

Perceptions of Risk in Intimate Relationships at Entry to Partnership and with the Arrival of Children: the Implications for Social Provision.

The traditional, married, male breadwinner model family was long believed to offer protection against risk, particularly for women and children. Normative prescriptions as to the gendered contributions men and women were expected to make to families in respect of earning and caring were clearly understood and were underpinned by the structure of the economy (Glucksman, 1995), social welfare provision and family law (Lewis, 2001). Core social programmes such as social insurance benefited regularly employed, usually male workers, making provision for women and children as dependants, and family law sought to establish fault and hence entitlement to alimony on divorce. Thus, social policies and family law rested on basic assumptions as to what the family should look like and how it worked. Indeed, this traditional family model made provision for the support of the unpaid work of care for young and old, albeit, as a generation of feminist analysts of social policies have pointed out, at the price of female economic dependence.

Labour market change and the even more dramatic pace of family change over the last twenty years have resulted in the substantial erosion of the traditional family model (Crompton, 1999; Lewis, 2001). Family forms are more fluid and the individual's lifecourse looks increasingly messy, with the increased possibility of multiple episodes of cohabitation, marriage and divorce (Haskey, 1999).¹ Greater female economic independence, if not full autonomy, is also possible via the wage. People have more choice in respect of partnering, reproduction and, to a lesser extent, the kind of contributions they make to families. Men no longer have to marry in order to have sex and children. Women no longer have to marry to gain economic support. In line with the possibility of more individualistic behaviour, Inglehart (1997) has also documented a shift towards more individualistic attitudes. Indeed, as social theorists Beck and Beck Gernsheim (1995) have argued, the norm is now that there is no norm, whether in respect of partnering or the extent of female employment, just as some economists have also pointed out that behaviour no longer follows a single mode of coordination that is universally applicable to all (Thevenot, 2001). The erosion of the traditional family model has opened up the possibility of more choice, but this has been accompanied by greater uncertainty - both material and emotional - at the household level, due particularly to the high rates of relationship breakdown and the lack of firm expectations about the nature of the contributions that men and women should make to households.

Social theorists have conceptualised these trends in terms of individualisation, whereby people's lives come to be less constrained by tradition and custom and more subject to individual choice, which in turn means that people take more individual responsibility for planning their lives and evaluating risks (Beck, 1992, 1995; Giddens, 1990, 1992; Beck and Beck Gernsheim, 1995; Beck Gernsheim, 2002). This literature sees individualisation in terms of processes that are not inherently 'good' or 'bad'. Thus while intimate relationships have become more contingent, they may also become more democratic (Giddens, 1992). However, most English-speaking commentators have focused on the outcomes of the changes, particularly in terms of the effects on child welfare, and have concluded (often by reading off causes from the aggregate statistics of

behavioural and attitudinal change) that people are acting as selfish individualists (e.g. Bellah et al., 1985; Popenoe, 1993; Dnes and Rowthorne, 2002).

Both these positions assume that actors can exercise choice and shape their lives. Both have been criticised for taking insufficient account of the context in which actors make their choices, although it is far from the case that structures have been ignored (e.g. Giddens, 1984 sees structures as both constraining and enabling action). At the macro-level, as critics of individualisation have pointed out, people's capacity to make choices, for example in respect of separation and divorce, must depend in large measure on their environment, whether for example, on the constraints of poverty, social class and gender, or, more positively, on the safety net provided by the welfare state (Lasch, 1994; Lewis, 2001a). At the micro-level, qualitative studies have shown the extent to which actors' choices may depend on their 'situated knowledge' and on both the influence of, and their regard for, kin and other social and cultural networks (e.g. Smart and Stevens, 2002; Lewis, 2001a; see also Macgill, 1989; Wynne, 1996). Furthermore, the context in which people are making their choices is constantly shifting. Thus the meaning of what it is to be married, or to be a parent has changed and continues to change. Actors will in all likelihood be affected by these changes over their own lifecourse and must expect to have to re-visit the decisions they have made, for example in respect of the division of paid and unpaid work, especially at critical points of transition such as parenthood. Charles and Harris (2004) have argued that choices regarding work/life balance are different at different states of the lifecycle.

We know relatively little about how people perceive and weigh-up their options for partnering, reproduction and employment at the level of the household, and in particular what they are prepared to 'take a chance on', and what kind of security they seek. Yet this is important for policy purposes, particularly in view of the rapid pace of family and labour market change. To what extent are people acting self-reflexively or selfishly in regard to these issues? At present, many commentators do not hesitate to make policy prescriptions in the absence of such knowledge, thus many who have concluded that selfish individualism is growing have sought to 'turn the clock back' by, for example, promoting marriage (e.g. Morgan, 1995, 2000; Waite and Gallagher, 2000). An investigation of how people see their choices and the balance of risks and opportunities involved may further our understanding as to whether such a formulation of the policy problem is likely to resonate with perceptions 'from below'. This is not to infer that law 'follows' attitudes and behaviour, but rather to suggest that in the arena of intimate relationships legislation is unlikely to succeed if it is seriously at odds with people's own sensibilities (Wilson, 1993, see also Finch and Mason, 1993).

The first section of this paper fleshes out the kind of considerations that are necessary for a better understanding of the nature of risks and uncertainty arising from processes of individualisation. The substantive sections that follow draw on in-depth interviews (carried out in 2004) with a heterogeneous sample of 21 cohabiting and married men and women (6 men, of whom two were cohabiting, and 15 women, of whom six were cohabiting), drawn from an Omnibus representative sample survey.² The extent to which individuals regard partnering and childbearing as risks, and how they seek to manage them are explored. Given that the literature broadly accepts the idea that there are no firm normative prescriptions any more, we decided to see whether we could discern any common perceptions in a sample that was constructed to be deliberately diverse in

terms of educational achievement, occupation, hours of work (although no household was workless); ethnicity, age and number of children, as well as marital status.

Individualisation and Risk

Studies of the process of individualisation have emphasised the role of the free-standing actor. Thus Beck Gernsheim (1999, p.54) described the effects of individualisation on the family in terms of a 'community of need' becoming 'an elective relationship', and Elias (1991, p.204) expressed something similar:

The greater impermanence of we-relationships, which at earlier stages often had the lifelong inescapable character of an external constraint, puts all the more emphasis on the I, one's own person, as the only permanent factor, the only person with whom one must live one's whole life.

A forceful critique of this kind of interpretation has argued that it does not give sufficient weight to the persistent constraints exercised by social class, ethnicity and gender on the capacity of individuals to shape their lives. As Lasch (1994, p. 120) put it:

Just how 'reflexive' is it possible for a single mother in an urban ghetto to be?...Just how much freedom from the 'necessity' of 'structure' and structural poverty does this ghetto mother have to self-construct her own 'life narratives'?

None of the choices facing such a mother may be particularly desirable, indeed they may appear more as incalculable risks, fraught with possible danger. Smart and Stevens (2000) have argued on the basis of a qualitative study that in the case of cohabiting women with children, who in the UK are disproportionately poor, cohabitation represents a rational response to low male wages and economic insecurity (see also McRae, 1993 using UK data; and Edin and Kefalas, 2003; Moffitt, 2000 for similar conclusions from US data). Given that the father of her child is likely to be low-waged or unemployed, a young woman who will likely also be poorly educated may decide that cohabitation is a 'better bet' than either the legal entanglement of marriage or trying to raise the child alone. Smart and Stevens termed this 'rational risk-taking'. These mothers operated in a context of poverty and low educational achievement. Each option – marriage, cohabitation or single motherhood – was perceived to carry attendant risks. Cohabitation offered women such as those in Smart and Stevens' sample the best chance of security; if the father managed to get and stay in a job, then the evidence suggests that the couple is more likely to opt for marriage, which in Edin and Kefalas's sample was seen as the 'icing on the cake'. The situation of poor cohabiting mothers is extreme compared to the in-work, couple households interviewed for this study, but it alerts us to the need to look at actors' options 'in the round' if we are better to understand the choices they make. Doucet (1995) stressed the importance of examining as many aspects of intimate relationships as possible in an attempt to see the 'whole picture' (something that is only possible using qualitative methods).

The contexts in which the individual actor operates are rarely devoid of other actors. The cohabiting mothers in Smart and Stevens' study considered what was best for their children as well as themselves, and other studies have stressed the extent to which people take the issue of their obligations to other people – adults and children - seriously (Finch and Mason, 1993; Smart and Neale, 1999). Just as historically political theorists failed adequately to distinguish between the individual and the family as the basic unit of society (Okin, 1989), so the social theory of individualisation has paid insufficient attention to the pulls of 'relationship' that compete with the individual's own desires.

Askham (1984), in one of the few qualitative, in-depth explorations of marriage, concluded that married men and women faced a conflict between the pursuit of identity and stability. In the view of those concerned about what they perceive as the rise of selfish individualism, the pursuit of identity in the form of self-gratification has won. However, recent studies have stressed the extent to which couples are willing to negotiate commitment and responsibility (Weeks et al., 1999; Lewis, 2001a), and Lupton (1999) has suggested that people may seek to ‘pool risk’ in their intimate relationships. People’s choices may depend in part on the consideration they give to the welfare of others (what might be perceived as opportunity by the actor may be perceived as unwelcome uncertainty by another person), and on how far others influence the way in which they frame their choices (Lupton and Tulloch, 2002).

It is also possible that the huge changes in family form and in what men and women do in households have served to change the meaning of marriage and cohabitation, and hence the perception of what kinds of behaviour are acceptable and what are risky. This may take place at a number of different levels. For example, Whitehead (1997) and Beck Gernsheim (2002) have both drawn attention to the importance of the feedback effects of a high and stable divorce rate, termed by Whitehead the ‘divorce culture’ (see also Hackstaff, 1999). Cohabitation and divorce are considered ‘normal’ in Northern Europe, including the UK. Given this, it is possible that marriage may be considered more of a risk than, as of old, a protection against risk. Similarly, Oppenheimer (1994, 2000) has suggested that the kind of sex role specialisation that characterised traditional marriages may now be perceived as high risk, something that may well be exacerbated by the extent to which changes in social policies and family law have sought to privatise responsibility to individuals in families, in their capacity as parents and as workers (Lewis, 2002; Taylor Gooby, 2004; Brush, 2003; Eekelaar, 1991). Given that there is now a greater expectation that individuals will be self-sufficient, free-standing actors, then what might have looked like the pursuit of self fulfilment and identity in respect of career may now just as likely constitute a quest for security in face of risk and uncertainty. This signals the importance of an iterative process between the actors making choices and their external environments. What is happening as a result of the processes of individualisation will feedback into the actors’ perceptions of opportunity and risk,³ something that is not acknowledged by either those writing about individualisation, or those insisting on the importance of selfish individualism as the key motivating force. This in turn signals the need to explore how actors understand the meaning of their choices.

We should note the difficulties of conceptualising ‘risk’ and its perception in intimate relationships. Respondents for this study had no difficulty in identifying with the ideas of uncertainty, and insecurity, but they very rarely used the term ‘risk’ unprompted. In so far as the rates of marriage and cohabitation breakdown are known, this dimension of risk is calculable, but as we shall see in the following section, respondents rejected this idea, regarding their relationship as unique, and yet recognising the possibility that it may change over time in response to a variety of internal and external changes. Crucially, trust serves as an alternative to the ability to calculate risk in personal relationships.⁴ This may make manifestations of trust, whether via emotional reassurance, behaviour (e.g. regular contributions of time or money to the household), or legal means (e.g. getting married or making a will) important, but may also render apparently self-regarding actions, such as a

determination to maintain a measure of economic independence explicable in terms of providing a level of personal security that makes it easier to trust.

These are large issues and this study is inevitably exploratory and cannot possibly examine all aspects of risk in intimate relationships. We have chosen to focus on two main dimensions of partnering and risk: how entry into a partnership is perceived - is, for example, cohabitation perceived as more or less risky than marriage? – and how the balance of risk is perceived later on in the relationship, with the arrival of children and the decisions that must be made about the division of paid and unpaid work. The interview schedules were constructed in such a way as to allow respondents to provide a narrative of their relationship(s) and to elicit what they perceived as risks. The main weakness of this approach is that it did not allow us to probe for why certain issues were not talked about.⁵ Respondents were also asked to comment on two vignettes in which a woman proposed to enter first, marriage and to make herself economically dependent, and second, cohabitation under the same conditions.

Entry into Partnership

The vast majority of respondents thought that entry into any relationship was 'risky'. A married man, who had risked losing his cohabiting girlfriend if he had not agreed to marriage, commented that 'she seemed worth gambling on'. A married woman who said that she had been very confident about getting married nevertheless added 'it's always a risk', and yet another said: 'Same as everyone, [I wondered whether] this is the right guy? Will I like it?'. The majority of respondents felt that they had taken a chance on love. This last respondent added: 'of course I loved him', and a cohabiting woman said:

When it actually came to it, moving in, I was really scared. It was a big risk...[but] I had this big love in my heart for him...It was a powerful feeling.

Thus the majority of respondents followed the script of romantic love, which as writers from de Rougemont (1940) to Luhmann (1986) have pointed out, is inherently unstable. Most respondents said that they were aware of the risk of being hurt or damaged in some way, emotionally or materially. However, all have been prepared to take the risk in order to have the chance of personal happiness: 'I think that you only have one life and you have to do what makes you happy. If it doesn't work out, then it doesn't work out. At least you would have tried' (cohabiting woman). Thus the opportunity for personal happiness trumped uncertainty and the possibility of danger. The reason for entry into an intimate relationship was the decision that for the vast majority of respondents most closely matched Beck and Giddens' portrayal of the reflexive individual, making and taking responsibility for the choice.

There was no evidence that cohabitation was perceived as more risky than marriage, or *vice versa*. In other words, risk was not felt to inhere in the legal status of the relationship, as one married woman put it 'every relationship is [a risk], whether you get married or not'. Rather, risk was perceived to attach to making commitments in the form of house purchase, or having children, which were felt to be as common among cohabiting as married people. However, two respondents felt that marriage would make it harder 'to walk out' and would therefore diminish the risk of breakdown, but both stressed that this was a *personal* view rather than the expression of a general principle. Respondents were asked whether they knew about the rates of breakdown for married and cohabiting couples. About half had some knowledge of these, and a few knew that

the rate of breakdown was higher for cohabitants. But all denied that they were affected by these statistics:

- 'You can't compare yourself to statistics' (cohabiting woman).
- 'I don't look at divorce rates and go, "Oh my God that could happen to me". It isn't a public thing, it's not statistics that would make me feel that way' (married man).

However, about half the respondents did say without prompting that they found the breakdown of the relationships of friends and family members difficult, but nevertheless remained optimistic about their own relationships: 'You don't feel it because you're committed' (married man). This echoes Baker and Emry's (1993) findings based on a group of student family lawyers who were about to marry and who denied that their (good) knowledge of divorce statistics had any relevance for their own relationships. In the case of decisions to marry or cohabit, there is good reason to suppose that trust in the partner makes it possible to ignore generalised knowledge about the risks. As in the case of the married man cited above, trust makes it possible to separate the private decision from the public domain. However, it is significant that most were aware of the risk of breakdown. While this did not affect their decision to partner, it may well have affected the way in which they approach partnership (see below, pp. 7-8).

Six respondents rejected the idea that they had taken a risk in partnering. In two cases the respondents insisted that they had not taken a risk: 'If you said bungee jumping or something like that, then that would be a risk. I have never considered marriage or having children a risk, they were just part of our long term plans'(married woman). In both these cases the respondents had made careful plans for their relationships, when to have children, whose career would come first at what point. And, probably crucially, these plans had not thus far been upset. For these respondents (both married) their relationships were described in terms of a joint script, in a manner resonant of Berger and Kellner's (1964) analysis of marital relationships more than a generation ago. These respondents insisted that their decision to partner was part of their decision to engage in a joint project. The idea of the pursuit of a joint project was present in the accounts of many respondents, but tended to be introduced later in the narrative, in connection with the need to negotiate the uncertainties that accompanied the transition to parenthood (see below, p. 9-10).

Two further respondents who rejected the idea of risk in relation to entry into partnership perceived the alternative (of living alone) as more risky. A cohabiting man expressed a strong fear of loneliness and an African immigrant woman had strong cultural reasons for partnering, even though she felt women were bound to come off badly in any form of partnership. These respondents seem to have engaged in fairly clear-cut exercises in balancing the risks to themselves. But the two remaining respondents rejecting the idea of risk, both cohabiting women, gave voice to sentiments that are harder to interpret and have potentially wider significance. These women said that they had not seen their entry into partnerships as risky because they were in a position to leave (by which they were referring primarily to their financial situations). It is easy to read these statements as an expression of contingency, as *per* Giddens' (1992) notion of the 'pure relationship', in which the partners are committed only for as long as they feel they personally benefit, or indeed as an expression of 'me first' selfish individualism. However, when they are set in context of the full transcript – the whole picture - the statements have much more to do with an effort on the part of individuals to deal with

uncertainty. We explore this further in the next section and argue that in today's circumstances a measure of personal financial security in particular can be seen as *enabling* people to take what they may perceive as the risk of committing to a partnership.

Respondents sought the personal happiness that they hoped would come from an intimate relationship, but most said that they were aware that entry into an intimate relationship was inevitably risky. A very few relished the risk in and for itself, but the vast majority were more wary. Irrespective of their orientation towards the risk posed by entry into a relationship, a majority sought an alternative form of security, usually financial.

Uncertainty and Security

Respondents often spoke of romantic love as being beyond their control, which is what made it risky and possibly dangerous. A majority of the women in particular, whether cohabiting or married, expressed a strong appreciation of some form of economic independence as an important precursor to entry into a relationship. The cohabiting woman who admitted that she had been 'really scared' when it came to moving in (see above, p.5) said that she 'had secretly thought of a get-out plan, that I would go and live with [a woman friend] and sleep on her floor. I would be OK.' It was also very important that she co-owned a house with another woman friend: 'I knew that I had something, I owned something'. The fact that if needs be she could 'go it alone' became even more important given that she wanted a child and was aware that this would make her additionally vulnerable. Other women, cohabiting and married, stressed the importance of having at least a measure of financial independence via earnings. It is possible to interpret this above all as 'precautionary': ensuring a measure of independence in case something 'happened' to the relationship. But in all but one case (a married man in the process of separating), the security of some financial independence was described by the respondents as providing the necessary security for the relationship to flourish. This position was also strongly voiced in the comments on the vignettes. All respondents except the same man in the process of separating voiced concerns about the way in which the woman in both vignettes was headed for economic dependence on the man.

Furthermore, there was evidence that among married men and women there was as much regard for a 'foundation' of economic independence as there was among cohabitants. Thus a married woman who was a full-time carer for her young children felt more secure in her choices because she had some inherited wealth. Two young married men said that they were concerned to see that their wives continued to have access to their own incomes and to their own pension provision. These respondents showed that it was possible to take an 'individualistic' approach to financial issues, and yet to be more traditional in regard to other dimensions of the relationship. Indeed, marriage was not seen by respondents as representing the kind of economic security for women that it would have in the past.

For many married and cohabiting respondents, marriage was seen as an additional, but not necessarily the main, way of achieving security. Given that almost married respondents had cohabited, marriage was a conscious choice (see also Lewis, 2001a). One married woman worked full-time and had decided against having children, but reported feeling 'comfortable and safe with this type of relationship in a traditional

way'. A cohabiting woman who, like her partner, was self-employed and faced a major decision about making a change in place and mode of employment, spoke of wanting to get married, and of a desire for something 'a bit more solid'. In neither case was marriage sought in order to signal commitment. As another married woman put it: 'It is security...It is just very safe...You feel safer.' In the case of a recently re-married and financially secure man, who faced insecurity in respect of both the IVF treatment that he and his partner were undergoing and the difficult relationship between his step-daughter and her father, marriage also meant additional security: 'I mean we felt happier, more stable than I think we'd felt before'. Finally, in the case of the one cohabiting mother living on two relatively small incomes, for whom there was little prospect of any real financial security ('we don't have a house and neither one of us can drive'), marriage represented the only form of additional security that was available in the short to medium term.

Marriage was also sometimes seen as a way of being accepted by family members and friends, in itself another form of security. This was particularly true for all (three) minority ethnic respondents, but was also the case for a married, white man, who felt that his married status made him more socially accepted. The only Muslim (married) woman in the sample was expected to marry by her family, but in fact her responsibilities as a married woman also served as something of a bulwark against the demands of her increasingly sick parents. The extent to which minority ethnic respondents took the views of kin into consideration when making their decisions about the conduct of intimate relationships was particularly striking, but the influence of family and friends on relationships was evident for other respondents, for example, the married woman whose peer group viewed a married couple with children as 'a proper unit', which she seemed to feel should therefore work out better than any other family form. While considerably weaker than the conviction that one had to seek personal happiness and therefore take the risk of an intimate relationship, ideas as to the form the relationship should take were often influenced to some extent by others. As Peggs and Lampard (2000) have argued, individuals make calculations about intimate relationships, but are guided by *habitus*, or as Finch and Mason (1993) have put it, by an idea as to what is 'the proper thing to do'.

These findings show the importance of meaning and context. First, in a society in which adults, male and female, are increasingly expected to be self-supporting and where an adult worker model family is the new norm (albeit that the number of hours of work remains unspecified for women and short, part-time work on the part of women is common), respondents expressed a high regard for some measure of economic independence for both partners in a relationship. It is no longer the case that emotional support is assumed to entail full economic support, indeed this view was generalised to all relationships in a way that the idea of marriage as an additional protection against risk was emphatically not (see above, p.5). Rather, a majority of the respondents in this study felt that economic independence was a pre-requisite for forming a successful intimate relationship. Second, respondents revealed the way in which they made decisions in the light of uncertainties and the desire for a measure of security. Most had opted for an intimate relationship because on balance they were prepared to risk the 'hurt' that may result in the pursuit of personal happiness. For many women especially, the security of a measure of economic independence mitigated against the risks they knew to exist and made them more confident about entering the relationship. Almost all respondents had

experienced a period of cohabitation, but for some marriage represented an additional security. Very few made the link to the legal status of marriage, indeed the feeling of 'safety' in marriage was curiously unspecified. Two respondents indicated that for them marriage made it harder to leave, but for others feelings of safety were as likely linked to broader notions of marriage as the more acceptable and accepted status.

There was little evidence of choices being made in a selfish way (rather, a measure of economic independence was often sought in order to secure the relationship), or in a purely self-reflexive way. People reported their efforts to seek a measure of security, whether via the wage or marriage, in a particular context, which included the extent to which they were influenced by what happened to, and the views of, friends and family.

Children: Managing new Uncertainties

People must make decisions about how to balance uncertainty and security on entry to a relationship, but new decisions have to be taken over the course of a relationship. A majority of respondents, with and without children, talked about the arrival of children as having the most potential to upset the sometimes fragile balance that had been achieved. Parenthood was perceived by a majority of respondents to threaten to destabilise the balance of their relationships, particularly in regard to the desire for a measure of financial security. The messy 'portfolio' careers that are increasingly common in the 'new economy', taken with increasingly complicated family patterns, involve multiple life course transitions (Schmid, 2000) in and out of paid and unpaid work. Many would have agreed with the married man who thought that it was 'not marriage but children that is the risk'. This view was as common among the childless as those with children. A married woman who worked full-time said: 'we decided that we didn't want children...your life changes...best not to for our relationship and for us'. The cohabiting woman who had been very wary of moving in with her partner and who had laid 'escape plans' (see above p.5), experienced additional worries when she became pregnant: 'I was worried that I couldn't run away in the same way as before...Well I worried that we would both feel trapped'. The arrival of children exacerbated uncertainties, about career progression, responsibility for the child's development and about the effect on the relationship, especially for women. For the most part, though, these were accepted as inevitable.

The vast majority of respondents felt that they had to negotiate these new uncertainties through discussion with their partners with the aim of reaching a compromise, which resembles Morgan's (1996,1999) characterisation of family life in terms of 'family practices', implying that individuals are actively engaged in 'doing' family. A young, childless married man contemplated the prospect of such negotiation: 'The big thing that will be distracting [from work achievements] will be when you have kids....That's the thing when you really start compromising. We haven't got there yet.' The cohabiting woman who had worried about feeling trapped actually wanted a second child, but her partner did not and she had decided to give in. The married woman who relied in part on her private income while undertaking full-time care for her two children, wanted a third child, but had decided that if her husband stuck to his preference to stop at two, she 'would just have to live with it'. In only one case had negotiation over the new arrangements apparently failed, with, according to his wife, the father's failure to cut

down on his long working hours playing a major role in their (recent) decision to separate.

However, some had decided to take the risk of continuing as they were, effectively postponing decision-making. For example, a married woman with a ten month old child had returned to work full-time (albeit in a slightly less high-powered job) and spoke of taking 'the risk to work full-time and see how the job develops', but the tension between the desire for financial security and being with her child remained: 'Before 'X' [her child], you know, we were financially secure, now we have to review our whole finances and see how it works, because we want the best for him'. This woman now wanted to work part-time, but had thus far not been able to negotiate this with her firm. Others negotiated the promise of 'turn-taking'. A married man who had been living abroad in his future wife's country when they first met, was contemplating a move back there:

'X' [wife] is sick of being in London...It [the move] depends on finances I suppose, And it will affect me I suppose, because it depends on what job I can get there...'X' has said she will come down on me on this one. I would not like to take the risk. I mean she has lived in England, which is not her home for a long, long time now.

A married woman had planned marriage and having children early with a view to going back to work full-time when she reached her mid-thirties: 'when I am 35, 'X' [child] will be 16. Then at 35 it is my turn, I can off and do whatever I want'. Part of the plan was to upgrade her skills in the meantime, while relying on her husband's wage. However, her parents' unexpected illness was delaying her re-training. Indeed, there are many reasons why the promise of turn-taking may not materialise, but the effort to do so is resonant of Lupton's (1999) notion of pooling risk in couple relationships.

A previous study emphasised the degree to which cohabiting and married couples sought to negotiate the division of time and money in their relationships, pointing out that this was antithetical to the idea that people were behaving as selfish individualists, but also, that while there were indications as to the possibility of the more democratic family model perceived by Giddens (1992), this was far from being realised (Lewis, 2001a). In these negotiations to balance risk and security later on in the lifecourse, it seems that the women interviewed for the present study were more likely to compromise and more likely to take their turn second, something that is in line with the well-documented greater difficulty women experience in 'reconciling' work and family responsibilities. Tulloch and Lupton (2003) have suggested that children are a shared risk, which is supported by the way in which their arrival gave rise to negotiation between the partners, but the inequalities in power between the two actors were often evident (see also Slovic, 1997), and were indeed often acknowledged by the male respondents. Indeed, three of the older respondents (male and female, married and cohabiting) demonstrated an awareness of the advantages to women with interrupted employment careers of marriage rather than cohabitation, because of the rules governing the rights of 'dependants' in certain types of occupational pensions. It was assumed that men would not reduce their working hours with the arrival of children, both in the respondents' own narratives and in their comments on the vignettes (only two male respondents had given consideration to working fewer hours, and neither had actually done it).

Conclusions and Policy Implications

The respondents in this study were very heterogeneous, but all saw entry into an intimate relationship as a private matter and a private risk. Indeed, there is every reason to suppose that in a liberal democratic state such as the UK, any attempt on the part of government to interfere at this juncture in people's lives, for example to 'make' people marry, would meet with resistance.

There was no discernible patterned difference in responses regarding the risk posed either by entry into partnerships or the arrival of children between married and cohabiting respondents. This should not be surprising given that most cohabitants go on to marry; marriage and cohabitation are not so much alternatives as part of a continuum. This study was exploratory, but the similarities between the responses from such a diverse sample in terms of perceived risks are striking and suggestive.⁶

The erosion of the traditional family model has opened up a range of choices in respect of partnering and the contributions that men and women make to the family. The meaning of partnership has undergone substantial change. But uncertainties have also increased, not least because the greater possibility for the individual to choose has been accompanied by a greater insistence on individual responsibility, particularly for 'self-provisioning'. Yet we know from time-use studies that the gendered division of unpaid work is particularly unequal (Gershuny, 2000), which means that the burden of risk in intimate relationships, particularly in respect of the capacity for self-support, rests disproportionately on women. All the respondents in this study were risk-averse in regard to financial matters and female respondents were particularly concerned to have a measure of economic independence. This is in line with the increasingly explicit expectation of policymakers that adults behave as 'citizen workers'. It may also, of course, be part of a desire to maintain a separate identity (Askham, 1984), but the respondents in this study spoke about financial independence more in terms of a form of security. This is in line with Oppenheimer's (1994, 2000) observations regarding the significant change in perceptions as to what constitutes risk. Greater fluidity in intimate relationships, which have given more choice to individuals in partnering, have also transformed the economic dependence on men that women have traditionally experienced from a possible form of protection into a much more straightforward risk.

Marriage was nevertheless spoken about as a 'safer' status. The meaning of this proved difficult to tease out. However, it seemed to have most to do with marriage as a more acceptable status in the eyes of friends, family, and/or the wider society. It did not seem to have much to do with the expectation that a husband would provide financially, indeed one of the female respondents who insisted most strongly on the safety of marriage continued to be in the workforce full-time and had decided not to have children. Nor did those who spoke about marriage in terms of safety believe that this might apply more generally to people other than themselves. For this group of respondents, marriage was still perceived as a protection against risk, an additional way of achieving a measure of security, a position that differed from that taken by Smart and Stevens' (2000) group of poor cohabiting mothers (see above, p.3) and explicable in terms of their very different contexts.

However, from the perspective of policymaking, our findings complement those of Smart and Stevens in that it is unlikely that people will respond to injunctions to marry 'from above'. Indeed, in a liberal democratic society there is no obvious way of making

cohabitants marry (although the US Government has sought to use welfare benefits as a lever to this end (Horn and Sawhill, 2001)). But given that cohabitants share many of the concerns of married respondents, then greater consideration could be given to treating them more like married people, particularly in respect of the perceived risks around parenthood.

The respondents in this study also tended to treat the uncertainties that accompanied the arrival of children as an essentially private matter. They expected to bear the responsibility for managing their relationships, but faced the prospect of the balance between uncertainty and security becoming more rather than less elusive with parenthood. Respondents, especially female respondents, felt that they had less control over the consequences of this particular transition, for example the decision to work part-time might depend on the attitudes of the employer. Women risked losing economic independence and few felt confident about being able to plan for the future. This was realistic in the light of the drop in median total individual income over the lifecourse for women following childbirth (Rake, 2000). Male respondents also showed a keen appreciation of the changes that would be attendant on the arrival of children. All but one of the respondents in this study who had become parents had, thus far, successfully negotiated the transition, but the negotiations were often difficult and prolonged.

There is surely a case here for going beyond what Lupton (1999) has described as the neo-liberal position of providing advice and encouragement to the free and active citizen engaged in evaluating and avoiding risk. As Taylor Gooby et al. (1999) have argued in relation to social risks such as the need for long-term care, there is evidence that people would welcome more state support. In a society where it is increasingly assumed that an adult worker family model and a higher level of self-provisioning exist, and where this exploratory study indicates that people are aware of the importance of a measure of financial independence, more state support in the form of financial compensation for care and the provision of care services for people facing care responsibilities would help to reduce the additional uncertainties that respondents experienced on becoming parents.⁷ Indeed, our admittedly exploratory study suggests that enabling economic autonomy is likely to support rather than undermine personal relationships. The people interviewed for this study did not spontaneously ask for more intervention from the state (although they may have done so had we asked more directly about, say, problems of childcare), but the nature of the uncertainties they talked about chimed with the recent analysis of the way in which the erosion of the traditional family model has brought with it 'new social risks', which are profoundly gendered in nature (Bonoli, 2004), and which by definition cannot be addressed within the old frameworks of social provision.

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¹ There are signs that these patterns are becoming further complicate by periods of ‘living-apart-together’, particularly among the young and the separated/divorced (Haskey, forthcoming).

² Two respondents were in the process of separating by the time of interview.

³ I draw here on the important idea of feedback loops developed by new institutionalists in their analyses of welfare state change (Pierson, 1994).

⁴ Guseva and Rona Tas (2001) make a similar point in their discussion of how the Russian credit card market works.

⁵ We felt that to ask repeatedly and directly about various dimensions of risk in the relationship would have proved too sensitive.

⁶ We would nevertheless reiterate that the absence of workless households is an important limitation. Sutton et al. (2004) have suggested in their study of marriage, those with no experience of financial security do not expect it, although this conflicts with the qualitative evidence presented by Smart and Stevens (2000) and offer a further indication of the extent to which perceptions are context dependent.

⁷ While we did not investigate people’s ideas about family size, fertility as well as secure relationships may benefit from additional support in reconciling work and family responsibilities.