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The development of living standards after the world financial crisis in 43 countries and six welfare regimes

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The development of living standards after the world financial crisis in 43 countries and six welfare regimes

1. Overview

Economic prosperity and economic growth are seen as worthwhile targets almost anywhere in the world. The social-democratic, the economically liberal and the conservative welfare regimes are, on a world scale, with regard to the level of prosperity on a very similar level at the top of welfare regimes (see chapter 2).

From the regular economic crises two are outstanding: the world economic crisis starting in 1929 and the global financial crisis starting in 2008. The bursting of the real estate price bubble in the USA led to a global credit and banking crisis due to the global trading of credit securitisations. Because of the necessary bank rescues due to the global financial crisis and the necessary economic stimulus programmes due to the big recession, many nations have been hit by government debts. The bank rescues and the economic stimulus programmes have led to an increase in the government debts, which acted as a stress test for the European monetary union, which had not yet been fully secured in the institutions (see chapter 3).

In the context of the global financial crisis, the familistic countries of Southern Europe have stagnated, and have thus staid behind compared to other countries, while the productivist countries of East Asia, especially South Korea, as well as China are among the most successful economic climbers in the context of the world financial crisis. The speculative business that led to the world financial crisis has thrown back the countries involved, while the emerging economies with their normal business models have at the same time relatively risen (see chapter 4).

2. Prosperity and growth: a comparison of countries and welfare regimes

Prosperity as a socially desirable goal

Economic prosperity and economic growth are seen as a worthwhile goal by the political authorities almost anywhere in the world, and not rarely, policy measures are tailored to the extent that they are beneficial to these goals. However, as for example Amartya Sen (2002, p. 25) argues, a good economic performance has no intrinsic moral value.

The maximisation of the economic performance of a country is therefore not an end in itself, but only becomes a desirable goal through the derived values. These moral values, which are associated with economic prosperity, include, for example, a better supply of the citizens with public and private goods, and thus a higher material living standard, a weakening of conflicts about distribution, a declining number of unemployed persons, and, last but not least, also an improvement of subjective well-being. The migration streams of this world process mainly towards higher prosperity and greater freedom.

However, economic indicators, such as gross domestic product (GDP) per capita, show only the average level of material well-being that is determined with respect to all individuals. It is desirable from a normative perspective to live in a society where people are doing well on average; however, the distribution of material wealth to individual actors or to certain population groups is not taken into account in such an aggregate value. From our point of view, therefore, it seems appropriate to regard the level of prosperity and growth on the one hand and, on the other hand, also to take into account how the prosperity is distributed among the population, when assessing the qualities of societies.

Paths of modernisation and economic performance

The modernisation theory postulates a monotonically increasing development towards more prosperity and quality of life. According to this assumption, the standard of living in the societies would increase steadily over the course of time and at the same time also permanently larger parts of the population could participate in the increasing prosperity and mass consumption. With a picture from Ulrich Beck (1986), one could say that the social “lift” is constantly moving up to ever higher levels of prosperity and in it all the population strata go with.

Instead of following this general trend outline, path-specific approaches for explaining economic performance will be examined below. Accordingly, economic progress in so-called developed societies does not take place uniformly everywhere, but is dependent on historically grown institutional structures and long-term political forces. This idea of different modernisation paths is based on the distinction between at least six different welfare regimes in the expansion of the three worlds of welfare capitalism from Esping-Andersen (1990).

The social-democratic welfare regime has institutionalised universal social systems that extensively protect the population against risks. It is often argued that a strong welfare state has a negative incentive to work, thus reducing economic growth and productivity. On the other hand, a high employment rate is constitutive for the functioning of the social-democratic welfare model. In order to achieve the goal of full employment, strong investments are made in

education and training as well as in active labour market policy – both measures should have a positive impact on the productivity and material prosperity of a society.

The economically liberal welfare model leaves welfare to the mechanisms of the relatively free and unregulated market. This framework, which rewards individual entrepreneurial success most strongly, is intended to favour very dynamic economic growth and to maximise overall societal prosperity. Even if not all players participate equally in prosperity, the economically liberal regime type should have on average a good economic performance.

In the countries of the conservative regime the idea of social market economy dominates, according to which the influence of the free market should be limited. The limitation of free market dynamics in this corporatist model is mainly due to the strong role of the trade unions, which, for example, are players with a high degree of regulatory competence in economic policy within the framework of tariff autonomy in Germany. The resulting strengthening of employee interests and the full employment policy, which is less developed compared to the social-democratic regime, should lead to less dynamic growth than in the economically liberal countries.

For the Southern European countries with familistic welfare logic, a forecast of economic performance is more difficult. The level of economic prosperity is still lower than that of the Western and Northern European countries – probably because of the low employment rate of women. The low overall employment rate is likely to be associated with below average GDP. In addition, the industrial relations in the Southern European countries are rather conflictory, as can be seen, for example, in the number of strike days. This should also have a negative impact on prosperity and growth. In view of the weaker economic competitiveness of the countries of Southern Europe, the global financial crisis and the euro crises also act as stress tests.

The post-socialist countries are currently likely to have the least economic prosperity. The economic production after the collapse of state socialism was mainly described as technically obsolete and no longer competitive. To this extent, the Eastern European countries are still currently undergoing an economic modernisation process and are actually catching up to the European level of prosperity through high economic growth rates.

The strongest rise in the standard of living is to be expected for the productivist welfare regime of East Asia, whose concept is to rise economically through the success of exporting producers. An even greater dynamic is to be expected for some emerging markets, namely in India, and especially in China.

Selection of indicators

Gross domestic product (GDP) is a measure of the economic performance of an economy. GDP is the total value of all goods and services produced within one year and within a national economy for final consumption. For a country comparison, it is first necessary to make GDP relative to the population, and second, to consider the different price levels in the individual countries. The GDP is accordingly reported per capita and adjusted for purchasing power and inflation differences on the basis of Purchasing Power Parity (PPP; current prices, international dollar)¹. The indicator represents the economic strength or the average material prosperity of a country. In addition to prosperity, the average growth rate of GDP is reported as a percentage of GDP over the period from 2006 to 2018 (status: April 2018).² The growth rate measures the change in GDP compared to the previous year.

The standard of living in country comparison

The international comparison shows that the greatest *economic prosperity* is to be found in the financial centre and city state of Luxembourg, which, however, is hardly comparable with state areas. With some distance, on the next rank one finds the economy of Ireland, which has well recovered from the financial crisis, and social-democratic Norway (see Table 1-1).

The contrasts between the richest and the poorest countries in our selection are very strong. With place 8 Germany belongs to the first third of the countries and thus ranks slightly behind the Netherlands and Sweden. The economic disparities between the old and new federal states in Germany have not yet been completely overcome.

The rise of the productivist South Korea is one of the strongest in the context of the global financial crisis and has now reached the level of prosperity directly behind Japan.

Among the familistic countries Malta, with its low level of real taxation on foreign direct investment, coped by far best with the financial crisis, leaving all other familistic countries behind. Greece, on the other hand, proved to be little competitive in the stress tests through the global financial crisis and the euro crisis.

¹ For the determination of the purchasing power parity, it is calculated how many units of each national currency are necessary to buy a particular representative basket of goods that an actor could receive for one US dollar in the USA.

² The average growth rate for each country is calculated by the twelfth root from the ratio of GDP 2018 to GDP 2006.

Table 1-1: Standard of living in country comparison

	Country	Standard of living (GDP p.c. PPP 2018)	Average growth rate (GDP p.c. PPP 2006 - 2018)
1.	Luxembourg	110870	2,27 %
2.	Ireland	79925	5,15 %
3.	Norway	74065	1,89 %
4.	Switzerland	63380	2,22 %
5.	USA	62152	2,47 %
6.	Netherlands	56436	2,60 %
7.	Sweden	53078	2,52 %
8.	Germany	52801	3,01 %
9.	Australia	52191	2,78 %
10.	Austria	51936	2,40 %
11.	Denmark	51643	1,90 %
12.	Canada	49775	2,32 %
13.	Belgium	48258	2,24 %
14.	Finland	46343	1,91 %
15.	UK	45566	2,20 %
16.	France	45474	2,16 %
17.	Malta	44670	4,87 %
18.	Japan	44426	2,46 %
19.	South Korea	41388	4,47 %
20.	Spain	40290	2,12 %
21.	New Zealand	40118	2,83 %
22.	Italy	39500	1,12 %
23.	Cyprus	38980	1,33 %
24.	Czech Republic	37546	3,44 %
25.	Slovenia	36566	2,87 %
26.	Slovakia	35095	4,86 %
27.	Lithuania	34596	5,37 %
28.	Estland	33842	3,42 %
29.	Portugal	31965	2,22 %
30.	Poland	31430	5,49 %
31.	Hungary	31370	3,19 %
32.	Latvia	29490	4,08 %
33.	Greece	29058	-0,11 %
34.	Russia	28958	3,46 %
35.	Turkey	28347	5,28 %
36.	Romania	26499	5,51 %
37.	Croatia	25807	2,79 %
38.	Bulgaria	23154	4,99 %
39.	China	18066	9,86 %
40.	Brazil	16199	2,74 %
41.	Serbia	15942	3,74 %
42.	South Africa	13840	2,26 %
43.	India	7784	7,64 %

Data source: International Monetary Fund, April 2018; growth rate: own calculation.

The post-socialist countries are mainly placed at the end of the ranking, although there are large differences within this group, e. g. between the Czech Republic (place 24), Slovenia (place 25) and on the other hand Serbia (place 41).

Among the BRICS countries, with respect to the standard of living Russia ranks ahead of China, Brazil, South Africa and finally India. India reaches less than half of the prosperity level of China (operationalised by the GDP per capita).

The strongest *economic growth* is to be found in India and especially in China, which are developing the most dynamically. This has contributed to the weakening of the economic crisis following the global financial crisis.

South Korea is pursuing its rise on the world market with success, which is why the productivist welfare regime ranks on first place with regard to economic growth over the past twelve years.

Due to its orientation towards the internal market, Poland has been relatively unaffected by the economic crises and, concerning economic growth over the past decade, ranks on fourth place behind China and India. Estonia, Latvia and Lithuania were hit particularly hard, during the crisis year of 2009, with their growth model, which was loan-financed in foreign currencies, but they also recovered as fast by means of rigorous restructuring measures. From the six welfare regimes considered, the group of post-socialist countries has grown the second strongly during the last twelve years with an average of 4,1 % per year, but still lags behind the other welfare regimes in its catching-up process with respect to the standard of living.

From the economically liberal countries, during the last twelve years, Ireland has risen by far the most, with an average growth of 5,2 % per year, while the economically liberal welfare regime altogether rose with an average of 3,0 % per year.

Germany has grown by an average of 3,0 % during the last twelve years, by which it ranks on place 18. The group of conservative countries has a moderate average growth of 2,4 % during the last twelve years.

The social-democratic countries have, on the average, the highest standard of living; on the other hand, prosperity has grown only moderately during the last twelve years by an average of 2,1 % per year. During the last twelve years, Sweden rose with 2,5 % per year like the international average, but Finland, Norway and Denmark are only weak in economic growth with places 38, 39 and 40 among the 43 countries considered.

Among the familistic countries, only Malta with an average growth of 4,9 % rose more strongly than the international average during the last twelve years. However, during the last twelve years the familistic welfare regime overall scores the worst in terms of economic growth, with an average of 1,9 % per year. During the last twelve years, Greece, which proved to be the least competitive in the stress tests through the global financial crisis and the Euro

crisis, was the only one of the 43 countries considered to suffer a decline in the standard of living, namely with an average of 0,11 % per year.

In economic growth, the initial level plays a major role. It appears to be easier to get a high rate of growth from a lower initial level. If a country has already reached a very high welfare level, it may be more difficult to achieve the same relative growth. Due to this basis effect the growth rate is also reported only in addition to the level of prosperity. As a Western European country, Ireland is a particularly interesting case. Before the financial crisis, the country has achieved unprecedented economic growth within approximately fifteen years and has transformed itself from a low income agrarian economy on the fringe of Europe into a modern economy, which now saw itself in a central position between the economies of North America and Europe. This growth process was abruptly interrupted by the banking crisis in Ireland. In the meantime, however, Ireland has already recovered very well and is even in second place among the 43 countries considered, which is also due to the relocation of multinational companies.

On country level, there is a highly significant correlation coefficient of $r = -0,61$ (excluding the outlier Luxembourg) between the level of prosperity and the growth rate, which means that high relative growth is usually more difficult to achieve if the level of prosperity is already very high.

The change in the level of prosperity from 2006 to 2016 is illustrated by figure 6-1 on economic prosperity. This shows that, for example, Ireland has recovered very well after a setback by the Irish banking crisis and now reaches second place in the standard of living. As an international financial centre, the city state of Luxembourg ranks at the top with some distance before Ireland and Norway with its oil wealth.

Germany improved from the 14th to the 8th place in the last twelve years, and is thus one of the top upwardly mobile countries with respect to the standard of living.

In the global financial crisis and in the euro crisis, most countries in Southern Europe have fallen behind, Cyprus and Italy each by five places, Portugal by three places, and Greece descended most strongly in the last twelve years with a decline of twelve places due to its low competitiveness. On the other hand, Malta has risen by seven places with its low level of real taxation of multinational corporations.

With the productivist model of economic rise by technology-driven export successes on the global markets, South Korea ascended most strongly in the last twelve years, namely by eight places.

In Eastern Europe there were also relatively strongly ascending countries by five respectively six places, namely Poland with its orientation to domestic markets and Lithuania.

China, with its high growth rates in the last twelve years, moved from the penultimate position of the 43 countries to the 39th before Brazil, Serbia and South Africa, while India remained in the last place, despite its notable growth rates.

On the development of the standard of living

Luxembourg as a city state is not so well to be compared with other states. As an international financial services centre, the standard of living (GDP per capita PPP) stands at the top of the countries considered. In the crisis year 2009 the GDP fell by 4,4 %, but this was compensated already in 2010 (see Figure 1-1).

Ireland, which currently holds second place in the standard of living, has experienced a spectacular ascent and descent as well as a revival. The rise of the “Celtic tiger” ended in the financial and banking crisis with a decline of the GDP by 3,9 % and 4,7 % in 2008 and 2009. The strong revival culminated in extreme growth rates of 8,3 % in 2014 and 25,5 % in 2015, which is also due to the relocation of multinational companies.

Norway, which is on third place, also has special conditions, since it also benefits from the natural oil wealth. In the crisis year 2009, GDP declined by 1,7 %, but the economy grew by 2,7 % in 2012.

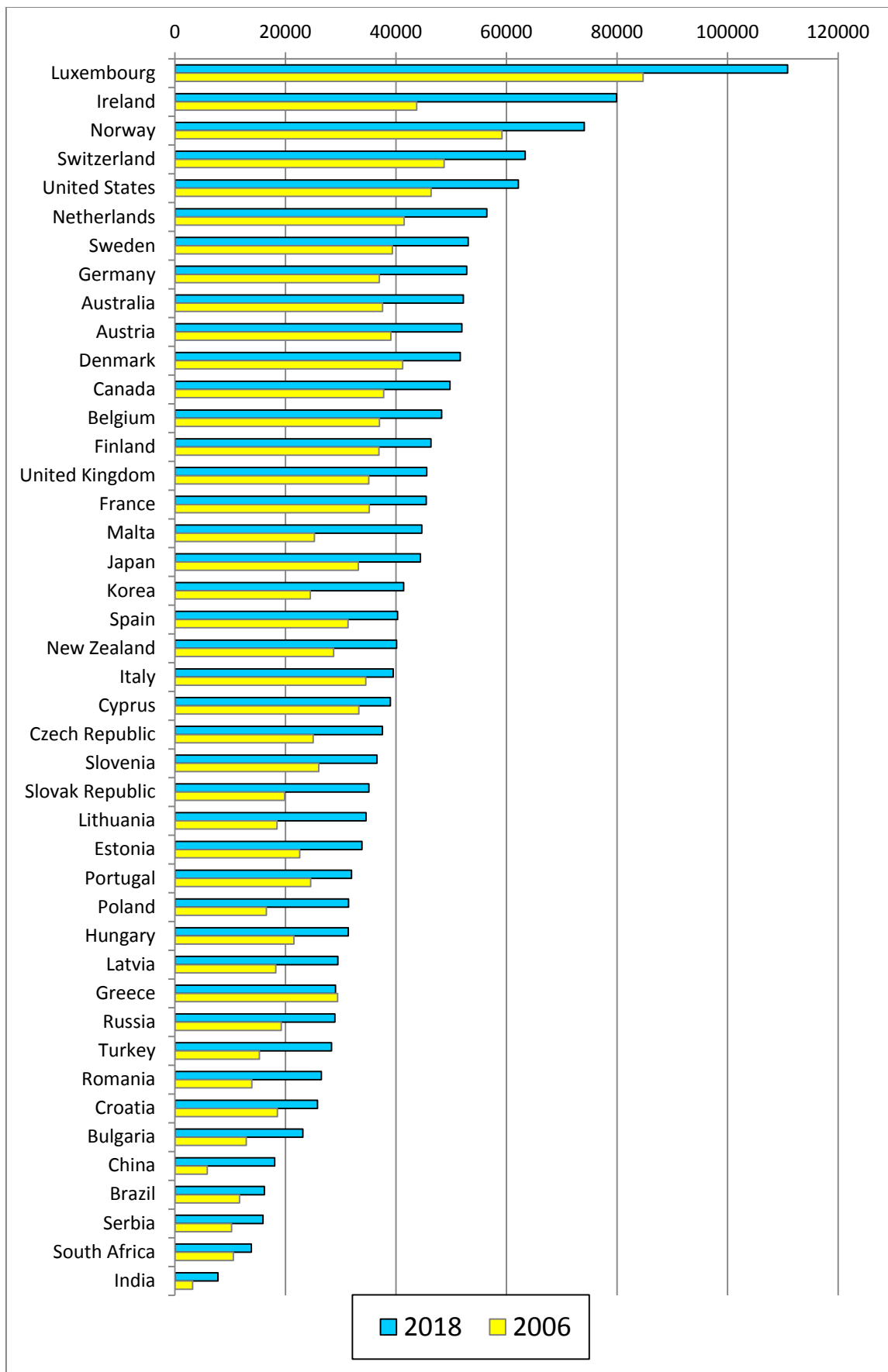
Switzerland, which ranks on fourth place, is one of the countries which came well through the crisis. GDP in Switzerland fell by 2,2 % in 2009, but already in 2010 this was offset by GDP growth of 2,9 %.

As the real cause of the global financial crisis, the USA (fifth place) has emerged relatively well from the crisis with flexible economic policy. After the slump of the GDP by 2,8 % in the crisis year 2009, GDP in the USA rose already again by 2,5 %, 1,6 % and 2,2 % from 2010 to 2012.

Even in the crisis year 2009 China grew by 9,2 %, thereby contributing to the stabilisation of the global economy. In the following years 2010-2012, China also grew strongly by 10,6 %, 9,5 % and 7,9 %. India is still far behind in the average standard of living. However, in the crisis year 2009 it grew by 8,5 % and also in 2010-2012 the growth was altogether strong with 10,3 %, 6,6 % and 5,5 %.

Since the reunification Germany ranked only at the end of the first third because of the not yet completed assimilations between East and West Germany, but has by now advanced to the eighth place. Due to the very strong export dependency, Germany crashed strongly with 5,6 % in the crisis year 2009, but it did well with economic stimulus packages, short-term work and export successes in the recovery of the global economy with growth rates of 3,9 % and 3,7 % of the GDP in 2011 and 2012, respectively.

Figure 1-1: Standard of living 2018 vs. 2006



Data source: International Monetary Fund April 2018; own calculation and illustration.

Results by welfare regime types

If we examine prosperity in the comparison of welfare regimes, Luxembourg is regarded as a special case in this criterion and is not taken into account in the calculation of the average of the conservative welfare regime.³

If the standard of living is analysed in the context of welfare regimes, the level of prosperity of the social-democratic welfare regime is placed before the economically liberal and the conservative welfare regimes. All 17 countries of these regime types are among the 21 most prosperous of the 43 countries considered, i. e. with the highest standard of living. The two productivist countries, Japan and South Korea, have already caught up through their economic rise in the standard of living and thus belong to these 21 wealthy countries by now. Each welfare regime is characterised by a low variation in prosperity. There is markedly less prosperity on average in the Southern European states of the familistic welfare regime, with the post-socialist countries following once more with marked distance (see Table 1-2).

An inspection of economic growth in the context of welfare regimes shows that the countries of the post-socialist regime grow most strongly with average rates of about 4,1 %. This is followed by the productivist welfare regime (growth rate: ca. 3,5 %), the economically liberal welfare regime (growth rate: ca. 3,0 %) and the conservative welfare regime (ca. 2,4 %). In the crisis states of Southern Europe the standard of living has increased by an average of only 1,9 % over the last decade, while Malta is the exception with an average growth of 4,9 % per year because of its low level of real taxation of foreign investment.

With regard to economic dynamics the productivist welfare regime of East Asia belongs to the top of the welfare regimes, and growth is even more pronounced for individual emerging countries such as India and China in particular. As a result of the global financial crisis some countries in Southern Europe have been particularly hit by the economic crisis, and Greece has even suffered a decline of 0,11 % per year in the last decade.

Regarding the standard of living the welfare regimes form quite homogeneous groups according to the variation coefficients. Altogether, the error of predicting the standard of living can be reduced by 67 % through the knowledge of the welfare regime type. Thus the distinction of welfare regimes has an extremely high explanatory power.

³ The city state of Luxembourg is very much characterised by its tertiary sector, which is mainly due to the importance of Luxembourg as an international financial centre. The bank sector contributes almost 40 % to the national value added. Only few people are employed in agriculture and industry, while approximately 85 % work in the service sector.

Table 1-2: Standard of living by welfare regimes

	<i>Welfare regime</i>	<i>Standard of living (GDP p.c. PPP) 2018</i>	<i>Average growth rate (GDP p.c. 2006- 2018)</i>
1.	Social-democratic	56.282	(5th rank) 2,06
		<i>12.204</i>	<i>0,31</i>
		<i>0,22</i>	<i>0,15</i>
2.	Economically liberal	54.955	(3rd rank) 2,96
		<i>14.269</i>	<i>1,10</i>
		<i>0,26</i>	<i>0,37</i>
3.	Conservative	53.048	(4th rank) 2,44
		<i>6.322</i>	<i>0,32</i>
		<i>0,12</i>	<i>0,13</i>
4.	Productivist	42.907	(2nd rank) 3,47
		<i>2.148</i>	<i>1,42</i>
		<i>0,05</i>	<i>0,41</i>
5.	Familistic	37.411	(6th rank) 1,93
		<i>5.783</i>	<i>1,67</i>
		<i>0,16</i>	<i>0,87</i>
6.	Post-socialist	30.023	(1st rank) 4,09
		<i>6.066</i>	<i>1,02</i>
		<i>0,20</i>	<i>0,25</i>

Provided are the mean, the standard deviation (cursive 2nd line) and the variation coefficient (cursive 3rd line) for each welfare regime. The city state Luxembourg as outlier was not included in the conservative welfare regime. Own calculation.

For Germany, it remains to be noted that the economic prosperity remained for a long time still under its potential in comparison with similarly developed states. In the case of material prosperity, particular attention must be paid to the special situation in the new federal states, where GDP per capita is well below the level of the old federal states. Economic growth is only gaining momentum in recent years, as Germany has now successfully overcome the economic slump in 2009 as a result of the global financial crisis thanks to short-time work, economic stimulus programmes and high competitiveness.

3. The global financial crisis and the Euro crisis as central challenges

From the regular economic crises two are outstanding: the world economic crisis starting in 1929 and the global financial crisis starting in 2008. In December 1930 Keynes proposed that the state closes the demand gap by making meaningful investments in the future as a response to the economic crisis, which was a result of an exaggerated monetary expansion in the USA, reflected in a stock boom and bust. However, the governments all responded with protectionism.

The question arises what the causes of the current crisis might be, which by its magnitude is the second global financial crisis. The US-American Law on the Regulation of Banks (Glass-Steagall Act), which was introduced in 1933 in response to the world financial and world economic crisis (1929-1933), was abolished under the Clinton administration under the pressure of the banks. After the bursting of the Dotcom bubble in March 2000 the US Federal Reserve favoured with the policy of low-interest rates the subsequent real estate bubble. The US Federal Reserve counted the stimulation of the economy to its tasks, but not yet the containment of “asset inflation”. Through the securitisation of mixtures of mortgage loans the risks were distributed by the American banks to the entire world. After the political mistake of not protecting the investment bank Lehman Brothers from insolvency in September 2008, the panic-like chain reaction in the global financial system began. The second global economic crisis did not emerge because the governments saved the banks and coordinated with Keynesian economic stimulus packages. Without further regulation, however, the large volume of rent-seeking capital still carries risks.

Systematically, one can distinguish as main causes of the global financial crisis:

1. Politics:

- a) Household debt in the USA: American policy has promoted the purchase of property on credit – under the framework of extremely low interest rates –, which initially generated a housing price boom, which then led to the crash of the housing prices when the speculative bubble burst, and to overindebtedness of households and to the collapse of consumption.
- b) Government debt of the USA: US military intervention also has the economic aspect that the US governments are indebted to the rest of the world.
- c) The unequal distribution of wealth leads to a large volume of rent-seeking capital.

2. *Economy:*

Through financial innovations, the rest of the world was involved in the risks and ultimately the financing of American lending, with the intransparent financial products sold with a bonus system. (A real estate crisis was not only to be found in the USA, but there was, e. g. also a real estate boom and bust in Spain.)

What is to be done?

Joseph E. Stiglitz suggests – in addition to “Keynesian” economic stimulus packages – to focus on regulation, because of the policy and market failures: „The design of regulatory structures and systems has to take into account

- a) asymmetries of information – the regulator often is at an informational disadvantage relative to the regulated;
- b) moral hazard – there are often problems in ensuring that the regulator’s behavior is consistent with social welfare, e.g. that he is not captured by those whom he is supposed to be regulating; and
- c) human fallibility – mistakes are inevitable, and one needs to minimize the costs of such mistakes. Well-designed regulations take into account the limitations of implementation and enforcement. While no regulatory system is perfect, economies with well-designed regulations can perform far better than those with inadequate regulation. Regulations can both enhance markets and protect those who might otherwise suffer in unregulated markets.” (Joseph E. Stiglitz, April 2009)

After all, the American government and the European, Chinese, etc. governments coped much better with this global financial crisis than with the first.

From the global financial crisis to the great recession and to the state debt crises

The bursting of the real estate price bubble in the USA led to a global credit and banking crisis due to the global trading of credit securitisations. The USA, Great Britain, Iceland and Ireland were the most heavily involved and were particularly affected by the banking crisis (see also Farnsworth/Irving 2012).

The major recession following the credit crisis led to a sharp decline in exports in Germany, China, Finland and Sweden (see also Farnsworth/Irving 2012). Germany and China, however, balanced this out by stimulating the internal market. Sweden and Finland had already learned during the previous Scandinavian financial crisis how to handle such a situation.

Because of the necessary bank rescues (“too big to fail”) due to the global financial crisis and the necessary economic stimulus programmes due to the big recession, many nations have been hit by government debts. Due to the large banking crises, Ireland, Iceland and finally Spain were especially concerned. Because of the low competitiveness in the big recession, particularly Greece and Portugal were strongly hit as well. The debt of Greece was the starting for the next Euro crisis, which revealed some weaknesses in the construction of the Euro-zone.

The Euro crisis

The bank rescues and the economic stimulus programmes have led to an increase in the government debts, which acted as a stress test for the European monetary union, which had not yet been fully secured in the institutions. In a monetary union of heterogeneous economies, political and economic institutions are needed to deal with various “shocks”.

Eichengreen (2010) compares the Euro crisis after realising the real extent of the Greek government debt with the crisis of confidence following the fall of the Lehman Brothers in the USA in the autumn of 2008.

When dealing with the Euro crisis, the connections between the banking, sovereign debt and growth crisis must always be taken into consideration (see Jay C. Shambough, “The Euro's Three Crises”), that is why the solution is so lengthy. Shambough discusses the interweaving of (1) banking crisis that led to the (2) sovereign debt crisis, which in turn led to a (3) growth crisis. As in a “vicious circle” (spiraling downwards) the falling prices of the assets again weaken the bank balances, etc. Conversely, the economic crisis weakened the indebted states, the weakening of the states leads to a depreciation of the assets of the banks in the form of government bonds, the weakened banks will limit the lending of credits and thereby undermine the growth. Because of this interdependence of the problems, measures, which improve a problematic situation, but at the same time worsen another problem situation, are suboptimal. Shambough therefore recommends an integrated package of measures, which is sketched as follows:

Governments in deficit countries should reduce taxes on labour (instead of wage reductions) and increase consumption. At the same time, surplus countries like Germany should strengthen consumption in order to promote growth.

The ECB should also reduce the long-term interest rates. A higher nominal GDP growth would facilitate the sustainability of the debts.

The ECB could strengthen its policies with the aim of lower long-term bond yields.

The banks could be recapitalised via EFSF funds to reduce the interdependence of the sovereign debt crisis and of the banking crisis.

Surplus countries such as Germany could fiscally expand, which, by stronger growth, would be beneficial for all.

This package would strengthen the growth of the Euro-zone through fiscal policies, bank recapitalisation and monetary policies. The previous limitation on the reduction of government expenditure in the crisis countries leads to sub-optimal results. Regulation and monitoring of the banks are needed across the Euro-zone. Furthermore, a common low-risk Euro-zone loan, in contrast to riskier bonds with higher yields, would reduce the interdependence of sovereign debt crisis and banking crisis. – A monetary union must be completed by a finance union (not a fiscal union), according to these arguments from Shambough (2012).

The big line for the EU as a political project would be a common “Marshall Plan” for the “crisis countries”, a European brainstorming of the most fruitful investments in these countries and the most favourable possibilities for implementation.

The increased public debt creates pressure, which in some societies is passed on to the social security systems. On the other hand, social security systems are automatic stabilisers in the economic crises. There are also other good reasons to develop systems for the promotion and maintenance of “human capital”.

The effects of the financial crisis can be well investigated in terms of the performance with regard to the socially desirable goals, which we consider: prosperity; environmental sustainability; innovation; social protection by social spending in the case of risk events as well as precautionary by means of investments in education; recognition of peculiarities (friendliness towards women and friendliness towards migrants); equality of participation; social integration; autonomy (freedom of choice and capabilities). In the following, this is worked out for prosperity (the average standard of living).

4. The economic management of the global financial crisis in the countries and welfare regimes considered

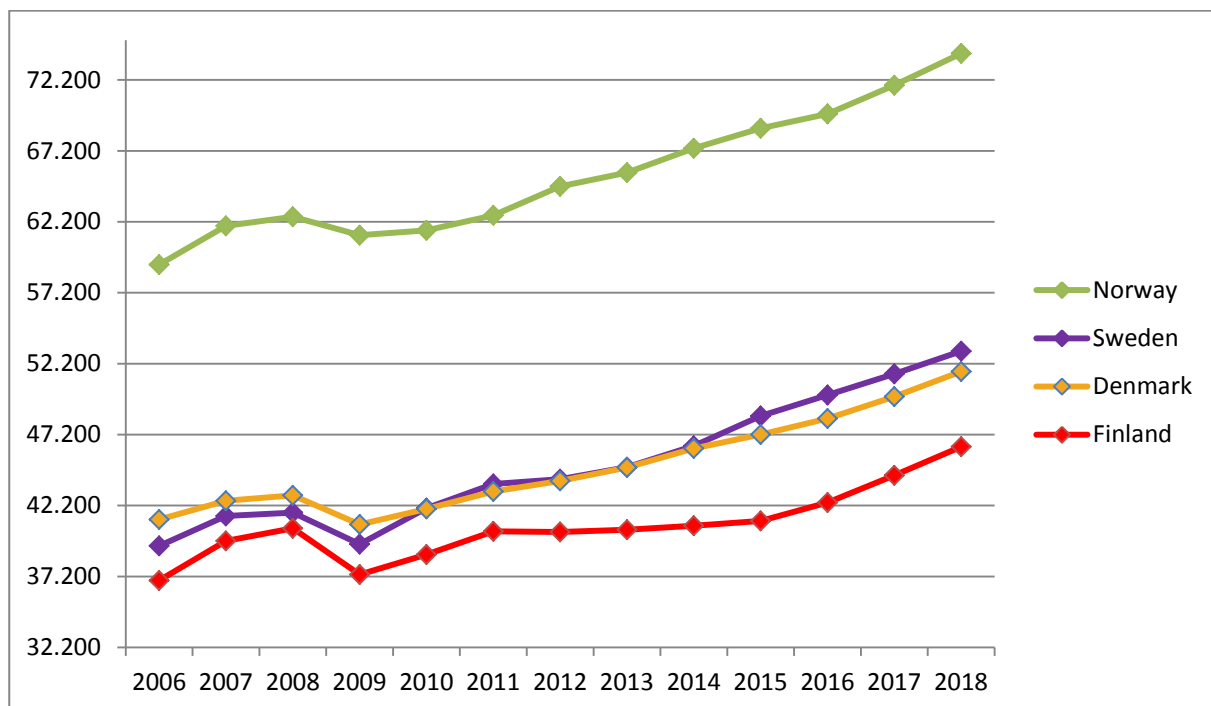
4.1 The economic management of the global financial crisis in the countries of the social-democratic welfare regime of Scandinavia

The social-democratic welfare logic

According to the social-democratic welfare logic, social security in Scandinavia is based on universalism of equal participation of all citizens (in contrast to the status-preserving welfare logic of continental Europe). This model has been developed by the trade unions and the social democracy in cooperation with the

women's movement, and has thus far only been made more effective under middle-right governments with the aim of cost containment. The social security systems are encompassing, for financing a high employment rate through active labour market policies for men and women is pursued. Through high investments in education as well as in research and development the competitiveness of the economy is strengthened. The comprehensive social security systems have the economic aspect that they act as automatic stabilisers in economic crises.

Figure 4-1: The development of prosperity in the social-democratic welfare regime of Scandinavia



The economic management of the global financial crisis in each country

Norway with its oil wealth is regularly on the front line with respect to the standard of living, followed by Sweden and Denmark, and finally Finland, which is strongly dependent on exports and has lost export shares in the last decade, because Nokia missed the smartphone trend and the demand for paper has declined due to global digitization. After the global financial crisis Sweden overtook Denmark in the standard of living. All social-democratic countries suffered a slump in the crisis year of 2009, but they have all recovered in the meantime.

The social-democratic countries of Scandinavia generally belong to the top in average prosperity. With the high competitiveness of their export economies as a result of strong investments in research and development as well as because of the automatic stabilisers in economic crises through developed social systems,

the countries with social-democratic welfare logic have all well recovered from the crisis.

4.2 The economic management of the global financial crisis in the countries of the conservative welfare regime of Continental Europe

The status-conserving welfare logic

Compared to the universalistic social-democratic and with the economically liberal welfare logic, the institutions are more moderate in the spirit of the status-conserving welfare logic. According to Esping-Anderson (1990), the social security systems are status-conserving in the sense that the social benefits are proportional to the status and income attained during the working life in the event of a “risk” (unemployment, illness, age, etc.). This corresponds to the guiding principles of meritocracy, whereas the universalistic social-democratic welfare logic argues with the equality of citizens’ rights, and the economically liberal with the autonomy and self-responsibility of the individual in market societies. The social security in status-conserving countries has on average medium wage replacement rates compared to the high ones of the universalistic social-democratic rates and the low replacement rates of the economically liberal welfare logic. Economically, this implies moderate stabilisation by social security systems in economic crises (with rising unemployment, etc.). The point of view of export orientation of a country has a more specific impact. Since Germany is almost world champion in exports, it fell sharply with the global market during the crisis, but on the other hand, it also took advantage in the global recovery to make a strong resurgence over exports.

If, in the extension of Esping-Anderson, the gender roles are added as a point of view for the conservative welfare logic, the conservative societies of Continental Europe have rather a lower employment rate of women than the universalistic egalitarian societies of Scandinavia and the economically liberal Anglo-Saxon societies.

The economic management of the global financial crisis in each country

In the average standard of living, the international financial centre of Luxembourg is clearly ahead of the rest of the conservative countries (although it is difficult to be compared as a city state), moreover, the conservative countries Switzerland and the Netherlands lie in front of Germany. After the global financial crisis, Germany has overtaken Belgium and finally also Austria in the standard of living. France ranges in the standard of living behind Belgium at the end of the conservative countries.

Figure 4-2: The development of prosperity in the conservative welfare regime of Continental Europe

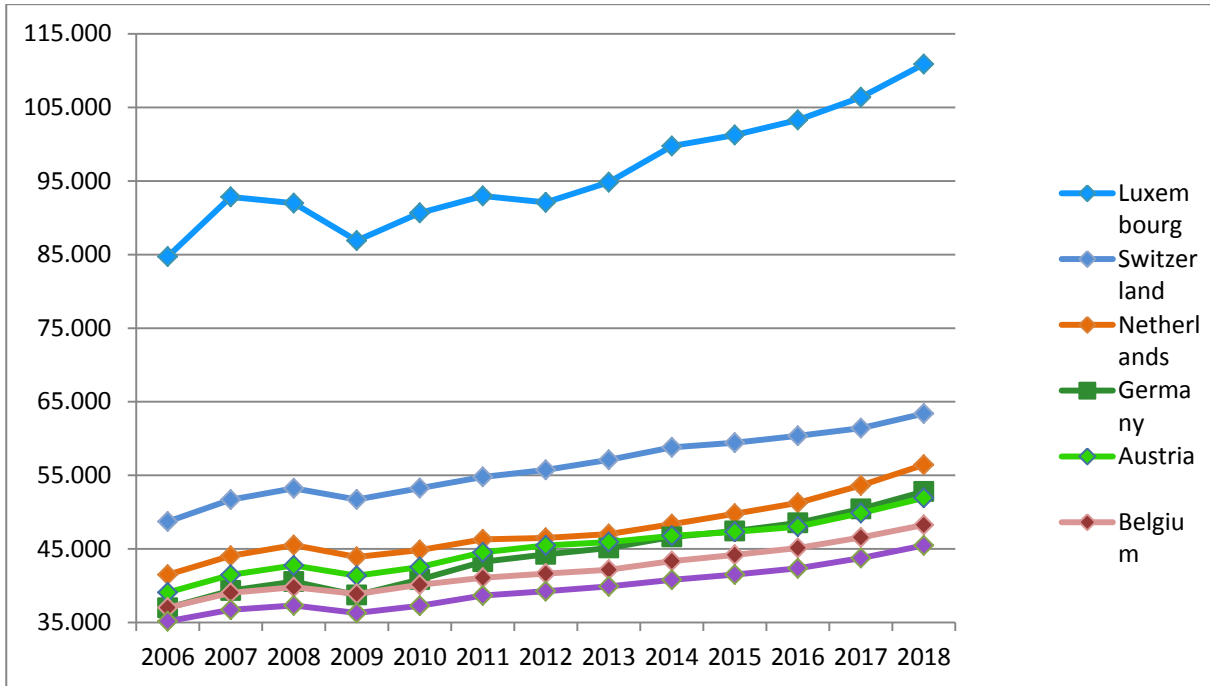
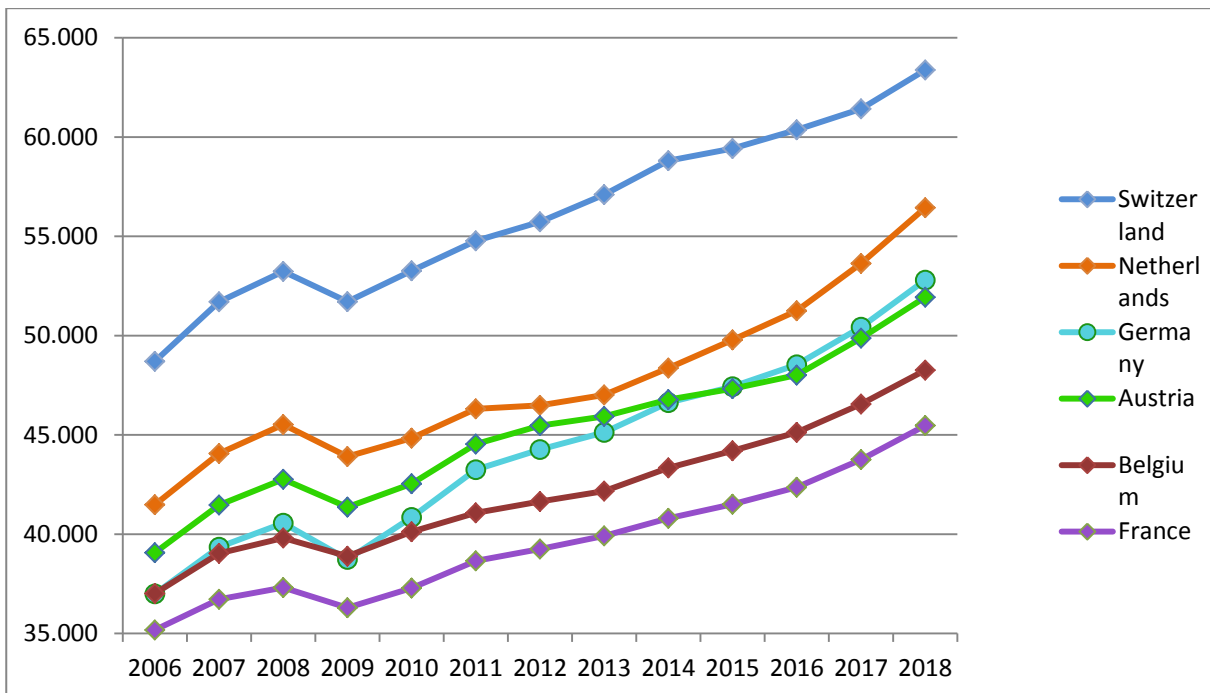


Figure 4-3: The development of prosperity in the conservative welfare regime of Continental Europe (without Luxembourg)



In Luxembourg, the financial sector dominates, the sum of bank balance sheets is 20,2 times GDP. Nevertheless, the banking sector was sufficiently regulated, so that Luxembourg came through the financial crisis well. However, the IMF recommends diversifying the economy beyond the financial sector.

The overall productivity of the Swiss economy is one of the highest in the world, mainly due to the services sector, which accounts for around two-thirds of total gross domestic product, and here i.a. due to the banking sector. In addition, despite the high wage level, labour costs are lower than in other countries, as non-wage and social security costs are comparatively low. In addition, working hours are higher in Switzerland than in other European countries. Overall, the economic performance of Switzerland belongs to the top.

In the Netherlands, real estate prices had fallen by 20% since 2008 and average household debt had risen to 270% of disposable income in 2010, one of the highest levels in developed economies. Thus, the actually good economic performance of the Netherlands with a high standard of living and low unemployment has also been affected by the global financial crisis. Meanwhile, however, the Netherlands is back on a stable growth path.

The German economy has overcome the financial and economic crisis rather well. This development is due to a successful crisis policy. With a Keynesian spending policy, domestic demand was strengthened and troubled banks were supported with a rescue package. The comprehensive measures were implemented within the framework of two state stimulus packages, which included i. a. the scrapping premium for automobiles as well as the reduction of the health insurance contribution and the income tax rate. In addition, with the help of state support, flexible forms of employment (short-time work, temporary work, working-time accounts, etc.) were created or expanded to save labour costs, thus making it easier for companies to hold their permanent workforce.

Austria's gross public debt rose gradually to 85,5 % of GDP in 2015 as a result of the financial crisis, staying still at 78,4 % of GDP in 2017. The high national debt is a weak point of the Austrian economy.

The restructuring of the banks has cost Belgium approximately 1 % of GDP. Public gross debt has risen strongly and was still at around 103,3 % in 2017. But the government has already initiated i.a. the reorganization of taxation as an incentive to create new jobs.

France's GDP grew only slightly after the global financial crisis. The causes were i.a. loss of competitiveness due to comparatively high labour costs, which is reflected in the loss of export shares. Public gross debt increased to 96,3 % of GDP in 2016. Owing to improved external conditions (low oil price, low lending rates, etc.), GDP grew by 1,1 % and 1,2 % in 2015 and 2016, respectively. I.a. by liberalizing labour law, the new government under Emmanuel Macron (from 05/2017) aims to reduce unemployment and improve France's competitiveness. In 2017 growth increased to ca. 2,3 %.

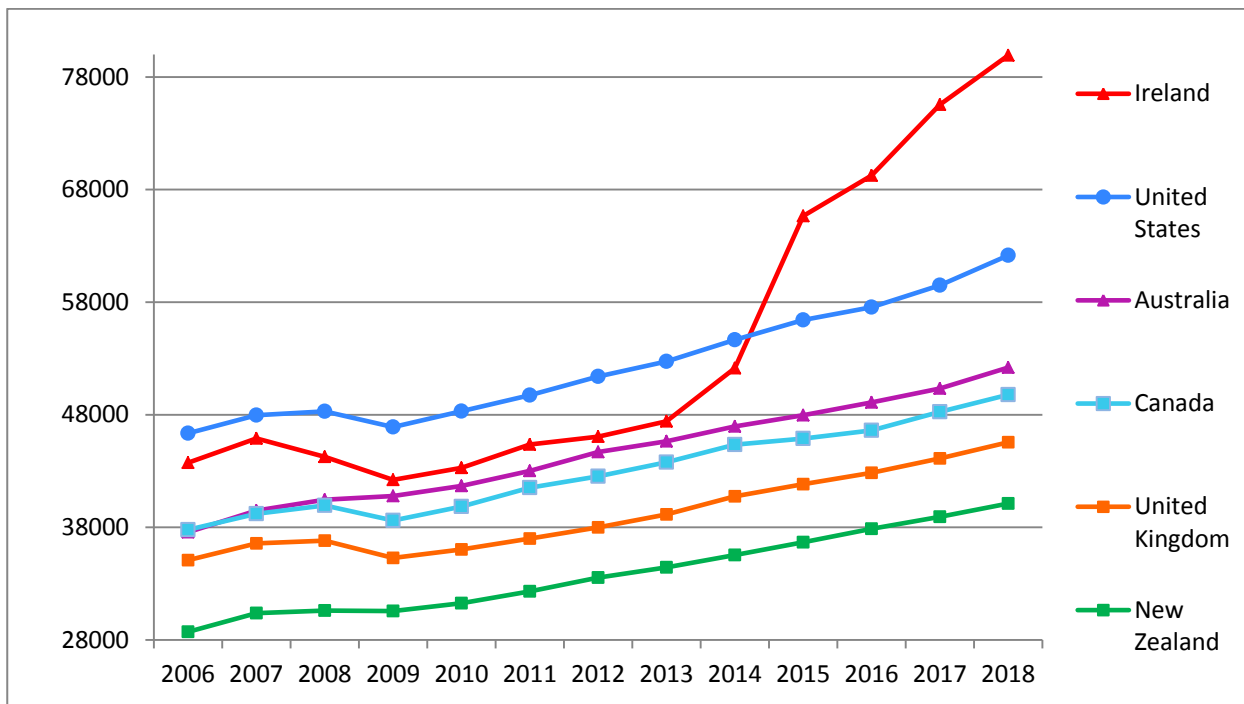
The development of the level of prosperity in the conservative countries of Continental Europe in the context of the global financial crisis is at large parallel, only at slightly different levels of prosperity. From the slump in the crisis year 2009, all conservative countries have by now recovered well.

4.3 The economic management of the global financial crisis in the countries of the economically liberal Anglo-Saxon welfare regime

The economically liberal welfare logic

The logic of the production and distribution of welfare in the economically liberal welfare regime is based on the guiding principles of individual responsibility as well as the effectiveness of competitive markets. This leads to the labour market integration of the whole population – though with a high share of „working poor“ – and, through competition, to a relatively high average prosperity, which, however, is very unequally distributed, since the state should intervene as little as possible in the markets according to the economically liberal principles. According to these mechanisms, the global financial crisis is expected to lead to steeper increases in unemployment during the crisis, but also to flexible responses by the population and, in some cases, by the governments, whereby the latter want to limit the unemployment of potential voters.

Figure 4-4: The development of prosperity in the economically liberal Anglo-Saxon welfare regime



The economic management of the global financial crisis in each country

With regard to the level of prosperity, the USA ranked at the top as world power No. 1 until about 2015 with the world's leading currency (Barry Eichengreen: "Exorbitant Privilege", 2010) among the economically liberal countries. The USA, with its very expansive monetary policy and growth stimulation, has emerged much better from the crisis than the conservative-liberal government of the United Kingdom, with its one-sided austerity policy. But the new government of the USA under Donald Trump lowered corporate taxes, which is why the high public debt will continue to increase.

The crash in the world financial crisis was the deepest in Ireland, which did not adequately regulate and control its large-sized financial sector. However, with the strength of its export sector, Ireland has already overcome the crisis and ranks now even at the top of all 43 countries in average prosperity, whereby the return of multinational companies to Ireland plays a central role.

Australia benefited from the trade with the rapidly growing China, which contributed to the stabilisation of the world economy. And Canada showed how to successfully manage a financial crisis with a well-regulated banking sector.

The still more agrarian New Zealand ranges somewhat lower in prosperity than the other economically liberal countries. New Zealand also had more difficult conditions due to two earthquakes in 2010/2011, but is now economically recovering with its reconstruction programmes.

4.4 The economic management of the global financial crisis in the countries of the familistic welfare regime of Southern Europe

The familistic welfare logic

In the familistic countries of Southern Europe, more traditional guidelines dominate. Accordingly, innovation capacity and competitiveness are rather low. Among others, as a result of the tourism sector, prosperity is somewhat higher than would be expected according to the innovation capacity. The social security systems of the European South are status-conserving as in continental Europe, but only at a rudimentary level of protection. Families are given the task of care work, but families are only poorly supported by the state in international comparison. The term "familistic" is therefore an euphemism, the very low birth rates are a hint to the overburdening of women in the families, who are faced with many tasks without being adequately supported. The weakness of the administrations is also detrimental for the aftercare by the security systems. The preventive educational systems are also relatively poorly developed, so that equality of opportunity is rather low and poverty rates as well as income inequality are rather high. Due to the influence of the Catholic or Orthodox Church, the gender roles are traditional and the friendliness towards women is low. Because of the traditional gender roles, the employment rate of women is

comparatively weak. The same applies to the integration into the labour market, whereby the youth unemployment is disproportionately high because of the strong protection of the “insiders”.

The economic management of the global financial crisis in each country

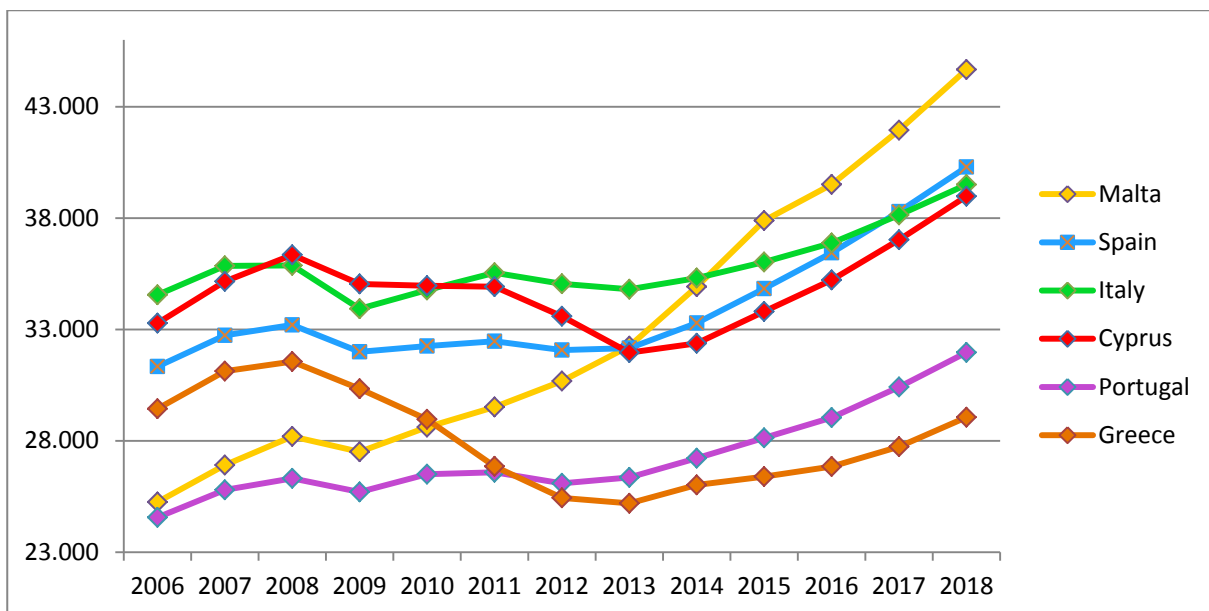
The familistic countries of Southern Europe have proved to be the least competitive in the challenges of the global financial crisis and the euro crisis.

As an exception, Malta is now at the forefront of familistic countries with respect to prosperity, though the business model of Malta is based on the particularly low real taxation of foreign investments.

In addition to the global financial crisis, Spain also had to cope with a self-inflicted real estate crisis. On the occasion of the eastward enlargement of the EU, Spain profited strongly from the increase of the funds for regional promotion. However, the funds led to a speculative real estate boom, which ended abruptly, among others, as a result of the global financial crisis that had begun in the USA.

In Italy, the often changing governments produced much too high public debt. Since February 2014, the new government has been trying to give Italy more economic dynamics. In December 2016, there was again a change in the office of the prime minister within the government. In 2017, Italy was surpassed in the standard of living by Spain. After the elections in March 2018, a coalition of the Five-Star Movement and the right-wing populist Lega took over the government.

Figure 4-5: The development of prosperity in the familistic welfare regime of Southern Europe



In Cyprus, the banks have also been hit by the Greek crisis due to their very strong commitment to Greece. However, according to the IMF, in Cyprus there are well-qualified workers and well-developed competitiveness, which belong to the advantages in coping with the crisis.

In May 2011 the Portuguese government had to apply for financial support from the EU and the IMF. Portugal's declining competitiveness led to a sharp increase in the unemployment rate. In June 2014, Portugal successfully completed the consolidation program supported by the EU and the IMF. In 2016, Portugal achieved GDP growth of 1,5 %. By December 2016, unemployment fell again to 10,2 % (EU28: 8,2 %), youth unemployment to 26,4 % (EU28: 18,6 %) (see Eurostat 2017). The budget deficit of the government has been reduced from 10,2 % of GDP in crisis year 2009 to 2,0 % in 2016. Hence, in 2017 Portugal left the EU deficit procedure. Public gross debt rose from 83,1 % of GDP in the crisis year 2009 to 130,2 % in 2014 and was reduced to 125,7 % by 2017.

In the challenges of the global financial crisis and the euro crisis, the institutions of Greece proved to be the least competitive. In October 2009 the new socialist government announced the real extent of Greece's debt, the earlier data were not correct. The government debt was corrected from 99,6 % to 126,8 % of GDP (see, e. g., Matsaganis 2011). Finally, in May 2010, the response of the financial markets to the revised figures compelled Greece to accept large-scale grants against restructuring obligations by the European Commission, the European Central Bank and the International Monetary Fund. Only with these grants, and later, a partial debt cancellation of private creditors, the state bankruptcy of Greece could be averted. According to the IMF, the main causes of the high deficit were the excessive rise in wages and, in particular, pensions in the context of the euro-zone. With economic growth of 1,7 % in 2017 and probably ca. 2,0 % in 2018 as well as a decline in unemployment, a turnaround is now emerging. A digital register of residents will in future support the pension insurance. A land registry is about to be completed. Etc. Thus, a number of important reforms have already been initiated.

In general, women's paid employment in familistic Southern Europe (except Portugal) is not yet sufficiently developed, which also affects the economic potential. The administrations are generally not yet sufficiently rational and efficient. This also applies to tax administration, in which many wealthy abdicate from taxation at the expense of the community. In the social security systems Southern Europe places the emphasis too heavily on the insiders of the labour market and insufficiently on education, training as well as on investment in research and development. Overall, the competitiveness of Southern Europe is thus reduced and can no longer be processed through currency devaluations in the context of the monetary union, but must be balanced above all by wage adjustments, which also affects the ability to govern.

4.5 The economic management of the global financial crisis in the post-socialist countries of Eastern Europe

On the welfare logic of the post-socialist countries of Eastern Europe

The logic of the production and distribution of welfare in the post-socialist countries of Eastern Europe is in a process of differentiation. While Slovenia with predominantly middle-left governments has rather chosen a path of social partnership, and the Baltic States follow an economically liberal course with middle-right governments, the four Visegrád countries, with frequently changing governments, are in between (e. g. Bohle and Greskovits, 2007). Bulgaria and Romania are socioeconomic and with regard to the EU entry latecomers. The new EU member Croatia (as of 07/2013) ranks between Romania and Bulgaria in terms of the level of prosperity. The prospective EU member Serbia still ranks well behind the group in the standard of living. Finally, Russia, which has provided the model for state socialism, is now characterised by an inequality similar to that of the economically liberal USA. In terms of prosperity, it ranges behind Poland, Hungary and Latvia.

The economic management of the global financial crisis in each country

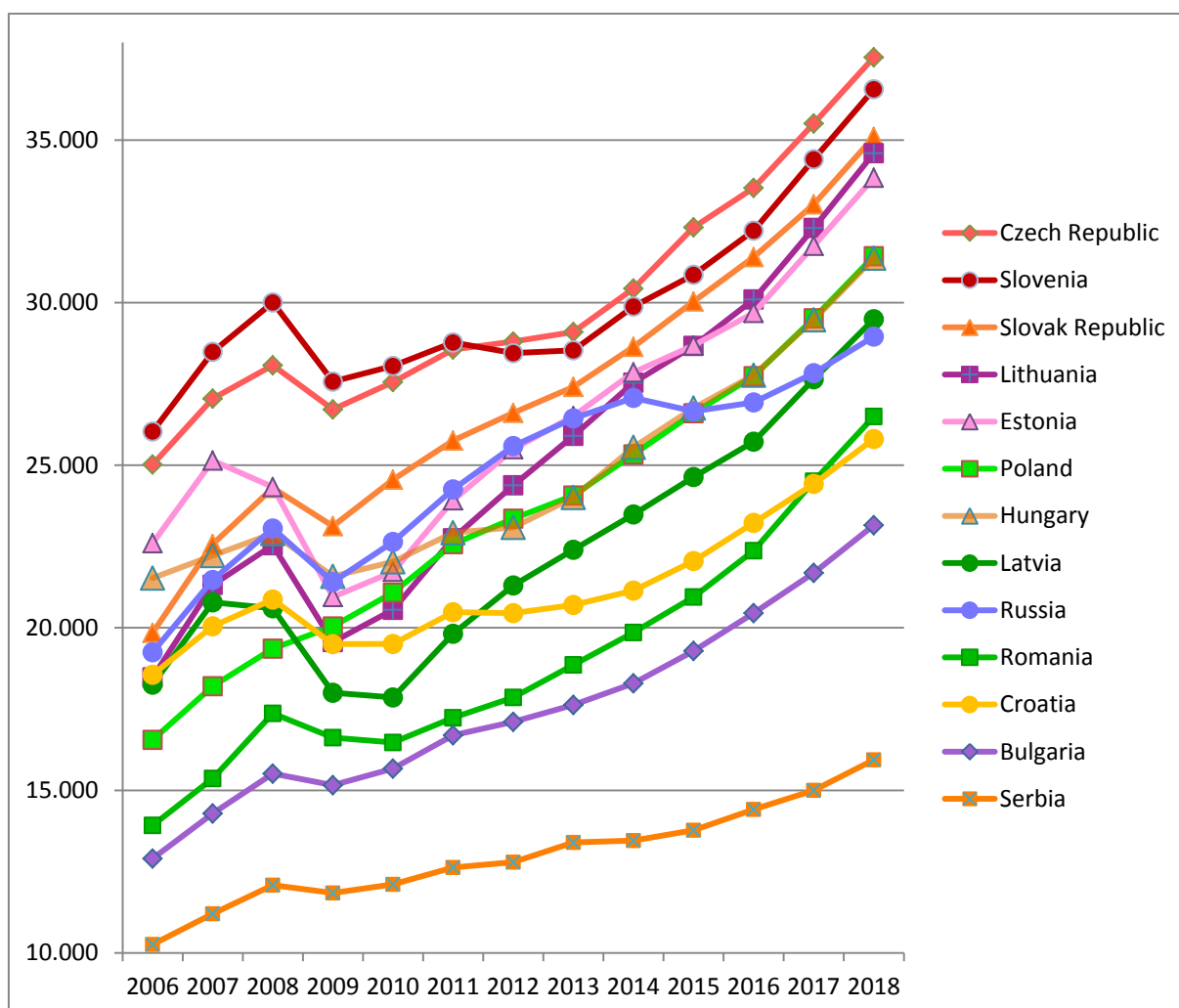
The Czech Republic is by now at the forefront of prosperity among the post-socialist countries in Eastern Europe, followed by Slovenia. The Czech banking system is based on local deposits and has come very well through the crisis. The debt of enterprises and households are low.

The development of Slovenia after 1989/90 was initially the most successful of the post-socialist countries, but for some years it is also threatened by a banking crisis. The key to the relative success of Slovenia was the social partnership. Since December 2013, it is known on the basis of a stress test, that the banking system is highly undercapitalised. Hence, Slovenia is now also faced with a major economic challenge.

Among others, with a corporate tax rate of 19 %, Slovakia attracted many foreign direct investments, which led to high growth rates of GDP. The banking sector is based on domestic deposits and came undisturbed through the euro crisis. That is why Slovakia ranks already for several years on third place in the standard of living among the post-socialist countries of Eastern Europe.

Lithuanian GDP has risen strongly after a sharp drop of 14,8 % in the crisis year of 2009, whereat the export growth was promoted by a sharp drop in nominal wages. The nominal corporate tax rate of 15 % also favours the strong export sector. The banking system is to a high proportion in foreign (mainly Scandinavian) property. The consolidation consisted mainly of reductions in wages and in social benefits. Overall, Lithuania ranks now on fourth place in average prosperity among the post-socialist countries of Eastern Europe.

Figure 4-6: The development of prosperity in the post-socialist countries of Eastern Europe



Estonia's GDP grew strongly after a sharp drop of 14,3 % in the crisis year of 2009. The wage increases were oriented towards productivity and competitiveness. With a successful consolidation programme and financial support from the EU as well as the IMF, Latvia was able to join the euro-zone in 2011. Overall, Estonia has recovered considerably from the deep slump in the financial crisis and ranks now on fifth place in average prosperity among the post-socialist countries of Eastern Europe.

Poland's GDP continued to rise by 1,6 % in the crisis year of 2009, growing even stronger in the following years. This was achieved particularly by investing in infrastructure and exports. Overall, Poland came comparatively well through the crisis and, due to its relatively strong focus on the domestic market, even achieved growth in the crisis year of 2009. That is why Poland ranks by now on sixth place in terms of standard of living among the post-socialist countries of Eastern Europe.

After a slump of 6,8 % in the crisis year 2009 Hungary's GDP grew again in the following years. The right-wing populist government under Viktor Orbán (since the 04/2010 election) is currently one of Hungary's basic conditions. In August 2013 Hungary paid an IMF loan ahead of schedule, probably to end the IMF's critical reports. In the standard of living, Hungary is now on the seventh place of this group of countries.

After a radical slump of 17,7 % in the crisis year 2009, Latvian GDP grew strongly in the following years. Hence, Latvia has recovered considerably from the sharp slump. Corporate taxation is nominally 15 % and has fostered the development of a strong export sector. As a result of its successful consolidation Latvia has joined the euro-zone on 01.01.2014. In terms of standard of living, Latvia is now in front of Russia.

After a slump of 7,8 % in the crisis year 2009, Russia's GDP grew strongly in the following years. Russia profited greatly from its natural wealth and high oil prices, which on the other hand means vulnerability with respect to the global market. With the fall in oil prices, the prosperity of Russia sank, too.

Following a slump of 6,6 % in the crisis year 2009, Romania's GDP grew again since 2011 with the support of the IMF, the World Bank and the EU. Romania also has a low nominal corporate tax rate of 16 %. Romania is by now also on a growth path and ranges in average prosperity slightly ahead of Croatia.

The GDP of Croatia, which belongs to the EU since July 2013, fell by 6,9 % in the crisis year 2009. There were also declines in GDP in 2010 and in 2012. Hence, Croatia needs urgent support from the EU. According to Bartlett (2007), Croatia belongs to the early reformers in the Western Balkans in the direction of market economy. Croatia has a Bismarck health system and spends relatively much on health, but less so for education and training. However, Croatia is by now also on a growth path and ranges in average prosperity between Romania and Bulgaria.

After a slump of 5,5 % in the crisis year 2009, Bulgarian GDP grew only poorly. Bulgaria also has a very low nominal corporate tax rate of 10 %. Bulgarian difficulties include unstable political conditions. Bulgaria is growing weaker than Romania and ranges in average prosperity on the twelfth place among the post-socialist countries of Eastern Europe.

The prosperity of the prospective EU member Serbia is still developing considerably below that of Bulgaria. According to Bartlett (2007), Serbia belongs to the group of late reformers in the Western Balkans who have the smallest share of private-sector activities. The informal sector is large and in the formal sector the insiders of the labour market are strongly protected. Social security benefits are low. Serbia exhibited moderate growth and, in average prosperity, ranges on the last place among the post-socialist countries of Eastern Europe. In 2016 the first successes of the stand-by arrangement with the IMF showed in the form of a growth rate of 2,8 %.

Conclusion

Many countries of Eastern Europe reacted to the state socialist heritage with a deliberate avoidance of the state socialist mechanisms that were not successful in prosperity. The lack of effectiveness of the Communist plan economy with too little use of market mechanisms, e. g. market prices, was reflected in the fact that the post-socialist countries started with the least average prosperity. However, since some of the Eastern European countries are more innovative than some countries of the South, a process of catching up and overtaking in prosperity is already taking place. Because priority is given to economic growth, the aftercare expenditures of the welfare state for the case of risk are predominantly poorly developed. The equality of participation is more pronounced in the Czech Republic and in Slovenia, since the development was not dominated by the economically liberal direction, but rather the balance of power is more equilibrated. With the empowerment of the population to autonomy on the basis of a high level of education, the post-socialist countries are generally behind, because the priority is placed too one-sidedly on economic growth. In the case of friendliness towards women, the Baltic states most closely correspond to the egalitarian heritage, whereas in the countries of central Europe, traditional gender roles are again being strengthened by confessional traditions, although the general trend of modernisation holds for all countries. Eastern Europe hardly admits migrants, because it is absorbed by its own problems. Also, civil society is still too poorly developed.

In the global financial crisis, the economically liberal countries of the Baltics were hit the hardest, but they all recovered considerably and are strong enough for the euro-zone. Poland has also strongly developed the internal market, and thus has achieved economic growth even in the crisis year of 2009.

4.6 The economic management of the global financial crisis in Turkey

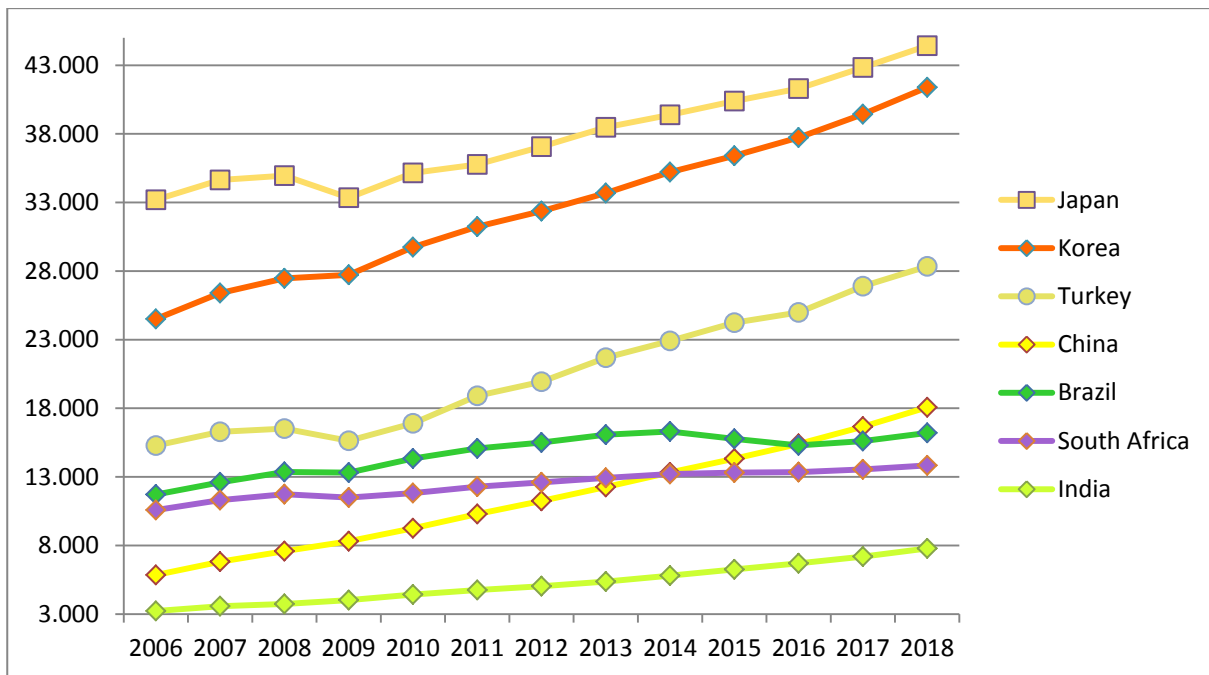
On the welfare logic of Turkey

The logic of the production and distribution of welfare in Turkey is characterised by traditional value orientations. The nation state and the patriarchal family networks are the central welfare institutions. The tension between the secular state and religious traditions is always a source of conflict. Turkey has changed from a secular state dominated by the military to a state dominated by moderate Islamism, which also subjects the military to civilian justice. In recent years, the authoritarian tendencies are strongly increasing.

So far, the political priorities have focused on economic growth, the welfare state has remained rudimentary. As a result, the provision of care work remains to a major part the task of the family networks. The gender-specific division of labour is traditional and still corresponds strongly to the model: male

breadwinner, female care work. With a very low female employment rate, Turkey ranges in the penultimate position of the countries considered (before India) in terms of friendliness towards women. The rudimentary welfare state is particularistic and residual as in Southern Europe. There is clientelism in the form of local political leaders distributing resources to gain support (see Gal 2010, p. 294). The welfare logic of Turkey most closely resembles the development of the familistic states of the European South, of which Turkey is distinguished by a stronger development of traditional values and a lower socioeconomic development. And the relationship to the Kurdish minority is even less solved than the minority problems in the current EU member states.

Figure 4-7: The development of prosperity in East Asia, Turkey and the emerging markets



The economic management of the global financial crisis in Turkey

Following a decline of 4,8 % in the crisis year of 2009, GDP in Turkey grew very strongly in 2010 and 2011, with exports making a large contribution. Growth was at 4,0 % in 2015, but declined to 3,2 % in 2016 as a result of political turmoil. The unemployment rate rose from 9,7 % in 2008 to 12,5 % in the crisis year of 2009 and amounts to 11,7 % at the end of 2016 (EU28: 8.2 %). Youth unemployment has worsened to 21,4 % by the end of 2016 and has now risen above the EU28 average of 18,1 %. Turkey is most vulnerable due to the high external gross debt in the order of about 53,2 % of GDP in 2017 (according to IMF 04/2018).

So the economy of Turkey slumped sharply in the crisis year 2009 with a decline of about 5 % in GDP, but recovered very well in the following two

years. The standard of living is clearly below that of the productivist countries of East Asia, but above the living standards of China, Brazil and South Africa. The economic prospects of Turkey are strongly dependent on the further political developments.

4.7 The economic management of the global financial crisis in the countries of the productivist welfare regime of East Asia

On the productivist welfare logic of East Asia

The welfare logic of East Asia has been shaped by Japan, it focuses on success on the global market and has therefore been characterised as “productivist” (Holliday 2000). Through systematic and coordinated technology development it is aimed to increase competitiveness on the global market. Issues of social protection are subordinated to this goal, social protection is left to the large enterprises and the care work is supposed to be done by women in the families. In Japan the strong breadwinner model still dominates, but as in all countries a process of modernisation takes place in gender roles.

After the earthquake and nuclear catastrophe, Japan has to completely rethink the question of ecological sustainability. This is made more difficult by the fact that government debt was already at 200 % of GDP before the nuclear disaster of 2011. After the bursting of the real estate bubble, the state was indebted because of the necessary economic stimulus programmes. The growth effect was small due to an aging population, which is cautious in consumption. The mentality of the island of Japan is not open to migration, by which it does not use this systematic source of innovation.

Japan, together with South Korea and Taiwan, belongs to the countries that use social security to integrate the different population groups, while Singapore, Hong Kong and by now China focus rather on the individual responsibility of the individuals in the market society (see Peng / Wong 2010).

With its average prosperity South Korea is now above the international average, with its ability to innovate it places itself at the forefront and should continue to improve in prosperity according to its productivist priority. One of the main strengths of South Korea is the performance of the education system. South Korea is at the forefront with respect to investments in education. On this financial basis and with a competitive education system, South Korea achieves a very good place for both the average reading competency and the share of top readers, according to PISA. This objective empowerment of the population to autonomy should contribute to the modernisation of gender roles and to the further growth of prosperity. On this basis there will also be the scope to further develop the very rudimentary social security systems. The welfare state in South

Korea has until now primarily served to promote economic development (see Kwon 2009).

The economic management of the global financial crisis in each country

According to the latest IMF country reports the GDP of Japan after a slump of 5,5 % in the crisis year 2009 in 2010 again grew by 4,7 %, but in the year of the nuclear disaster 2011 the GDP again fell by 0,5 %, nevertheless recovered in 2012 and 2013 again with 1,7 % and 1,4 % increase. Public debt stood at 183,0 % of GDP as early as 2007, as governments wanted to take action against the long-term deflation with stimulus packages. Public debt rose to 210,2 % of GDP in crisis year 2009 and to 236,6 % in the year of the nuclear disaster in 2011, and amounted to 239,4 % in 2016. These deficits are mostly financed by local people at low interest rates. The trade balance of the former export world champion fell into the deficit in the year of the nuclear disaster. In 2016, however, Japan reported a surplus again.

After the elections in December 2012, the Liberal Democrats took over the government again under prime minister Shinzo Abe. To reduce public debt, the government increased consumer taxes. In order to increase growth through exports, the government initiated a very expansive monetary policy (of about 5 % of GDP). The growth after the nuclear disaster is due to the reconstruction measures and the increase in private consumption. In 2013 growth was 1,4 %, but from 2014 to 2016, the economy stagnated at low growth rates of 0,0 %, 0,5 % and 0,3 %. By investing in infrastructure and by targeted support of the domestic demand, prime minister Abe achieved economic growth of ca. 1,5 % in 2017 and a very low unemployment rate of ca. 2,8 % before the early elections in October 2017. The IMF recommends, in view of the aging population, to increase the employment of older people and women in general. Japan could also win through the opening up for immigration.

According to the latest IMF country reports the GDP of South Korea, after a decline in growth to 0,3 % in the crisis year 2009, already in 2010 grew strongly with 6,3 %. In 2011 to 2016 the growth amounted to 3,7 %, 2,3 %, 2,9 %, 3,3 % and twice 2,8 % respectively. For 2017, 3,2 % were reached. Thus South Korea has run well out of the crisis. Due to its stronger growth, South Korea has nearly reached the average prosperity of Japan. The unemployment rate rose from 3,2 % in 2008 to 3,7 % in the crisis year of 2009 and amounted to about 3,6 % at the end of 2016 (EU28: 8,2 %). In South Korea, youth unemployment was at about 9,9 % and thus also below the EU28 average of 18,6 % (according to OECD 2017 for the end of 2016). All these are very favourable values in international comparison. The budgetary balance of the government (excluding the Social Security Fund) rose from 1,1 % of GDP in 2008 to 4,1 % in the crisis year of 2009, but was reduced to 2,4 % by 2015. The public debt of South Korea rose from 29,0 % in 2008 to 32,5 % in the crisis year 2009 and to 37,9 % by 2015. One weak point is the high level of indebtedness of private households,

which depresses the domestic demand. The IMF recommends reducing the increase in income inequality by increasing social spending, financed by widening the tax base. In addition, the IMF also advocates an increase in women's employment, also with regard to an aging population.

4.8 The economic management of the global financial crisis in Brazil

On the welfare logic of Brazil

Brazil was one of the pioneer countries in the development of the welfare state in Latin America, since it already introduced a Bismarck social insurance system in the 1920s. Despite the shift to dictatorship and again to democracy, the social insurance schemes were gradually expanded, since they were understood as an instrument to secure the loyalty of the population. As a resource-rich country with a population of over 208 million, Brazil is now an economically relatively successful emerging market. With its entire social product, Brazil ranks worldwide on ninth place, so it is a considerable economic power and also an opinion leader for parts of the Third World.

After the military dictatorship (1964-1985) Brazil developed under the Cardoso government (1995-2003) from a conservative-informal welfare regime to a liberal-informal welfare regime, according to Barrientos (2004). Under the Lula da Silva government (2003-2011) and then under his successor Dilma Rouseff, Brazil tended to develop into a liberal social-democratic welfare regime (see Fischer / Leubolt 2012): the Lula da Silva government increased the minimum wages and significantly reduced the poverty rate by social transfers to needy families. Under the new government Temer however (since 2016), the economically liberal tendencies are strengthened.

The economic management of the global financial crisis in Brazil

According to the latest IMF country reports Brazil's GDP declined slightly by 0,3 % in the crisis year of 2009, but grew already strongly by 7,5 % in 2010 and by 2,7 %, 1,0 % and 2,5 % in 2011 to 2013. The unemployment rate rose slightly from 7,9 % in 2008 to 8,1 % in the crisis year 2009, but was reduced to about 6,0 % by 2012, which is a historic low for Brazil. The minimum wage was sharply increased and private consumption increased significantly. In 2014, however, the economy stagnated due to declining competitiveness; in 2015 and 2016, GDP even fell by 3,8 % and 3,3 %. The unemployment rate rose accordingly to over 13 %. The government budget deficit (NFPS overall balance including net policy lending) rose from 2,1 % of GDP in 2008 to 6,2 % in the crisis year of 2009, reaching around 7,5 % in 2016. Public Gross Debt (NFPS) rose from 63,5 % of GDP in 2008 to 66,8 % in the crisis year 2009, reaching ca. 78,3 % of GDP in 2016. The banking system of Brazil is stable, well-

regulated and supervised. The IMF recommends switching from private consumption to investment and exports. Productivity and the saving rate should be increased. Public spending should also be redirected to investment. Overall, Brazil's economic and social development has been relatively positive over the last decade, but has come under strong pressure in 2014-2016 due to declining competitiveness. The new Temer government (since 31 August 2016) is making a significant change of course with priority on budget consolidation through privatization and cuts in social programs.

Conclusion

In the PISA evaluation of the education systems, Brazil ranges at the end, with the pupils of the private schools performing much better than the pupils of the public schools. Although the overall prosperity has risen sharply, one of the world's most pronounced income inequality has not yet been significantly reduced. In the health care sector e. g. the proportion of private spending is one of the largest shares in the world with more than 50 %. This is due to the very unequal budgets of private households in Brazil.

Because of the stagnation of the economy since 2014, Brazil was outpaced in average prosperity by China. The political turbulences affect the economic perspectives of Brazil.

4.9 The economic management of the global financial crisis in South Africa

On the welfare logic of South Africa

Even decades after the end of apartheid in 1994, large income and wealth differences in South African society remain as a remnant of the socioeconomic order of colonialism and apartheid. To this day, privileges and unfavourable treatment continue: a large amount of wealth is owned by a small group of people, while 45% of the population live below the poverty line. 52,7 % of the African population lives in poverty, in contrast to only 2,1 % of the white population. However, the country has made efforts to eradicate racial inequalities and, in turn, restructure public authorities – inclusive and racially neutral.

Despite the redistribution efforts since the end of the apartheid, there are still very large social differences in the population. The thin net of social benefits of the state has not yet succeeded in bridging them. Especially the old-age pensions and the child benefits are of great importance for the income situation of poor households. Because of the thin social net, the informal networks play an important role (informal security regime) and also in the economy there is a large informal sector.

In February 2018, the business manager and millionaire Cyril Ramaphosa was elected as the new president of South Africa. Above all, he wants to boost the economy, reduce high unemployment and poverty rates, and fight against corruption.

The economic management of the global financial crisis in South Africa

According to the latest IMF country reports South Africa's GDP fell in the crisis year 2009 by 1,5 %, but then grew by 3,1 %, 3,2 %, 2,2 %, 2,3 % in 2010-2013. This growth was due in particular to strong private consumer demand. In 2014 to 2017, growth slowed to around 1 %. According to the IMF, the unemployment rate has risen from 22,9 % in 2008 via 24,0 % in the crisis year 2009 to 26,7 % in 2016. So there is an urgent need for action. The government's budget deficit increased from 0,7 % of GDP in 2008 to 5,5 % in the crisis year of 2009, reaching ca. 4,0 % in 2016. Gross public debt increased from 27,4 % of GDP in 2008 via 31,3 % in the crisis year 2009 to around 51,7 % in 2016. Through careful monitoring, the banking system has come through the crisis well. Households, however, are heavily indebted. Economic growth is hampered by low levels of education, by the investment climate (such as frequent strikes) and by high crime rates. The IMF recommends prioritizing high unemployment, especially among young people (up to 50 %), through active labour market policies, including temporary public employment programs. Initial infrastructure improvements have been made particularly in the electricity sector. For 2017, growth of ca. 1,0 % was achieved.

Conclusion

South Africa ranges at the end with regard to innovation. As a result, South Africa ranges also at the end in prosperity. In terms of environmental sustainability, however, South Africa also belongs to the last third.

In terms of social security spending, South Africa ranges with China and India at the end of the countries considered. South Africa, together with Brazil, has the most extreme income inequality among the 43 countries.

In terms of integration into paid employment as well as in the labour market, South Africa ranges at the end of the countries considered, which means that economic integration must be greatly improved.

Brazil and South Africa are stagnating in average prosperity as compared to the dynamic economic development of China.

4.10 The economic management of the global financial crisis in China and India

On the welfare logic of China and India

With over one billion people each, China and India are the most populous countries on earth. With their high economic growth rates, both countries are now among the climbers in the global economic system. But their developmental path differs in many respects.

China has the character of a development dictatorship in which the Communist Party, with five-year plans, is leading an orderly modernisation of the country towards a high level of competitiveness on the world market, which was initially based on low labour costs. Through a deliberate undervaluation of its own currency, China is promoting its exports and has overtaken Japan as well as Germany as export world champions.

China's capitalism is economically very successful. In the summer of 2010, China overtook Japan and became the second largest economy after the USA. On the one hand, with five-year plans as a framework, on the other hand, however, mainly with domestic companies as "capitalism from below" (King / Szelényi 2005), the Chinese economy is developing very dynamically. There is still too little attention paid to the environment and social security. There are strong urban-country differences and a high degree of poverty despite strongly rising GDP.

Despite Communist-egalitarian ideology, social inequality has grown enormously in China. The regional disparities between prospering industrial districts and backward agriculture have not yet been addressed. The social security systems are rudimentary and remain behind the economic development. Lacking freedom of expression and freedom of the press, the correction mechanisms are missing.

According to Lin (2009) the welfare state developed according to the respective economic development phases. In the Maoist phase (1951-1977), the Soviet model provided the reference point. In the Deng phase of economic reforms (1978-1996) a productivist welfare logic was pursued, economic growth was the dominant goal. Social insurance for old age (1997), illness (1998) and unemployment (1999) were introduced only during the "socialist market economy" (1997-2007), starting with the cities and certain enterprises. As a result, the welfare regime of China has so far only been developed rudimentarily. Social policy is used to secure the policy objectives of the development plans. In the current phase the harmony between the social groups, the harmony with the natural environment as well as the harmony between economic and social development goals shall be considered more strongly.

India is back in economic development behind China. While China is already one of the top 60 % of the world's countries, India still ranks among the last

30 %. India has a population of over one billion people and is one of the economically strong emerging countries. But despite the dynamic enterprises and the growing middle class one finds, on the other hand, about two-thirds of the population who have to live on less than two US dollars a day. Far too much money seeps into the business of middle-men and from the aid programmes for the poor up to 80 percent in the distribution bureaucracy. The regional differences are enormous. Many religions and sects are a diversity that goes hand in hand with regional disparities. The aristocratic landowners still dominate the small tenants and agricultural workers in the backward Hindu region (see Müller / Rauch 2008).

The priority of the political goals in India lies in economic growth, with China and East and Southeast Asia forming the reference points. According to Mukherji (2006), the growth model of India is based on the growth of the inland growth as opposed to the export-oriented growth model of East Asia. As a result of economic liberalisation, an improved infrastructure and a growing supply of labour, India has grown by an average of over 6 % per year since 1990, with China and East and Southeast Asia growing slightly more. The weakness of India lies in the relatively low effectiveness of national governments. Through uniform nationwide examinations, the universities have developed into a strong point of India. India already belongs to the top of the world's IT services. On the other hand, the bureaucracy is still vulnerable to corruption. This is already the subject of public discourse and is therefore likely to improve over time.

Because of the priority on economic growth, the social security systems are only rudimentary, often they only exist as programmes. In this "informal security regime", the majority of people are dependent on their informal networks to find their livelihood and their safeguards in the case of risk. On the other hand, India is quantitatively the largest democracy in the world and has a free press. The mechanisms of free political elections and critical reporting provide the means to demand the further development of social security systems.

The economic management of the global financial crisis in China and India

According to the latest IMF country reports the GDP of China has also grown by 9,2 % in the crisis year 2009, respectively by 10,6 %, 9,5 %, 7,9 %, 7,8 %, 7,3 % and 6,9 % in the years 2010 to 2015. China's high economic growth has contributed to the stabilisation of the world economy in the global financial crisis starting in 2008/2009. The official rate of unemployment has risen slightly from 4,2 % in 2008 to 4,3 % in the crisis year 2009, and is still at a low level of about 4,0 % in 2016, but the actual unemployment is estimated by independent observers at 7-10%. The budget deficit of the government has been reduced from 1,8 % of GDP in the crisis year 2009 to about zero in 2012, but is at 3,7% in 2016. Gross public debt stood at 35,8 % of GDP in the crisis year 2009 and

stands at 36,6 % of GDP in 2016. In addition, many state-owned companies are heavily indebted. On the other hand, foreign currency reserves, resulting from regular export surpluses on the basis of an undervalued currency and low labour costs, amount to ca. 3 trillion (= 3.000 billion) USD. However, the undervaluation of the currency and the export surpluses have already been reduced (from 3,9 trillion) because of international critics. China's high economic growth has contributed to stabilizing the world economy in the global financial crisis starting in 2008/2009. In particular, the IMF recommends faster support for private consumption, an increase in social spending to reduce income inequality, a further expansion of the service sector and a broader distribution of wealth.

According to the latest IMF country reports India's GDP grew by 6,7 % in the crisis year of 2009, in 2010 to 2016 by high 8, 6 %, 8,9 %, 6,6 %, 5,6 %, 6,6 %, 7,2 % and 7,6 %, respectively, these are the highest growth rates behind China. India's standard of living is, however, less than half the standard of living in China. The official unemployment rate has risen from 6,8 % in 2008 to 10,7 % in the crisis year of 2009 and was somewhat reduced to 9,8 % (according to the CIA World Factbook) by 2012, but this is only a rough guide because of the large informal sector. The inflation rate has been 10 % for years, but was reduced to 4,9 % in 2016. The budget deficit of the government has been reduced from 10,0 % of GDP in the crisis year 2009 to 7,0 % in 2016. Public debt has been reduced from 74,5 % of GDP in the crisis year 2009 to 69,8 % of GDP in 2015. The IMF recommends concentrating public spending on investment in infrastructure and social spending, increasing tax revenues, easing labour laws, improving agricultural productivity, improving efficiency in health care and education, and supporting job creation in the formal sector and overall a more inclusive development of growth.

Perspectives of development of China and India

As countries with the largest populations of the world, China and India will also influence the future social development of the whole world, as they are also becoming economic world powers due to their high economic growth rates.

So far, China's authoritarian development path has been economically more successful. It belongs already to the top 60 % of the world's countries according to the average standard of living. The social security systems are only rudimentary and have lagged behind the economic development. While the economic success on the global market was initially based on low wages, the technology is now systematically further developed. Supported by a deliberate undervaluation of the Chinese currency, the dynamic industrial enterprises of China are very successful in export. These economic successes provide the basis

for progressively developing social security systems, which have to be greatly improved, especially for the rural population.

India has high economic growth rates, but belongs to the last 30 % of the world's countries according to the average standard of living. Over two-thirds of the population must live on less than two US dollars a day. On the other hand, India is the quantitatively largest democracy in the world and has a free press. The mechanisms of critical reporting and political elections could contribute to the further development of social security systems. The economic successes, i. a. of Indian high-tech service providers, could facilitate the development of social security systems.

In the world financial crisis China has risen economically in relation to the other countries. Even in the crisis year 2009, China grew by ca. 9 % and thus contributed significantly to stabilising the global economy. However, this success is also achieved with a deliberate undervaluation of its currency. The social security systems have hitherto been subordinated to the goal of economic growth and have only been developed rudimentarily. And for a ruling communist party, it is an interesting finding, that the level of income inequality (Gini coefficient) among all 43 countries is now only exceeded by Turkey, Brazil and South Africa.

India has also risen economically in the world financial crisis in relation to the other countries along with China, Japan and South Korea. In the crisis year 2009 India's GDP rose by about 7 % and in the two subsequent years by more than 8 %, but from the lowest level of prosperity of all 43 countries considered. Over two-thirds of the Indian population must live on less than two US dollars a day. And the benefits of social security are mainly programmes, fragmented by regions and responsibilities. The mechanisms of free press and democratic elections could be used to promote the development of welfare in India.

4.11 The development of prosperity in the different welfare regimes

The social-democratic, the economically liberal, and the conservative welfare regime, which Esping-Andersen differentiates in his modern classic "The Three Worlds of World Warfare Capitalism" (1990), are at a very similar prosperity level. The social-democratic welfare regime is slightly ahead, the economically liberal and the conservative a little behind it.

In this prosperity process, the USA, the actual origin of the world financial crisis, as well as the economically liberal countries on the whole, performed somewhat better than the conservative countries on average.

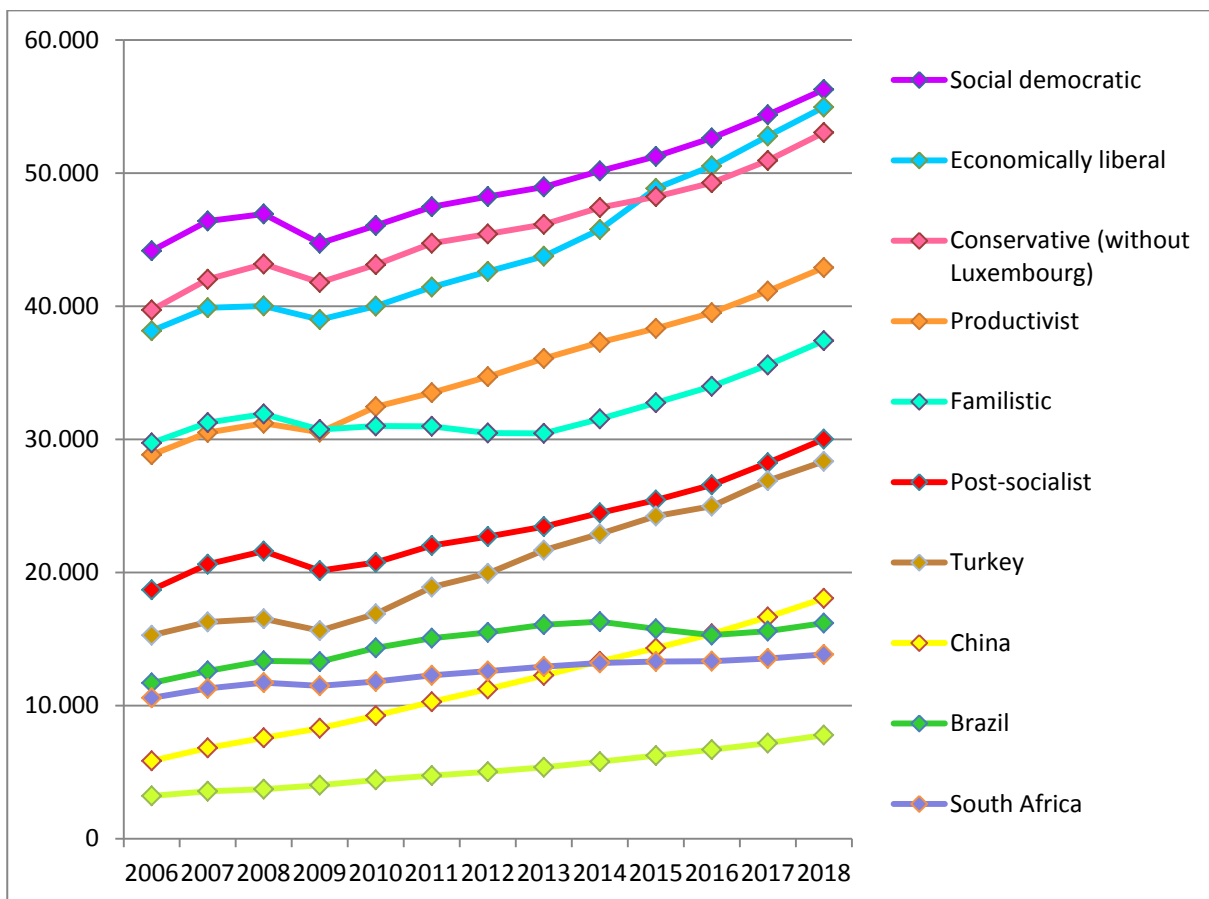
The productivist countries of Japan and, in particular, South Korea, belong to the most successful economic climbers in the world financial crisis and have left the familistic welfare regime behind with respect to average prosperity.

The familistic countries of Southern Europe have stagnated on average, with Greece and – due to the commitment of the Cypriot banks in Greece – eventually also Cyprus have economically fallen behind.

The post-socialist countries of Eastern Europe are on average in a moderate upward trend after the world financial crisis.

The economy of Turkey has come relatively well through the world financial crisis, but the economic perspectives of Turkey are strongly dependent on the further political developments.

Figure 4-8: The development of prosperity in the different welfare regimes



The emerging markets of Brazil and South Africa are at a very similar level of prosperity and are currently rather stagnating.

Besides the productivist countries, China is one of the economic climbers in the context of the world financial crisis and pursues economically a very stable growth path. Even in the general crisis year 2009, China still grew by about 9 %, thus contributing to the stabilisation of the global economy. – India finally starts with the lowest level of prosperity among the 43 countries considered. It also shows high growth rates, but from a very low prosperity basis. Even in the crisis year 2009 economic growth in India was still about 7 %.

Altogether, therefore, the familistic countries of Southern Europe have stagnated in the context of the world financial crisis, and thus have stayed behind with regard to the level of prosperity, while the productivist countries of East Asia and China are among the most successful economic climbers in the context of the world financial crisis.

The speculative business, which led to the world financial crisis, has thrown back the countries involved, while countries with normal business models have comparatively risen.

The causes for the performance results in the economic management of the world financial crisis are manifold. In addition to basic investment in education, research and development as well as in infrastructure, competitiveness, export efficiency, gender equality and integration, social security systems play a role as stabilisers in addressing the challenges posed by economic crises. When the development of prosperity is designed in due consideration of ecological sustainability, the damages caused by economic growth can be minimised and the utility of prosperity can be increased.

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