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## The Necessity of a New Welfare Culture in the Context of Financial Crisis in Greece<sup>1</sup>

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### Abstract

The South European countries have been extensively affected by the financial crisis which is followed by austerity measures and public expenditure restraint, especially for social policies. It is well-known that in the countries that the International Monetary Fund (IMF) has become the financial supervisor, because of the extensive economic problems that they encounter, the implementing fiscal adjustment measures concentrate on the reduction of the expenditure and as a result, at the retrenchment of the services provided by the welfare state. Since the onset of the financial crisis, data show that the most affected socioeconomic groups are the middle and especially the vulnerable. It is true that the reduction of the spending for social benefits and services has not yet been associated with an increase in the effectiveness of the social services and as a consequence, the impact on the society is severe. This paper aims at examining the alternatives, from a welfare culture perspective, which can offer viable solutions to the process of reforming the welfare state policies in order to become sustainable while promoting the notion of social solidarity and responsibility.

**Keywords:** welfare culture, health policies, financial crisis, public policies, citizenship, social solidarity

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## 1. Introduction

Several analysts of the role of culture in social policies suggest that it is a very important aspect in determining their function (Jo, 2011; Marshall, 1972, van Oorschot, 2000). But, it should be noted that there is a lack of research and analysis of the impact of culture on social policies, although there have been some recent developments in these aspects (Pfau-Effinger, 2004; van Oorschot, 2006). According to Neidhard et al. (1986:11) "culture is the system of collective constructions of meaning by which human beings define reality" and in the case that it is related with social policies it can be defined as "welfare culture" (Pfau-Effinger, 2005: 4). This term can be analysed either as "the whole complex of values, institutional traditions and institutional practices of welfare states" (Pfau-Effinger, 2005: 4) or as the ideas which are related to the welfare state policies (Pfau-Effinger, 2005; Hinrichs, 1997; Kaufmann, 1991; Offe, 1987, 1990).

This paper aims at analysing the Greek welfare culture according to the notion that the term includes the ideas which are related to the welfare state policies, in order to explore the inefficiencies and the functional problems that the system is currently facing and finally, propose measures in the direction of creating a sustainable welfare state model. The analysis of the impact of financial crisis on welfare state policies is significant in order to identify the enormous modifications implemented through austerity measures. On the other hand, it has also imposed the necessity of diminishing the existing dysfunctions of the Greek welfare state and transmit it into a more efficient system. Moreover, the abrupt implementation of reforms has increased the negative impact on the most vulnerable parts of the Greek society and has generated huge conflicts against the government. It is true though, that reforming the Greek welfare state is essential but it can only be achieved when society's ideas will be adjusted to the new reality which is currently, easily visible.

Accordingly, the analysis will be based on the notion of the welfare culture which refers to the stock of knowledge, values and ideas related to the social actors, the institutions of the welfare state and the implementing welfare policies (Pfau-Effinger, 2005) aiming at proposing solutions of the creation of a new viable, effective and socially fair welfare state.

## 2. The Greek Welfare State: Policies, Culture, Inefficiencies

There is an extensive academic debate about the existence or not of a distinctive South European model of welfare state which includes the Greek, the Spanish, the Portuguese and the Italian welfare state (Castles, 1995; Liebfried, 1993). The first distinctive characteristic of these countries' welfare systems is the difficult modernization procedure as they were facing huge social, economic and political problems during the entering into the modernization period (Malefakis, 1995; Sapelli, 1995; Ferrera, 2012). Another basic characteristic is the establishment of generous and universal social insurance systems with high replacement rates, low pensionable age and low (the lowest in European Union) benefits for the unemployed and the poor (OECD, 2011; European Commission, 1993). Moreover, the familistic culture still plays a significant role in South European welfare states, protecting its members from their birth until their old-age and covering at least their basic needs (Flaquer, 2000; Castles & Ferrera, 1996; Ferrera, 2012). On the other hand, as Ferrera (2012: 623) argues, this role of the family became a constraint in implementing family-oriented policies by the state as it kept the demand for benefits and services low and consequently, the state was more concentrated on offering universal and high covering pensions.

In this context, the Greek welfare state has been developed differently, in compare with the North and West European welfare states but has several similarities with the other South European welfare states, such as the dictatorship of the period 1967-1974 which delayed its development (Castles, 1995;

Rhodes, 2009). After the restoration of democracy, the welfare state in Greece experienced a rapid growth (establishment of National Health System and expansion of the social benefits and services) since an integrated institutional framework of social solidarity has been created. However, the expansion of the public sector and the strong partisanship and clientalism led to huge waste of public funds. Moreover, issues such as the strong familialism and the culture of the universal coverage from the social security system, which was work-related, prevented the state from implementing family-oriented and social inclusion policies, such as establishing safety nets, and as a result, high poverty and social exclusion rates were reported.

Several of the current dysfunctions of the Greek welfare state originated from the existence of cliental relations and the perception of the large public sector maintenance as a solution for labor rehabilitation. This concept of stateness was developed after the restoration of democracy in 1974 and expanded during the 1980s when public sector was inflated. In some of the south European welfare states that reveal similarities (Spain, Portugal) and mostly in Greece, the socialist party which assumed governance in the 1980s failed to overturn the paternalistic characteristics in the developing welfare state. Furthermore, due to the existence of strong leftist unions and maximalist party apparatuses, socialist parties such as Pan-Hellenic Socialistic Movement (PASOK) in Greece, quickly implemented policies of a "modernizing and sometimes self-promoting and corrupt bourgeoisie" (Rhodes, 2009: 10). Thus, according to Ferrera (1996), southern European welfare states are facing corruption, clientalism and partisanship, which have a serious negative impact on public funds and unequally benefit specific privileged groups.

As it was stated in the introduction, family plays a very strong role in Southern European societies and especially in Greece, compared to the West and North Europe (Ferrera, 1996, 2013). As a measure to protect families, the Greek welfare state established a strong institutional framework of labor protection and extensive benefits to confront "breadwinner fathers" unemployment (Jo, 2011: 16). Moreover, family is still an institution which supports its vulnerable members, providing rudimental redistribution by "filling specific welfare protection gaps" (Rhodes, 2009: 10).

Benefits and services provided by welfare state during the 1980s had solved several social problems and became an important redistribution mechanism. However, the major problem was the existence of excessive and in several cases ineffective financing of its services and benefits. Therefore, there have been several attempts of reforming the system but they failed due to the pressures from corporatist interests towards governments. As a result, the unfair distribution of social benefits remained because of the pressures from specific interests (Matsaganis, 2011). Furthermore, the Greek system is reform resistant (Lavdas, 1997) with limited reform capacity (Featherstone and Papadimitriou, 2008) acting as a deterrent for any serious welfare state reform since there is still lack of social dialogue between social partners who rarely have showed convergence intention.

Thus, while the creation of the National Health System was highly ambitious and necessary, its implementation faced tremendous problems. More specifically, even though Greece has more than two hundred Health Care Centers, their practical contribution is dramatically inadequate as they are underfunded and understaffed. Additionally, the continuous depreciation and underfunding of public health system decreases the quality of primary health care services and strengthens private initiatives in health sector (Sbarouni et al., 2012). This depreciation affects negatively the vulnerable social groups which are not able to pay for their health care in private health care facilities and therefore, do not share equal health protection opportunities, which is one of the most important principles of the public health system and of the notion of social solidarity.

The social insurance system is also facing sustainability problems. According to OECD (2011), life expectancy after pensionable age and pensionable age were of the highest among the OECD countries. Recent reforms have changed abruptly the pensionable age and set it much higher than it was in the past along with tightened preconditions for early retirement (OECD, 2013). The abrupt implementation of the reforms along with pension income reductions increased the economic problems of the middle and vulnerable socioeconomic groups.

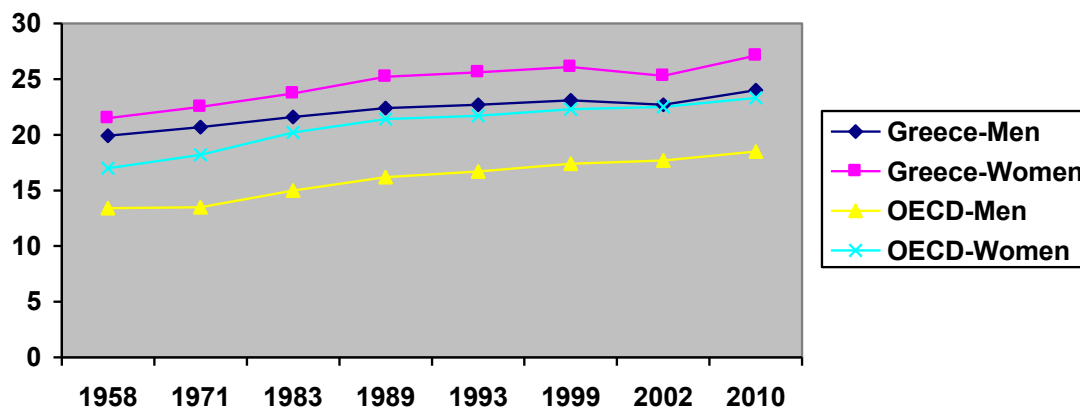


Figure 1.  
 Life expectancy after pensionable age, OECD, 2011

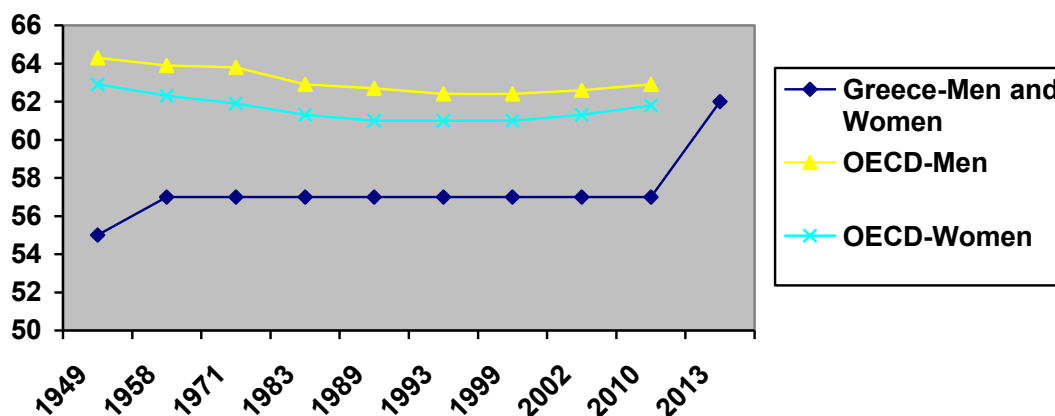


Figure 2.  
 Pensionable age, OECD 2011<sup>2</sup>, 2013

<sup>2</sup> The normal pensionable age in Greece in 2010 was 65. However, full pensions were provided in any age when 37 years of contributions were completed. For this reason OECD (2011: 21) gives a pensionable age of 57. From January 2013 onwards, the normal pensionable age is 67 and a full pension will be given from 62 only when the person will have completed 40 years of contributions (OECD, 2013: 260).

The culture which was cultivated from the very beginning of the expansion of the welfare state in Greece facilitated passivism, stateness, clientalism and partisanship. Every reform attempt faced huge resistance from the organized interests and under the electoral fear, the two parties which alternate in government for a long period, did not implement necessary reforms such as the increase in pensionable age in order to take into account the life expectancy increase. Such reforms were implemented abruptly, only under the pressure of bankruptcy, creating a tremendous social impact. Moreover, the system provided unequal distribution of social benefits and therefore, it became ineffective in solving the social exclusion, poverty and unemployment (Tzagkarakis & Kamekis, 2013). Thus, reforming the welfare system in order to make it more effective and solve its funding problems is a priority for overcoming the social problems intensified by financial crisis.

### **1. The Impact of Financial and Fiscal Crisis on the Welfare State**

The financial and fiscal crisis in Greece was a result of intrinsic weaknesses of the Greek economic model, its huge public debt and the pressures from international markets on national and supranational institutions, especially after the collapse of a number of lending institutions in the USA, and led to the austerity measures imposed by the Troika (International Monetary Fund, European Commission, European Central Bank). These include extensive budget cuts on public spending and on several occasions, horizontal cuts on social benefits which definitely affect the vulnerable by reducing the culture of social solidarity, which is the precondition of social policies in order to reduce the social inequalities. Budget cuts in welfare state policies aim at reducing public spending while, by introducing necessary reforms, shape effective and flexible welfare services. While some structural reforms were necessary, the amount of implemented changes in a very short period and the horizontal measures<sup>3</sup> increased social problems. More specifically, the rates of youth and general unemployment have dramatically increased and Greece is currently displaying the highest unemployment rates in the European Union<sup>4</sup>. Also, the number of people who are included in vulnerable groups shows an increasing ratio. For instance, according to a research conducted by the Centre for Human Rights of the Department of Political Science of the University of Crete, the Greek Public Opinion (GPO), the Centre of Development of Education Policy of the Greek General Confederation of Labor and the Foundation for Research and Technology-Hellas, the percentage of NEETs in Greece (a vulnerable social group of young people 15 to 24 years old who are not included in Education, Employment or Training) reaches 16,9% of the population of young people under the age of 24 (Παπαργύρης, 2013). This is a worrying finding about the future of the new generation in Greece, the inefficiency of the welfare state policies and the social consequences of financial crisis. It is also noteworthy, that according to Eurostat (2012) the percentage of citizens towards the risk of poverty is one of the highest in the European Union (31% of the total population).

<sup>3</sup> The main problem of these measures is that they affect mostly the vulnerable social groups because every cut in benefit or additional tax of this kind is applied for every citizen without income exception but the impact is not equal.

<sup>4</sup> According to recent Eurostat data (2014), the percentage of general unemployment in Greece is 27,4% (the highest in the EU) and the percentage of youth unemployment is 54,8% (the highest in the EU).

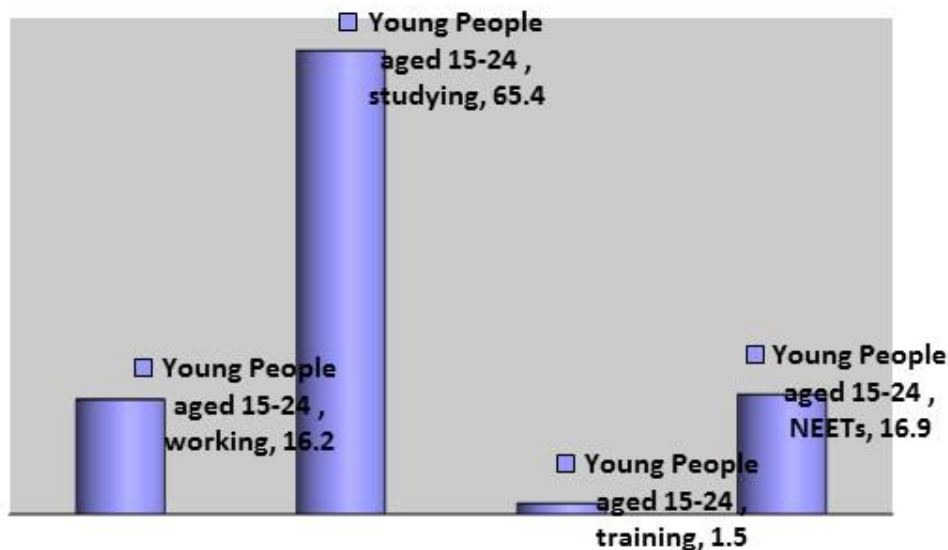


Figure 3.

Young people Not in Education, Employment or Training (NEETs) aged 15-24 in Greece as a percentage of the population of young people aged 15-25. [Source: Παπαργύρης, 2013]

The financial problems which citizens face in Greece, due to the ongoing depression, create a negative impact on trust in government, parties, the European Union and welfare state services (European Commission's Eurobarometer, 2013). Moreover, corruption still records very high percentages while high contribution rates and taxes increased further the non-declared or atypical forms of employment<sup>5</sup>. The dramatical increase in social vulnerability rates and the high ineffectiveness of the welfare state services are two significant consequences of horizontal cuts in welfare benefits and services, creating a huge gap on social solidarity notion (Kotroyannos et al., 2013). By decreasing social solidarity, welfare, liberty and equality are going to be also restrained as it consists a precondition for their achievement (Venieris, 2013).

Some of the structural implementing measures aim at changing the existing misconception on the form of the state (clientalism, stateness) but the abrupt implementation of a wide range of measures along with the horizontal and social unfair cuts led to the emergence of extremist political views and behaviors based on populism and on the promise to maintain the status quo in the public sector. It should also be noted that due to the existing inefficiency and failure of the welfare state, the limitation of services and benefits exacerbated social and economic problems and led several citizens to social marginalization and on several occasions, this social marginalization led to the adoption of extreme political behaviors, such as the support of fascist political parties<sup>6</sup>.

Therefore, there is a necessity to develop a complete reformative strategy of the welfare state in order to become less expensive and more efficient. This reform requires a gradual implementation in order to prevent the extensive social impact of an abrupt transition and should be based on the acceptance of the

<sup>5</sup> According to the European Commission's Eurobarometer (2014), Greece has the highest proportion of respondents who have purchased undeclared good and services and one of the highest rates in reporting undeclared work.

<sup>6</sup> The neonazist, nationalist party "Golden Dawn" received 6,92% and elected 18 representatives in 2012 national elections. Recent public opinion polls estimate that its percentage will increase in a case of elections.

creation of a flexible and “selective”<sup>7</sup> welfare state, which can respond to current and future economic and demographic conditions. This procedure should include the gradual establishment of a mixed social security system that will reduce the contributions and use funds from alternative resources, safety-nets both for access to social services and minimum income, education and training programmes based on the needs of the labor market and reduction of corruption, atypical work and bureaucracy.

## 2. Conclusion. Policy Proposals

As it can be easily understood, financial crisis in Greece has created extensive social problems to the most vulnerable groups of the society but apart from the negative consequences, it can become a great chance for the implementation of radical changes in the whole spectrum of public system and its interwoven culture, which were extremely necessary for achieving the sustainability of the system. It is important to note that such reforms should aim at changing the society’s attitude towards issues related to the role of the public sector while implementing the necessary structural reforms in order to create a more effective system. However, this process should have an incremental character as a way to diminish the negative social consequences of an abrupt transition and not to be blocked from the organized interests.

This procedure should lead to the transition from the current passive welfare state to a more active and flexible model that will intervene where is mostly needed and will rationalize its costs without reducing the notion of social solidarity. There are two ways to achieve such a transition according to Rosanvallon (1995). The first, which is a neoliberal perception, comprises the subordination of society to market. The second, includes the creation of an intermediate economic space by implementing policies which facilitate the entry of young people into the labor market, as a measure to decrease youth unemployment, by adopting lifelong learning programmes related to the needs of the labor market, that will re-educate and thus, include people who are excluded from the labor market and by recruiting and providing them with training in order to obtain specialization and build important capacities in correlation with the needs of the labor market.

In order such measures to be effective, a long-term educational policy planning should be created. This planning should correlate the need of the current and future (at least for ten years) needs of the labor market with education policies of lifelong learning and capacity building in order to provide workers with the necessary incentives and guarantees for employment integration.

The concepts of citizenship, voluntarism and participation are not widespread enough in the Greek society as they are in most of the Western European societies. As a result, the perception that governmental agencies are solely responsible for the proper functioning and efficiency of social services is dominant while the sense of responsibility and citizens’ participation for the common good, is limited. Thus, social rights are not connected with responsibilities, as a cultural citizens’ attitude. The mechanism that can differentiate the lack of citizenship is the education system which can cultivate from the early life the culture of belonging and offering to the society as a responsibility to the consolidated rights. On the contrary, the current education system involves minimum citizenship education and barely develops the attitude of participation and offering to the society. The development of citizenship culture, mainly from education

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<sup>7</sup> The term “selective” refers to the selectivity of cases that need provision from the welfare state in the context of social solidarity and not to an unequal and socially unfair selection. By implementing this type of “selectivity” welfare state will be more effective and flexible in reducing social inequalities while spending less public funds. This selection is based on the notion of selectivity analyzed by Rosanvallon (1995).



system and NGO's, will certainly make more convenient the transition from a passive notion of welfare culture to an active by evolving a participatory, contributory, responsible and provisional civil society.

A comprehensive citizenship and responsibility culture development will reduce, in the long-term, the corruption percentages and contribute to the financial sustainability of the welfare system. Furthermore, the eradication of "welfare corruption"<sup>8</sup> (Venieris, 2013: 35) and tax evasion by electronic monitoring and frequent localized checks will reduce wasting funds and gradually change the attitudes towards the notion of responsibility in order to acquire rights.

However, further innovative policies should be implemented in order to solve the problem of financing the welfare state. In this direction, a legislative framework that will allow the state to impose taxes on the carbon dioxide (CO<sub>2</sub>) emissions can be implemented (Buchs, Duwe, Bardsley, 2009) and a portion of the revenue for this tax to be used to finance the welfare state, either directly or indirectly, through redistributive measures such as the reduction of electricity cost for low income households. Moreover, investment in renewable energy resources can increase the "green" job vacancies and reduce unemployment while at the same time, benefit the welfare state.

The main object of the stated proposals is the transition to a new model of welfare culture in Greece with a flexible welfare state that will be able to intervene where it is most needed and most importantly, will dispose the funds to achieve its objectives. The development of a culture of participation and contribution to the community is very important in promoting transparency and reduce undeclared work and corruption. Definitely, these suggestions and all the proposed reforms do not have an immediate character as they need time and political willingness in order to be implemented and produce the anticipated results. Consequently, the success of these objectives require a long-term, coordinated and scientifically documented policy design based on the principles of social solidarity and the abolition of radicalism.

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<sup>8</sup> According to Venieris (2013), welfare corruption include cases such as pensions to pensioners who are dead and their death has not been reported so that their relatives will receive their pensions (dead pensioners) and disability beneficiaries to people who are not disabled.

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