

# Chapter 21

## Risk Society and Humanity

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**Abstract** Risk society is a society with nonlinear dynamics, where a person finds him/herself in a situation of constantly changing external conditions. This fact demands from a human being constant readiness for change, ability to make quick decisions, and evaluate potential risks and losses. That is why one of the major problems nowadays is that of psychology of a human being as a subject of social behavior under conditions of uncertainty, chaos, and dynamics. A special area of the study is the psychological image of a risking person and a risk-potential of his/her behavior, as well as determination of personal regulators of risk emergence and studying of the process of subjective risk evaluation. It is also dully argued by the paper that a situation of risk is that of chaos and complexity and a person who is at risk is equally chaotic and complex. Such a person may not even be able to understand themselves. A risk society equally is that where the normal balance has been lost and chaos can easily creep in. The paper thus explored humanity in the realm of a risk society while examining the possibility of dynamic balance thereof.

### 21.1 Is Personal Dynamic Balance Possible in the Risk Society?

Risk is a notion, which, as a rule, deals with a human being and his/her behavior. It is a phenomenon which is typical of the modern society. In other words, it characterizes both social phenomena and personality involved in them. However, this simplified scheme is more of an involuntary one, due to the fact that psychological knowledge is not enough to explain mechanisms and factors of risk in terms of the society as a whole, as well as any individual human being. It is still unclear what characterizes risk society and how it is interconnected with a personality.

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Nevertheless, some peculiarities of the processes, which are taking place at the personality level in the risk society (or at least, a society, which is classified as such) could be identified through social and psychological analysis.

Investigations of risk, as a category of social human behavior, have recently increased [3, 4, 9, 25]. At the same time, researchers point out growth of manifestations of such behavior, this is based on internal acceptance of risk by a human being.

Beck characterized post-industrial society as a risk society. In his theory he claims that under new conditions people and communities are becoming more distracted from the social structure; industrialization strengthens as a consequence. Risk society is characterized by strengthening of the *threatening force of modernization and feelings of uncertainty and fear, which it breeds* [3].

Any social object gains psychological significance for a personality only in case when it (the object) involves personality. Therefore, social phenomena become phenomena for a personality due to the fact, that a person forms an attitude towards them, which is based on values, norms, and settings, which have been learned by a person through socialization.

Dynamics of life with its frequently unpredictable situational and qualitative resulting variables produces stimulating effect on the system of attitudes of a personality. Risk society in this case is an instance, which is stimulated and is stimulating different sorts of instability based on the objective tendencies of its development. This process is accelerating a variety of social and psychological personal phenomena, including formation of subjective uncertainty. Dialecticism of modern situation is hypothetical opportunities for satisfaction of personal needs, especially the basic ones, which are progressively improving (and of course, they are being stimulated externally), but they are accompanied by phenomena, which in reality either exclude or significantly complicate them. They are hiding certain dangers, which are caused by the society's actions aimed at luck (including the hope for lucky coincidences). These actions can be initiated by individuals, groups, or different social institutes. The existing unity of opposites can be easily "transferred" to a personal level, which, in its turn, is reflected on the system of its attitudes and emotions.

Under such conditions a person has to be in a constant state of readiness and experience a certain degree of intensity. It can be clearly seen in people, who are strongly stressed by the transition stage from subjective stability to instability, due to different circumstances. External conditions, which are perceived by any person individually, through his/her concepts, values, orientations have their impact on the system of personal experiences, therefore, we are faced with a situation, which requires balance between external and internal personal instances. It is quite obvious that depending on these strategies, which allow reaching the balance (and behavior to some extent); a person reacts to external instability. In terms of mundane consciousness and scientific knowledge, external instability is characterized as a negative state of the "personality" system. However, it is not so.

Firstly, not every personality experiences destruction when faced with instability. Secondly, when instability is reflected on personality, in a number of cases it creates

conditions for activity, and, therefore, for subjective vision of a situation, which is no longer subjective. Finally, there is a sufficient number of mechanisms of psychological protection, which allow personality to preserve a certain balance between external instability and internal system of value and meaning formations. The external situation is perceived in such ways that its various elements are associated with corresponding “convenient” personal qualities. It can be turned into a frustrator only in cases when personality cannot reach the balance between external and internal instances with ordinary methods.

The most important factor for preservation of dynamic balance of a personality, in our view, is not objective instability, but rather internal instability of a personality, groups in various aspects of life, which is caused by stimulation of needs: starting from “average” advertising (rather controversial) created by producers of goods and services, and ending with significant changes in the sphere of ideology, which, notwithstanding various opinions about it, still exists and is transmitted by different socialization institutes. In this sense, the risk society (largely managed by joint movement of all its objects towards well-being), which is being filled with this kind of content, becomes an external circumstance for a personality, as well as a factor, which requires the release of certain energy and resources in order to preserve readiness for unexpected and unpredictable situation changes.

There seems to be a certain contradiction in the title of this paragraph, but, one has to understand that the notion of “risk” is in this case mutually applicable, i.e. from the point of view of external and internal events, which surround a person; a person is taking risks every time he/she is making a decision, which is aimed at preservation, creation (for oneself and for the lives of other people, due to the fact that the consequences of such decisions made “for oneself” can involve people around as well). Alongside with that, in our opinion, we cannot oppose the category of “dynamic balance”, which is linked to desire for comfort, internal balance, and the category of “risk”, especially, if it characterizes the society; objective external situation is not identical in the subject’s understanding, its reflection can vary depending on different personal characteristics: individual-psychological and social-psychological. Apart from that, external instability can actualize mechanisms of adaptation, and therefore, stimulate a person to include certain phenomena into his/her internal instances. These phenomena are characterized by the notion of “risk” (internal risk norm), which can subsequently serve as a factor of subjective well-being. Psychologically, it can be referred to the phenomenon of “learned aggression”, which is realized in such a way, that a person does not experience comfort without facing the necessity of attack [11].

Something similar is obviously and clearly applicable to a modern person in the risk society; his/her behavior could be described as a behavior of a person, who has been “taught to risk”, moreover, personal risks are being externally stimulated, therefore, a *norm of taking risks* is being formed. Modern conditions often implement behavior, which is caused by a tendency to risk (for the sake of risk only), rather than the necessity to risk for making mundane, industrial, etc. decisions. But this tendency often acts as a motivator of behavior; presence and implementation of such behavior act as factors of subjective well-being [23]. For

instance, in social professions (educators, doctors), where risk is more likely not to be approved of, there are individuals, who lace risk highly in their hierarchy of values. These people are characterized by higher level of satisfaction with life and work, although within the scope of other parameters (self-satisfaction, social relations) we have not discovered any significant differences [22]. Risk is an element of valuable-meaningful system for this category of people. Within modern socio-cultural situation desire for comfort and risk can be seen in various combinations, as well as level characteristics of both phenomena.

Over the last decades, psychologists and psycho-physiologists have been pointing out that a human being not only learns from the experience, but also forms his/her own experience in culture [32]. Here the attention has to be paid to psychology of a subject in order to find out how external and internal risks, which are being transformed by an individual personality, influence its subjective characteristics, which form the foundation of its behavior and emotions. Due to the fact that risk presupposes unpredictability of consequences of a certain decision, it can be conditioned by insufficient competence in a corresponding area, where a decision is being made. Apart from that, unpredictability has a certain “deviation step”, i.e. the result can be approximate or “opposite from what is being expected”. Therefore, risk is subjective (“more or less risk”), depending on the competence linked to conditions, situation, one’s personal possibilities and other variables. In this sense, personal subjective position acts as a formation, which influences the behavior of a number of variables in the situations of risk; first of all, it is evaluation of risks, correlation between the significance of one’s own values and meanings and the situational traits, etc.

The major problem, according to Grachev [8], is that instability of social situation creates conditions for uncertainty in one’s own life path’s conditions. It is extremely difficult for a modern person to find his/her lace in the dynamic and unpredictable system, where only short-term, or even situational stability is possible. In the work by Tugusheva [29], the youth’s vision of social success includes such characteristics, as an ability to orient oneself under unstable conditions, take risks, etc.; while unsuccessfulness is linked to fear of difficulties, lack of self-confidence, the key discovery being that there is the connection with long-term life planning, strategies of planning for the future. Therefore, successfulness is understood as a quality, which can be achieved through personal activity, its subjective position. Formation of subjective positions is one of the essential points in the dynamics of subjective well-being. Subjectivity of a personality makes it less vulnerable in the risk society. Belief in one’s luck objectifies personal uncertainty (lack of self-confidence) and personal belief and hope for successful outcome of the situation. Together with that, as a number of investigations show, people, who are oriented towards serious achievements, but are not quite confident in being capable of achieving them, achieve most [1, 2].

According to investigations of social psychologists [13, 28], the majority of people tend to avoid risk and make a choice, that can help them to avoid risk and gain some profit, therefore, they can accept risky offers only in cases when they are trying to avoid guaranteed losses; in other cases people are content with small-

scale achievements or acquisitions. Therefore, the degree of “reasonable risk” exists every time when there is a situation of choice from various alternatives. Together with that, the “vision” of alternatives and possible “right” “choices” depends on the ability to “control the situation” and create multi-meaningful context. It is obvious that in the society, which is rich in different opinions and is tolerant, there are more opportunities for forming divergences. However, both groups and individuals tend to simplify and categorize different complex social objects, which promote the opposite: rigidity, intolerance, prejudices, and stereotypes. One has to understand that the risk society is a phenomenon, which is externally stable towards the groups and individuals; it is also formed due to their risk-oriented tendencies. Therefore, one cannot detach and set off personality against the society here; nowadays, one of the major tools for decreasing various risks, which have negative consequences for an individual and the society, is democratization, and, more importantly, development of institutional models of interaction and various communication schemes.

One more condition, which is in our opinion necessary for consideration is manipulation of mass consciousness, which is used for implementation of corporate interests at various levels of political (or any other) system. Here we mean speculation of instability proper, strategies of attribution of risk society as a consequence of impact of certain powers, which are “interested” in chaos, rather than attribution of risk society as an objective society, caused by natural transformations and dynamics within it. Presence of such processes, especially for a person who is not capable of analyzing events which are taking place, and who is stimulating the necessity for safety can act as an instability factor and is capable of causing a variety of negative emotions (the mass media and subculture promote it as well). It is obvious the society has to pay attention to critical thinking formation, because without it such tendencies will not decrease, but on the contrary, they act as additional factors of instability and lack of subjective well-being.

It is, however, rather contradictory to, on the one hand, stimulate individualism, and on the other hand, collectivist tradition, which is becoming stronger on the account of uncertainty, as personal safety, especially in “collectivist” societies is linked to building relationships, group efforts, which are aimed at achievement, desire to belong to a certain group. This correlation also becomes a factor of tensivity and lack of well-being.

Therefore, we can claim that negative consequences are capable of increasing personal subjective well-being; they become an essential factor of the epoch; the decrease of possible risks for a personal state is linked to information provision for events, that are taking place at all stages, the increase of communicative culture of people, that influence decisions regarding many people (groups), competence regarding acceptance of culture, foreseeing their consequences and psychological culture as a whole, which allows to regulate one’s personal life in the society, one’s states and form the subjective positions of a personality effectively. It is important to point out that the notion of “risk” is as applicable to the variety of personal manifestations, as to those decisions, which it is making towards itself. In this case the same mechanisms are being implemented as in the situation with external risks.

## 21.2 Psychological Aspects of Social Risks

The problem of risk as a behavioral characteristic is becoming more topical in the modern era of humankind's development. Permanent changes in both external conditions of existence, personal realization, and (in case of their transformation) in the internal social-psychological and psycho-physiological characteristics are turning into a substantial foundation for consistent behavior of an individual. This behavior can be characterized as a risky one (risk promoting), as well as risk-prone in the sense of its implementation in the risky situation. To this extent, social risks should be perceived as a significant condition, because this kind of risks, which are conditioned by interactions between personalities and (or) are engendered by a personality (groups) and (or) characterize the relations between personality and society. Having pointed out the interdisciplinary nature of the problem, we would like to discuss its psychological aspects.

Personality in the process of its socialization learns the norms and values, which are forming the internal substance and are constantly "bumping into" the norms and values of others. On the one hand, they possess universality and stability (to a certain degree) and characterize personality as a bearer of general human norms, and on the other hand, they form individual profiles, which predefine specifics of social behavior of an individual personality. Socialization of a personality presupposes its social congruence (in this respect it acts as a part of society with all its peculiarities, including fulfillment of the requirement to correspond to a changing situation (situations) and undertake responsibility for risky actions, connected with social self-esteem) and personal congruence, which is connected with implementation of internal beliefs, acquisition of meaning of one's existence and realization of subject position. For that matter, actions of a socialized personality are determined by many variables and their analysis is impossible without understanding the whole history (biography) of formation and existence of a personality. What is meant here is not a certain epoch or political reconstruction of society with the process being implemented against their background, but primarily those interrelations, which are formed as a result of "collision" with another one, about those spheres, where socialization is being implemented.

Apparently, in the society with a high level of instability, these interrelations possess more complicated nature and at the same time "the price of expenses" is also higher: small temporally but extremely qualitative lag is possible between success and failure (as, for example, between poverty and wealth). In fact, because of personality socialization any personality is capable of actions, which are typical for manifestations of personal activity level, i.e. based on norms, values, attitudes, role, positions etc., learned in its process and thereby, personality is capable of actions, which are aimed at asserting oneself in the society. Obviously, the stronger the contradictions, differences between status groups personality is included into (economic, political, social, ethnic, confessional statuses etc.), the stronger this statement is fraught with risks (not only for a particular person but for his entourage as well). It is especially important to point out that in the process of socialization

personality acquires an ability to make decisions on the basis of correlation of the process and results of actions (action) with the configuration of their value orientations. The role of subjective assessment as a decision-making situation is very important here as well as assessment of characteristics of decisions themselves, including possible expenses and risks, connected to their implementation.

Personality of a human inclined to risk is characterized by a number of properties. They are, for instance, decisiveness, proactiveness, thrill, tendency to negotiate social norms, envy, selfishness, external locus of control, etc., configurations of value orientations, where the value of risk has a high status, etc. [16–21]. At different times risk was associated with such personal characteristics as endurance [14], extraversion, neuroticism and psychoticisms [5], impetuosity [4, 6], riskiness [4, 6], egocentrism [12], self-effectiveness [30]. The issue of correlation between personal characteristics and riskiness, however, requires special empirical investigation. It is reasonable to suppose that individual characteristics proper are not determinants of riskiness, but their certain correlations could be linked to risky actions. It is true for social risks as well, which are actions of an individual or a group, which can violate their well-being or well-being of other individuals.

One of the significant reasons of social risks is social competition, which is a phenomenon characterizing competition between a personality and a group with other subjects in various spheres of social being. In this regard, actions, which are oriented towards possible success with a high obstacle influencing component (risky actions), turn into a tool for competition. At the same time social competition is seen as a socially approved form of competition for the best way (result) of personal (group) self-realization. An ability to compete, enter into competition with others is not only a form of subject positions, but also a condition for achieving social success, which is being programmed by the whole socialization process. However, in this case we do not mean doing harm to another (which is often demonstrated through envy towards another person's success), but rather an orientation towards one's own achievements, which is totally different due to the fact that the Other here acts as an instance of competition, as a sort of criteria of achievement (actual or potential); it is not an object of destruction. If we look at social risks from this angle, envy is one of the worst scenarios of the way the events unfold. As a result of studying acceptability of methods (tools) for achieving high economic standing, we obtained data testifying to clear tendencies of acceptability of unlawful means in envious personalities [24]. Thus, envious people have a tendency to use unlawful methods and consider them to be acceptable. At that, envious people tend to avoid paying the public transportation fare, as well as taxes. This data is supported by the correlation analysis results. Thus, acceptability of tax evasion is linked to envy towards the physical and material superiority of the other; non-payment of public transportation fare is linked to envy towards the social and material superiority; acceptability of bribe is linked to envy towards the social and material superiority [24].

In other words, among other effects of making behavioral decisions, envy is one of the destructive modi of human existence. Self-realization here is narrowed to

realization at the account of another, his/her diminution, and destruction of things that he/she has created. Oftentimes there are cases when the essence of risk is that personal steps towards achieving a goal do not take into consideration possible consequences of these actions for others.

It should be mentioned that social risks in many respects are predetermined by cognitive abilities of a personality, and also by its emotional and conative sphere and orientation. However, the choice in favor of the strategy “all or nothing” or “better less, but of a higher quality” or “if it goes wrong, at least I tried” etc. depends on effects of personality socialization, mastering those behavior patterns that, in the opinion of the subject, can become “conductors” of success. It is clear that people focused on the rapid progress are at greater risk of failure, than those, whose steps to success are well considered, systematic and without high-level requirements. It is necessary to understand that many social institutes stimulate the individual’s needs, broadcast the value of rapid success achieving, and the value of risk. This often leads to the opposite: having no other options, a personality finds itself in a situation of “convergence deadlock”, i.e. makes a lot of attempts to achieve the goal or moves towards it using a single method; lack of variability, search for a wide range of solutions in certain kinds of situations creates a threat for claims, and thus the risk increases.

Social risks can be connected with inadequacy of personality in both cases of changing standard situation (situational social risk) and under social norms. While situational risk often has no strong public response, and has more to do with the fate of a particular person (and possibly his/her closest social circle), risks of inadequacy towards social norms have much stronger public response. This sphere of risks is particularly important today in terms of socio-psychological analysis of both factors and grounds in the form of effects of personality socialization. Going beyond social norms as a possible option of behavior implementation has recently become quite common in societies. This is happening due to many reasons, which have objective and subjective background (for example, changes of social arrangement and persistent legal collisions, problems of legal culture formation and legal nihilism, contradictions of subcultural norms, priority of subcultural norms over general cultural or traditional ones, etc.). But often such risks are associated with group behavior of a personality, and are mainly conditioned by its presence in the group. It is connected with adoption of group norms, expectations, and with the identification of personality and group in general.

Social destructive groups (stable or situational) unite individuals that have a specific value and semantic structure, backed with identity categories in which “insiders” and “outsiders” are quite clearly “separated”. “Simple” categorization together with emotional and evaluative attitude towards the fact of belonging to a group may intensify (or in some cases, reduce) risk factors in a consistent social behavior of group members. Back in the early 1990s of the twentieth century L.M. Popov, who studied independent activity of youth formations, concluded that a group’s exposure to romance is implemented through creating the effects of the empathic kind, where the sense of “us” is created against the emotional sympathy background [15]. Moreover, there are investigations where special aspects



of behavior of group members under the circumstances of their life are specified. Thus, according to experiments of Sherif [27], competing groups can demonstrate antagonism, which intensifies on the account of common ill-being (for example, failure in activity, unattainable social status, economic well-being etc.). This is especially important when analyzing social risks, where the subjects are particular groups or their representatives. At the same time, the nature of personality and group behavior that forms a risky situation is connected with overcoming social norms; it is defined by certain conditions, among we have to outline emerging and related to the public mood, situational and personal preconditions.

One more psychological aspect of social risks is introducing such external cultural phenomena that do not presuppose (or have) any ready-made forms of personality and group adaptation. It often actualizes protective forms of response (including destructive ones). But there is equally high destructions probability in case of insufficient knowledge of the group culture, i.e. superficial socialization and lack of strong mental anchors leads to intolerance (which, by the way, has been shown, in the study by A.I. Dontsov, T.G. Stefanenko, Zh.T. Utalieva in 1997).

In the study of R. Shamionov [17] it is shown that there is a negative relationship between the level of the ethnic culture knowledge and ethnic fanaticism, between significance of preservation, development of ethnic culture and ethnic fanaticism. These findings show that cultural ignorance is a significant factor of absolute domination of ethnic interests and objectives, readiness to make any sacrifices and produce any actions for their sake, including aggression against representatives of other ethnic groups.

Meanwhile, many of the social risks are connected with political and economic decisions without any regard to cultural phenomena. In this respect the idea of Zhuravlev [31] that a significant social transformation can only be based on people's mentality is quite remarkable, while attempts to "change" mentality lead to rather sad consequences representing large-scale social risks. Frustration at a personal level can lead to a variety of negative consequences, but the same thing happens at the level of large groups. Since the behavior of large groups is governed by their social psychology, social representations of these groups possess important knowledge, which is opening the way to cognition and to some extent to the prediction of their behavior. It is important to take into account the fact that the risky action of a personality under conditions of objective social risks enhances the riskiness, which does not refer to a certain personality or sphere of two or more persons' interaction, but affects wider communities.

The individual proper experience is of particular importance within the context discussed in the present monograph. Experience of previous actions and their effect appear to be the prism which refracts everything that forms perceptual subject field; developing circumstances under which it is necessary to act, correlate with (sometimes unconsciously) the previous similar ones. It should also be noted that due to the fact that one of the outcomes of personality socialization is its inclination to use the already known schemes in decision-making, experience may determine risky behavior differently: in some cases it causes destructive, in other cases constructive behavior. In particular, a personality prone to stereotypical and

conventional actions may resort to a well-known, but not constructive mode of action that leads to a programmed failure. However, actions related to risk avoidance can also contain a certain share of risk.

It is known that “the experience of victories” captures certain attitudes and related emotional states, which become motivators for seeking opportunities of achieving a “victory”. Thereby a norm of risk is being formed, which usually accompanies every activity. This leads to the fact that many risks are either accepted as natural hazards on the way to achievement or their significance is reduced subjectively as something that is much less important in comparison with the expected successful result.

Thus, formation of personal determinants of risky behavior is connected with the process of socialization and its effects. However, for each specific case of riskiness manifestation they may have their own specifics. Moreover, let us point out the fact that many social risks (objective risks) are not qualified by their participants as such. This requires a study of value and motivation grounds, as well as the characteristics of public moods of the corresponding groups. It is known that group frustration of interacting individuals may lead to actions related to social risks with implications for larger communities. In this respect, one of the most important steps for prevention of social risks is a socio-psychological analysis of large social groups, as well as subcultures monitoring and socio-psychological states of groups tracking, psychological examination of decisions related to life of various communities.

Meanwhile, it is necessary to distinguish between constructive risks, which make advances in a particular activity possible, these advances lead to achievement of an objective and are not connected with possible damage to others, and destructive risks, which are based on the task of overcoming social norms, or possible disturbance of other people’s well-being.

### **21.3 Risk-Potential of Social Activity**

Social activity is recognized as an important and necessary part of social behavior of a personality and groups. However, despite all its desirability in terms of social development and personal self-realization, it is often limited by objective and subjective barriers. These barriers relate to all types of activity and its intensity. Long history of studying the psychology of social activity of a person allows us to discover a range of important parameters, which have been recorded in the course of time; among them are changeability, change of determinants and their correlations, risks.

Dissemination and realization of social activity of a person and group are connected to objective changes, which occur in our society, as well as in the world. These changes primarily relate to dissemination of informational field of mobility and emerging opportunities and prospects of activity dissemination. As social activity can be implemented at different levels of intensity and orientation, its personal regulation, which gains great significance, is based on acquisition of norms,

values, settings, regulations of the “proper” and the “possible”, representations of activity boundaries. These formations determine the system of subjective relations of a personality to the world and his/her place in it. Therefore, one of the most important circumstances of “application field” of social activity is the system of social images, which regulate both personality and group behavior. It is also necessary to note that the importance of solving problems linked to identification of physiological (social and psychological) determinants of social activity of a person and its constellations for determination of conditions of its normativity, overcoming of hindrance-influencing factors, including different types of risks, as well as the character of its application in the system of different relations and impact on the experience of subjective well-being.

Social activity can be connected to the risks that define both changes of social situation and personality. The problem of risk-potential of social activity has two main aspects: risks, which are given by realization of social activity, connected to uncertainty of its results, close and distant consequences, because its “social check”, inclusion (integration) into the social system can be characterized by contradictions; risks that are given by personality instances at the level of their relationships, coherence and incoherence, character of self-regulation and decision making. The object of risks as in both cases can be a social situation, a group, and a personality itself together or separately.

Design and implementation of social activity of a personality are connected to the necessity of making strategic and efficient decisions under conditions of uncertainty, which is the most significant objective basis of risk. The multiplicity of options of the development of situation of social activity leads to the necessity of constant correlation and evaluation of a range of variables, including the return to initial conditions, that creates a zone of multiple uncertainty (therefore, the choice in favor of refusal of risk sometimes becomes “venture” in the view of realization of activity goals). In this case it is necessary to consider the idea of Kornilova [9] that in the situation of choice a person completes a definition of the situation of uncertainty as a subject (existence, activity, perception) that implements possibilities of its intellectual and personal potential, psychological picture of which is determined according to the axis of new formations actualized by the subject that allow to evaluate the potential of a person by means of analysis of the “height” of achievements based on the accomplished regulation of its choices. The level (the difficulty of tasks, pretensions) and intensity of social activity depends on the ability of a person to create zones of certainty based on self-regulation.

In accordance with objective circumstances, social (and not only social) activity of a person can appear at different degree of intensity and extensiveness. Subjective “necessities and possibilities” and “obligation” can come into contradiction. This is happening due to intensive external stimulation of social activity, its elevation to the rank of social norm upon the insufficiency of objective conditions of its implementation, therefore social frustration of a personality intensifies; its reverse effect (refusal from activity) appears quite often as a result. Besides, external stimulation of social activity (for instance, through the mass media) often presupposes only indication of a goal and results, which instigates the illusion of possibilities of the

usage of different means, including the asocial ones. Growing social activity of a person and groups which is not supported by spiritual and moral regulators in a number of cases turns into a source of asocial and non-normative types of activity and sometimes possesses destructive character.

Depending on the configuration of dispositional formations, social activity can instigate different risks, which relate to a person her/himself and others. For that matter it is possible to talk about risk-potential of these formations for social activity of a person. According to the hypothesis, the more tension there is in the system of dispositional formations connected to their rivalry, the more the subjective uncertainty is expressed. Besides, their internal correlations can become the basis of risk behavior. So the high level of internal proneness to conflict (for instance, the sphere of values) “sets” the range of behavior effects, which are connected to (as it was showed by Krasilnikov [10]) the decrease of adaptational potential and the increase of aggression and irritancy.

For that matter the question regarding social development of a person (socialization of a personality) and coherence of his/her effects gains significant importance. First of all, it is referred to coherence and certain balance of social and personal congruence, because the primate of this or that leads to hazards or decreasing activity, which directs it into the negative channel. Social congruence at the expense of personal congruence intensifies conformity and practically reduces the activity to full submission to social circumstances, while personal congruence at the expense of social congruence intensifies activity that enters into conflict with public interests. In the meantime, coherence of socialization effects can be achieved through expressed subjective position of a person, its ability to build up the hierarchy of short-term and long-term goals and their reflections (as well as their realizations), to determine the most important of them, it identifies abilities for personal life creation, production of meanings and thus forms up internal entirety. Socialization of a personality also states “norms” of risk. For example, the studies show that depending on the conditions of ethnic socialization these norms can differ [21]. So in the sample of Russians the value of “appetite for risk” prevails over “caution” ( $p < 0.001$ ); in the examined groups of Kazakhs, Armenians, Georgians such correlation is not found, but for example, the value of risk is more expressed in the Kazakhs unlike the Armenians ( $p < 0.05$ ). However, there are spheres where representatives of different ethnic groups are not inclined to risk, such as the sphere of law, relations between friends, love and health.

One of the significant factors of personality’s social activity is social comparison. Comparing the results of one’s own activity to the achievements of the others, including the virtual ones (for instance, achievements presented with the help of depicted images) not in one’s own favor, as a rule, causes a certain tension that acts as a motivational mechanism for activity. However, its direction depends on many other circumstances: value-meaning, moral, etc. For example, as the range of studies shows (V.A. Labunskaya, T.V. Beskova, R.M. Shamionov, and others) this activity may be directed towards the object of superiority of the other and may show an envious attitude. On the other hand, adequate assessment of one’s own capabilities in achieving (material, non-material, status, etc.) success correlated with

the results of social comparison, can act as the basis for display of certain types of social activity. With that, because of social comparison, some personal hazards connected with the changes in identity and penetration of components, which are preventing the activity, into one's self-consciousness are possible. Risk-potential of social activity also lies in solving the dissonance, which appears in the course of social comparison in somebody else's favor and can cause the occurrence of social dependency. We are not talking about the refusal from social activity of any form, but about the refusal connected with consumption on account of somebody else, i.e. decrease in labor activity or refusal from intellectual activity in case of the group activity situation, refusal from job search, decline of initiative in interpersonal relationship, and other areas as well. Meanwhile, in some cases, such behavior is not totally passive; it may be connected to a conscious decision and may represent a definite position.

We turn our special attention to the problem of risk-potential of social activity itself. Firstly, any form of activity possesses a definite risk-potential because its results are not always predictable or achievable both from the point of view of personality and group, and from the point of view of social consequences. Secondly, external stimulation of social activity often leads to its situational, spontaneous demonstration without consideration of circumstances and possible consequences. Thirdly, under conditions of social non-equilibrium and uncertainty there is always a risk of such a change in the situation that may lead to its temporary or permanent deterioration, destructivity having close or distant consequences. Finally, risk-potential of social activity may also involve inadequate application not meeting the conditions (or needs) of the others' or personality's interests; in the latter case the possible hazards may exceed both efforts made and psychological resources wasted. Besides, all these phenomena and parameters are characterized by a different level of risk defined by the extent of hazards: in particular cases we are talking about dissatisfaction and disappointment, in other cases – about serious harm done to health of a subject, in other cases – about the distress caused to the social groups (communities).

Significant place in the given aspect belongs to the time factor. Risk calculations at the level of different time spans may differ immensely. In particular, this has to do with decisions having distant results: quite an adequate assessment of risks at the moment of decision making with consideration of current life (social) situation can produce an unexpected effect as a consequence due to the changes in general social situation, biographic situation of a particular personality, etc. Besides, personality's social activity itself moves him/her to the new level of social experience and social situation with the changing set of risks. This calls for a great deal of competence in the area of estimation of the dynamics of social activity. For instance, realization of professional self-identification without consideration of risk-potential of the particular area of activity may corrupt the targeted result to the great extent.

At that, it is necessary to distinguish between the risks of objective and subjective hazards both at the level of subjects of activity and at the level of objects or social environment not having any direct links to activity of a personality or a group. As we are also talking about psychological risks, we would like to point out their special

status residing in the fact that any unpredictable change in the situation without a certain readiness to it leads to de-adaptation of a personality. To overcome it means to change the whole social-psychological structure of personality because changes in value-meaning orientations, ideas, motivation and everything that serves as a regulator of social behavior, are inevitable in this case. It follows that absence of a certain readiness to risk may provoke changes in personal regulators of behavior (the deep ones as well). That is why, it is necessary to regard risk-potential of activity from the same angle as risk-readiness of personality. Accordingly, in case of optimal balance of these phenomena, psychological risks at the level of personality (or a group) are minimal.

Readiness for risk presupposes tendency to it and, primarily, dispositional readiness, because riskiness is a value. Our investigations [26] have shown that such values as “riskiness” and “prudence” are deeply interconnected, as they are characterized with orientation towards prudent risk. We discovered that riskiness and prudence are interconnected in the samples of youth and older generation ( $r = 0.369$ ,  $p < 0.001$  in the group of youth and  $r = 0.663$ ,  $p < 0.001$  in the group of older generation). It means that in the structure of values of both groups risk does not come into contradiction with prudence, but on the contrary risk presupposes it. Obviously, the position of “prudent risk” is typical for the cast majority. In the middle of the twentieth century Milton Friedman and Leonard J. Savage came to the conclusion that [7] the majority of people tend to avoid risk and make a choice that might cause them a certain advantage or profit, therefore, they can accept risky proposals only if they are making an attempt to avoid guaranteed loss. In other cases they are content with less. Therefore, the degree of “sensible risk” takes place every time there is a situation linked to choosing from a variety of alternatives.

Apart from that, according to the latest data [21], riskiness is interconnected with such personal characteristics as purposefulness, initiative, decisiveness, self-control, persistence, etc. In other words, readiness for risk acts as an integral social-psychological characteristic of a personality which possesses a unique combination of personal qualities, values, orientations, social representations regarding a certain area and subjective attitude of a personality to a certain object of reality, which act as regulators of social behavior. At the same time, lack of rashness and lack of competence, which are based on a certain subjective attitude to risk, where the danger margin could be slightly raised (which leads to non-objective evaluation of a situation); these qualities act as a stimulus of increased risky activity on a number of occasions. It leads to the increase of risk-potential of any activity, including the social one.

An important circumstance of the aspect under study is subjective evaluation of the risk area, i.e. its area, which can be seen as an optimal one from the point of view of identification of possible losses and gains. On the one hand, any problematic situation possesses an unknown component, where the change is difficult to calculate.

In this respect assessment of its status order seems rather important – in case of uni-ordinal status with known variables a compensation of its changes is possible

due to them. In case of a higher order the risk potential increases, liquidation of which depends on possibilities of information receiving (fast access to it), emotional involvement, power of motivation and social communication, including immediate interaction with a support group. On the other hand, assessment of uni- and multi-ordinal variables correlation, which is characterized by different valency, predictability, defined by the level of personality competence in respect to a task and a situation, is rather important. In other words, the determinant type of risk here is physical, "relation" risk, property and financial risks, etc.

Riskiness as a personal characteristic, which is based on the notion of risk as a way of living, is an important regulator of behavior. Judging by the obtained results [24], we can state that risky activity is (inversely) correlated with orientation towards material wealth as a result of work ( $p < 0.001$ ), which is indicative of a tendency for risky activities in people, who are rejecting the necessity of painstaking work for achieving material (monetary) well-being. In other words, *risky activity is linked to rejection of the necessity of work for achieving material wealth.*

Finally, there is evaluation of reversibility of irreversibility of a situation due to social activity and hazards in the case of the latter. Any choice can be accompanied by dissonance relations with the rejected alternatives (even if they are subjectively not rejected). It requires constant information processing and attributive decisions. Therefore, risk can involve cyclic circulation (jamming) of cognitions, which are used in the course of decision-making processes and in the state when a person has been "cornered". Together with that, every consecutive level (risk area) contains a nonlinear increasing risk-potential, which leads a personality to the level of psychological risks, i.e. such risks, which are inevitably reflected on the state and subjective well-being. The problem is that, on the one hand, personal subjective well-being as its dynamic characteristic, is interconnected with riskiness and utilization of risky strategies in behavior, on the other hand, implementation of risky activity can significantly destabilize the system of its relations and, therefore, the system of subjective well-being (may result in extreme states). Nevertheless, our investigations have shown that in a number of cases, for example, with close relationships, refusal from risk is linked to life satisfaction and other indicators of subjective well-being. This means, that subjective well-being is linked to "sensible", selective risky activity.

Therefore, social activity of personality may have different levels of risk-potential and presumes a certain extent of readiness to risk. Nevertheless, risk is a necessary characteristic of activity, because in a range of cases dynamics and contents of social activity acquire new quality due to acceptance of risk (and the corresponding decisions). Besides, it is necessary to mention the fact that veering away from the direct objective (and social norm as well) may be of multiple nature not necessarily conflicting with the social progress both at the micro- and macro-levels. For instance, deviation from the norm connected with producing or progress of values not acknowledged by the majority of the society at the present moment but shared by people as a consequence. Perhaps it will take much time so that these new values become important for many people. That is why it is significant to

manage risks of personality's social activity by means of reflection and assessment of dispositional formations, development of critical thinking, and their correlation to the risk fields (spheres).

## 21.4 Conclusion

With that, today there is a need for research directed towards the problem of interconnection between the external and internal determinants of social activity, and especially towards the definition of their compensating role in case of high uncertainty at different stages of its realization and non-planned (unpredictable) result. The studies of the process of goal-setting in social activity both by the parameter of its intensity and by the level, broadness of comprehension, definition of subjective limits, are also efficient. In order to analyze social activity of personality with consideration of his/her risk-potential it is necessary to have such a methodological basis that would allow not only to understand the origin of risk and its psychological image, define its significant predictors, but also to help a person to organize his/her life in such a manner that he/she could control everyday life risks with the account of internal and external risks. Analysis of different instances of personality organized in different ways depending on objective and subjective configuration of social activity situation (and its dynamics), as its direct causes and boosters, is important. This presumes acceptance of the principle of instances diachrony [23]. In this case the opportunity to study social activity and its correlation to objective and subjective personality instances appears; it becomes possible to follow the multiple dynamics of personality instances where the integrator is the subject. By doing so we can point out their regulative role in realization of social activity, define the nature of internal and external risks and changes connected to facing uncertainty and the results of risky activity.

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