
Coping with the Risk Society

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A number of leading economists in Canada are beginning to talk about a future era of strong economic growth. But it would be folly to assume that economic growth will erase the pervasive sense of risk and vulnerability experienced by most citizens in post-industrial Canada.

We are now living in a risk society, and slowly but surely, Canadians are being asked to take on more risk — by employers, by governments, and even by their own families.

Few of the risks are new, but all are much more visible than they used to be, and they touch more people — including the middle class.

Being exposed to more risk has its upside. Job change, for example, can create a virtuous circle of upward mobility as people learn new skills and make new contacts. But the downside potential is always there.

Job loss or marriage breakdown can often lead to a period of poverty, and from there to a vicious circle of dependency and exclusion. Many Canadians feel exposed to the downside risks, though the most vulnerable ones are people with low skill.

In the past, we have coped with risk mainly by seeking long-term relationships with employers, counting on our extended families, paying taxes to fund the social safety, and putting money into savings and insurance.

Because these stabilizers are weakened by the modern patterns of living — nonstandard work, mobility, and restrictions in the social safety net — we have to invent new coping strategies. The new tools for coping with risk can be grouped into three categories.

The first is the redesign of the social union — the social programs and policies provided by federal and provincial governments as their contract with citizens. This will demand a much more creative and collaborative approach to federalism than we have seen in recent years — a topic we are addressing in CPRN research.

The second will be new forms of commitment between employers and employees. Many large employers are now trying to think through a new moral contract which will balance two conflicting objectives: the need for flexibility in the work force, and the need to earn the loyalty and creativity of workers.

The third will be new ways of organizing time which will redistribute work and give people more personal control over their time.

Personal Control Over Time

In recent decades, Canadians have coped with insecurity by giving up control over their time. Parents with young children go out to work. More people work longer hours, or work two jobs, or try to combine work and study. When you add up their total paid and unpaid commitments, many people are working well over 100 hours a week.

At the other extreme, we have people with too much time and no control over their lives — the unemployed, especially youth. But another example would be the children and elderly who are left unattended because no one has time for them.

All these people have time deficits. As Geoff Mulgan and Helen Wilkinson say in a recent article called *Well-being and Time*, the 20th century has been about money — making money and redistributing it. The 21st century, in their view, will be about time and how to use it to achieve well-being.

People need more control over their time in the working day or in the week. But people also need more control of time use over their working life. How do we achieve this? Let me give you some what ifs:

School/college time

- What if the school day and the school year were organized to match the working day/year of parents?
- What if schools, colleges, and universities adapted their schedules to make it easier for young people to work and still do well in their studies?
- What if communities were able to organize training trust funds for people who have lost their jobs and need more training to get another?

Family time

- What if parents had the option of taking time off for the care of small children — borrowing time from the future, or saving time up before they start a family?
- What if parents and children were able to accept that it is natural for young adults to live at home for a time in their twenties while they build up savings and get established in the labour market?
- What if the income tax act provided a caregiver tax credit so that the time and money spent in the care of children and elderly relatives would be recognized as a substitute for earning income?

Work time

- What if employers were committed to providing internships and training assignments for young people completing their education?
- What if employers and their employees were to agree on a new pattern of working hours which reduced hours (and pay) and shared the work over a larger work force?
- What if they were to agree that part-time and casual workers would be eligible for the same rights and benefits (prorated) as full-time workers?
- What if all workers over the age of 55 were eligible for part-time work for the last 10 years of their working lives, with no penalty on their pensions?

These ideas are not radical — many of them are already being tried somewhere in the country. Once tested, they may actually be part of the solution to the stresses in society — they are ways of spreading risk. But they will not happen unless school boards, employers, universities, and even governments start reorganizing the claims they make on other peoples' time.

Almost all of the ideas require a willingness to collaborate on the part of the people who still have some modicum of control — schools, parents, employers, governments. They also require a value system which is more focused on the quality of life and the long-term outcomes for children and families, as well as for the workplace.

Embedded in these ideas is a kind of reciprocity, where a lot of people can be better off in the long run by making some adjustments and compromises in the short run.

Reciprocity Builds Community

In times gone by, people organized barn-raisings. They contributed time to help a family complete a difficult but important task which would create major benefits in the future. As we picture those old days, we also picture the party and the barn dance that might follow. These people were building community.

Today we live more urban lives, and needs are not so simple or obvious as the need for a barn. In fact, food is often the dominant issue. For example, community kitchens are emerging in many cities as a way to break down isolation and improve nutrition. And several of the neighbourhoods participating in the 123GO project in Montreal have decided that their most important need is to feed the children. They are looking at creating local food markets or organizing transport to supermarkets..

There is no formula to follow. The key is to be creative with what we have. There are a lot of interesting ideas to explore, experiments to be made. I do not think we can eliminate the risk, but we can find ways to moderate the downside, and to give more people a chance at the upside of a risk society.

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