation and change, in relation to Beck's theory of risk society, and how boundaries of attraction and constraint (Boker, 2013) may shape people's choices as they age. These boundaries include structural influences such as gender, socioeconomic position, and policy contexts (including pension arrangements and welfare supports) (The Senate Economics References Committee, 2016). As Beck's theories are manifold, it is not our intention to apply or critique his whole work, but to highlight elements most relevant to this cohort of women as they age. We hypothesise that the women's comments will include themes of transition and change, and will reflect features of the risk society, reflexive modernisation and individualisation.

Applying Becks Theories to ageing

Beck's theories of the risk society, reflexive modernisation and individualisation (Beck, 1992; Beck and Beck-Gernsheim, 2002) form a trio of relatively distinct and 'mutually

reinforcing complexes' (Beck, 2009: 236) that hold potential for theorising the experience of ageing. However, relatively few studies have explicitly explored ageing through Beck's theoretical lenses. Chief among these are studies by Phillipson and Powell (2004), Fine (2005), Powell and Wahidin (2005), Powell, Wahidin and Zinn (2007), Higgs et al. (2009), Rees Jones and Higgs (2010), Powell and Taylor (2016), and Taylor-Gooby et al. (1999), which position the contemporary welfare state as a response to risks across the lifecourse. Others have argued that there is a lack of conceptual clarity in much of Beck's work and that his theories are often used as an 'afterthought' in research, used to interpret and explain the findings, rather than as an organising principle for analysis (Brannen and Nilsen, 2005). In this paper we seek to use Beck's thesis of the risk society, reflexive modernisation and individualisation (Beck and Beck-Gernsheim, 2002; Beck and Lau, 2005) to inform the theoretical and conceptual groundwork for analysis of women's experiences of ageing.

Beck's work accommodates the duality, yet interconnectedness, of agency and structure (realism/constructivism), an apparent contradiction which Beck tries to address in his later writings (Beck, 2009; Beck and Lau, 2005; Woodman, 2009; Woodman et al., 2015; Zinn, 2008). This complex interplay of risk, choice, agency and structure (Woodman, 2009; Zinn, 2008) is an important consideration in the lives of people as they age. Beck's thesis also highlights the non-linear, dynamic transformation and change occurring as a consequence of second modernity (Beck and Lau, 2005; Zinn, 2008; Lash, 2003), and congruent with complexity theory (Boker, 2013). These changes occur at both macro and micro (individual) levels of society, seen for instance in the transformation of retirement and later life (Byles et al., 2012), and also in individual changes in physical, mental and social capacity (Gilleard and Higgs, 2000). Our framework takes the notion of individuals as complex adaptive systems (Boker, 2013), with individual biographies dynamically shaped within boundaries of attraction (such as life goals, career, leisure and educational opportunities) and constraints

(for example, class and gender effects, material, health and cognitive resources, aged care policy systems) (Haynes, 2007; Curtis and Riva, 2009). These forces exert important influences on the range of choices and strategies that are available for negotiating later life.

The risk society

Beck (2009) starts from the premise that risk is predictable; the ‘anticipation of catastrophe’ and ‘possibility of future occurrences and developments’, making ‘present a state of the world that does not (yet) exist’ (Beck, 2009: 9). A key premise is that in reflexive modernity, the very processes which brought success (such as increasing industrialisation and technological and medical advancements) rebound to produce new uncertainties and risks through, for example, the subversion and limits of scientific knowledge (Beck, 1992), global population ageing, and the rise of the baby boomer generation (Powell and Taylor, 2016; Asquith, 2009). There is also increasing destabilisation of society and the nuclear family. Consequently, the experience of ageing will be markedly different for women baby boomers than compared to previous generations (Ozanne, 2009; Gibson, 2003). Growing old has also been transformed from a collective social responsibility to an individual experience (Phillipson and Powell, 2004), such that the welfare of older people becomes the responsibility and concern of the individual, rather than a social or communitarian one. In response to ‘boomageddon’ discourses of increased costs of care and dependency ratios (Asquith, 2009) greater policy emphasis is placed on individualisation, with reduced pension support, greater self-sufficiency, and extended working lives (Biggs et al., 2015; Powell and Taylor, 2016; Klapdor, 2014). These developments, alongside the impact of the global financial crisis (Kendig et al., 2013), suggests growing older in the risk society will be fraught with uncertainty. However, not all individuals will be affected to the same degree.

Reflexive modernisation

In contrast to Giddens's notion of reflexivity (i.e., individual self-critical reflection and awareness) (Giddens, 1991), Beck's theory of reflexive modernisation refers to the transformation of traditional systems of society (such as class, family, work and nation state) via processes of modernisation, individualisation and globalisation. Reflexive modernisation is that stage where transformational processes bounce back onto themselves and, in so doing, generate complex shifts and turns. This produces contradiction, ambiguity, and non-linear change, with potential intensification of risk (Beck, 1992; Beck and Beck-Gernsheim, 2002). Reflexivity also brings increasing awareness of unforeseen consequences that modernisation and individualisation processes have wrought at individual and global levels (Beck and Lau, 2005; Woodman et al., 2015). For example, older women are more likely to be single and living alone, not only due to outliving their husbands, but also due to legislative reforms enabling divorce, and a move away from multigenerational families. Consequently, women are at higher risk of poverty and housing stress as they age (The Senate Economics References Committee, 2016).

Individualisation

Structural individualisation, as proposed by Beck and Beck-Gernsheim (2002), provides a lens for exploring changes in social and family relationships, and the consequences of these for aged care policy systems premised on traditional (nuclear) family relationships and informal care (Gray and Heinsch, 2009; Cash et al., 2013). Contrary to Giddens's theory of individualisation which places emphasis on market individualism and identity processes (Giddens, 1998), Beck and Beck-Gernsheim's (2002; 2014) individualisation thesis refers to the disembedding of individuals from traditional institutions such as the nuclear family, gender roles, and welfare state. Consequently, individuals are compelled to 'take into their own hands that which is in danger of breaking into pieces: their

own lives' (Beck and Beck-Gernsheim, 2002: 23). The life course becomes more precarious and uncertain, yet individualisation does not equate with increased agency or choice. Instead, individualisation processes are unequally dispersed; subject to structural influences and constraints, such as class and gender, and shifts in social policy (Asquith, 2009; Powell et al., 2007; Taylor-Gooby et al., 1999; Farrugia, 2015).

Furthermore, the disembedding processes of individualisation are *themselves* subject to structural forces such that, having been freed from institutional constraints, individuals are subsequently (re)embedded into regulatory marketised systems (Powell and Taylor, 2016). For example, women freed from socio-familial obligations for care might become (re)tied to institutional mechanisms, such as aged- or health-care systems, and required to negotiate care needs on behalf of ageing parents under the scrutiny of social workers and professionals. The marketised aged-care system is not only highly inequitable but inescapable, being embedded in the state's privatised mode of service delivery (Moffatt et al., 2012; Phillipson and Powell, 2004). The passing of the care recipient represents another lifecourse shift, such that the carer is then able to (re)disengage from institutional contexts. Disembedding and (re)embedding begins anew, albeit quite differently, depending on the passage of time and changes in life circumstances.

'Individualisation may drive men and women apart, but paradoxically it also pushes them back into one another's arms. As traditions become diluted, the attractions of a close relationship grow' (Beck and Beck-Gernsheim, 1995: 32). However, within the risk society, these relationships are becoming not only more complex, but increasingly precarious. Mid and late-life divorce brings new challenges, including threats to financial security, particularly for women who have experienced limited workforce participation due to caring commitments (The Senate Economics References Committee, 2016). The risk of old-age poverty, changed pension eligibility requirements in response to population ageing (Klapdor,

2014; Powell and Taylor, 2016), and fluctuating global economy (Kendig et al., 2013), compels individuals to return to work or remain working longer than desired, subject to the risks and vagaries of the labour market. The imperative for security can also lead to some individuals working overseas, resulting in greater geographical dispersion of families and relationships (Beck and Beck-Gernsheim, 2014).

We argue that the risk dynamics and consequences implied in the reflexive modernisation and individualisation theses provide a useful lens for examining how people negotiate the experience of ageing. Their response to the risks and challenges associated with ageing is as much dependent on their individual resources and choices over the lifecourse as prevailing structural, political and social values (Asquith, 2009; Fine, 2005; Brannen and Nilsen, 2005). Reflexive modernisation, not least the idea of risks intensifying and rebounding onto themselves in unpredictable ways, explains how certain actions taken to reduce risks (seemingly optimal at the time) might have unintended consequences. In conjunction with individualisation processes, these forces inevitably shape available options for negotiating later life.

Research design

This qualitative research explores the experience of ageing for women born during the post-Second World War baby boom. It draws on free-text survey comments by women in the 1946-51 cohort of the ALSWH (www.alswh.org.au). These women have been surveyed at three-yearly intervals since 1996, providing a variety of quantitative data on women's life situations, roles and responsibilities, caring and working arrangements, self-rated health, and use of health care and other services.. At the end of every survey, a single question asks: "have we missed anything?" with space for free-text comments. While not all women write

in-depth on every survey, the comments provide a rich qualitative data source for analysis (Rich et al., 2013; Tavener et al., 2016).

Women were selected for this study if they had indicated at Survey 7 (2013) that they were single or never-married, divorced, or widowed, as these women are especially vulnerable to poor outcomes in later life (McFerran, 2010). They also provide an exemplar for examining aspects of the individualisation thesis, with the sampling focus informed by the conceptual and theoretical framework. To achieve manageable and relevant data samples (Tavener et al., 2016), the sample was restricted to 150 women providing 707 qualitatively rich free-text survey comments across Surveys 1 (1996) to Survey 7 (2013) including data relating to work and retirement, marital and living arrangements (whether living alone or with others), relationships and social networks, giving and receipt of care, and intersections between these over time. Comments were imported into NVivo (v.11) computer-assisted qualitative software as an aid to data management and analysis.

Comments were analysed thematically using inductive (emergent themes) and *apriori* coding (for example, living arrangements, work, relationships, transition and change, risk and choice). Apriori codes (nodes) were based on themes identified within Beck's theses and the larger body of work on ageing. The coding was performed in two stages: the first to identify emerging and apriori themes; in the second pass, mind mapping, analytical memos and annotations were used to springboard off and question the data (Richards, 2009). Elements of complex change, risk and uncertainty, reflexive modernisation and structural individualisation were examined in light of various themes and integrated into the final thematic framework. Approval for this study was provided by the ALSWH Publications, Substudy and Analysis committee (Project A615).

Sample demographics

Most women (80%) in the overall 1946-1951 cohort reside in urban or regional areas. They provide substantial amounts of unpaid work, including caring for children and adults, although the percentage providing care varies over time (peaking at 24% when women were aged 53-58 years). Across surveys, most women report being able to manage on income; 9% of women report that it is “impossible” or “difficult always”. Women who commented on the surveys tend to have experienced more life events, are less likely to be partnered, and more likely to have higher levels of education, than women who do not comment (Rich et al. 2013). For this study, survey comments were de-identified prior to researcher access, so only limited demographic data were available for the 150 women whose comments were selected. These reflect the eligibility criteria for this study with all women being unpartnered, and most living alone (see Table 1).

Table 1. Selected characteristics of 1946-1951 cohort (Survey 7, 2013). Overall cohort and study sample, percentages shown.

| | Overall cohort n=9,151 % | Study sample n=150 % |
|----------------------------------|--------------------------------|----------------------------|
| <i>Marital status</i> | | |
| Single/never-married | 3 | 23 |
| Divorced/separated | 16 | 48 |
| Widowed | 8 | 29 |
| <i>Living arrangements</i> | | |
| Lives alone | 19 | 81 |
| <i>Work/retirement status</i> | | |
| Fully retired | 53 | 48 |
| Partially retired/part-time work | 16 | 13 |
| Full-time paid work | 22 | 24 |

Findings

A key thread running through the women's comments was the theme of *transition and change* (representing complex processes occurring over time and in response to various life events and changes in circumstances). These were conceptualised as: *Life Upside Down*, *Holding On*, *Letting Go*, *Life Restarting*, *Life Full-Circle*, and *Great Expectations* (see Table 2).

Table 2. Transition and change: a thematic framework

| <i>Theme</i> | <i>Illustrative comments</i> |
|--------------------|---|
| Life upside down | Life is turned upside down. Pulled the rug out from under me. Life has changed. [negative comment] A time of transition. |
| Holding on | Can't quite make that step. Can't see a way out. Just have to brave enough to keep on trying. I am waiting for life to restart. There must be an end to the trouble. Life should be getting easier. Things have been a struggle. |
| Letting go | Gave it my best shot. Nothing to be done but accept the situation. Finally put the issue to rest. Come to terms [with]. That's life ... get over it. |
| Life restarting | New stage of my life. [Getting] life back on track. Life gone forward. Am a new person- everything about me has changed. Became a Christian. It's all good from now on. Getting back on my feet, slowly! |
| Life full-circle | Back to [my] old self. Restored my life. Re-gaining, re-establishing, and finding my spiritual centre. Seen a return of positive thinking and a feeling of belonging again. All settled now. |
| Great Expectations | Look forward to whatever my future may have in store for me. Optimistic about the future (but) uncertain about what I want. |

Still live in hope.

I am learning to manifest into my life positive outcomes. I am creating what I want in my life.

When my mother passes on (now 84yr) things will change and open up considerably for me.

Life upside down

The sense of chaos and despair that accompanied sudden, unanticipated change, such as marital breakdown, employment redundancy or bereavement, was evident in a number of the women's comments. One woman described how:

Your whole life is turned upside down because of this [bereavement]. It is very hard to meet people in a similar circumstance. Also, hard to get your life on track again when you suffer monetary worries. What is left in life?

This same woman later wrote that she had needed to return to work at age 63 years, despite shoulder and knee injuries, as she was too young to receive an aged pension and was having trouble surviving financially. That her worries for the future were part of her present were expressed as: My main worry is how to survive from today until retirement. And then it will be a worry to survive from then on.

This comment reflects aspects of the individualisation thesis, such as the loss of social and welfare supports (via disembedding processes), and the very real anticipation of catastrophe consistent with Beck's risk society.

Holding on

Some women described having times when they could not see their troubles coming to an end. Life was very uncertain, but they were resigned to keep on going, particularly when

financial issues or caring for parents were involved. One woman wrote that her life was on hold pending surgery:

Waiting for a double hip replacement. Waiting for 3 years so far and have not had an appointment with orthopaedic clinic yet. I am waiting for a life to restart.

At later Survey 7, with the hip replacement behind her and mobility greatly improved, she felt, however, that she had lost so much time due to delays in the hospital system that any hopes or desires were impossible to attain. Another woman, in her 50s, had resolved to make the best of poor career decisions:

Looking back – it's the old cliché. If I'd only known then what I know now – I'd definitely have been more ambitious and perhaps worked in a different field. I'm satisfied with where I am at work because that's it and I feel it's too late to change or too risky – I can't afford less income.

This comment highlights the complex interplay of risk/uncertainty with agency and structure, as described in Beck's theses (Beck and Beck-Gernsheim, 2002; Woodman, 2009).

Letting go

Many women wrote about getting divorced or leaving long-term (≥ 20 year) relationships in later mid-life, a time when women might otherwise have been planning for retirement or welcoming the arrival of grandchildren. Others found themselves at mid-life suddenly free of long-term caring commitments, for example, following their parent's death or entry into residential care. While many strived to ride out uncertainty, some acknowledged that it was time to move forward:

I am happy to be out of a marriage relationship. My life has gone forward, I gave it my best shot for 28 years. The children carry some scars I realise now, but I do hope they heal.

Although various changes brought new freedoms, they were not without risks or challenges. This points to the ambiguity and contradiction which is evident in Beck's work (Beck and Beck-Gernsheim, 2002). They also highlight risk and uncertainty which are central features of contemporary life. For example, one woman wrote that, many years later, she still lived in fear of being found by her violent ex-husband. Another woman entered a new relationship post-divorce only to discover her partner had considerable gambling debts. She faced the risk of losing her home as she had to cover these debts when the relationship ended.

Life restarting

Women also wrote about transitions to more positive times, of starting again, being at a new life stage, or getting their life back on track, for example, following bereavement. One wrote that she was 'miles ahead' compared to the last survey. She was actively counting down the days to retirement, which, she said, 'cannot come soon enough'. However, six years later she had resolved to keep working:

Planned to retire at 60 but have a fantastic job and look good to keep working for at least the next two years - even more!! Don't really know when I want to retire now.

This last comment illustrates how life circumstances and priorities shift over time. A common thread was that having come through life transitions and events, such as divorce, recovery from cancer, or a move to the country, women had a sense of being stronger emotionally and physically, of having taken a huge leap forward in terms of contentment and personal

achievement. For some, these changes gave them the feeling that their lives had come full-circle.

Life full-circle

A common theme across the surveys, 'life full-circle' is congruent with Beck's reflexive modernisation: it denotes the folding back of time, of getting 'back to my old self'. This sub-theme is nostalgic, and sometimes romanticised, in that this reflexive turn towards old ways and self is described as desirable and positive, a sign that things are finally going to be okay, as shown by these two comments:

My return to NZ has seen a return of positive thinking and a feeling of belonging again, even though I am living alone.

This year I have discovered a part of myself that have been hidden away for a long time. I am more positive, living in the now and looking at life and myself totally different. I am learning to manifest into my life positive outcomes...creating what I want in my life.

Great expectations

Women also wrote about their desires and expectations for the future, including hopes of finding new relationships (love), getting their own home, starting a business, or being able to retire. One woman wrote that, having recently lost her partner to cancer, she was happy and optimistic, though uncertain about her future or what she wanted. At the next survey, she was working and heavily committed to buying property, as part of a strategy for becoming a self-funded retiree. Plans to retire early had not yet eventuated, however:

I wanted to retire early but realised that as the time came nearer that I had no way of supporting myself ... meanwhile pension age is out of reach.

Another woman expressed the hope that, following a work-place injury, she would be able to maintain independence. She was also unsure of her employment prospects post-recovery:

I am presently on work-cover for work related injury - second time injured in same area, unsure if returning to work or finding other employment at age 56. Very concerned if injury becomes worse as live alone and don't want to lose independence e.g. being able to safely drive a car, do housework and garden. Feel in limbo so have active lifestyle and like-minded friends for support.

These comments highlight the uncertain nature of planning for future needs, particularly given processes of individualisation and the winding back of welfare supports (Powell et al., 2007). In this study, most often plans were made within the contexts of work, personal and family relationships. However, in keeping with the uncertain nature of Beck's risk society, plans sometimes needed to be revised. Divorce and widowhood in particular signalled profound changes that went beyond a simple change in living arrangements or social status; this sometimes created new opportunities for women to start anew or reinvent themselves. The findings echo Kennaugh's study of widowhood in which change and renewal were key features (Kennaugh et al., 2016). These themes of complex transition and change are evident throughout much of Beck's work. They point to the existence of individualisation and reflexive modernisation processes, as previously hypothesised. In the final section, we operationalise and map aspects of Beck's thesis onto the empirical themes.

Mapping the Risk Society

This section builds on our argument for the utility of Beck's theories for research on ageing, and for understanding lifecourse transitions and change described by women baby boomers in Australia. Our focus is on mapping the study's empirical findings onto Beck's theses, as illustrated in Table 3.

[Insert Table 3 here]

The experiences of ageing described here potentially hold relevance for women in similarly economically developed countries or political contexts as Australia. In countries such as Australia, New Zealand, USA, and across Europe and the UK, people born after the Second World War are ageing under different contexts than compared to previous generations. They are also driving broad and far-reaching social changes (Gilleard and Higgs, 2000; Ozanne, 2009), consistent with Beck and Beck-Gernsheim's individualisation thesis (Beck and Beck-Gernsheim, 2002). We also note that while some findings may resonate with men's experiences of ageing, this study is limited to an analysis of women's experiences of ageing. This reflects the inclusion of gender as a sensitising concept within the research design (Arber and Ginn, 1995). Further, the category of single/never-married in this study is not unidimensional and may not adequately reflect the diverse life circumstances of these women, who often occupy very different social positions (Keith, 2003). Notwithstanding these limitations, this paper shows the utility of Beck's theses in understanding the changes and choices affecting people as they age within modern social contexts.

Conclusion

This paper has explored how Beck's theories of risk, reflexive modernisation and individualisation might inform understanding of ageing in later life. A key premise

underpinning Beck's theory of the risk society is that of complex transformation and the reflexive and unequal dis- and (re)embedding of individuals within social, economic and political structures. This will inevitably shape individual biographies of ageing and the range of available options for negotiating later life. Our hypothesis that elements of the risk society, reflexive modernisation and individualisation might be observed within the empirical data has been largely supported, although the findings lean more towards the reflexive modernisation and individualisation theses. The results emphasise not only the interconnectedness of family, self and work, but also transactional processes of change, which closely align with our view of individuals as complex adaptive systems. In this regard, Beck's theses build on and enhance our theoretical framework by providing a lens to explore changing social and family dynamics and adaptation in later life.

Table 3. Mapping the conceptual and theoretical framework.

| <i>Key concepts</i> | <i>Example</i> | <i>Theme(s)</i> |
|---|---|------------------------------------|
| <i>Risk Society</i> | | |
| Risk and uncertainty; Greater complexity of risk due to reflexive modernisation and individualisation processes. | The last three years have been very traumatic for me as my partner of twenty years found another person to share his life with. At sixty four years of age and having to start all over again has been very hard for me mentally and physically...I signed a document very early in our relationship that gave him a lot of control over our finances ... didn't understand what I was signing. | Life Upside Down Holding On |
| Disembedding processes; Intensification or greater complexity of risk; Risk and uncertainty. | Since becoming full time carer 4 years ago I'm so scared to have to return to the work force. I have lost all my self-esteem and confidence and at 53, uneducated, I fear how I will support myself when my caring days will end. All my super was lost as my last employer went into liquidation. | Holding On |
| Globalisation and Modernisation; | I have just been told my contract is not being renewed (I suspect it is age-related but can't prove it) so it is causing me a lot of stress. | Life Upside Down |

| | | |
|--|---|---|
| Casualisation of labour/ insecure work; risk. | Very difficult to get a professional expat job at 67!! | |
| Intensification and greater complexity of risk. | I have since my marriage breakdown suffered from anxiety, loss of belonging and moved and changed job, lost a brother, now moved to (be nearer to family)...So much has happened in three years years there must be an end to the trouble; life should be getting easier but the future finance is scary. | Life Upside Down Holding On |
| <i>Reflexive Modernisation</i> | | |
| Systems (self-organisation, feedback loops, attractors and constraints; Complex processes; Transformation or change. | After a number of very stressful years and much loss due to family deaths and marriage breakdown; chronic fatigue etc., I have come a long way toward being my 'old self' again -mainly due to the use of alternative therapies and psycho-spiritual practices, plus being on personal support program. | Life Upside Down Life Full-Circle Life Restarting |
| Choice and risk intensify and rebound (reflexivity); | I'd met a man so I purchased out [of town] a bit due to being cheaper. The man failed to advise he was in debt, drought hit, and of course recovery letters coming due to his past debts. He kept on saying 'he'd make it up to me'. It just got worse. | Life Upside Down |

Disembedding and
(re)embedding processes;
Feedback loops (policy,
discourse, and intersubjectivity)
shape or produce new risks;
Choice and risk intensify and
rebound (reflexivity).

Individualisation

Individualised biographies;
Global chaos of love
(long-distance relationships,
caring, relationship breakdown);
Choice, risk and responsibility;
State withdrawal (disembedding)
from institutional support.

Individualised biographies
of ageing;
Disembedding processes
(divorce, welfare support);

During this time I had the added stress of starting work again
after 25 years in order to support myself and children (having given
up my career 25 years ago to look after my children –
as one did in those days).

The major changes in my health have related to the sudden and
totally unexpected death of my de facto husband, the death of
a very close family friend (like a sister that I never had) and the
slow and painful death of my mother. These all happened over
9 months in two countries (UK and here in Australia).
The effect on my health was extremely bad.

I'm on my own now trying to cope & don't want to lose my
home...My problem is financial now and trying to keep what I
have plus physically looking after garden, property and animals,
paying bills ... I know I got myself into this mess as when I got

Life Restarting

Letting Go

Life Upside Down

Holding On

| | | |
|---|--|------------------------------------|
| Choice and risk. | divorced thought my life would be happier after an abusive relationship (18 years of marriage). | Great Expectations |
| Individual biographies of ageing; Global chaos of love (caring, long-distance relationships); State withdrawal (disembedding) from aged-care support. | I feel quite compromised as I'm an only child living with my now 90 year old mother in a house where we're on top of one another too much. 15 years ago I had a life [overseas]...Since 2000 full time in Australia. I find it very difficult, hate not seeing the grandkids and never thought mother would live to be so old. | Life Upside Down Holding On |

Acknowledgments

This research was conducted as part of the ALSWH (University of Newcastle and University of Queensland). We are grateful to the Australian Government Department of Health for funding and to the women who provided the survey data. Cassie receives funding through the Australian Government Research Training Program, ARC Centre for Excellence in Population Ageing Research (CEPAR) UNSW, and University of Newcastle (UoN).

References

- Arber S and Ginn J. (1995) *Connecting Gender and Ageing.*, Buckingham: Open University Press.
- Asquith N. (2009) Positive ageing, neoliberalism and Australian sociology. *Journal of Sociology* 45: 255-269.
- Beck U. (1992) *Risk Society: Towards a New Modernity.*, London: Sage.
- Beck U. (2009) *World at Risk. English edition. Translation by Ciaran Cronin.*, Cambridge: Polity Press.
- Beck U and Beck-Gernsheim E. (1995) *The Normal Chaos of Love. English translation by Mark Ritter and Jane Wiebel.*, Cambridge: Polity Press.
- Beck U and Beck-Gernsheim E. (2002) *Individualization. Institutionalized Individualism and its Social and Political Consequences.*, London: Sage.
- Beck U and Beck-Gernsheim E. (2014) *Distant Love. Personal Life in the Global Age. English edition. Translated by Rodney Livingstone.*, Cambridge: Polity Press.
- Beck U and Lau C. (2005) Second modernity as a research agenda: theoretical and empirical explorations in the 'meta-change' of modern society. *The British Journal of Sociology* 56: 526-557.

- Biggs S, Carr A and Haapala I. (2015) Work, Aging, and Risks to Family Life: The Case of Australia. *Canadian Journal on Aging/La Revue canadienne du vieillissement* 34: 321-330.
- Boker SM. (2013) Selection, optimization, compensation, and equilibrium dynamics. *GeroPsych: The Journal of Gerontopsychology and Geriatric Psychiatry* 26: 61-73.
- Brannen J and Nilsen A. (2005) Individualisation, choice and structure: a discussion of current trends in sociological analysis. *The Sociological Review* 53: 412-428.
- Byles JE, Tavener M, Robinson I, et al. (2012) Transforming retirement: New definitions of life after work. *Journal of Women & Aging* 25: 24-44.
- Cash B, Hodgkin S and Warburton J. (2013) Till death us do part? A critical analysis of obligation and choice for spousal caregivers. *Journal of Gerontological Social Work* 56: 657-674.
- Curtis S and Riva M. (2009) Health geographies I: complexity theory and human health. *Progress in Human Geography*.
- Farrugia D. (2015) Addressing the problem of reflexivity in theories of reflexive modernisation: Subjectivity and structural contradiction. *Journal of Sociology* 51: 872-886.
- Fine M. (2005) Individualisation, risk and the body: Sociology and care. *Journal of Sociology* 41: 247-266.
- Gibson DM. (2003) Getting better will take some time: The effects of social policy on four generations of older women. *Australian Feminist Studies* 18: 173-186.
- Giddens A. (1991) *Modernity and Self-Identity: Self and society in the late-modern age*, Cambridge: Polity Press.
- Giddens A. (1998) *The Third Way: The renewal of social democracy*, Cambridge: Polity Press.

- Gilleard C and Higgs P. (2000) *Cultures of Ageing*, Harlow: Pearson.
- Gray M and Heinsch M. (2009) Ageing in Australia and the increased need for care. *Ageing International* 34: 102-118.
- Haynes P. (2007) Chaos, complexity and transformations in social care policy in England. *Public Money & Management* 27: 199-206.
- Higgs P, Leontowitsch M, Stevenson F, et al. (2009) Not just old and sick - the 'will to health' in later life. *Ageing & Society* 29: 687-707.
- Keith P. (2003) Resources, family ties, and well-being of never-married men and women. *Journal of Gerontological Social Work* 42: 51-75.
- Kendig H, Wells Y, O'Loughlin K, et al. (2013) Australian Baby Boomers Face Retirement During the Global Financial Crisis. *Journal of Aging & Social Policy* 25: 264-280.
- Kennaugh R, Byles J and Taverner M. (2016) Beyond widowhood: Do prior discovered themes that describe the experiences of older Australian widowed women persist over time? *Women & Health* 56: 827-842.
- Klapdor M. (2014) Budget Review 2014-2015. Changed indexation of pensions and tightened eligibility for all benefits. Canberra: Commonwealth of Australia.
- Lash S. (2003) Reflexivity as Non-linearity. *Theory, Culture and Society* 20: 49-57.
- McFerran L. (2010) It could be you. Female, single, older and homeless. Millers Point: Older Women's Network NSW Inc.
- Moffatt S, Higgs P, Rummery K, et al. (2012) Choice, consumerism and devolution: growing old in the welfare state(s) of Scotland, Wales and England. *Ageing & Society* 32: 725-746.
- Ozanne E. (2009) Negotiating Identity in Late Life: Diversity among Australian Baby Boomers. *Australian Social Work* 62: 132-154.

- Phillipson C and Powell JL. (2004) Risk, Social Welfare and Old Age. In: Tulle E (ed) *Old Age and Agency*. New York: Nova Science Publishers, 17-26.
- Powell JL and Taylor P. (2016) Rethinking Risk and Ageing: Extending Working Lives. *Social Policy & Society* 15: 637-645.
- Powell JL and Wahidin A. (2005) Ageing in the 'risk society'. *International Journal of Sociology & Social Policy* 25: 70-83.
- Powell JL, Wahidin A and Zinn J. (2007) Understanding risk and old age in western society. *International Journal of Sociology & Social Policy* 27: 65-76.
- Rees Jones I and Higgs PF. (2010) The natural, the normal and the normative: Contested terrains in ageing and old age. *Social Science & Medicine* 71: 1513-1519.
- Rich JL, Chojenta C and Loxton DJ. (2013) Quality, rigor, usefulness of free-text comments collected by a large population based longitudinal study- ALSWH. *PLoS One* 8: e68832.
- Richards L. (2009) *Handling Qualitative Data. A practical guide*. London: Sage Publications.
- Tavener M, Chojenta C and Loxton D. (2016) Generating qualitative data by design: the Australian Longitudinal Study on Women's Health qualitative data collection. *Public Health Research and Practice* 26: e2631631.
- Taylor-Gooby P, Dean H, Munro M, et al. (1999) Risk and the welfare state. *British Journal of Sociology* 50: 177-194.
- The Senate Economics References Committee. (2016) 'A husband is not a retirement plan'. *Achieving economic security for women in retirement*. Canberra: Commonwealth of Australia.
- Woodman D. (2009) The mysterious case of the pervasive choice biography: Ulrich Beck, structure/agency, and the middling state of theory in the sociology of youth. *Journal of Youth Studies* 12: 243-256.

- Woodman D, Threadgold S and Possamai-Inesedy A. (2015) Prophet of a new modernity: Ulrich Beck's legacy for sociology. *Journal of Sociology* 51: 1117-1131.
- Zinn JO. (2008) *Social Theories of Risk and Uncertainty. An Introduction.*, Malden, MA: Blackwell Publishing.