

The winner takes it all? – Individualised risks and the quest for security

ABSTRACT

The paper discusses the contradictory relationship between the current trend of individualising risks and increased concern for security. The long historical line of our societies has been the effort to increase *social security* through the building of the welfare state. However, this has (at least in certain circles) changed in favour of a tendency to incite people towards individual risk-taking and to criticisms against “too much security”, examples of which are given in the paper. In the analysis following this chapter this development is viewed as an integral part of the ‘moral realignment’ of the welfare state in as less social direction.

Parallel to the increased emphasis on coping with risks at an individual level, our societies are obsessed with *public safety*, to the extent that we face the risk of transforming ‘social states’ into ‘security states’. Paradoxically, the social insecurity produced by individualised risk-taking is the very factor producing general insecurity. The paper also claims that the concern for security is used quite flexibly depending on what interests it serves. The confusion between economic and emotional security can also be used with a view to a certain purpose.

”In recent years there is an increasing emphasis on the concept of security as the paramount aim of life (...) [One] reason lies in the fact that people feel increasingly more insecure...”

“The problem becomes more complicated by the confusion between psychic and economic security. It is one of the fundamental changes of the last fifty years that in all Western countries the principle has been adopted that every citizen must have a minimum material security in case of unemployment, sickness and old age. Yet, while this principle has been adopted, there is still, among many businessmen, intense hostility against it (...); they speak contemptuously of the ‘welfare state’ as killing private initiative and the spirit of adventure, and in fighting social security measures, they pretend to fight for the freedom and initiative of the worker.”

(Erich Fromm 1956, 194.)

An overabundance of social security?

From seeking security through social means...

If we are to believe Abraham Maslow (1954), safety is one of the basic **needs** of human beings. According to his theory of the hierarchy of needs, safety needs come right after physiological needs. They can be seen as anthropological needs related to the group characteristics of human beings. However, responses to these needs differ across cultures and historical periods. The fact that we have managed to build societies in which people's safety is a priority, is usually regarded as progress.

The stronger and more systematic push towards security that we are seeing today is associated with the rather recent notion of risk originating in the 18th century. Its emergence cannot be attributed to a greater propensity towards risk-taking but to a desire to manage the world and the risks inherent in it, and to make unpredictable consequences predictable and controllable. As François Ewald (1986) indicates, insurance and, subsequently, social insurance are considered the noblest outcomes of this new kind of risk thinking. The idea of 'social security' is similarly a relatively recent construct ¹, and bolstering its credibility has been part of the welfare state project.

The term social security can be understood as having both a broader and a narrower meaning. Its broader meaning refers to the aim of social policy and to society's responsibility towards the individual. In other words we are speaking of the collective solidarity that has been one of the ideals and goals of the welfare state. In a narrower sense the term refers to how social security is organised, to those *public measures* that provide the means for reaching the general aim of social security. ² In principle, then, social security implies the idea that society and the state have a key role in and

¹ Several alternatives have been proposed as to its origin. One theory credits Winston Churchill with the first mention of 'social security' in 1908 (Parrott 1992, 368), while another theory attributes it to South American freedom fighter Simón Bolívar, who lived around the turn of the 18th century. The term then appears in a notice of a meeting put out in 1884 by an Italian workers' party and subsequently in a decree issued in 1918 by the Council of People's Commissars of the Soviet Union. (Dupeyroux 2001, 5.) Whichever of these interpretations is true, it cannot be disputed that the Atlantic Charter (1941) contributed to the dissemination of the idea of social security. It expressed the wish to unite all nations in broadbased economic cooperation to ensure economic progress and social security. Social security was first given a substantive focus by the report commissioned by the British Government from Sir William Beveridge entitled *Social Insurance and Allied Services* (1942), in which concrete steps were put forward for the attainment of social security (Beveridge 1943, 53), as well as in programmes issued by the International Labour Organization (ILO). (See Hellsten 2004, 228–232.)

² In Finnish, specific concepts are associated with these meanings. The concept of '*sosiaalinen turvallisuus*' (social security) emerged after the Second World War, and only after the concept had already become established in the international discourse (see Hellsten 1981, 237–239). It refers to the aim of social policy and appears in many statements seeking to define the content of social policy and of the welfare state. For example, the word 'welfare state' was introduced in the 1954 edition of *Mitä Missä Milloin* ("What Where When", a popular yearbook series) as a neologism and defined as a state of affairs in which the state takes effective measures to ensure social ('*sosiaalinen*') security and welfare for all. A new concept, '*sosiaaliturva*' (which also translates as 'social security') was introduced soon thereafter. This later concept has a narrower scope. It did not enter into widespread usage until the time of the large-scale construction of the social security system. '*Sosiaaliturva*' is used to refer to the measures taken by the public authorities in pursuance of the goal of social security. (See Hellsten 1981, 329.)

responsibility for securing the safety of its members, and for implementing systems designed to that end.

‘The social’, in its widest sense, incorporates the idea of collective responsibility, usually at the level of the nation-state, as well as the idea that society is to be governed as a whole (Rose 1996, 333, 339; 1998, 56.) Such a sense of the social is present already in the writings of Émile Durkheim, and may be assumed to have been an influential factor in Keynesianism and to have contributed to the making of the welfare state (Rose 1996, 1998; Touraine 1998, 123–124). The welfare state ensured the enjoyment of social rights and, through a universal social security system, engendered social citizenship. The welfare state was, then, simultaneously a *social state*. In a way, the social, in its broad sense, found a concrete form in the welfare state.

The big idea and ideal of the welfare state has been to enhance life’s predictability and security. As Robert Castel has written, what the development of the welfare state was specifically about was the extension of security mechanisms. In its social role, the state does, in fact, function mainly as an alleviator of risks (Castel 2003, 32), and for a long time, it was successful. What was in the beginning a utopian project seemed to have become reality, with no return to what had been before. In the beginning of the 1960s Gunnar Myrdal wrote that the welfare state was developing further almost of its own accord. It was something that “nations are not prepared to give up or even slightly dismantle”. (Myrdal 1961, 122–123.) Today, few would be so bold as to utter statements like this. All of a sudden things seem to have changed and people are urged to take risks, and too much security is seen as something to be lamented (according to some, at least) and the welfare state as being in need of urgent “reforms”.

According to Raija Julkunen, perhaps the best-known Finnish social policy expert, the last few decades have seen the emergence into dominance of

“a thinking that focuses on self-responsibility, opportunity, risk-taking and risk-endurance. Human dignity, equality, solidarity, equity and security began to be experienced as old-fashioned leftism, or their substance changed. Security is no longer associated with social security but with private security firms.” (Julkunen 2002, 31.)

All in all, this represents a change in risk thinking. According to Tom Baker and Jonathan Simon (2002), there has been a shift from a thinking that emphasises the spreading of risk towards the use of risks as an incentive to reduce individual claims on collective resources, even towards ‘embracing’ risks. In the following, I look at this development in light of examples gleaned from different countries and contexts, examining them, as it were, as a symptom of a disease that may have spread wider.

...to the promotion of risk-taking and activation

In **Finland**, there has recently been lively public debate on self-responsibility. To start with, in 2005 Sinikka Mönkäre, a Social-Democratic politician then serving as the Minister for Social Affairs and Health, called for a more serious debate about the extent to which costs of life-style diseases should be borne by society. *“People eat poorly or too much, fail to exercise, suffer from high blood pressure or adult-onset diabetes, and after all that, society*

is supposed to pay for their medication", she complained in a print interview. (Heiskanen 2005.)

Then, Esko Aho, president of Sitra (The Finnish National Fund for Research and Development) and a former centrist Prime Minister, gave an interview in which he echoed these concerns. *"It's not right that some individuals should neglect healthy habits, become ill, and then expect to be treated at public expense"*, he declaimed. (Karvinen 2005.) However, it took a second interview in a larger-circulation newspaper to spark a public outcry. In this second interview, Aho repeated the suggestion that a bonus system should be set up to reward individuals who look after their personal health. Aho trusted that economic incentives would guide people towards habits that would lead to a decrease in lifestyle diseases. (Hukkanen 2005.)

One year later, Jorma Ollila, the then CEO of Nokia, said in a print interview that Finns are too security oriented. *"There is a tremendous drive towards security in this country"*, he said, referring equally to companies and private citizens. Ollila called for a reprise of the kind of *"spirited risk-taking seen in the 1990s"* (overlooking the fact that, in the early 1990s, Finland went through the worst recession of its history, for which many are still paying a social price).³ (Lassila 2006.)

Similar comments can be found in range of political documents and ever more popular think tank reports. For example, in a report by Sitra entitled *Kohti hyvinvoivaa ja kilpailukykyistä yhteiskuntaa* ("Towards a competitive welfare society"), we can read the following:

"To achieve a reduction in the types of decisions and behaviour that are bad for individuals and bad for society, citizens must take more individual responsibility for the consequences of their decisions and actions."

"In Great Britain, certain public services and subsidies have been made conditional on agreeing to act in a way that is constructive for society as a whole. The resources and freedoms offered by the welfare society must be balanced by personal responsibility."

"People's control over their own lives can be supported by means of information and incentives which encourage people to take responsibility for the consequences of their lifestyle decisions and promote behaviour beneficial to society."

(Hämäläinen 2006, 35, 36, 39.)

There have been some curious developments in **France** as well. For example, François Ewald (see 1986) – a well-known welfare state and social insurance theoretician – has along with economist Denis Kessler (2000) completed an astounding U-turn in which they have redefined risk as "the principle for acknowledgement of individual value". In a joint article, they denounce both the welfare state and social insurance. In earlier comments (1997), Kessler questioned the need for society to cover damages due to avoidable risks. He sees social insurance as increasing the moral hazard, i.e., the propensity of individuals

³ The cover of the issue in which the interview appeared was startling. At the top of the page there was a picture of people standing in a queue with the headline "Bread queues again growing rapidly in the Greater Helsinki Region", and below it, a picture of Ollila and a reference to his demand for greater risk-taking.

to act in a more risk-prone manner knowing that they will be compensated no matter what. Further, risks are, according to Kessler, fundamentally different than they were in the past, being increasingly caused by the own actions of individuals. This is the case especially with morbidity, mortality and employment. Hence, Kessler urges us to pay more serious attention to the principle of self-responsibility. He says that it should be possible to demand benefit recipients to change their behaviour. *"We are entering an era of monitoring behaviour"*, he writes, and apparently does not intend this as an Orwellian dystopia.

In their joint article, Ewald and Kessler see risks and risk-taking as the foundation of morals, as "the value of values". Risk-taking makes one conscious of one's humanity, and separates the slave from the master. Risk is a moral concept, for when one takes a risk, one ultimately puts oneself at stake. The authors puzzle over the strange modern tendency to value security and the protection of human life, for if morals and risk-taking are one, such tendency is a sign of demoralisation. One must discover new ways for each of us to maximise our risk-taking. (Ewald & Kessler 2000, 56, 61, 63, 64, 71.)

Ewald and Kessler do not address the question of what we should do with those who take a risk and lose. Presumably, the answer is so obvious as not to require comment. To the winner go the spoils; the loser should take a good look at himself – and pay the losses.

* * *

The foregoing examples paint a picture of self-responsibility and risk-taking having become a downright ideology. Demands for self-responsibility and risk-taking may be justified by noble goals, such as increasing the individual freedom of choice. This can be seen in the following argument, which promotes a life course perspective as a frame of reference for the "modernisation" of social security:

"The emphasis on the importance of more individual choice, on activation and proactive behaviour requires a shift in the balance between individual and collective responsibility for financing periods of non-participation" (Plantenga 2005, 303).

Calls for self-responsibility are reflected in practical policy. Some examples:

In **Finland**, access to social security – heretofore considered as a right – has gradually become more conditional. Through a series of reforms beginning in the 1990s, social policy has become "active" and, increasingly, contractually based. The 1998 employment policy reform adopted individual job-seeking plans as a means of activating jobseekers. The idea of individual plans was also adopted in the 1998 Social Assistance Act with respect to cases in which the recipient refused an offer of work or training. In 1999 the contract approach was adopted in the Act on the Integration and Immigrants and Reception of Asylum Seekers. Next, in the 2001 Act on Rehabilitative Work Experience, an individual activation plan was adopted as a basic instrument to promote entry into the labour market and social inclusion among the young and the long-term unemployed. (Sakslin & Keskitalo 2005, 361.)

Incentivisation was increased in the Labour Market Subsidy reform of 2006. Under the reformed provisions, payment of the Labour Market Subsidy can be discontinued if an unemployed person, after either 180 or 500 days on benefit, turns down an offer from the

authorities to participate in activation measures. Also, after an initial eligibility period of 500 days, recipients must undergo certain activation measures during which their employment prospects are evaluated more thoroughly and they must comply with the terms of a specified activation programme or forfeit their benefit. This arrangement is called a 'social guarantee'.

Such imposition of conditionality on benefits has made it necessary to adopt the view that the indispensable subsistence guaranteed in the Finnish Constitution can be coupled with obligations imposed on individuals. The legislator has thus adopted a restrictive interpretation of the scope of the right to social assistance and social security, in which the threat of withdrawing all or part of an individual's benefits is not seen to violate his or her core social rights. (Sakslin & Keskitalo 2005, 377).

In **France**, the term 'contract' – completely absent from the traditional regimes of social protection – has assumed a strategic position in new social policy measures. The *revenu minimum d'insertion (RMI)*, an income support benefit introduced in 1988, is an excellent example of this new spirit underlying the mechanisms of security. Eligibility for the RMI is basically conditional on the signing of an individual integration agreement (*contrat d'insertion*), which commits the recipient to certain projects. The tendency to individual commitments is proving an inspiration to the policies of unemployment prevention as well. One example of this is the PARE programme⁴ introduced in 2001, which encourages – obligates – the unemployed to active participation in job search. Robert Castel sees a certain overall logic behind these changes. They are policies aimed at the individualisation of the mechanisms of security and at transcending the "statified" social. (Castel 2003, 70–71.)

Castel's analysis seems fitting to **Canada** as well, where there has also been a shift in how dominant social policy actors think about social policy, with the shift towards an individualistic casework model. Canadian social policy has moved into a period of 'social investment' that relies on the idea of investing in human capital development. The change is also reflected in a switch in metaphors, from *the safety net* that compensates people for the failure of the market, to *a trampoline* that bounces people back into the job market (ignoring that trampoline-jumping is an accident-prone activity...). The shift is further reflected in the growing popularity of 'population health' perspectives in political discourse, which in practice usually contain the notion that risk factors lie mainly within the individuals. (McKeen 2006, 865, 868, 871, 872.)

What is happening to the welfare state?

What do the above examples signify for the welfare state?

They are, in my view, not isolated or random occurrences. Rather, the new-found emphasis on risk-taking is in line with the 'moral rearrangement' in progress in the Western world (Williams 1999, 667). This change in mentality and ethos brings forth an altered mental scheme of social policy, of social security, of the welfare state and of social responsibility.

⁴ PARE = *Plan d'aide au retour à l'emploi*; plan supporting the return to work.

The emergence of a new ethos and new ways of thinking is symbolised by the appearance of a range of new concepts used in the discourse and various changes in the ways in which social security is produced. Some commentators have talked about a transition from the welfare state to a welfare society (Rodger 2000)⁵, from old to new forms of welfare (Harris 2002), from a golden age of the welfare state to a silver age (Taylor-Gooby 2004), from the welfare state to an enabling state (Gilbert 2005), or from the welfare state to a competition state (Cerny 1995, 1997).

Each of these new concepts – illustrating a changed situation – in their own way tell the same story. The core of it is that whereas social policy earlier had to do with problems recognised as ‘social’, principal attention is now given to economic accountability. By contrast, many problems heretofore seen as social – such as unemployment and poverty – have more or less been desocialised. They are no longer viewed as being rooted in the structure or economic foundation of society. Welfare, then, has become more a private than a social concern. (Walters 1997, 227–228; Hay 2005.) Starting in the 1980s, we have also witnessed, in many countries, a partial transformation of the socialised actuarialism into privatised actuarialism or prudentialism (O’Malley 1992, 254–255, 257, 260–261).

Further, the welfare state is thought to weaken individual citizens’ competitiveness by coddling them into helplessness. Social security is seen as hindering development by insulating individuals from the markets and by limiting business activity or imposing an additional financial burden on enterprises (Walters 1997, 229). Part and parcel of this change is a shift in the perception of welfare benefits as being more about obligation than about entitlement (Harris 2002, 384). For example whereas it was earlier common in Finland to talk of the redistribution of resources and of a striving towards social equalisation, now the discourse is dominated by the concept of ‘incentivisation’ (an idea that sometimes takes the form of encouragement to risk-taking).

According to Robert Goodin, the phrase ‘social security’ has all but disappeared from political discourse. In many countries the phrase has also disappeared from the letterheads of government departments⁶. The change is not only semantic: Goodin claims that contemporary welfare reform has made provision for coping with life’s uncertainties both less social and less secure. (Goodin 2001, 3, 7–8.) Also Pierre Bourdieu et al. (1998) have claimed that ours is the age of “social insecurity”.

This new social policy is coupled with a new concept of man – a new ‘governmentality’, perhaps. The old social policy was based on the idea of human beings as members of society. It attached importance to principles of solidarity, equality and the positive

⁵ Especially in Finland during the last ten years, the term ‘welfare state’ has increasingly been substituted by the term ‘welfare society’ in political and policy discourse (i.e., government programmes, formal speeches and names of seminars). This is problematic in that the new concept redirects our thinking towards a whole new way of ordering societal relationships and responsibilities.

It has been said that the welfare society means that citizens must dedicate time and money towards creating welfare in partnership with each other (Anttonen & Sipilä 2004, 46). In a neoliberalistic sense, the discourse on the welfare society is undergirded by a desire that social responsibility should increasingly be turned over to enterprises, associations and voluntary organisations. Yet the question remains: to which of them in general, and to which of them in each particular case? And what of the role of the state? Furthermore, amorphous talk of ‘society’ can mask conflicts, controversies and contingencies; i.e., the very things of which politics consist. (Julkunen 2004a, 225, 233; see also Palonen 1997.)

⁶ Where there used to be Departments of Social Security, there now are Departments of Human Resources Development (Canada); of Work and Income (New Zealand); of Family and Community Services (Australia); and of Social Affairs (France, Belgium, Germany, Austria, Norway and Ireland) (Goodin 2001, 7–8).

discrimination of the disadvantaged, and governed people on the basis not only of their social roles, rights and responsibilities but also of their socially defined needs. Today, human beings are seen as much more loosely connected to society, as calculating economic actors who pursue their own interests, and as “human capitalists” (Walters 1997, 230). And as we know, capitalists take risks...

This altered concept of man is also associated with an increased emphasis on the ideal of self-responsibility. In everyday media, few expressions come up with such frequency as ‘responsibility’ and ‘responsible’. With this in mind, Raija Julkunen has adopted the concept of a ‘society of assigning responsibility’. Overall, we have increasingly moved towards a politics of conduct. The job of politics, then, is no longer to ameliorate deficiencies but to educate citizens - or to attempt them to self-educate themselves – for example by looking after their own health. (Julkunen 2006, 41, 217, 280–281; see also Clarke 2005). Strangely enough, the greatest demands for active citizenship are placed upon those with the least ability to fulfil them.

Also at the EU level, there appears to be a drive to change attitudes and to re-educate the citizenry. The social agenda emphasises strengthening citizens’ confidence for managing the process of change. (COM (2005) 33). According to the Commission the activation measures “may also help to make people fight social isolation and develop self-esteem and a more positive attitude to work and society” (COM (2006)44). (See Palola 2006, 383–383.)⁷

* * * * *

The foregoing could perhaps be best summarised by saying that it is about the demise of ‘the social’ or at least a profound change in how it is conceived, and about its weakened ability to guide and structure our thinking.

Deborah Mitchell (2000) summarises the restructuring of the welfare state by stating that “new deals” are being struck. The original New Deal introduced social security and some elements of the welfare state (e.g. unemployment insurance) to the United States. Its idea was above all social (and, according to its critics, socialist). Its philosophy has been compared to Robert Frost’s idea of home in his poem *The Death of the Hired Man*: you are entitled to “something you somehow haven’t to deserve” (Eräsaari 1995, 151). Contrariwise, in the newly (re)found ethos of welfare you definitely have to deserve what you get, or pay for it (as in private insurance).

So, unlike their famous predecessor, the current deals are far from social. Deborah Mitchell (2000, 4) writes that the variation in these reforms makes it difficult to characterise simply how these approaches combine coherent strategies to restore social cohesion. Going further, one might ask whether the question of cohesion is relevant at all to these reforms. According to Wendy McKeen, social cohesion is still held up as a value or a goal

⁷ At the ideological level the development described in this chapter could – to borrow Doug Porter’s and David Craig’s (2004) expression – be characterised as the rise of ‘inclusive liberalism’. Its vocabulary contains for example the following keywords: inclusion, opportunity, security, empowerment, individual capital, social capital, social investment and participation. It also includes ‘fast growth’, which, although the authors do not say so, might be the reason why all these other expressions are needed. These keywords are part of the Third Way Social Inclusion policy, but they can be found everywhere. Variations on this word cluster keep bursting out “all over the place”, as the authors write, from the headlines of the World Bank’s World Development Report to the speeches of George W. Bush.

that society (Canada) is seeking. Yet the analytical tool kit employed at the level of the social policy community (i.e. casework doctrine) is moving away from any meaningful grasp of 'the social'. (McKeen 2006, 881.) Does this in effect mean that we are only paying lip service to these values?

It does seem that the willingness to rely and build upon the social cement is declining in many countries. To cite Mitchell Dean (1997, 224): "We have ceased to act upon the social bonds that cement us into a collective totality through the agency of a unified social service animated by the ethos of the welfare state." According Robert Castel (1988, 76) as well, a growing part of social interventions has ceased to be motivated by the kind of aspiration for integration that inspired most of the strategies of the welfare state.

When the 'social question' with its concomitant vocabulary arose in the 19th century, the aim was to "discover the means of translating the particular, the personal and the private into the general, the public and the social" (Dean 1997, 212). One may wonder if we are now witnessing the opposite movement where the public and the social are being translated into the personal and the private.

* * * * *

Ultimately, we may ask whether the welfare state of old even exists any longer, and if so, where? Neil Gilbert (2002, 2005) has written about the "hidden welfare state". By this he means the tendency of the state to replace direct expenditures with indirect ones and to move from the production of services to the subsidisation of their production and to the distribution of tax allowances and vouchers. I adopt a broader interpretation of this concept, one which refers also to the concealment or disappearance of social policy and of the social, to the transformation of the welfare state into the 'welfare society', to its becoming an ancillary of economic policy and its turning into the security state – the theme which I address in the following.

Towards a security state? (Obsessed with security)

As we saw above, in the welfare state context, too much security is regarded as a negative. This does not mean, however, that security is not seen as vital in some other contexts.

According to Robert Castel, it is possible to distinguish two main types of security mechanisms. The *general security mechanisms of society* ensure the enjoyment of fundamental rights and the protection of life and property in states ruled by law. The *social security mechanisms* provide coverage against the main risks that may confront people in their personal lives, such as illness, accidents, penurious old age or other sources of insecurity. With respect to these two mechanisms of security, there can be no doubt that those of us in the developed world at least live in the most secure societies that have ever existed. (Castel 2003, 5.) Some commentators have referred to these type of societies as 'insurance societies', which ensure the protection of their members.

Yet paradoxically enough, despite the saturation of security mechanisms, worries over security remain ubiquitous. In fact, the issue of security has become a source of distress nationwide (Castel 2003, 6). The default assumption seems to be that our security is

assured. Hence, whenever a disaster or major emergency occurs, people express outrage, asking how such things can happen, who is at fault and where is the justice. The author of the following poses a question that is typical of these times:

“Security and safety have become major concerns and the question to be asked is who will vouch for the personal security of the population and protect the public from criminal victimization.” (Yanay 2006, 509.)

Uri Yanay goes on to say that Maslow’s view about personal security as a basic human need was not acknowledged by William Beveridge as one of his five giants (disease, ignorance, squalor, idleness and want). However, “nowadays personal security seems to have become a giant too”. (Yanay 2006, 510).

So, parallel to the increased demands for coping with – or taking – risks at an individual level, our societies are obsessed with security – public safety or psychological security, that is: *not* social security. Some view this development as downright neurotic or obsessive. Be that as it may, “obsessions” have political repercussions. According to Robert Castel, what we are witnessing is in fact the gradual transformation of the welfare state into a security state, in which a return to law and order is both advocated and implemented. I shall, again, give some examples.

In **France**, the development towards a security state can be seen especially in regard to the question of the suburbs, for decades one of the central issues of French politics. The suburbs have long been a kind of spatial manifestation of exclusion to the extent that many seem to be equating exclusion with the suburbs. The problem has been tackled mainly by increasing the numbers and powers of the police with the aim of eliminating crime, punishing the guilty and enforcing a policy of zero tolerance. (See Castel 2003, 53–56.)

The most important factors increasing insecurity are accumulated in the “problem suburbs”, such as high unemployment, job insecurity and precarity, run-down housing, a high concentration of disparate ethnic groups, idle youth, drug crime, disordered behaviour, or the high prevalence of periods of social unrest and clashes with the police. Social insecurity and general insecurity interact with and reinforce each other. The demonisation of the problems of the suburbs and, specifically, the labelling of the suburban youth on the strength of such less-than-idyllic observations are, however, a result of the *déplacement* of social conflicts. (Castel 2003, 53.)

Also in **Finland**, security is a growing concern for decision-makers. There seems to be complete political consensus that security must be strengthened. In the constitutional reform of 1995, security was elevated to the ranks of the fundamental rights of citizens, being enshrined as such in Section 6 of the Constitutional Act (Section 7 in the new Constitution of the year 2000). In the campaign for the parliamentary election of 2003, nearly all of the candidates mentioned the word ‘security’ in their personal campaign advertisement. (Koskela 2003, 280.)⁸

⁸ As recently as in 2000, Timo Korander wrote that crime has traditionally not been a central societal problem in Finland and that the political parties have not used it as a major campaign theme. This he attributed to the Finnish welfare state principle, which sees crime as a social policy problem or, specifically, as a consequence of failed social policy. Contrary to what Korander hoped for in his article, the situation seems to be changing in this regard. (Korander 2000, 205, 211.)

Security is a growing concern in cities as well. Based on a decision in principle formulated in 1999 by the Finnish Government, concerning the establishment of a national programme on crime prevention, the local governments have drafted their own security strategies with which they seek to improve the governability of their environments.⁹ A Public Order Act was also drawn up and became effective in 2003.

In many countries, the obsession with security appears alongside widespread **concerns over exclusion**:

Talk of preventing exclusion and promoting inclusion may sound benevolent. Efforts aimed at the prevention of exclusion are, however, often justified by reference to its cost – i.e., to its negative impact on economic growth and public safety, or to the risk that exclusion, or the excluded, pose to public safety.¹⁰ An internal security programme drawn up by the Finnish Ministry of the Interior, for instance, states that an increase in exclusion produces macroeconomic problems and that its prevention is important for controlling the amount of crime and disorder. (Arjen turvaa 2004). According to former EU Commissioner Anna Diamantopoulou, at the rate we are going we will be faced with costs of social wastage that “include the cost of treating ill-health, addiction and other forms of ‘self-destruction’ among the excluded. The cost of anti-social behaviour – crime, and crime prevention, vandalism, imprisonment.” (Diamantopoulou 2000.) The objective thus becomes not to offer help – to the extent that such a word is even used – to people in recognition of their plight or their humanity. Instead, “weightier” reasons are required: security, productivity and economic growth.

Statements such as this point up the fact that social policy is also a policy of security and control, that it serves functions related to discipline, public order and the prevention of deviancy. There is nothing new about this – unless we consider the return to the past to be a novelty.

Several authors have indeed suggested that poverty is increasingly turning from the subject matter of social policy into a problem of penology and criminal law and that boundaries between criminal and social policy have become less clear cut, or that social policy has in some instances been displaced by criminal policy (Bauman 1998, 75–77; Stenson 1998). Also Mitchell Dean (2002) underlines the authoritarian elements of liberal governance. Assuming that these interpretations are not off the mark, the history has at least in some respects reversed itself, considering that as the welfare state evolved, the role of the police, the courts and stark force in maintaining the social order diminished in favour of the social and health administration (Mäkelä 1988, 89).

* * * * *

⁹ Against the wishes of some, the local governments were not expressly required to draw up such security strategies. Subsequently, however, the Ministry of the Interior did require police chiefs to make sure that local security plans would be in place by the end of 2001, though some did not meet this deadline (Koskela et al. 2004, 37).

¹⁰ One might think that social insecurity would breed exclusion. Usually, however, an inverse logic is applied, and exclusion is perceived as a threat to security – to both social security (in the form of increased expenditure) and public safety (in the form of public disorder). On the whole the discourse on exclusion reverses the causal chain: rather than admitting that exclusion arises from conflicts existing at the core of society, exclusion is seen as causing problems for society.

There is, then, a general tendency to highlight security concerns. Yet there are some contrary voices as well. Urban geographer Hille Koskela writes incisively about the overemphasis on security – or the ‘security consensus’, as she puts it. She argues that “security, in all of its forms, has become the story of our times” and that risk-taking and subjecting oneself to danger are no longer idealised – on the contrary, risk-taking has become taboo. There is even shock-absorbent ‘safe sand’ designed to protect children... Koskela also criticises the Public Order Act, which has shifted the locus of control away from local decision-makers. (Koskela 2003, 278, 280, 283.) Similarly as in France, youth have been branded as the key problem for urban safety. Finally, many security plans make reference to zero tolerance. (Koskela et al. 2004, 41, 42.)

The late attorney and Member of the European Parliament (among many other things) Matti Wuori criticised the granting of constitutional status to the provision of security. Wuori said that this contravened the Western tradition of human rights, where the ‘liberty and security of person’ is a well-established and indivisible unitary concept and where individuals were expressly granted protection against the state and public authorities. ¹¹ According to Wuori, real or purported security has become almost like a sacred object of legal protection, which is emphasised in nearly all spheres of life. In its populist form, the “security virus” has spread to the Finnish Parliament, so that there is good cause to speak of a regular “security hysteria” (Wuori 2003, 398, 401.)

The **Swedish** *folkhem* (“people’s home”) is presumably even more security-oriented than Finland. Not everyone in Sweden sees this in a positive light. Last year, there was public debate surrounding a book by psychiatrist David Eberhard (2006), in which he accuses Sweden of a “security addiction”, a “slavery of security” and a “national panic disorder”. According to Eberhard, Swedes have lost the ability to take risks and suffer from a fear of living itself. The emphasis on security has been deliberately turned into a strategy of systematic overestimation of risks. Eberhard paints the picture of a country whose inhabitants are scared of mobile phone radiation and, even when indoors, wear a cycling helmet so as to prevent any untoward incidents... The problem according to Eberhard is that “exaggerated security leads to passivity, which in turn can lead to obesity and persistent laziness which can make one even more passive. The problem is exacerbated by the spread of the *folkhem*. Security is being exported throughout the Western world ... between the countries that are in contact with each other.” “Take responsibility for yourself”, is Eberhard’s suggestion for correcting the situation. (Eberhard 2006, 263. 277.)

What to make of this?

Insecurity or security?

One cannot help but to feel bewildered when one ponders the themes of security and risk-taking that manifest themselves in modern society. ‘Flexicurity’ is a concept familiar from

¹¹ According to Wuori, while public safety is an important value, ensuring it is one of the general responsibilities that the state has towards the citizens. It should therefore not be subsumed under the system of fundamental rights, where creates unnatural and dangerous horizontal tensions between security and other “fundamental rights”. (Wuori 2003, 401–402; see also Tuori 1999.)

the social policy discourse.¹² Here, I want to use the concept in a different sense, to refer to the fact that our world is described, by turns, as safe and unsafe, and such attributes are attached varyingly to different aspects of it. Demands for more security or for more risk-taking must be analysed by reference to how the person presenting the demand sees the situation – or how he or she prefers to portray it, for it should be noted that talk of security/insecurity often serves certain purposes or interests. Security and insecurity are, indeed, always *political* issues (see Korander 2000, 178, 188). In the following, I will attempt to clarify some of these lines of division.

According to many, the world we live in is more **insecure** and fraught with risk than ever. Indeed, the dimensions of the concept of risk have expanded to the extent that we could be said to be living in a risk society.

As is well known, the term risk society was coined by Ulrich Beck (1992) for a stage where social, political, economic and individual risks increasingly elude the grip of the security institutions of society. This is why these risks call into question the promise of security and the ideas of insurance and progress upon which modern society was founded. (E.g. Beck 1995, 67, 76–77.) There has emerged a new generation of risks, which comprises industrial, technological, health-related, natural, ecological and other similar risks (deforestation, air and water pollution, erosion, the dumping of toxic waste, loss of biodiversity, and regional environmental catastrophes of various magnitudes). This phenomenon holds true globally, which means that we live in a world risk society (Beck 1999). The course of civilisation is no longer guided by a belief in social progress but by general uncertainty. In effect, the normative counterpart, the basis and the motive force of the risk society is safety (Beck 1992, 49).¹³

The discourse on the risk society has been conducted mainly in academia and not so much in the political arena. Nevertheless, the discourse on risk is quite widespread both in the media and in politics. This has to do primarily with a general sense of insecurity and a threat of violence, which is often exaggerated. Studies have indicated that fears over violence are out of proportion with actual dangers (see e.g. Korander 2000). It could even be said that the sense of insecurity is a greater problem in Finland than crime itself (Koskela et al. 2004, 37).

By appealing to people's fears, threats to security can be used to lay the groundwork for the increasing control of society and especially the elements of society that cause disorder. Talk of security threats, then, justifies the existence of an expanding apparatus for risk control. The 'security industry' in its myriad forms is, in fact, one of the fastest growing sectors in Western countries (Koskela 2003, 282).

¹² The concept refers to a welfare model which is a combination of easy hiring and firing (flexibility for employers) and benefits for the unemployed (security for the employees). According to the Finnish Prime Minister Matti Vanhanen (Press release 2006), "flexicurity means being ready for change, managing change and establishing a balance between flexibility and security on the labour market." The latter definition shows the ideological use of the concept: at least in the Finnish discourse, it plays a central role as a justification for requiring a commitment to continuous change.

¹³ According to Robert Castel, the claim that we are living in a 'risk society' arises from a questionable generalisation of the concept of risk. In its true sense, 'risk' means a foreseeable event, which can be analysed both in terms of the probability of its occurrence and its attendant cost. However, the new risks of which Beck writes are mainly unforeseeable, their probability cannot be estimated, and they produce irrevocable consequences with incalculable costs. (Castel 2003, 59.)

Somewhat paradoxically, the inability of risk society to deal with its increasing insecurity challenges the institution that up till now has provided for our social security, i.e. the welfare state. This may lead to demands for urgent reforms of the welfare state – demands that usually call for more individual responsibility. Another possible consequence may involve ecological extremism, where the welfare state as a whole is declared downright harmful when weighed against the prospect of serious ecological challenges. Simultaneously improving people’s well-being and resolving environmental problems may be viewed as an impossible task.

According to others, **the world is not so unsafe after all**. The threats of the risk society are belittled or derided as fearmongering, rather than giving them the serious attention they deserve.¹⁴ This enables the continuation of a development that is unsustainable both ecologically and in terms of global equity.

As for social security, proponents of this second perspective may claim that it is too generous, too extensive and leads to passivity. As we can see, the outlook for social security is not favourable here either.

* * * * *

Calls for more risk-taking usually ignore the arguments that are resorted to whenever more security measures are demanded (i.e., the allegedly increasing dangers of cities and especially suburbs). I would tentatively argue that, ultimately, each of these discourses aims at the same thing: to intensify the control and disciplination of the poor and of the "excluded". The old mechanism used to seek out internal enemies for society has not lost its significance after all. Taking into account the diffuse sense of unease among people, it could even be claimed that motivating people to remain "included" requires ever harsher measures...¹⁵

The discourses on security and insecurity, then, serve specific purposes. For one, they make it possible for the state to diminish its role and responsibilities in areas where it wishes to do so (social security) and to strengthen its presence elsewhere (the police and the court system). For another, these discourses serve economic purposes, as I mentioned when I discussed the security industry. Further, the individualisation of risks serves the purpose of privatising social services and marketing private insurance plans. When individuals are left to their own devices to face multiplying risks and threats, they have no other option but to insure themselves as best they can. At that point, risk management is no longer a collective undertaking but an individual strategy which opens up a potentially limitless market for private insurance. (See Castel 2003, 63–64.)

* * * * *

¹⁴ For example, it has taken until recently for government leaders to take climate change seriously, despite the fact that it has been debated for years in other forums. “Downplaying climate change has to stop immediately”, Prime Minister Vanhanen said the day after the UN’s Intergovernmental Panel on Climate Change published its assessment report, in which it stated that global warming was “very likely” the result of human activity (Helsingin Sanomat 3.1.2007).

¹⁵ I believe that the excluded are the deviant by reference to which the normality in society is manufactured and renewed. The excluded are, then, a necessary tool in the construction and (re)production of normality and its ethos, models and anti-models. The current way of life needs a counter model which is so negative that it makes the present way of life appear as the only alternative. The question to be avoided at any price is “inclusion into what?”.

"The more effective the security systems, the more insecure the people."
(Samuli Paronen, a Finnish writer [1917–1974], quoted by Wuori 2003.)

Now, leaving aside whether the world is less safe or not, it seems clear that many people are afraid.

Robert Castel offers an explanation for this. He emphasises that insecurity and the security mechanisms should not be set against each other as if they belonged to two different registers of collective experience. The insecurity of today may not mean the absence of security mechanisms but rather the reverse. Being protected does not denote a permanent assurance of one's ability to master all the risks of life, but rather a life surrounded by complex and unstable security systems which may break down and fail the expectations placed upon them. (Castel 2003, 6.) This goes equally for the general apparatuses of risk management as it does for social risk management.

The search for security looks like an attempt to fill up a bottomless well. The sense of insecurity is not proportionate to actual dangers but stems from the mismatch between the socially produced expectations of security and society's real existing ability to meet those expectations. It is the security mechanisms themselves that produce the frustration over security inextricably linked with the societies based on a search for security. Security schemes can never be implemented perfectly, which results in disappointment. On the other hand, even comparative success in managing certain risks generates new risks and promotes risk awareness. (Castel 2003, 7–8.)

Castel says that talk about a 'risk culture', as propagated by Anthony Giddens (1991), shows that we have become more sensitive to the new threats we see emerging in our world. Moreover, these threats, being a result of human activity and the uncontrolled use of science and technology, clearly are proliferating. Of course, no society can pretend to be able to eradicate all of the dangers that life brings. What is more likely to happen is that just when the most obvious risks appear to have been vanquished, the risk detector is made more sensitive and new risks are discovered. By now, the risk detector is sensitive enough to create an unrealistically high demand for security. It is in this way that the 'risk culture' produces new risks. In rich countries, eating itself has become dangerous, with the list of hazardous substances in food growing longer by the month. When it comes to nutrition, zero risk would now require total abstinence from food and drink ('precautionary principle'). This being unfeasible, what is left is suspicion and anxiety at the dinner table. (Castel 2003, 60–61.)

The price and impossibility of individualisation

As a social policy analyst, I must draw attention to the fact that individualisation carries a price – and a risk.

At the **individual level**, we can identify (at least) two types of possible consequences:

Firstly, if risks are perceived as individual risks, it is likely that also certain individuals will come to be seen as risks. For example, according to the UK Home Office, community safety is a situation in which "people [are] protected from hazards or threats that result from the criminal or anti-social behaviour of others" (see Crowther 2002, 205). This

example reflects the more general tendency of portraying the excluded as a threat to others. At its most innocuous, this means essentialising (or 'othering') them; at its most nefarious, it means demonising them, as shown in our example of the French suburbs.¹⁶

Secondly, we must recognise the social insecurity which sooner or later will result from the individualisation of social security and which – to quote Robert Castel – “not only sustains poverty but also defeats initiative and promotes social disintegration in the manner of a virus that saturates everyday life, unravels social ties and gnaws at the individual psyche.”¹⁷ Social insecurity makes life “a daily struggle for survival with an always uncertain ending.” It condemns people to “permanent uncertainty, which also means permanent insecurity, for they can in no way control what is happening to them (...) Such is the dark side of the state ruled by law. It ignores those who lack the material assets to achieve security in their lives.” (Castel 2003, 29.)

There are risks also at the **level of the 'social'**. As Colin Gordon (1991, 40) has written: “The concept of *social risk* makes it possible for insurance technologies to be applied to social problems in a way that can be presented as creative simultaneously of social justice and social solidarity”. Pat O'Malley (1992, 268) has added that they make this move possible rather than necessary. “Possible” is still better than nothing.

Bearing in mind that solidarity and justice are arguments that do not sell very well these days, let me state that it is simply impossible to fight risks alone. This is the case, first of all, with respect to the 'risk society'. However much blame and self-responsibility individuals are required to shoulder, one needs more than consumers willing to purchase fair trade certified bananas in order to eliminate ecological insecurity.

The same impossibility applies also to social insecurity. Based on his analysis of the UK Crime and Disorder Act (1998), Uri Yanay writes that welfare principles and responsibilities are back to their initial starting point. “Historically, the responsibility for securing personal safety was in the hands of the family, of the tribe and the community, and this is where the responsibility has once again been shifted”. (Yanay 2006, 523). But are they able to respond to this challenge any longer? I doubt it – as I doubt the willingness of individuals to assume responsibility (which Yanay does not mention).

Robert Castel appears to share this doubt. Individuals living in mature social security systems are no longer able to stand on their own feet, they are saturated and permeated with the collective security systems of the welfare state. (Castel 1995, 412, 461.)

Therefore, it would be naive to assume that eradication of the security mechanisms would somehow “liberate” the individual pining for an opportunity to unleash his potential. Contrary to prevailing neoliberalistic ideology, the modern individual has been thoroughly shaped by the regulation mechanisms of the state. (Castel 2003, 66.) And even if this is

¹⁶ In the French research literature the excluded have been described e.g. in the following ways: 1) The excluded are bound by the immediate needs of their existence. This makes them culturally blind, which means that they are incapable of seeing the reasons for their situation or its consequences and incapable of changing it or acting solidarily. (Clavel 1998, 232–233.) 2) The excluded are weakly integrated citizens who do not use all their rights and are not politically oriented (Thomas 1997, 96). 3) The typical attitudes of the excluded are resignation and addiction to alcohol as well as watching TV and propensity for AIDS and psychic disorders (Lamarque 1996, 51, 54). In the Finnish research, too, exclusion has been characterised as a state of hopelessness, pathology, immobility and lack of perspective.

¹⁷ Here we find the reverse side of the “security virus” mentioned by Matti Wuori.

not the case, I do not believe that individuals infused with self-initiative can by themselves guarantee social safety.

* * * * *

From the perspective of social policy, the paradox of the current ‘moral realignment’ is that social insecurity produced by individualised risk-taking will in the long run produce general insecurity. Yet, the first steps taken to tackle this problem involve addressing its consequences by means of stronger disciplinary measures, and not its causes. According to Robert Castel, such disciplinary strategies are an attempt to fend off charges of inactivity. At the same time, they provide a cover to leave unaddressed such touchy issues as unemployment, social inequality and racism. (Castel 2003, 55.) This phenomenon has been referred to as ‘*policification*’. It is a “social phenomenon in which changes in prevailing values justified by reference to economic constraints, market forces, unsafe streets or other factors result in the designation of social and political issues as problems of law and order which, assigned to the police, are then defined in terms of and tackled by means of police tactics, strategies and methods.” At the core of the policification, then, is an abdication of the *ultima ratio* principle, namely that when it comes to the regulation of society, application of criminal law must be the last resort. (Korander 2000, 207, 209.)

The notion that this would wipe out insecurity follows the same logic as the misguided attempt recounted in a Finnish folktale to lengthen the quilt by cutting off one end and attaching it to the other. As Hille Koskela (2004) writes, there is, in fact, no distinct (urban) security politics – because it is an impossibility. Rather, “promotion of security is bound up in a larger effort to support the welfare state”.

Certainly, general insecurity does generate fundamental problems which the state must resolve. According to Robert Castel, however, it seems that in today’s France the state has expended a major share of its credibility in an attempt to suppress these problems. Similar indications exist in other countries as well. However, a response like this can under no circumstances reach all of the factors causing insecurity. In the end, a pure security state will only deepen the conflict between the unquestioned authority of the police state aiming to safeguard the citizens’ security and the indifference over the consequences of economic liberalism for social insecurity. The solution would be sustainable only if general security and social security were to constitute two hermetically enclosed spheres, which is of course not the case. (Castel 2003, 29–30.) We must also bear in mind that at some point the constitutional state will reach its limits. Total security can be reached only when basic liberties and rights are limited, or even withdrawn. (Castel 2003; Yanay 2006, 522.)

The paradox of living in a security state is that rather than increasing one’s sense of security, it is more likely to create additional fears. Nor does it produce well-being. Simple but true: the generation of well-being requires the welfare state, for no better system has, I believe, been invented so far. Even if it is the case that – to paraphrase Pat O’Malley – the welfare state makes the move towards solidarity and justice possible rather than inevitable.

Individualised risk-taking (i.e., weaker social security) coupled with global ecological risks increase not only social but also general insecurity. Finally, I must add that the dismantling of social security cannot be in the interests of those whose risk-taking has paid off, either. Usually in this connection, reference is made to the prospect that they will before long

have to move into gated communities guarded by dogs and CCTV cameras in order to protect themselves from the dangerous poor. However, this is a two-edged argument in that it can be used not only to call for better social security but also for more police and more security measures. That is why I prefer to use a different argument that has to do with the interdependence of all humans, as idealistic as the following may sound: as long as there are some in society who suffer distress, we all suffer distress.

Life is insecure

Recent trends in social security have not been favourable to the disadvantaged. For example, in Finnish policy documents the term 'basic security' has gradually been replaced by 'minimum security', a change which naturally has its practical consequences. (Hellsten 2006).¹⁸ Thus, this is the opposite of general security, where the trend is towards maximum security. Yet, there are more and more comments critical of the welfare state claiming that people are too security oriented.

In his book *The Sane Society*, Erich Fromm (1956, 195) offers an explanation for this conflict. Namely, that economic and emotional (or psychological) insecurity are confused with each other: "The propaganda against the 'welfare state' and the principle of economic security is more effective than it would otherwise be, because of the widespread confusion between economic and emotional security".

Let us take an example that has to do with the criticism levelled by David Eberhard (2006, 108) against an excessive security orientation. He quotes a statement by former Swedish prime minister Göran Persson (2005) that "Sweden's problem is not that there is too much security but that too many people still feel unsafe" claiming that Persson makes a mistake: he does not understand that one can very well feel unsafe even if there is too much security.

It is possible to agree with Eberhard when it comes to the possibility of feeling unsafe even when conditions are objectively safe. However, it is another thing altogether to claim that there is too much security. Furthermore, Eberhard takes Persson's sentence out of context: Persson was actually talking about social security and defending the welfare state against the right-wing critics who are demanding tax cuts and lower benefits. So, although Persson was defending social and economic security, Eberhard interprets his claim psychologically – which, paradoxically, makes it possible to put his critique in the service of the critique of the (tutelary) welfare state.

Should we wish to avoid similar confusions – which is not necessary the case, for they may serve certain purposes – we must be more precise in how we target our criticism. It may very well be appropriate to criticise people for excessive expectations of security in their lives. In the words of Eric Fromm (1956, 196):

"How can a sensitive and alive person ever feel secure? (...) The psychic task which a person can and must set for himself, is not to feel secure but to be able

¹⁸ According to Raija Julkunen (2006, 49), the changes in the Finnish social security pension – most importantly the change that made it reducible by income from earnings-related pensions – offers one example of how social rights based on citizenship have been marginalised as minimum security.

to tolerate insecurity, without panic and undue fear. Life, in its mental and spiritual aspects, is by necessity insecure and uncertain”.

We in the West are ill prepared for the disappointments which life will inevitably bring, for the sorrows, misfortunes and illnesses that are necessarily a part of it. Even if we do not subscribe to Eberhard's (2006, 123) claim that "we have created an entire generation of people clamouring for crisis assistance in the face of life", I find that the core of the problem lies in our having made death too distant from our lives. Paradoxically, this allows no other solution than death to our insecurity, for as Robert Castel (2003, 8–9) writes, "what – apart from God and death – could protect us, if complete peace of mind requires complete control over the potential sources of uncertainty in our lives?".

Castel (2003, 88) realises the same as Fromm, although he does not draw a conceptual distinction between economic and emotional insecurity:

"Inflated concerns over security must be exposed because they will ultimately eliminate the possibility of protection. They will instil a fear at the heart of social life, a fear that is fruitless if it arises from risks that are uncontrollable and an inevitable part of life. (...) recent slippages in our thinking about risk feed the mythology of security or, more specifically, of absolute insecurity, which in the extreme case can lead to denial of life itself. (...) Without descending into pathos, it is useful to remind that man is defined by his finiteness, and that awareness of one's own mortality is the very basis of wisdom."

Castel urges us to bear in mind the teaching of Italo Svevo in *Confessions of Zeno*:

"Life is a little like a disease, with its crises and periods of quiescence, its daily improvements and setbacks. But unlike other diseases life is always mortal. It admits of no cure."

There is, then, something on which we can agree with David Eberhard (2006, 123): "Living is dangerous. Let us do it until we die."

* * * * *

How to solve the paradoxes of security – if solutions even exist?

Firstly: An excessive penchant for emotional security can and should be criticised. Also, it must be emphasised that a feeling of insecurity should not be equated with insecurity itself (see Korander 2000, 197, 204). However, under no circumstances does this mean abandoning the search for economic security – within sustainable ecological limits. The criticism should therefore focus on the expectation of emotional – and not economic – security. Economic insecurity exists and something should be done about it. We should bear in mind that economic insecurity also breeds the kind of emotional insecurity in which there is surely nothing to criticise (see e.g. Underlid 2007).

Secondly, in our efforts to support the mechanisms promoting economic security – the welfare state, in short – we can perhaps be assisted by a further clarification of the discourse. According to Robert Castel, we must watch out for the use of the "quasi-metaphysics of risk" to blur the special nature of modern-day problems. A generalised and

unspecified ideology of risk ('risk society', 'risk culture', etc.) is nowadays offered up as the primary frame of reference in which the inadequacy, if not indeed the obsolescence, of the classical security mechanisms can be proclaimed and the inability of the state to respond to new economic trends derided. (Castel 2003, 63.) Two things are confused here: the ability to respond to challenges of ecological insecurity and the ability to meet challenges of social insecurity.

Thirdly: it is often the case that for paradoxical problems, there are only paradoxical solutions. As Robert Castel (2003, 88) writes, the lines of thinking described above lead to two seemingly contradictory, but in fact mutually reinforcing suggestions: first, that we should expose any inflated concerns over security; and second, that we should reaffirm the essential nature of security mechanisms.

Contact details:

*(Ms.) Tuula Helne
Senior Researcher, Ph.D.
The Social Insurance Institution of Finland (Kela)
Research Department
PO Box 450, 00101 Helsinki, Finland
Tel. 358-20 63 41582
tuula.helne@kela.fi*

Bibliography

Anttonen, Anneli & Sipilä, Jorma (2004) Jäikö hyvinvointivaltio historiaan? *Tiede* (7), 44–47.

Arjen turvaa – sisäisen turvallisuuden ohjelma (2004) Helsinki: Sisäasiainministeriön julkaisut 44/2004.

Atlantic Charter (1941) <<http://www.internet-esq.com/ussaugusta/atlantic1.htm>>. (Read 16. 6. 2004.)

Baker, Tom & Simon, Jonathan (eds.) (2002) *Embracing Risk. The Changing Culture of Insurance and Responsibility*. Chicago: The University of Chicago Press.

Bauman, Zygmunt (1998) *Work, Consumerism and the New Poor*. Buckingham & Philadelphia: Open University Press.

Beck, Ulrich (1992) *Risk Society. Towards a New Modernity*. London, Newbury Park, New Delhi: Sage.

Beck, Ulrich (1995) *Ecological Politics in an Age of Risk*. Cambridge: Polity Press.

Beck, Ulrich (1999) *World Risk Society*. Oxford: Blackwell.

Beveridge, William H. (1942) *Social Insurance and Allied Services*. London: Her Majesty's Stationery Office.

Beveridge, William H. (1943) *The Pillars of Security*. London: George Allen & Unwin Ltd..

Bourdieu, Pierre & Lebaron, Frédéric & Mauger, Gérard (1998) Les actions des chômeurs flambent. *Le Monde* 17.1.

Castel, Robert (1988) De l'intégration sociale à l'éclatement du social: l'émergence, l'apogée et le départ à la retraite du contrôle sociale. *Revue internationale d'action communautaire* 20/60, 67–77.

Castel, Robert (1995) *Les métamorphoses de la question sociale. Une chronique du salariat*. Paris: Fayard.

Castel, Robert (2003) *L'insécurité sociale. Qu'est-ce qu'être protégé?* Paris: Éditions du Seuil et La République des Idées.

Cerny, Philip G. (1995) Globalisation and the changing logic of collective action. *International Organization* 49: (4), 595–625.

Cerny, Philip G. (1997) Paradoxes of the competition state: the dynamics of political globalisation. *Government and Opposition* 32 (2), 251–274.

- Clarke, John (2005) New Labour's citizens: activated, empowered, responsabilized, abandoned? *Critical Social Policy* 25 (4), 447–463.
- Clavel, Gilbert (1998) *La société d'exclusion. Comprendre pour en sortir*. Paris: L'Harmattan.
- COM (2005) 33: Communication from the commission on the Social Agenda
- COM (2006) 44: Concerning a consultation on action at EU level to promote the active inclusion of people furthest from the labour market.
- Crowther, Chris (2002) The politics and economics of disciplining an inclusive and exclusive society. In Robert Sykes & Catherine Bochel & Nick Ellison (eds.) *Social Policy review* 14. Developments and debates 2001–2001. Bristol: The Policy Press, 199–224.
- Dean, Mitchell (1997) *Sociology after Society*. In David Owen (ed.) *Sociology after Postmodernism*. London & Thousand Oaks & New Delhi: SAGE Publications, 205–228.
- Dean, Mitchell (2002) Liberal government and authoritarianism. *Economy & Society* 31 (1), 37–61.
- Diamantopoulou, Anna (2000) The European Dimension. Trade Union Congress 12.9.2000, Glasgow. http://ec.europa.eu/employment_social/speeches/2000/000912ad.pdf
- Dupeyroux, Jean-Jacques (2001) *Droit de la sécurité sociale*. 14e édition par Michel Borgetto & Robert Lafore & Robert Ruellan. Paris: Éditions Dalloz.
- Eberhard, David (2006) *I trygghetsnarkomanernas land. Sverige och det nationella paniksyndromet*. Stockholm: Prisma.
- Eräsaari, Leena (1995) *Kohtaamisia byrokraattisilla näyttämöillä*. Helsinki: Gaudeamus.
- Ewald, François (1986) *L'État providence*. Paris: Éditions Grasset & Fasquelle.
- Ewald, François & Kessler, Denis (2000) Les noces du risque et de la politique. *Le débat* (109), 55–72.
- Fromm, Erich (1956) *The Sane Society*. London: Routledge & Kegan Paul Ltd.
- Giddens, Anthony (1991) *The Consequences of Modernity*. Cambridge, Polity Press.
- Gilbert, Neil (2002) *Transformation of the Welfare State. The Silent Surrender of Public Responsibility*. New York & Oxford: Oxford University Press.
- Gilbert, Neil (2005) The “Enabling State”? From public to private responsibility for social protection: Pathways and pitfalls. OECD Social, Employment and Migration Working Papers No 26.

Goodin, Robert (2001) Perverse Principles of Welfare Reform. Paper presented to "European Social Security & Global Politics" Annual International Conference, European Institute of Social Security, Bergen, Norway, 27–27 Sept.

Gordon, Colin (1991) Governmental rationality: an introduction. In Graham Burchell & Colin Gordon & Peter Miller (eds.) *The Foucault Effect. Studies in Governmentality*. London & Toronto & Sydney & Tokyo & Singapore: Harvester Wheatsheaf, 1–51.

Harris, Patricia (2002) Welfare rewritten: Change and interlay in social and economic affairs. *Journal of Social Policy* 31 (3), 377–398.

Hay, Colin (2005) Too important to leave to the economists? The political economy of welfare retrenchment. *Social Policy & Society* 4 (2), 197–205.

Heiskanen, Kalle (2005) Apteekkimaksun puolittamisella yritetään katkaista Kelan kierrettä. *Aamulehti* 25.1.2005.

Helsingin Sanomat (3.7.2007) Raportti: Suomen ilmasto voi lämmitä jopa 9 astetta.

Hellsten, Katri (1981) Sosiaalinen turvallisuus – sosiaaliturva muuttuvassa yhteiskunnassa. In Risto Jaakkola & Antti Karisto & J. P. Roos (eds.) *Sosiaalipolitiikka, historiallinen kehitys ja yhteiskunnan muutos*. Juhlakirja Heikki Wariksen täyttäessä 80 vuotta. Espoo: Weilin + Göös, 235–253.

Hellsten, Katri (2004) Sosiaalisen turvallisuuden hallinta. In Tuula Helne & Sakari Hänninen & Jouko Karjalainen (eds.) *Seis yhteiskunta – tahdon sisään*. Jyväskylä: Minerva Kustannus Oy, 217–246.

Hellsten, Katri (2006) Uuteen hyvinvointiyhteiskuntaan – quo vadis sosiaaliturva? In Pauli Niemelä & Terho Pursiainen (eds.) *Hyvinvointi yhteiskuntapoliittisena tavoitteena*. Kuopion yliopisto: Sosiaalipoliittisen yhdistyksen tutkimuksia nro 62, 277–291. (Forthcoming in English.)

Hukkanen, Virpi (2005) Esko Aho korottaisi hoitomaksuja kuntansa laiminlyöjiltä. *Kauppalehti* (168) 31.8.2005, 2–3.

Hämäläinen, Timo (2006) Kohti hyvinvoivaa ja kilpailukykyistä yhteiskuntaa. Kansallisen ennakointiverkoston näkemyksiä Suomen tulevaisuudesta. Helsinki: Sitra.

Julkunen, Raija (2002) Sosiaalipolitiikan linjamuutokset. In Tuula Immonen & Juha Ahonen (eds.) *Hyvinvoinnin haasteet ja työelämä*. Helsinki: Sosiaali- ja terveysministeriön selvityksiä 14, 26–38.

Julkunen, Raija (2004) Hyvinvointiyhteiskunnan ihme. In Pentti Jokivuori & Petri Ruuskanen (eds.) *Arjen talous – Talous, tunteet ja yhteiskunta*. Jyväskylä: Minerva Kustannus, SoPhi 93, 223–241.

Julkunen, Raija (2006) Kuka vastaa? Hyvinvointivaltion rajat ja julkinen vastuu. Helsinki: Stakes.

- Karvinen, Marjatta (2005) Esko Aho yhdistäisi yhteiskunnan vastuun ja kansalaisten omatoimisuuden. *Promo* 38 (3), 5–7.
- Kessler, Denis (1997) L'avenir de la protection sociale. *Commentaire* (87), 619–632.
- Korander, Timo (2000) Turvallisuus rikollisuuden ja sen pelon vastakohtana. In Pauli Niemelä & Anja Riitta Lahikainen (eds.) *Inhimillinen turvallisuus*. Tampere: Vastapaino, 177-216.
- Koskela, Hille (2003) Pelon politiikka ja vaarojen hurma. *Oikeus* 32 (3), 278–285.
- Koskela, Hille (2004) Paradoksaalinen turvakonsensus – tie kohti ennakkoluulojen kulttuuria? *Futura* 23 (3), 52–61.
- Koskela, Hille & Niiranen, Laura & Siivola, Suvi (2004) Kaupunkien turvallisuussuunnitelmat – ylhäältä ohjattua hallintoa vai omaehtoista kehittämistä? *Kunnallistieteellinen aikakauskirja* 32 (1), 36-49.
- Lamarque, Gilles (1996) *L'exclusion. Que sais-je?* 3077. Paris: Presses Universitaires de France.
- Lassila, Anni (2006) Jorma Ollila kaipaa Suomeen enemmän riskinottoa. *Helsingin Sanomat* 19.5.2006.
- Maslow, Abraham (1954) *Motivation and personality*. New York: Harper & Brothers.
- McKeen, Wendy (2006) Diminishing the concept of social policy: The shifting conceptual ground of social policy debate in Canada. *Critical Social Policy* 26 (4), 865–887.
- Mitchell, Deborah (2000) Globalization and social cohesion: Risks and responsibilities. Paper presented at ISSA: The Year 2000 International Research Conference on Social Security. Helsinki, 25–27th September. <http://www.issa.int/engl/homef.htm>.
- Mitä–Missä–Milloin 1954 (1953) Helsinki: Otava.
- Myrdal, Gunnar (1961) *Beyond the Welfare State. Economic Planning in the Welfare States and its International Implications*. London: Gerald Duckworth & Co.
- Mäkelä, Klaus (1988) Suomi ja sen hyvinvointivaltio, valtio ja sen Suomi. *Tiede ja edistys* 13 (2), 88–96.
- O'Malley, Pat (1992) Risk, power and crime prevention. *Economy and Society* 21 (3), 252–275.
- Palola, Elina (2006) Sosiaalipolitiikka muutosprojektina – analyysi Euroopan komission tiedonantojen modernisaatiodiskurssista. *Janus* 14 (4), 372–388.
- Palonen, Kari (1997) *Kootut retoriikat. Esimerkkejä politiikan luennasta*. Jyväskylä: SoPhi 11.

- Parrott, Alec L. (1992) Social security: Does the wartime dream have to become a peacetime nightmare? *International Labour Review* 131 (3), 367–386.
- Persson, Göran (2005) Värna den svenska modellen. *Sydsvenska Dagbladet* 23.12. 2005.
- Plantenga, Janneke (2005) The Life Course and the System of Social Security: Rethinking Incentives, Solidarity and Risks. *European Journal of Social Security*, 7 (4), 301–312.
- Porter, Doug & Craig, David (2004) Third way for the third world: Poverty reduction, social inclusion and the rise of 'inclusive' liberalism. "Welfare state restructuring: processes and social outcomes". RC19 annual conference, Paris 2–4 September 2004.
<http://www.cevipof.msh-paris.fr/rencontres/colloq/palier/index.html>
- Press release, Employment, Social Policy, Health and Consumer Affairs (2006) The Social Summit discusses flexicurity.
http://www.eu2006.fi/news_and_documents/press_releases/vko42/en_GB/171940/
- Rodger, John J. (2000) From a welfare state to a welfare society. The changing context of social policy in a postmodern era. Houndmills: Macmillan Press.
- Rose, Nikolas (1996) The death of the social? Re-figuring the territory of government. *Economy and Society* 25 (3), 327–356.
- Rose, Nikolas (1998) The crisis of the 'social': beyond the social question. In Sakari Hänninen (ed.) *Displacement of social policies*. University of Jyväskylä: SoPhi 19, 54–87.
- Sakslin, Maija, Keskitalo, E. (2005) Contractualism in Finnish activation policy. In Els Sol & Mies Westerwald (eds.) *Contractualism in employment services. A new form of welfare state governance*. The Hague: Kluwer Law International Studies in employment and social policy 29, 359–382.
- Stenson, Kevin (1998) Displacing social policy through crime control. In Sakari Hänninen (ed.) *Displacement of social policies*. Jyväskylä: SoPhi, 117–144.
- Svevo, Italo (1923) *Confessions of Zeno*.
- Taylor-Gooby, Peter (2004) Open markets and welfare values. Welfare values, inequality and social change in the silver age of the welfare state. *European Societies* 6 (1), 29–48.
- Thomas, Hélène (1997) *La production des exclus. Politiques sociales et processus de désocialisation socio-politique*. Paris: Presses Universitaires de France.
- Touraine, Alan (1998) *Sociology Without Society*. *Current Sociology* 46 (2), 119–143.
- Tuori, Kaarle (1999) Yleinen järjestys ja turvallisuus – perusoikeusko? *Lakimies* (6-7), 920-931.
- Underlid, Kjell (2007) Poverty and experiences of insecurity. A qualitative interview study of 25 long-standing recipients of social security. *International Journal of Social Welfare* 16, 65–74.

Walters, William (1997) The 'active society': new designs for social policy. *Policy and Politics* 125 (3), 221–234.

Williams, Fiona (1999) Good-enough principles for welfare. *Journal of Social Policy* 28 (4), 667–687.

Wuori, Matti (2003) Turmiollista turvallisuutta. *Oikeus* 32 (4), 397–411.

Yanay, Uri (2006) Personal Security and the 'Right' to Protection. *Social Policy & Administration* 40 (5), 509–525.