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Forum Qualitative Sozialforschung, 2006; 7(1):9-1-9-15

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Originally published at:

<http://www.qualitative-research.net/index.php/fqs/article/view/54>

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6 June 2016

<http://hdl.handle.net/2440/99407>

## **Risk Perception and the Presentation of Self: Reflections from Fieldwork on Risk**

*Noel Smith, Andreas Cebulla, Lynne Cox & Abigail Davies*

**Key words:** risk,  
narrative  
biography, agency,  
careers, life-  
planning

**Abstract:** The growth of sociological interest in how people perceive and experience everyday risk needs to be matched with more empirical research. This paper reflects on such a study, and discusses one of the methodological challenges this involved. The study adopts a narrative biographical method (loosely defined) to examine participants' decision-making in relation to their careers. To avoid prejudicing participants' responses about the extent to which notions of risk impact on their worldviews, explicit reference to "risk" was withheld in the interviews. Participants were not preoccupied with risk and, ostensibly, tended to distance themselves from their roles as agents. However, their stories provided examples of decision-making and risk-awareness. The paper argues that participants' presentation of self—or, in the context of the interviews, their narrative construction of identity—obscures their roles as life-planners. Thus, a challenge for empirical research of everyday risk is to disentangle how people identify and present themselves, and how they perceive themselves as agents in risk society.

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## **1. Introduction**

A reading of sociological perspectives on risk would suggest a tacit agreement that there has been a qualitative shift in how people perceive risk and the role (the notions of) risk has in their worldviews. This is a view argued explicitly by BECK (1992) but, more broadly, an intentional or unintentional impression generated by the burgeoning academic and social interest in risk. Much of the literature on risk since the early 1990s has been concerned with an understanding of risk beyond technical and scientific arenas but with a view of risk as a dynamic phenomenon, located within cultures, structures, institutes and individual worldviews. This has included a focus on "everyday risk": the role of notion of risk in people's routine activities and life-planning strategies. For BECK, most notably, an all-pervasive sense of risk has become a ubiquitous feature of public and private life. [1]

However, the socio-cultural literature on everyday risk has seen a boom in theoretical work, and empirical research tends to focus on the risks associated with specific, individual phenomenon (e.g. crime), but there is little empirical study focused on how people perceive and experience risk generally (TULLOCH & LUPTON 2003). [2]

This article reflects on a qualitative empirical study of everyday risk. At the time of writing, this research is ongoing and the purpose of the article is to discuss the methodological challenges specific to investigating people's perceptions of everyday risk in their own lives. The research finds that, when reflecting on their biographies, participants are not preoccupied with risk. Indeed, they appear to distance themselves from their roles as agents in their own lives. However, closer examination of their interviews seems to suggest that their presentation of self—or, in the context of the interviews, their narrative constructions of identity—obscures their roles as "life-planners", the realm in which risk would become a clear and present factor. Thus, the challenge for empirical research of everyday risk is to disentangle self-representation and ownership of agency. [3]

The paper begins with a brief synopsis of relevant themes of BECK's risk thesis as a context for the research. The research is described, including its (broadly defined) narrative biographical method. Then a series of case studies are used to illustrate the observations outlined above. [4]

## 2. Risk Society

Few sociological texts achieve the fame and notoriety as BECK's *Risk Society* (1992) a book described as "not only a visionary excursion into our present condition but also a prophetic perspective on the future" (ADAM & VAN LOOM 2000, p.1). Although it has been critiqued on numerous points, the concept of the "risk society" retains considerable currency, within and beyond academia and, thus, remains a valid context for this paper. [5]

One of the core themes of BECK's thesis is that, as "traditional" life styles and life patterns erode, "each person's biography is removed from given determinations and placed in his or her own hands, open and dependent on decisions" (BECK 1992, p.135). People have to plan their life trajectories themselves: identity is transformed into the "do-it-yourself biography" using "construction kits" of biographical combination possibilities (ibid, p.135). Risk is intrinsic to life-planning. "'Taking charge of one's life' involves risk, because it means confronting a diversity of open possibilities ... contemplat[ing] novel courses of action that cannot simply be guided by established habits" (GIDDENS 1991, p.73). Life-planning offers potentially liberating opportunities for the realisation of personal aspirations, but it also entails the risk of making the wrong decisions and personal responsibility for the consequences of decisions. [6]

Risk society represents an epochal shift in the conditions of modernity. So fundamental is this that, for BECK, people live with an all-pervasive awareness of risk.

"... the future looks less like the past than ever before and has in some ways become very threatening. ... The notion of 'risk' is central to modern culture today ... In most aspects of our lives, individual and collective, we have regularly to construct potential futures ..." (BECK 1994, p.vii). [7]

### 3. Researching Risk Perceptions

Two criticisms of this theme of Beck's thesis are summarised by MYTHEN (2004). First is that BECK portrays risk as something that people perceive and experience universally and uniformly. It seems that the cost of BECK's grand theorising is that "complex issues of interpretation and meaning are swept under the carpet" (ALEXANDER & SMITH 1996, p.253, in MYTHEN 2004, p.113). In BECK, and in his wake, the generalised notion of an all-pervasive, oppressive sense of risk means that "much of the academic literature on risk represents individuals in late modernity as living in fear, constantly dogged by feelings of anxiety, vulnerability and uncertainty in relation to the risks of which they are constantly made aware" (TULLOCH & LUPTON 2003, p.10). [8]

The second criticism is that the Risk Society thesis lacks empirical evidence (ALEXANDER 1996; MYTHEN 2004). Indeed, in contrast to the impression BECK gives of uniform risk perception, empirical cultural/socio-cultural studies of risk demonstrate that risk is mediated and differentiated along cultural and structural lines. Cultural theorists argue that perceptions of risks are culturally constructed and mediated, and subject to social learning (DOUGLAS & WILDAVSKY 1982; OLTEDAL et al. 2004). Social theorists highlight how social class, gender, ethnicity and age all have a bearing on people's perceptions of and responses to risk—making them, for example, more or less risk-averse (LUPTON 1999; MITCHELL et al. 2001; WILKINSON 2001). [9]

The research discussed in this paper is more in line with the latter, social theory perspective, and it is interested in social and intra-familial variation and continuity in risk perceptions and experiences, with a particular focus on intergenerational dynamics. Entitled "Risk Perceptions and Responses, and Transitions in the Life Course"<sup>1</sup>, the research is part of the Economic and Social Research Council-funded research network, Social Contexts and Responses to Risk. The project's aims are to explore:

- individuals' and families' responses to, and perceptions and experiences of risk events, and the consequences of risk events;
- how responses to risk might change at different points in people's lives and in different generations;
- the extent to which responses to risk draw on, and are shaped by, personal networks and public institutions. [10]

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<sup>1</sup> The research is a collaboration between Andreas CEBULLA, National Centre for Social Research, and the Centre for Research in Social Policy.

The research is in two parts. First, a survey has been conducted with 1,400 respondents. This catalogues perceptions and experiences of a range of potential risk events, ranging from changing employment and family responsibilities, through becoming seriously ill, to encountering poor customer services. Data has been gathered about individuals and their families, and about the support networks and agencies used to mediate experiences of risk. [11]

This article relates to fieldwork undertaken for the second part of the research, a qualitative study of 29 families, involving an interview with a parent and adult son/daughter in each family (58 interviews in all). Most participants lived in the British midlands, and the group included people with a good range of socio-economic backgrounds. The participant sample was gender balanced. Because there has been a distinct gender difference in the nature and extent of change in career structures and opportunities over the last fifty years—and because this could be expected to impact on intergenerational perceptions of life-planning and risk—the interviews involved same-sex pairs (mothers and daughters, fathers and sons) rather than mixed pairs. The ages of parents in the study ranged from 36 to 79, with most aged in their sixties and seventies, and ages of "children" ranged from 17 to 47, with most aged in their twenties and thirties. [12]

The interviews used what can be loosely described as a narrative biographical method (RIESSMAN 1993; ROBERTS 2002) to explore participants' careers, with a focus on their decision-making about their careers. This involved asking participants to "map out" their employment(/life history). They were then asked to identify what they felt were key moments in their careers and to discuss their decision-making or, at least, their roles in the processes of change to their careers. Each participant further talked about the parent/child who was also taking part in the research, comparing career experiences and worldviews. "Careers" is broadly defined: although the primary focus was on waged employment, a strength of the methodology is that it exposed the interplay between employment history and personal development, family change and other life events and transitions, so that a more holistic view of "life career" could be considered. In looking at decision-making, we were particularly interested in how participants' decisions—and change resulting from those decisions—were perceived and experienced in terms of risk. [13]

The purpose of the study's inter-generational approach is to investigate continuity and discontinuity in perceptions and responses to risk between the parents and their adult offspring. On the one hand, this seeks to test BECK's hypothesis of a distinct shift in the conditions of modernity. If this were so, we might expect to see some discontinuity between different generations within families. On the other hand, exploring continuities between parents and their offspring will allow the study to consider the influence and "transfer" of perceptions across family generations. [14]

The narrative biographical approach was used for two reasons. First, it is methodologically pleasing in a study which considers BECK's concept of "reflexive modernity" to use an approach which is committed to the relationship

between agent and structure. Biographies, after all, are individual stories of "socially patterned life courses" (FISCHER-ROSENTHAL 1995, p.259). Second, in contrast to common approaches to the study of risk perceptions, the narrative biographical approach enabled the study to "de-centre" the question of risk. That is, the literature on risk perceptions focuses on, for example, the "reality" of risks perceived (involving debates about objective versus constructed risks, scientific knowledge versus lay knowledge, etc. [ZINN 2004]), or how risk perceptions are mediated through psychological, social or cultural processes or, less often, what issues/events are perceived as risks, and by whom (WILKINSON 2001). Empirical research on risk perceptions thus often assumes *prima facie* that risk is in fact a significant dimension of people's worldviews. For example, research for TULLOCH and LUPTON's influential study of everyday risk started by asking interviewees to define risk, followed by a series of questions about their perceptions of risk (2003, p.13). Researching risk perception as a given phenomenon—either by asking people about "risk" or interpreting their responses to given events/issues in terms of risk—arguably creates a double hermeneutic: the act of researching risk perceptions reinforces belief that people perceive risk. [15]

"Risk" is "de-centred" in the current study in that the term was not used in the interviews by the researchers. Participants were informed that the research is about careers and the decisions people make about their careers. In this sense, a framework for invoking a discussion of risk was offered. For example, the researchers anticipated that a focus on career should "call for the individual to be an active agent, not a passive subject" (CHEN 1997, p.314) in order to reflect on life-plans and give meaning to objectives and goals. However, careers and decision-making were not introduced in the interviews as being particularly or inherently associated with risk. By using a biographical approach, participants were facilitated to consider their careers and select key moments, rather than these being defined by the researchers. The interviews did include questions about, for example, trust in employers and support networks, level of knowledge about future options, consequences when plans do not work out. However, these were asked at conversationally-appropriate points of participants' stories, rather than being introduced as new, out-of-context issues. In this way, the biographical narrative approach de-centred the subject of risk, and enabled the study to examine the extent of participants' risk-awareness without prejudicing their responses. [16]

#### **4. Distanced Agents**

Unsurprisingly, early in the fieldwork it became evident that participants did not display the all-pervasive sense of risk suggested by BECK. On the contrary, most participants rejected the notion that they "life-planned". Some participants talked about aspirations and expectations for the immediate future but few engaged in life-planning as anything as substantial as a "strategic adoption of lifestyle options, organised in terms of the individual's projected lifespan, and normally focused through the notion of risk" (GIDDENS 1991, p.243). Many participants talked of change as something that "just happened" or as a "natural progression". Others claimed that they did not think much about the long-term future, and a few

even that they lacked ambition and kept their "head in the clouds". Furthermore, participants generally distanced themselves from the(ir) decision-making over change and progress in their careers and, in this sense, played down their agency in the construction of their biographies. [17]

The four case studies used to illustrate this are based on participants who best exemplify the issues discussed. The first case study is of "Rita"<sup>2</sup>. A white woman in her sixties, actively employed as a counsellor, Rita is married, with adult, graduate children. Rita presented her life and work career as having been dictated by family and that, until later in life, she had been unable to make decisions about her life herself. At school, she acquired A-levels (advanced secondary education qualifications) and aspired to enter university but her father, unwilling to financially support his daughter, arranged a clerical job in a factory for her instead.

"Well, my father and my cousin, they cooked it up between them, really. They never really consulted me as to what I should do, I was just directed into it and I just did what I was told ... I was used to not being given choices, my father was quite a Victorian type of father, really ..." [18]

When she met her prospective husband, she became pregnant and felt forced to leave her job.

"I don't feel I've been able to make a great many decisions ... because in those days a pregnant unmarried woman was not, you know, acceptable ... I can't stay in any of the jobs where people had known me in a prior state, so to speak." [19]

Rita later married her husband, who was in the UK to study law. At his request, she returned to Pakistan with him.

"I emigrated because my husband wanted to go back home [to Pakistan] ... he'd qualified as a barrister, he didn't want to live and practice here, his parents expected him to go home. So the natural thing was for us all to live there." [20]

Five years later, on a holiday back to the UK, Rita explained that her sister had talked her into taking up a job as a teaching assistant. Rita remained in the UK, and her husband joined her later. During her interview, the only decision Rita explicitly "owned" as having made about her career was towards the end of her teaching career, when she re-trained as a marriage guidance counsellor. [21]

Of course, gender dynamics have changed radically over the course of Rita's life. Certainly, the lack of agency over her career reflects, for example, the segregation of employment and family roles she would have experienced in her younger life (GERSON 2004). However, lack of agency was not restricted to the older women in the research and cannot be explained in terms of gender alone. [22]

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2 Pseudonyms have been invented for all participants.

Mark is a white man in his late-fifties, owner-occupier of his and his wife's home, and father to children who had grown-up and left home. He had a solid, linear career as a pharmacist, leading to public health service management. When discussing how deliberate his career trajectory had been, Mark rejected the role as life-planner and presented himself as subject rather than conductor of change.

Researcher: "Would you say that you were someone who life-plans, has a life-plan, or believes in life-planning?"

Mark: "No, no, life-plans me, I think. It's the other way round." [23]

Indeed, this is the theme of Mark's presentation of his biography. Consistently, Mark locates agency for change in his life in co-incidental circumstances and, particularly, other people's intervention in his career. From school, his decision to go into pharmacy was governed by opportunity and advice from others.

Mark: "I got A-Level in physics, chemistry, biology and I suppose that if you want then to use your A-Levels in your degree there's a limit to the options that you do with that ... and, yes, the Careers Master said to me 'Have you ever thought about pharmacy?'" [24]

After his degree he started work in a hospital, where he was soon talked into applying for a promotion.

"Well, I was only going to be there a couple of years—I tell you, this is the story of my life—but the Chief Pharmacist left in 1973 and I was persuaded to apply and was appointed as Chief Pharmacist ..." [25]

During the restructuring of the health service in the 1980s, Mark was asked to take on the role of Out-Patient Services Manager.

"... the first General Manager was one of the doctors ... and he went round and recruited a few of his mates from the service to help him do other jobs and he knocked on my door one day and he said 'How do you fancy doing something a bit different?'" [26]

Mark's narrative on his career continued in this fashion: the "story of his life" was one of being approached by others and "persuaded" to take on new opportunities. Recently, after having worked in the same hospital for all of his working life, Mark left and moved into free-lance pharmacy consultancy. Although Mark described that he had wanted to leave because of the increasingly stressful nature of his role in the hospital, the decisive trigger for actually leaving was given to be the intervention of another person.

"Now at that time a friend of mine who was a pharmacist had started his own consultancy business and he'd got a lot of work on. So he said to me, he said 'Look I've got a job on in [the midlands] as it happens, reviewing the pharmacy service there,' he said, 'And I could do with some help'." [27]



From a *Beckian* perspective, the inhibited sense of individual agency in Mark's narrative could be interpreted as reflecting his age and experience of a more assured, protective and standardised labour market. This is in contrast to the current destandardised labour market (BECK 1992) where, in effect, the creed of the "job for life" has been displaced by a market demanding flexible, transferable, temporal labour which has to be approached and negotiated on an individualised basis. However, the research did not find a distinction between participants on the grounds of age: younger participants were no more likely to present themselves as life-planners than older participants. "Jack", for example, is in his mid-twenties and the absence of a sense of life-planning in his story is as distinct as it is in Mark's. [28]

Jack, a single white man, shares a privately-rented apartment with a flatmate. He has been in continuous employment since leaving school, mainly in sales, though he is currently casually employed as a decorator. Throughout his description of his career, Jack never alluded to anything which could be described as life-planning and, from the start, he distanced himself from any impression of having made decisions about his trajectory. Jack explained that his father got him his first job, as a grounds-keeper. He left this job after a few months to work in a bar not of his own volition, but because he was dismissed for misconduct. He spent the latter half of that year travelling in South Africa and Australia, before starting at university. Jack described why he was starting university:

"I'd been that poor at planning, I just kind of bumbled into ... Well, what can I do? I could go to uni, I could. Everyone else's gone to uni ... What else can I do now? I don't really know ... Cos I didn't know what I wanted to do, I thought I'll pick something general, so I chose Business Studies ..." [29]

As he did not enjoy the course, Jack dropped out of university after his first year. He returned home feeling disillusioned but relieved. Yet things moved on quickly for Jack, and that summer he left for Spain.

"I left without knowing what I was gonna do ... It was just by chance I met an old friend at a rugby match—just a stroke of luck. He was going out to do some summer work in Spain, he said he left on Wednesday so I jumped on the plane with him, and stayed for two and three quarter years." [30]

"Chance" and "luck" took Jack to a sales job in Spain. His next move was to return to the UK to sell credit card insurance. Again, he played up the role of serendipity—relating this move not to a proactive life-plan, but to the fact that a friend visiting him in Spain had "as good as" offered him the job. Jack later moved between sales jobs: not that he had been looking to change jobs but, rather, a new job offer had, in his words, "popped up". Jack felt that the pressures and conditions of the new job too wearing and he "ran out of steam", leaving his post without a future career plan. At the time of his interview, Jack had recently started working as a labourer with a friend who bought and renovated property. [31]

Despite the research focus on career, participants resisted the call to discuss themselves as active agents, ostensibly at least. This clearly raises a serious challenge to the empirical research of participants' perceptions of everyday risk. Rita's "choicelessness", Mark's reliance on others, and Jack's citations of "luck" and "chance"—and another participant's description of himself as "bobbing like a cork on the waves"<sup>3</sup>—reverberate with pre-modern notions of fate (governance by an external, non-human, higher order). The modern concept of risk, in contrast, sees risk as a human responsibility: risk is caused by people by their own actions and decisions (TULLOCH & LUPTON 2003, p.3). If participants' worldviews were really limited to notions like fate it would mean that any empirical study of risk would be redundant. [32]

## 5. Stories of Change and Glimpses of Risk

Instead, closer examination of the transcripts suggest a more complex, contradictory finding. TULLOCH and LUPTON's study of risk in everyday life found that "modern notions of risk, to do with responsibility, blame and control are here interlaced with pre-modern ideas about fate and lack of control" (2003, p.32). Similarly in our research, there are flashes and clues to contradict the impression given by participants of their lack of life-planning, agency and risk awareness. [33]

First, the participants did not present themselves as passive agents. In the interviews, this playing down of agency arises in the context of discussions about careers, decision-making and life-planning. However, when asked directly whether or not they have choice and control, all participants asserted that they did.

"If something happens it just happens, but it's nothing to do with fate, it's a lot to do with your own personal self. I think you make your own fate, and it's up to you in the decisions you make, you make your life what it is." (White man, 30 years old, casual unskilled agency worker) [34]

Second, although tangible examples of agency were rarely cited to substantiate these *direct* responses, inspection of the key moments of change in participant's stories about their careers does provide examples. For Rita, for example, a critical moment of her biography was her decision not to return to her husband in Pakistan from a holiday in the UK. On the one hand, she emphasised her sister's role in advising and encouraging her to stay. On the other hand, she talked about the choices and options she engaged with which lead her family to take the dramatic step of emigrating back to the UK from Pakistan. Of note, she described the decision as an independent one, rather than a mutual agreement with her husband, and the subtext is that she forced his hand to return to join his family.

"I wanted to come home [from Pakistan] for a holiday ... Starting a teaching career was quite a significant move. And, again, that was a decision taken on advice [from

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3 White man, aged 66.

my sister]. Not perhaps one that I would have chosen, but it seemed the best option at the time. I had to earn a living ... After I'd come, my husband decided to come too." [35]

Mark, the health service consultant, talked about having the potential of personal agency, but electing not to exercise it.

"I don't feel as though I've been out of control. I think what I've not done, is I've not exercised a lot of choice ... the discomfort was never strong enough to get me to change ..." [36]

Mark's critical moment arrived with his decision to resign from the hospital, where he had been employed for over thirty years, to work independently as a consultant. In discussing his motivation to change career, Marks gets very close to explicitly owning his decision.

"It wasn't an overnight ... I've-got-to-go ... it was probably over six months or longer thinking ... is this all there is to life? It was a combination of getting pressure from the job, wife saying, 'You can't go on like this, mate', and a friend saying, 'There is another life'." [37]

Significantly, when prompted to reflect on this decision, Mark clearly expresses his awareness of the risks involved in moving from permanent, salaried contract to a free-lance career.

"I left to make the leap to a non-certain future ... [from] a monthly salary coming in, to 'Oh my God! What am I doing now?'" [38]

Although Jack (the salesman) presents himself as leaping blindly through life, as it were, he also sees himself as having choices and control. For example, he explained that he had felt obliged to remain in jobs, even when he felt "burnt out". Questioned about this, Jack responded:

"It's my decision ultimately. Obligated maybe, but it's not that I haven't been in control. I've known what I've been doing, I've been doing it for a reason." [39]

Despite the fact that he did not appear to seek out jobs proactively, he volunteered that it had always been his choice to work in sales. Indeed, despite emphasising that he did not know what direction to take at several points in his life, he nevertheless also expressed his self-volition and autonomy.

"Well, there's always choices isn't there? It's not like I was, 'Oh, I'm stuck for something to do', because you always can do something." [40]

Like Mark, Jack also shows glimpses of risk awareness. For Jack, this is expressed in terms of the risks to which he has exposed himself as a *consequence* of his lack of life-planning, from his regrets about dropping out of university to the uncertainty of his future.

"I've been wasting my time, I've just been getting by ... slipping from day-to-day and it's not really the way to go. But then I don't know what is the way. At the moment I feel like I'm at a bit of a crossroads ... I'm apprehensive now about what I'm gonna do next ..." [41]

We contend that these types of muted and fragmented expressions of personal agency and risk awareness are a far more applicable focus for the empirical study of everyday risk than looking for the type of acute, omnipresent risk awareness implied by BECK. However, the question remains of how to understand the apparent contradiction between the participants' overt deflation of their roles as agents, and their subtle reflections on their agency and engagement with risk. [42]

## **6. Narrative Truth and the Presentation of Self**

Our decentred exploration of risk perceptions involved narrative biographical exploration of participants' representations of themselves as individualised agents. Thus, as an unintentional consequence, the research includes elements of a sociological study of narrative identity. Narrative identity—understood as product/projection of the reflexive self—is "coherent but fluid and changeable, historically grounded but 'fictively' reinterpreted, constructed by an individual but constructed in interaction and dialogue with other people" (EZZY 1998, p.247). Narrative identity is performed and constructed through narrative biography: the past is presented—or fictively reinterpreted—in such a way as to provide a coherent story to explain, illustrate and support "who I am". In the research, how participants present themselves as decision-makers over their careers is entwined with their sense of identity (in the context of the interview) and how they projected this sense of identity. [43]

This is clearly apparent in relation to the case studies. For example, counsellor Rita's biography emphasised how decision-making had been taken out of her hands for most of her life (as change had been dictated by the needs and demands of her family). Re-examining her interview, there is a "fit" between this dominant theme of her biography and her self-identification as a Christian. A plausible interpretation is that her belief in a mystic determinism means that she had less incentive to embrace ownership of her agency and decision-making.

"I feel that the things that have happened, although I might not have necessarily chosen them to happen in the way they have, I think there's been a reason for it. I have to say I'm a Christian, that's a hugely important part—it underpins everything." [44]

Mark, the health service consultant, characterised the story of his life as one of being approached and persuaded by others to take on change and, by association, risk. His stated resistance to change resonates with his description of himself as a comfortable conservative.

"I'm sort of a very conservative sort of guy ... So people think, 'How can you be 30 years in the same organisation?' And I suppose the discomfort was never strong enough to get me to change, nor was the vision or the drive ..." [45]

Similarly, salesman Jack's biography of someone leaping blindly from one opportunity to another reflects his description of himself as a dreamer.

"[My father] won't take a leap and go and do something a bit risky ... maybe that's sensible ... I'm a bit of a dreamer really, aren't I? Always looking for something better ... I'm, like, trusting ... and I might get my fingers burnt a few times but I'd rather get my fingers burnt than go round miserable as sin ..." [46]

Although Jack mentions risk, he falls short of suggesting that he assesses risk. Instead, he prefers to trust new ventures, launch himself into them and accept the consequences for when things go wrong. Arguably, there is a sense here that a persona of a risk-assessing decision-maker would clash abruptly with Jack's more romantic sense of himself. [47]

The three case studies employed in this paper are the clearest examples of an observation applicable to most, but not all of the participants. The case studies illustrate how diminished recognition of agency and risk among participants reflects how participants presented themselves in the interviews. However, this issue of the narrative construction of identity can be associated equally with the biography of at least one participant whose sense of agency and risk-awareness was a pronounced theme of her biography. [48]

"Sally", a white woman in her late-thirties, manages an accounts department for a utility corporation, and lives in her own home with her partner. In relating her biography, Sally took full personal responsibility for decision-making and change, owning her agency through her emphasis on her proactive approach to her career. Leaving school after her A-levels, she described securing her first job as a result of a letter-writing campaign to all the large companies in her local area. Sally continued to describe her ascent through the utility industry as a result of seeking out new challenges from her employers—"I'm feeling a little bit bored ... Is there anything else that you'd like me to do?"—or pursuing strategic job opportunities in rival companies. Her individualised, enterprising approach to her career was apparent in her explanation of why she never used newspapers for job-seeking.

"I'm too proactive—I'd have to get in there first. I'd be more the kind of person that would send a letter to someone saying, 'Hey, this is me, do you want me?' rather than, 'Oh please can I apply for your job that a million other people are going to apply for?'" [49]

Sally presented herself as a life-planner. She took a strategic lifestyle approach to her career and, after her partner, her job was the priority of her life. After comparing herself to graduate colleagues, she explained how early in her career she decided to "pull her finger out" and "set her sights high" to "achieve her

potential". Her life-plans were organised in relation to her life course in that she had firm plans for ensuring financial security in retirement. And her life-plans were focused through notions of risk, both in terms of the risks of future financial insecurity, and the current risks of maintaining her ongoing responsibilities.

"It's hard as you get higher up. It's all right when you're the golden girl ... but make one little mistake and you're not golden girl any more and half of me is a little bit like 'Do I just quit while I'm ahead and just really think of something else now?'" [50]

Sally's projection of herself as a life-planner and her biographical ownership of agency contrasts with the three case studies discussed above. However, comparisons can be made between all four in that how participants talked about their biographies reflected how they presented themselves. Sally's story of individual enterprise supports her description of herself as "very headstrong, very confident" and "bossy and demanding", and she asserted clearly that her career is a defining feature of her identity.

"Work ... it is also completely part of me, it's so weird, when I'm at work I am Miss Account Recovery and it defines me ..." [51]

In this way, the narrative identity projected by Sally is conducive with her pronounced ownership of agency and risk-awareness in the same way that Rita's, Mike's and Jack's self-presentation as Christian, conservative and dreamer reflects their more muted tones of agency and risk-awareness. [52]

## 7. An Empirical Challenge

On the one hand, the four case studies in this paper are authentic accounts to demonstrate something of the extent to which notions of everyday risk feature in the participants' worldviews. Specifically, they suggest that although all participants perceived risks in their careers—from more muted to more pronounced extremes—this should not be over-stated. Overall, participants' careers were not organised in relation to the sense of all-pervasive risk-awareness portrayed in BECK's thesis. [53]

On the other hand, this paper has attempted to highlight one of the critical challenges for empirical risk research. By removing explicit reference to risk in the interviews, the research aimed to consider participants' risk-awareness without prejudicing their responses. However, biographical interviews can only ever be partial accounts in which histories are strategically edited or fictively re-interpreted by the interviewee so that biographies are constructed through interaction with the interviewer. A crucial dimension of biographical interviews is the extent to which the intention of the interviewee to tell his/her story compares with the interviewer's assumptions behind asking for it (STROOBANTS 2005). In our case, withholding explicit reference to risk—while essential to our purpose to appreciate the *relative* position of risk in their world views—potentially impacted on the extent to which participants identified themselves as risk-takers and potentially obscured the *absolute* role of risk in their lives. While our research offers critical insights into

everyday risk-awareness—which appear in muted and fragmented forms—these are likely to be partial. Although this does not jeopardise the project's primary aim to examine inter-generational dynamics of inter-generational risk awareness, it exposes the wider challenge for empirical research risk to disentangle how participants identify and present themselves in face-to-face research, and how they perceive themselves as agents in a risk society. [54]

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## Citation

Smith, Noel, Cebulla, Andreas, Cox, Lynne & Davies, Abigail (2006). Risk Perception and the Presentation of Self: Reflections from Fieldwork on Risk [54 paragraphs]. *Forum Qualitative Sozialforschung / Forum: Qualitative Social Research*, 7(1), Art. 9, <http://nbn-resolving.de/urn:nbn:de:0114-fqs060191>.