

Invisible Social Security Revisited

Essays in Honour of Jos Berghman

Edited by

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About Jos Berghman

Elke Brungs

From 1998 until his retirement in 2014, Prof. dr. Jos Berghman (born 1949) was Professor of Social Policy at the Faculty of Social Sciences of the KU Leuven – University of Leuven (Belgium), where he introduced first-year students to the basic social institutions and taught courses on the European social model, on social policy and on the sustainability of the welfare state. For more than 15 years, he presided over the European Institute of Social Security (EISS). He directs the international postgraduate Master of Science in Social Policy Analysis ‘IMPALLA’ programme, in which he also teaches on the concepts of social policy. He holds the personal Delta LLOYD Life Chair in Pension Policy. He is vice-president of the CEPS/INSTEAD Social and Economic Research Centre of Luxembourg and president of the Scientific Council at CEPS. He is chair of the Editorial Board of the Belgian Journal of Social Security (Belgisch Tijdschrift voor Sociale Zekerheid, BTSZ) and member of editorial boards of several international journals on social (security) policy and of scientific award committees.

As a student Berghman took his degree in political and social sciences at the University of Leuven, to become the first researcher at the newly established Centre for Social Policy (Centrum voor Sociaal Beleid, CSB) at the University of Antwerp (Belgium) in 1971. He was responsible for the guidance, coordination and theoretical support for a research team concerned with minimum living standards, poverty and social security. This period was the start of a synthesis of the historical and policy analysis aspects of social security, on which Berghman elaborated further in his doctoral dissertation. Crucial to his Ph.D. was the proposition that cultural and structural developments in society influence the legitimacy of social security, its technical possibilities and its framework for decision-making, and that these factors jointly provide insight into the evolution of policies. In a second part of his dissertation, this theoretical framework was applied to the evolution of the Belgian pension system. He obtained his doctorate in 1981. In the following years, he acted as director of the Centre for Social Policy at the University of Antwerp.

From October 1985, Berghman made a gradual transition to Tilburg University (the Netherlands), where he was appointed Professor of Social Security Studies and responsible for the establishment and development of a new four-year study programme on social security. He chaired the multidisciplinary Department of Social Security Studies, presided the board of the Tilburg Institute for Social and Labour Research (Instituut voor Arbeidsvraagstukken, IVA) and was the initiator and director

of TISSER (Tilburg Institute for Social Security Research), the institute that clustered all externally funded academic and policy-oriented research on social security taking place at the Faculty of Social Sciences of Tilburg University. At this faculty he was in office as dean twice: first of the Sub-Faculty of Social Security Studies (1985–1989) and later of the Faculty of Social Sciences (1993–1996).

With unremitting enthusiasm he cooperated in several Erasmus and Tempus programmes to give students the opportunity to gain international experience and to study, together with students from other countries, European social security legislation and policy, and to become skilled in the analysis of social policy in European countries.

In 1998, Berghman returned to the University of Leuven as Professor of Social Policy at the Faculty of Social Sciences. His abilities as a coordinator and his judicious and amicable manner were highly appreciated in his term of office as research coordinator of the sociology team, and as programme director of the Bachelor and Master's degrees in Sociology and of the Master's degree in Social Work and Social Policy, a programme for which he played an important founding role. Furthermore, he was vice-dean (2000–2003) and member of the Council, of the Board and of the Selection Committee of the Faculty of Social Sciences; member of the Student Services Council of the University of Leuven; and board member of the university's Research Institute for Work and Society (Onderzoeksinstituut voor Arbeid en Samenleving, HIVA).

Berghman's academic career demonstrates his expertise, as well as his research and educational competences, in the fields of comparative and European social policy, social security and pensions. His academic career also reflects his collegiality and managerial talents. However, Berghman has also shown his commitment to policy-making and to the consequences of policy decisions on the social protection of (elderly) people. This is testified by a series of responsibilities he took up in addition to his academic work, including his role as chairman of the tripartite Supervisory Board of the Belgian Social Security System; advisor to the Commission of the EU (DG Social Affairs and Eurostat); member of observatories of DG Social Affairs; member of the Expert Commission on Belgian Pension Policy; advisor to the Dutch, Luxembourgish, Greek, Portuguese and Belgian governments and to the Council of Europe; chairman of the supervisory commission on the reform of the Dutch social security system; and member of the Lisbon Agenda Group. Indeed, he shared his expertise in many other policy-making initiatives on the Belgian, Dutch and European level.

Last but not least, Jos Berghman is a man with a social conscience and it was his concern for the underprivileged in our society that led to his presidency of the board of KOCA, the Antwerp Royal Orthopedagogical Centre.

Jos Berghman is regarded as a man of vision, an inspiring teacher and a true expert in the social policy and pensions domain. With his captivating personality he is more than just a colleague, or a manager, or a boss to members of staff. He is an outstanding coach and mentor, an honourable person, truly respected by his colleagues, his employees and his students.

Introduction: A career in interesting times

Wim van Oorschot, Hans Peeters and Kees Boos

Invisible social security is a concept coined by Jos Berghman in his 1986 inaugural speech to draw attention to the 'less salient aspects of social security that ... remain virtually untouched in civil discourse, that have been neglected in basic scientific research, and that nonetheless could provide a new perspective...'. When Berghman introduced this concept, the European welfare state was at the second tipping point in its existence. While the development of the welfare state as a modern social institution taking responsibility for the fair redistribution of life chances, is commonly regarded as having taken off at the end of the 19th century, it was only in the years following the Second World War that many countries in Europe witnessed an outburst of new and newly organized public social provisions. This first tipping point greatly accelerated the social and economic security of citizens, as it was based not only on regained economic wealth at unprecedented levels, but also on an inclusive and comprehensive notion of social citizenship, finding its roots in encompassing feelings of national solidarity resulting from war experiences shared by all classes. In the two decades after the war, the European welfare state lived through a period that is now seen as its heyday. At the time, economic prosperity outshone critical voices about the sustainability of what, from a more realistic perspective, could be regarded as over-generous and unconditional provision. But, the world economy was booming, Europe had its share, and doling out social security to a public that learned to turn to the state with a variety of needs and wants was an easy way for politicians to claim credit for the improvement of people's living standards. With the optimism that was characteristic of the era, it seemed to many that the road to Utopia had finally been found and was open for further exploration.

However, the optimism was of relatively short duration. In 1973 a first stumbling block in the form of a strong surge in oil prices slowed down welfare expansion, with a second surge following in 1979. This second oil price shock was so strong that it led to a worldwide economic recession, which is now seen as the immediate cause for the second tipping point in the development of the European welfare state. This time, however, tipping meant not an acceleration of welfare provision, but the start of a period of serious welfare retrenchment and recalibration. Providing economic and social security to citizens was not that self-evident anymore and became a real challenge for politicians who had to balance fiscal austerity on the one hand and increasing social needs on the other. In the beginning of the 1980s, the social security systems of many European countries, often regarded as the centrepiece of their welfare

state institutions, were challenged by increasing poverty rates and general inactivity among the working age populations in the form of mass (long-term) unemployment and increased use of early exit pensions. The journey to Utopia came to a grinding halt.

Having started his career as a researcher at the newly established Centre for Social Policy (Centrum voor Sociaal Beleid, CSB) at the University of Antwerp in 1971, specializing in the analyses of poverty, living standards and social security, Jos Berghman was an early expert witness to the end of the Golden Age of the European welfare state. Being an expert with a keen interest in furthering the academic and policy relevance of the study of social security, his appointment as Professor of Social Security Studies at Tilburg University in 1985 was a welcome occasion to express his ideas on how social security should be understood. In his inaugural speech on 'Invisible Social Security' (in this book for the first time published in English), he critically discusses the little reflected upon (and often taken-for-granted) vision on social security as a series of income benefits to be doled out to citizens who had the bad luck to run into various social risks, a vision characteristic of the optimistic Golden Age period. However, the second tipping point challenged not only the sustainability of existing benefits in a very tangible and immediate way, it also gave rise to more fundamental debates about what the goals and objectives of social security should be; what its content actually is; where in the process of risk formation and compensation, social security should aim to intervene, and in what way. Related to this, and to get a deeper understanding of the object of study and of policy reform, questions were raised as to what kind of factors drive social security, what broader social functions it fulfils, and how it could be best studied. With his inaugural speech Berghman responded to the needs of his time and took a leading position in the debate by asking attention be given to new perspectives on the concept of social security, as well as to *hidden terrains* of social security production and *hidden aspects* of what actually makes up social security.

As for these new perspectives on social security, in his lecture Berghman starts out by arguing that the concept of social security, and thus the focus of academics and policymakers, should not be limited to those social insurances and social assistance schemes that compensate income loss due to social risks. Instead, by synthesizing and furthering various insights in the field, he suggests a much broader perspective on social security, containing three theoretical breakthroughs:

1. *Preventive forms of action.* Social security is not only about 'curation', that is, compensation for lost income, but, more importantly, about the prevention of such loss and, more generally, about the prevention of any 'human damage'.
2. *A situational definition.* Social security is not only to be regarded as a series of policy instruments, but also as a state of being of citizens on the one hand (drawing a parallel with health) and that of the social system on the other. Especially the first is emphasized through the statement that 'one can only penetrate the very nature

of social security by delving into situational definitions that also incorporate the subjective experience component'. Here he refers to Kaufmann's concept of *Selbstsicherheit*, which stands for feeling secure as an individual on the basis of self-confidence and a generalized social-psychological capacity to deal with the contingencies of life.

3. *A wide range of instruments.* Social security should not be encapsulated within narrow institutional boundaries where there is only room for social insurance and social provisions, but should be seen to include 'all collective and individual instruments that can be mobilized to promote the continuity of the subsistence level'.

Berghman continues by pointing out that, with a broadened perspective on social security in mind, a number of areas deserve attention, as they have largely remained hidden and invisible in the then prevalent, limited perspective. As a first 'hidden terrain' he pays attention to Titmuss's concept of 'the social division of welfare', which refers to the coexistence of three complementary types of welfare provision: *social welfare* (public benefits and services that make up the core of the welfare state), *fiscal welfare* (the range of tax exemptions and reductions that increase disposable income), and *occupational welfare* (work-related benefits that are wholly or partly paid for by the employer). What is mostly hidden – that is, overlooked in academic analyses as well as in policy-making – is the interplay between the three types of welfare and how they, as partially functional equivalents, act in common to produce specific forms and degrees of social protection for citizens and employees. Pension provision, Berghman's area of expertise, is given as an example. As a second 'hidden terrain', Berghman points again at prevention and preventive forms of action. In his view, much of the existing social security provisions 'do not promote social security, but merely help alleviate already existing social insecurity'. What is primarily necessary for people to live in a state of social security is work that guarantees an acceptable income. Employment policies should thus be seen as 'a priority', that is, as the centrepiece of social security provision, to which he adds educational policy with a view on education's positive effects on people's *Selbstsicherheit* and employability.

While 'hidden terrains' refer to a broader spectrum of institutions of and approaches to social security, that is, to an 'invisibility in width', with the concept of 'hidden aspects' of social security, Berghman asks attention be given also to 'invisibility in depth'. A first and important 'hidden aspect' regards the functions of social security. In the then prevalent perspective, minimum income and life standard protection were seen as the explicit objectives of the social security system, implying that the effectiveness and functionality of social security was largely measured through its impact on poverty. However, Berghman asks specific attention for the deeper societal function of social security, which resides in social integration. Social security contributes not only to system integration (for example, by enabling the availability and reproduction of the required qualified workforce and by adding to

investment, consumption and economic stabilization), but to social integration as well, by contributing to social harmony and political stability. For a second type of ‘hidden aspect’ Berghman points to the wider cultural and structural settings in which social security policies take shape. Whereas political decision-making processes were seen as backgrounds of specific differences in Continental and Atlantic welfare state developments in the post-war years, a wider perspective on the social embedding of these decision processes was lacking. For Berghman, it is only through studying social security as the (transitory) outcome of the joint effects on the decision-making processes of technological, economic and demographic developments on the one hand, and of shifts in values, ideologies and legal grounds on the other hand, that a deeper understanding of temporal and spatial differences in social security policies can be achieved.

To end his speech, Berghman sketches the scientific implications of the suggested extended approach to social security, which in his view come down to no less than ‘a mission’ to ‘elaborate on the explanation of the evolution of a broadly defined social security phenomenon, based on multi-disciplinary, international comparative analysis, which does justice to the different levels from which social security takes shape and is governed’.

Given its pivotal role in the work of Berghman and its delivery in a period that witnessed the shift from welfare abundance to welfare austerity, we decided to include Berghman’s inaugural speech of 1986 in this book as a focal point. The contributors, all of whom Berghman has closely worked with during his career, were then asked to take the speech – and especially the concept of ‘invisible social security’ – as a point of reference for discussing the contemporary social security issues and research they are engaged in. This has led to a rich and multi-disciplinary collection of essays, which provides the reader with up-to-date and innovative analyses of important questions regarding the social protection of citizens.

It is striking to see how varied the addressed subjects and their analyses are (which only goes to show that the field of social security studies is alive and developing). Rather than being a loose compilation of fragmented contributions, there is an order among the essays, which reflects specific ideas developed in Berghman’s inaugural speech and his actual areas of expertise and academic activity. In Part 1, the essays of Verschraegen and Myles address the longer-term evolution of social security, which for Berghman is the core of the scientific ‘mission’ to understand and explain the social security phenomenon. In Part 2, Van Hoyweghen and Debels, Klosse, and Muffels address, each in their own way, preventive forms of action and work reinsertion as elements of social security provision, which were seen by Berghman as ‘a priority’. In Part 3, the essays of Schoukens and Pieters, Ferrera, and Stendhal address the various levels of governance other than the national state that have come to play a role in social security policies. Although not elaborately addressed in his inaugural speech, it is especially the role of the European Union in defining and steering social policies in the EU context that has been a major component of Berghman’s career

as a social security expert and teacher. Part 4, on poverty and social exclusion, and Part 5, on pensions, includes essays of Bouget, Room, Ray and Reinstadler, Olivier, Van Oorschot, Peeters, and Van der Lecq, Rivera-Rozo and Steenbeek. These essays reflect the main areas of research and teaching that Berghman was engaged in during his entire career. Finally, in part 6, essays of Billiet and Meuleman, and Hageaars and van Oorschot, address methodological issues and problems of international comparative research using survey data, and in particular, opinion data that reflect popular welfare values and attitudes.

Taken together, by explicitly linking the questions they address to Berghman's ideas on the encompassing character of social security, the essays show that these ideas are still relevant for the theoretical and empirical understanding of social security policies and their drivers and outcomes, and that these ideas continue to help colleagues in the field to identify issues that otherwise would perhaps remain hidden and invisible. The essays also show that, in the meantime, some previously hidden aspects and terrains have come into full daylight and are today well-recognized. This is especially true for the pivotal role currently assigned to *prevention* and *activation*, that is, to social policies that aim at labour market inclusion and development of human capital, so that restoration of and compensation for 'human damage' are now increasingly seen as last resort provisions instead of core instruments of social security. The 'activating' or 'enabling' welfare state are current terms to signify this new perspective that takes prevention as a priority. The recognition that social security encompasses 'a wide range of instruments' and different levels of governance, has also become more mainstream. Increasingly, the term of 'welfare mix' is used to refer to and analyse the interplay between various welfare-providing actors (public bodies at different levels, companies and enterprises, charities, churches, NGOs, and families) and the services and benefits they offer. The same goes for the 'subjective experience' of social security, which gets more attention now than it did three decades ago. This increased attention does not only manifest itself through studies on perceived employment and income insecurities, but also through a conceptual rethinking of what the actual aims of wealth and welfare production should be, for instance, through thinking 'beyond GDP' and defining well-being as a benchmark for the effectiveness of economic and social policy. And finally, the 'integration functions' of social security systems are less hidden now than they were at the time of Berghman's speech. Especially in the social investment approach to welfare, social security is increasingly seen as a productive factor that contributes to the needs of a knowledge-based society that has to compete in a globalized economy. In addition to this system integration function, the functionality of social security for social cohesion is stressed time and again when the social ills of growing income inequality, of a 'squeezed middle class' or of a 'new precariat' are discussed. Certainly, social security is sometimes seen as dysfunctional for social cohesion; for instance, when in ageing societies younger generations feel exploited by older generations as a result of an unequal distribution of the costs and revenues of pension systems, or when in multi-cultural societies welfare provisions

for migrants are contested by natives. However, rather than as a negation of the wider functionality of social security, Berghman would see in these examples illustrations of how cultural and structural social factors are affected by social policies and how they, in turn, will affect social policy decision-making in the end.

Although much of what remained hidden under the former conceptions and definitions of social security has in the past thirty years been brought to light, this does not mean that the actual 'situation of social security' has improved remarkably. To know does not necessarily imply to govern. Since the second tipping point in the mid 1980s, most European welfare states have not been able to regain the 'Golden Age' situation of steady economic growth, sufficient employment and political stability; for most European people so-called 'old' social risks are still threatening their living standards and for others 'new' social risks have turned up. External challenges, like economic globalization and mass migration, as well as internal challenges, like ageing populations, structural inactivity rates, and changing gender patterns, keep demanding a creativity in social policy design that has to balance fiscal constraints and growing social needs. As it seems, the people of Europe will have to adapt to a more flexible life in which they are, more than before, held responsible for their living standards and well-being. For almost thirty years now – longer than the 'Golden Age' expansion of a mere twenty years – European welfare states have been in a permanent process of welfare reform, including welfare retrenchment in some areas (for instance, unemployment benefit schemes), welfare reconstruction in other areas (such as pensions), and admittedly, welfare extension as well (for example, work-care reconciliation policies). Whether there will be a third tipping point in the evolution of the European welfare state remains to be seen. Where early technological invention led to mass industrialization of the economy, and thus laid the foundations for the development of the welfare state as an institution that governs the distribution of life chances in response to people's ability or willingness to work, so too can we expect mass automation and robotization of economic and social life to be of key importance for the development of future social policy. Pessimists foresee a future without jobs for humans, and ask fearfully how welfare can be redistributed if not via work? Optimists are confident that, as in the case of mechanization, the new modes of production lead to an abundance of new types of work and jobs. Regardless of the future prospects of social security and the role it can and will need to play in upcoming society, the past decades have witnessed a continual turmoil in the field. For sure, as a social security expert Jos Berghman could scarcely have had a career in more interesting times. He has made the most of this opportunity.

The invisible social security

Jos Berghman

Inaugural lecture at his installation as Professor of Social Security at the Catholic University Brabant Tilburg (now Tilburg University – UvT) on 7 November 1986.

When reflecting on the last decades of scientific literature dedicated to social security, it is difficult to rid oneself of the impression that the field of social security has had to impose itself as a domain warranting special attention; a domain that only fairly recently, and gradually, has come to enjoy the interest and recognition that it boasts. The earlier stated hypothesis that sociologists were only interested in social security in as far as society itself considered it problematic (Berghman, 1984: 47–48; Sigg, 1985)¹ can most likely, as a hypothesis, be extended to include economists. We further note that economists in nearly all Western European countries only began to more or less permanently focus on social security in the late 1960s; challenged to do so, first, by questions arising in the late 1960s/early 1970s regarding the importance and efficiency of the set provisions, and later by the budgetary, socio-economic and political pressure placed on these provisions (Le Blanc, 1978). In most countries, legal scholars had already been devoting more attention to the domain of social security, though its systematic study – certainly in the Netherlands – is, here too, a more recent development.²

Given the external pressure that has greatly increased – due to the economic crisis – and that may largely be considered responsible for the current scientific interest in social security, it is not surprising that the scientists most involved in this study explicitly prioritized those questions attracting the most interest: questions concerning the examination of those provisions and factors that were assumed to have the greatest impact, and questions on research topics that were expected to have the greatest immediate policy relevance.³ In short, in the field of social security, where a considerable research delay needed to be made up for, researchers focused primarily on those provisions, factors and effects that were most eye-catching, those that were clearly the most visible.⁴

These researchers can hardly be chastised for this focus. It is logical and even laudable that they initially sought out tangible themes and took that opportunity to build and refine their research instruments. And undoubtedly, the agencies funding such research also encouraged researchers to prioritize visible problems with direct policy relevance. These research pursuits should, therefore, not be looked down upon. Nevertheless, it would be quite regrettable should researchers not progress

beyond this point. Since it is precisely the responsibility of universities to advance education in this domain with an open and critical vision, this afternoon I would like to discuss, under the title of ‘The invisible social security’, the less salient aspects of social security that, even now, remain virtually untouched in civil discourse; that have been neglected in basic scientific research; and that, nonetheless, could provide a new perspective to already established insights as well as contribute to shining new light on the greater social security debate.

My argument is as follows. First, I deal briefly with the concept of social security. This focus should pave the way to then be able to devote some attention to hidden social security institutions and to some overlooked aspects of social security. I devote most of my time to these institutions and aspects. I conclude by identifying a number of components that may account for the (previously established) invisibility of social security.

I. The concept of social security

Let us, therefore, first spend some time on the very concept of social security. It is not our intention to repeat and comment on the detailed discussions that have been devoted to this concept in various scientific circles (Veldkamp, 1978a: 1 ff).⁵ Our aim is to illustrate the important theoretical breakthroughs that have marked the last years and to point out the tension that has arisen between the concept of social security in theory and in practice.

Classical social security definitions tend to set out from a list of the social risks that should be covered by social security in order to define how social security should be conceptualized.⁶ However, this descriptive analytical approach now seems outdated. More recent definitions, such as this one, whereby social security is defined as ‘the total of individual entitlements, not necessarily automatically calculable in monetary terms, to have a certain subsistence level’, no longer refers to a restrictive list of what actually constitutes social security sectors (Halberstadt, 1978: 74). Social security is no longer defined by the social risks it should cover, but rather, by the range of instruments employed to achieve a certain goal.

1.1 Preventive forms of action

To contextualize three key theoretical breakthroughs that have contributed to similar modern definitions, we can begin with Veldkamp’s two social security descriptions and Van Steenberge, Lahaye and Viaene’s social security definition. In his first definition, Veldkamp states that social security is formed by all the institutions and provisions that aim to maintain a certain level of subsistence. And, in his opinion, this should, foremost, consist of replacing income to the greatest possible extent in the event of the loss of a source of income. Additionally, it should consist of compensating, either