Moral Hazard in the Context of Immigration and Multicultural Policies in Selected EU Countries

The author applies the economic concept of moral hazard to the phenomenon of migration. Based on preliminary analysis and available studies, she argues that the current migration policies of the European Union’s member states largely confirm the phenomenon of moral hazard. Immigrants are treated as insured against potential damages and as such, take on increased risk, assuming that a host country will assume responsibility for their fate. The author justifies this thesis by pointing out the fact that the second and third generation of immigrants living in Western Europe are not only less integrated, but also have much more demanding attitudes toward the state whose citizenship they possess. The most characteristic example confirming the phenomenon of moral hazard in the context of multicultural societies is polygamous marriages in Western Europe, the number of which is greater than in Arab countries, in which polygamy originates from religion and tradition.

Keywords: moral hazard, migration, multiculturalism, polygamy

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