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**Chapters of our lives: life narratives of low-income midlife and older women**

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**ABSTRACT**

The study used a narrative approach to explore the ways in which midlife and older women perceive their later years. Life review interviews were held with 60 low-income women (20 aged 40-45, 20 aged 50-55 and 20 aged 60-65) living in the western suburbs of Sydney. At the end of the interview, participants were asked to consider their life story as a book (including, if they wished, their future life as they now saw it), to decide how they would divide this book into chapters, and to select a title for each chapter. The average number of book chapters was 8.1 for the total sample and 8.5 for the oldest group, 45.3% of which covered events after age 40. Thematic analysis of the chapters covering the last 20 years of the 60-65 age group identified four story types. These were stories of loss (10%), stories of busy contentment (20%), 'breaking out of role' stories (35%) and 'clear sailing' stories (35%). [The 'clear sailing' stories of the 60-65 age group usually referred back to former chapters describing 'stormy seas'.] Thus 70% of the 60-65 age group described, later life as an notable improvement on the past ('contentment time' 'the best years of your life!'). For half of this 70%, their present situation was a welcome relief after the 'heavy burden' years of hard work (lowpaid and unpaid), stress, money worries, and suppression of self. The other half had at some point broken out from that pattern, for example through terminating a distressing marriage: this increased their difficulties at the time, but brought happiness later. These findings suggest that one reason for the later life satisfaction regularly

found in surveys (Carstensen, 1982) may be simply the disappearance or diminishment of previous stresses. This interpretation is supported by data on hours of work, which were lowest among the 60-65 age group, and mostly made up of chosen voluntary work. Internal locus of control also increased significantly with age, and this was consonant with the narrative descriptions of having at last escaped the tyranny of their circumstances ('My own woman at last!'). Some of the stories of the two younger group presented the same themes as the 60-65 group, but there was more emphasis on 'stormy seas' than 'clear sailing'.

How can we best conceptualise the process of aging, given that in developed societies today people are living longer, healthier and wealthier? As many writers have noted (McCallum & Geiselhart, 1996), the 'decline' model of aging remains dominant in public and professional thinking, and underlies much medical and social security planning. More recently, what might be termed the 'absence of decline' model has been put forward by the social sciences. For example, one popular textbook on human development (Sigelman & Shaffer, 1995, p.444) challenges negative stereotypes of the retired as "feeling useless, old, bored, sickly and generally dissatisfied with life". The authors note that, on the contrary, research has shown that while older people generally have lower income than younger adults, they do not decline in health simply because of retirement, and that retirement does not necessarily change their social life, disrupt their marriages, nor reduce their life satisfaction.

In one way this looks like a positive approach, but it is essentially defensive. It accepts the terms of the decline model, but argues that a healthy lifestyle and new activities can buffer people from the losses of aging. It does not consider that retirement and later life might be defined in terms of 'presences' rather than absences, that is, the gain of certain new qualities of life. The 'absence of decline' model thus does not help us understand why, so many older people (at least today) are enthusiastic about their lives (Friedan, 1993), and report their life satisfaction to be as high or higher than that of younger adults (Carstensen, 1992).

Another group of writers have concerned themselves with the gains or 'presences' than may underly this high level of satisfaction. Ryff (1982) for

example has suggested that there is a shift in values in later life away from 'instrumental' values - defined as 'being' something, such as ambitious or capable - and towards 'terminal' values- defined as 'having' something, such as happiness or a sense of freedom. Brandstadter and Greve (1994) have proposed a similar shift from 'tenacious goal pursuit' to 'flexible goal adjustment'. Ryff and Brandstadter & Greve both report evidence supporting their positions, although Ryff found an age difference only in women. Reker and Wong (1988) found that older people put more emphasis than younger adults on self-transcendence and collectivism, and less on personal achievement. Carstensen (1992) has described a process of 'socio-emotional selectivity', whereby older individuals reduce their social interactions to those that maximise and deepen social and emotional gains. Other writers have toyed in various ways with the concept of wisdom (Baltes & Smith, 1990).

Our own study of quality of life among low-income midlife and older Australian women also looks for perceived gains as well as perceived losses. It differs from those noted above in several ways. First, it takes a qualitative approach. Second, it looks at the experience of aging from midlife onwards. Our main research procedure involved a life review interview, at the end of which participants were asked to think back on the life they had just described and to nominate the turning points. They were then asked to envisage the life as a book, and to describe and name the chapters. This procedure was developed by McAdams (1985, Appendix B) and has its theoretical base in narrative theory (Cohler, 1982; Gergen & Gergen, 1987; MacAdams, 1989). Narrative theory holds that people tend to construct their lives into a coherent and meaningful story, which allows them to develop future plans and expectations (McAdams, 1989). In later life, the narrative is extended and perhaps revised in the light of the individual's personal experience of aging along with the information and beliefs that she or he takes in from associates and from popular culture. This narrative constitutes each person's experience of aging, which narrative theory sees as quite distorted by research that is based on *a priori* assumptions, for example regarding role loss and decline.

In the present paper we explore the book chapters data in which respondents were asked to systematise their life stories into the groupings or segments that they perceived as meaningful, and to provide a title that captured the essence of each segment. The analysis aimed to see whether this procedure emphasised gains or losses in later life. Our sample was of women,

and because we conducted lengthy interviews, it was small, comprising low-income women, 20 from each of three cohorts, born 1931-36, 1941-46 and 1951-56, and thus aged 40-45, 50-55 and 60-65 at the time of the interviews.

For present purposes we focus particularly on the later chapters described by the oldest group, but we include relevant material from the two younger groups. We also make use of some quantitative measures (life satisfaction, self-esteem and locus of control) in order to anchor the data against traditional indicators of quality of life. Our research questions concerned the extent to which participants' later life narratives focussed on presences/gains as against absences/losses; and the nature of the gains and losses that were significant to them.

### **Method**

The sample was limited to anglophone women following what Helson and Picano (1990) describe as the traditional or neo-traditional story-line (heterosexual, married, with time out of the workforce for childrearing) who are not independently wealthy. And in order to counteract the tendency for middle-class people to volunteer for research, the sample was recruited from western Sydney, which has an over-representation of people of lower socioeconomic status. The women were contacted through community organisations and their networks, including community health centres, neighbourhood centres and the Older Women's Network.

Interviews were based on the "personal life story" procedure of McAdams' (1985). The interviewers used a time-line chart to enter the major events and experiences described, and encouraged respondents to consider the full range of their life careers - not just work and family, but also physical (including health), social, financial, and others identified by the respondents (eg religious). Respondents were asked the amount of time they spent on paid work, child care, and community and volunteer work, and these were tallied for each cohort. Respondents also completed standardised measures of self-esteem (Trevethan, 1993), life satisfaction (Liang, 1984) and locus of control (Levenson, 1973).

In the second half of the interview, the participants were asked, in the light of what had been discussed, to consider their life story as a book (including, if they wished, their their future life as they now saw it); to decide how they would divide this book into chapters; and to select a title for each

chapter. The age spread and number of chapters was tallied for each birth cohort. The later life chapters were then analysed to locate predominant themes within the narratives of each participant. Thematic analysis was then used to divide the sample into subgroups whose later life stories described various themes of loss or gain (Denzin & Lincoln, 1994).

The age 60-65 group were considered first. The book chapters that described the last 20 years of their lives were analysed to identify the predominant themes. The stories of the younger groups were then considered for evidence of these themes: specifically, the chapters describing the years since age 40 for the 50-55 year old group, and for the age 40-45 group, those chapters that described their most recent experience, and, where relevant, their envisaged future. The authors read all interviews and formulated a provisional set of themes. One judge then assessed each interview separately for predominant themes, and a second judge confirmed these, with any disagreements being resolved through discussion.

## Results

### Quality of life

Table 1 presents the self-esteem, life satisfaction and locus of control scores for the three cohorts. Mean scores for all three groups fell within the population norms. In line with the findings of other studies, the mean scores on each measure improved with age, although only the age effect for internal locus of control reached significance. Thus the present sample is in line with the well-established finding that older people have as good and sometimes greater quality of life as younger adults (Carstensen, 1992) .

**Table 1.** Self-esteem, life satisfaction and locus of control scores for 3 age groups (N = 20, 20, 20).

Measure	Age Group			F	p
	40-45	50-55	60-65		
Self esteem	73.7	74.4	78.7	1.3	.29
Life satisfaction	26.1	25.8	28.6	1.1	.33
Chance locus of control	-5.0	-5.6	-8.8	1.1	.35
Internal locus of control	9.95	8.35	15.7	5.3	.008

### Book chapters

Table 2 shows that the average number of chapters identified by participants was eight, and there was a slight increase from the youngest to the oldest group. Some participants included parts of their thirties and forties in the same chapter, so that it was not possible to exactly tabulate the proportion of chapters that each group devoted to life after age 40. However Table 2 includes a best estimate of the mean percentage and range. For the 40-45 year olds this was just over one-third of all chapters. For the 50-55 age group it was 43.44%, and for the oldest group just a little more ( 45.26%). All participants covered their childhood and adolescence in one or two chapters, sometimes with adolescence, courtship and marriage included in the one chapter.

Table 2. Number of book chapters, by age group.

	40-45	50-55	60-65	Total
Mean	7.75	8.05	8.5	8.06
SD	3.24	2.62	1.74	
Range	3-13	3-12	6-12	3-13
Age 40+ - mean % of chapters	33.90%	43.44%	45.26%	
Age 40+- Range	16.7%-57.1%	22.2%-57.1%	30%- 62.5%	

### The Thematic Analysis

Analysis of the chapters covering the last 20 years of the 60-65 age group identified four story types among the sample. These were stories of loss, stories of busy contentment, 'breaking out' stories and 'sunny harbour' stories. Some of these stories were also present in the chapters of the younger women. The 'sunny harbour' stories usually referred back to former chapters describing stormier times. None of the 60-65 year olds were currently still living through such difficult times, but some of the younger women were. 'Stormy seas' is accordingly included as a fifth story type.

#### *Stories of loss.*

Only two women (10%) in their sixties described their last 20 years as a period of loss. Respondent 601 (R601) identified eight chapters for the book of her life. In contrast to the chapters on her working career and raising the children, which were well elaborated, she had no additional comments for the three book chapters related to the latter third of her life which focus on retirement and death.

R618 also identified eight chapters. Chapters 5 & 6 relate to the last 20 years. These two chapters describe her missing her children, mother's illness and death, son's brain tumour, husband's retrenchment and early death, father's death, and her own giving up driving a car. When R618 does mention her voluntary activities it is so she will not have time to think of her losses. Chapters 7 & 8 relate to the future but again there is no sense of

joy or optimism, as she focuses here on other potential losses, in particular her health and her home.

**Table 3. Book chapters titles of respondents R601 and R618**

R601's Book Chapters	R618's Book Chapters
1. Born & growing-up	1. Leaving school
2. Childhood	2. Meeting my husband
3. Marriage	3. Getting married
4. Working career	4. When the children came along
5. Raising the children	5. The two of us left together
6. Bob's retirement	6. Being on my own
7. Retirement	7. Getting older and hopefully keeping well
8. Death	8. Keeping well and to stay in my own home

Two women in the 50 - 55 age cohort also dwelt on their recent losses. R516 had been a full-time mother while her children were young and was very involved in their activities. She also had a great relationship with her husband. In her fifties however she notes that her husband is threatened by her part-time job, she suffers from “the empty nest syndrome”, her father and mother-in-law have died and both were great losses, and she was depressed when she broke her leg and was in plaster for four months. She does however also note some positives, in particular a trip away and a new job which gives her a purpose in life.

R503 was promoted to a supervisor position in her late forties but her last two chapters “Health Issues” and “The Daughter-in-law” concern her hysterectomy and heart operation and the difficulties with her daughter-in-law which have strained relations with her son and distanced her from her grand-child.

The youngest cohort, aged in their early to mid forties when interviewed, have not yet had time to experience the kinds of losses described above. However their chapters describing the future show that none of them see their futures as times of loss. Travel, education, personal growth, career, moving to the ocean or to the bush and being politically active are all part of their future plans. Some women's children have started to move out of home but the reactions to this change are all positive. For example, R404's final chapter (Ch. 8) is entitled “Let the fun begin” and that of R405 (Ch. 5) “It gets better and better.”

*Stories of busy contentment.*

In the 60-65 age group, four women's stories (20%) presented a positive experience of living within the neo-traditional story line. Their lives focused around the family and they had reasonably happy marriages which improved in later years. Along with their family focus they had work which they found satisfying. In later life they were busy with a combination of voluntary work, travel, grand-children and other enriching experiences.

**Table 4. Book chapter titles of respondents R603 and R609**

R603 Book chapters	R609 book chapters
1. Big birthday parties	1. Childhood (disrupted by wars years in UK)
2. Making big decisions (around boyfriends and religion)	2. Beginning of a new era (postwar era)
3. Marriage	3. Leaving school
4. Family (children brought me out of my shell)	4. Marriage (struggle to buy home)
5. Work (worked up from debtors' clerk to manager's secretary "I loved it there")	5. Moved from London (husband on better pay, Beatles era, life was pleasant)
6. Fulfilling dreams - relaxation	6. Moved to Australia (felt strange and isolated)
7. Final chapter -family (hoping to see her children settled happily)	7. Moved into own house (some P/T work and travel)
	8. Children left school (went back to being a couple)
	9. Leaving work (moved to Wollongong for husband's work)
	10. Leaving Wollongong (back to be near children, active in local community, on committees, help mind grandchild)

Only two woman (10%) in the 50 to 55 age group presented an overall satisfactory experience of the neo-traditional story-line. R511 had moved back and forward from New Zealand before finally settling in Australia. She had various part-time jobs (like cleaning and sandwich-making) while the children were young but was also very involved in school activities. Although her Chapter 7 "Getting involved in voluntary work" was prompted by not being able to find paid work in her late forties, the chapter describes a high level of involvement with a high level of responsibility. For the future she would like to continue voluntary work and travel (Chapter 8) and be surrounded by her grand-children (Chapter 9). Similarly R502 has had a high

level of involvement in voluntary work. She looks forward to doing creative arts in her retirement.

Four women (20%) in the 40-45 age group present stories of busy contentment. Like those in the older cohorts, these women have had a strong involvement in their children's school and sporting activities, they work part-time and they are involved in voluntary work. They differ from the older age groups, however, in their emphasis on personal growth. For example in R414's Chapter 5 "There has to be more to life," she talks about how life opened up from her involvement in voluntary work. She felt more in control, had more personal power and "put me first for a change." R410 is looking to continue her good relationship with her husband but emphasises that she wants this relationship to provide more independence than traditional roles offer.

'Retirement-wise I don't want to live my husband's life and I don't want him to live wholly and solely my life. I want us to be sort of independent. If we're kept busy we don't get at each other's throat.... I think too many women panic because they think they have to amuse their husband. ... I think it's because I'm back at work. Your eyes are open a bit more. Probably in the last 3 years I would have made changes, different lines of thinking.'

*Breaking out stories.*

Seven women aged 60 to 65 years (35%) described book chapters that included a time of breaking out from the traditional story line. For most the break out was followed by a time of struggle but eventually led to increased satisfaction with their lives. Five of the break-outs occurred when the women were in their late forties or fifties. Two left the story-line in their early thirties. The break outs occurred in a number of ways.

For R604 the breakout came from doing a technical course when she was 53. Chapter 5 of her life was entitled 'Leaving work (becoming involved in a different organisation - different thinking)'. It tells how, after 15 years, she left a menial job that involved hard work in an unpleasant work environment. After doing the course she realised "I had a lot going for me - if I'd known that when I was younger, I probably would have had a different life". Her Chapter 6 is 'Decisionmaking for the future - I want change'. The chapter shows that the future of her marriage is uncertain.

R606's breakout also involved education, in her case doing her Leaving Certificate at age 41, but also included other aspects. Her Chapter 4 'Filling in my days - Things I'd always wanted to do' describes getting her driver's licence, joining Meals on Wheels, and prompted by her daughter, deciding to change her life and make her own decisions. This breakout had a positive effect on her marriage. Chapter 5, 'Travelling' tells how she and her husband became 'grey nomads' for a time.

'That was a turning point, our travelling time, round Australia. Time for both of us then, time together... my husband had finished work and this was what you all work for, don't you....Yes we sort of got to know each other too, we sort of realised we could spend so much time together camped on a riverbank with the wild animals for weeks at a time, and still get along well together, you know, no arguments, no upsets, and we were really comfortable with each other.... we saved up all our coins and put them in a container and rang the children every Sunday... that was really exciting, to find out how all the grandchildren were getting on... It was a lovely time.'

Chapter 6 'Grandchildren' describes taking up this new role and Chapter 7, 'The way things are now', emphasises her independence. An important marker of this is that she now receives the age pension in her own right, rather than as her pensioner husband's spouse, and is therefore "not living off my husband anymore". Chapter 8 'Growing old together' describes this as "a miracle of closeness, loving, family and laughter", despite her husband's life-threatening illness, and fulltime care of her 92 year old mother.

For R610 the breakout occurred through a combination of travel ("opened up my eyes to new horizons") a TAFE course in photography, and voluntary work ("a whole new perspective on life"). Every winter she now travels to remote areas to photograph the outback.

In contrast R612 's breakout began in Chapter 5 when she moved from the country to the city and saw how other women lived their lives. In Chapter 6 'Leave husband' she divorced at age 47 and began a 10 ten-year struggle to obtain job and financial security. By Chapter 7 she had succeeded and made and invested "lots of money", travelled and "lived the high life". In the last chapter she retired, took a cruise to Europe, and made new friends there and at home.

Seven women (35%) aged 50 to 55 had life stories that included a deliberate breakout from the neo-traditional story-line. The breakouts involved going to work in Saudi Arabia, changing sexual preference, going to university, taking up natural therapies, and having a career “expanding beyond my dreams.” Apart from one woman who was concerned about her husband’s lymphoma, all these women had now reached a point of contentment in their lives, indicated by chapter titles such as 'My time,' 'Clear sailing', 'I’m taking my life back,' 'The light at the end of the tunnel,' and 'Learning about me' to describe their present state.

Five of the seven also describe a very positive view of the future. For example R508 plans a life in the country growing onions and writing books; R506 plans a 'Coming of age - creatively', R512’s Chapter 9 is 'Being in my stride' and her Chapter 10 'Moving into a more contemplative life'.

Ten of the women aged 40 to 45 (50%) broke out of the neo-traditional storyline despite, or because of, the hardships they experienced. Their breakouts took various forms. One went to India in search of spirituality then joined a rock band. Two became involved in political lobbying. Half the group engaged in further education, and two became very committed to their careers. All talked about personal empowerment. For all these women the decision to break out produced further struggles in their lives, but all see these as temporary problems. Two have reached clear waters and the others look positively to the future.

Table 5 gives two examples of breakout stories in which the woman learnt strength from adversity. After several bad relationships, R415 has found she likes her independence. She has stopped moving around, appreciates her friendships more and is totally enjoying her work as an antiques dealer and “can’t sit at home being a mother - it stresses me out.” R413's breakout is more dramatic and public as she commits herself to social justice for women.

Table 5. Book chapter titles of respondents R415 and R413

415s Book Chapters	413s Book Chapters
Childhood	The suppressed child (sexually assaulted by cousins - kept hidden)
Wasted time	The teenage years (Happier, rebellious)
Being a mother (Married at 17 yrs for 1 yr)	The married years
Travel	The growing years (Branch secretary of union, 2 children)
Relationship (4 yrs with a gambler)	The independent years (left alcoholic abusive husband)
Brief independence (Son goes to his father)	Becoming of age (nervous breakdown, college, becoming a feminist)
Pregnant again (A 4 yr marriage)	Voice in the wilderness (court case against student who brutally sexually assaulted her)
New independence (Own business)	Future - Coming out of silence (spokesperson for women)
Happy working life (Learning antiques)	The remembrance (to have done something for humanity)
Seeing children not make the same mistakes I did	

*Sunny harbour stories.*

Seven of the age 60-65 women (35%) offered later chapters that give the sense of a storm-tossed ship sailing at last into a calm and sunny harbour. Running through these accounts is the commonly reported experience of serenity after long years of work and worry. One woman commented that 'You seem to be free from a lot of the problems you've had for years and years', and another that 'It seems like there was a whole package thing when you were working while the children were growing up and you were worried about the bills and the asthma'; a third wished that 'this stage of my life would go on forever', while a fourth wanted it to continue into her great-grandmotherhood, and had been discussing this possibility with her ten year old grandson. A fifth commented that

' Even all the hardships that you go through, you appreciate later on - you feel, well OK, you've worked for that, nobody has handed it to me on a plate,.. and I feel now that life is good. A friend of mine said to me last Thursday, she said "Have a think about coming to our meditation group" and I thought,

actually, I don't feel as if I need to meditate, I don't feel the need for that sort of thing.... My life is good as it is...'

R617 described some especially rough seas. After 16 years of marriage and factory work, and three children, she divorced at 38, and remarried a year later when pregnant. Her second husband turned out to be a gambler, an alcoholic and a thief, and she spent the next ten years on the move with her children, trying to avoid his demands. He eventually went to jail and she was able to buy her own house and get her life together again. She entitled her age 50-60 chapter 'The resurrection years' and her final chapter 'Living my own life'.

Table 6 shows the book chapters chosen by two others, R605, who had led a turbulent life, and R613, who had also worked hard all her life, but suffered fewer adversities.

Of the women in the 50-55 age cohort, six (30%) had experienced difficult or traumatic lives but were now reaching a more contented period. Two found contentment through second marriages that were far more rewarding than their first marriages. R518's traumas were associated with a violent husband which led to Chapter 6 'Getting sick years', of stress, anorexia, pneumonia, anxiety and depression, which lasted from her early thirties to mid-forties. By Chapter 8, ten years after leaving her husband and several years of psychotherapy, R518 has a "new car, new man, new house, new job" and has started music lessons. For her future R518 wants a house that is easier to clean, more organised finances, and a few more friends. In her last Chapter "Community communal living" she plans to do exactly what she wants when she wants, and to look back on her life and think "Wow, that was great"...

R513 is one of the women who sees herself heading into a safe harbour. In Chapter 2, 'No Where To Go', she describes her husband's violence. She then left him for four years but returned after gaining nursing qualifications and become more assertive. In Chapter 3, 'Ain't There Yet', she describes a more comfortable relationship with her husband who had by this time apologised for what he had done to her. He subsequently threatened violence once more, but backed down in the face of her inner strength. At age 50, she bought a computer and took up creative writing.

**Table 6. Book chapter titles of respondents R605 and R613**

<b>R605 Book Chapters</b>	<b>R613 Book Chapters</b>
Father's Favourite	Growing Up
Schooldays	Family Ties
Religious Days	The In-Between years: Free and Easy
Family days	Trapped;
Dark Times (divorce)	Come the Crunch
Contentment Time (a briefly successful second marriage)	Sigh of Relief ('cause the kids have gone away)
Disaster Time (as the second marriage ended)	Now's the Time: The Best Years of Your Life'.
Heavy Burden Time (illness and caring for sick and elderly family members)	
Contentment Time (voluntary work & friendships at a neighbourhood centre).	

*Stormy sea stories.*

None of the women in their sixties described their lives as still traumatised or struggling. However three women (15%) from the age 50-55 group were still experiencing lives of struggle. Of these, one (R520) was planning a happier future centred around travel , friends and learning.

**Table 7. Book chapter titles of respondents R515 and R520**

<b>515's Book Chapters</b>	<b>520's Book Chapters</b>
The beginning (lived with grandma, Grandfather abused her for some years)	My family (at age 2 my father left)
The teenage years	My school days (age 5-10 at boarding school)
Early married life (marriage strong but babies all died, attempted suicide - adopted child)	Mother remarries (resentful of stepfather)
Husband's cancer (nursed him for years)	Teen years (father alcoholic lived with grandparents)
Keeping daughter safe (daughter's husband abusive)	Adult life & job training (promotion in city, responsibility)

<p>Recovering well (had a breakdown &amp; embolism on lung, cares for mother)</p>	<p>Marriage (home life important, 1 child born 1 adopted due to miscarriages)</p> <p>Children as teens (voluntary work, daughter severe asthmatic, depression)</p> <p>The changing future (son psychotically depressed)</p> <p>The way ahead- travel, more time for ourselves, classes in leisure activities, study, friendships</p>
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Of the women aged 40-45 five (25%) were still battling through stormy family seas. Three of these five were hopeful of a clearer sailing in the near future. For example, when interviewed at age 44 R404 described the past five years as traumatic. During this time she had experienced a "mid-life crisis" and left her husband and children for a year; had a hysterectomy; one son had developed cancer and barely survived major surgery; another son had run away, committed minor crimes and spent time in a youth detention centre; and her husband had suffered post-traumatic stress disorder from disaster rescue work. She entitled this chapter of her life 'Life's so fragile'. However she looked forward to a happier and more 'conventional' family life in the future, entitling her last two chapters 'Let the fun begin - My husband and myself alone at last - Rediscovery' and 'Oh what an excellent life!'

The remaining two women in this group saw their futures less clearly. R408 was just beginning to think about it and included her present and future in a single chapter 'My independence'. She knew that this independence requires making some decisions about her relationship with her alcoholic husband, but did not as yet have a plan.

R409 is currently unwell, cares for her mother who has Alzheimer's disease and is being threatened by her siblings about her mother's will. She entitled this chapter of her current life as 'The humour of being human'. R409 says of the future "I don't think I'll have a final chapter, I don't think I'll be around to write it"

## Discussion

Our measures of self-esteem, life satisfaction and locus of control showed that the sample scored within the norms on these measures. The usual finding of a modestly increased quality of life with age was replicated, although only the gain in internal locus of control reached significance. Given this consistency with past findings, we then explored participants' later life narratives to establish the extent to which these focussed on gains or losses; and the nature of the gains and losses that were significant to them. The findings for the 60-65 age group was that only a small minority (10%) saw their situation as one of loss. A larger minority (20%) were living out the later stages of the 'neo-traditional' with much the same level of contentment as in the previous stages. They were now retired from paid work, as were their husbands, but remained family-oriented while enjoying voluntary work, grandchildren and leisure pursuits.

This left 70% for whom later life was an notable improvement on the past. Half of this group described their present situation as a welcome relief after the 'Heavy burden' years of hard work (lowpaid and unpaid), stress, money worries, and suppression of self. The other half had at some point broken out from that pattern, for example through study or through terminating a distressing marriage. This increased their difficulties at the time, but brought increased happiness later.

The narratives make clear that these women had faced more than the accepted demands of the neo-traditional role during their early and mid-adulthood. Their stories describe difficult, heavy drinking, ill, and sometimes violent partners, disabilities and serious illnesses of children and other intimates, health problems of their own, painful conflicts with relatives, and attacks on their self-esteem. The choice of a low-income sample may have biased the findings in this direction. However, this does not mean that the sample is not representative of a significant segment of the population. More importantly for present purposes, the fact that these women saw their present lives as such an improvement on their past ('Contentment time' 'The best years of your life') suggests that one reason for the later life satisfaction regularly found in surveys (Carstensen, 1982) may be simply the disappearance or diminishment of previous stresses. The fact that locus of control increased significantly with age reflects the feelings of many older women that they had at last escaped from being at the mercy of their

circumstances ('My own woman at last!'). It is worth comment that most of our 60-65 year olds drew the age pension, which was one source of their sense of security.

The narratives of the younger women were both similar and different from those of the 60-65 age group. As might be expected, age-related losses were not much of an issue for them, although two 50-55 year olds were focussed on family deaths, illness, job loss and the 'empty nest'. A minority were contentedly playing out neo-traditional roles, although for the 40-45 group this included an emphasis on personal growth. The majority were still battling stormy seas of family life, or breaking out from these in some ways.

Breakouts were especially common among the younger group, who valued personal growth and empowerment highly, and were far less constrained by traditional roles than the older women. However they were no more immune from hardships and stressors, indeed had suffered more. For example, most of the sample had been single parents at some time. Cohort differences in what it means to be low-income may be relevant here. For those born in the 1930s or 1940s, when most people were not well off, the sample consists of women who were not worse off than many others. However those born in the 1950s, grew up in more affluent times. This could mean that the criterion of being poorly off has drawn in a sample of 40-45 year olds who have experienced more than their share of hardships.

The generally positive quality of life described by the older participants is in line with the views of Ryff, Brandstadter, Carstensen, Reker and others. It would be hard to say which of these theoretical positions they best support, since some aspects of the data are relevant to all of them. We certainly found evidence of contentment in the here and now, as proposed by Ryff and Carstensen ('Why worry about what is going to be ten years down the track - just enjoy today'); and the descriptions of voluntary work undertaken support Reker's views on the increase in collectivism and spirituality in later life ('a different way of thinking... you lose interest in material things').

What we can perhaps add to this is the emphasis placed by our older group in particular on the contrast between their earlier life of work and family responsibilities and worries, and their present relative freedom. It bears repeating here that the respondents were all low-income mothers, generally with limited education and a history of low-paid jobs. The losses generally ascribed to retirement - the loss of status, structure, sense of purpose

and masculinity, and higher income provided by the job - were thus not much of an issue. In addition, many when younger had experienced difficult marriages and/or divorces and associated stresses. So it may be that their frequent depiction of later life as 'a good age' is stronger than would be the case with a male or more affluent sample, including men. Nevertheless, the data are very supportive of the concept of the sixties as, for many, a time of gain rather than decline or 'absence of decline' in quality of life.

Like all in-depth interviews, the present procedure raises the question of whether participants would present a different focus on another occasion. Narrative theory holds that the internalised life story is, in a real sense, the narrator's identity (McAdams, 1989), and is thus quite stable, especially by midlife. At the same time, the theory holds that the story is constantly modified in the light of new experiences, and that this may involve some retrospective rewriting to make sense of these new experiences. The life events described are unlikely to change, but the perception of them as losses or gains may change with time. And there may be a certain age at which stories of loss come to predominate. A longitudinal follow-up is required to establish if and how such changes occur.

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CHAPTERS OF OUR LIVES: LIFE NARRATIVES OF LOW-INCOME  
MIDLIFE AND OLDER WOMEN.

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