

National Insurance: The Struggle for Universality

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The welfare state is founded on the inclusionary principle of universalism. Current calls for a selectivist approach undermine the welfare state by substituting a policy of exclusion. Universalism means the state takes on responsibility for every member of the collectivity; there is no economic test of eligibility and there is a guaranteed minimum level of provision with no penalty for being above the minimum. Selectivity takes us back to the Poor Law approach which may prevent hunger, but in return stigmatises and punishes the recipient by denying full citizen rights. The selectivist argument seeks to prevent poverty at minimum cost by carefully targeting needy recipients, but the welfare state is not only about preventing poverty, it is a safety net against all threats to income flow, whether temporary or permanent. In practice, a selectivist approach does not even prevent poverty. In contrast to selectivity, a universalist approach can (inter alia) counter poverty; ensure maximal take-up of benefits; does not penalise and is hence a positive incentive to work; has no poverty trap and does not stigmatise.

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