

Key Points from the Research

A national risk survey interviewed a random sample of 1400 respondents on perceptions and experiences of a range of potential everyday life risks, ranging from changing employment and family responsibilities, through becoming seriously ill, to encountering poor customer services.

- People tend to be much more anxious about the range of everyday life risks than the incidence of the risks justifies.
- Some risk perceptions are highly correlated. Those who fear crime are also much more likely to be concerned about accidents and illness. Those worried about losing their job are also anxious about arrears, loss of income and divorce.
- Other risk perceptions such as need for social care, or problems with consumer service, stand alone.
- Most of these perceptions are significantly linked to class, age and social values. Only concern about consumer issues seems unrelated to social class, but strongly informed by cultural values of independence.
- Risk perceptions and risk experiences change with the life cycle; worries about social risks decrease with age, but this decrease is much less rapid with respect to fear of crime and worry about accidents or illness.
- Risk perceptions are strongly influenced by past experience of risk events and by whether the individual sought help last time she experienced a risk event.
- About one-in-five individuals experiencing social risk events do not seek help or advice from others; not seeking help is inversely related to economic status and particularly likely with respect to income loss.
- When risks become problems, the family is still the main source of help.

Qualitative interviews in 2005 with one parent and an adult child in 29 families and 11 further follow-up interviews showed:

- Compared to the parent generation, the offspring generation reports having more available options and choices when deciding on careers. The offspring generation looks beyond the local labour market and is more likely to use formal methods to obtain employment, whereas the parent generation relied on recommendations, informal networks and on following 'family traditions'. The latter is particularly strongly represented among parents from manual worker backgrounds.
- The offspring generation also expresses a heightened sense of insecurity and risk, but with few, if any, immediate implications for

life planning. An increased risk awareness among the offspring generation did not translate into greater risk preparedness.

- At the same time, members of the offspring generation express greater aspirations, expectations and self-determination in shaping their own lives and labour market experiences.
- There is a general shift from parent to offspring generation away from a sense that personal development is pre-determined or circumscribed by restrictive social structures. This shift may be towards a belief in greater self-determination and control, combined with the perception that there are now sufficient opportunities available to build a life or career path through active and strategic choices and decision-making.
- Parent and offspring who are both manual workers often shared the view that life path choices are limited and possibly determined by external conditions rather than by personal determination. In general, issues of class, gender and age remain important to the analysis of risk perceptions.

The research has led to a new project: *Testing the 'Risk Society' Hypothesis'* ESRC (with Peter Taylor-Gooby) 2006-7, £84,000.

Further research continues.

Cebulla, A. (2007) Class or Individual? A Test of the Nature of Risk Perceptions and the Individualisation Thesis of Risk Society Theory, *Journal of Risk Research*, Vol. 10, No. 2, 129-148.

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Cebulla, Andreas (2004): 'Risk Events and Learning from Error: When Are Assessments of the Risk of Unemployment Revised?' *Risk, Decision and Policy*, Vol.9, No.4/October-December, 297-336.