

# Ageing, Risk and the EU

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## ABSTRACT

This article explores the concept of 'risk' in relation to the theoretical study of old age and welfare in Europe. Ideas related with what has been conceptualised as the 'risk society' (Beck, 1992) have, it might be argued, become part of the organising ground of how we define and position the 'personal' and 'social spaces' in which to grow old. This has startling continuities across Europe. These spaces have served to place the definition of what it means to be an older person, shifts from state care to individualised care (Phillipson and Powell, 2004). As Ulrich Beck (1992) claims, in the conditions of advanced modernity, growing old moves from being a collective to an individual experience and responsibility.

**Keywords:** Risk; Age; Europe and Spatial Zones

## 1. INTRODUCTION

This article explores the concept of 'risk' in relation to the theoretical study of old age and welfare in Europe. Ideas related with what has been conceptualised as the 'risk society' (Beck, 1992) have, it might be argued, become part of the organising ground of how we define and position the 'personal' and 'social spaces' in which to grow old. This has startling continuities across Europe. These spaces have served to place the definition of what it means to be an older person, shifts from state care to individualised care (Phillipson and Powell, 2004). As Ulrich Beck (1992) claims, in the conditions of advanced modernity, growing old moves from being a collective to an individual experience and responsibility. Further, Anthony Giddens (1998) suggests that old age is a social constructed category shaped in 'late modernity' by the politically pioneered definition in terms of retirement:

Old age at sixty-five is a creation, pure and simple, of the welfare state. It is a form of welfare dependency much more widespread than any of the dependencies noted by the rightist interpreters of the underclass (1994:170).  
[And]:- A society that separates older people from the majority in a retirement ghetto cannot be called inclusive' (Giddens, 1998:120).

However, Giddens claims that risk is an important factor in the reflexive shaping of old age. First, it is claimed that traditional responses to risk are no longer appropriate. Second, and a key factor highlighting the point above, European societies are themselves less predictable. Faith in the ability of the State or scientific experts to manage risk on our behalf has therefore

diminished. Third, people must anticipate and address risk. Whether this is best achieved by collectively sharing the responsibilities that may lead to individualisation. Four, traditional definitions of risk, premised on technical measures, neglect the social construction of these and of the risks themselves. This in turn poses fundamental questions about the way we define old age. By representing risk as a centrally defining discourse of “late modernity” offers a new perspective: it allows the interrogation of how older people are made subjects in Europe (Powell and Phillipson, 2004).

Foremost in European societies with little developed welfare systems the concerns regarding the side effects of a society governed by the concepts of risk and individualisation are widely disseminated (Giddens, 1991). Linked to this, neo-liberalism gives the impression that older people have the capacity to generate their own autonomy and responsibility indicative of ‘consumer culture’ (Gilleard and Higgs, 2000) irrespective of structural constraints. Similarly, theorists advocating positive ageing pontificate from a cultural approach by focusing on the benefits of neo-liberalism (Gilleard and Higgs, 2000). This is particularly apparent in a move toward neo-liberal discourses of consumerism which superficially appears to indicate a reallocation of attention from responding to problems such as ‘poverty’ (cf. Walker, 1981), for example to an attempt to define what it is to allegedly ‘age positively’ in an neo-liberal era were older people “have never had it so good” (Gilleard and Higgs, 2000). For Gilleard and Higgs (2000) this trend is happening in western culture and greatly reconstructs both the formal expectations and personal experiences of later life. Interestingly, Gilleard and Higgs do not see the relevance of risk to the uncertain postmodern times through which older people express their performativity.

Whilst such account is highly idealistic it does not highlight the critical features of everyday life of older people and the impact of risk. Such an account represents an ideological distortion by not focusing on the uneven distributions of power across Europe for older people— such neo-conservative writers overlook the risk of hardship and poverty in old age. Indeed, Alan Walker and Gerard Aegele (1999) convey the critical message that there is a pressing need for government and other agencies to respond to changing circumstances of an ageing European population. European political processes have become preoccupied with the fiscal support of the delivery of social services to an ageing population as this demographic shift alters the balance between those in work and paying taxes, and those in retirement receiving benefits and consuming health care and other social services. Consumption theorists such as Gilleard and Higgs (2000) overlook and underemphasize the risks attached the structural positioning of old age in Europe.

The historical lesson is this. Throughout the 1980s and 1990s European governments uniformly sought to introduce market dynamics into the delivery of services by creating quasi-markets that rely on internal commissioning and purchasing by providers. In the United Kingdom for example, legislation required that local authorities embark upon a phased program directed by central government, of compulsory competitive tendering, with the strategy of increasing the role of local authorities and stimulating greater provision of services by the private sector. This program, like its cousins elsewhere on the continent such as France and Germany, rested on the belief that a competitive market and a mixed economy of welfare inevitably provides services that are better and cheaper than those available through the public sector, the reasoning being that a protected public bureaucracy is capable only of furnishing services that are limited, inflexible, and indeterminate and many users are unable to obtain the services they require. European governments assume that they can put in place a mixed economy of welfare to meet the needs of their populations and to facilitate consumer choice among the various services. However, the introduction of "choice" may in fact reduce the

number of options available because a reduction in public sector provision may not be matched by the development of a diverse range of service options in the voluntary and private sector (Powell and Phillipson, 2004). Planning is necessary, particularly in light of the demographic changes. The statistical reality that Europe's population must inevitably age because the fertility boom in the late 1950s and early 1960s and the increasing expected average lifespan will greatly increase the number of older persons across the European Union from about 2020 forward.

The spectre of an ageing population necessitates the dismantling of the welfare state and the introduction of a greater degree of reliance on personal financial provision and privately provided care arrangements. These proposals are linked to ideological shifts during the latter part of the twentieth century, and the concomitant reassessment of the social contract between the state and its population. As a result, "cradle-to-grave" principles of postwar social planning have been replaced by policies which encourage those with resources to make provision for themselves, with the less well off depending on minimal state support. This excision has serious implications for the workings of EU states, for over time the issues raised will test the stability and security of health and political structures in all European countries. In order to preserve the basic tenets of intergenerational solidarity and to develop a more inclusive society, it will be necessary to find ways in which the views of older people can be appropriately represented (Powell and Phillipson, 2004).

Older citizens must have a greater "voice" in the decision-making process of welfare services provision. The point made by Walker and Maegelhe (1999) is a bold one that a new political economy of ageing is needed to engender social policy that rests on a broader view of what older persons need and the manner in which they can contribute to and make a different society, rather than the current policies that focus on pension arrangements and the provision of social welfare. New policies are needed to meet the requirements of the risk society. The politics of old age is not just about learning to live with an older population and how to arrange the provision of services, but is more about rethinking the nature of European society itself.

Indeed, in contemporary European society, risk is a broad concept that extends over a broad range of social practices that comprise the experiences of older people. Current debates about older people and relationships to sexuality, crime, national security, food safety, employment and welfare are all underscored by risk (Phillipson, 1998). A recent report by the UN Commission suggests ways in which the security of older people, for example, might be advanced - from humanitarian and military strategies through to economic, health and educational strategies. Coupled with this, the US Central Intelligence Agency's (CIA) (2004) *World Fact Book* suggests that an "ageing population" is a risk to the financial safety of western nation states in US and Europe.

Such an approach seeks to capture the dimensions of subjectivity within the social-political constraints that shape individual lives. This allows reconstructions of logics of action or structuration behind current neo-liberal self-representations of ageing identity. It could be supposed that such constructions enable us to reconstruct the complexity of ageing in social contexts and the influence of, for example, social welfare on these experiences as a ground for risk perception. Importantly, the notion of an ageing society becomes secondary to the emphasis on the way in which families and individuals handle the demands associated with an ageing population. Phillipson and Powell (2004, 33) suggest that there are three factors that make risk important to understanding old age:

*'First, the globalisation of aging is increasingly recognised. All societies (poor as well as rich) are undergoing similar population transformations (albeit with notable exceptions such as those in countries devastated by the*

*AIDS virus). Aging thus becomes simultaneously both a biographical event and one shared with different cultures and societies across the globe. Second, aging experiences are themselves hugely (and increasingly) diverse. Under the guise of the welfare state, growing old was compressed into a fairly limited range of institutions and identities (notably in respect of income and lifestyles). Aging in the post-welfare society, however, has substantially expanded in respect of social opportunities as well as economic inequalities. Third, old age is also being changed by what Beck (1992) describes as the era of reflexive modernization. This may be conceived in terms of how individuals and the lay public exert control and influence on the shape and character of modernity.'*

The more European societies are modernised, the more older people acquire the ability to reflect upon the social forces of their existence within the conditions of risk constraint. Hence, we need to understand the major *social forces* which impinge on ageing itself. Such social forces that create risk associated with ageing implies a breakdown in trust as a key modernist principle in contemporary society. Hence, the rest of the article is in three parts: we introduce the relevance and breakdown in trust relations; map out the key assumptions of risk society in Europe; and critically engage with old age and examples drawn from social welfarism to consolidate an understanding of the constructedness of old age in Europe.

## 2. FROM TRUST TO RISK

There are increasing attempts to conceptualise the notion of 'trust' in social theory as a pivotal dimension of European society (Giddens, 1991). However, the early statement that 'social science research on trust has produced a good deal of conceptual confusion regarding the meaning of trust and its place in social life' (Lewis and Weigert 1985 quoted in Powell, 2005, 104) seems to be still valid, especially as applied to aging studies. Trust is on the one hand incompatible with complete ignorance of the possibility and probability of future events, and on the other hand with emphatic belief when the anticipation of disappointment is excluded. Someone who trusts has an expectation directed to an event. The expectations are based on the ground of incomplete knowledge about the probability and incomplete control about the occurrence of the event. Trust is of relevance for action and has consequences for the trusting agent if trust is confirmed or disappointed. Thus, trust is connected with risk (Giddens, 1991).

Up to now there have been few attempts to work out a systematic scheme of different forms of trust in between older people and individuals, institutions or policies that impinge on their identity performance. Social trust tends to be high among older people who believe that their public trust is high (Walker and Naegle 1999). Since the erosion of public trust in institutions such as, for example, the Brown government in UK with it losing 25 million people's bank details and identity or the £25 billion financial loss of UK bank Northern Rock in late 2007 or the recently maligned 'credit crunch', 'trust' has attracted more and more attention.

Molling (2001) distinguishes between trust in contracts between people and State (such as pension provision), trust in friendships across intergenerational lines, trust in love and relationships and trust in foreign issues (associated with national identity across the EU). However, sociological theories which suppose a general change in modernity (cf. Beck, 1992) assume that with the erosion of traditional institutions and scientific knowledge trust becomes an issue more often produced actively by individuals than institutionally guaranteed.

There are a number of implications of risk perception and risk taking that indicates: trust is much easier to destroy than to built; if trust is once undermined it is more difficult to restore it; familiarity with a place, a situation or a person produces trust; persons will develop trust if a person or situation has ascriptive characteristics positively valued. Trust seems to be something that is produced individually by experience and over time and cannot be immediately and with purpose be produced by European governments without dialogical interaction with older people on issues affecting their lifestyles and life-chances such as care, pensions, employment and political representation in the EU (Walker and Naeghele, 2000).

Though as Giddens (1991) stresses risk is the feature of a society shifting its emphasis away from trust on traditional ties and social values. How risks are perceived and formulated as a breakdown in trust reflects the essentially discursive practices of politics and power in European society. The ability to control and manage perceptions about moral implications of a pervasive governmental rationality may be part of an understanding of risk.

### 3. BECK AND THE 'RISK SOCIETY' THESIS

The concept of risk has come to assume accelerating prominence in sociological writings of Ulrich Beck. Beck (1992) claims that modernization helps the self become an agent via processes of individualization which they both see as indicative of neo-liberalism; they advocate that the self become less constrained by traditional group identities and institutions but more constraint by the dynamics of markets (labour markets, consumer-markets) and secondary institutions, and becomes therefore a project which reflexively worked on in the context of a globalised world. As we see the development of this the new global order, some risks such as those caused by hazardous industries, are transferred away from the developed countries to the Third world. Thus while Beck sees risk society as a catastrophic society, what we are seeing is the transference of certain risks through aversion and management which in turn include a *reorganisation of power and authority*' (Beck, 1982:4)

Beck acknowledges that some social groups are more affected than others by the distribution and growth of risks, and these differences may be structured through inequalities of class and social position. The disadvantaged have fewer opportunities to avoid risk because of their lack of resources compared with the advantaged. By contrast, the wealthy to a degree (income, power or education), can purchase safety and freedom from risk (Beck 1992: 33). However, it is the generation and the constellations of the risks, which are unknown, and thus risk affects those who have produced or profited from them, breaking down the previous social and geographic boundaries evident in modern societies.

Beck (1992), argues that the 'former colonies' of the western world are soon becoming the waste dumps of the world for toxic and nuclear wastes produced by more privileged countries. Risks have become more and more difficult to calculate and control. Hence it can be argued that Risks often affect both the wealthy and poor alike: 'poverty is hierarchic and smog is democratic' (Beck, 1992: 36). At the same time, because of the degree of interdependence of the highly specialised agents of modernisation in business, agriculture, the law and politics, there is no single agent responsible for any risk: 'there is a general complicity, and the complicity is matched by a general lack of responsibility. Everyone is cause *and* effect' (:33) and so 'perpetrator and victim become identical' (:38) in a consuming society. It is this immateriality and invisibility of the threats that saturate the 'risk society' making it harder to identify the offender of global risk. Beck (1992), argues that this fundamentally poses the second challenge for analyses of these socially constituted industrial phenomena: interpretation

becomes inherently a matter of perspective and hence political. Politicians constantly invoke science in their attempts to persuade the public that their policies and products are safe. The inescapability of interpretation makes risks infinitely malleable and, as Beck (1992:23) insists, 'open to social definition and construction'. This in turn put those in a position to define (and /or legitimate) risks – the mass media, scientists, politicians and the legal profession – in key social positions (Phillipson and Powell, 2004).

Ulrich Beck (1996) makes the point that risk 'is not an option which could be chosen or rejected in the course of political debate' (1996:28). Instead this is an inescapable product and structural condition of advance industrialisation of where we produce the hazards of that system, in Beck's words (1996:31) 'undermine and/or cancel the established safety system of the provident state's existing risk calculation'. Beck (1996) further exemplifies this point by examining contemporary hazards associated with nuclear power, chemical pollution and genetic engineering and bio technology that cannot be limited or contained to particular spaces, and that which cannot be grasped through the rules of causality, and cannot be safeguarded, compensated or insured against. They are therefore 'glocal': both local and global. Risk society is thus 'European risk society' and risks affect a European citizenship. The questioning of the outcomes of modernity in terms of their production of risks is an outcome of reflexive modernisation. An awareness of risk, therefore, is heightened at the level of the everyday.

In Europe, risk, in its purely technical meaning, came to rely upon conditions in which the probability estimates of an event are able to be known or knowable. This has the effect of paralysing action and bringing insurance systems that promised to cover eventualities into chaos. In Great Britain for example, the welfare state, an insurance system that promised to cater for people from cradle to the grave, is unable to sustain the promise for future generations. The welfare system as a system of social insurance is beginning to lose its legitimacy with the rise of private health insurance. In the USA, 70% of the population do not have private health insurance (Powell and Phillipson, 2004).

Scientists have lost their authority in relation to risk assessments most evidently seen in the collapse of endowment and certain pension funds. Scientific calculations are challenged more and more by political groups and activists. (Beck 1995:125-6). The nature of such hazards, therefore, returns the concept of risk to the pre-modern notion of 'incalculable insecurities'. In common with such hazards they 'undercut the social logic of risk calculation and provision' (Beck 1995:77). For Beck, the risk may be defined as 'systematic way of dealing with hazards and insecurities induced and introduced by modernisation itself' (Beck 1991:21).

If this might be happening to older people, what are the implications? Two developments seem to be responsible for the growing risk awareness in modern industrialised societies in Europe, even though their respective contribution is contested. The new awareness of the limits of the technical and the mathematical/statistical calculation of risk would cause an increase of concerns regarding the rational controllability of an uncertain future (Beck 1992, Bonß 1995). Furthermore, the sustained endeavour to apply a new liberal style of governing modern societies would increasingly shift the responsibility of the management of risks and uncertainties from the state to the individual. Socio-demographic changes as well as shifts in governance contribute to the perception of risk and uncertainty regarding old age in two ways: First, they promote the understanding of risk and uncertainty *in* old age and second, they suggest to perceive age *as* risky and uncertain.

In order to approach the concept of risk and old age it is suggested that by conceptualising risk in a broader framework of (un-)certainty (Zinn 2005) where risk is seen as a specific strategy to produce certainty in order to enable to act. Risk appears then as a certainty construction – a specific way to produce the necessary certainty as a prerequisite for action

(Zinn 2004). Thereby the future becomes accessible for planning and action. In order to work on itself, the 'self' or at least according to Beck (1992, 181) relates to self-political rationalities and risk: 'risks become the motor of *self-politicization* of modernity in industrial society'. One element of the 'motor' of self-politicisation is how successful neo-liberalism has been in fashioning *common sense* discourses around its political rhetoric. Jurgen Habermas (1986, 13-14) claims what we are witnessing is a 'completely altered relationship between autonomous and self-organized public spheres on the one hand, and sub-systems steered by money and administrative power on the other'. *Self-autonomization* coupled with *administrative power* is indicative of 'risk': neo-liberal features of social policy for older people. Older people living in neo-liberal EU societies have therefore moved towards a greater awareness of risk and are forced to deal with risks on an everyday basis: 'Everyone is caught up in defensive battles of various types anticipating the hostile substances in one's manner of living and eating' (Beck, 1994: 45). The media for their part have taken up warnings of experts about risk and communicate them to their mass publics in the EU.

There is an ambivalence at the heart of Europe: on the one hand, older people are to be 'managed' by other administrative powers such as professional experts in modernity (Powell and Phillipson, 2004); on the other hand, older people are left to govern themselves. This moral idea of freedom and responsibility is involved in the modern notion to govern European societies (Foucault 1991) but is determined by the limits of everyday life in socioculturally different circumstances (Bourdieu 1979) within a 'risk society' (Beck, 1992). The tension between ideal and socio-cultural structured life constitutes the battleground of the disputes on the governance of old age. These, along with ties between generations, created a social, economic and moral space within which growing numbers of older people could be channelled and contained. For example, for a period of years or more, moving older people into the zone of retirement and the welfare state, held at bay the underlying issue of securing a place and identity for ageing within the framework of an advanced capitalist society. The meaning of later life was, temporarily at least, constructed out of a modernist vision where retirement and welfare were viewed as natural end-points to the human life cycle.

#### 4. THE GOVERNANCE OF UNCERTAINTY IN WELFARE AND OLD AGE

The governance of old age originally developed and was closely linked to the creation of a social security system and the welfare state. The idea of prudence and self-responsibility among the working class was expressed through such institutions as the friendly society and the revolving building society and promoted both political quiescence and the stability needed to ensure steady growth in the later half of the 19<sup>th</sup> century (Dean 1999). This system was supplemented by the development of insurance in the 20<sup>th</sup> century leading to the modern welfare state (Donald 1986, O'Malley 2000). The provision for old age was originally not central, because at the end of the 19<sup>th</sup> century most people did not reach the age of 70 to claim a pension and live through this last phase of their life without having to work. The original concept was to save the worker and its family in case of death or disablement of the breadwinner.

The strategies of risk-management by means of insurance were understood as sharing them between all insured people, which should be in principle as much as possible. But this fundamental concept has changed recently as part of a general change in the idea of insurance as well as the government of citizens. The responsibility of the state and thereby the risks are given back to the public. As Baker and Simon (2002, 4) recently pointed out, "...private pensions, annuities, and life insurance are engaged in an historic shift of investment risk from

broad pools (the classic structure of risk spreading through insurance) to individual (middle-class) consumers and employees in return for the possibility of greater return.”

The understanding of the individual as a self-responsible actor as given for granted underestimates the various resources and life experiences different people possess. The strategies to cope with risk and uncertainty in the life course are rather oriented on the circumstances of everyday life, personal values and life experiences that relate to self-responsibility. Governmental programmes are mainly developed against the background of the model of a self-responsible actor, and increasingly address people with significant lack of cultural and economic resources as self-reflexive and rational actors (Taylor-Gooby 2006). Although this concept might be generally helpful in order to formulate political programmes they regularly fail because of this assumption.

The governmental constructions of risks and old age converge in the notion of rational acting old people. It does conceptually ignore that the ability to be autonomous and rational is not a question of context-independent (free) will or something what is just given, but it is provided by context factors as well as biographical experiences which shape expectations regarding the future. Thereby accumulated “local knowledge” (Wynne 1994) produces logics of how to act best in an uncertain context (e.g. Zinn 2005) which include a policy of the government as well. This is not only important when people are old but in earlier life phases when they have to deal with their expectations regarding old age and have to take precautionary measures. The unequal resources available, the unreflected routines and the needs and execution of everyday life shape what is the basis to act in ‘old age’ (Powell and Phillipson, 2004).

The extrication of these actions can be traced to at least three types of crisis affecting the management of aging populations in the last quarter of the twentieth century across Europe: economic, social and cultural. The economic dimension has been well-rehearsed, with successive crises from the mid-1970s onward concerning, first, the goal of full employment (and hence destabilising retirement) and, second, the fiscal basis of the welfare state (accelerated with the onset of a privatisation from the 1980s onwards) (Estes, 2001).

However we are neither a *provident state* and or a *providing state*. The dialectic of risk and social insurance systems of capitalism have failed to address or predict the increase in longevity, the blurring of the life-course and the growing trend for smaller families. What we are beginning to see occurs with entry and immersion in to a risk society is the fracturing of insurance social systems that have failed to make accurate predictions in the EU (Powell and Phillipson, 2004). This has led to those who can afford to invest in various insurance policies ways of minimizing risks that may befall them in times, when illness occurs, unemployment (i.e: mortgage protection), death, which are all sold on the basis of what may happen in the future. The sharp fall of all is that elders from lower socio-economic groups who without insurance will be caught within the widening fractures appearing in the welfare state. Old age is also being shaped by what Beck (1992) describes as the era of reflexive modernization. This may be conceived in terms of how individuals and the lay public exert control and influence on the shape and character of Europe.

## 5. CONCLUSIONS

How do we define "old age"? Is it a stage in life defined by a particular age or event such as retirement, is it determined by physical characteristics and the loss of independence, or is it an artifact of social structures? Indeed, is it helpful to categorize people as being "old" at all, as opposed to being "disadvantaged" or "dependent"? It may be inaccurate to expect older people



to see themselves as a category with particular health needs and wants. Hence, the key task is to analyse the interplay between social policy and the lives of individuals, families or groups and communities. The expectation of negative events in the future and the different ways of how to respond to such expectations is central for the sociological approach to risk and uncertainty (Zinn 2004). Part of this reflexive response is the importance of recognising self-subjective dimensions of emotions, trust, biographical knowledge and resources (Zinn 2005) that impinge on the existential shaping old age. Hence, our discussion provides a critical narrative to the importance to the study of old age and welfarism in Europe. It has become commonplace for academics and practitioners to explore, develop and apply an assortment of social science perspectives on risk. In a post 9/11 world, questions around risk and risk management have become ever more pertinent, leading to reflections on a number of different levels about 'ontological security'.

We are left with two questions: how do older people manage their sense of well-being in a world in which less and less can be taken for granted? To what extent does the sphere of global risks interplay with more routine insecurities which reach to the capillary texture of day-to-day life of older people? There is an urgency to reflect on these questions to understand the subject positioning of older people in a European society that is characterised by increasing uncertainty and risk. Indeed, it is perhaps emblematic of contemporary western culture that each of the technologies identified above offers the promise of escape from, rather than a deepened understanding of aging identity. Those who do not conform to the utopian dream appear to have been shunted into a non-participative discourse, bounded by professional surveillance or the more palatable yet closely related discourse of "monitoring". In both cases, it could be suggested that a discourse on dependency has been supplanted, and in some cases replaced, by a discourse on risk. The risk of giving in to an ageing body, the risk of thereby being excluded from one's retirement community, the risk of being too poor to maintain a consumer lifestyle, the risk of being excluded from participation through incapacity that has been externally assessed, the risk of being abused, the risk of control being taken out of one's hands, the risk of tokenism in partnership, and the risk of losing resources.

#### BIOGRAPHY

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( Received 24 April 2014; accepted 31 April 2014 )