Review Article
Risk, Social Inclusion and the Life Course – Review of Developments in Policy and Research

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'Risk', 'social inclusion' and the 'life course' have become key notions in social policy after the Golden Age of welfare capitalism. This article reviews some of the key debates and developments in Australian social policy and research that underpin the contributions to this themed section. From 'new social risks' to 'the great risk shift' and the broader debates about the 'risk society' and 'governmentality', it reviews debates about social inclusion and the individualisation of risk, the risk shift in service delivery and the understanding and researching of the new life course. It concludes with suggestions for more community based research to inform social policy.

Keywords: Social inclusion, life course, risk shift, new social risks, governmentality, risk society, individualisation.

Introduction

This article reviews key debates and developments in Australian social policy and research that underpin the contributions to this themed section (see Introduction to themed section). The contributions argue that the notions of 'risk', 'social inclusion' and the 'life course' characterise a social policy paradigm which has replaced the 'golden age' of welfare capitalism in recent decades (see Giddens, 1998; Kemshall, 2002; Hacker, 2006; Marston *et al.*, 2010). The development of new social risks for welfare states (Esping-Andersen, 1999; Taylor-Gooby, 2004; Bonoli, 2005) has been met by policy responses characterised as the 'great risk shift' (Hacker, 2006; Marston *et al.*, 2010), while more recent developments towards a 'big society', a 'good society' or a 'social investment state' further radicalise these tendencies (Smyth, 2010; Levitas, 2012; Whelan *et al.*, 2012). These changes are not isolated. They can be seen as part of more general social transformations which have been characterised as a move towards a risk society (Beck, 1992; Giddens, 1998) and a new style of governing societies (Foucault, 1978; Dean, 1999; Rose, 1999; O'Malley, 2008).

These changes take place on all social and social policy levels: on the macro-level of policy debates and legislation; on the meso-level of organisational and institutional application; and on the micro-level of service provision. They have fundamentally affected, for example, the way services are organised and provided (Hood, 2001; Hutter, 2003) and citizenship is understood (Taylor-Gooby, 2009), how the relationship between state and welfare recipients is framed (Hamilton, 2012) and the identity of welfare recipients is shaped (McDonald and Marston, 2005).

This contribution argues that these shifts are examples of the more general problem of how to address growing complexity and norms of liberation, self-determination and responsibility, while restricting spending concurrently increases as a political agenda. In so doing, it emphasises that although neoliberalism, market liberalism or economic rationalism has been particularly dominant in recent decades, there are also different strategies and contradictory developments, even among countries within the neoliberal regime. For example, while recently the Obama government increased social spending in the US the Conservative/liberal Democrat coalition government started to apply severe cuts and even further 'privatisation' of risks to families and communities (Taylor-Gooby and Stoker, 2011; Levitas, 2012; Whelan *et al.*, 2012).

This article revisits the debates about new social risks and how their dominant framing as financial risks is shifting substantial questions of the social to the realm of economics and the economic contributions of citizens. Although governments' responses vary, they share a 'risk shift' from the state to communities, families and individuals. The article places these changes in the context of the wider social changes described in the risk society framework (for example, Beck, 1992; Giddens, 1998) and the governmentality approach (Foucault, 1978; Dean, 1999; Rose, 1999; O'Malley, 2008). Thereafter, it will review debates on three key issues: firstly, the individualisation of social inequality in the social inclusion framework, which obscures socio-structural inequalities; secondly, the effects and challenges resulting from the risk shift in service delivery; and, thirdly, the limited acknowledgement of the changing life course in policy practice. It concludes with hypotheses regarding observable trends and prospects for research and policy application.

From 'new social risks' to the 'great risk shift'

While in general Australia has followed global social policy trends, there are some particularities (Quiggin, 2009: 7) which are important in understanding how Australia is positioned among neoliberal welfare state regimes (Esping-Andersen, 1990).

During the 1980s and 1990s, social policy researchers and sociologists started to characterise observable social changes with the term 'risk'. After the 'golden age' of welfare capitalism (a phase of relative stability, continuous growth, stable and increasing wages and low unemployment), a number of developments indicated fundamental social change. In social policy, the phrase *new social risks* was coined (Esping-Andersen, 1999; Taylor-Gooby, 2004; Bonoli, 2005) to describe 'the risks that people now face in the course of their lives as a result of the economic and social changes associated with the transition to a post-industrial society' (Taylor-Gooby, 2004: 2). Key shifts observed are: the increasing number of women moving into the labour market, ageing societies, labour market changes (for example, unemployment, casualisation) and the expansion of private services in an attempt by governments to restrict spending (Taylor-Gooby, 2004: 2–3). These lead to new social problems, such as reconciling work and family life, family fragmentation, long-term unemployment, the rise of the working poor, and increasingly insufficient social security coverage (Bonoli, 2005: 431).

Social policy debates in Australia tend to frame the new social risks as economic problems (Australian Government, 2010). For example, population ageing is reframed to emphasise 'the economic potential of senior Australians' (Australian Government, 2011), or the shift of the social inclusion debate towards social inclusion into work (for example, for youth: Edwards, 2010) and the general OECD recommendation to integrate more

social groups into work, which had been largely embraced by the Australian government (Australian Government, 2010).

New social risks put pressure on welfare states as a result of 'rising demand, restricted resources and constraints on the capacity of government to reconcile the two' (Taylor-Gooby, 2004: 6). This development supported the shift from social policy mainly driven by Keynesianism towards monetarism, 'which stresses neoliberal, anti-inflationary policies rather than employment or growth objectives' (Taylor-Gooby, 2004: 12).

Concerns about rising demands were primarily answered with attempts to restrict spending and implement austerity measures (Pierson, 2001: 456; Taylor-Gooby, 2004). The *New Public Management* movement contributed formalised techniques from the business sector to measure and control service quality, efficiency and financial risk in the public sector alongside a shift in the provision of many services to private providers driven by the belief that competitive markets would always do better. As a result, social spending became more conditional and targeted and shifted towards activation policies (active welfare) rather than wage subsidies (passive welfare). This was accompanied, in countries like the UK and Australia, with a redefinition of the social contract between the state and its citizens (for example, Hamilton, 2012). Former state services have been outsourced to private companies and charities which compete for governmental funding. Most prominent was when Australia became an international forerunner in the privatisation of employment services in the early years of the Howard government in 1996–98 (Considine, 2001; Wright *et al.*, 2011: 300).

Some scholars had argued that welfare states could resist the hollowing out of services and the reduction of spending (Pierson, 2001; Taylor-Gooby, 2004). However, there are clear indications that maintaining the same level of spending while meeting increasing social demands has led to a systematic reduction of support for families and individuals (Hacker, 2006). At the same time, structural changes have fundamentally shifted the understanding and organisation of welfare. These developments started in the UK with the Thatcher government (1979–90) and continued with Blair's New Labour. In Australia, the Hawke–Keating government (1983–96) initially moved towards more neoliberal policies while the conservative Howard government enthusiastically developed them. For many, 'the great risk shift' has become a compelling description of what has happened in the last three decades in Australia (Marston *et al.*, 2010; Rafferty and Yu, 2010). However, Australia experienced this shift from a different basis than most western societies. For example, Australian social policy historically has had pensions linked to means testing and/or other eligibility criteria. Initially, Australia's pension scheme did not differ much from similar schemes in Denmark (1891), Britain (1908) or Sweden (1913). However, while Britain introduced, with Beveridge, the social insurance model and Sweden (1946) and Denmark (1953) abolished means testing in favour of social solidarity, Australia did not follow (Murphy, 2010: 27).

There had been several attempts to overcome the residual and selective approach to social policy of the past with the application of more universalist policies, most prominently during the Whitlam government (1972–75), which was abruptly stopped with the government's dismissal by the governor-general on 11 November 1975. The subsequent Liberal-Country Party coalition hollowed out and partly reversed earlier advances in universal social protection (Jamrozik, 2005: 75f.). The Hawke-Keating government (1983–96) re-established some of the institutions, for example the universal 'Medicare' health insurance system. At the same time, Australia began to follow the

international trend towards monetary policy, neoliberal deregulation and privatisation of previous state agencies, such as Qantas airways or the telecommunications company Telstra (previously Telecom).

Historically, a relatively distinct Australian model of social welfare provided support, not by general social insurance schemes, as in Europe, but by protection of the income of the breadwinner. The model is characterised by residual welfare targeted at those deemed deserving of support, tariff protection, centralised wage fixing and full employment as central policy goals. Castles (1985) described this as the '"wage earners" welfare state'. However, the distinct features of this model, which secured high minimum wages and secure employment, have been removed in the recent decades. In a context where state support has always been residual, targeted and conditional, this has left Australians increasingly vulnerable. At the same time, deep cultural understandings of the family as private are expressed in the underdeveloped support for families and women with children. Thus, Australia promotes part-time and casual work as the solution of choice for women to balance employment and care work (Cass and Brennan, 2003), manifesting Australian's neo-familialism characterised by a one-and-a-half earner arrangement (Daly, 2010).

Risk society and governmentality

These changes in social policy took place in a context of general societal changes which were theorised by Giddens and Beck within the *risk society* framework (Beck, 1992; Giddens, 1994, 2002). They argue that societies which develop towards risk societies increasingly deal with *risks* and *uncertainties*[1] that are socially *manufactured* rather than caused by nature. Three major developments, intensified globalisation, post-traditional social order and social reflexivity, would shift societies into a new social order. Traditions are increasingly transformed into decisions. As a result, individuals are required to select and process all kinds of information which would lead to intensified social reflexivity (Giddens, 1994: 4–6).

For Giddens, the problems of the welfare state are not so much financial, but are related to legitimacy and flexibility. *Legitimacy* refers to the long-standing debates about deserving and not deserving poor and the 'moral hazard' created by the old welfare state (Giddens, 1994), while the lack of *flexibility* is part of the bureaucratic nature of the welfare institutions which do not keep up with societal changes. Instead of meeting needs directly, for example by income support, he suggests a *social investment state* that enables citizens to take risks themselves ('active citizen') and meet their needs individually through *labour market inclusion* (Giddens, 1994) when managing transitions and status passages during the course of their life. His vision of 'a society of "responsible risk takers" in the spheres of government, business enterprise and labour markets means that people need protection when things go wrong, but also the material and moral capabilities to move through major periods of transition in their lives' (Giddens, 1998b: 100).

Giddens' is normative in his assumptions about how individuals would and should behave and how institutions should respond. Instead, Beck emphasises the ambivalences of these developments and indicates that the liberation of traditional institutions would expose individuals much more to forces that are beyond their control. As a result, rather than responding reflexively they would respond reflex-like, without having enough time and resources for good decisions. However, institutions would increasingly observe

individuals as autonomous actors which present themselves as 'a planning office of their own life' (Beck, 1992), even though planning or choices are less possible then before. A new immediacy of social conditions such as economic cycles and individual experiences would take place. For example, individual unemployment would be perceived and interpreted in terms of individual failure rather than a general condition of a labour market. As a result, social problems are understood as individualised, medical or psychological problems rather than as social issues (Beck, 1992: 100). Beck also argues that in a world of 'individualised inequalities', or inequalities without class consciousness, there is little traditional support available (for example, unions) that could support the interests of disadvantaged citizens. For example, the new socially excluded are not mainly disadvantaged because they are working class, but suffer other 'conditions' such as disabilities, not speaking the native language or having care responsibilities (Beck, 1992: 100f.). Under such conditions, inequalities can silently increase since the underlying conditions are obscured. The more ambivalent character of 'institutional individualism' in Beck's work has often been overlooked and has been debated recently, for example in youth research (Woodman, 2009, 2010; Roberts, 2010).

Critiques of Giddens and Beck have been widespread. Most central have been the notion of an (allegedly) autonomous actor and generalised assumptions about social change, which both obscure remaining underlying socio-structural inequalities, such as social class and gender (for example, Mythen, 2004). The model of an autonomous subject does not only ignore class differences, much more important is that it ignores the social realm more generally (for example, Taylor-Gooby, 2009; Mackenzie, 2010).

Considering the neglect of systematic socio-structural sources of social inequality which have fuelled the political controversies of the past, it seems reasonable to view this not as an accidental historical development driven by modernisation processes, but instead as a new way of societies governing themselves. In the governmentality perspective, the individual appears as one among many social entities (for example, populations) which govern themselves as much as they are governed by others, such as states or other social institutions (see Foucault, 1978; Dean, 1999; Rose, 1999; O'Malley, 2008). This idea is underpinned by a relational model of power that sees power allocated at many social places not just in the state or in the top-down/bottom-up dichotomy. Instead, although the state and state institutions still hold considerable power, they are not the only players in the game and competing powerful stakeholders are part of the self-governing of societies, populations or people in everyday life. Under these conditions, the triangular formation of sovereign, discipline and government is still important but governments engage in a more tactical approach where social complexity is too great to allow the control of direct top-down enforcement. Instead, the self-governing capabilities of social entities are influenced by discourses and knowledge provided, such as the risk knowledge which is used to inform social policy (for example, risk-factor approaches to identify 'youth at risk') as much as individuals in everyday life (for example, risks of poor nutrition, smoking). This is epitomised in the notion of the autonomous, self-responsible model of the subject/consumer/citizen. However, the sovereign and discipline is still at hand where necessary to enforce the dominant model, as in the case of indigenous Australians being forced to comply with neoliberal ideas of existence (Altman and Hinkson, 2010) or the contra-factual assumption that labour market integration will always support social inclusion (Perkins, 2010). However, as O'Malley (2008: 53ff.) argues, it is always an open question what the right balance between too much and too little

governing actually is and this provides a common source for critiques of governing practices.

The following three sections review social policy and research on the individualisation of risk and the risk shift in the domains of social inclusion/exclusion and service delivery, and suggest that a life course sensitised approach can help.

Social exclusion/inclusion and the individualisation of risk

Inspired by policy developments in the UK, the social inclusion agenda entered Australia in the early 2000s. First applied in South Australia in 2003 before being adopted on the federal level in 2007, 'social inclusion' became the buzzword of the Labor government's commitment to build a 'socially inclusive' society and was accompanied by institutional arrangements similar to the UK (for example, social inclusion board with advisory functions).

Policy experts and researchers welcomed the multidimensionality of the concept, which promised to overcome the narrow focus on income in poverty approaches. The concept highlights different aspects and dimensions of disadvantage which might or might not be related to poverty but accumulate for some groups while others only experience them for a limited time (Silver, 2010). Some scholars emphasise the advantage of social exclusion measures, which could provide far more transparent accounts of experiences of disadvantage across the life course and knowledge for policy makers 'where the policy action is most needed' (Smyth, 2010: 11). Consequently, researchers in Australia followed examples from Europe and developed a number of multidimensional social exclusion measures (for example, Saunders *et al.*, 2007; Horn *et al.*, 2011). Most prominently, the Melbourne Institute of Applied Economic and Social Research in collaboration with the Brotherhood of St. Laurance set up a Social Exclusion Monitor (BSL, 2011; Horn *et al.*, 2011) which allows the continuous observation of changes in social exclusion.

Other scholars more critically emphasise that social exclusion measures might support an even more narrowed focus on people most in need, creating an opportunity to target even smaller but high visibility groups, rather than addressing more fundamental inequalities which affect broader groups of people (Béland, 2007; Daly and Silver, 2008).

In academia, the broader concept had been embraced while in social policy application Australia followed the European trend of equating social inclusion more narrowly with labour market inclusion. But unlike Europe, policy measures in Australia are more clearly oriented toward behavioural change and enforcing labour market participation. Social policy responses to the complexity of social disadvantage have been confined to attempts to move people into paid work and self-sufficiency, aided by a discourse of responsibility and participation. This is in a context where *new social risks* have been mainly interpreted as economic risks for the nation (Australian Government, 2010), requiring every citizen to contribute to the wealth of the nation. The primary policy aim seems to be cost reduction, while other aspects such as the social and normative dimensions of ageing (Biggs and Kimberley, 2012) and work (Bowman *et al.*, 2012) are neglected and, as Edwards has argued, youth policy has mainly been reduced to 'young people's participation in education, skills training or paid employment' (Edwards, 2010: 22).

The Howard era (1996–2007) was characterised by a strong emphasis on mutual obligation and conditionality. Since the election of a Labor government in 2007, some of the harsher procedures have been tempered, and the social inclusion agenda has

been adopted, but the 'mutual obligation' discourse remains in place, framing welfare recipients as being in need of encouragement and morally deficient (Levitas, 1998) A speech by the Australian Prime Minister, Julia Gillard illustrates this framing:

> There are people who can work, who do not and require incentives to get into the workforce . . . The party I lead is – politically, spiritually, even literally – the party of work. The party of work not welfare, the party of opportunity not exclusion, the party of responsibility, not idleness. (Gillard, 2011)

Australian social policy scholars often refer to shortcomings in the policy application of social inclusion. Criticisms are directed to the underlying assumption of lacking motivation that ignores more general contexts of individual exclusion. As Bodsworth (2010) showed, overwhelmingly welfare recipients have normative aspirations and goals in life, such as a good job and career prospects, even though these options may not be achievable for them. They demonstrate their agency by choosing the best available solution in a complex set of commitments, expectations and regulations. In this context, short-term insecure paid employment is not always the best solution, especially for single mothers.

In a similar way, research also demonstrates that labour market integration can be subjectively and objectively undesirable since poor working conditions significantly decrease individual well-being and employer-centred flexibility may affect the capacity of workers, especially women, to meet other commitments, such as care work. Perkins (2010) argues that activation programs do not always support social inclusion, and might, in some cases, even further social exclusion, especially when the broader circumstances and conditions which have led to social exclusion in the first place are not considered. Bodsworth (2010) has also reported how inflexible rules surrounding income support, tax and public housing interact in a way which can create perverse outcomes, making paid work not only unattractive but simply not an option for many income support recipients.

Under such conditions tighter reinforcement of labour market inclusion might not achieve the aims of long-term social inclusion. As Eichhorst and Konle-Seidl (2008: 23) pointed out in their comparative analysis of activation policies, the compulsory elements might be helpful for integrating people quickly into low-skill, low-pay and unstable jobs but only at the cost of continued partial reliance on or repeated return to benefits. As a result, they did not find clear evidence that activation would ease the fiscal pressures by increasing overall employment and reducing benefit expenditure (Eichhorst and Konle-Seidl, 2008: 24).

Further research has shown that being required to work can lead to a vicious cycle where life conditions and working conditions are mutually enforced. When working conditions are bad, health decreases and when health status is low, it is difficult to get good jobs (Leach *et al.*, 2010).

A number of suggestions have been made on how to improve the situation, such as a rights-based approach (Buckmaster and Thomas, 2009), and providing people with the capabilities needed to manage crucial life transitions (Smyth, 2010). This links also to the transitional labour markets approach (Schmid, 2006; Howe, 2007) and the notion of a social investment state (Giddens, 1998).

Altogether, these critiques of social inclusion tend not to question the logic of individualised forms of social protection, and instead focus on the lack of a more differentiated perspective on social inclusion or the missing or low levels of investment

in individuals. There are, however, some notable exceptions. For example, Jamrozik and Nocella (1998) present a model and critique of the individualisation of social problems that serves to protect existing exploitative capitalist structures rather than reforming the underlying roots of social problems.

The risk shift in service delivery

Since the 1970s, a number of significant changes in public service delivery have taken place. The pressure for efficiency and quality drove the emergence of new approaches. The instruments used in the private sector became seen as the *gold standard* and supported the success of the New Public Management (NPM) movement (Hood, 2001). The related explosion of accounting and auditing procedures (Power, 1997) combined two different requirements, public accountability for good services as well as securing the compliance of external organisations that deliver former state services. This development towards a regulatory state (for example, Braithwaite, 2005) contradicts the notion of 'de-regulation' as the central characteristic of the neoliberal orthodoxy. While some areas have indeed been addressed by the removal of rights (such as protection for work and employees), other areas are characterised by increasing regulation to secure compliance (such as the provision of welfare services) (see Rafferty and Yu, 2010).

These changes have had far-reaching consequences for service providers and service delivery. Although many Australian charities have a long history of receiving state support for providing services for citizens in need, the tendering procedures have not only changed their relationship with the state but also their internal organisation. In the mixed economy of welfare, charities compete with different for-profit and non-profit organisations for state contracts to deliver services. This trend has raised concerns about the autonomy and advocacy of charities (Chaves and Tsitos, 2001; Saunders, 2008: 28). Where charities are increasingly dependent on state funding, linked to compliance procedures of service delivery, they have to manage tensions between what they see as good professional practice and the compliance requirements attached to state funding. It has been found that charities try to avoid applying sanctions for non-compliance of job-seekers when this contradicts the charities' ethical ethos (Saunders, 2008: 29). The 'marketisation' of services has also contributed to the changing character of charities. To meet funding requirements they have become more business-like in their management structure and accounting procedures (Murphy, 2010: 32–3). Also, a tendency has been observed that funding is often provided to larger providers which have similar structures to the state institutions, while smaller charities often miss out or have to rely on securing subcontracts with even more exploitative mechanisms applied (Whelan *et al.*, 2012).

The tension between managerial rationales characterised by beliefs in efficiency, control and certainty, and professional rationales characterised by care regarding the client's wellbeing, trust and uncertainty have been intensively described (Kemshall *et al.*, 1997, Kemshall, 2000). The tendency to formalise service delivery has been partly resisted where complexity is high and the costs of such formalisation cannot be easily externalised. However, in the practice of adult social care, practitioners are exposed to legal risks when they try to apply discretion and make subjective decisions based on intuition and trust rather than procedures (Sawyer *et al.*, 2009: 361).

The space available for negotiation differs between domains. It is wider where the clients are not responsible for their condition (such as mental illness, or disability) and

the risk to the community is low (Sawyer *et al.*, 2009). It is narrower where the risk is assessed as high (Warner, 2006) or the recipient of services is blamed and in need of 'encouragement' procedures, such as in contemporary employment services (for an overview of the history and changes in the delivery of employment services, see Saunders, 2008).

The conflicts between professional standards of good practice on the one hand and cost pressures and formalisation of practice on the other have been under debate in many social domains. There is considerable doubt whether the tightening conditionality and compliance procedures, which led in 2006–07 to high numbers of vulnerable recipients losing their financial support (Moss, 2010: 131f.), actually improve service delivery. Indeed, classification and associated risk management practices in employment services have been criticised for not being able to deal in a reasonable way with the complexity of everyday lives (Caswell *et al.*, 2010: 385) and a significant proportion of frontline workers are unsatisfied with the high caseload and insufficient resources available to them 'to do their job properly' (ibid.: 395). These workers see their professional experience devalued and the problems of unemployment personalised within a psychological discourse (ibid.: 399). McDonald and Marston (2005) have shown how policy decisions shape the relationship between case managers and long-term unemployed people, and how micro-practices support self-blame and an identity that frames labour market dependency as freedom.

The privatisation of the employment services from 1996 to 1998 and subsequent reforms have had at least one major advantage for government – the reduction of costs. Otherwise, there is little evidence of any change in the unemployment levels and also a number of unresolved problems (Saunders, 2008: 24ff.). The pressure on cost efficiency affects the quality of services and prioritises a quick-fix approach. Problems of 'cream-skimming' and 'parking' are observable as well as perverse effects that do not produce best outcomes for job-seekers but maximise profit (Saunders, 2008: 28). For example, cases might get 'parked' until they fit into another category that provides access to higher funding. Quality control also seems difficult where most measures are highly subjective (Saunders, 2008: 27). Finally, the 'hardest cases' remain in the queue and there is considerable doubt that employment services can deal with them since these clients often have a number of social and health problems that cannot be dealt with in the efficiency framework (Saunders, 2008: 30f.). Evidence suggests that cream-skimming and parking remain, even under new approaches to address these issues.

The outsourcing of services has mixed effects depending on the kind of services. Together the tensions between the complexity of good service delivery and the financial pressures for a quick fix, or to prevent litigation when things go wrong, tend to support strategies that significantly underestimate the complexity of people's lives. There are two responses in Australia to this tension. The first is developing more complex services that focus on targeting specific groups of clients, and the second is to externalise the costs to the individual, the family and community.

Understanding and researching the new life course

Life course research is a relatively new research enterprise (Elder *et al.*, 2004; Mayer, 2009) which significantly contributes to the understanding of poverty and social inequality.

It is particularly valuable in understanding the dynamics of disadvantage over time in changing socio-historical and institutional contexts with concepts such as 'cumulative (dis)advantage' (for example, DiPrete, 2002) or 'linked lives' (for example, Elder, 1994).

Tentatively, a qualitative and a quantitative approach can be distinguished. The biographical approach focuses on detailed case analysis of individual experience in its social contexts, for example during processes of migration, in transitional societies, or in response to chronic illness (Chamberlayne *et al.*, 2002, 2004). Larger longitudinal qualitative projects such as *Timescapes* in the UK are still the exception (Neal, 2007).

More influential, as technological developments and larger longitudinal surveys allow complex analysis of causalities and life course patterns, is the standardised quantitative approach. However, since this pattern of analysis lacks a deeper understanding of the experience and decision-making processes of everyday life, a combination of qualitative and quantitative methods is commonly seen as the most desirable approach, although a systematic combination is still relatively rare (Mayer, 2009).

Earlier work on the life course, such as Thomas and Znaniecki's (1918, 1920) *The Polish Peasant in Europe and America*, and Elder's (1974) *Children of the Great Depression* analysed life course experiences mainly against the backdrop of a well-established normal model of the life course (Kohli, 1986; 2009), while poverty research used a similar ideal-type model, the 'life cycle of needs and resources' (Rowntree, 1902). These models are based mainly on the specific form of production in industrialised society with an established welfare state (Kohli, 1986). After the golden age of welfare capitalism, the life course in most OECD countries has become more fragmented and diverse with multiple and conflicting demands accumulating during the so-called 'rush hour of life' (D'Addio and Whiteford, 2007: 14) and requires new social policy responses.

The small number of longitudinal studies (Andres and Wyn, 2010; Evans and Baxter, 2013) as well as demographic data (see Australian Bureau of Statistics) indicate that in Australia life course experiences have changed in a similar way to other Western industrialised societies. For example, marriage and fertility have been delayed due to the extension of education and training, the increasing involvement of women in education and work and the decrease in marriage and increase in divorce. Post-secondary education has become an expected part of growing up, while single-person households and lone-parent households have become more common. Since the mid-2000s, men and women are now equally likely to engage in education and work, although gendered patterns persist in Australia (Andres and Wyn, 2010: 23–4).

Australia stands out in the wide use of part-time and casual work across the life course, in particular alongside education and as part of the transition of young people into the labour market, and when women negotiate work–life balance in families with young children. The effect of part-time work differs. For young adults, it might be positive, generating income and improving skills and career opportunities, but for women with small children the effect of part-time work on career progression is mainly negative (Evans and Baxter, 2013: 6–7).

The institutional context in Australia, which mainly relies on the 'invisible hand' of labour markets, limits the opportunities to balance care work and paid employment and leads in families with children to neo–traditional one-and-a-half earner strategies despite preferences for other arrangements (Van Wanrooy, 2013). The Australian labour market lacks family friendly working conditions in higher ranked occupations, and thus in the face of persistent cultural belief in intensive mothering women are encouraged into lower

ranked occupations to secure part-time hours in an attempt to secure work–life balance (Chalmers, 2013).

Irrespective of these empirical insights, a life course sensitised approach has proven valuable in a number of areas that have been addressed in the contributions to this thematic section. In youth research, important debates have questioned the naturalisation of the transition into adulthood. In contrast, Woodman and Wyn (2012) suggest that today's youth transitions should be judged against the conditions and experiences of the current generation, rather than ideal conditions of past generations which no longer exist (see Andres and Wyn, 2010: 31f.).

The narrow model of the subject that is implicit, for example, in the application of welfare to work policies in Australia is criticised by Bowman *et al*. (2012) for neglecting the lived reality of women trying to exercise work–life balance. Here the notion of 'linked life' is valuable in highlighting that individuals are embedded in complex networks of experiences and commitments with long-term effects that unfold during the life course (for example, when the involvement in care work creates a care penalty in the short and long term).

Finally, as Biggs and Kimberley (2012) have argued for Australia, in policy practice the nature of ageing tends to be neglected with an emphasis on expectations of active ageing and the economic potential of senior Australians. As a result, other experiences and alternative life plans are devalued.

Life course studies have become a valuable tool to understand the dynamics and complexities of social life. Both standardised longitudinal studies and qualitative in-depth analysis have their value. However, there is a need to better understand the embeddedness of individual experiences in the realities of local communities and social networks and how they function as mediators of social policy (Warr, 2005).

Conclusions

What kind of developments in Australian social policy can be expected on the basis of the debates and developments in recent decades and what kind of research might be helpful to provide evidence for social policy?

The expectations of a fundamental change in Australian social policy with the election of a Labor government (Quiggin, 2009; Rudd, 2009) have not been fulfilled. Instead, new social risks such as population ageing, together with the recent financial crisis, have supported the path of austerity, outsourcing and targeting. There is little support for a general system change; instead, there are increased calls for readjustments of services to prevent perverse effects that might be built into the system. Tensions between the complexity of the experienced life course and everyday life and narrow models of an autonomous market subject which are used to inform social policy will probably remain. There might also be the danger that increased financial pressure will support attempts to even further shift the burden of social problems onto individuals, families and communities, as has happened in the UK.

However, good research might be able to provide further evidence of the risks associated with neglecting the social dimensions of decision making and the need to provide financial certainties and social investments that allow citizens to take risks in an uncertain environment. The emergence of increasingly standardised longitudinal surveys is helpful, but alone they are unable to capture the complexities of everyday life.

The trend towards combining quantitative and qualitative research strategies in survey research might be a way forward. The contributions in this themed section suggest that to understand the complex needs of everyday life, such as infrastructure, a focus on understanding how social policy influences everyday life on the local level is important.

Note

1 Giddens (1994, 2002) mainly speaks about manufactured uncertainties while Beck focuses (1992) on manufactured new risks.

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