

Trust, Job-related Risks and their Management: The case of Hong Kong

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Abstract

Policy analysts have repeatedly mentioned about the increasing uncertainty concerning job in this globalised and ever-restructuring economy. Trends of casualization, polarization, and increasing prevalence of (long-term) unemployment and underemployment have been observed. Other features including uncertainty (not necessarily deteriorating) in income and job benefit, and frequent job (career) switch. All these might resulted in individual and family financial problem.

Conventionally, collective response through state intervention is considered as the normal and natural response to social problems. Such approach is based on our construction of the roles of state and our trust on the government's capacity to deliver the roles. Nevertheless, this taken-for-granted assumption is increasingly in doubt in modern society, when individuals are more reflexive, with greater awareness and aspiration for individualization, as proposed by Beck and other theorists of Risk Society, resulting in decreasing trust, more skeptical and critical towards the state's roles and capacity.

This paper, based on an exploratory study in Hong Kong, will describe the respondents' competence trust on state's capacity in managing job-related risks, and its relationships with the factors of reflexivity and individualisation. Generally, the respondents have low level of competence trust, despite they still had some expectation on its responsibility. The higher the respondents' self-perceived class and economic position, the higher their level of reflexivity and individualization, and the lower their competence trust. This can be explained by critical trust in which the reflexive individual adopts a critical or even skeptical position in evaluating state's performance and their relationship with it. While they become more critical, this might end up with a new risk politics among themselves, the state and those who are relying on public resources. Failure to obtain their critical trust might also resulted in resistance in cooperation, and formal politics legitimacy and stability threatened, especially when different stakeholders could mediate among themselves.

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Trust

It has been argued that trust has a number of positive outcomes: trust can enable and promote cooperation; enable the coordination of activities even among strangers, among organizations and successful management (Taylor-Gooby, 2006b, Bradbury et al., 1999); lubricate social interactions among parts that the whole can function smoothly and harmoniously (Poortinga & Pidgeon, 2003), reduce complexity and uncertainty (Bradbury, 1999); facilitate rapid formulation of solutions, reduce harmful conflict and transaction costs, and promote adaptive organizational forms (Rousseau et al., 1998); and contribute to a healthy economy and democracy linking up with social capital (Putnam et al., 1993).

Trust is a simple and yet complex concept. Scholars have proposed elaborated meanings to it. For example, trust in the system (i.e., macro level) and interpersonal (i.e., micro level) (Bradbury et al., 1999: 121); or having its cognitive, emotional and behavioural components (Mishra, 1996). Das and Teng summarise a variety of definition into three underlying constructs:

1. trust as a perception (subjective trust);
2. trust as various antecedent to subjective trust (trust antecedents);
3. trust as the actions resulting from subjective trust (behaviour trust) (2004:95).

In this construct, the focal points will be to examine the antecedent (or independent variables) which impact on subjective trust and subsequently the behaviour trust.

Metley suggests two dimensions for the subjective trust: the affective dimensions (such as openness, reliability, integrity, credibility, fairness and caring) and the competence dimension. For the competence dimension, Metley suggests to measure this by two statements: whether the state 'has necessary skills to carry out the tasks' and 'is generally staffed by first class scientists and engineers' (Metley, 1999). Obviously, the judgement is both affective- and cognition-based (Slovic et al., 2004).

Factors shaping the perception and judgement are multiplied, ranging from the micro-individual explanation (such as the trust propensity as mentioned by Das and Teng (2004)), to macro-structural, and cross-society and cultural differences (see Taylor-Gooby, 2006b).

Rousseau et al., for example, suggests that trust has three basis and each refer to different resources of trust. The 'deterrence-based trust' built up on the utilitarian belief that the high cost sanctions resulted for breach of trust deters the attempt for non-performance. The 'calculus-based trust' representing a kind of rational choice orientation calculating the performance of the trustee. The 'relational trust' is established by the quality of the interaction, and the reliability and dependability of the relationship. The last one is very much affective based, compared to the more cognitive-oriented calculus and deterrence based trust (Rousseau et al., 1998).

Relational trust is similar to what Das and Teng term as 'goodwill trust'. They also suggest another dimension: the competence trust similar to the 'calculus trust', meaning the 'probability that the trustor believes the trustee has the necessary skills and abilities to carry out certain actions and achieve desire results (2004: 102). Mishra also suggests competence as one of the 4 dimensions of trust (apart from openness, concern and reliability) (1996). Trust on competence

was also argued as one of the core components of the concept by other researchers (Poortinga & Pidgeon, 2003).

Trust on competence can be evidence-based, that is based on the trustor's evaluation of the previous experience with the trustees and the cognitive judgement of its competence; and affective judgement of its care (meaning shared values, identification with the users, positive feelings towards the service etc.) (Metley, 1999).

Judgement on competence trust, and other dimensions of trust too, will, unavoidably involve risk taking as we are expecting something from someone in the future and contingent (Bradbury et al, 1999:120). As argued by Das and Teng, 'most of us understand that there is nothing that is 100% certain in this world. Indeed, high levels of subjective trust only means that the subject perceives the probability of having desirable performance from the other party as pretty high (Das & Teng, 2004: 98).

Rousseau et al., also argue that trust is 'a psychological state comprising the intention to accept vulnerability based upon positive expectations of the behaviour of another' (1998: 395). Without vulnerability, trust is unnecessary because outcomes are having no real consequent for the trustor (Mishra, 1996).

As suggested by Powell et al.,

Someone who trusts has an expectation directed to an event. The expectations are based on the ground of incomplete knowledge about the probability and incomplete control about the occurrence of the event. Trust is of relevance for action and has consequences for the trusting agent if trust is confirmed or disappointed. Thus, trust is connected with risk (2007: 68).

Hence, our consequential behaviour trust can be viewed as risk taking, so that the causal relationship between subjective trust and behavioral trust is similar to that of perceived risk and risk taking (Das & Teng, 2004).

In a nutshell, trust is a multi-dimensional concept which is both rational and affective based. Competence trust is one of the key components of the subjective trust leading to positive outcomes. Trust on someone's competence will, unavoidably, incur risk and risk-taking, which reflect how one responds in uncertainty and vulnerability. Higher trust will have positive impacts on policy process, and its implementation, with better collaboration and dependence among all stakeholders, and between the government and the individuals. On the contrary, low trust on government, and specifically, on its competence will have negative impacts and implications on public policy.

Trust and Welfare Arrangement

It is commonly accepted that trust on the government is declining in many societies (see for example, Nye et al., 1997; Pharr et al., 2000). The public is also with declining confidence in the capacity of welfare state in meeting its promises. Welfare state's 'failure' has been repeatedly quoted by the New-Rightist, Neo-Conservatist and Neo-Liberalist in the past decades for rolling back the welfare state and welfare restructuring.

The old welfare state arrangement is also argued as incapable to respond to the social and economic structural changes which have transformed the foundation of the modern society (Esping-Andersen, 1999). The new social conditions have also engendered the so called 'new social risks'. 'New social risks' or new risks have been used to describe the challenges facing contemporary society. They are distinguished from the 'old risks' of industrial society that were tackled by 'old' welfare arrangements, built up in the old 'golden days', characterized by stable economic growth which enabled high employment, stable family structures capable of caring for family members in need and governmental competence (Chan, 2009).

It is generally believed that today's society is characterized by more frequent interruptions of employment continuity, increases in atypical employment and growing demands for retraining (Taylor-Gooby, 1999, 2004a, 2004b). Bonoli argues that the tertiarisation of employment and the massive entry of women into the workforce present new social risks for families. He maintains that, in addition to the risks associated with employment and financial security (such as 'possessing low or obsolete skills' and 'insufficient social security coverage'), new social risks have arisen as a result of difficulties in reconciling work and family obligations, single parenthood, and care for the elderly (2006).

Similarly, the 'risk society' theory argues that the nature of our society has been transformed from a industrial-modernity to a post-industrial second or reflexive modernity. In Beck's construction, this type of society possesses a specific set of social, economic, political and cultural conditions that are transformed by manufactured uncertainty. Society becomes more complex, contingent and fragmented. Attempts to manage risks may help to alleviate the situation but also, paradoxically, create new risks. In this reflexive stage of modernity, risks are becoming more prevalent and inescapable, and increasingly beyond the grasp of risk prevention or management mechanisms. People in risk society, becoming more reflexive, question the promise of security and the ideas of insurance that are the bases of modern welfare states, and spaces have been opened up for alternative knowledge, values and structures (Beck, 1992, 1999). It is also argued that boundary of individual responsibility has been dissolved or displaced, resulting in a less clear identity and conflicts over their responsibilities (Beck et al, 2003: 25).

Individuals will or compel to experience 'individualization'—a loss of certainty, followed by the disintegration and reintegration of our societal roles, brought about by the dismantlement of old systems and values and establishment of new ones (Beck & Beck-Gernsheim, 1995). Individualization results in the 'de-standardization' of one's life course, 'de-traditionalization' of family and 'desegregation' of family functions from the family (Beck 1992).

The result is the changing relationship between the individual and the bureaucrat or the expert (always used by the state in rationalizing by scientizing their decisions). In risk society, the reflexive individual is living with greater availability of expert information, which are always in diversity or even conflicting with each other. As 'clever people', they tend to be more critical to

received advice from experts and have to be proactive in managing their own risks. Allegiance to its bureaucratic-rational authority is weakened, and hence lower trust on their competence in solving the problems (Taylor-Gooby, 2000; Taylor-Gooby et al., 1999).

This lack of trust on the government is even perceived as the characteristics of modern society (Lofstedt & Horlick-Jones, 1999). The end result can be multiplied: a retrenchment and restructuring of the public welfare; increasing use of individualized-based solution in which individual will be assumed greater responsibility (Taylor-Gooby et al., 1999); undermining the public acceptability of reforms (Taylor-Gooby, 2006a); reduced support for government action to address a range of domestic policy concerns (Chanley et al., 2000); and lower commitment to comply to requirements set by the public schemes (Bergman, 2002). In crisis situation, if without trust, we might easily breed competition, and competitive behaviour (Mishra, 1996).

The new risk management strategies concerning welfare, normally with heavier reliance on individual and market, might simply led more or other types of risks (Chan, 2006, 2009; Powell et al., 2007; Taylor-Gooby, 2006a). Relying more on individual can be risky if the individual are significantly lacking the cultural and economic resources as self-reflexive and rational actors (Powell et al., 2007); while the market is simply lacking the concern on welfare the an appropriate basis of morality (Taylor-Gooby, 2006a).

The paradox in here is while we are more reflexive and having lower competence trust, we are also compelled to depend on government to manage the risks. Similarly, while we are aspiring for individualization and calling for greater control of our own lives, at the same time, we also asking the state to 'do something' (Edwards & Glover, 2001). The state's roles and involvements in welfare arrangement is unavoidable, and the challenge to us and to them is how to structure the respective roles, responsibilities and relationship between them and the individual (the public).

We still require some kinds of trust, even though it is on the whole declining and difficult (if not impossible) to attain, in this increasingly complex, reflexive and individualized society, as we understand that trust can bring with those positive outcomes which a society cannot operate efficiently and effectively in managing risks and uncertainties without this. This becomes a timely topic to investigate competence trust, reflexivity, individualization and roles and responsibilities of the state in managing risks by different welfare arrangements.

Prevalence of Job-related *Risk in Hong Kong*

One major category of new social risks is those concerning work: job uncertainty, and hence resulted in unemployment and underemployment, more frequent job switch, income and occupational benefit reduction, which lead to financial problem, as a result of rapid economic restructuring and capital movement in the global economy. Added factors including the increasing volatility of the economy, shortened economic cycle with more frequent recession, which have direct and negative impact on work (Ghose et al., 2008).

In his book, 'Brave New World of Work', Beck argues that full and stable employment is already a myth, and unstable work is the version for the future. In this state, skills can be quickly devalued and jobs can be obliterated. Of course, Beck is not entirely pessimistic and argue that new opportunity to develop new ideas and model of work (i.e., 'civil labor') in the new world is possible, that the active citizen will construct a democratically organized society (Beck, 2000).

Nevertheless, the current reality is greater flexibility as common labor market practice, though some countries, such as Denmark, adopts a slightly different practice of 'flexicurity': a mix of flexibility in the labor market combined with social security and an Active Labor Market Policy with certain protections on the unemployed. Ghose et al. argued that the policy of increasing labor market flexibility in many developed countries have resulted in limited success in reducing unemployment, or simply promoting the use of irregular / atypical types of employment (e.g., part-time and temporary jobs), normally with low-pay. The impacts are particularly harsh to the low-skilled workers (Ghose et.al., 2008). These changes have brought to new employment relationship (in which the state plays more as a regulator, or supporter of human capital approach), organizational structure and management style.

Unemployment, underemployment and income, perhaps, are the most direct indicators showing the magnitude of the risks. Of course, unemployment is not new to Hong Kong, but many Hong Kong citizens grew up in the stable economy of the 1970s, 1980s, and early 1990s, and prolonged financial hardship is unfamiliar to them. Since 1997, there have also wage cuts, apart from increasing job instability (Chan, 2009). Figures in Table 1 showed that employment was rather unstable and uncertain since the last Asian Financial Crisis in 1997/98. For the income, growth after 2000 was much slower, or even negative growth recorded (i.e., comparing the latest figures with those in 2001).

Table 1: Unemployment, Underemployment and Income Index, 1981 - 2008

	Unemployment Rate	Underemployment Rate	Income Index (all industries, 4 th Q. of the year)
1981	3.1 (4 th Q.)	--	44.0
1986	2.8	1.7	56.9
1991	1.8	1.6	71.5
1996	2.8	1.6	80.9
1997	2.2	1.1	89.8
1998	4.7	2.5	93.3
1999	6.2	2.9	100 (1 st Q.)
2000	4.9	2.8	101.0
2001	5.1	2.5	103.5
2002	7.3	3.0	105.3
2003	7.9	3.5	106.6

2004	6.8	3.3	105.6
2005	5.6	2.7	108.1
2006	4.8	2.4	110.0
2007	4.0	2.2	112.7
2 nd Q. 2008	3.3	1.9	104.6 (3 rd Q)
11/08 – 1/ 2009	4.6	2.1	--

Disproportionate risk impacts have to be burdened by the low-skilled groups of workers, who compete less favourably in the changing process. Part-time employers accounted for 5.2% of all employed in mid-2005, compared to the 2.8% in the 4th quarter of 1997. Low-income household, defined as living under a monthly income less than or equal to half of the median income of all other households of equal size, accounted for 22.6% of all households in 2006, compared to 19.9% in 1996. Those low income employed persons (aged 15 to 59) working 35 hours or above per week stood at a high level in the past few years (Table 2).

Table 2: Employed persons aged 15 to 59 working 35 hours or above per week

Age groups	2001	2002	2003	2004	2005	2006	2007
15-19	12,700	16,300	12,300	14,100	11,500	13,700	12,300
20-24	16,900	24,400	19,400	21,500	18,900	26,600	22,100
25-59	147,200	175,400	141,600	140,700	126,200	171,600	161,400
15-59	176,900	216,100	173,400	176,300	156,600	211,900	195,800

Source: Office of Financial Secretary, 2008

Similarly, employed persons in the category of 'elementary occupations' steadily increased in the past decade (Table 3). Gini coefficient scores also increased from 0.451 in 1981, 0.525 in 2001, and to 0.533 in 2006. All these figures demonstrated that various job-related risks are reality instead of myth in Hong Kong.

Table 3: Employed persons in elementary occupation, 1996 – 2006 (in ,000)

Year	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Employed persons	535.4	563.2	568.9	571.3	586.9	606.7	610.1	616.0	607.2	612.4	638.4

The survey

This paper reported the findings of a study exploring the notions of reflexivity and individualization, apart from socio-demographic factors, and its relationship with competence trust on those job-related risks. The survey was conducted in late 2007 in Hong Kong. The study also surveyed on the prevalence of job-related risk and the perceptions on risk management responsibilities of individual versus government.

Socio-demographic profile

The survey has 1,189 samples and data were collected through self-administered questionnaires distributed by interviewees who were assigned to collected samples from different districts in Hong Kong (Table 4). The survey adopted a non-probability sampling method, and hence a limitation of the explanatory power (though the samples represents a good distribution of the different samples (age, class, education attainment, etc.), and in certain aspect, closely resemble with the overall population characteristics (such as gender, and household income).

Table 4: Socio-demographic profile of respondents

Items	Variables	Percentage
Gender	Male	52.3
	Female	47.7
Age	18-30	28.0
	31-40	27.2
	41-50	29.3
	51 & above	15.5
Household Income (Median Household Income, 2006 = HK\$17,000, from 2006 By-census)	Low (< HK\$20,000)	56.0
	Middle (HK\$20,001 – 40,000)	29.4
	High (>HK\$ 40,001)	14.6
Self claimed class position	Lower	58.3
	Middle	40.4
	Upper	1.3
Education	Primary & below	13.0
	Secondary (incl. matriculation)	44.7
	Post-secondary	9.1
	University & above	31.2
Self-perceived economic status	Very good	3.1
	Good	23.1
	Average	59.1
	Poor	10.3
	Very poor	4.5

Prevalence of job-related risks

This study covered four types of job-related risks: unemployment, job switch, income/occupational benefit reduced and financial problem. The survey result showed that 52.0% have

ever experienced income/ occupational benefit reduced, 46.7% for job switch, 45.3% for financial problem and 35.7% for losing their jobs. These data reflected the prevalence of work-related risks in Hong Kong in the past few years, and on the whole, supported the notion that these job-related risks were quite prevailing in Hong Kong.

Risk perception

The survey findings showed that the respondents were more worry of encountering financial problem (M = 3.50, S.D. = 1.095), followed by income / occupational benefit reduction (M = 3.31, S.D. = 1.044). They also agreed that the impact of financial problem was most serious (M = 3.68, S.D. = 0.987) among the four, and followed by unemployment (M = 3.52, S.D. = 1.055). For their assessment of their own coping capacity, they were still having average level of competence, but comparatively, they are less confident on tackling financial problem (M =3.17, S.D. = .882) , the risk that was more prevailing and its impact perceived as most problematic (Table 5).

Table 5: Perception on the degree of worry, impact and own coping capacity

Items	Risks	Strongly not worry & not worry	Average	Worried & strongly worried	Mean	S.D.
Degree of worry	Unemployment	27.3	31.9	40.8	3.17	1.144
	Job switch	33.9	36.2	29.9	2.92	1.094
	Income/occupational benefit reduced	20.1	34.4	45.5	3.31	1.044
	Encounter financial problem	18.5	27.6	53.9	3.50	1.095
		Definitely not serious & Not serious	Average	Serious & definitely serious	Mean	S.D.
Impact	Unemployment	15.6	30.5	53.9	3.52	1.055
	Job switch	26.6	43.9	29.5	3.04	1.009
	Income/occupational benefit reduced	14.5	38.8	46.7	3.41	.978
	Encounter financial problem	11.0	27.3	61.7	3.68	.987
		Definitely unable & unable	Average	Able & definitely able	Mean	S.D.
Assessment of own coping capacity	Unemployment	15.3	35.3	49.4	3.39	.907
	Job switch	11.8	33.6	54.6	3.49	.872
	Income/occupational benefit reduced	15.9	40.6	43.5	3.32	.869
	Encounter financial problem	21.3	43.0	35.7	3.17	.882

Perceived risk management responsibility

Respondents were asked to give opinion on whom should held responsible for tackling these risks. Figures in the Table 6 showed that they consider individual has the greatest responsibility in managing these four risks. For other sources in the private / informal sector, family was held responsible for helping the individual to tackle the financial problem. For the public / formal sector, the expectation on the state was there but not as high as those expected for the private / informal parties. Reliance on NGO and expert were little or minimal, except for income / occupational benefit reduced.

Table 6: Risk management responsibility

Risk	Percentage of respondents considering it has responsibility (%)					
	Private / informal			Public / formal		
	Self	Family/ kinship	Friend	Government	NGO	Expert
Unemployment	79.4	19.2	14.5	20.4	7.3	2.5
Job switch	79.0	16.9	15.9	14.4	7.0	2.7
Income/occupational benefit reduced	62.0	19.5	9.2	30.5	14.2	2.5
Encounter financial problem	67.9	36.1	13.8	24.4	7.5	1.9

Competence trust

Concerning their trust on the government's capacity in managing these risks, the levels of trust on the four risks were all below the average (i.e., 3 in the 5-point scale), with the lowest went to tackling income and occupational reduction (M = 2.59, S.D. = .795). Coincidentally, the respondents considered the government has the greatest responsibility in tackling this risk, among the four named risks (see Table 6). The findings showed that the respondent has low level of trust on the government's capacity in tackling these risks (Table 7).

Table 7: Competence trust

	Very poor & poor	Average	Very good & good	Mean	S.D.
Job switch	29.5	64.9	5.6	2.70	.685
Unemployment	32.3	60.5	7.2	2.68	.731
Encounter financial problem	35.4	56.5	8.1	2.66	.772
Income/occupational benefit reduced	40.7	51.0	8.3	2.59	.795

Correlation analysis among the respondents' competence trust on tackling these four risks shows a positive relationship, meaning a high consistency across four risks, in terms of their perception on the government's capacity in tackling the risks (Table 8).

Table 8: Correlations among competence trust in 4 risks

	Job switch	Income/occupational benefit reduced	Encounter financial problem
Unemployment	.591(**)	.576(**)	.499(**)
Job switch		.508(**)	.443(**)
Income/occupational benefit reduced			.608(**)

** Correlation is significant at the 0.01 level (2-tailed).

Reflexivity / individualization scale

To explore the possible relationship between the notions of reflexivity / individualization derived from the risk society thesis and the competence trust, this study proposed a pilot scale - reflexivity/individualization scale (R/I scale) for testing and analysis the theory and its relationship. The scale has a total of 9 items, covering three dimensions: nature of risk and the society (items 1 – 3), individualization (items 4, 6, 7 and 9), and reflexivity (items 5 and 8). The scale yielded an cronbach alpha score of 0.671, which can be considered as acceptable as a pilot scale.

Overall, the respondents showed a high level of score in reflexivity / individualization with an overall mean of 33.20 (range = 9 to 45; S.D. = 3.78). For individual items, the mean scores ranged from the highest of 3.96 (i.e., 'I should have greater freedom to plan for my own life-course to materialize my preferred meaning of life.') to the lowest of 3.42 (i.e., 'In the society nowadays, traditional family life course in marriage and child rearing are no longer applicable.').

Table 9: Reflexivity / individualization scale

Items	Disagree & Strongly disagree	Neutral	Agree & Strongly agree	M	SD
9 I should have greater freedom to plan for my own life-course to materialize my preferred meaning of life.	2.5	19.3	79.1	3.96	.717
1 Risk is a normal part of life and unavoidable.	6.2	12.8	81.0	3.92	.760
4 I prefer to have my own way of life and life course even though it is different from the society's expectation.	3.1	20.0	79.9	3.86	.661
2 Modern developments have their good impacts side, but also cause more risks.	4.6	27.3	68.1	3.71	.671
3 Risk can offers us more opportunities.	7.4	28.4	64.2	3.65	.743

8	I prefer to have self-planning on retirement and not compulsory public schemes – MPF.	8.7	33.2	58.1	3.64	.854
6	In the society nowadays, traditional gender roles are no longer applicable.	15.8	25.3	58.9	3.53	.929
5	I believe I am the best one to solve my own problem.	27.8	52.3	19.9	3.52	.806
7	In the society nowadays, traditional family life course in marriage and child rearing are no longer applicable.	19.0	27.2	53.8	3.42	1.002

Explaining competence trust

Socio-demographic factors and its relationship with competence trust

Statistical analysis of the respondent's socio-demographic background with the competence trust found that the scores in the score has no statistical significant relationship with the respondents' social factors of age or education. For its relationship with the economic factor, it has no relationship with the respondents' objective income level, but has negative relationship with the self proclaimed class position and self-perceived economic status: the higher the self-perceived class and the better the economic status, the lower the competence trust in almost all types of risk.

Table 10: Competence trust and socio-demographic factors

Competence trust	Age	Education	Household income	Self-claimed class position	Self-perceived economic status
Unemployment	-.034	.030	.024	-.090(**)	-.118(**)
Job switch	-.044	.027	-.028	-.055	-.068(*)
Income/occupational benefit reduced	-.003	-.004	.012	-.077(**)	-.120(**)
Encounter financial problem	-.047	.054	.043	-.092(**)	-.124(**)

** Correlation is significant at the 0.01 level (2-tailed).

Reflexivity / Individualisation scale and competence trust

Statistical analysis of the relationship between the scores of reflexivity/individualization index with competence trust for the four types of work-related risks showed a consistent pattern: negative correlation, though not strong, was identified for all four types of risk, meaning the higher the respondents adherence to the notions related to reflexivity and individualization, the lower their competence trust (Table 11).

Table 11: Competence trust and reflexivity / individualization score

Competence Trust item	Reflexivity /individualization index
Unemployment	-.064(*)
Job switch	-.076(**)
Income/occupational benefit reduced	-.128(**)
Encounter financial problem	-0.64(*)

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

Competence trust, experience, and risk perception

Statistical analysis showed that competence trust, in general, has a negative relationship with the risk experience, meaning those who have encountered with the risks will have lower competence trust (except job switch). For the degree of worry and perceived impact, the higher the worry and the greater the risk impact, the lower the competence trust. These two findings suggested that those who have the risk experienced might have a negative experience in receiving government support, and they really have doubt on the government's competence in tackling (perceived) serious social problems. So, the competence trust might be considered as a result of cognitive and affective judgement based on the experience.

For the assessment of self-coping capacity, results showed that those who have higher self-perceived coping capacity does not mean that they will lower competence trust with the government. This is not a zero-sum relationship between the two. Those who were more self-confident might also consider their competence trust granted after a serious rational calculation.

Table 12: Competence trust, experience and risk perception

<u>Competence trust on various risks</u>	Risk experience	Worry	Risk impact	Assessment of own coping capacity
Unemployment	.086(**)	-.110(**)	-.141(**)	.098(**)
Job switch	.047	-.065(*)	-.102(**)	.109(**)
Income/occupational benefit reduced	.141(**)	-.134(**)	-.166(**)	.088(**)
Encounter financial problem	.144(**)	-.156(**)	-.186(**)	.144(**)

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

In addition, competence trust has no significant relationship with the perceived responsibilities of self and the government (except income / occupational benefit reduction has a negative relationship with government responsibility, $r = -.072$, $p < 0.05$).

Discussions and Implications

The findings of this study confirmed that work-related risks were prevailing in Hong Kong, and the respondents were quite worry of the some of the risks and their impacts. Moreover, the respondents were not so confident of their own coping capacity. The study also found that competence trust for all four risks were relatively low, and especially for the most concerned risks of financial problem. Further statistical analysis found that those who have better self-perceived class position and economic status have lower competence trust.

The pilot reflexivity/ individualization scale was used and results showed that respondents have high scores according to this scale. It was also found that the stronger the adherence to these orientations, the lower their competence trust on the government. These findings seemed confirm the theoretical explanation of the relationship between risk society theories and trust.

In exploring their perceptions on the risk management responsibilities for self and government, the results shown no significant relationship between these and competence trust. Simply observing the frequency, it was found that the respondents considered self as taking up most of the responsibility, and followed by the government. This might support the claim that though self has its responsibility, the state was also having an inescapable responsibility in tackling risks.

However, results in Table 13 showed that for those who have higher adherence to the reflexivity /individualization orientations, they have stronger believe in self responsibility for tackling four risks. The emphasis on self responsibility can be explained by Confucian culture of self-reliance, or the result of reflexivity in risk society, or both. The question for us is not to argue if the state has the responsibility or not, but how the government tackle the risks effectively and efficiently, if the competence trust is not that strong, and especially among those with better self-perceived class and economic position (note that middle class constituted the majority of local population). Regaining trust seems essential, not only to improve the possibility for better governance, but also to improve the judgement which can be affective-based.

Table 13: Reflexivity / individualization scores and self / government responsibility

Risks	Reflexivity/individualization Scale	
	Self responsible	Government responsible
Unemployment	.122(**)	-.001
Job switch	.154(**)	-.068(*)
Income / occupational benefit reduced	.077 (**)	-0.20
Financial problem	.108(**)	-0.45

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

For the lower class people they have no choice but to 'trust' the government to tackle the risks, very likely due to lacking their own resources. For them, this is like a 'compulsory' or 'no choice' trust, as they have no alternative to the public resources (Taylor-Gooby, 2006b: 89). On another hand, for this group, trusting the government and accepting the arrangement may be a wise choice too, as normally, the costs (at least in monetary terms) for them is low and the benefit will be net gain (i.e., calculus-based trust). Without adequate self-reflexivity, this might breed a kind of rent-seeking behaviour in crisis situation.

Nevertheless, the rationality and the basis for calculation can be very different for those who have better economic position, higher class, and more economic resources. In Hong Kong, the bulk of the population is the middle class. The job-related risks mentioned also concern them as real. Unlike the lower class people, they will also consider the cost, if not just a reflexive re-evaluation of the rationale for supporting (or rejecting) the government's policy.

In that sense, their nature of trust, if they choose to trust (and hence willing to contribute and cooperate), will be similar to 'critical trust'. To them, distrust might be the starting point. Distrust and to be critical and skeptical are not necessarily negative or destructive, but instead, as essential among the more knowledgeable individual in a more transparent society (Cvetkovich & Lofstedt, 1999; Poortinga & Pidgeon, 2003). As argued, critical trust can be a form of healthy skepticism and in the long run can foster better policy planning. Critical trust is being perceived as 'a high degree of general trust' 'coexist with a relatively high level of scepticism' that 'one may be willing to rely on information, but one is still somewhat sceptical, and thus may still (constructively) question the correctness of the received information (Poortinga & Pidgeon, 2003: 971).' It is a better form of power relationship which alert the individual in checking the elites and experts (Kasperson et al. 1999).

In this 'new skepticism', the clever, better educated and well-informed citizens are aspiring for a more open and dialogic democracy, and demanding the government (and the experts) to be more responsive and receptive, that the decision can be an informed one instead of a top-down model (i.e., 'active trust') (Taylor-Gooby, 2006b). For this group of people, the government has to convince to have stronger competence trust, and to accept the government's proposal and demands, or failing to do so, it will encounter increasing challenge.

When the public (or citizen) has become more reflexive, more mobilized, in the new risky conditions, conflict among different groups (or classes) on any proposal which is manned to tackle work related risks, among others can be common. This is almost inevitable, if there is no common basis or an efficient platform for them to mediate and negotiate. This is exactly the situation in Hong Kong facing with this new risk politics, concerning the risk management responses (e.g., social security reforms, workfare policy, financing of social services) (Chan, 2008, 2009).

Currently, we are facing with an even more complicated financial situation and longer and far-reaching impacts. Though the current employment situation has not reached an alarming stage, all sectors are already very pessimistic of the employment outlook in this year and the years after: possibly with a sharp increase in unemployment rate in the coming months, spreading to all economic sectors. This is certainly a very risky condition. Without some kind of trust (or critical trust, or active trust), it is difficult to have coordinated and concerted efforts in tackling the crisis. On the contrary, it is easy to have more self-centered and rent-seeking behaviour.

Regaining trust is difficult, especially the Hong Kong people have low trust on the government for many years, and it has low popularity for a decade. Improving the government's performance is certainly the first thing to do. Though the performance was not that unsatisfactory, but the major problem is in the increasing number of marginalized and low income labor groups. The emphasis on ALMP, training and retraining seems not the best, or at least, not the only methods to protect this group of labour. The current move to discuss the possibility of a minimum wage is a correct (though the result can be uncertain) move.

Relationship between the government and the citizen is distant, and the current government is being charged as ruled by a small oligarchy. Perhaps the first step is to really open up the

administration and to make it more transparent. We also need to have a general consensus (though by no means an absolute one) on the values and practices. This cannot be built up easily or in a short period of time. We need a process, that stakeholders need to take a more reflexive and open attitude, to be engaged in meaningful discussion and negotiation, with an aim to achieve such consensus rather than taking it as base for escalating controversy or furthering their own interest only (Bradbury et al. 1999). If people perceive others and the government are taking a similar values, trust is easier to be built up.

While lacking a strong sense of collectivism, it is easy for people to switch to individualism especially in prolonged crisis situation. Yet, a crisis situation can also provide a fertile ground for people to reflect on their moral ground: be this solidaristic, universalistic or collectivist values or on contractarian, autonomistic or individualist perspectives (Taylor-Gooby, 1999). Similar situation has appeared, though only for few months, in the SARS epidemic attack in early 2003.

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