



## The Journal of Sociology & Social Welfare

Volume 28  
Issue 4 *December*

Article 17

December 2001

### *Risk, Trust, and Welfare.* Peter Taylor Gooby (Ed.)

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#### Recommended Citation

(2001) "*Risk, Trust, and Welfare.* Peter Taylor Gooby (Ed.)," *The Journal of Sociology & Social Welfare*: Vol. 28 : Iss. 4 , Article 17.  
Available at: <https://scholarworks.wmich.edu/jssw/vol28/iss4/17>

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## Book Notes

Peter Taylor Gooby (Ed.), *Risk, Trust and Welfare*. New York: St. Martin's Press, 2000. \$69.95 hardcover.

The continued trend towards the privatization of welfare services in Britain assumes that individuals receiving social benefits act in a self-interested rational manner, carefully weighing the costs and benefits of their actions. This view is heavily influenced by rational choice theory. However, while popular, it fails to consider how the wider social context affects decision making. Taylor-Gooby and the other contributors to this book challenge this view by assessing how individuals respond to changes in the perceived risks and uncertainties they face when interacting with the social welfare system.

The concept of risk is used in this book to refer to economic vulnerability. Factors contributing to risk include aging, family disruption, labor market changes induced by technological innovation and welfare retrenchment. Although the overall level of risk has decreased as affluence has increased, people today are more aware of risk than before. The declining role of traditional mechanisms that protect individuals from risk exacerbates the perception of risk among people in the middle class. The social context in which people function is, therefore, critical in defining their perception of risk and in influencing the way they use the social services.

In addition to the issue of risk, the role of trust in human relations is also relevant to the role of rational choice theory in explaining welfare behavior. Trust in professional experts and those in authority is being undermined as more people acquire knowledge through formal educational and access to information. As trust in experts and those with authority declines, the providers of social services can no longer assume that their role will be unquestioned. Rational choice does not incorporate this changing situation and the growing complexity of human relationships.

These issues are examined in this interesting book which is divided into two parts. Part I begins with a critique of rational choice theory showing the limitations of the theory in explaining

welfare behavior and in understanding the role of motivating factors such as altruism and moral commitment in social welfare. It reveals the simplistic nature of rational choice and exposes its weaknesses. The second part of the book contains case studies which substantiate the arguments in Part I. These studies show that individual responses to risk do not comply with the rational choice model and that its account of how people use the welfare system to cope with risk does not adequately explain their actions.

The important book challenges the underlying assumptions of rational choice theory. The continued trend towards privatization will not solve the problems of risk and trust which are so central to social life today. In addition, it will further weaken the citizenship obligations on which social welfare has historically been based.

Charles C. Harrington and Susan K. Boardman, *Paths to Success: Beating the Odds in American Society*. Cambridge, MA: Harvard University Press, 2000. \$19.95 papercover.

Social scientists have studied social stratification in the United States for decades and a huge literature on the subject is now available. Much of this research has examined overall mobility trends and the impediments to moving up the occupational ladder. However, much of it has been optimistic in tone, suggesting that American society affords many opportunities for people to achieve success.

Criticizing this research for its limited focus, Harrington and Boardman approach the issue of mobility from a different perspective. They pay attention to those individuals who come from very disadvantaged backgrounds but who, nevertheless, have been successful in their careers. Described as 'pathmakers' by the authors, they include people from poor families who did not complete high school but who were rated by an expert panel as having achieved high levels of occupational success. Life history interviews were undertaken with 60 pathmakers and a control group of 40 respondents who came from educated and higher income families. The interviews studied schooling, employment history, family and community factors, health and the psychological characteristics of the respondents. Racial and gender factors were also considered.