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Individualization Revisited: Global Family Developments, Uncertainty and Risk

Adam Burgess

#### **Abstract**

As part of our special issue appreciating the work of Ulrich Beck, this article introduces and rearticulates his concept of individualization for an audience beyond those engaged with sociological theory. It is argued to be the 'forgotten half' of Beck's approach that is in particular need of both restatement and reaffirmation of its contemporary relevance. It does so by firstly contextualizing and explaining its comparatively limited impact before elaborating the stages of the individualizing process and how his key notion of 'disembedding without re-embedding' is distinct from traditional sociological understanding of the individualizing dynamic within modernity. Its relevance and utility is then indicated through surveying developments in family and affective relations in China and America, two of Beck's ideal types of individualization pattern. Both demonstrate a pattern of radical 'disembedding', and a conscious and partial 're-embedding' in the case of the 'neotraditional' American middle class family. Following this, the article suggests a stronger potential connection between the risk and individualization dimensions of his approach than was drawn out by Beck himself, through focusing upon the uncertainty created by disembedding. The uncertainty that follows from individualization suggests precautionary retreat into security and the construction of risk as a means of embodying and managing uncertainty. Recognition of this social dynamic is potentially more useful in understanding risk than the better known but very general theory of reflexive modernization that is the better-known half of Beck's contribution to risk research.

## Beck's 'Other Half' of the Second Modernity

The social theorist Scott Lash (2010, vii) notes in his foreword to the key work on individualization by Ulrich Beck and his wife Elisabeth Beck-Gernsheim that despite the much greater impact made by his environmental/risk thesis it is, 'the other half and maybe the most important half' of his ideas. Individualization can be regarded as the 'most important' in the sense that it is empirically grounded, consistently argued and without the contradiction and confusing switching between different levels of analysis evident in different expositions of the risk thesis. There, we remain unsure whether the 'risk society' is a change of perception or reality, or what any balance between the two might be, for example. More basically, Beck is more knowledgeable and informed on the territory of individualization, familiar with the historical development of social and legal relations central to the individualisation process, in contrast to the factual weakness of key elements of the risk thesis such as the qualitatively new threat he wrongly argues is posed by radiation (Burgess 2006), or the argument that risks are now uninsurable as further confirmation of the novelty of the 'risk society'. Whilst Beck was right to suggest a 'loss of significance' with regard to commercial insurance of some large-scale environmental risks, even the hazards most difficult to insure – earthquake threat in Japan and the prospect of a repeat of the 9/11 attack in the United States – have not proven uninsurable as the state has stepped in to become an insurer of last resort (Borscheid and Haueter 2012, 33).

Despite an arguably firmer foundation, the individualization thesis remains the neglected cousin of environmental risk in terms of the impact made by Beck's ideas. Remarkably few have directly explored it beyond the work of Beck and Beck-Gernsheim (Howard 2007; Dawson 2012), and in the related writings of Antony Giddens (1991) and Zygmunt Bauman

(2000). In the UK, it was more likely to be refuted rather than explored, with the debates it stimulated mainly in his native Germany (Berger and Hitzler 2010; Burzan 2011), and some further empirical exploration in the Nordic nations (Hansen and Svarverud 2010). Why was this? Partly because in comparative terms the risk dimension was brought into sharp relief globally by events - most notably the Chernobyl nuclear accident - whilst individualization concerned more hidden, underlying processes of social change. Actually, a different momentous event informed the impact of the individualization thesis also, but was more confined to Beck's native Germany in rethinking social theory. At the start of their key volume on individualization, Beck and Beck-Gernsheim (2002:1) focus attention on the fall of the Berlin wall in 1989. This radical break with the past brought both the promise of freedom but also market-driven uncertainty in its wake; a key motif of the thesis as a whole. In this context it was perhaps easier for German intellectuals to engage with the suggestion of a qualitative rupture with a collectivist past, rather than emphasizing how countervailing pressures to individualization such as class remained dominant, as was the predominant perspective in the UK (Atkinson 2007), a nation where the modern state has never collapsed or been conquered, and class-based political parties have remained both hegemonic and continuous since the early twentieth century.

A further factor in its relatively limited impact is that the particular form and language of individualization did not engage or resonate internationally in such a form, even if the process itself was recognised in some countries, particularly the United States. There - but in simpler and more evocative terms – sociologist Robert Putnam made a significant impact even beyond academia with his book, *Bowling Alone* (2001), which described how Americans used to spend their leisure time in collective pursuits such as bowling clubs but this is now more likely to be a solitary pastime. The context for this impact was the theme of

individualism being long established as an historical marker of American distinctiveness, famously identified already in the nineteenth century by de Tocqueville (1998, first ed. 1835), and that became entrenched and counter posed to European collectivism and welfarism.

Alongside this, America has a self-conscious tradition of civic association that it holds dear and could be held up as under threat in Putnam's work by the individualization process.

Outside of the United States, however, contemporary individualization has remained a marginal intellectual strand, understood more as an unfortunate consequence of destructive economic forces than an object of study in its own right. In the context of the 'neoliberalism' of the 1980s and 1990s individualism tended to be viewed in its caricatured form of acquisitive enrichment and disdain for welfarism, and attention focused on the top-down dynamic of 'neo-liberalism' rather than the bottom-up process of individualization. In this environment, critiques of Beck objecting to his downplaying of class were better received - even though they arguably didn't advance much beyond the proposition that class and access to resources remain important (Atkinson 2007). Such a focus resonated better within social sciences and its key working categories than the bold suggestion that individualization and risk now stood alongside class, race, nation and gender in their importance. This takes us to locating the limited impact of individualization precisely in the problem that Beck's entire oeuvre railed against, and to the style that the individualization thesis shared with his work as a whole.

What is so often not recognised about Beck's work and its style is the challenging, provocative intent behind his writing that was to some extent as important as the content itself. Beck's principal frustration and objective was to wake intellectual life up to how much

the post-1960s world had changed; that the underlying social realities were as dramatically transformed as more visible manifestations like the collapse of communism. He implored that the tools, concepts and frameworks – most obviously the still primarily national perspective of intellectual thought that he attacked most frequently – were inadequate for understanding this changed world. He vigorously contested the assumption of closed national systems of predominant functionalist perspectives and their focus upon balance and interconnection rather than change. The view of societies as relatively timeless functional systems left social theory ill equipped to understand the global forces of 'reflexive modernization' and individualization. Perhaps frustratingly, his focus upon challenging prevailing academic orthodoxy as much as mapping social changes themselves was only apparent to the careful reader of his work, away from the announcement of a 'risk society' that remained the focus of attention.

Beck was keen to emphasize what had changed within post-1960s Western societies over and above the more usual sociological focus upon what remained more similar, as he challenged what he saw as a stubborn attachment to old modes of thinking. His view was that post 1960s Western societies had become fundamentally distinct from the classical modernity of capitalist industrialization, driven by the breakdown of collective norms and hierarchies and the liberation of women. He thought we have reached a point of transformation from only quantitative change, telling us that: 'In disembedded individualization, individual action becomes qualitatively more important. It is one of those moments in history where difference becomes difference in kind' (Beck and Williams 2004, 63). He uses the useful Marxist term 'historically specific' to emphasize how even what apparently remains similar such as residual gender inequality has to be understood as having different meaning and implication in changed, 'specific' contexts (Beck and Beck-Gernsheim 2002, 51). Whilst there remains

some similarity of form between social relations in the pre and post 1960, the content and even the characterisation is radically different in the new 'second' or 'reflexive' modernity.

An important example Beck drew upon is marriage, which in his words was once '...first and foremost an institution raised above the individual today it is more and more becoming a product and construct of the individuals forming it' (Beck and Beck-Gernsheim 2002, 9). People are still marrying, often in a more idealised fashion than ever before, as it has become a lifestyle option laden with conditional expectations of individual fulfilment. But a similar form and act of marriage now has a fundamentally different social meaning, from an obligatory commitment to 'love, honour and obey' organised by wider family, to a 'special day' where two individuals decide to publicly commit themselves to each other on an equal basis - generally shorn of meaningful religious blessing and in the knowledge that union can be relatively easily dissolved. Whilst marriage and civil partnership remain the most numerically predominant, the UK reflects broader international trends in how it is cohabitation and solo living that are the fastest growing 'family' form, where ritualised union and even settled partnership have been dispensed with altogether (Klinenberg 2012; ONS 2015). Reflecting the kind of privileging of continuity over change that frustrated Beck, academic sociology of family continues to emphasize that the modern family continues to evolve and diversify in the sense that it always has done, without fundamentally questioning its very nature (Chambers 2012). Yet, as well as increasingly common solo living and cohabitation, there is evidence to suggest a new norm of 'fragile families' that now scarcely function in any traditional sense, affirming the emphasis upon qualitative rather than only quantitative change in Beck's work (Putnam 2015; Fragile Families 2017).

Because his primary purpose was to disrupt existing frameworks of social and political thought and refocus energy, Beck's work is necessarily one-sided and not as concerned as is intellectually usual with ensuring consistency or even veracity. Knowledge is contextual and the context he faced - and arguably we continue to confront - is of a reluctance to acknowledge the extent of change in the 'second modernity'. It is intellectually easier to identify continuity historically and point to historical precedents that suggest that little in society is really new, and this is arguably the sociological default position. On this basis, we can understand Beck's otherwise curious and polemical orientation. We can also understand in this context why he never really integrated the different dimensions of his theory, being fundamentally concerned with an indirect critique of existing approaches, drawing upon whatever best suited the advancement of his case. Rather than provide an overall theory of risk he was more concerned with contesting what he saw as the superficiality and ahistorical character of existing approaches. This isn't to say such one-sidedness was always successful and didn't lend itself to caricature. Associated ideas such as his collaborator Antony Giddens' (1992) 'pure love' unnecessarily went too far in asserting that contemporary sexual union now exclusively concerns mutual affection, and was an easy target on this basis (e.g. Jamieson 1998).

What Beck's Individualization is, and what it is not

Individualization doesn't only mean – but does involve – more self-orientation and a corresponding decline in community and traditional family obligation, as we will see with the examples of contemporary China and the United States, below. Nor is there the simple suggestion that aggressive narcissism has become a norm, even though we can discern such

trends in a Facebook-driven culture of being 'alone together', and self-promotion through envy (Turkle 2011). Equally, Beck is not centrally concerned with a self-actualizing individualism of personal discovery, though this too is one dimension of the contemporary 'therapeutic state' (Nolan 1998). The thesis concerns what Beck saw as the distinctive pattern and intensification of individualizing trends within post-1960s 'second modernity' in the developed industrialized societies of the West. New structural & institutional pressures determine greater concern with individual skills and opportunities, pulling away from ties to collective institutions. A competitive, flexible job market requires continually improved performance, and hence retraining, and similar pressures drive young people to perform in a highly individuated fashion in the 'knowledge economy'. New rights and obligations are routinely not addressed to collectivities like community, but instead to the individual. Identity can then be transformed from a given prescribed role into a task, charging each individual with responsibility for performance and the consequences. The process is an open-ended one without the boundaries or clear demarcation that characterized the prescribed roles and 'job for life' of the postwar boom.

The greater *choice* available to the contemporary individual compared to previous generations is perhaps Beck's most repeated single term and starting point. The falling away of social barriers to greater choice can be thought of as the trigger for what follows, as in the example of communism's collapse mentioned above. Most important is the extraordinary transformation of the position of women in Western societies, creating choice approaching equality and reconfiguring the nature of family life. Change is not confined to the role of women, however, as the role and nature of 'fatherhood' has also been transformed from economic provider and enforcer of discipline, to emotionally engaged parent, for example (Ives 2015). Bearing in mind the problem of one-sidedness, Beck-Gernsheim, in her

exposition, challenges the misunderstanding of individualization as being synonymous with unconstrained freedom, however, and Beck's over-emphasis can be held partially responsible (Ravn, Sørensen and Beck-Gernsheim 2013). Clearly, we are not all now free of all constraint and all of the *trends* identified by Beck remain precisely that; within the dramatic overall change in the expectations of contemporary fatherhood there remain many who still restrict their role to discipline and economic support, for example - as there are many who have abandoned the role altogether. Further, the pressures of market forces, the labour market and education system are now brought to bear more directly, without the mediation or support of other institutions. In other moments, Beck also qualified the liberatory dimension, differentiating his conception from the general individualism of the rational actor model of classical economics. Yet in Beck's terms these constraints are better thought of as a further stage in the individualizing process that then cast the liberated individual onto their lonely path.

Beck does not claim originality in exploring individualization and situates his conception in the work of classical sociology. The difference is that in the past there were forces and structures that qualified and constrained individualism or, in Beck's language, allowed a process of 're-embedding'. In the work of Max Weber the continuity of traditions and subcultures based on status performed this function. Individualism and the weakening of social bonds greatly concerned the other great classical European sociologist, Emile Durkheim, not least its association with 'anomie' and suicide. But the power of an expanding market, expanding state intervention and education system, and the new moral bonds these could encourage potentially 're-embedded' individuals freed from the authority of tradition, in Durkheim's perspective. Thus it is not that the process itself is new, rather it is the context within which it takes place. A simple example Beck and Beck-Gernsheim (2002, 35) use is

the problem of finding nursery places, an altogether different problem in the contemporary context of both parents working, and with often unpredictable hours compared to the fixed and stable careers of the past. Pressures of work may be continuous with the past but are very differently configured and without easily manageable boundaries, as we shift from the clearly delineated norm of '9 to 5' jobs to the continual performance and retraining of modern flexible working. Further, in a mobile workforce grandparents are less likely than in the past to be conveniently located in the community and they may feel less equipped and bound by obligation to perform childcare.

Beck and Beck-Gernsheim (2002: 92) refer to how the lives of family members no longer 'naturally' coincide in the 'post-familial family'. Preparing the family meal is no longer the assumed and given function it became in the earlier twentieth century, for example, delivered once the father returns from work at a fixed hour. Both parents are now likely to work and single parent households have less capacity to maintain collective meal times. Comparative international research indicates that single parent households and those with full time working mothers tend to eat together less (Davidson and Gauthier 2010). Even when physically together the power of individualizing dynamics is not now easily checked as smartphones connect each family member with their own set of priorities and social media worlds, emptying out physical proximity. The convenient default becomes individual eating and even individual foods, reflected also in how we now eat – typically in a bowl, with a fork and in front of the television or laptop. Over half of meals in the United States are now eaten alone (NPD 2016). At the same time, family mealtimes are being maintained better in more secular, post-traditional societies which tend to consciously value mealtimes as a means of 'creating a sense of security in family life' (Davidson and Gauthier 2010, 361). Many families in societies like the UK are successfully 're-embedding' ties through regular

collective meal times, but dictated by the value attached to the experience and the organisation of routines to make it possible – rather than the dictates of necessity. This draws out a crucial aspect of Beck's individualization thesis; that it is not that contemporary society has been absolutely more individualized but that overcoming its pressures involves *conscious* and continual negotiation and organisation.

The most common expression used by Beck to capture the process of individualization beyond its starting point in greater choice is 'disembedding without re-embedding'. The pressures of flexible work and a qualifications culture bear down upon the individual and direct them towards individual responses that problematise social relations. This is not to say that 're-embedding' becomes impossible, but it doesn't occur routinely through institutions but ad hoc, by individuals in their interactions with others. Developing this simple model further, Beck (1992, 128) identifies a further, intermediate stage of 'disenchantment' that follows the 'liberating' dimension of disembedding and precedes the reintegration of potential re-embedding with new types of social commitment.

Arguably it is this middle process that is least explored and poorly captured in the term 'disenchantment', which he better describes more fully as 'the loss of traditional security with respect to practical knowledge, faith and guiding norms'. The disembedded individual must contend with 'making a life of one's own' in a context where the rules where norms and assumptions are no longer clear. Rather than a state of 'disenchantment' this is more usefully understood as a state of uncertainty. For example, the old constraints and stigma against women's full participation in public life have all but disappeared but women now have to negotiate their own way forward without clear guidelines, where we know only that the old

norms no longer apply. We know that modern women are free to work like men but does this mean they retain no special place as mothers to their children and if so, how is this to be demonstrated? We know that modern women do not have to passively await 'suitors', but does this mean it is acceptable, even the norm for women to take the lead in sexual relations? We know that modern women can drink in public without fear of stigmatization (at least in some countries like the UK) but does this mean it is acceptable to be drunk in public and seek casual sex like men? We seek answers to such questions as individuals – in the playground, on social media, in cultural commentaries, and do so in a state of uncertainty that can determine a manufacturing of risk that can help shape this otherwise shapeless social environment, as I shall further elaborate in the final section below. Before we explore this further it is useful to affirm how the basic proposition of individualization helps make sense of developments at the international level, in relation to the different ideal types of individualization indicated by Beck.

Individualization in the Contemporary New and Old Worlds of Contemporary China and America

Delineating 'varieties of individualism' Beck and Beck-Gernsheim (2010: xvi) outlined 4 ideal types. These have unfortunately received little attention, partly because of their appearance in the introduction to a relatively obscure volume exploring trends in the Chinese case that particularly interested Beck. Alongside the individualization of European modernity, they usefully add two further key types, with distinctively American and Chinese paths. The fourth is an Islamic modernity where they describe individualization as remaining 'prohibited', and in these terms is a curious inclusion (except as a counterpoint) that will not

be considered here, and has not generated research attention. In reaffirming the continued relevance of the theory on a wider scale, recent developments in both the principal non-European cases will be briefly reviewed. In the Chinese case, trends have accelerated even if they remain constrained within the shell of continued authoritarianism. In the United States - the classical home of modern individualization - the process has advanced to the point where the working class family has become dysfunctional in a classic case of 'disembedding without re-embedding', whilst the university-educated middle class have managed to 're-embed' a 'neo-traditional' family.

Recent research suggests an 'explosion' of commentary on sex and sexuality in China, and the emergence of new individualized behaviours and mores (Jeffreys and Haiqing 2015: 1). Western surveys indicate a country that is now a 'nation of individuals', as 'Chinese people increasingly do what they want, not what they are told' (Economist 2016). Chinese family and inter-relations are increasingly determined by ties of affection rather than duty, whilst still constrained by a distinctive though fading sense of filial obligation (Jankowiak and Moore 2016). Yan (2010:1) charts a distinctive 'Chinese path to individualism' that became apparent by the 1990s, despite the continued control of the one-party state that is:

...characterised by the relatively weak influence of public forces on the family, the greater control of the individual over her or his life, the centrality of companionate marriage and conjugal relationships, and an emphasis on personal well-being and affective ties.

An accelerated cultural evolution of family life and affective ties is a striking change within Chinese society. Cohabitation without marriage was long anathema and officially illegal until 2001. Today it is commonplace. Before 1980 around 1% of couples cohabited, yet at least 40% of those marrying between 2010 and 2012 had done so (Jia, and Xie 2015). Getting married and having a child is no longer the clear rite of passage to adulthood it represented still in the 1980s. Psycho-cultural changes in affective relations have accompanied this change. Jankiowiak and Moore (2013) capture a changing morality of dating more amenable to personal development, self-expression, and an emotional connection with their romantic partners and spouses. Love rather than responsibility has come to the fore in the motivations of young people. There are changes too in core values and understandings of gender roles. Large scale studies of Chinese youth demonstrate that they share the Euro-American five core findings that all individuals, regardless of gender, experience when 'in love', including altruism, intrusive thinking and self-actualization (Jankowiak, Shen, Yao, Wang, and Volsche 2015). Changes are not only evident in patterns of partner-seeking but in the character of parenting that follows. Xuan and Lamb (2015) describe the shift in the norm of Chinese fatherhood from being 'stern disciplinarians to involved parents'. Another study notes a more general shift in gender norms. Xuan and Jankiowiak (2014) analyse the 'decline of the chauvinistic model of Chinese masculinity' and its partial replacement by newly approved traits of politeness, a relaxed demeanour and greater respect for women.

The basis for individualizing transformation lies in economic life and the millions of rural Chinese working far from their families near the major cities, rarely returning and leaving grandparents to, hopefully, raise children. Following this extreme form of classical modernization of the 1970s and 1980s, since the 1990s a more flexible and targeted model is being encouraged that is further stimulating individualizing pressures familiar to us in the

West. Hundreds of millions of Chinese now work in small businesses rather than large institutions as the state guardedly encourages start-ups and other forms of 'entrepreneurship and innovation'. Alongside this, there is a consumer rights consciousness, Internet individualism and activism, illustrating how pressures and choice now bear down upon the individual alongside the family and collective.

Studies suggests it is the rural rather than the urban Chinese who have gone furthest and are least resistant to individualisation, because of their stronger motivation to disembed as a marginalised majority – still unable to freely settle in cities because of residency laws, for example. Yan (2010: 2) also identifies a distinctively problematic dimension to Chinese individualism in the context of the state's rejection of self-organization and autonomy. As 'the rising individual is primarily confined to the sphere of private life', there is a tendency to be uncivil and concerned only with rights rather than responsibilities in interaction beyond the private sphere. A series of shocking incidents of civil indifference to the plight of others such as the 2 year old girl run over by a car and left bleeding in the street in 2011 have struck a powerful chord in Chinese society. Party publications complain of a loss of 'moral compass' and trust (Economist 2016). President Xi has incorporated a new moral publicity campaign in the 13th five-year plan begun in 2016 to assert supposed core socialist values against Western 'universal values'. A particular focus is the family obligation seen as so central to the Chinese way. A law introduced in 2013 now compels those with elderly parents to provide for their care, whilst the government of Shanghai took aim at the same target in 2016, with threats to the credit ratings of those not fulfilling their filial obligations. There are other attempts to what we might term, 're-embedding' by force or prescription.

China remains, for the majority of its population, a material rather than post-material society concerned with economic survival and improving life chances, instead of the self-realization through choice of lifestyles' characteristic of European 'self-politics'. In the Chinese context, individual rights are not protected and inequality is not controlled by a welfare state as in Western Europe, and rights still tend to be regarded in Chinese understanding as 'earned privileges through individual efforts' and their assertion 'primarily achieved through public appeals to the state' (Yan 2010, 13). Thus modern Chinese individualism remains constrained 'within the parameters set by both the state and the market' (Yan 2010, 14). In this sense the Chinese case represents a hybrid that, 'simultaneously demonstrates pre-modern, modern and post-modern conditions' (Yan 2010, 34). For the time being there remain significant obstacles to the further and open development of changes along the European pattern of individualization. Extensive as it now is, cohabitation generally remains a prelude to marriage rather than an alternative to it. Whilst sex before marriage has become commonplace, births outside of marriage remain effectively constrained by the difficulty of the child acquiring the residency permit essential for access to health care, education and other public services. But further state attempts to stabilize and reinforce marriage and limit individualization may follow the European model where divorce liberalization in the late 1960s intended to achieve this, unintentionally established cohabitation as a norm equal to marriage rather than merely allow easier remarriage (Chambers 2012, 58).

Developments in America, meanwhile, are very different and also problematic in the impacts made by contemporary individualization. The same Robert Putnam who captured the emergence of individualized 'bowling alone' has now examined how 'disembedding without re-embedding' has begun to work through in its impact upon the fabric of American family life, drawing together the most recent and authoritative sociological family research, as well

as his own. He employs a framework of contrast between contemporary developments and those of the 1950s, fitting in with the temporal pattern of Beck's analysis. During the early post-war years children were the 'our kids' of the book's title, who lived in communities where working class families typically had stable work sufficient to support even the larger family that developed in the post war baby boom. These were communities where wealth gaps were less developed and obvious, and children were likely to attend the same schools and live within the same geographical communities. This 1950s family was made possible by a strongly patriarchal division of labour, coupled with widely shared prosperity that allowed most families to function on one income. A strong norm against extra-marital births meant that premarital pregnancy was followed by the family-pressured 'shotgun' marriage. This collapsed from the 1970s in what is agreed to be the most dramatic change in the history of American family structure, as premarital sex lost its stigma and women entered the new era of unbridled choice. The feminist revolution transformed gender and marital norms, allowing women to enter the world of work, driven by economic necessity and new opportunities. Meanwhile, the end of the long post-war boom began to reduce economic security for young men. These changes took place within a context of an individualist swing towards selffulfilment.

Putnam shares Beck's emphasis upon an initially economically-driven disembedding, with the decline of traditional industrial employment as the key driver behind the disintegration of the American working class family; a change ultimately more important than the cultural revolution of the 1960s, in Putnam's view. Stable and relatively well-paid industrial labour has been replaced by a world of temporary, low paid work insufficient to sustain the nuclear family of the 1950s. Initially, community bonds such as the church, teachers and collective parental responsibility for child welfare limited the impact of recession and acted as an 're-

embedding' check upon individualization, as it had done in the past. But the force of an individualized economy demanding flexibility and skills has proven too powerful.

Individualised pressures are brought to bear most intensively through education, and now demarcate different sections of American society, in Putnam's analysis. Data shows the divide in American fortunes from the early 1980s is now between those with higher education and those without, with a massive rise in wages for those with, and an actual decline for those without. The patterns of American life are now divided into three: those who have not experienced at least college education, those that have, and those who have gone on to university. Among the least educated third, he describes 'fragile families' characterised by permanent but less durable cohabitation with successive partners, few resources and limited communication. Whilst still formally valuing marriage and more permanent union, working class women permanently await their partners earning sufficient to sustain a family. In the meantime, male partners drift off and new ones temporarily appear. Whilst the college-educated delay childbirth by 6 years compared to the 1950s, the school educated have children earlier than in the 1960s, in their late teens or early 20s. An extensive body of research details the disintegrative impacts among these 'fragile families' and their fundamental dysfunctionality (Fragile Families 2017).

The American middle and upper classes, meanwhile, have pulled away dramatically in terms of achievement and geography, in a society now defined not by class directly, but by the pressures of educational attainment. Putnam notes approvingly that the upper third have been successful at insulating their families from individualizing pressures, creating 'neotraditional' families that resemble the 1950s family but where women work, many functions

are outsourced and children are intensively micro-managed by 'helicopter parents' who police their limited interaction with the outside world. American middle class families are engaged in a carefully managed project of conscious 're-embedding'. Putnam describes today's 'pushy middle class mom' obsessed with school grades and extra-curricular activities, with children only getting 5-6 hours to sleep every night because of the burdens of homework in now highly selective schools. Parents substitute themselves for their children, taking over college applications and writing their essays, in this and other accounts (Lythcott-Haims 2015). One mother stresses that the micro-management of contemporary parenting 'never ends', as they strive to ensure that their offspring are individually the strongest positioned in the intensively competitive environment of contemporary America. Above all, this means 'ivy of die'; ensuring that children can fight for a place at elite universities. Middle class parents recreate wider support systems within the family, but this is a highly demanding and precarious project; as one describes:

'my family is like the submarine travelling through hazardous seas and having depth charges all around it – suicide attempts, bulimia, anorexia, running away, all one degree of separation away...but my daughters managed to come through all of this family turbulence' (Putnam 2015, 67)

The overall theme of Putnam's picture of contemporary American life is the breakdown of institutions and norms that, in the past, allowed re-embedding. Institutions like the local church and philanthropic organizations allowed for a degree of upward social mobility and a relatively integrated community. Behind this stood a relatively fixed world of jobs for life, with norms and assumptions that reinforced this conservative stability. In its absence,

individuals and communities have been forced into retreat, bunkered into socially-segregated schools and communities. Individualization is less mediated among the American poor and outcomes far worse. The picture that emerges of lower working class life is a harsh one where the family has ceased to provide meaningful support and insulation. Individualization means the collapse of trust in others as each looks only to themselves for survival. Those with more resources in the middle class are shielded from disembedding pressures and have a wide range of professionally-derived 'weak ties' they can call upon, not least to advance the futures of their offspring. A re-embedding process is evident among the American middle class but it remains a very conscious and fraught process that also lacks a broader community imperative in a highly competitive environment.

Japan is a distinctive example of individualization with evidence indicating an effect even on sexual relations themselves, and suggesting a further ideal type to those outlined by Beck with little sign of the re-embedding apparent among at least the American middle class. Japan has seen a drastic drop both in the birth rate and marriage since the 1970s, that has not been compensated for by the rise of cohabitation seen in the west (Miho 2000). Sex and birth outside marriage remains stigmatized and no provision is made to allow combining work and family. Whilst a majority retain the intention in the abstract to marry as they do in America, respondents cite reasons such as not being able to find a suitable partner — or at least a partner that fits with their aspirations. Official surveys report the proportion of both men and women who consider that 'single life has merits' has remained at 80% in subsequent decades as marriage is reported as constraining freedom, friendships and financial independence (NIOPASSR 2011: 4). Over half of respondents describe themselves as single. There are indicators that individualization may have intensified to the point that even sexual relations themselves have become problematic, embodied in the popular notion of 'celibacy

syndrome'. The government singles survey indicates over a third of all childbearing-age Japanese reporting never had sex. The proportion of singles without any relationship with the opposite sex continues to increase: 61% of unmarried men and 49% of unmarried women aged 18-34 were not in any kind of romantic relationship. Another widely reported survey indicated 45% of women aged 16-24 as not interested in, even despising all sexual contact and one third of respondents under the age of 30 never having dated at all (Japan Family Planning Association, 2015). For some, services and technologies such as 'virtual girlfriends' like Nintendo's 'Love Plus' act as substitute relationships.

## A Path Back to Risk through Uncertainty

Having outlined the contours of Beck's ideas and indicated their continued to emerging patterns globally, this review will close with a focus on the stage of 'disenchantment' in the individualization process – better expressed as uncertainty - in which the individual is left by the process of disembedding. It is a neglected moment in the process that has implications for risk research and provides a link between individualization and risk. Beck left the different elements of his theory separate, but connecting the two allows insight into the dynamics behind risk construction, particularly in relation to interpersonal relations and between individuals and institutions.

Risk research acknowledges the centrality of trust to risk perception and management, with mistrust determining heightened risk perception (Wachinger, Renn, Begg and Kuhlicke 2013). A heightened propensity for risk perception is also intrinsic to the more individualized world we have described; consider the description above of even American middle class family life as one of a 'submarine travelling through hazardous seas'. As we saw in the case of China, there is a corrosion of citizenship as the public sphere is colonized by the private and its concerns. Shared experience is then likely to be against perceived risks to the individual and their security; as Bauman (2002, xix) put it, a 'momentary gathering around a nail on which many solitary individuals hang their solitary individual fears.'

Risk is a calculation about the future expressed in probabilistic terms. Uncertainty prevails instead where such calculations cannot be made and is altogether more difficult, not least for the individual who is left without bearings or direction. The notion of the 'risk management of everything' is useful here, whereby professionals exposed to challenges to their individual performance fall back upon considering their own fate and reputations through secondary risk management, in a culture of risk avoidance and defensive institutions (Power 2004). A response to threats to health and security under conditions of uncertainty is to manufacture 'risk rituals'. Uncertainty thereby becomes manageable, even as risk becomes a fixed source of anxiety requiring permanent management (Burgess and Moore 2011).

Returning to Beck's starting point in greater freedom and choice, the roles that acted as a barrier to women's liberation in the past and have now dissolved were also roles that 'connected individuals to the larger social structure of classes and systems' (Beck and Williams 2004, 66). Instead of role sets we have 'institutionalization of individual options, the necessity of choice between them, and the indeterminateness of the final outcome...no guarantees that any given set of choices actually is compatible'. This is the characteristic state

of individualized and anxious uncertainty that is the condition of the second modernity. This is what he sometimes termed 'tragic individualization', where the individual is left unenviable choice. One response is to pass choice and the responsibility that comes with it to others. In the sphere of new technology, scientific and political institutions lack the authority they once had in conditions of uncertainty and tend towards backing away from clear judgement, passes it in turn to the individual. Beck (2006: 336) uses the example of GMOs where the, '...responsibility for the decision on genetically modified foods and their unforeseeable, unknowable long-term consequences is ultimately dumped on the so-called 'responsible consumer'. The decision to avoid GMOs was a relatively easy one but others are not. UK authorities entertained health dangers from mobile phones but would not take action, for example, instead leaving parents with the advice – but impossible task - of limiting their children's exposure (Burgess 2004). This took place in circumstances where competing risk messages compelled parents to equip even young children with a phone to monitor their whereabouts.

Choice and freedom has brought, in its wake, uncertainty – often painfully experienced in the case of contemporary sexual relations. Bell (2013: 79) reveals a picture of contemporary twenty-something young women who are achieving more and who encounter few barriers or stigma in their way, but are also more 'confused, conflicted and uncertain about what they want compared to elders...' Other studies affirm the sense of a confused and anxious generation, characteristically identifying a combination of material and socio-psychological issues, where economic insecurity and lack of independence is bound up with low self-esteem and uncertainty (Young Women's Trust 2016).

Bulcroft, Bulcroft, Bradley and Simpson (2000: 66) describe the production of risk perception from the uncertainty of contemporary intimate relationships; a paradox that whilst contemporary intimate relationships become free in the context of a 'nearly complete breakdown of socially regulated mate selection', they are also increasingly formalised and managed. Commitment of the self and establishing obligation to another becomes a risk to the autonomous individual, to be managed by 'expert' intermediaries. Mechanisms to identify suitable partners have increased exponentially across the world, from dating agencies employing probabilistic-based unions in the industrialized world, to Indian 'love matching' advertisements that specify suitable caste and professional status alongside personally attractive qualities. The 'perfectly planned' wedding may lie at the end of both. Pressure to produce the perfect match between individuals is intense and the potential relationship itself becomes a risk that threatens the autonomy of the individual.

Another response to uncertainty beyond displacing responsibility is a backing away; a postponement of intimate engagement, made possible by the prevalence of lifestyle choice. In this context, we can understand an important dynamic behind the rise of the young lifestyle singleton now so prevalent in the urban West, who have rejected not only marriage but permanent relationships, or at least indefinitely postponed the difficulty. In 1950 only 22% of American adults were single, living alone being most common in the sprawling Western states, whereas today over 50% are single, a majority women, and largely metropolitan (Klinenberg 2012: 5). Such a pattern is evident in the UK and even more pronounced in Scandinavia (ONS 2015).

What follows from this construction of risk from uncertainty is the development of individual strategies of risk management. In her interviews with young women, Lewis (2006: 48) identifies a precautionary impulse whereby women who, for example, moved in with their partners sought a 'get out clause' if things 'went wrong'. One woman described only proceeding as she had the security of already co-owning another property and could always fall back upon sleeping there if the relationship did not meet expectations. The desire to have, and share, a child introduces further possible risk, in these accounts, with anxiety about whether their chosen partner will share their desires and vision, and how certain those feelings are. The 'life of one's own' with others is a delicate equilibrium to sustain and respondents '...talked about the arrival of children as having the most potential to upset the sometimes fragile balance that had been achieved' (Lewis 2006: 50).

Contemporary parental uncertainties similarly determine risk construction, given the intensity of pressure to perfect a practice of 'parenting' with few guidelines but an injunction to protect, nurture and prepare offspring for an intensely competitive world. We now know that old styles of parenting are unacceptable but in the absence of any certainty about how it might be performed otherwise, there is a natural trajectory to retreat to a default of prioritising safety and security. A continually negotiated routine of micro-management and insulation of children from risk has been embedded in modern parenting routines and assumptions (Scott, Jackson and Milburn 1998). Most dramatically, the threat of the predatory, murderous paedophile performs the role of a risk to be policed, giving clarity to the parental role. This is the 'momentary gathering around a nail' described by Bauman.

Concluding this re-elaboration of Beck's theory, the suggestion is that individualizing pressures are now more intense than ever before, rooted in greater socio-economic insecurity but with implications for a wide range of social experience and interaction, from the establishment of human relationships to the eating of meals and parenting that may or may not follow. There are fewer countervailing pressures and institutions checking a trajectory that is apparent around the developed and developing world, albeit in different forms. The review has gone a step further, drawing out a more explicit link between individualization creating uncertainty, out of which we are more prone to manufacture risk.

We now confront uncertainty more alone than in the past, deprived of a ready-made set of assumptions and norms through which they can be managed. Under such circumstances there is likely to be a retreat into what is perceived to be a position of safety. The language of safety, security and risk (avoidance) figures prominently as a recourse of the 'disembedded' individual deprived of other clear guidance. If we can do nothing else, we can at least strive to make our communities/families/children/bodies 'safe' and enter into a permanent condition of the 'risk management of everything'. Understanding this dynamic is useful in making sense of risk behaviours and controversies, looking far beyond the characteristics of the hazard itself and how it is communicated.

This is by no means to suggest the manufacturing of risk from individualized uncertainty is the only dynamic or that it is a permanent condition without solution. This 'tragic individualization' of risk is often momentary; shared moments of anxiety against a constructed target that can quickly pass. We can and so also strive for new 'constitutive norms' according to Beck and look for new ways to 'keep individualization from careering

into atomization' (Beck and Williams 2004: 89). The American middle class has found one way through reconstituting a 'neo-traditional' arrangement, even though it remains fraught. There is successful 're-embedding' in other areas such as Success in some areas such as regular family mealtimes in the face of individualizing pressures pulling everyone apart. We can strive for other means of 're-embedding' but it needs to be done consciously and continually in the project of 'making a life of one's own' that is the essence of Beck's individualization.

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