

RESPONSIBILITY AND THE DEMANDS OF SOLIDARITY

Defending the welfare state in hard times

Sidney Ball Lecture, 7 November, Oxford.

Frank Vandebroucke (*)

Vice-Prime Minister and Minister of Social Affairs and Public Health, Belgium

ABSTRACT

European welfare states are under pressure: increasing defence spending adds to budgetary pressures confronting many European governments, whilst new social and health-related challenges require new reform efforts (such as the growing number of citizens living with incapacity benefits). In this lecture, I will return to fundamental questions that shaped social policy in European welfare states and the EU over the last 40 years, notably the issue of 'personal responsibility' versus 'solidarity' and 'moral hazard' as a limit to the organisation of solidarity. These questions apply both to interpersonal relations between citizens in a welfare state and to relations between political entities, such as the EU and its member states. I shall highlight long-term trends and swings in the ideational debate on welfare state solidarity, personal responsibility and moral hazard. On that backdrop, the question is: what is an adequate conception of responsibility and solidarity that answers the challenges of contemporary welfare states and allows a robust defence of welfare state solidarity?

(*) I thank Philippe Van Parijs, Andreas Albertsen, Karel Reybrouck, Francesco Corti, Brian Nolan, Gloria Ghéquièrre, Cis Caes and Wendy Ranschaert for generous comments on a first draft and Anton Hemerijck, Aziznon Bagadirov, and Pablo Puertas Roig for an in-depth discussion of my reference to their work.

RESPONSIBILITY AND THE DEMANDS OF SOLIDARITY

Defending the welfare state in hard times

Let me immediately admit that I have hesitated about the title of this lecture. If we want our European democratic welfare states to survive and flourish, we badly need more solidarity. We need more solidarity because of external pressure: military aggression by an autocratic ruler in Russia, who forces us to multiply our spending on defence; the breaking down of the old multilateral order and international rule of law by the current government of the US, whose instinct is to prefer such autocratic rulers above democratic European governments. We need more solidarity because of internal pressure on our welfare states: an ageing population and increasing demands for health care and elderly care.

Luckily, in recent times we've also seen solidarity. And we've seen the benefits of solidarity.

Fighting the Covid-19 pandemic was premised on collective action and solidarity: civic solidarity in order to implement countermeasures that demanded a lot from citizens; extraordinary solidarity among health care professionals to keep the health sector running; both civic and professional solidarity to set up successful vaccination campaigns... Collective action and solidarity were key, not only at the national but also at the EU level. When the pandemic was over, war broke out in Ukraine and an energy crisis followed. Obviously, vis-à-vis Putin's aggression, European geopolitical and military solidarity with the Ukrainian government was and is crucial. Moreover, to maintain popular support in the midst of exploding energy prices in 2022 and 2023, many governments took measures to protect the purchasing power of vulnerable households – in a spirit of domestic solidarity. But even in a more fundamental sense, what we, Europeans, defend against Putin, what we want the Ukrainian people to be able to join, are democratic welfare states and their in-built solidarity. Our commitment to democratic welfare states is also what distinguishes us from Trump and Vance. So, yes, this is an age where democracy and solidarity should definitely inspire and guide us.

It is impossible to think consistently about solidarity in the realm of social policy without thinking consistently about personal responsibility. That is at least a thesis I've always defended and which I will revisit here. Hence, the word 'responsibility' in my title: I would like to share some thoughts about the conception of responsibility that fits contemporary welfare states. However, in my conclusions I will also say something, very briefly, about responsibility in quite another sense: the challenge of political responsibility for solidarity, in a coalition government with partners who think very differently about solidarity than I do.

Thus, there is quite some soul-searching and even ambiguity in my title, but I hope it conveys well the questions I believe we have to address.

Since the beginning of the 1980s, when I started my professional career, we witnessed a long cycle in the dominant conception of the benefits and problems of welfare state solidarity. In that long cycle, the relative weight attached to the societal benefits of welfare state solidarity on the one hand and the problem of *moral hazard* (or, reduced personal responsibility) on the other hand changed. Two years ago (if I had delivered this lecture in, say, November 2023) I would have presented this long cycle as a long swing back-and-forth, since the pendulum of our understanding of welfare state solidarity seemed to return to where it had been many years ago, before the neo-liberal onslaught of the 1980s, with less emphasis on the problem of moral hazard and personal responsibility and more emphasis, again, on the benefits of solidarity. As I already said, the Covid experience was key in this: the lessons from Covid were all about the importance of collective action and solidarity, at EU level, at national level, and in our daily life. Today, I am less certain about such an upbeat assessment: it

seems that the return of the pendulum has been interrupted. The EU's focus is on industrial competitiveness and defence rather than on public health and social policy, let alone climate change and the health risks it entails. At the national level we see increased defence spending, budget cuts and welfare retrenchment. There is a worrisome return to a one-sided emphasis on moral hazard and punitive conditionalities attached to social benefits. My argument, however, is not that we should return to some imaginary initial conception of unconditional welfare state solidarity. We have to revisit the demands of solidarity and apply them to the challenges of our time.

The benefits of solidarity

'Solidarity' has been defined and described in many different ways. In order to avoid sloppy arguments, we should be clear about our understanding of 'solidarity' and the role it plays in welfare states.

Welfare states are about security of income and living conditions, the prevention and relief of poverty, the organisation of care, and individual empowerment. Welfare states both protect and invest in people's agency and capabilities through a mixture of cash benefits, taxation and the collective organisation and funding of health and social care, child care and education. Solidarity is at play in each of these domains: resources are pooled and shared to compensate disadvantage and misfortune. I concur with Philippe Van Parijs that a defining feature of this institutionalized solidarity, the reason why we call it 'solidarity', is a symmetry, best captured by the expression 'mutual responsibility'. Solidarity means that we take responsibility for each other as members of some (more or less imagined) community.¹ Van Parijs traces that definition of solidarity, which is less common than one might think, back to the French thinker, Prime Minister and Nobel Peace Prize winner, Léon Bourgeois.²

I also agree with Van Parijs that welfare states are about more than solidarity, so conceived. There can be aspects of solidarity in the funding of free universal education, child care or parental leave; but education, child care and parental leave serve objectives that cannot be reduced to mutual responsibility in addressing disadvantage or misfortune. Their purpose is to enhance individual capabilities. The same holds to some extent for so-called 'activation policies', whose rationale is multifaceted. In the realm of unemployment and incapacity benefits, activation policies can be part of a 'benefit package' that equips individuals to overcome disadvantages with regard to the labour market. Participation in activation can be a conditionality attached to benefits, a form of 'responsibilisation' which is necessary to sustain welfare state solidarity. So conceived, activation fits well into 'welfare state solidarity'. But activation is also about empowerment and the enhancement of capabilities, which is a welfare state ambition for any citizen, not only the disadvantaged.³

As much as we should be clear about the meaning of solidarity, to avoid sloppy thinking, we should be clear about the meaning of responsibility. By the end of this lecture, you will see that the expression 'responsibility' returns in four different connotations in my account. The common denominator, the most generic understanding of what 'responsibility' is about, is that it refers to a

¹ Philippe Van Parijs, 'Solidarity and the Just Society' in Andrea Sangiovanni and Juri Viehoff (eds), *The Virtue of Solidarity*, Oxford University Press, 2024, 60. I agree with the thrust of Van Parijs's discussion of Sangiovanni's very inspiring work on solidarity (that is, one needs a clear and sufficiently specific definition of solidarity, yet, Van Parijs wants to avoid a definition of solidarity that is too thick).

² Bourgeois refers to the definition of solidarity in the 1877 edition of Littré's dictionary: "la responsabilité mutuelle qui s'établit entre deux ou plusieurs personnes" (quoted in Van Parijs, 'Solidarity and the Just Society', 58)

³ Van Parijs, 'Solidarity and the Just Society', 75. See also my remark on Bagadirov et al. in a following footnote.

legitimate expectation. We hold Peter responsible for something – say, an outcome, or a readiness to act in a certain way, or a certain type of behaviour – if there is a legitimate expectation vis-à-vis Peter with regard to that outcome, or readiness to act or behaviour.

So conceived, welfare state solidarity inevitably implies responsibility, for two reasons. The first reason follows immediately from its definition. I expect you to help me in the face of misfortune or disadvantage, and you expect me to help you: that legitimate expectation is the essence of our (mutual) responsibility which defines solidarity. But there is a second reason why institutionalised solidarity implies responsibility, in a somewhat different sense. As a general rule, we expect a certain behaviour from people who benefit from welfare state solidarity; our support may be conditional on such behaviour. For instance, it is a legitimate expectation that people living on unemployment benefits look for a job; a minimum of employment search effort is a legitimate requirement in the context of unemployment insurance. That expectation is justified by a concern for *moral hazard*: i.e. our (perfectly rational) propensity to become less prudent and take more risk because we are to some extent protected against it. This legitimate expectation of ‘search effort’ assigns a personal responsibility – at least in terms of expected behaviour – to the unemployed, which militates against that propensity to become less prudent and so keeps it within reasonable bounds.

Mitigating moral hazard is a pragmatic necessity if institutional solidarity is to be maintained and, therefore, kept within certain limits. But, on a more fundamental level, there might be an argument of justice about moral hazard – depending on our conception of justice. Suppose Paul’s unemployment is manifestly the result of his own deliberate choice: the fact that he has a much lower income than Susy who is working, may not be seen as a relevant ‘misfortune’ or ‘disadvantage’, for which solidarity should be mobilised. So conceived, we would even violate a principle of egalitarian justice by granting Paul an unemployment benefit, if he then feels safe to stop looking for work. Indeed, if you choose to have less income than someone else because you choose not to work, that is not a relevant disadvantage: there is no injustice involved in this situation. ‘Luck egalitarianism’ is a strand in egalitarian philosophy – belonging to a broader group of responsibility-sensitive egalitarian conceptions of justice – which emphasises exactly this point: there should be compensation for (brute) bad luck, not for the consequences of deliberate choices.⁴ The ‘luck egalitarian’ who conceives of solidarity as an instrument for egalitarian justice and applies his egalitarian principles to unemployment insurance will condition unemployment benefits to search effort, not only for pragmatic reasons; without sufficient search effort, the presumption is that you may in fact have chosen your unemployment, i.e. that you are not suffering from a relevant disadvantage for which solidarity should be mobilised. That is a fundamental argument of justice.

Thus, two different guises of responsibility emerge as ‘demands of solidarity’. Borrowing from Yascha Mounk, we might say that the first signals ‘responsibility-as-duty’ (duty towards each other) whilst the second implies ‘responsibility-as-accountability’.⁵ I will refer to two other connotations of responsibility – as ‘demands of solidarity’ – during this lecture, but my main focus is on the balance between and the foundations of these two forms of responsibility.

In more operational terms, welfare state solidarity is typically a mixture of redistribution and insurance. What is the difference between redistribution and insurance and why are both

⁴ I refer to Ronald Dworkin, Richard Arneson, Gerald Cohen and others. For a survey of debates on ‘justice and bad luck’, see Kasper Lippert-Rasmussen, ‘Justice and Bad Luck’ in Edward N. Zalta and Uri Nodelman (eds), *The Stanford Encyclopedia of Philosophy*, Stanford University, Spring 2023 edition, 2023. For a recent short survey of luck egalitarianism, see Huub Brouwer and Julien Kloeg, ‘Luck egalitarianism’ in Hugh LaFollette, *International Encyclopedia of Ethics*, Wiley-Blackwell, 2025.

⁵ Yascha Mounk, *The Age of Responsibility. Luck, Choice and the Welfare State*, Harvard University Press, 2017.

nevertheless aspects of solidarity? Insurance is, by definition, about future risks. Pure insurance means that individuals are compensated for risks that cannot be foreseen at the level of individuals but can reasonably be calculated at the level of a group of individuals with identical risk profiles. If risk profiles are identical, the *ex ante* expectation is that, over a sufficiently long time span, there are no 'net beneficiaries' and no 'net contributors' in money terms; in welfare terms there are gains for everybody. Typically, 'future risks' include losing the capacity to earn an income in the market due to an accident, illness or unemployment. 'Pure insurance' is obviously an ideal type: the social risks I mentioned are correlated with given individual characteristics such as one's level of education, type of occupation, life style... and therefore to some extent predictable. Despite varying degrees of predictability, social security systems cater for such risks, in cash or in kind.⁶

Welfare state solidarity involves redistribution when the circumstances that justify a collective effort to address someone's disadvantage relate to individual characteristics rather than future risks. For instance, a comparatively limited capacity to earn an income in the market, associated with a low level of education and therefore to some extent predictable, is an individual characteristic for which we might want to compensate people through a collective effort of solidarity. Such solidarity can be organized via progressive taxation, or the architecture of cash benefits can be explicitly redistributive. However, a redistributive effort does not necessarily imply a transfer of cash: a targeted, generous provision of training and education for low-skilled people in unemployment is also a redistributive effort.

While well-organised insurance can self-evidently be understood as a matter of enlightened self-interest for a large majority of the insured, redistribution cannot: you may accept to pay more taxes when you have a higher income than other people for reasons of justice but there is *prima facie* no

⁶ Insurance need not be limited to handing out cash. Take insurance against incapacity due to illness: next to incapacity benefits, an adequate insurance policy should offer free access to services supporting re-integration (coaching and re-training, identifying alternative employment opportunities, searching for and/or creating tailor-made solutions for adapted employment, supported employment, coaching on the work floor, ...). Such services are 'capacitating' or 'empowering' and so contribute, in addition to the cash benefit, to overcoming the disadvantage caused by a health problem: therefore, providing such services to people who are out of work because of illness is a matter of 'welfare state solidarity'. I emphasize this point, because there is a distinctive normative rationale for welfare states to invest in capacitating services for *all* its citizens which is not related to overcoming (or preventing) disadvantage. In their account of the 'normative foundation of the social investment welfare state', Bagadirov, Hemerijck and Puertas Roig refer to "interventions that give individuals and families the capabilities to navigate potentially rough transitions in their lives, from early childhood through old age, against the background of volatile labour markets and fluid family structures." They call this 'stepping-stone solidarity' (Aziznón Bagadirov, Anton Hemerijck, Pablo Puertas Roig, 'Stepping-stone solidarity: The normative foundation of the social investment welfare state' (2025) *Acta Sociologica* 68(4), 4). The purpose of 'stepping-stone solidarity' is not to address disadvantage, but to capacitate individuals to live good lives in ever changing conditions, and more generally to furnish individuals with the capacity to do or be things they have reason to value in the pursuit of their own flourishing (this formulation draws on correspondence with the authors). Capacitating services are obviously based on public policies and public funding: it is possible to include all publicly funded interventions into a notion of 'solidarity', but in my view this stretches the concept of solidarity so far that it loses its cutting edge. The organisation of early childhood education and care, parental leave, elderly care... are crucial functions of welfare states, which often integrate elements of redistribution in their funding and/or their objectives, but their primary objective is not redistributive but to help all citizens develop concrete capabilities. Welfare states are about more than insurance and redistribution, and different functions of welfare states with different objectives and rationales can be blended and operate through the same institutions. However, welfare state *solidarity* is best understood as the mixture of redistribution and insurance which addresses disadvantage, both through cash and services. If we don't delineate welfare state solidarity in this way, it is, for instance, very difficult to discuss the *specific demands* of solidarity which citizens of a welfare state are supposed to respect.

obvious, immediate self-interest involved. Still, in a world of heterogeneous risk profiles and asymmetric information, it can be necessary to organise compulsory risk pooling, which means that redistribution is organised from people with low risk to people with high risk.⁷ This is exactly what happens in compulsory unemployment insurance, but also, although in a less salient way, in compulsory insurance against incapacity and healthcare costs. Complying with such redistribution across risk profiles then becomes also a matter of self-interest: without redistributive risk pooling, there would simply be no adequate insurance. Moreover, when an economic shock hits, unemployment benefits and progressive taxation act as economic stabilizers. Stabilization is in everybody's interest: despite a deep recession, *my* job may be safeguarded, because the purchasing power of other people who lose their job or whose income is reduced significantly is to some extent protected and a vicious deflationary circle is avoided. For these two reasons, such specific combinations of redistribution and insurance are not only 'beneficial' in terms of social *justice*, which is a moral argument; together, they both also serve our self-interest and through their positive external effects they contribute to economic and social *stability*.⁸

Van Parijs explains well why, more generally, there is a connection between solidarity and self-interest, whilst solidarity is not selfish – by contrasting insurance and the broader and richer concept of solidarity:

"The insurance motive can be understood as probabilistic reciprocity: I help you because I believe that one day I may be in your position and want to be able to count on your help in that case. The solidarity motive can be understood as virtual or counterfactual reciprocity: I help you because I assume that I could have been you – even though I know that I am not you and may also know that I shall never be in the sort of trouble in which you are now. It is because of the counterfactual nature of the assumption that solidarity, unlike insurance, is not purely selfish. However, while not reducing to insurance, an established practice of solidarity within a community provides to its members a reduction of individual vulnerability analogous to the one provided by insurance schemes: all can trust that the others will help them when they are in trouble."⁹

Nevertheless, defending the benefits of solidarity has been an uphill battle during much of my professional career, notably in the 1980s.

The decreasing popularity of the insurance paradigm

The beginning of the 1980s marked the heyday of the neoliberal critique of the welfare state. In a nutshell, according to neoliberalism welfare state solidarity not only generated wrong incentives, and thus inefficiencies and moral hazard, it was also a cost-factor that created a drag on the European economies. By the mid-1990s, neoliberalism was losing momentum in Europe and the US, both in politics and in policy circles, and a reappraisal of the merits of well-organised welfare states emerged. However, in that reappraisal much less emphasis was placed on the merits of insurance and redistribution of incomes. The 'insurance paradigm', at least with regard to the traditional social risks covered by social security systems, was even seen as something of the past. As is often the case, changes in our thinking result from an interplay between evolving facts and ideational shifts. In this section, I'll start with the facts as they were perceived by scholars and policy-makers and sketch the

⁷ Nicholas Barr, *Economics of the Welfare State*, Oxford University Press, 4th edition, 2004, 107-112.

⁸ Insurance also supports risk-taking and economic growth, cf. Van Parijs, 'Solidarity and the Just Society', 66-67; see also Schelkle's reference to Deborah Stone, 'Beyond moral hazard: Insurance as moral opportunity' (1999) *Connecticut Insurance Law Journal* 6(1), 12-46, in Waltraud Schelkle, 'Monetary solidarity in Europe: can divisive institutions become 'moral opportunities'?' (2023) *Review of Social Economy* 81(1), 84-104.

⁹ Van Parijs, 'Solidarity and the Just Society', 66.

most relevant turns in the policies. I'll mention some ideational shifts and revisit the ideational debate – more precisely, the normative debate on welfare – in the second half of my lecture.

In the 1990's, social policy scholars identified a set of 'new social risks', such as having obsolete skills, single parenthood, or the need to care for a frail parent or partner.¹⁰ If unemployment becomes a structural feature of labour markets, affecting mainly a minority of people with obsolete skills, rather than a cyclical phenomenon that may impact large segments of the workforce, including the well-skilled, what you need foremost are education, training and activation policies rather than generous unemployment benefits. Facilitating female employment, including employment by single mothers, requires childcare rather than child benefits. To allow people to manage events over their lifecycle that make the combination of professional work and family responsibility difficult, welfare states need supportive social services rather than cash benefits. In a nutshell, what is needed to cope with the new social risks is social investment – human capital development and social services – rather than social insurance.¹¹ By the end of the 1990s, this became the dominant narrative in influential social policy circles. This conception of social policy fashioned the European Employment Strategy, with its joint emphasis on individual employability, equal opportunities in the labour market and activation, launched in 1997, and the social dimension of the Lisbon Strategy as defined in 2000. For sure, the idea of social investment came with nuances between different scholars, but space forbids to elaborate on this.¹²

In parallel, and related to the focus on structural unemployment and the need to promote female employment in the broader context of the 'new social risks', much attention was paid to moral hazard linked to inactivity traps that impede activation. Contrary to the heyday of neoliberalism, by the end of the 1990s the welfare state was not seen as a cost factor per se, rather to the contrary. The advocates of 'social investment' were able to drive home the message that a well-organised social investment welfare state was a productive factor rather than a liability – at least at the level of

¹⁰ Bonoli defines the following as 'new social risks': (1) reconciling work and family life; (2) single parenthood; (3) having a frail relative; (4) possessing low or obsolete skills; (5) Insufficient social security coverage (Guiliano Bonoli, 'New social risks and the politics of post-industrial social policies' in Klaus Armingeon and Giuliano Bonoli (eds), *The Politics of Post-Industrial Welfare States. Adapting post-war social policies to new social risks*, Routledge, 2006. See also Giuliano Bonoli, 'The politics of the new social policies: providing coverage against new social risks in mature welfare states' (2005) *Policy & politics* 33(3), 431-449.

¹¹ See Pierre Rosanvallon for an initial and bold formulation of the 'new social question' and the suggestion that the insurance paradigm was over: "C'est ce paradigme assurantiel, substrat indissociablement technique et philosophique de l'Etat-providence, qui est actuellement en train de s'épuiser. La force de l'idée originelle de Sécurité sociale, telle qu'elle avait été formulée et mise en œuvre en France, tenait à sa dimension synthétique : elle permettait d'envisager de façon cohérente un éventail très large de problèmes sociaux en les ramenant à la catégorie homogène du risque. La maladie, le chômage pouvaient être également traités comme des accidents. Même la vieillesse, dans une certaine mesure, était comprise comme un risque, dès lors qu'elle était appréhendée à partir de la perte de revenu qu'elle occasionnait. Cette catégorie unificatrice de risque a perdu beaucoup de sa pertinence. Les distinctions simples entre malades ou invalides et bien portants, travailleurs et chômeurs, actifs et retraités, présupposaient en effet que tous les individus couraient des risques de même nature. (...) Il est clair que ce n'est plus le cas aujourd'hui. Le social ne peut plus s'appréhender en termes de risque. Les phénomènes d'exclusion, de chômage de longue durée, définissent, hélas, souvent des états stables." (Pierre Rosanvallon, *La nouvelle question sociale, Repenser l'État-providence*, Éditions du Seuil, 1995, 27-28).

¹² Whilst, initially, some scholars posited 'social investment' as an alternative to traditional functions of social protection (including Anthony Giddens, in a rather extreme way in his plea for a 'Third Way'), other scholars (including myself in my capacity as a policy-maker) emphasised that one needs both adequate protection and investment in human capital (e.g. Gøsta Esping-Andersen (ed), *Why We Need a New Welfare State*, Oxford University Press, 2002. For an overview, see Anton Hemerijck, *The uses of social investment*, Oxford University Press, 2017.

political rhetoric and solemn EU policy declarations. But issues related to moral hazard – traditionally an element of the neoliberal critique - remained high on the agenda.

An increasing focus on the individual behaviour of beneficiaries of social programmes came naturally, given the nature of the most salient ‘new social risks’, notably low and obsolete skills: inadequate skills can only be remedied if the individual is willing to be retrained. More generally, vulnerability and disadvantage through these new social risks were seen as having a more ‘biographical’ character rather than a traditional ‘sociological’ character, at least by some social policy scholars.¹³ Even if that claim may be contentious analytically, ‘risks befalling the individual’ and ‘consequences of personal choice’ are more difficult to disentangle in the context of these new risks. That difficulty holds whether we envisage structural unemployment and the issue of skills (perhaps one chose to leave school early), or situations such as single parenthood or balancing work with the care for an ailing relative – areas where relationships and responsibilities are inevitably shaped by personal decisions. Simultaneously, sociologists started to emphasize the importance of individual ‘agency’ versus the constraints of ‘structure’ in their analyses of societal problems. These ideational shifts – highlighted by Mounk in his critique of ‘The Age of Responsibility’¹⁴ – obviously interacted with political developments, i.e. the rise to dominance of neo-liberalism in the 1980s and the emphasis on personal responsibility as its lasting legacy, even when the centre-left came to power again in the 1990s.

The decreasing popularity of the insurance paradigm can also be explained by the simple fact that between the mid-1980s and 2008, no major economic shock hit Western Europe. For sure, individual European countries were confronted with episodes of economic recession and the liberalisation measures applied to the former communist countries came with a heavy economic and social cost, but for nearly 30 years there was no common ‘shock’ to the European economies threatening wide-spread, massive unemployment. The experience of surges in cyclical unemployment receded from memory, whilst structural unemployment and structural lack of opportunity became centre stage. The possible drawbacks of generous insurance systems were much higher on the agenda than their beneficial, stabilizing effects.

¹³ With reference to ‘structural’ long-term unemployment, Rosanvallon writes: “Les caractéristiques objectives (localisation géographique, âge, sexe, diplôme) ne peuvent être séparées à des variables plus directement biographiques : expériences professionnelles antérieures (mobilité, type de contrat de travail), évolution de la structure familiale, histoire psychologique personnelle, etc. Ce sont des situations et de trajectoires individuelles et non des groupes ou de populations que l’on doit décrire pour saisir ce qu’est le chômage de longue durée. C’est à l’histoire individuelle plus qu’à la sociologie qu’il faut de plus en plus faire appel pour analyser le social.” (Rosanvallon, *La nouvelle question sociale*, 199-200). It follows logically that the new ‘active welfare state’ which should replace ‘l’Etat- passif-providence’ must be a ‘service state’: “Pour être juste, l’Etat-providence ne peut plus seulement être un distributeur d’allocations et un administrateur de règles universelles. Il doit devenir un Etat-service. Le but est en effet de donner à chacun les moyens spécifiques d’infléchir le cours d’une vie, de surmonter une rupture, d’anticiper une panne.” (Rosanvallon, *La nouvelle question sociale*, 218-219).

¹⁴ Mounk, *The Age of Responsibility*, 53-56. Mounk quotes an influential article from 1999 by Alan Deacon and Kirk Mann (Alan Deacon and Kirk Mann, ‘Agency, Modernity and Social Policy’ (1999) *Journal of Social Policy* 28(3), 413-435), to illustrate the fact that opposing camps of sociologists, despite political disagreements, all granted a much greater role to agency in sociological analysis, thus opening new space for ascriptions of moral responsibility. He says that Deacon and Mann were right to diagnose a “striking resonance between the increasing attention paid to individual behaviour and personal character within normative debates about welfare and the concern of some sociologists with the ways in which individuals can retain the capacity to exercise choice and behave responsibly when confronted with the risks and uncertainties of contemporary social life.”

The same sceptical view on the pitfalls of solidarity seems to have inspired European policy makers and political leaders when choices were made on the do's and don'ts of monetary unification. Preventing moral hazard at the level of national policies has been a foundational principle of the monetary, fiscal, and financial pillars of EMU, starting with the creation of the Stability and Growth Pact and especially after the 2007 financial and economic crises.¹⁵ The banking crisis of 2007 and the ensuing eurozone crisis should have signalled immediately that this overemphasis of moral hazard was misplaced, both at the level of the architecture of the eurozone and at the level of individual welfare states: in the long term, every now and then serious economic shocks occur which necessitate large-scale insurance, and a degree of moral hazard is a price one has to pay for the benefit of stability. And indeed, in view of the protracted Eurozone crisis it was gradually understood by EU policy makers that the solidarity that is inherent in a monetary union had to be completed and bolstered by true EU-level insurance schemes, such as a banking union and a eurozone unemployment re-insurance scheme. But that understanding took time and political resistance remained huge, fundamentally because of the well-entrenched focus on moral hazard: the fear that such mechanisms would incentivise reckless policies, lacking in prudence or caution, which then result in an unfair distribution of costs and a distortion of market efficiency and thus higher instability.¹⁶ The idea of a European Unemployment Reinsurance Scheme launched by then Commissioner Laszlo Andor in 2013 and later re-proposed by Jean-Claude Juncker in 2017¹⁷ was quickly dismissed mainly because of this fear.

Nevertheless, in the aftermath of the Eurozone crisis, there was a gradual and cautious but deliberate shift to a new European policy paradigm. It was not happenstance that Juncker started to promote (albeit more implicitly than explicitly) the idea of the EU as an insurance union and, simultaneously, launched the European Pillar of Social Rights. The Pillar translates into the language of 'social rights' the fundamental idea that the European social model is about both adequate insurance against social risks and social investment, and that this is a matter of common concern for all Europeans and European member states.¹⁸

The Covid experience and its promise

Roughly a decade after the Eurozone crisis, the Covid-19 pandemic once again underscored the same fundamental lesson—and ultimately brought home the importance of solidarity. The pandemic's message was particularly powerful. As long as vaccines remained unavailable, every individual faced a tangible risk of serious illness, *prima facie* independent of social status, educational attainment, or professional position.

It is evident that such a collective health crisis can be managed far more effectively within an inclusive welfare state—one that ensures broad and well-structured access to sickness and unemployment

¹⁵ Kenneth Dyson, *States, Debt, and Power: 'Saints' and 'Sinners' in European History and Integration*, Oxford University Press, 2014. Mark Blyth, *Austerity: The History of a Dangerous Idea*, Oxford University Press, 2013.

¹⁶ Laura Pierret and David Howarth, 'Moral Hazard, central bankers, and Banking Union: professional dissensus and the politics of European financial system stability' (2023) *Journal of European Integration* 45(1), 15-41; see also Laura Pierret, 'Beyond the German obsession : moral hazard and power in European economic governance' (2025) *Comparative European politics*, available at <https://cadmus.eui.eu/server/api/core/bitstreams/0beda69b-71f1-45b9-9fa6-29169fe2b866/content> last accessed on 3 November 2025.

¹⁷ See the debate on the Five Presidents' Report (2015) and on the Reflection Paper on *Deepening the Economic and Monetary Union* (2017).

¹⁸ Frank Vandenbroucke, 'From The Gothenburg Social Summit To A European Social Union, Social Europe' (*Social Europe*, 27 November 2017) available at <https://www.socialeurope.eu/gothenburg-social-summit-european-social-union> last accessed on 30 August 2023.

benefits, as well as to short-time work arrangements for all citizens, irrespective of their employment contract, occupational category, or sector of activity. It would be inconceivable to ask individuals to remain at home when infected in the absence of a universal system of sickness benefits.

Universal and sufficiently generous sickness benefits (and/or guaranteed wages during an initial period of incapacity for work) generate a significant positive externality: my health and earning capacity are protected precisely because my colleagues are able to self-isolate immediately upon suspecting infection. In this context, the macroeconomic and epidemiological stabilising effects of sickness insurance clearly outweigh concerns about the potential moral hazard associated with such benefits.

A similar rationale applies to unemployment protection. How could governments justifiably curtail social and economic activities—measures that were painful but unavoidable given the initial absence of vaccines—without providing adequate compensation to those whose employment or enterprises were adversely affected? The rapid and extensive implementation of job-retention schemes, including new income support mechanisms for the self-employed and atypical workers, was one of the most salient policy responses of EU Member States to the social and labour-market consequences of the pandemic.¹⁹

Further protective measures were adopted to guarantee adequate and accessible income support, including increases in benefit levels and/or supplementary allowances, as well as extensions of benefit duration.²⁰ The parameters of paid sick-leave schemes were likewise adapted, notably through the relaxation of eligibility criteria for benefit access.²¹ Potential concerns regarding moral hazard did not deter governments from enacting these measures. Temporary protections were also introduced for tenants and mortgage holders, with particular attention to vulnerable households and individuals experiencing homelessness.²²

Thus, the pandemic brought social protection and the welfare state back into the limelight after decades of scrutiny of the potential drawbacks and disadvantages of insurance systems. While social protection emerged as the *unsung hero* during the Great Recession, as Anton Hemerijck put it, Covid-19 ushered in a far more assertive reappraisal of the European welfare state for the 21st century than we could have imagined.²³

In similar vein, the EU's response to the pandemic was an explicit choice for collective action and solidarity at the EU level, without much concern about moral hazard. The crisis was caused by a public health shock which hit all countries in the same way. Contrary to the financial crisis, which was

¹⁹ See Eleni De Becker, Enzo Weber and Paul Schoukens, 'Exploring unemployment insurance for the self-employed and platform workers: How to navigate difficult waters? A comparative, conceptual and European perspective' (2024) *European Journal of Social Security* 26(2), 97-108.

²⁰ Isabel Baptista, Eric Marlier, Slavina Spasova, Ramón Peña-Casas, Boris Fronteddu, Dalila Ghailani, Sebastiano Sabato and Pietro Regazzoni, *Social protection and inclusion policy responses to the COVID-19 crisis: An analysis of policies in 35 countries*, Publication Office of the European Union, 2021.

²¹ Ibid.

²² Amílcar Moreira and Rod Hick, 'COVID-19, the Great Recession and social policy: Is this time different?' (2021) *Social Policy and Administration* 55(2), 261-279. On the impact and legacy of the pandemic, see also Stefanie Börner and Martin Seeleib-Kaiser (eds), *European Social Policy and the COVID-19 Pandemic: Challenges to National Welfare and EU Policy*, Oxford University Press, 2023.

²³ Quoted nearly literally from Anton Hemerijck, 'Towards a European Union of Social Investment Welfare States' (2023) *Intereconomics* 58(5), 233-239. See also Anton Hemerijck and Manos Matsaganis, *Who's afraid of the welfare state now? Lessons from the Great Recession for a Post-Covid Social Contract*, Oxford University Press, 2024.

interpreted as a result of insufficient budgetary surveillance, lack of attention to macro-economic imbalances, mistargeted surveillance of competitiveness, and deficient enforcement, Covid-19 was not considered the consequence of the internal build-up of imbalances, reckless creditors or reckless debtors.

During the pandemic, we learned that even well-organised national welfare states reach their limits in the face of such a transnational challenge. European solidarity was key to reinforce national response capacities to respond to Covid-19, starting with the launch of the SURE programme to sustain employment. The support to job retention schemes via EU borrowing is backed by irrevocable, unconditional, and callable guarantees from member states, meaning that if one member state fails to honour a call on time, all the others will be called up to step in. The solidarity embodied in this program was about insurance, but to some extent also about redistribution between EU member states.

In the domain of health itself, the most tangible example of solidarity was the joint procurement of vaccines. While criticisms can and should be raised on the way it was organised, the lack of health technological assessment and the secrecy of the contracting, the decision to collectively – at the EU level – buy vaccines and negotiate with the industry was extremely important. It prevented Member States to compete among themselves for the vaccines' procurement and it significantly increased the negotiation powers – especially of smaller countries – vis-à-vis the pharmaceutical companies.

All this constituted a true paradigm shift and it created a legacy on which we should try to build. I elaborate on this in an *Envoi* to this lecture. However, the most salient fact is that the true solidarity mechanisms launched during Covid proved to be of a temporary nature: solidarity (as I define it in this lecture) is the EU's response to crisis, but it is still not an in-built structural feature of the EU.

Welfare states post-Covid: progress or retrenchment?

There is nothing very original in my understanding of the lessons from Covid, i.e. that the pandemic exposed vulnerabilities that were not reducible to individual fault and thus underlined the role of social insurance as a collective risk-pooling mechanism. I guess many analysts expected – or hoped - that the Covid-19 pandemic would durably challenge the dominant moral hazard narrative in social policy, not only at the EU level but also at the national level, and particularly with regard to incapacity for work and health-related benefits. That is, maybe surprisingly, not what happened, at least not in my country, Belgium. The public social policy debate is very much focused on individual responsibility and moral hazard, notably in unemployment and incapacity benefits. The dominant frame is one where 'hard working citizens' are opposed to 'people living on benefits', with strong calls for 'responsibilisation' of the latter. I will focus on the Belgium context. There are some similarities with the UK debate, as we share an important challenge with regard to incapacity for work, but the political story in our two countries is quite different. However, notwithstanding national idiosyncrasies, I believe there is a general challenge shared by many European welfare states.

The previous federal Belgian government, in power from October 2020 until June 2024, accommodated the Covid crisis with fairly generous social policies, on the backdrop of a general improvement of social benefits agreed in the coalition agreement of 2020, notably by increasing minimum pension benefits. This led to a highly welcome reduction of income poverty rates – unseen before – but it also added to an already worrisome budgetary situation. Covid-related spending, measures to protect citizens' purchasing power from rising energy prices, more generous social policies and investment in health care on the one hand and the unsolved budgetary legacy of the previous government (2014-2019) on the other hand, all contributed to this worsening budgetary

situation. In this context, the current federal government, formed in January 2025, immediately launched a thorough reform of unemployment benefits and pensions.

Reforming the pension system with a view to its long-term sustainability is long overdue in Belgium, but I should immediately add that the overall reform drive was also fuelled by a change in the coalition, which is now dominated by parties with a market-liberal and conservative view of the world. My party – Flemish social-democrats – decided to participate in the new coalition, not with particular enthusiasm, but in a spirit of necessary compromise: the only alternative would have been political chaos. By participating we hope to contribute to a balanced and just reform effort, in combination with a sustained investment in health care – which is a hallmark of our participation in this government. A few months after the start of the new government, in view of the NATO summit, we decided to anticipate the already foreseen drastic increase in defence spending, which exacerbates our budgetary problem.

Reinforcing the incentives to work and to work longer is an important dimension of the current pension reform. The reform of unemployment benefits, in fact a radical overhaul of the system, is framed even more in a discourse of incentives to work and fighting moral hazard: people will transit to means-tested and locally managed social assistance after two years of unemployment. This generates complex challenges for local and regional governments, *a fortiori* if they have to organize suitable welfare state solidarity.

However, the most complex challenge, which we share with UK policymakers, is the huge caseload of people dependent on incapacity benefits due to long-term illness: this caseload is now higher than the caseload of local social assistance²⁴ and unemployment insurance combined. Whilst the UK caseload of health-related benefits²⁵ shows a U-shaped trend over the last 30 years (high in the 1990s, lower in the 2010s, high again in the 2020s), the Belgian caseload has been rising steadily over the last 20 years. This rise can be attributed to population ageing and unchanged eligibility rules in our system of non-means-tested incapacity benefits, compared to tightened rules in unemployment benefits and various early-exit schemes. Whilst the working age population and workers grew older on average, it became increasingly difficult to retire early or to benefit from unemployment-based early exit schemes before retirement.

Next to this structural pressure on the inflow into the system, which we share with many contemporary welfare states, the outflow was also problematic: there is no systematic follow-up and scrutiny of people living for years on invalidity benefits, a policy problem that emerged and grew since 2013. One should also note that more than a third of the people who live on incapacity benefits for more than one year are classified as suffering from mental health problems.

During the Covid-19 pandemic, Belgium benefited from a relatively generous system of guaranteed pay and sickness benefits.²⁶ In the post-pandemic context, however, the policy emphasis has shifted towards curbing the growth of the caseload of individuals receiving long-term invalidity benefits—and, if possible, reversing this trend.

²⁴ With 'local social assistance', I mean beneficiaries from *leefloon* and *equivalent leefloon*, a minimum living income system. Belgium's federal government also provides a centralized social assistance scheme for people with disabilities.

²⁵ In the UK there is also an important caseload of health-related benefits accessible to people in employment (PIP). Hence, one should be careful with regard to caseload comparisons between our countries.

²⁶ 'Guaranteed pay' by employers is the norm for two to four weeks of absence, followed by sickness-benefits paid completely by social security.

From 2021 onwards, I introduced three successive waves of measures, to be followed by a fourth.²⁷ These reforms address a dual challenge: first, to (re)engage with individuals receiving incapacity benefits by introducing the prospect of a return to work at an early stage in their care trajectory; and second, to mobilise all relevant actors—sickness funds, public employment services, employers, healthcare professionals, and the individuals themselves.

The reform should be based on five pillars. The first pillar of reform assigns a central role to the sickness funds—large non-profit mutual organisations responsible for implementing sickness and invalidity insurance. They are expected not only to manage the caseload but also to identify beneficiaries with reintegration potential and guide them towards suitable return-to-work trajectories. The second pillar involves regional public employment services (PES) and their specialised partners, who are encouraged to integrate part of this population into their training and placement policies. Third, employers are expected to re-establish contact at an earlier stage and to offer feasible alternatives within the workplace. Fourth, a paradigm shift is required within the healthcare sector: for many patients, the recovery of work capacity should be understood as an integral part of therapy rather than as an external socio-economic goal. Finally, individuals receiving incapacity benefits also bear a measure of responsibility. Unlike activation policies for the unemployed, these individuals are not obliged to accept employment, but they are required to cooperate with all actors mobilised to support their potential reintegration.

This tends to generate a polarised public debate. For some, the issue is primarily one of *moral hazard*—a concern with so-called ‘welfare dependency’ that leads to calls for stricter conditionality, sanctions for non-cooperation, and greater accountability for physicians who certify incapacity. For others, the core issue lies in deteriorating working conditions and the need for ‘sustainable employment’; from this perspective, efforts to encourage reintegration are perceived as coercive, forcing those who are ill or exhausted back into work. The discontinuation of early-exit schemes is often cited as an aggravating factor.

The resulting “us versus them” dynamic—pitting those who are ill or incapacitated, and their sympathisers, against employers and ‘hard-working citizens’—is particularly detrimental. While there is indeed some avoidable moral hazard in the current system, partly due to insufficient follow-up of those on incapacity benefits, the deeper problem lies in the prevailing mindset within healthcare. Too often, long-term absence from work is not recognised as a health issue in itself. Follow-up should not be perceived as mainly a mechanism of control, but rather as a means of embedding the return-to-work perspective within therapeutic trajectories and of supporting individuals to find a positive pathway out of long-term incapacity. A lack of systematic follow-up entails both insufficient oversight—allowing moral hazard—and a lack of support and empowerment.

At the same time, if reintegration opportunities are to be increased, and if real jobs are to be matched with individuals’ remaining capacities, employers and public employment services must play an active role. In short, the successful governance of this policy challenge requires a spirit and

²⁷ The first wave was basically about reconnecting quickly with people who enter incapacity with regard to their potential for work, amongst others by organizing teams of ‘return to work coaches’ in the sickness funds. The second wave intensified and imposed upon the sickness funds a sequence of face-to-face contacts with people on incapacity benefits during their first year of incapacity, whilst also ending (in principle) the possibility to be recognized for invalidity benefits until one’s pensionable age. The third wave aims to organize collaboration between doctors who treat patients, doctors who evaluate their incapacity within sickness funds, and doctors employed by prevention services in/for companies. Over the three waves, the responsibility of employers was also gradually extended. However, these measures insufficiently address the problem of long-term invalidity. Therefore, a fourth wave is necessary.

practice of *co-responsibility*: a form of responsibility shared across multiple actors. In such a framework, polarisation and mutual blame are counterproductive, as they undermine collective ownership of the problem and its solutions.

I hope my short survey of recent social policy developments at EU and Belgian level in this section and the previous section suffices to highlight some key lessons learned as much as challenges.

The recent crises—the financial crisis and the Covid-19 pandemic—offer two key lessons for social policy. First, preparedness requires that large-scale social insurance mechanisms, such as unemployment and sickness benefits, remain ready to function as automatic stabilisers, without being unduly constrained by fears of moral hazard. A certain level of moral hazard is the price of social resilience; an excessive, moralistic concern with moral hazard—what Yascha Mounk aptly calls a ‘punitive conception’—renders society more fragile.

Second, the Belgian experience illustrates that long-term incapacity does not fit neatly within traditional categories of social risk. It is, as it manifests itself today, neither an ‘old social risk’,²⁸ adequately covered by conventional insurance, nor one of the ‘new social risks’ identified in the literature of the 1990s. Yet it shares important features with the latter, as described by Bonoli and others: tackling long-term incapacity requires tailor-made, empowering support rather than passive income replacement. This situates the issue within the broader social investment paradigm, where activation, empowerment, and capacitating services are central. Investing in accessible and high-quality healthcare—particularly mental healthcare—and linking it systematically to reintegration services is essential. Paradoxically, healthcare remains largely absent from mainstream discussions of social investment.

A further lesson from these crises is that the European Union must be equipped for collective action in support of national welfare states during systemic shocks. European solidarity is not an optional luxury but a structural necessity. Once again, an excessive preoccupation with moral hazard would weaken rather than strengthen the Union.

Notwithstanding some Belgian idiosyncrasies, I believe that this summary of lessons learned and challenges is relevant, albeit to a varying degree, for many a European welfare state. What many EU welfare states also have in common is immense budgetary pressure, exacerbated by the need to

²⁸ Cyclical unemployment, old age, unavoidable health care expenditures, health-related incapacity to work and disability, work-related accidents and illness are the archetypical ‘old risks’, which were high on the agenda of emerging welfare states in the 20th century. Hence, long-term incapacity is not exactly a ‘new social risk’, but it now manifests itself in a very different context and way than in the early history of the welfare state. The original ‘old risk’ as welfare states developed was concerned with for example victims of workplace accidents who clearly were incapacitated and unable to work. They could (for the most part) be taken to not be responsible for their situation, and there was widespread acceptance that their incapacity could be established robustly at a point in time and that it would persist from that point on.

Welfare states are now dealing with a very different phenomenon. Beneficiaries of incapacity schemes may present with a complex range of physical and psychological symptoms arising from highly varying personal histories. In other words, this is a risk with a salient ‘biographical character’, to quote Rosanvallon (see footnote 13). This also makes it a very complex case, when considering ‘personal responsibility’. It can be very difficult to know in any specific case a) the degree of ‘responsibility’ it is reasonable to attribute to them for their current circumstances; b) their actual capacity for work, given appropriate supports; c) what can reasonably be expected of them in terms of behaviour as/if such support is provided; d) what sanctions are fair and reasonable in the absence of such engagement; e) how the responsibilities of doctors and other health care professionals are appropriately framed. I thank Brian Nolan for pointing this out and elaborating on this.

boost defence spending. We have to find solutions to tough problems, such as long-term incapacity, and invest in health care, in very hard times.

Let me now return to the question which I promised to address in this lecture: what is an adequate normative conception of responsibility that fits contemporary welfare states, amidst all these challenges? I will address this question in the next section.

Reinventing responsibility and solidarity in hard times

As I already said, there can be no welfare state solidarity without responsibility, for two reasons. The first reason holds by definition: welfare state solidarity is the institutionalisation of solidarity understood as the moral disposition of mutual responsibility. I expect you to help me in the face of misfortune or disadvantage, and you expect me to help you: that legitimate expectation is the essence of our responsibility, which we accept as our mutual duty towards each other. The second reason introduces responsibility in a different sense, as accountability. We expect a certain behaviour from people who benefit from our solidarity; our support may be conditional on such behaviour. For instance, a minimum of employment search effort is a legitimate expectation in the context of unemployment insurance. Such expectation is a pragmatic necessity, justified by a concern for moral hazard: institutional solidarity cannot be delineated in a sustainable way if moral hazard is not somewhat mitigated. However, next to pragmatic arguments, there might be an argument from justice to fight moral hazard. Take someone who adheres to 'luck egalitarian justice', a strand of thinking in political philosophy developed by Ronald Dworkin, G.A. Cohen, Richard Arneson and others. In a nutshell, luck egalitarian justice demands correction for all disadvantages that are not genuinely chosen by the individual, disadvantages for which the individual therefore cannot reasonably be held responsible. If the luck egalitarian conceives of solidarity as an instrument for egalitarian justice and applies his egalitarian principles to unemployment insurance, he will attach conditionalities to unemployment benefits – such as displaying a persistent search effort, proportional to the unemployed person's personal capability –, not only for pragmatic reasons but for fundamental reasons of justice. In the absence of such conditionality, it is possible that the benefit claimant chooses his unemployment, i.e. that he is not suffering from a relevant disadvantage for which solidarity should be mobilised. Indeed, granting him an unemployment benefit would violate a principle of egalitarian justice if the unemployment is voluntary.

Even for someone who is not an egalitarian (that is, not someone whose objective is the pursuit of equality), granting an unemployment benefit to a person who is voluntarily jobless violates a constitutive element of solidarity as we defined it, to wit, that there is a *relevant* disadvantage to be remedied. Admittedly, if we define 'relevant disadvantage' as a luck egalitarian would define it, that is, as a disadvantage that is not the result of a deliberate choice, we are applying a luck egalitarian perspective to solidarity and the responsibility it implies. Hence, the question at hand boils down to whether or not to apply a luck egalitarian perspective. It is far from an easy question. In fact, whether or not we should be 'luck egalitarians' in our thinking about solidarity, and, if the answer is 'yes' – fully, or 'yes to some extent', or 'yes depending on the context' –, *how* we should then implement such a view, is a question that has exercised me for thirty years, since I had the privilege of working on a doctorate supervised by G.A. Cohen and A.B. Atkinson in 1996-1999 until today. It exercised me when I introduced, for the first time, a comprehensive scheme to activate the unemployed in Belgium in 2003-2004, and it exercises me again today, in view of the massive and growing caseload of people living on invalidity benefits for whom I want to implement a thorough reform of the system.

Cohen, whose thinking on social justice strongly influenced me, evolved from analytical Marxism to a socialist version of luck egalitarianism. He defined 'socialist equality of opportunity' as "[t]he principle

that seeks to correct for *all* disadvantages for which the agent cannot herself reasonably be held responsible, whether they be disadvantages that reflect social misfortune or disadvantages that reflect natural misfortune.²⁹ In a book published in 2017,³⁰ Mounk fundamentally challenges the application of luck egalitarianism to social policy and the legacy of Cohen and other luck egalitarians: he claims that *luck egalitarianism asks the wrong question*. In a thought-provoking account of the role ‘personal responsibility’ has come to play in debates on social policy and society since the 1970s, Mounk shows how responsibility – which once meant the moral duty to help and support others – has come to be equated with an obligation to be self-sufficient. The prevailing meaning of responsibility shifted from a collective duty to care for others (‘responsibility-as-duty’) to a narrow focus on individual accountability (‘responsibility-as-accountability’), more precisely a demand that people be self-sufficient.³¹ This cultural shift has not only shaped political discourse but also, regrettably, justified welfare-state retrenchment. Hence, a fundamental change of course is needed. According to Mounk, left-wing thinkers, such as Cohen, have also erred by tying ‘equality’ too tightly to ‘responsibility’. By asking the wrong question they create an impasse: in order to keep defending redistribution and solidarity within luck-egalitarian framework, they must develop arguments that minimize the actual responsibility of individuals. But minimizing people’s own responsibility is implausible and contradicts what people themselves believe. Therefore, it is better to stop focusing on responsibility in this way. The responsibilities we attribute to people should flow from our vision of what a just society is. The values that play a role in such a society (such as: no poverty and oppression, equality of status) are the starting point; personal responsibility comes in only insofar as individual behaviour must meet certain expectations in order to sustain such a just society. Mounk does not argue that we should completely shy away from questions of responsibility, but social policy should be inspired by ‘a positive conception of responsibility’. More concretely, an agent’s responsibility for an outcome only lessens collective duties if, on balance, making them conditional will have a positive effect on the achievement of our societal objectives.

There is much to recommend in Mounk’s description of what social policy should *do*. Rather than punishing individuals for past choices, Mounk argues, public policy should aim to empower people to take meaningful responsibility for themselves and others. He calls for reclaiming a richer notion of responsibility – one centred on duties to support one another and on empowering all individuals to act responsibly, rather than a regime of moralistic reward-and-punishment. This call echoes Bonvin’s critical analyses of activation policies, in a series of papers published since 2005,³² in which he

²⁹ G.A. Cohen, ‘Why not socialism?’ in John McMurtry (ed), *Philosophy and World Problems*, Encyclopedia of life support systems, vol. III, EOLSS, 2011, 308.

³⁰ Mounk, *The Age of Responsibility*.

³¹ In the conceptual triad ‘responsibility, duty, accountability’, ‘accountability’ is not necessarily limited to ‘being self-sufficient’; the concept of accountability has a much broader application. Accountability, duty, and responsibility are three pillars of a normative framework, each supporting the others. Duty sets out what ought to be done, grounded in moral or legal imperatives. Responsibility connects those oughts to human agents, defining who must do them and who can be credited or blamed for outcomes. Therefore, I define responsibility in the most generic way as referring to a legitimate expectation. Accountability provides the mechanism by which those agents answer for their performance of their duties, ensuring that norms and obligations are upheld through explanation, judgment, and consequences.

³² Bonvin and Farvaque articulate two contrasting approaches to activation: one treats responsibility as an exogenous requirement placed on individuals from the outset, whereas the other (which Bonvin favours) treats responsibility as the result of empowerment processes and support. From this perspective, responsibility is forward-looking – it concerns how individuals will be able to act and make choices in the future – and it arises within a combined institutional-individual framework. (In passing, Bonvin and Farvaque refer to my personal position and policies in the realm of activation in a way I would not endorse, but that is not the essence of the

gradually developed a (critical) approach to activation based on Sen's framework of capabilities and functionings.³³ Bonvin rejects 'luck egalitarianism' but he does not reject the notion of individual responsibility. He redefines responsibility in relational and forward-looking terms. In his view, personal responsibility is not a fixed requirement that precedes policy support. It is envisaged as an outcome of public policies rather than a starting point. That is, the capability-oriented welfare state should aim to foster and enable responsible agency, instead of assuming it can be demanded a priori without regard to people's actual opportunities. Both the individual and the institutions share responsibility for successful outcomes. So conceived, the idea of 'co-responsibility', to which I hinted in the previous section, is central to Bonvin's work on activation. Whilst I do not completely share Bonvin's actual framework, I think these are highly valuable insights, certainly with regard to the activation of people living on long-term incapacity benefits.

Mouk's stimulating argument on the do's and don'ts of social policies is, however, not a rebuttal of the fundamental insight offered by luck egalitarianism, as I have argued in a review of Mouk's book when it was published.³⁴ With hindsight, I still think that is the case, although I should admit that his warning against a punitive conception of personal responsibility is even more topical today than it was in 2017. Twenty-five years ago, I had to convince some left-wing colleagues that solidarity always implies responsibility. In contrast, in the political context I'm working in at this very moment, I have to resist one-sided and harsh approaches to personal responsibility, coming more than ever from the right side of the political spectrum. Moreover, much of what Mouk writes about activation and conditionality fits well the challenge of a steadily increasing caseload of people in long-term incapacity. However, that does not set us free from the question of personal responsibility for disadvantage on which luck egalitarianism focuses, a fortiori if we care about solidarity. In what follows, I will argue why I think this is the case.

Applying luck egalitarianism to social policy is obviously complex: in the real world, social disadvantage is usually the result of a hard-to-untangle mix of individual responsibility and circumstance.³⁵ The scale rarely tips completely one way; how you set it is, in my view, a social convention, a social contract – not a metaphysical judgment about 'free will' that drags us into debates about determinism. Applying luck egalitarianism to social policy is complex not only because the balance rarely tips completely one way. A further difficulty arises: what are choices for parents – choices for which you may want to hold them responsible – are circumstances for their children, for which the children should not be held responsible. Growing up in poverty is a recipe for failure at school and in life, from which you want to shield children, even if you believe the parents are partly responsible for their family's low income. In a society committed to equal opportunities for children (a crucial focus in the social investment approach to welfare), you may want to protect the households income for the sake of the children by social benefits for the parents, even if you consider

debate.) Jean-Michel Bonvin and Nicolas Farvaque, 'Social Opportunities and Individual Responsibility. The Capability Approach and the Third Way' (2004) *Ethics and economics* 2 (2).

³³ Jean-Michel Bonvin, 'Activation Policies, New Modes of Governance and the issue of Responsibility' (2008) *Social Policy & Society* 7:3, 367-377; Jean-Michel Bonvin and Luca Perrig, 'Implementing social justice within activation policies: the contribution of the capability approach' in Anja Eleveld, Thomas Kampen and Josien Arts, *Welfare to Work in Contemporary European Welfare States, in Welfare to work in contemporary European welfare states: legal, sociological and philosophical perspectives on justice and domination*, Bristol University Press, 2020, 139-162

³⁴ Frank Vandenbroucke, 'Verantwoordelijkheid : niet alleen voor wie zwak staat' (2017) *Samenleving en Politiek* 24(7), 83-89.

³⁵ It might also be a mix in the different sense that some people are genuinely responsible for their predicaments, but others in the same situation are not, and that we cannot know which is which, if we want to avoid a highly intrusive policy. I thank Andreas Albertsen for this remark.

the parents responsible for their insufficient market income. .

There are additional reasons why personal responsibility cannot be the sole organising principle of a just society. As already mentioned above, unemployment insurance has a stabilising effect on the economy and is therefore in everyone's interest. If one is obsessed with moral hazard – with the risk that people shift their responsibility onto the collective – one would not establish unemployment insurance at all, and thus miss an important societal goal. For unemployment insurance to function with minimal moral hazard, activation policies are needed; such activation is also consistent with a responsibility-sensitive egalitarianism. But the value of economic stability, as a rationale for unemployment insurance, is not necessarily rooted in egalitarian philosophy.

Most fundamentally, from an ethical point of view, attention to responsibility does not mean being ruthless towards human failings. Indeed, not all social policy problems can be addressed from the principle of 'equality with responsibility'. Sometimes, people must be given more than one chance. Some consequences of individual choices – for which people are indeed responsible – can be so dramatic, and the vulnerability that results so fundamental, that we still wish to repair, remedy or compensate. An emergency ward receiving two gravely injured patients does not ask who respected the traffic rules. That question may arise later, in relation to the financial settlement of the accident, but not in medical care. The same is true in many other social policy contexts, where the question 'how did you get into this situation?' is not guiding the decision to help or not. Providing shelter to the homeless is an example. A policy of 'harm reduction' for drug addicts by organizing a safe consumption environment – whilst maintaining drug prohibition – might be another example. This intuition is about *compassion*. Protecting the vulnerable – sometimes regardless of the reason for their vulnerability – is a task that the community must take up as a positive responsibility, as Robert Goodin has argued persuasively 40 years ago, in a book which also influenced me strongly.³⁶

One might say that compassion is a compelling duty, also for a policy-maker who values personal responsibility and agency highly, if someone's vulnerability is so existential that it threatens to wipe out his or her agency completely. Rescuing someone's agency then is the first task to be accomplished. Therefore, as a policymaker I've always argued that social policy walks on two legs: both compassion and personal responsibility.³⁷ Goodin developed a utilitarian argument. But, in response to the objection that luck egalitarianism has harsh consequences, the luck egalitarian literature itself has proposed compassion, or a 'humanitarian concern', to justify a safety net that guarantees each citizen the fulfilment of basic needs, independently of personal responsibility.³⁸

Notwithstanding the 'demands of solidarity', solidarity can be mobilised out of compassion. The argument from compassion does not deny the value of personal responsibility, it can take it on board in a forward-looking way, but trump its immediate application. More generally, the legitimate

³⁶ Robert E. Goodin, *Protecting the vulnerable. A Reanalysis of our social responsibilities*, University Press of Chicago, 1985.

³⁷ Frank Vandenbroucke, met Kim Lievens, 'Wederkerigheid: niet vanzelfsprekend, wel hard nodig' in Patrick Janssens (ed.), *Voor wat hoort wat. Naar een nieuw sociaal contract*, De Bezige Bij, 2011, 19-76.

³⁸ My argument for compassion, which I've been using in debates on responsibility for many years, is different from the way in which luck egalitarians have reacted to the so-called 'harshness objection': luck egalitarians have developed various proposals to provide a safety net for the worst-off, independently of their responsibility, justified by a concern for basic needs; see Andreas Albertsen and Lydia Tsiakiri, 'Equality of Opportunity for Health: Personal Responsibility and Distributive Justice' in Mitja Sardoč (ed), *Handbook of Equality of Opportunity*, Springer, 2023, for a recent short synthesis and references. Cf. also my reference to Olsaretti, further in the text.

expectation with regard to the beneficiary of solidarity, is always proportional to his or her agency.³⁹ That agency can be reinforced gradually through a trajectory of activation. Towards someone who is living on incapacity benefits, it can be a legitimate expectation that he signs up for an appointment with a public employment agency, and nothing more. Depending on his remaining capacity to resume some form of work, the legitimate expectation can be that he accepts a trajectory towards training or adapted employment, without immediately imposing the acceptance of a job. That trajectory itself may reinforce his agency, which allows additional demands.

In my capacity as a policy-maker, I've often used 'compassion' to *limit* the role of personal responsibility. However, as Serena Olsaretti has argued convincingly, it is not necessary to deny someone's responsibility, or even to limit the role of responsibility in our conception of egalitarian justice (and hence, solidarity) if we want to avoid harsh conclusions.⁴⁰ Even if we accept the importance of holding individuals responsible for their choices, it is an open question what consequences those choices should have. Our view on this issue presupposes substantive moral convictions that are independent of our commitment to responsibility itself. We need a 'principle of stakes' (as she calls it) to make our judgments of responsibility *determinate*, rather than to justify the *placing of limits* on responsibility. The 'question of stakes' is a question of what responsibility itself requires: when we defend a particular principle of stakes as superior to alternative ones, we are fleshing out, not constraining, the demands of responsibility.⁴¹

I think this sheds an interesting light on how we should discuss personal responsibility in the domain of incapacity benefits. In the Belgian debate on incapacity benefits, I strongly insist that our main objective should be one of health: supporting people towards reintegration in the labour market is often a significant aspect or even driver of their recovery. What drives my reform effort, is a preoccupation with health and well-being.⁴² But it also entails responsibilities. Now, arguments about personal responsibility in health and health care are notoriously controversial.⁴³ Moreover, when discussing what can be legitimately expected from people living on long-term incapacity benefits and what the consequences are of their choices, one should be very careful in defining 'the stakes'. In the domain of incapacity benefits, equal opportunities for health (care), equal opportunities for work, and equal opportunities for a minimally decent income are all at stake. Consider, for the sake of the argument, Peter and Paul who both suffer from bad health and for that reason live on incapacity benefits. The fact that Peter's poor health and concomitant incapacity for work can be explained by 'imprudent lifestyle choices' (whilst Paul was a champion of healthy living) must not condemn Peter to a life without any resources, so I think. Nor should this imply *different* expectations towards them *qua recipients of income-replacing social benefits*, for instance that they both should cooperate in a trajectory for finding adapted employment if they have sufficient remaining capacity. Nor should it change our willingness to support them, even generously, in such a trajectory.

In short, a luck egalitarian conception of equality is not the only organising principle of a welfare state, and, more fundamentally, of a just society. In the social contract underlying a welfare state one must consider the negative 'external effects' of insisting too strictly on individual responsibility (think

³⁹ I thank Gloria Ghéquierre for this insight.

⁴⁰ I thank Andreas Albertsen for signalling this to me.

⁴¹ Serena Olsaretti, 'Responsibility and the Consequences of Choice' (2009) *Proceedings of the Aristotelian Society* 109(1), 165-88. My formulation blends quotes from p. 166 and 168. For a related view, see Zofia Stemplowska, 'Rescuing Luck Egalitarianism' (2013) *Journal of Social Philosophy* 44(4), 402-19. Fleurbaey's 'principle of natural reward', which I discussed in my doctoral dissertation, is a principle of stakes.

⁴² As an upshot, one might say that when applying principles of responsibility to this domain, I should entertain an 'integrated' view, and not an isolated or 'domain-specific view', cf. Albertsen.

⁴³ Albertsen and Tsiakiri, 'Equality of Opportunity for Health'.

of children, but also of the stabilising role of unemployment insurance). Considerations of existential vulnerability (rescuing someone's agency), of basic needs (a humanitarian concern), of citizenship (the capacity for everyone to remain an active citizen) or 'community' (a principle which, according to G.A. Cohen, can trump luck egalitarianism⁴⁴) also mean that the responsibility scale is sometimes not used at all. And, as Serena Olsaretti and Zofia Stemplowska have argued, even if we hold someone responsible, we need additional principles of justice to discuss the consequences of 'responsible choice'. In other words, several values are at play. Depending on our account of justice, they may be seen as conflicting or they may be seen as complementary. Such pluralism is inherent in philosophical reflection, and explicitly recognized by philosophers who defend principles of luck egalitarianism, or more broadly, responsibility-sensitive egalitarian justice.⁴⁵ And when responsibility-as-accountability applies, there is always proportionality at play.

Returning to Mounk, I would say: it is *not* a wrong question to ask to what extent solidarity has to be mobilised if someone's misfortune or disadvantage is, partly or wholly, the result of deliberate choice. However, it is not the *only* normative question. If a responsibility-sensitive approach to solidarity becomes punitive and harsh, it is because other, unspoken, normative ideas are at play. The fact that the personal responsibility question is complex and that it signals only one principle which may have to fit in a pluralist account of justice in welfare states, does not invalidate it – as Mounk has it. Cutting a longer argument short, I agree with Carl Knight that Mounk's decision to sidestep direct engagement with abstract theories of distributive justice, by deliberately limiting his analysis to the non-ideal world that we actually inhabit, is philosophically unconvincing.⁴⁶

Trying to move away as much as possible from 'responsibility-as-accountability' it is not only philosophically unconvincing, it is politically not expedient - if, and that is an important if in my understanding of what solidarity means, if accountability is not only a demand vis-à-vis the vulnerable, the weak and the poor, but also a demand vis-à-vis the rich, the successful, and the powerful. Welfare attitude research has shown time and again that citizens' support for benefit systems is not purely 'self-interested' but depends on moral judgements about who deserves help and under which conditions: the personal responsibility of beneficiaries (in terms of 'control'), their attitude, and reciprocity (the extent of their past or potential contributions) feature importantly in the perceived 'deservingness' of benefit claimants.⁴⁷ Obviously, empirical observations on what citizens actually think cannot and must not be a substitute for our own normative judgement. However, the 'deservingness criteria' referring to personal responsibility which have been identified in attitude research can be understood as legitimate expectations from a normative point of view if they are *proportional* to the agency of the individual who benefits from the solidarity.

⁴⁴ Community is defined by Cohen as "a structure of human interaction in which people care about, and, where necessary and possible, care for, one another, and, too, care that they care about one another" (G.A. Cohen, 'Why not socialism?', 307).

⁴⁵ On Cohen's pluralism, see Andreas Albertsen, 'The Luck Egalitarianism of G.A. Cohen – A Reply to David Miller' (2017) SATS 18(1), 37-53.

⁴⁶ Carl Knight, 'The Age of Responsibility: Luck, Choice and the Welfare State by Yascha Mounk (review)' (2019) Ethics 129, 489-492.

⁴⁷ Van Oorschot and his colleagues identify five recurring criteria that guide citizens' judgments: Control, Attitude, Reciprocity, Identity, Need (CARIN) (Wim Van Oorschot, 'Who should get what, and why? On deservingness criteria and the conditionality of solidarity among the public' (2000) Policy & Politics 28(1), 33-48). Recent synthesis: Wim Van Oorschot and Femke Roosma, 'The Social Legitimacy of Targeted Welfare and Welfare Deservingness' in Wim Van Oorschot, Femke Roosma, Bart Meuleman and Tim Reeskens (eds), *Images of the Welfare State*, Oxford University Press, 2017, 3-34. See also Sharon Baute, Francesco Nicoli and Frank Vandenbroucke, 'Conditional Generosity and Deservingness in Public Support for European Unemployment Risk Sharing' (2021) Journal of Common Market Studies 60, 721-740.

If many citizens agree that the absence of personal responsibility is what makes advantage and disadvantage most immediately problematic from the point of view of justice, if salient inequalities that can only be explained by brute good or bad luck are at odds with a widespread 'sense of justice', that widespread sense of justice among citizens is politically also an asset in debates about the contribution we expect from the rich, the powerful and the successful to solidarity. Rather than shying away from the debate on personal responsibility, we should have it consistently. As much as we call on the responsibility of the poor, we should problematize and challenge the responsibility of the very rich.⁴⁸ 'Hard working people' rightly expect someone who lives on incapacity benefits to at least respond to invitations to discuss his or her situation. But when the welfare state is under pressure and the public purse should be mobilised to fund rearmament, hardworking people will understand that the demands of solidarity imply that the rich should contribute more.

There is no solidarity without responsibility. Hence, defending the welfare state today can only be successful if we are clear about the demands of solidarity. Instead of trying to mention responsibility as little as possible in discussions about welfare, we should mention it carefully, consistently, and critically vis-à-vis the status-quo.

Co-responsibility and political responsibility

So far, I've argued that solidarity implies responsibility in two senses. The first is mutual responsibility. The most mundane demand of mutual responsibility is that we pay taxes and social security contributions to compensate the victims of misfortune or disadvantage, or, more generally, to support them in coping with misfortune or disadvantage. The second is personal accountability for the beneficiary of that compensation or support: disadvantage is, inevitably, a responsibility-sensitive concept. However, here is a third sense in which solidarity needs responsibility.

In policy domains, such as incapacity benefits, welfare state solidarity entails complex processes of evaluation of lost and remaining capacities, of support (e.g. rehabilitation, retraining...), and of creating opportunities to return to, possibly adapted, work. Tailor-made trajectories of care and support may be needed to gradually enhance the agency of the individuals involved, and thus their capacity to be responsible.

As I explained earlier, many actors have a role to play in such a process: the medical profession, employers, public employment services, sickness funds, citizens benefitting from long-term incapacity benefits themselves... The role of medical doctors is especially complex, as we would like them both to play a (more important) role in supporting people living on long-term incapacity benefits towards a return to work and a (more careful) role in the evaluation of people's actual incapacity and remaining capacity. The role of medical doctors is obviously not that they are 'beneficiaries' of a solidary system of incapacity benefits, nor are they simply 'contributors' (such as any taxpayer). Medical doctors have a specific role in sustaining the fabric of solidarity in this endeavour: by being both correct in their assessment of their patients' actual capacity and supportive in empowering them. Employers too have a multifaceted role with regard to long-term incapacity: obviously, they have a responsibility in preventing work-related illnesses, but even if we cannot hold them accountable for health problems of their staff which are not work-related, they have – qua architects of job employment opportunities – a specific responsibility in finding solutions for keeping staff with health problems in employment if that potential exists, for proposing adapted employment, or employment in another company. In

⁴⁸ Cf. The Economist's recent topic on the problematic rise of inheritance ('Inheriting is becoming nearly as important as working' (The Economist, 27 February 2025), available at <https://www.economist.com/leaders/2025/02/27/inheriting-is-becoming-nearly-as-important-as-working> last accessed 4 November 2025.

similar vein, sickness funds, public employment services, ... all have their role to play in the creation of opportunities for reintegration.

The argument is often misunderstood and resisted in the public debate: employers say that they are not causally responsible for many of the health problems of their workers; medical doctors say that they cannot be held responsible for adapted work: all this is true, but misses the point. Inspired by Stemplowska's discussion of luck egalitarianism, we may say that a responsibility-sensitive conception of solidarity cannot serve social justice without a structure of opportunities that is deemed just and implemented well.⁴⁹ The co-responsibility for creating and maintaining a just opportunity structure, shared by actors in a multitude of policy domains, is a critical premise for welfare state solidarity as I understand it.

Co-responsibility is not limited to the domain of incapacity benefits. The notion of 'co-responsibility' applies to health care in general. Given the steadily growing societal needs and technological opportunities for health care, the solidarity on which health care is based in advanced welfare states is so precious that all actors involved should see to it that it is used adequately and efficiently. Evidence-based practices, responsiveness by healthcare professionals to patients' needs, limiting supplementary fees on top of official fees, respect from patients for healthcare professionals, ... all this requires an 'ethos of daily conduct' within the formal rules set by institutions. Restraint in the asking of 'supplements' from patients, even when shortages create a strong market position for medical doctors⁵⁰, is an example *par excellence* of the ethos of conduct which was a central theme in my doctorate with G.A. Cohen. It is one thing to have formal institutions that try to serve justice; but for a society to be really just, the ethos of individual conduct has to serve justice too.

Formal institutions are created by politics. Luckily, we can still say that our European welfare states are in the hand of democracies, despite all worries about the quality of the democratic process in some countries. That brings me to a fourth notion of responsibility: the responsibility of the political actor in a democracy, or more precisely, the responsibility of the political actor for sustaining a system of solidarity. At the moment of writing this lecture, I'm participating in a government under huge budgetary pressure, in which the dominant forces are on the right side of the political spectrum. Fighting for the welfare state is an uphill battle in such a context. It means one has continuously to weigh the advantage of accepting compromises on the actual solidarity in our system, even if such compromises deviate clearly from one's own ideal approach, on the one hand, versus handing over the actual system of solidarity to political forces who might well damage it very severely for a long time to come, on the other hand. It means fighting, also in the public debate, for a correct and proportionate conception of responsibility, that demands as much in terms of 'duty' from citizens that do not expect to need social programmes, including the very rich, as it demands in terms of 'accountability' from the often relatively poor beneficiaries of social programmes. It also means that one should not shy away from difficult debates about the co-responsibility for the precious good of solidarity, which involves a very wide range of actors, and an ethos of conduct that supports the institutions of solidarity. Our political action should – relentlessly and unapologetically – appeal to *all* the demands of solidarity. In short, to commitment to solidarity.

I added a final paragraph to my doctoral dissertation in 1999, which read as follows:

⁴⁹ In her discussion of luck egalitarianism, Stemplowska argues that to justify a choice-sensitive conception of disadvantage, the options faced by people must be deemed just (Stemplowska, 'Rescuing Luck Egalitarianism').

⁵⁰ In a highly subsidized fee-for-service system, such as the Belgian system, medical professionals can sometimes ask huge extra co-payments (so-called 'supplements') as a top-up to the official co-payments.

“So, invoking responsibility must signal, simultaneously, two normative ideas: personal accountability for personal choice *and* a sense of social commitment in economic behaviour. The egalitarian perspective that is the essence of social democracy requires *both*. This twofold ethos has to shape our society’s institutions and the way economic agents behave within those institutions. It calls upon the talented and the powerful, as much as it calls on the poor and the powerless.”⁵¹

The thesis focused on economic incentives in markets. In the context of our debate on solidarity, I should replace ‘a sense of social commitment in economic behaviour’ by ‘commitment to solidarity’. But I think that, for the rest, it is best to stick to my guns.

Envoi: European solidarity

The European Union has a pervasive impact on member states’ social policies. As mentioned earlier, in times of crisis European solidarity is not a luxury but a necessity in support of welfare state solidarity. On a positive note, the EU has shown a capacity for such solidarity in times of crisis; on a negative note, it does not consolidate this in lasting institutions and durable commitments.

Much of what I think about solidarity within national welfare states also applies to solidarity in the EU. On the one hand, one should not be naïve about ‘institutional moral hazard’ in federal welfare states with devolved social policies,⁵² and, hence, we should not be naïve about the possibility of institutional moral hazard when solidarity between national welfare states is organized and embedded in institutions at the EU level. On the other hand, an obsession with ‘institutional moral hazard’ is a recipe for a weak union.

It so happened that Belgium held the Presidency of the European Council in the first half of 2024 – a critical juncture between the end of a European legislature (2019-2024) and the start of a new legislature (2024-2029). From my perspective, the paradigm shift in the EU’s response to the pandemic, even if important solidarity initiatives were temporary and have been wound down, created an exceptional opportunity for a durable change. In the past, I coined the expression ‘a European Social Union’ to describe the role the EU should play in the domain of social policy: the EU should be a true union of welfare states, notwithstanding their different historical legacies and institutions. In a Social Union, the EU should support national welfare states and guide their substantive development on the basis of common social standards. Simultaneously, a European Social Union maintains subsidiarity as an organising principle with regard to the ways and means of welfare state solidarity. The SURE initiative is a prime example of what a true Social Union is about. SURE could be understood as the prefiguration of a European ‘interstate insurance’ to buttress the stabilisation capacity of national welfare states. Next to providing such systemic support, a Social Union should be a norm-setter that defines common social standards, so I argued.⁵³

With respect to public health and healthcare the same fundamental logic applies: the EU should organise collective action in support of shared goals of public health and national health care

⁵¹ Frank Vandenbroucke, *Social Justice and Individual Ethics in an Open Society*, Springer Verlag, 2001, 294.

⁵² Christiaan Luigjes and Frank Vandenbroucke, ‘Unemployment benefits and activation in federal welfare states: An institutional moral hazard perspective’ (2021) *Regional & Federal Studies* 31(5), 647-669; Johan De Deken and Christiaan Luigjes, ‘Federal solidarity, regional autonomy and institutional moral hazard. The case of Belgian insurance and activation policies’ (2025) *Journal of European Social Policy*, available at <https://doi.org/10.1177/09589287251331589open> i last accessed 4 November 2025.

⁵³ Frank Vandenbroucke, ‘The EU’s role in income distribution and income insurance: Support, norm-setter or provider? A review of justice-based arguments’ (2022) *European Journal of Philosophy* 30(2), 471-487.

systems, notably to enhance their resilience and preparedness for crises and emergencies. That is, in my view, the way in which the idea of a ‘European Health Union’ should be understood. During the Belgian Presidency of the European Council we tabled an ambitious programme to develop a fully-fledged European Health Union.⁵⁴

We also used the Belgian Presidency of the European Council to relaunch the European Pillar of Social Rights as a compass for the new Commission’s action in the social domain⁵⁵, and to introduce the notion of ‘social investment’ – the notion that there can be a return to well-organised social policy in terms of budgetary sustainability, next to its beneficial social impact – in the debate on the European Semester.⁵⁶

Today, all this proves to be an uphill battle. But that is not a reason to doubt its necessity.

⁵⁴ Frank Vandenbroucke, ‘The promise of a European Health Union’ (2023) *Eurohealth – Journal of the European Observatory on Health Systems and Policies*, Special Issue on the 2024 Belgian Presidency of the Council of the European Union 29(3), 4-8.

⁵⁵ La Hulpe Declaration on the Future of the European Pillar of Social Rights, La Hulpe, Belgium, 16 April 2024, available at socalsecurity.belgium.be/sites/default/files/content/docs/en/publications/la-hulpe-declaration.pdf last accessed 4 November 2025.

⁵⁶ Frank Vandenbroucke, Francesco Corti and Gerrit Van de Mosselaer, ‘Europe’s social agenda: raising the game’ (*Social Europe*, 1 August 2024), available at <https://www.socialeurope.eu/europes-social-agenda-raising-the-game> last accessed 4 November 2025.

Reference list

Albertsen A, 'The Luck Egalitarianism of G.A. Cohen – A Reply to David Miller' (2017) *SATS* 18(1), p. 37-53.

Albertsen A and Tsiakiri L, 'Equality of Opportunity for Health: Personal Responsibility and Distributive Justice' in Mitja Sardoč (ed), *Handbook of Equality of Opportunity*, Springer, 2023, available at https://doi.org/10.1007/978-3-319-52269-2_86-1 last accessed 4 November 2025.

Bagadirov A, Hemerijck A and Puertas Roig P, 'Stepping-stone solidarity: The normative foundation of the social investment welfare state' (2025) *Acta Sociologica* 68(4), available at <https://doi.org/10.1177/00016993251319682> last accessed 4 November 2025.

Baptista I, Marlier E, Spasova S, Peña-Casas R, Fronteddu B, Ghailani D, Sabato S and Regazzoni P, *Social protection and inclusion policy responses to the COVID-19 crisis: An analysis of policies in 35 countries*, Publication Office of the European Union, 2021, 192 p.

Barr N, *Economics of the Welfare State*, Oxford University Press, 4th edition, 2004, 408 p.

Baute S, Nicoli F and Vandebroucke F, 'Conditional Generosity and Deservingness in Public Support for European Unemployment Risk Sharing' (2021) *Journal of Common Market Studies* 60, 721-740.

Blyth M, *Austerity: The History of a Dangerous Idea*, Oxford University Press, 2013, 288 p.

Bonoli G, 'The politics of the new social policies: providing coverage against new social risks in mature welfare states' (2005) *Policy & politics* 33(3), p. 431-449.

Bonoli G, 'New social risks and the politics of post-industrial social policies' in Armingeon K and Bonoli G (eds), *The Politics of Post-Industrial Welfare States. Adapting post-war social policies to new social risks*, Routledge, 2006, p. 21-44.

Bonvin J-M and Farvaque N, 'Social Opportunities and Individual Responsibility. The Capability Approach and the Third Way' (2004) *Ethics and economics* 2(2).

Bonvin J-M, 'Activation Policies, New Modes of Governance and the issue of Responsibility' (2008) *Social Policy & Society* 7:3, p. 367-377.

Bonvin J-M and Perrig L, 'Implementing social justice within activation policies: the contribution of the capability approach' in Eleveld A, Kampen T and Arts J, *Welfare to Work in Contemporary European Welfare States*, in *Welfare to work in contemporary European welfare states: legal, sociological and philosophical perspectives on justice and domination*, Bristol University Press, 2020, p. 139-162.

Börner S and Seeleib-Kaiser M (eds.), *European Social Policy and the COVID-19 Pandemic: Challenges to National Welfare and EU Policy*, Oxford University Press, 2023.

Brouwer H and Kloeg J, 'Luck egalitarianism' in LaFollette H, *International Encyclopedia of Ethics*, Wiley-Blackwell, 2025.

Cohen G.A., 'Why not socialism?' in John McMurtry (ed), *Philosophy and World Problems, Encyclopedia of life support systems*, vol III, EOLSS, 2011, p. 293-309.

Deacon A and Mann K, 'Agency, Modernity and Social Policy' (1999) *Journal of Social Policy* 28(3), p. 413-435.

De Becker E, Weber E and Schoukens P, 'Exploring unemployment insurance for the self-employed and platform workers: How to navigate difficult waters? A comparative, conceptual and European perspective' (2024) *European Journal of Social Security* 26(2), p. 97-108.

De Deken J and Luigjes C, 'Federal solidarity, regional autonomy and institutional moral hazard. The case of Belgian insurance and activation policies' (2025) *Journal of European Social Policy*, available at https://doi.org/10.1177/09589287251331589open_i last accessed 4 November 2025.

Dyson K, *States, Debt, and Power: 'Saints' and 'Sinners' in European History and Integration*, Oxford University Press, 2014, 771 p.

Esping-Andersen G (ed), *Why We Need a New Welfare State*, Oxford University Press, 2002, 276 p.

Goodin R E, *Protecting the vulnerable. A Reanalysis of our social responsibilities*, University Press of Chicago, 1985, 235 p.

Hemerijck A, 'Towards a European Union of Social Investment Welfare States' (2023) *Intereconomics* 58(5), p. 233-239.

Hemerijck A, *The uses of social investment*, Oxford University Press, 2017, 475 p.

Hemerijck A and Matsaganis M, *Who's afraid of the welfare state now? Lessons from the Great Recession for a Post-Covid Social Contract*, Oxford University Press, 2024, 304 p.

Knight C, 'The Age of Responsibility: Luck, Choice and the Welfare State by Yascha Mounk (review)' (2019) *Ethics* 129, p. 489-492.

La Hulpe Declaration on the Future of the European Pillar of Social Rights, La Hulpe, Belgium, 16 April 2024, available at socialsecurity.belgium.be/sites/default/files/content/docs/en/publications/la-hulpe-declaration.pdf last accessed 4 November 2025.

Lippert-Rasmussen K, 'Justice and Bad Luck' in Zalta E and Nodelman U (eds), *The Stanford Encyclopedia of Philosophy*, Stanford University, Spring 2023 edition, 2023, available at <https://plato.stanford.edu/entries/justice-bad-luck/> last accessed 4 November 2025.

Luigjes C and Vandenbroucke F, 'Unemployment benefits and activation in federal welfare states: An institutional moral hazard perspective' (2021) *Regional & Federal Studies* 31(5), 647-669.

Moreira A and Hick R, 'COVID-19, the Great Recession and social policy: Is this time different?' (2021) *Social Policy and Administration* 55(2), p. 261-279.

Mounk, Yascha, *The Age of Responsibility. Luck, Choice and the Welfare State*, Harvard University Press, 2017, 288 p.

Olsaretti S, 'Responsibility and the Consequences of Choice' (2009) *Proceedings of the Aristotelian Society* 109(1), p. 165-188.

Pierret L and Howarth D, 'Moral Hazard, central bankers, and Banking Union: professional dissensus and the politics of European financial system stability' (2023) *Journal of European Integration* 45(1), p. 15-41.

Pierret L, 'Beyond the German obsession : moral hazard and power in European economic governance' (2025) *Comparative European politics*, available at <https://cadmus.eui.eu/server/api/core/bitstreams/0beda69b-71f1-45b9-9fa6-29169fe2b866/content> last accessed on 3 November 2025.

Rosanvallon P, *La nouvelle question sociale, Repenser l'État-providence*, Éditions du Seuil, 1995, 223 p.

Schelke W, 'Monetary solidarity in Europe: can divisive institutions become 'moral opportunities'?' (2023) *Review of Social Economy* 81:1, p. 84-104.

Stemplowska Z, 'Rescuing Luck Egalitarianism' (2013) *Journal of Social Philosophy* 44(4), p. 402-419.

Stone D, 'Beyond moral hazard: Insurance as moral opportunity' (1999) *Connecticut Insurance Law Journal* 6(1), p. 11-46.

Van Oorschot W, 'Who should get what, and why? On deservingness criteria and the conditionality of solidarity among the public' (2000) *Policy & Politics* 28(1), p. 33-48.

Van Oorschot W and Roosma F, 'The Social Legitimacy of Targeted Welfare and Welfare Deservingness' in Van Oorschot W, Roosma F, Meuleman B and Reeskens T (eds), *Images of the Welfare State*, Oxford University Press, 2017, p. 3-34.

Van Parijs P, 'Solidarity and the Just Society' in Sangiovanni A and Viehoff J (eds), *The Virtue of Solidarity*, Oxford University Press, 2024, p. 56-83.

Vandenbroucke F, *Social Justice and Individual Ethics in an Open Society*, Springer Verlag, 2001, 318 p.

Vandenbroucke F, met Lievens K., 'Wederkerigheid: niet vanzelfsprekend, wel hard nodig' in Janssens P (ed), *Voor wat hoort wat. Naar een nieuw sociaal contract*, De Bezige Bij, 2011, p. 19-76.

Vandenbroucke F, 'From The Gothenburg Social Summit To A European Social Union, Social Europe' (Social Europe, 27 November 2017), available at <https://www.socialeurope.eu/gothenburg-social-summit-european-social-union> last accessed on 30 November 2023.

Vandenbroucke F, 'Verantwoordelijkheid : niet alleen voor wie zwak staat' (2017) *Samenleving en Politiek* 24(7), p. 83-89.

Vandenbroucke F, 'The EU's role in income distribution and income insurance: Support, norm-setter or provider? A review of justice-based arguments' (2022) *European Journal of Philosophy* 30(2), p. 471-487.

Vandenbroucke F, 'The promise of a European Health Union' (2023) *Eurohealth – Journal of the European Observatory on Health Systems and Policies*, Special Issue on the 2024 Belgian Presidency of the Council of the European Union 29(3), p. 4-8.

Vandenbroucke F, Corti F and Van de Mosselaer G, 'Europe's social agenda: raising the game' (Social Europe, 1 August 2024), available at <https://www.socialeurope.eu/europes-social-agenda-raising-the-game> last accessed 4 November 2025.