

## **FAMILIZATION RISKS, DEFAMILIZATION RISKS AND OLDER WOMEN**

**(Accepted by Journal of Women and Aging for publication on 9 Nov 2019)**

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\*This manuscript has not been published elsewhere and not been submitted simultaneously for publication elsewhere.

## **FAMILIZATION RISKS, DEFAMILIZATION RISKS AND OLDER WOMEN**

### **Abstract**

This article is about the familization and defamilization risks faced by older women. Such risks are generated by the lack of one or both of two conditions: the freedom to choose whether or not to perform certain family roles; and the capacity to maintain a reasonable standard of living. Examples are drawn from findings of a qualitative study in Hong Kong, in which 40 older women aged 65 or above were interviewed to discuss their experiences of issues relating to the risks and their diverse preferences of how these issues should be handled.

**(93 words)**

### **Keywords**

Defamilization, Familization, Older women, Care support, Financial support

## **Introduction**

Over the past two decades, there has been an expanding volume of familization and defamilization studies (Bambra, 2007; Daly, 2011; Israel and Spannagel, 2018; Izuhara and Forrest, 2013; Kroger, 2011; Kurowska, 2018; Leitner, 2003; Lister, 1997; Lohamnn and Zagel, 2016; Mathieu, 2016; McLaughlin and Glendinning, 1994; Podesta and Marzadro, 2017; Saxonberg, 2013). These studies raise concerns about the negative effects on the welfare of individuals (mainly women) whose participation and non-participation in the family is to various degrees against their will. A number of these studies focus on the ‘supply-side’ issues (such as the types and extents of support offered by welfare regimes in assisting women in tackling these negative effects) (note 1). Such support may include the provision of public child care services which can increase the freedom of a woman to choose whether or not provide childcare services in the family; and the provision of carer allowances which can give women more financial resources if they choose to perform the role of full-time care providers (Bambra, 2007; Israel and Spannagel, 2018; Kroger, 2011; Lohamnn and Zagel, 2016). However, the ‘demand-side’ issues receive much less attention from the defamilization and familization research community (note 2). Such issues include the ways different women experience the threats to their welfare and different kinds of support they would prefer to have. This article concentrates on these demand-side issues and it focuses on the experiences of older women in relation to familization and defamilization risks. It also examines what sort of possible responses they would prefer.

This article has three objectives. The first is to discuss the ideas of defamilization and familization risks. The second is to review four approaches to tackling these risks. The third is to provide empirical examples of women’s diverse experiences of the defamilization and familization risks and their preferences on the approaches to these risks. To meet the third

objective, there is a discussion of a study exploring issues relating to the familization and defamilization risks faced by older women in Hong Kong.

### **Defamilization and Familization Risks**

Esping-Andersen (1990) categorized 18 OECD countries into ‘three worlds of welfare capitalism’ based predominantly on the concept of labor de commodification. This concept is commonly seen as the degree to which individuals can maintain a socially acceptable standard of living regardless of their market performance (Kroger, 2011). The discussion of the concept of labor de commodification raises concerns that individuals may be forced to participate in the labor market and thus have their welfare undermined. However, Esping-Andersen’s ‘three worlds of capitalism’ thesis has long been criticized for overlooking gender and family issues. To many women, it is not dependency on the labor market but the unequal gender division of unpaid work that puts their welfare at risk (Bambra, 2007). Moreover, such an unequal gender division of labor limits women’s choices and possibilities to develop their career (Kroger, 2011). Hence, only supporting women to lead a de commodified life may not necessarily be enough to meet women’s diverse preferences on how to organize their life.

In response to Esping-Andersen’s work (1990), Lister (1994, p. 7) presented her widely discussed view on the concepts of labor de commodification and defamilization:

*T(he) dimension of de commodification needs also to be complemented by that of what we might call ‘defamilization’ if it is to provide a rounded measure of economic independence. Welfare regimes might then also be characterized according to the degree to which individual adults can uphold a socially acceptable standard of living, independently of family relationship, either through paid work or through the social security system.*

Lister's ideas of defamilization provide insights into the discussion of the defamilization and familization risks. These ideas imply that the opportunity to secure a socially acceptable of living and the freedom to choose not to participate in the family relationship are two essential elements of women's welfare. Risk in general means the possibility of losing something of value. Hence, defamilization risks in this article are understood as a lack of sufficient opportunities to choose not to perform a particular role (such as the role of care provider) in the family and/or maintain a socially acceptable standard of living. One example of defamilization risks is that some women rely financially on their male family members and as a result, have no choice but to perform the role of the main care provider in the family. Another example of the defamilization risks is that some women want to secure a reasonable standard of living through taking part in the paid labor market but fail to do so because they are required to look after their family members as a full-time family care provider.

Some women may prefer to organize their life with substantial involvement in family relationships. It is thus important not to rule out the possibility that some women want to anchor their life in the financial and caring relationships in the family (Keck and Saraceno, 2012; Lohmann and Zagel, 2016). Given this possibility, familization risks in this article are understood as a lack of sufficient opportunities to choose to perform a particular role in the family, and/or maintain a socially acceptable standard of living. An example of familization risks is that some women want to perform the role of a full-time family care provider but fail to do so because they are required to earn their living independently in the paid labor market.

### **Approaches to Defamilization and Familization Risks**

As mentioned in the introduction, an increasing number of defamilization and familization studies have emerged over the past two decades. These studies explore the supply-side issues

such as the kinds of support that welfare regimes offer for helping women to deal with threats to their welfare. These studies provide insights into the examination of four approaches to defamilization and familization risks – these include the ‘paid-labor-market-focused’; the ‘government-focused’; the ‘product-market-focused’ and the ‘transnational-family-focused.’ The paid-labor-market focused approach stresses the importance of tackling defamilization/familization risks by taking part in the paid labor market. The government-focused approach is concerned with reducing defamilization/familization risks by using government measures. The product-market-focused approach emphasizes the significance of those services purchased from the product market in assisting individuals to tackle the defamilization/familization risks. The transnational-family focused approach focuses on tackling defamilization/familization risks through seeking support from overseas family members.

Taylor-Gooby (1996) sees defamilization as the extent to which the welfare state can reduce women’s dependency on the family and facilitates women’s economic independence. Based on this view, Bambra (2004; 2007) compares the defamilization patterns between countries using the indicators ‘relative female labor-participation rate’ and ‘maternity leave benefits.’ The indicator ‘relative female labor participation rate’ suggests that the paid labor market has the potential to assist women (and men) in reducing the defamilization risks. As mentioned above, analysts (Daly, 1994; Lewis, 1992; O’Connor, 1993) argue that as many women rely financially on male family members, they may have no choice but to accept the subordinate position in the family and take up most of the unpaid caring responsibilities. Hence, if women have the opportunity to gain financial autonomy by earning in the paid labor market, they may gain more bargaining power to influence the allocation of caring responsibilities within the family.

The indicator ‘maternity leave benefits’ used by Bamba (2004; 2007) to study defamilization patterns draws attention to the government-focused approach to familization/defamilization risks. For example, if individuals receive financial and care support from the government, they may have sufficient resources to choose not to receive care and financial support from their families. Bamba’s work is reinforced by other studies (such as Israel and Spannagel, 2018; Lohmann and Zagel, 2016; Michon, 2008). These studies explore the importance of several government measures (such as public care services for children and older people, state pensions and carers’ allowance) in assisting individuals in dealing with defamilization and familization risks.

Esping-Andersen (1999, p. 51) defines defamilization as ‘the degree to which households’ welfare and care responsibilities are relaxed either via welfare provision or via market provision.’ Leitner (2003) sees defamilization as taking away care responsibilities from the family. The views of Esping-Andersen (1999) and Leitner (2003) on the concept of defamilization suggest the possibility that some care responsibilities can be outsourced to the product market. By doing so, individuals may be able to reduce their involvement in the family as a care receiver and a care provider. For example, if older people can afford to purchase private care, they may be able to choose not to rely on the provision of caring support from their family. Through purchasing care services provided in the market, family care providers may have a greater chance of taking up fewer care responsibilities, and may thus be able to gain more time to develop their career in the work economy.

Some analysts explore the possibility of reducing the risk people face when handling family relationships by making transnational contacts (Kilkey and Merla, 2014; Chau and Yu, 2016).

An increasing number of people organize their lives in connection with more than one country (Ryan, Koppenfels & Mulholland, 2015). This issue is particularly pertinent in the context of the globalization of economic activities, widening inequalities between countries and advances in technologies (Bernardi, 2011; Greder, Sano, Cook, Garasky, Ortiz & Ontai, 2009; Ryan et al., 2015). Consequently, there has been a rising interest in the ways that people promote their well-being by making transnational family contacts. One example of these contacts is the provision of proximate care, which could be done via the mobility of care-givers and care-receivers (Kilkey and Merla, 2014). Another example is the provision of distant care, which could be achieved if care providers use information and communication technology (such as social media and communication apps) and/or involve themselves in such activities as delegation and coordination of care (Baldassar, Nedelcu, Merla & Wilding, 2016). This implies that people may be able to meet their financial and caring needs not only through seeking assistance from their local family but also from their overseas relatives. For example, if individuals want to reduce their reliance on their local family for emotional support, they may seek such support from the overseas family by using ICT.

Some recent defamilization and familization studies have drawn more attention to how women respond to the support provided by welfare regimes. They emphasized that women are a creative and reflexive agents (Kurowska, 2018; Giullari and Lewis, 2006). This implies that women may actively explore the ways they want to lead their lives. These studies particularly focus on showing that different women may have different views on how family life should be organized. For example, analysts stress that not all women prefer to take part in the paid labor market and that some may want to play the role of full-time family carer (Keck and Saraceno, 2012; Lister, 1997). About this point, Kurowska (2018) provides two different reasons why women act as a full-time care provider in the family instead of a worker in the work economy:



- a. A woman who stays at home and cares for her child because she does not have a choice;  
and
- b. A woman who stays at home and cares for her child (instead of pursuing employment) because she consciously chooses to – even if it is possible for her to take part in the work economy.

Some studies show that not all people want to meet their needs by making transnational contacts; some think that maintaining a transnational family relationship is an exhausting task (Chau and Yu, 2016).

These studies provide insights into the examination of the effectiveness of welfare regimes in supporting women to handle the defamilization and familization risks. To have a comprehensive picture of this issue, it is necessary but not sufficient to examine only the supply-side issues such as whether women are provided with sufficient opportunities to use the above four approaches to tackle defamilization and familization risks. We also need to examine the demand-side issues such as women's diverse experiences of defamilization and familization risks, their views on the relative desirability of the four approaches to these risks, and whether they have difficulties in putting their preferred approaches into practice. This argument is supported by two points. Firstly, different women may prefer to use different approaches to reduce defamilization and familization risks. If the government overlooks this possibility and assists women to use only one approach to deal with these risks, there is no guarantee that these risks could be tackled in accordance with what each woman actually wants. Secondly, different women may face different kinds of defamilization and familization risks. If the government ignores this possibility and focuses only on tackling one kind of familization risk, it may run the risk of only serving some groups of women at the expense of others. As mentioned in the

introduction, issues on the demand-side receive much less attention from defamilization and familization research. To address this insufficiently researched area, a study was carried out on older women's different experiences of the defamilization and familization risks and their diverse preferences on how these risks should be tackled. The findings of this study are discussed in the next section.

### **The Study on Older Women in Hong Kong**

The study on older women was conducted in Hong Kong (note 3) in 2018 in collaboration with a social service center providing services in Tsuen Wan, a grassroots residential and industrial district in the west New Territory. Forty women aged 65 or over were invited to discuss their experiences of defamilization and familization risks and the ways they preferred/used for tackling these risks. Roadside stalls were set up in busy locations in the district to recruit respondents. Potential respondents were identified on the spot and provided with information about the purposes and design of the study. Those who were interested in taking part in the study were invited to attend an interview at the social service center or a place convenient to them at a later date. Most potential respondents had heard of or used the services provided by the center, and therefore accepted the invitation with little hesitation. Respondents were also asked to invite their friends who met the age and gender requirements of the study to participate as interviewees. The interviews were recorded and transcribed, and pseudonyms were provided. An information sheet was distributed to respondents beforehand, and a consent form was signed at the beginning of the interviews. Principles of voluntary participation, confidentiality, and anonymity were strictly followed throughout the research process. Table 1 provides a brief breakdown of the characteristics of the respondents. There were considerable diversities regarding the age of the respondents (ranging from 65-82), their living arrangements, their marital status, their work experience, and educational attainments.

<Table 1>

Due to the small sample size, theoretical saturation cannot be assumed in the study. As such, the study is illustrative rather than extensive. However, the interpretation of meanings and actions of actors according to their subjective frame of reference is still important. The strength of this methodological approach is in ‘developing a much richer understanding of processes, motivations, beliefs, and attitudes than can be gained from quantitative research’ (Rowlingson 2002, p. 632). ‘Moderatum’ generalizations can be drawn from the data. According to Payne and Williams (2005, p. 297), these are intermediate generalizations which resemble modest, pragmatic generalizations drawn from personal experience which bring a ‘semblance of order and consistency to social interaction.’ In qualitative research, such ‘moderatum’ alternative generalizations are often unavoidable. These can be particularly useful when placed within the context of previous research findings in a study such as this.

The research procedures for this study were designed in line with other studies in the field (Foster, 2012; 2017; Taylor-Gooby, 2005). Several topic areas for the interviews were identified based on the existing literature on defamilization risks, familization risks, and the approaches to these risks. Audio-recordings of the discussion were examined by themes and orientations. A grid of themes was developed based on the interview schedule. The grid was then tested on the transcripts and refined. The substantive analysis of the content was organized by the themes and the orientations of individual responses. Responses were then clustered. Four key themes emerged from this process of data analysis. Their repeated occurrence suggests that they are important in the understanding of how the respondents reacted to financial and caring issues in their families. The first theme concerns the familization risks faced by respondents.

The second theme is about the defamilization risks faced by respondents. The third theme focuses on respondents' diverse preferences relating to approaches to these defamilization and familization risks. The fourth theme is related to the difficulties faced by respondents in putting their preferred approaches to defamilization and familization risks into practice.

### ***The Familization Risks faced by Respondents***

As mentioned in the previous parts, familization risks are understood as a lack of sufficient opportunities to choose whether to perform a particular role in the family. Several respondents wanted to be 'givers' of care and financial support in the family. However, many of them found it difficult to perform these roles.

Kam-po, Wing-mei, Shu-man, and Wing-sze were keen to look after their grandchildren but lacked the opportunities to do so. Kam-po and Wing-mei found it difficult to see their grandchildren regularly after their families had moved to a new place far away from them. Shu-man had been asked by her daughter-in-law to see her grandchildren infrequently after having conflicts over how to supervise homework. Wing-sze had received a similar request from her daughter-in-law.

Two respondents (Ah-wing and Ah-yee) wanted to provide financial support to their families but lacked sufficient resources to do so. Ah-wing said: *'I am eager to help my son to purchase a flat, but my husband refused to offer any help. Since all my money comes from my husband, I cannot do anything except continuously persuading my husband to change his mind'*. Ah-yee used to give financial support to her son's family when working as a clerk. She stopped doing so after losing her job.

Some respondents wished to play the role as ‘receivers’ in the family. However, the support they received from the family was far less than they expected. Lok-man, Po-man, and Pui-yang wanted to have more care support from their family members. Ah-kit, Lai-mei, Dai-man, and Lam-shui hoped that their family members could give them more financial support. Po-man and Pui-yang were looked after by foreign domestic helpers hired by their family members. However, because of the helpers’ different language and cultural backgrounds, both of them found it difficult to have their needs met through this arrangement. Po-man said: *‘I need soups to strengthen my health regularly. But my maid has no ideas of how to prepare a proper soup. Because of that, my health continues to deteriorate’*. Ah-kit and Lai-mei thought that it was the duty of their children to give them sufficient financial support, but the latter failed to do so. Lam-shui’s husband had received a lump sum pension from his former employer. She thought that her husband should share the pension with her but he was reluctant to do so.

### ***The Defamilization Risks faced by Respondents***

In the previous section, defamilization risks are defined as a lack of sufficient opportunities to choose not to perform a particular role in the family and/or maintain a socially acceptable standard of living. The research findings provide several examples of this kind of risk. Some respondents did not want to provide care or financial support to their families. However, they found it difficult to reduce these commitments.

Nine respondents reported that they looked after their grandchildren more than five days a week. Five of them (Ah-bo, Ah-wah, Mary, Pui-man, and Wing-wah) did not want to take up this care responsibility. Ah-bo and Mary felt that their health was undermined by care responsibilities. Ah-bo said: *‘I am no longer young. I am 72 years old now. It is too much for me to cook and supervise my two grandchildren to do homework. My two grandchildren always*

*run around the home, and never stop*'. Pui-Man had frequent arguments with her daughter-in-law about how to supervise her grandchild to do homework. She said:

*'I have rich experience of looking after children. I don't want to be taught by my daughter-in-law about how to do. My daughter-in-law is too bossy. We have sufficient conflicts concerning how to supervise our domestic maid. I don't want to have more conflicts with her*'.

Wing-wah and Ah-wah reported that taking care of their grandchildren gave them financial pressure. Ah-wah said:

*'looking after them (her three grandchildren) means spending a lot of money. I not only buy food for them but also spend money on a lot of things such as clothes, stationery, and toys*'.

Four other respondents were responsible for carrying out important care tasks in their families, including cooking, washing clothes and cleaning. Two of them (Ah-ying and Bo-kei) preferred not to take up these caring responsibilities if they had the choice. In addition to taking care of their family members, both of them worked part-time in a cleaning company. Ah-ying said: *'In the past, I did most of the care tasks because my husband had a full-time job. But now he is a retiree. He should share some domestic responsibilities.'* Bo-kei had a similar view: *'I rely (financially) on my husband's pension. He should do more household work as he has nothing to do after retirement. If he is willing to share some responsibilities in the family, I will have more leisure time.'*

Eight respondents provided different kinds of financial support to their families. These include paying off their children's debts, paying rent regularly, and sharing part of the family expenses.

Five of them (Ah-wah, Pui-man, Ah-shan, Ching-fai, and Wing-wah) did not want to play the role of a provider of financial support in the family. Ah-wah, Pui-man, and Wing-wah did not want their children to rely too much on them. Ah-wah said, *'My son is already thirty-years-old and has married. He should not rely (financially) on me anymore. I am old now and will die one day. I cannot support him for his whole life'*. Ah-shan used up most of her savings to clear her daughter's debts. She lived in poverty and was no longer capable of financially supporting her daughter. Ching-fai lived on state benefits and gave her children financial support, even though that occasionally made it difficult for her to maintain a reasonable standard of living.

Some respondents were reluctant to play the role as a receiver. However, due to a lack of resources, they found it difficult to stop relying on their families. Lai-mei and Ah-fong relied on their families to meet their care needs. Lai-mei did not want to be seen as a burden to her family. At the time of the interview, she was planning to move into a private hostel. Ah-fong said that her son and daughter always argued over who should take responsibility for looking after her. She thought that if she were able to obtain sufficient care support outside the family, the conflict between her children would be reduced.

Eleven respondents relied on financial support from their family members. Five of them (Ah-bo, Ah-fong, Mary, Pei-yuk, and Wai-yin) did not wish to be receivers of financial support in the family. As mentioned, Ah-bo and Mary did not regard receiving financial support from their children as a desirable way of meeting their financial needs because they were required to look after their grandchildren in return. Ah-fong and Pei-yuk did not want to financially rely on their children because they did not think that they had the freedom to spend money in the way they wanted. Ah-fong said: *'I want to spend money in whatever way that I want. However, as the money comes from my son, I need to be aware of how he thinks about me.'*

*He may feel unhappy if he thinks that I don't spend wisely'. Wai-yin did not feel comfortable to rely on the financial support from her daughter-in-law. She said: 'My daughter-in-law earns more money than my son. Now I need to (financially) rely on her. I am always worried that she looks down upon my family'.*

### **Diverse Preferences on the Approaches to Defamilization/Familization Risks**

Four approaches to the defamilization and familization risks have been discussed in the previous sections. Respondents in our study did not have a consensual view on the relative desirability of these approaches. Instead, different respondents preferred to rely on different approaches.

Some respondents thought that the government should play an active role in assisting them in tackling issues relating to the familization and defamilization risks. Assistance from the government, they suggested, should include universal pensions for men and women, high-quality care homes for older people, allowances for grandparents who look after grandchildren and legislation to oblige people to look after elderly parents. Ah-fong said, *'I am a Hong Kong citizen and have made contributions to Hong Kong. I deserve to be protected by the government'*. Pei-yuk said, *'The government is the only sector which can legally oblige children to look after their parents'*. These views coincide with the ideas of the government-focused approach mentioned earlier. For instance, a universal pension would help to reduce the defamilization risk about financial support and high-quality public care homes would help to manage defamilization risk about care.

Some respondents expressed their interest in services in the private market. Some said it would be helpful if they had resources to hire a foreign domestic helper to take up the care



responsibilities (note 4). Kam-ye said, ' *a domestic helper could not only reduce my caring responsibilities in the family but also meet my caring needs.*' Hoi-tin said, ' *unlike family members, I could continuously hire and fire helpers until I found a suitable one.*' Some respondents said that their issues could be resolved if they had resources to move into a quality private care home.

Some respondents thought that the problems faced by older people could be resolved if they had the opportunities to find a part-time job. For example, Wing-wah said that spending some time in the workplace could lower her family's expectations on her as a family care provider and Ah-Yee wanted to earn some money to give her son financial support.

Living with their families outside Hong Kong was seen by some respondents as an effective way of improving their life. Lok-man, one of the respondents who held this view, returned to Hong Kong from the UK about ten years before the interview. She resided in Hong Kong before she migrated to the UK and spent most of her working life there. At the time of the interview, she considered moving back to the UK to reduce her reliance on her son in Hong Kong. Some respondents planned to live with their family members in mainland China and paid visits to family and friends in Hong Kong frequently. These two examples show that the transnational-family-focused approach is also an option for some respondents in reducing the defamilization/familization risks.

Nine respondents preferred to use more than one approach to deal with issues relating to defamilization and/or defamilization risks at the same time. Some favored obtaining financial support from the government and using the money to hire a domestic helper. Some wished to obtain financial support from the government and used the money to pay for private care home

services. Others wanted to gain a job in the paid labor market and use part of the wage to hire a domestic helper. Some regarded moving back to mainland China while continuously using financial support from the Hong Kong government as another option.

### **Difficulties in Putting the Approaches into Practice**

Not all respondents had difficulties in reducing their defamilization risks or the familization risks. Eleven respondents claimed that they were able to handle their defamilization risks or familization risks in the way they preferred. This, to a certain extent, explains why some respondents did not feel that they had any of these risks at the time of interview. However, several respondents (25) found it difficult to put their preferred approaches to their defamilization and familization risks into practice. The common difficulties include the lack of sufficient financial resources to purchase private services, discriminations against older people in the workplace, the government's unwillingness to assist them and heavy financial costs of traveling between Hong Kong and mainland China. Seven respondents had difficulties in making more than one response to defamilization risks or familization risks. While most of the 25 respondents did not feel optimistic that they could solve these difficulties, some unremittingly explored ways for dealing with these difficulties. For example, Wing-hah and Wai-man joined pressure groups to press for pension reforms. Ah-Yee contacted her former colleagues frequently to explore job opportunities.

### **Implications of the Findings**

The discussion of the four themes of the study enhances our understanding of the demand-side issues. Firstly, it shows that older women could have different experiences of defamilization and familization risks. As shown above, some respondents were more affected by the defamilization risks, whereas some were more concerned about how familization risks

undermined their welfare. Moreover, there were different causes of the defamilization and familization risks faced by the respondents. Some risks were caused by the unequal division of power and resources between men and women. For example, Ah-ying, Bo-kei, and Ah-wing reported that their risks were caused by the unwillingness of their spouses to perform some roles (such as care provider and provider of financial support) in the family. Some respondents (for example, Lai-hai, Ah-wah, and Pui-man) reported that the risks they faced were related to the financial and caring dependence of their younger family members on them. And some respondents (for example, Ah-kit and Lai-mei) stressed that their risks would be reduced if their younger family members were willing to take on more care and financial responsibilities in the family.

Secondly, the discussion of the study findings shows that older women could make different responses to defamilization and familization risks. It is important to avoid making a pre-assumption that all older women are victims of defamilization risks or familization risks. As shown above, some respondents claimed that they were able to handle various defamilization and the familization risks in the way they preferred. Moreover, 14 respondents claimed that they did not face any defamilization risk or familization risk at the time of the interview. Some respondents actively explored the ways of reducing the difficulties in using different approaches to tackle defamilization and familization risks. Despite that, we should not underestimate the negative effects of defamilization and familization risks on women's welfare as the majority of the respondents reported that they were affected by these risks. It is reasonable to suggest that they needed assistance to tackle these risks.

Thirdly, the discussion of the study findings makes us more aware of older women's diverse views on the relative desirability of the four approaches to the defamilization and familization

risks. As shown above, different respondents favored different approaches to these risks. These differences, to a certain extent, reflect that they prefer to rely on different social institutions (such as labor market, product market, the government, and their family) to meet their needs. As shown above, some respondents wanted to tackle the problems they faced through finding a part-time job while some respondents wanted to receive more support from the government.

As mentioned above, it is difficult to have a clear picture of the effectiveness of the welfare regimes in supporting older women to tackle the defamilization and familization risks if we only know the types and extents of support given to older women to tackle these risks but have insufficient information concerning the above ‘demand-side issues’. This implies that more efforts should be made to provide opportunities for older women to express their views on defamilization and familization risks and the possible solutions to these risks. Furthermore, in assessing the performance of welfare regimes in supporting older women to tackle defamilization and familization risks, we should examine not only the support available to older women but also the degree to which this support can meet their diverse preferences on the approaches to the defamilization and familization risks.

## **Conclusion**

This article is intended to address an under-researched area in the defamilization and familization research with the focus on older women’s diverse experiences of defamilization and familization risks and their preferences on different approaches to these risks. The findings of the study in Hong Kong show that more attention should be paid to older women’s differential vulnerability to the defamilization and familization risks, and their diverse preferences on the ways of tackling these risks. These findings also suggest that more

defamilization and familization studies should be done with the emphasis on older women's perspectives. For future research, it is worth studying the factors that affect changes in older women's preferences on the approaches to the defamilization and familization risks, and how to create better opportunities for older women to express their preferences. With more information gained from this type of research, we will have a better chance of making the support offered by welfare regimes sensitive to older women's preferences.

## Notes

1. The focus of the study of supply-side issues is on the suppliers (such as the welfare regimes). This study examines the types and extents of support the suppliers offer to women to tackle the threats to their welfare.
2. The focus of the study of the demand-side issues is the users of the support offered by the welfare regimes. This study explores the needs of the users of the supports, their different responses to the threats to their welfare, and their preferences for different kinds of support. Some studies concerning defamilization and familization, such as those by Giullari and Lewis (2005) and Lewis and Giullari (2006) have discussed individuals' responses to the threat to their welfare. There are far fewer studies focusing on the individuals receiving support than there are focusing on support provided by the welfare regimes.
3. In 1997 Hong Kong was reintegrated into China as a Special Administration Zone.
4. The Hong Kong government allows families in Hong Kong to employ foreign domestic helpers from countries such as Indonesia, the Philippines, and Thailand. They are usually referred to as 'maids' by the employers. In 2017, there were about 370,000 foreign domestic helpers in the territory (Census and Statistics Department, 2018).

## **Acknowledgments**

The authors would like to thank the journal reviewers for their insightful comments which have helped to improve the article in many ways.

## **Funding**

Part of the work has received funding from the Marie Skłodowska-Curie Actions under the European Union's Horizon 2020 research and innovation programme under grant agreement No 708305.

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**Table 1 Personal Particulars of the Respondents**

Age	65-69 (17); 70-74 (16); 75-79 (12), 80-82 (5)
Living arrangements	with spouse and children (14); only with spouse (11); only with children (5); living alone (10)
Current or occupation before retirement	skilled worker (17), full-time housewife (8), professional (5), management and administration (6), doing business (4)
Marital status	married (25), widower (8), divorce/separation (7)
Education attainment	Primary or below (24), lower secondary(7), upper secondary (5), Tertiary (4)