

## **Risk and Knowledge: Solidarity in the Age of Risk Calculations**

In his famous idea of the risk society, Ulrich Beck stresses the increasing preoccupation of modern societies with risk and uncertainty. One way of dealing with risk and uncertainty at the individual level, is the sharing and pooling of risks in insurances. The emergence of insurance sometimes is explained by referring to the 'veil of ignorance'. The core of the idea of the veil of ignorance is that people never know for sure whether or not they might be affected by (social) risks like illness or unemployment, although they are aware of the existence of these risks. Contributing to insurance schemes is a method to safeguard the future in case of being hit by one of these – or other – risks.

However, in his seminal work *The New Social Question*, Pierre Rosanvallon reflects upon the impact of increasing knowledge on risks on the concept of solidarity (see Rosanvallon, 2000). Basically, Rosanvallon states that increasing knowledge might 'lift' the veil of ignorance. Therefore, increasing knowledge will have significant impacts on the key institutions of the welfare state (Rosanvallon, 2000: 13).

This paper sets out to empirically assess the extent to which extent knowledge on risks has grown, and the impact this has on modern welfare states. The analysis focuses on several types of social risks, including ageing, illness, disability, and unemployment from a comparative perspective.

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