

Risk & Rationalities Conference Abstracts

Coping with Disaster

BSE and Food Safety Regulation: A Comparison of UK and German Approaches

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The BSE crisis represents one of the worst policy disaster experienced by a UK government in recent years. In material terms, it led to the slaughter of 3.3 million cattle and estimated economic losses of £3.7 billion. In administrative terms, the crisis led to the dissolution of the Ministry of Agriculture, Fisheries and Food, which the independent inquiry by the Phillips Committee had criticised heavily for its lack of openness and transparency. Although far less severe in terms of its economic impact, the German BSE crisis, also resulted in extensive political fallout, leading, inter alia, to the resignation of two government ministers

This paper compares the handling of the crisis in the UK and Germany and the regulation put in place in its aftermath. It explores the reasons for the failure of both governments to manage this crisis in a credible, timely and proactive fashion. Examining the institutional contexts in which decisions about scientific evidence on BSE were made, the paper argues that, in both countries, a centralised system, in which government agencies controlled "science for government", was vulnerable to expert-interest group alliances which undermined the potential for a credible assessment of public health and safety risks. Looking at the policies adopted in the aftermath of these crises, the paper notes that, although being far less affected by BSE, Germany paradoxically adopted far more rigorous measures for the prevention of future incidents, which included the strict administrative separation of the risk assessment and management functions. Our paper concludes that the extent of administrative reforms which are initiated in response to crises is more likely to correspond to the general receptiveness of the political environment to these reforms, than the 'objective' impact of the crisis itself.

Discourses

I've Got You under My Skin: Rationalities, Risks and Subdermal RFID

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The ongoing development of radio frequency identification (RFID) tags, an emerging technology best described as an electronic version of the barcode, has garnered much media attention over the last few years. Through the possible applications of RFID are limited only by imagination, there is an important split in the type of applications currently under discussion: RFID for inventory control; and human implantable or subdermal chips. While in both cases shared privacy concerns come

to the fore, it is with subdermal chips that the looming fears of the RFID-dependent body are best expressed.

Themed with an eye towards understanding the participating rationalities in the management and regulation of risk, this paper endeavours to unpack the risk-saturated discourses of subdermal RFID. In so doing, it provides an exploration into the eroding boundaries between environmental, biological, cultural and ontological risk. Questions will be posed of the ways in which trust is tokenized and technologized, the spaces open to the public to negotiate with risk and the role played by dissident voices in the social construction of RFID risks and rewards.

Risk, individualisation and the governance of masculinity in a popular lifestyle magazine.

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The aim of this paper is to examine constructions of masculinity, health and risk apparent in a contemporary lifestyle magazine. The latter have become significant sources of health information within late modern, 'dedifferentiated', consumer discourses in which health is constructed as a pervasive aspect of everyday life and increasingly central to identity construction. Commentators have recently proposed a crisis in men's health and this is played out in diverse settings, including the popular media. With masculinity typically implicated in the aetiology of 'risky' health beliefs and behaviours, the proposed crisis raises some key questions regarding men, identity and risk in late modernity. This paper examines the constructions of men and risk within popular 'dedifferentiated' health discourses. Empirically this draws upon the critical discursive analysis of a sample of two years of issues (n 21) of the popular men's health and lifestyle magazine, *Men's Health (MH)*. Indicative of late modern modes of health care and governance, such texts typically construct men as reflexive, self monitoring health entrepreneurs capable of managing risks under the guidance of expert discourses. Key concerns are how such texts work to reflect neo-liberal modes of health governance, position new masculine ontologies with regard to health and wellbeing and construct diverse forms of the male body. Drawing on poststructuralist, third wave theories of masculinity, dominant epistemologies that position men's bodies and selves as stable ontological categories are challenged, and the role of power and knowledge in constructing the male subject considered.

Public Understandings of Risk and Regulation (changed from 'Regulating Risk in the Financial Services')

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The communications and financial services sectors have been subject to radical restructuring in recent years through the establishment of sector-wide, risk based regulators (Ofcom and the FSA). Despite the rationale of these organisations (to make regulation more efficient; to carry out risk assessment; to work in partnership with government, industry, civil society bodies and the public; to be accountable), there is some scepticism about their success. Since the formation of Ofcom and the FSA, media reports have been varied—some portraying them negatively (as costly, yet ineffective) while others discuss the main actions of the regulators in less critical terms. The ambivalent characterisation of the regulators (and of the industries that they

regulate) in the press sets the tone for public understandings about their role. Having conducted interviews with regulators and other key actors and following our analysis of policy documents and media coverage, we have conducted focus groups to elicit public opinion on risk and regulation. This paper discusses the various themes that have emerged in our discussions with these groups, highlighting the dilemmas that underline their opinions and showing how their views are shaped by the cultural commonplaces that emerge in public discourse.

Emotions

Risk, effect and emotion

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For a long time the collaboration between cognitive psychology and economics as well as sociological approaches have failed to analyse the influence of emotion and affect on risk perception and risk-taking systematically. Affect and emotion have often been neglected because they are seen as non-scientific and irrational – typically lay people’s perception of risk and uncertainty. Therefore affect and emotion have been mostly understood as a dimension which disturbs rational decision making. Since the significance of different lay-people understandings of risk has gained ground in public policy as well as science issues as affect and emotion comes into view. Recently some theoretical considerations regarding affect and emotion have taken place. It is suggested that emotion could be an action logic relatively independent from classical rational decision making (Elster 1998). But leading empirical research has shown how important affect is for risk perception and risktaking (e.g. Tulloch/Lupton). Theoretical conceptualisation of affect and emotion are still in their infancy. It remains unclear what should be understood as emotion and affect. Should for example trust be understood as an emotion or as a rational issue like in economics? Are emotions states which accompany and influence rational coping with risk or can they be seen as an independent issue? The paper introduce in the research and core problems of affect and emotion in risk-research.

Containing communities: a psychoanalytic perspective on the governance of sexual offenders

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From the perspective of neo-liberal programmes of governance that seek to ‘responsibilize’, information management involving forms of community input is seen as the long-term key to managing the safety of sexual offenders post-prison. Involving citizens in the management of risk takes a number of institutional forms – from Multi-Agency Public Protection Panels, to the Circles of Support and Accountability experiments. However, perverse and

destructive effects may ensue when individuals form vigilante campaigns to cleanse their community of what is perceived as imminent danger. In so doing, communities revert to a more puritanical and moralising code that distinguishes absolutely between those who are good and those who are 'bad'. How 'mature' can we expect citizens to be in the face of policies that seek to integrate the management of sexual offenders into community life? In using psychoanalysis, the paper aims to apply 'emotional intelligence' to the relationship between government policies, active citizenship, and the rehabilitation needs of sexual offenders themselves.

Responses to risk in social welfare and the denial of emotion

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Involvement in work such as child protection, mental health and intimate caring entails forms of emotional labour that have received little attention in the literature on risk in these areas. This paper argues that the dominance of procedural approaches exemplified by risk assessment protocols in social welfare militates against consideration of the relational and emotional aspects of such work in any meaningful sense. In fact, the increasing dominance of rational, bureaucratised and procedural practices can perhaps be best understood as a *reaction* against the irrationalities and uncertainties that characterise work in emotionally charged arenas. Yet emotions such as anger, fear, jealousy, and the equivocal nature of human relationships are palpably relevant to understanding many if not all 'risk situations' in the human services. This paper explores these issues with reference to the health and social welfare literature on risk and sets out the case for empirical research in this area.

Context-awareness, emotional tensions and operational risk perception

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In spite of the emphasis on human failure, engineers and financial risk analysts tend to discuss operational risk without taking into consideration behavioural or micro-sociological aspects. The alternative approach presented here relies on the idea that the social construction of discursive frameworks and emotional tensions is a central aspect of what we call operational risk. The feeling that something might go wrong, if we don't do the right thing at the right moment, especially in technology-intensive organizational environments, is fundamental to operational risk perception. The perception of the risk of eventual failure stems, however, from a tension between belief and supposed evidence. We anticipate that something might occur, and this often implies emotional tensions. However, we can construe a situation only *ex post*, after we have experienced an event. We can show that this tension between imagination and interpretation, is also related to a tension between whether we believe that we need automatisms (i.e. rigid models of rules), or whether we believe that we need responsible behaviour through alertness and flexibility. In other words, the question is whether we prefer thinking in terms of model risks, or in terms of cognitive and

behavioural risks as an implication of the management of complexity. Such choices depend very much on other choices that agents have to make as a consequence of the perception of the social context in which they are called upon to operate. Emotions related to role perception and understanding of the position in hierarchical systems can be crucial in this respect. Restrictive stances and anticipation of constraints makes people feel that systems are discourse-sensitive, and thus they tend to prefer model risk. In the adverse case, when people think that alertness and flexibility in action can be combined with discourse-robustness of systems, they tend also to locate the sources of risks more in the direction of the complexity of systems, and thus more in the direction of cognitive competences (than in the direction of compliance to behavioural norms and operational standards). Conceptual frameworks which can be traced back to Perrow, Luhmann, Foucault and Elias can deliver the basis for the discussion of the behavioural settings which hinder context-aware actors to cope with this dilemma of choosing between model risk (related to discourse sensitivity) and complexity risk (related to discourse robustness). This line of argumentation can produce a relevant platform for a micro-sociological theory of operational risk.—

Taking others' feelings into account: Facial expressions and their interpersonal effects during decision-making

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Various studies have shown how our own emotions and moods can affect the judgements that we make in decision situations involving risk or uncertainty. In our research, we are investigating whether *other people's* affect exert comparable effects, and whether these effects depend on changes in own affect. Based on research into social referencing, we propose that emotion presentations can clarify the degree of risk associated with behavioural alternatives. We report on an experimental study in which we assessed the influence of other people's affective communications on decisions using a quiz-game task during which participants were allowed differential access to co-participants' facial expressions. Our findings suggest that nonverbal signals have different effects on performance depending on participants' characteristic levels of expressivity. For example, ambiguous facial expressions presented in a non-interactive situation particularly interfered with the performance of high-expressive participants. Thus, seeing someone else's face can sometimes lead to less realistic decisions.

Everyday

Complexities of sexual health risk management in the 'older' population

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This paper explores how discourse surrounding sexual health risk can be complicated by 'matters' of fertility and impotence (participants' term).

'Vasectomy' and 'impotence' were unexpectedly prevalent themes when 'older' (age forty-something) participants were interviewed about personal approaches to sexual health risk, in the late 1990s. (One group, four men and eight women, were parents of adolescents at time of interview - most in long term stable relationships/marriages; a second group, four men and five women, were 'dating').

Interwoven with 'known' discourses ('safe sex' as equating 'contraception', a hint of nineteen-sixties 'free love', the notion of sex as 'natural' and 'spontaneous', ...) these new themes illuminate, in surprising ways, some practical difficulties contributing to the low engagement with STI/HIV risk prevention reported by participants.

Such difficulties and disincentives to condom use illustrate complexities of risk management which may contribute to increases in STI rates currently reported in the 'over-fifty' population.

Risk in dual-earner and working lone parent households : parents' and young people's perceptions

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Parents want to protect their children, and parents are working more. At the same time, it is claimed, we are all living with a heightened state of risk-awareness and individual responsibility for risk management. This paper looks at perceptions of risk around the work-life balance for teenage children and their working parents. It explores the questions 'How do parents see and deal with the potentially conflicting demands of earning and caring?' and 'What are the risk perceptions of teenage children in households without a stay-at-home parent?' It is based on qualitative interviews concerning parents' and young people's own (changing) experience of their families' work life balance and their attitudes to other work-life balance arrangements.

Impact of medical rationalities and risk on lay people diagnosed with Hypertension or *when meaning is at risk*

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As a result of its preventive orientation, medicine has an impact on and influences how lay peoples think about and come to experience their health and ill health. Medicine's preventive ambitions encourage individuals to visualize the invisible and to anticipate illness without a clear confidence in the actual extent of one's personal vulnerability. With its preventive orientation, medicine impacts on lay capacities to understand and formulate, as autonomous subjects, their illness experiences. As a result, it puts at risk lay meanings of illness. This will be the focus of the present paper. In order to examine this issue, we will address the problem of arterial hypertension, which is a central concern in preventive medicine. We will see how people diagnosed with HBP have to struggle with the idea of the disease itself as well as with multiple dual realities (e.g. having a disease without an illness) and how they have to abandon their personal theories about the disease.

“They’ll think I’m mad!”: Managing the risk of social exposure as a voice-hearer.

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The enigmatic phenomenon of voice-hearing, in medical terms ‘auditory hallucination’, has a ‘problematic’ centuries’ long history. Social control over the phenomenon has oscillated between the church and medicine as voice-hearing has become associated with madness. Voice-hearers have been positioned as different to ‘normal’ or ‘ordinary’ people on account of ‘hearing voices’. This paper reports some findings from qualitative doctoral research exploring the phenomenon from the perspective of voice-hearers.

All primary research participants were recruited through self-selection from the general population. All were aware of having experienced something ‘problematic’ that set them apart as different in some way to ‘normal’ or ‘ordinary’ people. Findings suggest reluctance to ‘come out’ as voice-hearers because of the risk of being considered mad by others, which in turn holds social, moral, economic and political consequences.

Irrational Risk Behaviour?: Exploring Belief in the ‘Urban Legend’ of Drug Rape

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This paper outlines ongoing empirical research at universities in the US and UK into beliefs among female students about the widespread threat of drug facilitated sexual assault (DFSA), popularly known as ‘roofie rape’ (after the drug rohypnol that is at the centre of concern). There is some evidence to suggest that the spectre of DFSA has brought about the sort of behavioural change that public health campaigns have failed to bring about in relation to STDs, for example. Many students carefully police drinks when socialising in public, and use ‘anti-spiking’ commercial devices. Yet ‘drug rape’ is dismissed as an urban legend by police and other science-based authority, and specific incidents of such attacks are rarely even cited, let alone proven.

The focus of this research is not to further investigate the claims and counter claims concerning DFSA, but to interrogate beliefs irrespective of their basis. Interviews suggest a range of related experiences that encourage belief regardless of concrete experience or knowledge. The indirect affirmation provided by warnings and preventative devices; related experiences of 'alcohol amnesia'; and the credibility of 'word of mouth' reports from a 'friend of a friend' are among the factors that help explain the credibility of the drug rape story. These specific factors function in a context of women now 'drinking like the guys' and the externalising of concerns about sexual assault. The research has practical significance in exploring a 'stranger danger' that may be generating unnecessary anxiety and distracting from problems associated with excessive alcohol consumption. Theoretically, the study provides a case study in how understanding the social construction of a risk concern is not to dismiss it as irrational, but explore how proximate experiences and belief can acquire an 'irrational' focus.

On the Alert in an Unpredictable Environment

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A fundamental tenet of much sociological, psychological and educational literature assumes that the creation of a predictable, risk-free environment is crucial for a sense of well-being, as well as for ensuring a sense of trust in the wider social order. Still, the ways in which the environment is structured, and the importance attached to the notion of predictability, will vary in different cultural contexts. Findings from an ethnography of an Israeli kindergarten in 2001 show how the teacher, albeit unwittingly, shaped an environment that was inherently unpredictable. This unpredictability served to mobilize personal resources and social practices among the children as a means, not only of coping with the unpredictability, but of turning it to their advantage. Studies of Israeli Jewish youth reveal that the resources appropriate for successfully managing in an unpredictable environment are salient and positively valued at later stages in life. Socialization into an unpredictable environment appears to reflect a characteristic facet of Israeli culture with regards to child rearing.

Framing risk perceptions in a safety-critical and hazardous work: the case of railway maintenance

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Railway technicians are charged with up keeping the railway infrastructure to support safe and timely transport. Simultaneously, this assignment necessarily exposes them to occupational hazards.

Technicians frame risks in order to survive, in ways that reflect how they deal with them on an everyday basis. Simultaneously, they frame risks in order to support claims to responsibility and exposure to fatal risks. Two main categories of risk are juxtaposed to each other. First, the risks of trains that

moves and high voltage current are ascribed a “dread” risk dimension, unique for the railway. However, technicians also construct these risks as manageable due to their skills, “embracing” them as an opportunity to claim an identity as competent and responsible men. Second, risks such as slipping, falling, night shifts etc. are considered untypical for the railway but expected for an industrial workplace, thus trivialized.

Gender Talking Risk: Discourse, Epistemic Subjectivity and Threat

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This paper analyses recent qualitative research on threats from nuclear installations carried out as part of the SCARR Network.

Institutional Management of Illness

Communicating risk: An Exploration into the Transmission of Risk-discourses in pregnancy.

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How do midwives and other health care professions communicate and manage high risk screening ‘results’ to pregnant women? How do such discourses ‘fit’ with the role of the midwife as rational communicator of ‘expert knowledge’, alongside that of trusted confidante?

This research builds on my early investigations in to how women perceive, and receive, antenatal testing in pregnancy. I am now starting to investigate the relation between rational ‘expert knowledges’ (Beck 2004) around risk as produced and disseminated by health care professionals, and the role of the midwife in the reception, and *communication* of such risks to pregnant women and their families. I am especially interested in discovering the extent to which midwives form part of the health care ‘Establishment’ in the discursive strategies they use in the communication of high risk results to women, or (alternatively) play a (relatively?) autonomous role in the knowledge and meanings they communicate to women.

This research is very much in its inception, and initial findings from preliminary interviews will be discussed and considered during my presentation. I will be conducting a range of semi-structured interviews and focus groups with midwives and student midwives on the topic of antenatal screening for ‘abnormalities’ in pregnancy, and will be applying an ethnographic, subject-centred approach to my research. While there is a recognized theoretical framework for understanding Risk (eg. Beck, 2004, Douglas, 2002) there is a recognized lack of *qualitative research* that considers the perceptions of the individuals who are actually involved in the manufacture and communication

of risk 'results' in pregnancy. As such it is hoped that my research will reveal some interesting and timely findings.

How do You Measure a Virtual Object? Assessing the Risk of Releasing Offenders with Mental Health Problems

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Forensic mental health professionals who make recommendations about the discharge of in-patients are required to assess the risk that they will reoffend after leaving a secure unit. They must attempt to measure a 'virtual object' (Van Loon, 2004), namely the risk of discharged patients reoffending, through observing them in secure environments designed to minimise the risk of such behaviour occurring. Awareness of the possibility of receiving critical media and political attention if released offenders commit violent crimes adds to the difficulty associated with assessing post-discharge risk. The present paper will explore risk and rationality in relation to data drawn from a qualitative study of staff and patient perceptions of clinical risk assessments undertaken in a medium secure forensic mental health unit. We argue that the problem of assessing the risk of future offending illustrates a more general paradox of prevention, and that this problem corresponds to that of ecological validity, as discussed in critiques of the classical psychological experiment.

Moral Considerations

Rationale for Taking Precautions: The Ethical Foundation of the Precautionary Principle

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The precautionary principle – in doubt, decide in favour of the environment – has recently been a subject of intense academic scrutiny. Yet the ethical foundation of the principle has received surprisingly exiguous attention. In policymaking, the principle has been invoked to justify a wide range of policies – usually without an explicitly stated normative framework.

Taking precautions seems to be instinctive for human beings, and it is certainly in accordance with common sense. Nonetheless, the influential role of the precautionary principle in environmental law and policy cannot be based only upon whatsoever gut feelings, but upon the fact that the taken precautions are consistent with certain shared values of a society. When the principle is invoked in societal risk decision-making, normative underpinnings should be taken into account, explicated and justified. Exactly this is the task of my paper. Specifically, I shall introduce a normative framework and evaluate the rationale for precaution within this framework.

Organisational Risk Management

The hazards of helping:

Work, mission and risk in nonprofit social service organizations

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Nonprofit organizations (NPOs) play an important role in the provision of health and social services. No longer temporary providers of emergency services, NPOs appear to be permanent features of the social service landscape. Despite some of the intrinsic rewards that work in NPOs offers, jobs in these organizations can be characterized by high demands, long working hours, low pay, exposure to violence and infectious disease - conditions which may be deleterious to worker health. This paper is based on an ethnography of three nonprofit organizations - a homeless women's drop in, a drug treatment agency and a men's homeless shelter - and 36 in-depth interviews with workers and managers. We examine organizational "mission", a dominant discourse about the purpose and value of providing "help" to marginalized clients, and the implications it has for work practices and for the way that workers understand work-related risk in these organizations. We describe how the notion of mission is continually reproduced and trace its relationship to worker risk acceptance and risk taking. We suggest that the functions of such discursive commitments in organizations and their implications for the wellbeing of workers, underscores the importance of understanding organizational culture and the social production of risks when attempting to improve working conditions and protect worker health in social service NPOs.

Formal and Informal Safety Management: The Importance of Ethnographic Research for Safety Surveys

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Safety surveys normally focus on the importance of formal safety management (bureaucracy) on safety performances, while neglecting the impact of informal coping strategies (craftsmanship) that are the main topic of ethnographic safety studies. Based on a survey in a Dutch energy company (N=265) we show that this negligence is problematic. First, the effect of formal safety management on self-reported incidents and accidents depends on informal coping strategies. It is shown that informal coping strategies facilitate formal safety management. Second, informal coping strategies influence safety performances independent of formal safety management. The perceived utilisation of tacit knowledge *improves* safety records (i.e. self-reported incidents and accidents) because it reduces unsafe behaviour, while perceived presence of professional discretion worsens it because it enhances

unsafe behaviour. Our findings show that the findings of ethnographic safety studies can be incorporated fruitfully in safety surveys.

Organisational Response to Terror

Rare Events, Uncertainty and Organization: Framing and Theories of Action in the Perceived Threats from Terrorism

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This paper takes as its central core the perceived threats from terrorist activities in six organisations. Such an attack would constitute a rare event, but one which is not outside the bounds of possibility for many organizations. This paper examines how managers in organizations which are particularly exposed to the threats of terrorism (the leisure and travel industry) deal with uncertainty where probabilities are impossible or difficult to define and examines how they face the challenge of interpreting and learning from these experiences.

Theoretically the paper utilizes Weick's (1979; 1995) concepts of *enactment* and *sensemaking*. The paper argues that what really matters is how managers in organizations perceive (and frame) their environment (and act upon such perceptions). Weick argues that perceptions are selective, with some factors given prominence and others filtered out. Is this the case with rare events?

Findings indicate that both sensemaking and theories of action differ in each organization depending on the position of the organization in the supply chain; the accuracy and completeness of information; the extent and nature of previous experience of rare events.

Risk Discourses

Innovation, Crisis and Governmentality in the Portuguese Footwear Industry

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The following investigation takes a cautioned look into the Portuguese traditional manufacturing region of *Norte*, which has been rendered socially and economically vulnerable by increased global competition and escalating unemployment in recent years. The research adopts a Multiple Dimensional Scaling approach to the study of how business and public agency have exercised different means of self and organizational rationalization for their role in, and perception of industrial transformation and institutional change in this scenario. It argues that the mutually constitutive networks of social and productive relations have had a reciprocal effect on the perceived economic and social risks by firm managers and public officials. In doing so, the

research suggests that the perception of 'risk' is among the cognitive aspects of agency, which has shaped agent behaviour, policy design and the formation of networks. The paper offers a greater appreciation for the reflexive and complex dimensions of 'innovation' governance and political responsibility.

Expert rationalities of GM risks: the discourse of similarity

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BIOS

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In this paper, I examine two expressions – in interview and in the GM Science Review – of expert rationalities of GM technologies in 2003. My analysis shows that a significant feature of these discourses is the rationalisation of GM technologies in terms of their conventional counterparts (associative argumentation). Further, while some aspects of GM technologies – particularly the risks – are rationalised in terms of their similarity to traditional equivalents, others – particularly their efficacy – are rationalised in terms of difference or superiority compared with non-GM approaches (switching). Within the context of regulatory review in 2003, I argue that this dominant discursive pattern serves the primary function of advocating GM technologies, and that the discourse of similarity in isolation serves the purpose of constraining calls for additional regulation for GM approaches. In addition, I argue that while this expert rationalisation of risk might be discursively powerful, its social power is limited by its sociological naivety.

From Definitions to Institutional Practices in Risk Communication The Tarragona Petrochemical Cluster, a Case Study

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Risk Communication is central to determine the role of different institutional agents in the process of definition and analysis of chemical risk, namely public administration and private corporations. Discourses about risk respond to different logics according to organizational identity, professional cultures, or bureaucratic procedures. Both the uncertain nature of chemical risk and the diverse approaches to its definition produce false dichotomies. Among them are remarkable the distinction of acute and chronic risk, institutional and social risk, centralised and decentralised management of risk. The communicative practices in Tarragona's industrial site highlight the contradictions within all dualities identified. To confront these dilemmas, it may be positive to better connect institutional definitions with institutional practices in order to implement a strategic planning in risk communication at local level.

Reporting Risk Rationally: How the UK press cover Genetic Research

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The media are often blamed for over-hyping risks and creating panics or scares around certain issues. Journalists are berated because the amount of coverage a risk receives does not often fit with objective assessments of the level of harm posed by the risk. Instead of using formulas to judge risk journalists use news values. This paper is concerned with exploring how and why risks get presented. If coverage is not determined by the level of hazard what is it determined by? This paper explores the British media coverage of 'risk' in relation to two linked but distinct debates: Genetically Modified Crops and Human Genetic Research. We interviewed 30 policy makers and pressure group activists and systematically analysed a comprehensive six month archive of all UK national coverage to reveal the full range of frames and discourses used in the discussion of risk. In both case studies the potential biophysical consequences of the new technology were discussed (sometimes framed in traditional 'risk assessment' terms of probability and impact), but a plethora of other issues were also drawn upon to describe why/how the technology posed a risk. The media (journalists and their sources) discuss risk not as a purely scientific issue but also as a social and political one, drawing on a broad range of cultural repertoires. Some of the main themes to come out of the case studies were: notions of (questionable) expertise, the centralisation of power, concepts of nationality, nature and purity, the use of historical and fictional templates, the management of boundaries and the assertion of novelty and / or complexity. What was striking about both case studies was the myriad of different and sometimes conflicting ways in which these themes and images could be used. This occurred not just between the case studies but also within them. Concepts and ideas were routinely shifted in these debates depending on which actor was deploying them and under what circumstances. This meant it was important to pay close attention to the different devices actors were using to present their viewpoints at particular points in time. Rather than presenting a static and fixed 'objective' assessment of risk, the case studies suggest that the media view issues through a far wider lens and that key actors shift in their interaction with journalists as they develop key rhetorical strategies.

Risk Management

Regulating Risk Regulation: How the Court of Justice ensures the European Community responds to both popular and scientific voices

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In a string of challenges to EC regulations that culminated, in the last five years, in *Pfizer* and *Alpharma*, on the safety of feeding growth-inducing antibiotics to farm animals, *Artegodan*, on the safety of a diet pill to induce weight loss in humans, and *Alliance for Natural Health*, on the safety of dietary supplements, the ECJ reveals an increasingly sophisticated understanding of

the capacity and limitations of using scientific expertise to legitimise risk regulation. These cases set out a number of important principles that determine the bounds within which the EC and its institutions go about regulating risk and mark out distinct roles for its specialist regulatory agencies, its scientific and comitology committees and its more democratically accountable institutions, which are each attuned to hear, consider and respond to differing (often conflicting) voices and their underlying rationalities that are categorised loosely as being either popular or scientific.

Risk and Cultural Investment

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In the field of art and culture, in order to make defensible judgements about new investment, policy makers would like to replicate the rigour of engineering in planning and auditing cultural provision. Minimising risk and maximising benefit requires quantifiable derivatives and the classic reversibility between differentiation and integration. Yet there is a difficulty. The UK's Department of Culture Media and Sport is on record (Jowell 2004) as saying 'We lack convincing language and political arguments for how culture lies at the heart of a healthy society'. In other words, there is uncertainty about the effectiveness, in the sphere of culture, of the classic production-audit model. It was this uncertainty that prompted John Holden to attempt a general outline of a theory of cultural value, which is ethical rather than economic. But it is possible that the economic realm offers more options here than have yet been explored.

To explore whether that might be the case, in the research of which this paper is a first stage report, we consider applying the mechanisms and assumptions of the financial derivatives markets to the world of cultural investment – in museums, sports events, music provision, public performance, and other forms of public culture. The findings of this work so far are that the adoption of the methodology of derivatives will allow cultural investment and its social impacts to be better controlled if the relation between investment and impact is seen as contractual, and further if the owners of social impact risk are enabled to hedge that risk in various ways.

Risk Communication

Information and Risk Management.

Why Consumers Do not Comply with Regulators' Expectations?

Sandrine Blanchemanche*, Stéphan Marette**, Jutta Roosen***, Philippe Verger*

Recently, several regulatory bodies use information to consumers as a way to reduce risky behaviours. This regulatory tool is usually elaborated with an "implicit" model of rational choice: Individuals are supposed to be unable to take a rational decision because of an imperfect knowledge about a risk that the advisory is supposed to overcome. This article tackles the issue of consumers' decision when they are informed about a risk. A four-month

regulatory experiment among 200 French households was conducted to evaluate the impact of an advisory concerning fish consumption and mercury risk. We show that even though consumers correctly perceive the health hazard, their probability of judgment is biased downward and they cannot assign predictable outcomes to their decisions. Consequently, they weakly change their consumption but insufficiently to comply with the advisory. These results raise the sociological question of understanding decision-making under uncertainty in which it is important to look at cognitive and behavioural mechanisms.

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Technology in risk communication: opportunities and limits

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Tarragona, Catalonia (Spain)

Digital communication technologies are usually portrayed as enabling better industrial risk and crisis management. Databases, surveillance cameras, online messaging, virtual simulators and wireless communications allow emergency teams to offer a quicker and more efficient response, and preventive information can reach easier more citizens. But the use of digital technologies also has limitations and can add risks: systems may crash, design might be inefficient, users may misuse software and hardware. This paper draws a conceptual framework that allows a critical approach to technology and risk communication, an approach that is sensitive to the opportunities and shortcomings of this uneven relationship. This framework counters technological determinism (found both in euphoric and catastrophist discourses on technology and risk) and helps in assessing the communicational weaknesses and strengths related to technology of industrial risk prevention and emergency systems. A case study in a leading European industrial cluster is used to illustrate the conceptual proposals.

Risk Communication and Responses

“We’ll deal with it when it happens!” – social identity, self-realisation and household risk mitigation

Tim Harries, Flood Hazard Research Centre, University of Middlesex

Why are some at-risk householders more resistant than others to the idea of increasing the flood-resilience of their homes? Presenting an analysis of interviews and focus groups with householders in flood-risk areas, this paper demonstrates how Tajfel & Turner’s (1986) *social identity theory* provides a framework for better understanding responses to household risks.

Unlike hazards such as fire and burglary, flooding and flood-risk operate at the community level, affecting numerous households simultaneously. As a result, local discourses of flood-risk response play a greater role in the formation of social identity. Floods are socially represented as the fault and responsibility of ‘out-groups’ such as local authorities and as opportunities for

self-realising collective action by the victimised communities. The official discourse of household-level pre-emptive action – it is argued – de-legitimises these representations, threatens social identity and is therefore resisted accordingly.

Mobile Phone Masts, Social Rationalities and Risk: Negotiating Lay Perspectives on Technological Hazards.

Dr Jeremy Collins Senior Lecturer
Sir John Cass Department of Art Media and Design
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This paper examines the responses of 47 participants in 6 focus groups to media representations of the health risks associated with mobile phone masts ('base stations') in the light of theoretical debates concerning non-expert understandings of risks (variously characterised as 'lay rationality', 'lay epidemiology', 'popular epidemiology', 'public knowledges', 'social rationality', and 'intuitive risk judgements'). In particular the study discusses the extent to which two particular manifestations of such understandings – non-mediated contextual and personal knowledges ('multiple information sources'), and risk comparisons made between mobile phone masts and a variety of other perceived health risks – are prominent in the data. The paper suggests that analyses of risk responses such as these should differentiate clearly between classes of risks, and avoid suggestions that any particular type of risk response can be unproblematically mapped onto other risk scenarios.

Risk and Insurance

Balancing between threats and opportunities

The promotion of private insurance in Finland 1945–1990

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Mr Jyri Liukko
Department of Social Policy

The growth of the welfare state in the latter part of the 20th century, especially in the Nordic countries, was based on the expansion of the social insurance system. Interestingly however, this did not make private insurance obsolete. What did still attract people to invest in private insurance? What kind of role did this social technology play in this new situation, as a form of risk governance?

This paper examines publications that have promoted private life insurance in Finland after the Second World War. As the promotional publications tried to mobilize people and influence their everyday practices, they outlined a general model for a good life, structured by the concern for future risks. The texts encouraged an orientation towards future, an orientation in which risk consciousness and the longing for safety intertwined with the anticipation of possible consumer pleasures. It was argued that through insurance risks could be seen not only as threats but also as opportunities.

Selling security in private health insurance in Chile

Jose Ossandon

Goldsmiths College, University of London

The current work analyses information collected in fieldwork done in private health insurance in Chile. The main question of this paper is: what good is being traded in this market? Following interviews with experts in this system, this question seems to have three different answers. First, insurers would provide a triple service: pooling risk, grouping individual medical users, and giving other administrative services. Second, and in a more abstract way, health insurance (should) produce a specific sensation: "health security". And, finally, experts agree that, users of this system would not understand the insurance's role and they would evaluate the product with very different categories than those associated with the 'supplied' product. By using contemporary cultural theory and concepts from current economic sociology, this paper studies the way these three dimensions are related and the role played by economic knowledge, advertisement, and insurance sellers in their (in) coordination.

Risk Perception

An integration of sociological risk theories explaining the nuclear risk perception in Lithuania

Aistė Balžekienė

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This paper presents the theoretical and methodological integration of the approaches of cultural theory, psychometric paradigm and risk society theory in the explanation of nuclear risk perception in Lithuania¹. The research is based on quantitative survey including three samples – representative survey of Lithuanian population (N=1001), Visaginas town (inhabited mainly by nuclear plant workers and their family members (N=301)) and nuclear energy experts (N=56).

The research has revealed that cultural theory's assumptions about the influence of social contexts on the differences in social perceptions of nuclear risks have very low explanatory power; psychometric dimension are rather significant in explaining nuclear risk perception; and risk society indicators are only partially observable. The paper also analyses the lay-expert distinctions and the influence of structural and contextual factors in explaining the difference in public attitudes towards nuclear power. The paper argues that empirical research on nuclear risk perception needs an integration of various theoretical assumptions on the epistemology of risk.

¹ Nuclear power plant generates over 70% of total country's energy production in Lithuania. The power plant will be closed in 2009.

Factors influencing the framing of probabilistic risk information

Damien J. Williams and Jan M. Noyes
University of Bristol

The way in which probabilistic information is framed has an effect on risky decision-making: a positive frame results in risk-averse decisions while a negative frame results in risk-seeking decisions. Three laboratory experiments are reported which investigate quantity of information and format of probabilistic information on risk perceptions and decision-making using Asian Disease-type problems. Experiment 1 demonstrates an effect of quantity of information; however, the traditional framing effect only occurs using Tversky and Kahneman's (1981) original manipulation. In Experiment 2a, no effect is found when the information is provided in numerical form, but there is an effect for a verbal format. In Experiment 2b, participants chose the positively framed options more frequently than the negatively framed options when presented with all possible outcomes. In conclusion, the way in which probabilistic risk information is presented can influence perceptions of risk and decision-making in terms of the occurrence of the framing effect.

Revisiting the Rationality of the Fear of Crime

Jonathan Jackson¹, Stephen Farrall² & Emily Gray²

Affiliation: ¹London School of Economics; ²Keele University

In this paper we revisit the debate about the rationality of public anxieties about crime. We first outline the ways in which rationality has been defined and discussed in academic, social and political debate; we argue that political pragmatics have largely shaped the terms of the debate. Then, drawing on Paul Thompson's distinction between probabilist and contextualistic conceptions of risk, we highlight existing research that offers a richer understanding of social and risk perception. We finish with a presentation of some early findings from our ongoing ESRC-funded research; we discuss the implications of the findings for both the definition and rationality of the fear of crime.

Social Care/Work

Pedagogical risk and governmentality: Shanty towns in Argentina in the 21st Century

Dra. Silvia M. Grinberg
UNPA² & UNSAM³
Argentina

In Latin America and in Argentina, the notion of risk is used to refer to the growing impoverished population. In this paper we present research carried out at the intersection of governmentality, pedagogical devices and the production of subjectivity in shanty towns. The notion of *pedagogical risk* is

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crucial to educational debate and planning, where the primary aim is for schools and their actors to, through quantitative and qualitative indicators, measure and foresee levels of risk. These actors are expected to make individual decisions and to effect changes in their behavior. We propose that pedagogical risk management involves a new way to operate power, a new rationality and technology of 'conduct of conduct', characterized by an attempt to produce a sense of individual responsibility for achievements and failures. Hence, in school, young people are taught that poverty is a question of the self and individual responsibility.

Risk and Adult Social Care: What does the research evidence tell us?

Dr Wendy Mitchell and Professor Caroline Glendinning
Social Policy Research Unit, University of York, UK.

Risk is a central defining feature and area of concern in adult social care provision, but what do we actually know? This question is increasingly important; as policy advocates greater service user choice and control through a range of self-directed support mechanisms, so statutory duties and professional boundaries are challenged. This paper draws on the results of a recently completed scoping research review to show how different groups of service users and service providers view and seek to rationalise the everyday risks they face very differently. Different management strategies are adopted premised on different priorities and concerns, which can lead to tensions and potential conflict. However, whilst some areas of risk in social care have been the focus of considerable research, others have been largely ignored. The voices of some groups of users remain hidden and apparently of little concern. These gaps and inconsistencies will be identified and discussed.

Families “at risk” and the Nurse-Family Partnership: the intrusion of risk into social exclusion policy

Dr. Anneliese Dodds
Department of Government and
Centre for the Analysis of Risk and Regulation London School of Economics

The paper adduces documentary evidence to suggest that the NFP should be seen as part of a more general policy to extend the notion of "at-risk families" beyond its traditional meaning within social services, to now signify those "at risk of social exclusion". This new approach facilitates a view of the socio-economically disadvantaged as responsible for their own condition, rather than disadvantage resulting from structural factors. This is consonant with the NFP's focus on regulating impoverished mothers' behaviour, despite the fact that many 'risk factors' may be largely outside their control."

Social Inequality

Gender, Risk and Law in Pension Decision-Making

Mary Condon
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This paper will critically assess literature from a variety of sources suggesting that appetites for risk-taking in pension investment decision-making are gendered. The question of individual willingness to take risks in the investment of pension contributions is significant, given major shifts to individualized pension provision in a number of countries. The gendered nature of pension decision-making will be placed in the context of the political economy of pension provision, particularly changes in labour and stock markets. A particular focus of the paper will be how gendered patterns of pension decision-making interact with evolving forms of legal regulation of pension risk in Canada. Of specific interest here will be the deployment of policy alternatives such as; (i) expanding fiduciary responsibility of employers for adequate pensions, (ii) relying on information disclosure to workers.

Differences in risk perceptions among different groups in society and the impact of basic values and experiences of vulnerability

Anna Olofsson Susanna Öhman and Saman Rashid
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Department of Social Sciences

There are several groups in modern societies, such as immigrants, the disabled, young people, the elderly, gays and lesbians, who do not experience their life and their life conditions as secure. This does not mean that structural variables such as age, social class, ethnicity, gender or disability *by themselves* can explain these differences. It is more likely that individual life experiences such as hardship or discrimination lead to these variations in risk perception. This study sets out to find differences in perception in Sweden in order to investigate the social factors behind these differences and possible effects. The empirical analyses are based on a national survey (n=1480) about risk perceptions conducted in Sweden 2005. The results confirm differences in risk perceptions between minority groups and the majority population but the study also shows that earlier experiences and basic values explain some of these differences.

Investigating cultural responses to risk: The influence of faith and/or sexuality

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David Abbott,
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Government policy is increasingly encouraging people to plan financially for their future, expecting them to act as responsible citizens by protecting themselves against risks such as unemployment, ill-health and poverty in older age. Provided with adequate information, there is an assumption that everyone will understand the same risks and approach planning rationally. This research considers whether the membership of social groups, and cultural norms and processes, is important in understanding how people perceive and respond to risk – and in helping to explain apparently irrational responses. Fifty eight in depth interviews were undertaken with people of middle working age (aged 25-50) in two groups: those who identify as Gay, Lesbian or Bisexual (n=25) and people of Muslim or Christian faith (n=33). The paper explores whether and how membership of sexuality and/or faith

communities influence people's approaches to work and money, how they perceive any risks to their financial security and their responses to these risks.

Governmentality and social resources – potential impact for disabled people

Jörgen Sparf
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One rather recent and important approach in risk research is the governmentality approach. The governmentality-theory concerns how societal and social responsibility is decentralized throughout the society. The individual actor is expected to act freely and independently within the regulated "fields of action" and interact with local institutions. This also applies in situations of crisis. As an effect, certain groups are becoming more exposed to risk due to inability of individual action and responsibility. One such group is disabled. The most crucial factor for disabled in managing high-risk situations is their social resources. In this paper the connections between the theories of governmentality and social capital are being identified, as an attempt at integration, shaping a theory applicable to the specific biographical factors of disabled.

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The individualisation of risk: An analysis of intergenerational perspectives on the labour market

Dr. Line Nyhagen Predelli and Dr. Noel Smith
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This paper examines how individuals perceive and experience risk in relation to labour market participation. It offers an analysis of interviews with individuals from different generations about their sense of opportunities and constraints in relation to entry into the labour market and employment changes during the life-course. The analysis is based on interviews with 29 pairs of same sex parents and their adult children. From an intergenerational perspective we expected to find discontinuity between the more determined trajectories, buttressed by traditional support networks, and the more individualised biographies emphasising self-reliance and risk. Although many parents described their entrance into the labour market as having been

facilitated by traditional support networks, and many children described their experiences as individualised agents in relation to the labour market, our main finding is that continuities between the responses of parents and children are more pervasive than discontinuities. The different generations' biographical narratives are suffused with complex notions of opportunities, constraints, agency and risk.

Towards an Understanding of Bureaucratic Compliance with Equality Statute and Provisions: ideology, sentiment & rationality in the implementation of Equality Mainstreaming.

Eithne McLaughlin, Chair of Social Policy The Queen's University of Belfast

This paper will use the empirical example of equality mainstreaming and the positive equality duties as a basis for review of the strengths and weaknesses of theories of modern policymaking in achieving a comprehensive understanding of policy makers' implementation of new equality statute. The implementation field has been dominated by the perspectives & traditions of Political Science, this paper turns instead to classical Sociology and explores the possibilities presented by application to issues of compliance of the anti-enlightenment Italian sociologist Alfredo Pareto's theory of sentiment. The underlying research issue is the role and nature of ideological beliefs in the compliance or lack of it shown by policy makers and public service providers in relation to the new positive equality duties Are these beliefs best viewed as forms of sentiment or forms of reason?

Theory

The Sensitivity of Subjective Probability to Time and Elicitation Method. Graham Loomes & Judith Mehta

The paper reports the results of a survey designed to elicit probability judgements for different types of event, using different elicitation procedures. We find limited sensitivity to the 'scope' of events, particularly with the kind of 'personal' events that are often the subject of surveys seeking to elicit information to input to policy making. Even people who might be deemed to be 'well-calibrated' in the domain of 'pure chance' events do not conform to standard consistency requirements. We also find that the influence of the elicitation procedure varies with the type of event.

Is there life beyond population health?

Niamh Stephenson, University of New South Wales

This paper examines three regimes of life control. **The life/culture system** pervades early 20th century cultural and political thinking: working with the vitalism of life promises a better future. In the decades following WWII, life's vitalism, creativity, potential and dynamism are viewed with suspicion. The State is valorised as the guarantor of an identifiable, objective, accountable, progressive and democratic regime of life control. **Biopolitics** comes to the fore; risk and its pervasive government are called forth. Today, there is a renewed interest in life's inherent plasticity, in countering life with life, in

controlling life by recombining life. Efforts to working with free-floating and incalculable risk signal a new regime of control: **the emergent formation of life**. Through an analysis of moments in the ‘social life of epidemics’, moments when life materialises beyond population health, this paper suggests that there are dimensions of life which evade biopolitical and emergent control.

Possible streams: *Rationales of power, conduct and resistance*, or *Varying rationalities in the management and regulation of risk*, or *General Stream*

The winner takes it all?

Individualised risks and the search for security

Tuula Helne

The Social Insurance Institution, Finland

The paper discusses the contradictory relationship between individualised risks and increased search for security. We see a tendency to individualise risks in social security (e.g. activation policies), examples of which are given from both Finland and France. These policies seem to be perceived as insufficient, given that people are encouraged to take risks in their personal lives, whereof examples are given. The discussion of these two tendencies is linked to ideas about governmentality and the disappearance of the “social”.

Parallel to the increased emphasis on coping with risks at an individual level, our societies are obsessed with security – most often with internal security. Thus we face the risk of transforming “social states” into “security states”. This development, along with the concept of “risk society”, will be discussed in the second part of the paper, building on the ideas of Robert Castel. What is not understood is that social insecurity produced by individualised risk-taking is the very factor producing insecurity.

Beneficial Risk Increases

Holger Rosencrantz and Till Grüne-Yanoff

Royal Institute of Technology (KTH), Stockholm

We construct a model of choices under risk with biased risk perception. On its basis, we argue that sometimes, the regulator should *raise* the population’s risk exposure. In particular: (i) individuals rationally adjust their behaviour to perceived risks. But (ii) their risk perception is biased: low risks are underestimated, and high risks overestimated (inverted S-shape). Agents are heterogeneous in their perception biases. (iii) Individuals incur a welfare loss from choosing on the basis of biased perceived risks while being exposed to real risks (captured by the risk-welfare function w_R). By raising the real risk, actions become riskier, but perceived risk is closer to real risk (moving closer to the centre of the ‘S’). Increase in real risk can therefore lead to a welfare improvement. (iv) Regulators choose risk exposure by optimising the aggregate function w_R . We present four aggregation models, and discuss their legitimacy in the light of standard normative principles concerning risk.

Trust

Risk, uncertainty and knowledge: the case of health care

Andy Alaszewski, Patrick Brown
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University of Kent

This paper examines the nature of knowledge in health and health care and the ways in which risk, trust and communication provide ways of managing the uncertainties inherent in the current use of expert knowledge. Modern science has created a sophisticated body of knowledge of the causes and most effective ways of treating diseases. Science is seen as a source of knowledge which can reduce uncertainty but paradoxically it may contribute to increased uncertainty in a number of ways. There are in contemporary societies a variety of ways of responding to the uncertainties of scientific knowledge. One way in which an individual can manage risk and uncertainty is to rely on agents with 'appropriate' knowledge. To operate effectively this relationship requires trust. This paper explores the way in which this relationship, its underpinning knowledge base and its communication corollaries are being restructured in the UK through the processes of informed consent and clinical governance.

Stated trust and revealed trust in risk communicators: Does divergence occur and, if so, when?

Nigel Harvey, Matt Twyman and Clare Harries
University College London

Dual route models of risk assessment vary but a well-specified one is the TCC model proposed by Siegrist, Earle & Gutscher (2005). People are seen as making both an affective assessment of their trust in the motives of a source of risk information ('Trust') and an analytic assessment of their trust in the source's competence ('Confidence'). Trust and confidence converge on a final common pathway to produce Cooperation. Cooperation with the source can be signalled in various ways, such as by saying it is trusted (stating trust) or by using risk estimates received from it (revealing trust). Different expressions of cooperation should vary together. However, O'Neill (2002) argues that stated and revealed trust may show some divergence: people may say that they do not trust an agency when their behaviour reveals that they do. We discuss our recent experimental evidence for divergence and suggest conditions under which such divergence occurs.

Risk, Ritual, and Trust: An Institutionalisation Framework

Frens Kroeger
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Current accounts of individual risk-management still suffer from an often implicit rationalistic bias (partly due to the persisting influence of the theory of "reflexive modernisation"). Instead, social-scientific analyses will have to recognise the distinctly "non-logical" bases (in Pareto's terms) of individual

coping with risk. Thus, the mechanisms of greatest importance in daily social practice are ritual and trust. These share a variety of properties: they aptly create order in an increasingly complex risk environment; they establish links between individual and socially shared frames of knowledge within the framework of a "logic of practice" which is crucially distinct from the logic of academic analysis all too often conflated with it; and they operate and are reproduced through habitualisation. Accordingly, we have to conceive of these processes in terms of a reproductive cycle of institutionalisation which links structural stability and interactional creativity, thus continually reproducing ritualistic and trusting strategies of both individual and aggregate risk management in varying degrees of identity/non-identity of reproduction.

The Social Consequences of Graduate Unemployment in China:

A Structural Analysis of Social Risk

(1) make it easier for social groups to mobilize.

Welfare State Reform and the Logic of Rational Action

Peter Taylor-Gooby

University of Kent

Welfare states face substantial pressures from demographic shifts, economic globalisation, labour market changes, migration, the declining authority of national governments and other factors. New policy directions, designed to meet these challenges, often seek to change behaviour and enhance individual responsibility. Those directly involved (as claimants, service users, professionals and managers) are increasingly treated as self-regarding rational actors. Systems of positive and negative incentives are established in 'make work pay', 'welfare to work', target-setting and quasi-market programmes. Evidence from recent work in economic psychology, evolutionary biology and economic and social psychology suggests that people have access to other-regarding reciprocal motivations alongside the self-regarding individualism appropriate to markets. Social context leads a particular approach to predominate. Attitude survey evidence confirms that both patterns of ideas are currently available. This suggests that a shift towards the individualisation of responsibility in market systems is not the only way forward for welfare policies. Interventions based on the theme of mutual support can also work with the grain of human nature.

Rational Calculation and Trust: A Comparative Institutional Analysis of Emerging Credit Card Markets in Socialist and Post-Socialist and Developing Societies

Akos Rona-Tas, University of California, San Diego

Economics postulates that economic actors are rational and their decisions can always be reduced to an underlying formal structure. Recently, behavioural economics has questioned these assumptions pointing to cognitive limitations. That rationality is a variable is our point of departure, but we emphasize the role of institutions rather than individual cognitive capacities. Actors make decisions in a formally rational manner turning uncertainty into calculable risk, whenever their social environment lets them do that.

We investigate how banks decide on creditworthiness of credit card applicants in nine emerging markets. Banks are super-rational actors with unusual capacities to use formal rational models. Moreover, credit cards give banks powerful incentives to utilize these models, and technology (credit scoring) is available. Yet few banks in our study rely primarily or entirely on formalized models. We investigate the reasons for this and the ways banks handle uncertainty inherent in general purpose, no collateral, consumer lending in these markets.

Welfare state, social capital and protection against risks

Robert Hagfors Chief Economist The Social Insurance Institution of Finland

Jouko Kajanoja Chief of Social Research The Social Insurance Institution of Finland

The underlying hypothesis of our paper is that a developed welfare state diminishes inequality, and diminished inequality creates generalised trust and other forms of social capital, which in turn means more well-being among people and eventually more well-being results in support for the welfare state. We assume that the feeling of protection against risks is one of the main features underlying the above-described hypothesis of a virtuous circle. We assume that this feeling is generated both by specific social security measures of the welfare state and by the social capital strengthened by the welfare state.

We employ several OECD wide datasets for test our hypothesis. We present data about dimensions describing the welfare state (e.g. share of social expenditure, replacement rate i.e. decommodification, extent of universal services), inequality (e.g. Gini-coefficient, poverty, power distance, income mobility), social capital (e.g. generalised trust, trust towards institutions, participation, mutual aid in civil society) and well-being (objective and subjective measures), and present an analysis of the connections between these dimensions. Our results give support to our hypothesis.

The difficulties for chemical companies and public administrations in Spain to define risks. The case of petrochemical plants of Tarragona

Josep Espluga (Universitat Autònoma de Barcelona)

Arantxa Capdevila (Universitat Rovira i Virgili)

Josep Fernández-Cavia (Universitat Pompeu Fabra)

This paper assume a theoretical background which states that to understand social responses to risk it is necessary to assume the institutional context where risk is created, managed and developed. In this sense, we analyze the role played by public administrations and chemical companies in the management of risks related with a big petrochemical plant sited in Tarragona (Spain). We describe how these institutions try to define the risks in the public arena, and how it is perceived by people living next to petrochemical plant. Methodologically we follow a qualitative approach and we have done a set of in-depth interviews to the main actors (public authorities, managers of companies, social movements, citizen associations, etc.) as well as analyzed the content of documents and web sites of such institutions. The main results highlight how institutional definitions shape both conflictive relationship among them and the lack of strategies to generate public trust.

**Coping with Risks in Low-Trust Situations:
On the Effectiveness of Risk-Buffering Institutions
in Eastern and Western Europe**

Georg P. Mueller, University of Fribourg, Switzerland

According to N. Luhmann, *trust in others* is one of the resources which reduces complexity by making everyday life more predictable. Consequently this paper postulates that citizens of societies with low trust in others suffer from a loss of control of their lives, which is due to the displacement of the *locus of control* to other actors. In order to prevent such negative consequences, civil society has invented *risk-buffering institutions* such as *law enforcement* by police, justice, etc., or the *freedom of public protest* against the deceptive use of power by functionaries of the state. Through a reanalysis of the 1999-survey of the European Values Study, the author investigates on whether these institutions *really* have positive effects on maintaining the locus of control in low-trust situations. The statistical analysis focuses especially on comparisons between the Eastern and Western countries of Europe, which obviously have very different institutional, political, and cultural histories.