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## The Challenge of Social Capital Investment in Difficult Times: The Case of Greece

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### Abstract

The main aim of the implemented governmental policies during the last three years was to fulfill the financial obligations through a harsh tax increase. This led to the implementation of a policy that shrank the middle socio-economic groups and had, in a way, a “reversed redistribution” character. This term actually refers to the “downward redistribution” which undermines the social capital and instead of protecting the vulnerable and marginalized citizens, it adds on the contrary more to those categories. But the investment in social capital is the only way to achieve social cohesion and is not connected with a “downward redistribution” as long as it includes measures in order to “lift” the lowest socio-economic groups in the social pyramid, to levels where they are not any more in danger of social vulnerability and in this way socially equitable welfare can be ensured. The main aim of this paper is to analyze some of the recent implemented policies in Greece which have created conditions of a new poverty and at the same time to draw the priorities for a socially just redistribution by analyzing some theoretical considerations connected with the concepts of solidarity and redistribution, which are basic factors of a social investment strategy.

**Keywords:** social capital, social cohesion, welfare, crisis, solidarity, redistribution



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## 1. Introduction

Redistribution comprises one of the basic methods for the implementation of social policy as long as it offers the opportunity to reduce social inequalities under specific public policies of social solidarity. The implementation of a redistribution strategy is a key condition for broadening social welfare conditions, paving the way for a strategic investment in social capital. Such a strategy, on the one hand, addresses directly the issues of social vulnerability and social injustice and, on the other hand, creates the conditions for optimal attainment of the conditions of social welfare. In recent years, a policy mix that is far from the aforementioned objectives was implemented in Greece as long as it focused on the one-dimensional goal of achieving financial objectives through additional taxation that leads to a “reverse redistribution”, a redistribution of poverty. Such a strategy, however, does not solve but raises the existing problems of social vulnerability and inequality and, on the other hand, makes the conditions for social inclusion difficult, thus undermining a prosperous future especially for young people. Therefore, this “reverse redistribution” is diametrically opposed to the theoretical references of redistribution and social solidarity and does not allow the creation of the necessary conditions which ensure a strategic investment in social capital. This study focuses on the main priorities of an investment in social capital which include an “upward” redistribution strategy as an alternate strategy to the latest implemented restrictive and anti-social policies.

## 2. Redistribution and Solidarity: Some Theoretical Considerations

Welfare state policies primarily aim at protecting all citizens from the social problems that the capitalistic system creates, thus to stabilize the system and offer the chance for all, to human dignity and welfare. In order to achieve that aim the state implements specific policies in different fields. The basic concept behind this structure is solidarity. This concept has been studied from the point of view of various dimensions (state intervention of a redistributive character, philanthropy of a Catholic Church, etc.). One of them highlights the existence of the characteristic of responsibility towards fellow human beings, a concept that is the quintessence of the welfare state, in the sense that it has been created to constitute the institutions protecting its citizens from social hazards. So, in essence, it is the institution that has the responsibility of delivering-distributing solidarity. It should be noted, however, that the assumption of this obligation by the welfare state does not imply that citizens renounce their individual obligations to the system and, as such, to society. The payment of social security contributions fulfills the obligation to maintain the retired population from the active. Therefore, this obligation refers to the pooling of resources to create the security conditions of the whole population and to address or “manage” the social risks (Spicker, 2004: 92).

One of the major objectives of the mechanisms for solidarity is to combat social exclusion and thus to strengthen social cohesion. At this point, the concept of solidarity plays a dominant role as its existence implies the social inclusion of those who, for various reasons, are socially marginalized. As social exclusion expands, social cohesion is threatened and poverty rises (Spicker, 2004), and at this point public intervention is needed in order to address this phenomenon and to realize the importance of social solidarity. Certainly, conditions such as poverty are often quite relevant and do not clearly state the reality, making it difficult to define clear definitions that meet specific goals and policies. Piachaud (1981: 421) considers poverty as the “unacceptable deprivation”, that is to say determinant, directly dependent on the form and the particular peculiarities of a particular society at a given time. It is certain that poverty is related to social exclusion, although there are several differences depending on historical and economic circumstances. In spite of any variations and causes of the phenomenon, social exclusion often coincides with the concept of marginalization and refers to the exclusion of the individual from “solidary social

networks” (Spicker, 2004: 154), posing the risk of evolving into disrespect (Mosse , 1986, Nasse, Strohl, Xiberras, 1992) from the excluded (offending behavior) to the rules of society.

It should be noted that in order to address the abovementioned issues, the welfare state is the main institution for implementing the redistribution measures, in order to provide solidarity. At the same time, redistribution is based on the concept of humanism, as it protects the well-being of every human being within the collective framework. Subsequently, it replaces individuals and social groups as it overcomes them as a central regulatory mechanism for protection and distribution and on the other hand it safeguards both their autonomy and independence by liberating them from social risks and by providing opportunities for individual development for each and every person. In doing so, it does not affect individuality but, on the contrary, it creates a framework for protection and empowerment through the solidary network of its social policies. Empowering the person and eliminating social risks leads to individual and social well-being. At the same time, enhancing equality of opportunity, reduces social contrasts and resolves, through intervention, the additional social problems of the disadvantaged people. Therefore, intervention leads to a real interconnection of social relations - social groups - with the welfare state, functioning as a tool for the formation of a “mechanical solidarity” (Rosanvallon, 1981: 42). Within society the problems that appear - more distinct for some - are perceived as problems of the whole, of everyone. As Baldwin (1990) mentions, against the effects that are created by chance, everyone is equal in a common pool of risk. Therefore, insecurity is not a purely individual emotion, but it is transferred to the social level and changes into a common problem (shared in society). In this light, the solution to the problem is left to the welfare state mechanisms, which act as tools for solidarity.

To achieve all the above, the welfare state has been developed as an institution that uses coercion to distribute solidarity, on behalf of all citizens, for the benefit of society as a whole. Thus, it uses, through legislation, money from contributions, taxes and other resources, to provide services that will promote social solidarity for the benefit of all citizens. Therefore, the welfare state protects its citizens by offering them rights through obligations. It is precisely for this purpose that it aims at integrating all citizens into the mechanisms of society. In this way, “reciprocal obligations” (Spicker, 2004: 182) are imposed on citizens and at the same time they form a part of the basic societal structures. In cases where some citizens are in complete state of social exclusion or “dependency” (Titmuss, 1963: 42), the welfare state institutionalizes benefits with a view towards their integration and their transition to a mutual assistance framework. Through redistribution, it provides solidarity by addressing the risk, while promoting the conditions for participation. In this way, it acts as a protection grid for citizens in precarious situation, while avoiding the occurrence of similar situations in the future. In essence, it promotes the means for preserving human well-being at individual and collective level.

A connected concept with both solidarity and equality is redistribution. It is the method by which the state uses resources of a larger proportion of citizens for the benefit of some other citizens facing social problems (Titmuss, 1963; Spicker, 1995). Redistribution implemented by the welfare state is progressive<sup>1</sup> and inextricably linked to the notion of solidarity (Mullard & Spicker, 1998; Spicker, 2004). That is, it redistributes from the most affluent social groups to the less affluent, in order to reduce inequalities. This process is a basic prerequisite for achieving social solidarity and social justice since it aims at tackling

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<sup>1</sup> The concept of redistribution can be categorized as progressive, vertical and horizontal. For a comprehensive analysis see: Spicker, P. (1995), *Social Policy. Themes and Approaches*, Hertfordshire: Hemel Hempstead; Spicker, P. (2004), *The Welfare state, a general theory*, Athens: Dionikos [in Greek]; Titmuss, R. M. (1974) *Social Policy: An Introduction*, London: Allen & Unwin. Furthermore, it should be noted that the progressivity of the redistributive policy is not a generally accepted concept. See: Goodin, R. & Le Grand, J. (1987), *Not only the poor*, London: Allen and Unwin; Hills, J. (1996), *New inequalities*, Cambridge: Cambridge University Press.

poverty and social marginalization, while promoting equal access to social and public goods. According to this view, the welfare state by redistributing it creates the conditions for social welfare. Redistribution is achieved either directly or indirectly. In this sense, the condition of payment disappears (Barry, 2005), for the goods supplied in kind, while at the same time, other measures such as tax exemptions and allowances, are implemented. Therefore, policies implemented by the welfare state are essentially de-commodifying goods (Esping-Andersen, 1990), liberating people from the need and thus creating the conditions of equal access.

Consequently, this concept actually distinguishes between those who are in an advantageous position - so they can meet their needs - and those who are unable to meet their needs and are exposed to the risk of poverty and exclusion. This “positive distinction” between the “advantaged” and the “disadvantaged” (Titmuss, 1987: 153) of the system is the basis for the implementation of social policies (including a broad scope) of a redistributive character, that protect the lower socio-economic groups and in this way promote social justice by reducing inequalities and favoring the well-being of the whole, since discrimination is not abusive against the former (it does not reach the level of the violation of the private initiative) and does not favor the occurrence of stigma. The goal of prosperity is achieved by meeting immediate and future needs. In this context, the concept of redistribution is emerging as one of the basic mechanisms of the welfare state that realizes the concept of solidarity. Though, an objective that should not be overlooked is the preservation of individuality within collectivity, with the state, as a product of it, acting as a correction of inequality. Through these two directions the welfare state defends the concept of human and optimizes the potential for prosperity.

### **3. An Outline of the Recent Measures in Greece which Affect Redistribution**

After the agreement for the implementation of the 3<sup>rd</sup> memorandum, further austerity measures were implemented or agreed to be implemented the next three years. Further taxes make it more difficult for the middle socioeconomic groups to satisfy their needs and consequently their living conditions were worsened. Thus, the endless list of the new charges of the SYRIZA-ANEL government for employees, pensioners and freelancers began in the summer of 2015 with the agreement for the implementation of the third memorandum and is expected to be completed in 2020 by reducing the tax-exemptions, thus stalling a six years of tough austerity measures that struck (formerly) the small and medium-sized socio-economic groups as well as the weakest ones, as even the EKAS benefit for low-pensioners was cut. However, given that the primary surplus of the national budget should be maintained at 3.5% to 2022, the total period of subdued depression of the middle socio-economic groups by the implemented measures of the current government is going to be extended to eight years.

In summary, for the period 2015-2018, the government imposed measures of € 14 billion, including:

- Reduction of primary and supplementary pensions by increasing the rate of health contribution and cuts to pensioners with a sum of primary and supplementary pensions of over € 1,170.
- Phasing out EKAS benefit for 370,000 low-paid pensioners and lowering the minimum pension from € 486 to € 393. At the same time, the national pension for disability pensions was reduced, spouse's allowances were abolished in the main pensions and family allowances were abolished in auxiliary pensions.
- Large increases in contributions to freelancers and farmers, with a cut in benefits and a 20% reduction in the number of new pensions issued after 12 May 2016.

- The rise of indirect taxes is included. VAT rate has been increased from 23% to 24%. Also, there was an increase in VAT on rice, spaghetti and other commodities from 13% to 24% and specific tax increases on beer, wine, cigarettes and coffee.
- Direct taxation has been drastically increased by the first decrease in the level of tax exceptions, increase in the tax-rate ratios and increase in tax on rental income. At the same time, freelancers and small and medium-sized businesses have suffered an increase in the “advanced tax” from 50% to 100%. Contributions have also been raised from the increase in the rates of solidarity levy and the taxation of business profits.
- From 1 January 2017, the excise tax on heating oil, petrol, diesel and LPG has increased. A new 5% tax rate has also been implemented on monthly and bimonthly fixed telephony bills.
- For 2018, it was decided to abolish the deduction of medical expenses, which would increase the tax paid by citizens with health problems. At the same time, there are increases in insurance contributions for freelancers and traders as they will be calculated on net profits plus insurance contributions paid in 2017. There was also a reduction of the beneficiaries of the heating allowance.
- For 2019, the government has already voted very large reductions for all pensioners (1.8 billion €), which are estimated at 18% on average on the general pension.
- For 2020, the reduction of tax-exemption from 8.636 to 5.636 will lead to a large reduction in real incomes for the lower and medium socio economic groups. For example, with this measure, a pensioner with an annual income of 10,000 will pay a higher tax of 760 euros, losing almost an entire pension.

What has been more or less expected is that about 70% of the declared or imputed income comes from wages and pensions where there is no possibility of the slightest concealment. Thus, income taxes exceeded 80 billion euros and 70% of the total measures have hit the middle socioeconomic groups. At the same time, consumption is being dramatically reduced putting several barriers on the creation of new employment vacancies, which have mainly a part-time character. In addition the salary for employees working part-time is being further reduced to 397.67 € while the inflation was increased, generating the problems such as in-work poverty and indicating that the increase in employment numbers do not necessarily mean a decrease to social problems. At the same time, a social benefit that the government will offer to people with the lowest incomes seems like a philanthropic action rather than a social policy as long as it was followed by a massive number of cuts and taxes.

As it is clear from the abovementioned measures the implemented strategy has created an “inverted redistribution”, which is not progressive as long as it spreads poverty to a larger number of people and transfers the middle socioeconomic groups to the lower levels rather than the opposite. But, which should be exactly a possible ideal strategy?

#### **4. Considering the Role of Social Investment as a Policy Proposal Framework: A Policy Proposal**

The concept of social investment has been identified at one level with the adoption of what is referred as active policies. This view was based on the assumption that there must be an alternative to address the new social problems between the passive welfare state and the neoliberal limited welfare. Giddens (1998) attempted to express this targeting through the “Third Way” and Esping Andersen (2002) through the “New Welfare State”. For Giddens, the connection between rights and obligations is the key element in creating a sustainable welfare framework. However, this view can be criticized as it encompasses features that in fact do not allow the full interpretation of the notions of social solidarity and social justice, which are fundamental concepts of the welfare state. However, Esping Andersen goes one step further, as he does not regard social investment as a substitute for social protection. On the contrary, he believes that the



social protection system should be maintained together with the introduction of measures towards social investment. In view of this position, we can note that social investment is a framework of policy measures aimed at activating the prospects for the development of production through a simultaneous protection from the new social risks and the preparation of the social (citizens, families, organizations, social partners) to address them. It is not simply a remedy for the problems but a perspective of the way that they can be effectively addressed to prevent them from arising.

The concept of social investment has best been applied in Scandinavian welfare states as a result of combining the universality of the social welfare system and the implementation of active policies directly responding to existing needs. In cases where this concept has been applied (combining social welfare and investment in social capital), there are high levels of social cohesion and employment (Lundvall & Lorenz 2012, Nelson & Stephens, 2012; Schraad-Tischer & Schiller, 2016). In particular, investing in social capital is a broader strategy that includes measures for the lifelong development of human resources and the maintenance of an economically viable social protection system. The method for achieving these goals is to rebuild the welfare state and to replace passive measures with beneficial productive investments in the skills and competences of the current and future labor force (Bengtsson et al., 2017, Hemerjick, 2011; Kvist, 2015; Morel et al 2012, Streeck & Mertens, 2013), without simultaneously de-structuring the social welfare framework of the welfare state that guarantees release from direct social risks (Heidenreich & Aurich-Berheide, 2014).

It should be also noted that the welfare state should implement a fiscally considerate social policy that includes both preventive functions and a degree of selective solidarity in remedying the imbalances and a stricter definition of the criteria for providing social services to specific beneficiaries. The state's preventative function should focus on the issue of employment. This can be achieved by focusing on the knowledge based society and investing in education, training, innovation and new technologies. The direction of integration into the labor market and innovation must define the educational process from infancy to the phases of vocational training and tertiary education. In this context, cooperation between employment services and employers as well as social economy actors is also needed in order to promote opportunities and incentives, initially to integrate the most vulnerable and those who are categorized as long-term unemployed and then to promote a broader strategy to boost the productive dynamics of the economy, which seems to be lagging behind in the South-European countries (Duell, Thurau, Vetter, 2016). At the same time, this strategy should include the maintenance of an adequate level of funding focusing on investing in social capital by providing incentives for recruitment as well as specific measure to strengthen the knowledge and skills of the long-term unemployed, necessarily linked to the labor market and to the perceived modern requirements.

The welfare state also requires measures to strengthen the social services provided, as well as to reduce the administrative costs, the cost of procurement and the cost of corruption. A second field of active policy for the state is the regulation of markets. It is a fact that the international crisis has clearly shown that markets are not self-regulating but require the executive role of the state. Consequently, the active state has to negotiate the conditions for effective competition for private sector companies and respond to the establishment of an effective, proportionate and equitable tax policy, as well as to the need for public investment in infrastructure and new technologies. On the other hand, the state can also play an active role in the economic process by providing a framework of incentives and sanctions that will regulate the conditions of competition and future market trends while at the same time facilitating entrepreneurship on sustainable terms. Such an active policy ensures the economic viability of the welfare state as it invests in the real economy and does not exacerbate the process of financialization. At the same time, an effective

fight against the shadow economy is needed. It is a fact that in Greece the shadow economy accounts 35% of GDP. As it is well understood, a reduction in the shadow economy would reduce the debt / GDP ratio (Zoumboulakis, 2014) and would facilitate the funding of solidarity measures and social care policies.

It should also be pointed out that taxation in Greece has now become a process of confiscating the income of citizens and at the same time fails to provide even a minimal level of social protection. It is a fact that tax burdens in Greece affect disproportionately certain groups of the population, such as employees of the private sector, and in essence are not an indirect way of providing social policy and redistribution, as in other European welfare states, notably in northern Europe. Therefore, the creation of a social just system that will not block the individual initiative and operate for a fairer distribution and redistribution in an indirect or direct way, is necessary to safeguard both private initiative and social justice as well as to conceptualize solidarity. At the same time, policies that could be advantageous and should be thoroughly considered include combining a reduction in working hours - without cost reduction - and creating incentives for voluntary participation and social inclusion at the local level. Although this proposal does not fall within the scope of this study, it is a field of further research and analysis that can provide useful solutions because it combines volunteering, welfare and decentralization with the ultimate goal of preserving the conditions of a prosperous and equal society. Such a strategy could be the appropriate policy mix in order to achieve both the financial and the social objectives of the Greek state. On the contrary a restrictive strategy such as the one implemented and epigrammatically presented in the previous chapter, that is mainly based on taxes increases without offering any incentives for economic development and comprehensive inclusion in the labor market, creates more social risks and undermines the future of the individuals.

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