

Unit V 2.1: The satisfaction of economic and social needs

1. Summary

One of the most important variables in economics is gross domestic product. It comprises all goods and services produced in a year within the national borders (domestic principle) of a country for final consumption at market prices. In contrast to the previously used gross national product, which operates according to the domestic principle, GDP refers to all economic activities within a country to the extent that these are monetarized, i.e. can be purchased with money on the market. For example, the activity of Italian cross-border commuters in Switzerland is included in the GDP of Switzerland (= production in Switzerland), while it is counted in the gross national product of Italy (national principle).

However, GDP does not include all goods and services. Important besides the GDP is also the distribution of the produced goods and services. Distributive justice can be defined in different ways. Using the example of important basic needs such as the need for health care, it can be shown that the interrelationships of need, want, supply and demand can be very complex.

2. Economy as satisfaction of needs

Economy is not an end in itself or a means for personal enrichment, but aims at the optimal satisfaction of human needs of the population.

2.1 Gross Domestic Product GDP

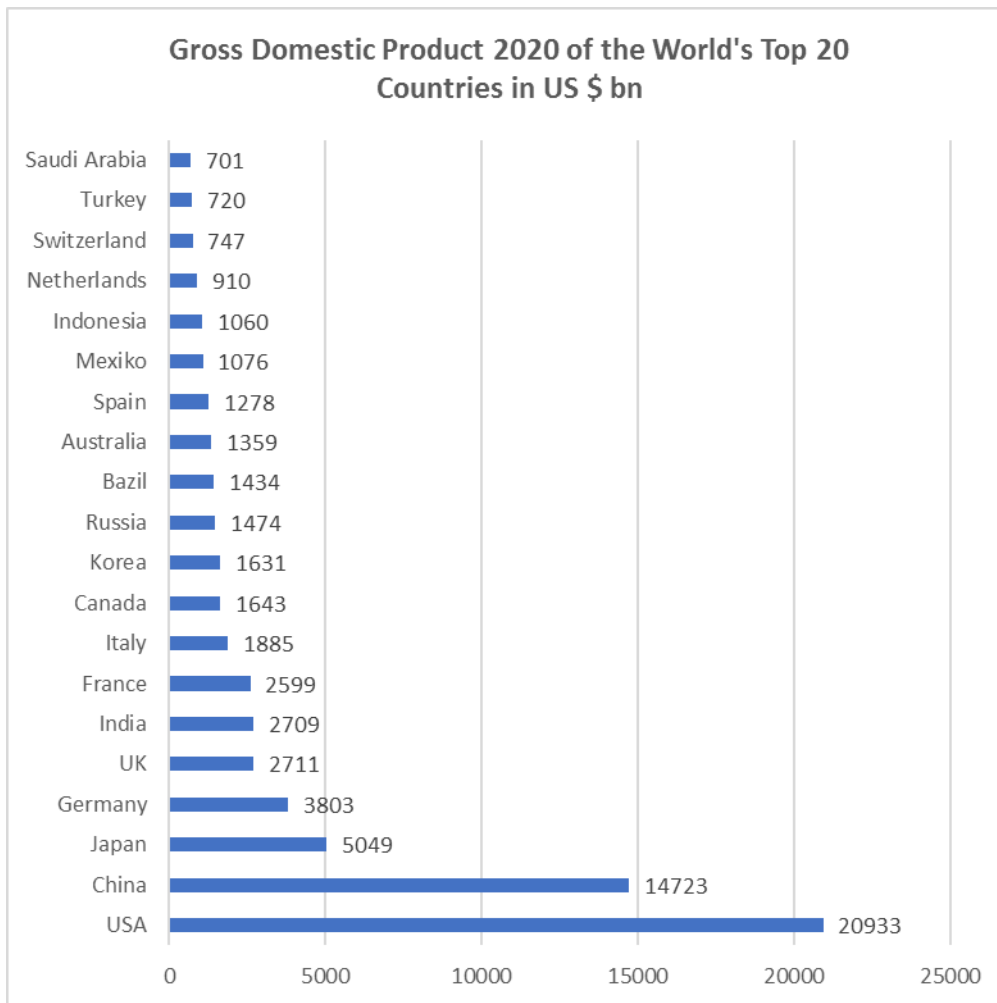
A central concept in economics is the so-called gross domestic product GDP. It includes all goods and services produced in a country during the period of one year. As we have seen, the so-called "domestic principle" is applied when calculating GDP: GDP captures the sum of value added in the domestic economy, the decisive factor being the domestic place of origin. Thus, for example, the production of foreign companies in Switzerland is counted as Swiss GDP, while the production of Swiss companies abroad is counted as GDP of the country in question.

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Measured by the size of their gross domestic product, the following chart shows the 20 most important countries in the world:



Source: Statista 2021b; own representation.

It is striking that not a single African country is among the 20 countries with the highest GDP.

However, it should be borne in mind that the concept of gross domestic product only covers those goods and services that are monetarized, i.e. for which money flows. In Switzerland, for example, this was only a good 60% of total production in 2010; almost 40% of the value added was accounted for by unpaid work such as housework, private care, volunteer work, etc. (cf. (cf. Neue Zürcher Zeitung of 29.9.2012).

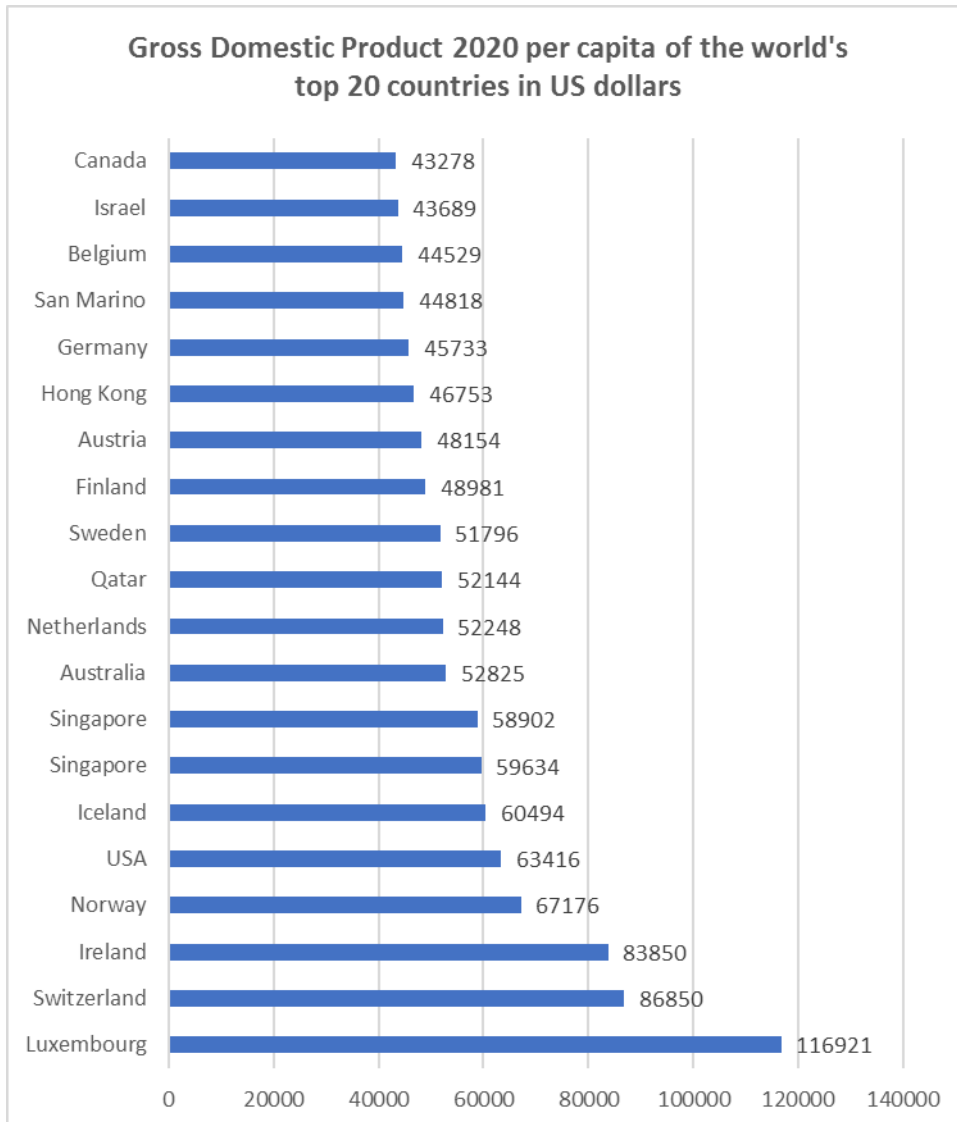
Already somewhat more meaningful is the size of the gross domestic product per capita. Here, the absolute size of the gross domestic product is compared with the size of the population - which says something about the performance of a country. I

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The following chart shows the 20 countries with the highest GDP per capita in 2020:



Source: Statista 2021a; own representation.

It is striking that the top 20 countries include a large number of small and smaller countries in terms of population.

In the European area and in the USA, the gross domestic product per capita amounted to between around 30,000 and 100,000 US dollars in 2013 (see Jäggi, S. in *Die Volkswirtschaft* 1-2/2015:26).

Max Otte (2006:97) defined gross domestic product in terms of a flow variable as follows:

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Gross domestic product = consumption + investment + (exports minus imports). Also known is the extended formula $Y = C + I + G + NX$, where Y = total output, C = consumption, I = investment costs excluding real estate, G = government spending, NX = net exports minus imports. Gross domestic product is a flow variable because goods and services are produced on one side - the production side - and goods and services are consumed on the other side.

The gross domestic product can be determined from three sides: From the production side (production approach), from the income side (distribution approach), and from the use side (use approach). GDP is primarily measured from the production side. But GDP is only produced because it satisfies a demand on the consumption side. And because every production and consumption of goods and services also requires a corresponding income, GDP can also be viewed from the income side.

From the income side, economic performance - that is, the income side of GDP - can be measured as follows: "All income paid in a given period of time (usually in one year) to the inhabitants of a country as compensation for work done and for the use of capital and land in the form of wages, interest, profits, and pensions constitutes the national income of that country. National income is thus the sum of all income from labor and property that ultimately accrues to nationals"

(<http://www.wirtschaftslehre.ch/Wohlstand/wohlstand-3.htm>).

At the world level, one does not speak of gross domestic product, but of gross national product or world social product. This refers to all goods and services produced in a year.

As mentioned earlier, there are also goods and services that are not produced and consumed through the market, e.g., mother's love, volunteer work, etc. In principle, only those goods and services are included in the gross domestic product that are produced and sold and purchased for money within the framework of the market society. However, because a considerable part of human needs is still met by unpaid labor, GDP does not cover the entire economic performance. Between 1997 and 2010, Switzerland's official gross domestic product grew by 28.2% in real terms - i.e. adjusted for inflation. However, this apparent growth was partly due to the fact that previously unpaid work was taken away and

replaced by corresponding paid services. If the share of unpaid work was still the same as in 1997, according to the Neue Zürcher Zeitung (of 9/29/2012), GDP growth in Switzerland would have been only 20.9% in the period from 1997 to 2010 - so a quarter of GDP growth was spurious, or merely statistical.

In the highly developed industrialized countries, GDP growth in 2017 was mostly in the range of +/- 0.5%. Only countries with pent-up demand - e.g. in Europe Poland, Romania, or the emerging states in Asia or Africa - showed higher growth (see Höltschi in Neue Zürcher Zeitung, 17.5.2017:25).

In 2017, according to the OECD, growth in the euro zone was around 2.6%, in the United Kingdom around 1.8%, in the United States around 2.3%, and in China just under 6.9% (see Tzermias in Neue Zürcher Zeitung of 5/31/2018:27). In Switzerland, growth was significantly lower, at around 1.1%. For 2018, the OECD estimated global economic growth of almost 4%, with growth in India in particular expected to increase from 6.5 to 7.4%, in the U.S. from 2.3 to 2.9%, and in Switzerland from 1.1 to 2.3%. Growth is expected to decline slightly in China in 2019 (from 6.9 to 6.7%; see Tzermias in Neue Zürcher Zeitung, May 31, 2018:27). According to OECD forecasts, growth is expected to decline slightly again in 2019. However, forecasts are by their nature always very unreliable.

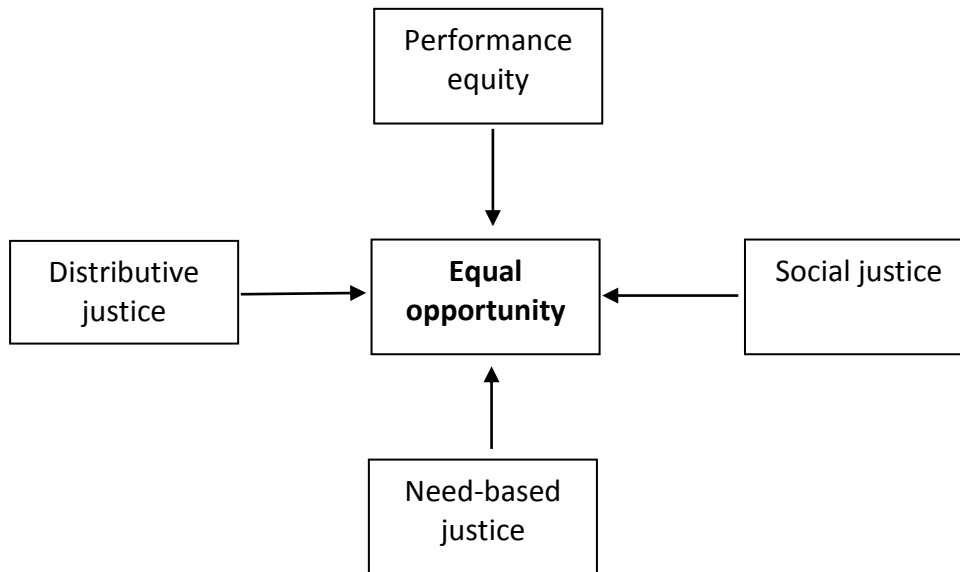
However, illegal or informal forms of work - such as moonlighting - are not included in the calculation of gross domestic product and consequently in the economic growth figures.

In contrast to highly developed countries, gross domestic product systematically understates wealth in developing countries, where the share of unpaid and informal work is much higher - probably well over 60%, in some cases over 70%.

2.2 Economy and social justice

Gerhard Kruij (2009:22) believes "that many global problems stem from the fact that without international cooperation, not enough global public goods, such as a healthy climate or the protection of resources, are provided."

According to Hans-Günter Gruber (2009:86), social justice includes four types of equity:



Source: Gruber 2009:86.

As is well known, these different concepts of social justice are not only not congruent, but even partly contradictory. This means that access to goods and services can be justified because people have a need for them - e.g. food - but that they do not have a corresponding income on the benefits side. Or distribution may be made only to those who have a certain income: Distributive justice may contradict real income relations. The problem lies in the fact that the market ensures an optimal distribution of goods, but only within certain conditions: Those demanding goods must have money. If they do not, they drop out of the market and cannot buy essential goods. Therefore, it is crucial for a functioning market economy that all people can participate in the market and have a minimum income.

A distinction must be made between so-called basic needs (basic needs; cf. Ulrich 2016:284) and more extensive needs. Basic needs refer to those human needs "that are in principle common to all people - regardless of their culture-specific form - and whose adequate satisfaction is therefore a prerequisite for any life worthy of human dignity" (Ulrich 2016:284/285). While basic needs must be met in any case from a human rights perspective - another question here is how this is done - the question with needs beyond this is whether it makes economic sense to always create new, additional needs and to satisfy them through

corresponding offers of products and services. The consequences are consumerism, destruction of the environment and abandonment of intergenerational justice.

From an ethical point of view, another objection to the understanding of economy as the mere satisfaction of human needs is that today a large part of needs is based on needs that have been created subsequently: "The satisfaction of needs is ... then no longer an essential characteristic of the economy, if no actual, but only an artificially provoked need corresponds to it" (Wolfes 2016:57). However, one must object to a strict distinction between "basic needs" and "artificial needs" that the two often merge, and that modern providers satisfy basic needs in other - often innovative - ways. For example, the need for communication can be met through individual face-to-face conversations, through gatherings and social gatherings, or through telephone, email, or text messaging. Accordingly, someone may be considered poor if he or she does not have access to today's common means of need satisfaction.

Social injustice also arises because, at the world level, unequal economic power is reproduced between large, potent states and small countries with low economic power. According to Wallacher (2009:102), "individual economies today ... are intertwined and interdependent through multiple global linkages, so that world economic structures have direct, often negative repercussions on weaker countries in particular. Due to their disproportionately higher economic and political power, the industrialized countries are in a position to distort or determine the structures of world trade (e.g., in the agricultural or services sector) in their favor, which has far-reaching effects on the development opportunities of the countries of the South and the East" (Wallacher 2009:102, for a detailed discussion of this issue, see also ► Unit V 3: "Blind Spots").

Between people within the same country, but also between nationals of different countries, the differences in wealth are enormous. For example, according to Hannich (2001:33), at the end of the 1990s the three richest people in the world had wealth greater than the gross domestic products of the 35 poorest countries with more than 600 million inhabitants. In 1997, one-third of Germany's net financial assets were concentrated in only 6% of German households.

Even more extreme is the unequal tax burden on capital owners and the working population. For example, a study in Baden-Württemberg in the 1990s found that those receiving incomes between DM 250,000 and DM 1 million paid only between 14 and 28 percent in taxes due to tax-saving schemes, less than an average single earner with an income of DM 52,000 (Hannich 2002:35).

The huge fortunes are and were hardly acquired through work. This is all the more true given that in Germany, for example, net wages rose by only 0.5% between 1993 and the end of the decade (Hannich 2001:33).

In their book "Wie Reiche denken und lenken" (How the Rich Think and Steer), Mäder/Jey Aratnan/Schilliger (2010:11) wrote that of the 300 richest people in Switzerland, about half obtained their wealth through inheritance. In this context, about 10% of the heirs receive 75% of the inheritances. In 2009, 3% of the population in Switzerland had the same amount of wealth as the remaining 97% (Mäder/Jey Aratnan/Schilliger 2010:10).

2.3 Health

A special good in a national economy is health. A well-developed health care system - as demonstrated once again in the Corona pandemic - not only increases a country's economic productivity, good health also leads to a better qualified and motivated workforce on the labor market. Moreover, there is a close connection between well-developed health care for all and the smallest possible income gap between the richest and poorest members of a population, which is desirable from an economic point of view.

In addition, the demand for healthcare products and services represents a rapidly growing market both in emerging societies such as China or India (pent-up demand) and in increasingly ageing societies such as in Japan or Europe.

But this also raises the question of how the growing demand for healthcare products and services will be financed and, as a consequence, whether the healthcare market will

increasingly split into a high-tech - and expensive - specialist market and a cheap - and qualitatively modest - primary care market.

There are major differences between national healthcare systems, not only in terms of services but also, and above all, in terms of financing.

If you compare Switzerland with other countries, for example, you will notice the high proportion of healthcare costs that the Swiss pay out of their own pockets: Switzerland is the OECD country in which the direct share of health care costs paid by private households is the highest: In 2008, the Swiss paid a full 31% of health care costs out of their own pockets. Only Mexicans (49%) and South Koreans (35%; see Schoch in Neue Zürcher Zeitung, 26.10.2011) paid more.

Even measured by purchasing power, the Swiss pay much more than people in other countries: for example, the share of private healthcare costs in personal consumption expenditure in Switzerland was 6.1%, while in the USA it was just 2.9% and in Germany only 2% (Schoch in Neue Zürcher Zeitung, 26.10.2011).

However, not only the costs, but also the quality of the healthcare system are of economic importance. According to Kirchgässner/Gerritzen in Die Volkswirtschaft 4-2011:59, quality criteria include **the scope and accessibility of services, access to medicines, and patients' rights and information.**

A socially and **environmentally responsive healthcare system** must meet **the following criteria:**

- All persons residing here should have **access to comprehensive health care of good quality.**
- **Services that go beyond** a generously defined basic care - such as cosmetic procedures, sex changes, in vitro fertilization, etc. - should be excluded from basic care, and **the corresponding costs should be borne entirely by those who demand them.**

- **Personal expenses for health care** (basic care) **may not exceed 10% of the total individual income** (health insurance premiums, deductible rate, retention). At least 90% of the costs should be financed either by direct state contributions (e.g. taxes) or by parity employer and employee contributions to a social insurance fund to be created for this purpose, which would cover not only the direct medical costs but also any loss of wages (daily sickness benefits insurance). In any case, **at least 90% of health care costs should be financed regardless of income and wealth**, not through per capita premiums.
- **Rationing of health care services** - for example by limiting expensive medications - **is to be rejected**; everyone is entitled to the same services, regardless of their income.
- **Alternative forms of therapy are to be promoted.**
- **All forms of therapy** - both conventional medicine and those that go beyond it - **should be subjected to permanent monitoring of their effectiveness.**

An original proposal was made by Hans-Peter Studer (2010:68/69). He proposed splitting the premiums of the insured into a solidarity share, which would flow into the risk pot of all insured persons, and the other half, which would flow into a personal, earmarked health account. Personal health costs would first be paid from this health account, and only when this health account was at zero would further treatment costs be paid from the common risk pot of all insured persons - minus a cost deductible of the insured person. With longer health and a correspondingly high level of the personal health account, the premium share flowing into the personal health account would gradually decrease to zero. Leaving aside the fact that cost-sharing is still antisocial and should be greatly reduced or even abolished, this proposal seems quite debatable.

2.4 Ethical implications

Originally, economists understood economic laws as a kind of "anti-ethics" (Lachmann 2016:83): "Thus, already in the 16th century Bodinus pointed out that prices of goods are not determined by moral ideas, but by the amount of money supply. Prices are not formed according to the moral law, but according to the market law - through the interplay of supply

and demand depending on the available money supply. To a certain extent, the national economic schools of the late 18th century detached economic processes from their ethical approach and thereby discovered the price mechanism, which they presented as a process governed by natural law" (Lachmann 2016:83). However, in the 18th century - with the Enlightenment -, in the 19th century - with the socialist movement, but also from the church side - and in the 20th century - with the social democratic and social liberal movements - ethical counter-movements occurred again and again.

The political economist and theologian, Bernhard Emunds (2014:182/183) has formulated three ethical objectives for the national economy:

- 1) The economy and its institutions are to be organized in such a way that "all members of society, without exception, have at their disposal the goods with which they can also ensure their survival in the long term" (Emunds 2014:182).
- 2) This refers to all those goods that are necessary to "guarantee all citizens of this society a minimum of opportunities for development and participation" (Emunds 2014:182). Furthermore, all social institutions entrusted with this task must be provided with the necessary resources to do so.
- 3) If this is the case, the economy is obliged to "further increase the development and participation opportunities of (at least a large part of) the citizens in a sustainable manner" (Emunds 2014:183).

These goals are geared to the long term. In terms of their thrust, they are undoubtedly correct. However, one would have to ask why these goals are limited only to "citizens" - do they not apply to people of other nationalities? If one considers that in many countries between 5 and 45% (Luxembourg) of the inhabitants belong to another nationality, one would have to extend the goals to all persons living in a country.

3. Control Questions

1. How is the Gross Domestic Product defined?
2. From which three sides can the gross domestic product be considered?
3. Which services are not covered by the gross domestic product?

4. What condition must be met for the allocation of goods via the market to work for everyone?
5. Why can't the great fortunes have been acquired through labor?
6. What three ethical objectives did Emunds formulate for economies?

4. Links

Lexikon: Bruttoinlandprodukt (BIP)

<http://www.vimentis.ch/lexikon/4/BIP.html>

Bruttoinlandprodukt contra Bruttonationaleinkommen

<http://www.rmoser.ch/downloads/bipbne.pdf>

Bruttoinlandprodukt - Aktuelle Nachrichten

<http://news.feed-reader.net/41901-bruttoinlandprodukt.html>

Globaler Handel: Bruttoinlandprodukt und Volkseinkommen

<http://www.blick.it/angebote/modellmathe/ma0324a.htm>

Weltsozialprodukt

<http://www.wallstreet-online.de/diskussion/822133-1-10/35-000-000-000-000-ist-das-aktuelle-weltsozialprodukt-1950-5-billionen>

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