

Risk

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1 Definition

Risk is a contestable, slippery and ambiguous concept making it very difficult to define. There are numerous definitions that depend on the situational context, field of application and adopted perspective. Risk is often normatively defined in probabilistic and mathematical terms as it relates to the expected losses which can be caused by a risky event and to the probability of this event happening. It is mapped to the probability of some event which is seen as undesirable. The harsher the loss, as it relates to the likelihood of the event, the worse the risk. This negative conception of risk as risk avoidance or risk aversion can be contrasted with a more positive account based on risk taking in venture capitalism and finance as a measure of the variance of possible outcomes. The systematic management of actuarial risk is called risk management. While the methodology for evaluating risk is called risk assessment. Techniques and methods for managing and assessing risk can vary considerably across different professions with the resultant effect that some professions, such as social work, are defined according to their ability and propensity to deal with risk. This has led Kemshall (2002) to argue that social work is predominantly concerned with handling and assessing risk, as opposed to focusing on social need and justice.

2 Main Issues

Risk, danger, threat, vulnerability and uncertainty are often used as part of family of related concepts. However, some writers in attempts to operationalise these concepts have tried to distinguish between them both epistemologically and historically. In his seminal work *Risk, Uncertainty, and Profit*, Frank Knight (1921) established the distinction between risk and uncertainty:

"... Uncertainty must be taken in a sense radically distinct from the familiar notion of Risk, from which it has never been properly separated. ... The essential fact is that "risk" means in some cases a quantity susceptible of measurement, while at other times it is something distinctly not of this character; and there are far-reaching and crucial differences in the bearings of the phenomena depending on which of the two is really present and operating. ... It will appear that a measurable uncertainty, or "risk" proper, as we shall use the term, is so far different from an un-measurable one that it is not in effect an uncertainty at all" (p. 21).

In cognitive science a key research problem relates to how different types of decision making under conditions of uncertainty can have a variety of risk outcomes. A central question here is whether decision-making is rational and probabilistic or whether there is a "hard-wired irrational" foundation to decision making, referred to as "heuristics" in the scientific literature. Heuristics are frugal and economical devices for making decisions. They represent mental short-cuts that people take in processing everyday information as part of cognitive mechanisms. Heuristics are more likely to be used under conditions of uncertainty and often

lead to bias or self fulfilling prophecies. What are called the availability, simulation, representativeness, affect, and perceived control heuristics have been shown to play an important part in risk assessment and professional judgement. Research shows that professionals will make decisions on the basis of heuristics even in the face of statistical evidence suggesting alternative decision pathways. People have a particularly difficulties in reasoning intuitively about probabilities. Eileen Munro's (1999) research shows that errors and bias are unavoidable in risky situations and that social workers inevitably make decisions on the basis of their beliefs or values rather than the evidence presented to them.

At a theoretical level the most contentious issue in the social sciences involves considerations about whether risk is a "real" or "perceived" phenomenon? The "realist perspective" on risk, conveyed in scientific, technical, economic and psychological literature regards risk as an objective fact or real phenomenon. Research attempts to identify how people respond cognitively and behaviorally to risk and how it can be calculated based on probabilities. The "cultural perspective", however, argues that risk is socially constructed and that all knowledge about risk is dependent on belief systems and moral positions. Writers, such as the cultural anthropologist Mary Douglas, criticize realist perspectives as having too narrow a view of rational action, which reduces risk to an individualistic level. Douglas (1992) regards this as intrinsic to dominant scientific approaches based on calculating reason or instrumental rationality:

"Warm-blooded, passionate, inherently social beings that we think we are, humans are presented in this context as hedonic calculators calmly seeking to pursue private interests. We are said to be risk-aversive, but alas, so inefficient in handling information that we are unintentional risk takers; basically we are fools" (p. 13).

For Douglas, risk is simply a culturally relative phenomenon that is perceived different depending on what interests, ideologies and politics are at stake in trying to determine its nature.

3 Critical Placement

The importance and relevance of risk has emerged over the past two decades for governments, policy makers, researchers and professional practitioners. Ulrich Beck's celebrated book of 1992, *Risk Society* placed the concept of risk firmly on the social science and political agendas. He argues that we have entered into a societal phase by identifying preoccupations with risk in industry, chemicals, pollution, nuclear accidents, global warming and terrorism. For Beck, risk society, "designates a developmental phase of modern society in which social, political, economic and individual risks tend to escape the institutions for monitoring and protection in society" (1992, p. 5) For Beck, late modernity, as a reflexive social order, "manufactures" new risks and uncertainties in different ways to previous times: risks become global, rather than territorially specific; risks are contrasted to dangers and natural hazards as they are made by society; and risks cannot be limited (e.g. terrorism) and therefore cannot be insured against or compensated for.

In Social Work in a Risk Society it is argued that reconfigurations between state, politics, science and people, as a result of responses to risk, are particularly felt in the world of social work. (Webb, 2006) This is because social work invariably deals with vulnerable, dangerous and challenging populations under conditions of uncertainty and crisis. The opportunities for risk situations to arise are high, with the resultant effect that social work attempts to develop ever more extensive risk management and actuarial systems for trying to control risk. A

conceptual framework was developed which analysed social work in terms of the twin rationalities of risk regulation and risk security and the interplay between them. The formation of social work was shown to take place in a complex system that includes: a social dimension, that of risk society; a political dimension, that of advanced neoliberalism; and a cultural dimension, that of reflexive or late modernity. Social work is cast is a risk management system based on the logic of calculation and regulation that attempts to govern risk within advanced liberal political rule. It is argued that new "technologies of care", such as evidence-based practice, emerge within this context that reduces face-to-face work and holistic approaches to working with clients and that in the face of risk social work is increasingly deskilled and transformed into low-level functional administrative tasks.

4 Perspectives

A sharp distinction has been drawn between the realist and social constructivist perspectives on risk. This divide tends to map out as tension between a scientific approach to risk and a social and cultural studies perspective. We have also seen how Beck's concept of risk society has gained significant mileage in the way he has tried to contrast contemporary aspects of politics with previous periods of industrial and even advanced capitalist society in terms of risk.

Frank Furedi concurs that we live in societies obsessed with risk. His diagnosis however is very different from the liberal-conservative view expressed by Beck. Furedi claims that our risk aversion culture is based on the way that the nature of harms and threats are represented in the media and by politicians. People are no longer expected to rise above adversity or encouraged to get on with their lives after they experience set-backs. They are instead victims who are "scarred for life" and perpetually "haunted" by risk and misfortune. Safety and security come to dominate our thinking about risk, and this often acquires a "pseudo-moral" connotation as in "safe spaces," "safe medicine," and "safe sex." Furedi offered a personal story to illustrate what he meant. When he took his son to his new school, the principal told him, "Don't worry, our number one priority is your child's safety." Furedi responded, "I was hoping it was teaching him to read and write and do maths." All of this leads to what Furedi calls a "blame culture" whereby complaints and litigation dominate people's thinking. Trust becomes a scarce and fragile resource. People increasingly regard themselves as permanent victims and try to allocate blame and responsibility onto others, leading to constant speculating about possible future harms. For Furedi this is a recipe for social and economic paralysis and low moral expectations.

Writers influenced by Michel Foucault, such as Nikolas Rose, Dean Mitchell, Pat O'Malley and Ian Culpitt, have developed a perspective on risk that relates to the effects of neoliberal political rule, with a particular focus on aspects of "governmentality". In neoliberal societies risk is increasingly privatized and constructed as a feature of the "entrepreneurial self". As Culpitt (1998) argues "neoliberalism creates the climate of risk in order to justify its overall politics." (p. 117). Neoliberalism wishes to dismantle the welfare state and until such times that all welfare is privatized, it installs "command and control" regulative policies on social work in order to monitor and control its activities. The resultant effect is the development of what Michael Power (1997) describes as an "audit society" in which performance, accountability, quality control and transparency becomes key elements of risk regulation in social work.

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