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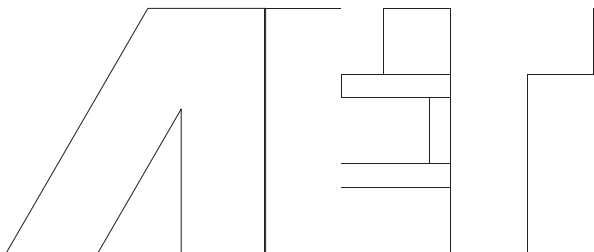
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**SOCIJALNA DRŽAVA:
NEGATIVNI UČINCI
NA DRUŠTVO**

**WELFARE: THE NEGATIVE
SOCIETAL EFFECTS**

SAŽETAK: Sustav socijalne države uveden je, navodno, s ciljem smanjenja stope siromaštva, povećanja bogatstva i blagostanja siromašnih. Paradoksalno, njegov učinak bio je obrnut. Kako se dogodio ovaj bumerang u javnoj politici? Odgovor je jednostavan. Socijalna davanja potpomogla su razdoru obitelji, nesrazmjerno u crnačkoj zajednici. No obitelj sa samohranim roditeljem jedan je od najučinkovitijih uzročnika siromaštva. Stoga, program kojim se siromašnim ljudima daje ogromna količina novaca upravo smanjuje stupanj njihovog ekonomskog blagostanja, ne povećava ga.

KLJUČNERIJEČI: socijalna država, siromaštvo, obitelj

ABSTRACT: The welfare system was instituted, presumably, to decrease poverty, increase the wealth and well-being of the poor. Paradoxically, it has had just about the opposite effect. How did this boomerang in public policy occur? It is simple. Welfare payments helped break up the family, disproportionately in the black community. But a non-intact family is one of the most effective causal agents in impoverishment. Hence, a program that throws massive amounts of money at poor people reduces their economic wellbeing, does not increase it.

KEY WORDS: welfare, poverty, family

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I. UVOD

Socijalna država sustav je kojim se u začetku navodno htjelo pomoći onima s malim ili nikakvim prihodom uslijed Velike gospodarske krize – naizgled dobrohotna gesta pomoći potrebitima da se oporave. Međutim, primjenom analize troškova i koristi, ovaj sustav nije ispunio svoj navodno planirani cilj. Umjesto pomoći ljudima, stvorio je destimulacije za pronalazak posla, povećao učestalost razvoda među grupama niže stope prihoda, te odvratio novčana sredstva od učinkovitijih područja. Argument ovog rada jest da postoje negativne posljedice velikog i snažnog sustava socijalne države upravo zbog same prirode tog sustava. Umjesto da jednostavno zahtijevaju određene reforme, moramo razumjeti da će ovakvi kompromisi biti svojstveni svakom programu redistribucije. Ukoliko će programi biti veći i brojniji, utoliko će se negativne komponente pogoršati.

Kao dokaz navedenome, u drugom dijelu rada započinjemo s pogledom na namjeru i opravdanje socijalne države, potom u trećem dijelu na povijesni pregled razvoja sustava te na detaljnije sagledavanje negativnih posljedica socijalne države u četvrtom dijelu. U petom dijelu raspravljamo o ekonomskom rastu te u šestom dajemo zaključak.

II. OPRAVDANJA

Što podrazumijeva ovaj sustav? Jedan aspekt u ostvarivanju prava određuje se uporabom “bruto i neto dohotka, broja članova obitelji i kriznom situacijom kao što su hitni medicinski slučajevi, trudnoća, beskućništvo ili nezaposlenost” (Welfare information/Informacije o sustavu socijalne države, n.d.). Socijalne inicijative protiv jezgrovnih obitelji svojim programima pružaju bolje potpore samohranim majkama, rezultat čega je financijski poticaj ženama za razvod. Također, siromašni parovi manje su motivirani da uopće stupaju u bračnu zajednicu. To može biti problematično,

I. INTRODUCTION

Welfare is a system that in its infancy presumably set out to aid those who had little or no income due to the Great Depression – a seemingly kind gesture to help those in need get back on their feet. However when applying the cost-benefit approach, welfare has not lived up to this presumably intended goal. Rather than assisting people, it has created disincentives for working, increased the frequency of divorce among lower income groups, and diverted resources from more efficient areas. The argument of this paper is that there are negative consequences to having a large and robust welfare state due to the nature of welfare in and of itself. Instead of simply requiring certain reforms, we have to understand that these tradeoffs will be inherent in any program of redistribution. The larger and more numerous the programs, the more the negative components will be exacerbated.

To provide evidence for this, we start with a look at the intent and justifications for welfare in section II, proceed in section III with a historical look at how the system was developed, and then examine more closely at the negative, consequences of welfare in section IV. We discuss economic growth in section V and VI is our conclusion.

II. JUSTIFICATIONS

What does this system entail? One aspect of eligibility is determined using “gross and net income, size of the family, and any crisis situation such as medical emergencies, pregnancy, homelessness or unemployment” (Welfare information, n.d.). Welfare incentives against nuclear families with programs providing stronger benefits to single mothers; as a result women have a financial incentive to divorce. Similarly, poor couples have less incentive to get married in the first place. This can be problematic, as the literature on poverty has noted the significant advantage nuclear families

jer literatura o siromaštvu govori kako jezgrovne obitelji imaju značajnu prednost u podizanju stope dohotka od samohranih roditelja. Na primjer, jedno izvješće govori da je za obitelji s jednim roditeljem šest puta vjerojatnije da će živjeti u siromaštvu nego što je to za obitelji s oba roditelja.¹ Marshall (2010) navodi da "čekanje do stupanja u brak za planiranje obitelji jest drugo od tri 'zlatna pravila' za izbjegavanje siromaštva tijekom godina: (1) završi srednju školu; (2) vjenčaj se prije nego što dobiješ djecu; i (3) nađi posao".

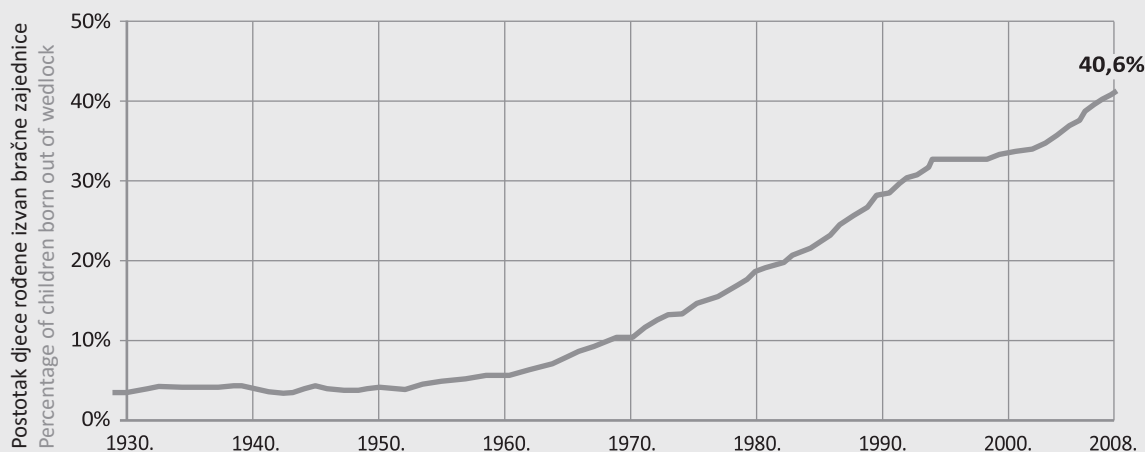
Značajan broj istraživanja pokazuje negativne učinke života bez oba roditelja. Statistički gledano, prema američkom Uredu za popis stanovništva, 43% djece u Americi živi bez oca, 90% beskućne i odbjeglije djece dolazi iz domova bez oca i 63% samoubojstava među mladima odnosi se na mlade koji su živjeli bez oca.² Osim toga, "80% silovatelja s poremećajem prenesene ljutnje dolazi iz domova bez oca (Knight i Prentky, 1987; Knight, 2011);

have over single parents in raising income levels. For instance one report notes that, "Single-parent families are nearly six times more likely to live in poverty than families headed by married parents".¹ Marshall (2010) notes that "Waiting until marriage to have children is the second of three 'golden rules' for avoiding poverty that researchers identified over the years: (1) graduate from high school; (2) marry before having children; and (3) get a job".

There has been considerable research that shows the negative effects of living without two parents. Statistically, according to the US Department of Census, 43% of US children live without their father, 90% of homeless and runaway children are from fatherless homes, and 63% of youth suicides are from fatherless homes.² Additionally, "80% of rapists motivated with displaced anger are from fatherless homes (Knight and Prentky, 1987; Knight, 2011); 90% of adolescent repeat

PRIKAZ 1. PORAST BROJA DJECE ROĐENE IZVAN BRAKA, 1929-2008.

FIGURE 1. GROWTH OF UNWED CHILDBEARING, 1929-2008



Izvor: Američki ured za popis stanovništva i Nacionalni centar za statistiku u zdravstvu
Source: U.S. Bureau of the Census and the National Center for Health Statistics

90% adolescenata s ponovljenim zločinom paleži živi samo s majkom (Herbert, 1985); 71% učenika s prekinutom srednjom školom dolazi iz domova bez oca;³ 85% mladih u zatvoru odraslo je bez oca” (Nadal, 2010). Neki bi ustvrdili da je povezanost ili, prvo, neslučajna, ili drugo, obratno, odnosno siromaštvo uzrokuje razdor obitelji. Prva tvrdnja nije podudarna s dokazima. Međutim razdor obitelji mjeren brojem djece rođenom izvan braka značajno je porastao (Rector, 2010).

Razlog zašto obitelji s dvoje roditelja igraju veliku ulogu u suzbijanju siromaštva leži u ekonomskoj koristi braka. Najprije, dvoje roditelja u radnom odnosu znači veći dohodak. Obiteljske zajednice također pružaju više u vidu raspodjele posla, kada roditelji mogu utjecati na svoje radno vrijeme, čime je vjerojatnije da je netko uvijek kod kuće. Veći dohodak znači više skrbi i obrazovanja. Obitelji s oba biološka roditelja također pružaju više stabilnosti djetetu.

Koji su destimulirajući učinci koji odgovaraju od braka? Kad oba roditelja rade, njihov zajednički dohodak se oporezuje. To znači da će se troškovi života i skrbi za dijete oduzeti i platiti dohotkom nakon oporezivanja. Ako jedan roditelj ostane doma skrbiti za dijete, to znači da se njegov primitak neće oporezovati, a njegovo će ukupno porezno opterećenje rezultirati i efektivno nižim poreznim teretom. Trenutni socijalni sustav obeshrabruje takvo ponašanje, jer bračni partneri sa samo jednim članom u radnom odnosu bili bi kažnjeni nižim ili nepriznatim beneficiranim statusom. Jezgrovna obitelj također može imati niže troškove stanovanja. Problem je što socijalni sustav rastavlja obitelji nudeći siromašnoj ženi veću financijsku sigurnost od one koju bi mogao zaraditi otac njezina djeteta (Murray, 1984). Ponešto paradoksalno, dakle, ovaj sustav *stvara* siromaštvo, ne rješava ga, budući da rastavljena obitelj *smanjuje* bogatstvo i dohodak.

Socijalna država igra je negativnog salda. Ne samo da ne stvara dodatno bogatstvo, već se sredstva gube u svakoj shemi isplaćivanja zbog troškova

arsonists live with only their mother (Herbert, 1985); 71% of high school dropouts come from fatherless homes;³ 85% of youths in prisons grew up in a fatherless home” (Nadal, 2010). Some may argue the connection is either one not causal, or two is the reverse, i.e., poverty causes the break up of the family. The first claim is incompatible with the evidence. However the break up of the family as measured by number of children born out of wedlock has substantially increased (Rector, 2010).

Why families with two parents play a large role in fighting poverty reside in the economic benefits of marriage. For one thing, two working parents equal a greater income. Family units also provide more in terms of division of labor, when parents can time their work schedule to make it far more likely that someone is always at home. The greater income can allow for more care and education. Intact families also tend to provide more stability for a child.

What are the disincentive effects that discourage marriage? When both parents work, their combined income is taxable. From this, costs of living and childcare must be deducted and paid for with after-tax income. If one parent stays home to care for the children, this constitutes zero taxable income, resulting in a lower effective tax rate. The current welfare system discourages such behavior because the married couple with only one working spouse would be penalized by a lower or ineligible benefit status. A nuclear family can also enjoy lower per capita housing costs. The problem is that the welfare system breaks up families by offering a poor woman greater financial security than can be earned by the father of her child (Murray, 1984). Somewhat paradoxically, then, this system *creates* poverty, does not solve it, since a broken family *reduces* wealth and income.

Welfare is a negative-sum game. Not only does it not create additional wealth, but resources are lost in any transfer-scheme due to transaction costs. Transfer payments require large bureaucracies⁴ to conduct and carry out, while also draining

transakcija. Isplate naknada zahtijevaju veliku birokratsku⁴ poledinu kako bi se izvršile, dok istovremeno cijede sredstva. Prema Perrari (2001) postojala su "184 dodatna savezna programa socijalne pomoći određena imovinskim cenzusom, većinom zajednički financirana i primijenjena s državama". To nas je koštalo 16 bilijuna dolara u razdoblju od 1965. do 2008. godine.

Kako bismo dali primjer negativne stimulacije unutar kojeg god programa socijalne pomoći, možemo promotriti primjer Samantha Caballero. Knight (2011) istaknuo je ovu beskućnicu. Prikazujući je kao heroinu, saznajemo da Caballero prima više od 2.000 američkih dolara mjesečno u obliku državne pomoći. Dok ona uživa sa svoje šestero djece, četvrtina američkih kućanstava pokušavaju spojiti kraj s krajem s primitkom manjim od 24.000 dolara koji su teškom mukom zaradili. Što je još štetnije, kućanstvo koje shvati da si ne može odgovorno priuštiti ijedno dijete s 24.000 dolara godišnje još uvijek je podložno plaćanju saveznog poreza na dohodak do 3.000 dolara.

Navedeno daje uvid u problem onoga tko prima novac. U ovom slučaju problem novčane potpore jest u tome što obitelji nisu motivirane zarađivati dohodak od 23.000 do 24.000 dolara, no znaju li se okoristiti sustavom s mnogo nedostataka, do tog iznosa mogu doći i bez posla.

Ne želi se ovim tvrditi da Caballero predstavlja većinu slučajeva socijalne pomoći. Siromaštvo i nejednakost u Sjedinjenim Državama također imaju stvarne i negativne posljedice, i mnoga od davanja olakšavaju neke od tih problema. Međutim, također moramo razumjeti da postoje nenamjerne posljedice kažnjavanja onih koji rade kroz oporezivanje te potom raspodjelom sredstava ljudima koje se ne bi okarakteriziralo kao ciljane primatelje socijalne pomoći.

Drugi primjer destimulirajućih učinaka dolazi iz Oklahome. Candice Lynn odlučila je udati se za čovjeka koji zarađuje 40.000 dolara godišnje. Kada je uvidjela da ne može primiti socijalnu

resources. According to Ferrara (2011) there were, "184 additional federal, means-tested welfare programs, most jointly financed and administered with the states." This costs us from the period of 1965 to 2008, 16 trillion dollars.

To give an example of the negative incentives within any welfare program we can look at the case of Samantha Caballero. Knight (2011) highlighted this homeless woman. Portraying her as a hero, we learn that Caballero receives more than \$2,000 each month in government aid. While she is enjoying her six children, a quarter of American households are trying to get by on earnings of less than \$24,000 they struggled to earn. Even more damaging, a household that realizes it cannot responsibly afford even one child on \$24,000 a year is still subject to pay federal income taxes of up to \$3,000.

This gives some insight to the problem of also who receives the money. We have in this case incentive issues where families are not incentivized to earn the additional income from \$23,000 to \$24,000, yet if one knows how to take advantage of a system with large inefficiencies, they could make up to that amount without working.

This is not to say that Caballero represents the majority of cases of those on welfare. Poverty and inequality in the United States have real and negative impacts as well, and much of these transfer payments can alleviate some of those issues. However we have to also understand that there are unintended consequences from punishing those who work through taxation and then distributing the resources to people who would not normally be seen as the primary target for benefits.

Another example of the disincentive effects comes from a case in Oklahoma. Candice Lynn decided to get married to a man who made \$40,000 a year. When she realized she could not receive any benefits because the maximum qualifying income is \$35,000, her husband stopped working overtime and his income came down. When her husband's

pomoć zbog toga što su maksimalna primanja imovinskog cenzusa 35.000 dolara, njezin suprug prestao je raditi prekovremeno, smanjujući time svoj dohodak. Kada mu je dohodak još uvijek bio previsok, Candice Lynn obratila se svom socijalnom radniku. Njezin socijalni radnik koji bi trebao provjeriti da Lynn ne vara sustav, rekao joj je da se razvede. Kad je Lynn odbila, socijalni joj je radnik rekao da živi odvojeno od supruga u razdobljima od 45 dana kako bi na papiru izgledalo da žive odvojeno. Lynn je prijeverom primila socijalnu pomoć koja bi joj bila pripala kao samohranj majci prije stupanja u brak. Lynn i njezin suprug ne bi bili uhvaćeni da nije bilo anonimne prijave koju je zaprimio istražitelj prijevera (Fischer, n.d.).

Lynnin slučaj svakako nije jedina vrsta prijevere socijalnog sustava. Prema Saulu (2012), policija opisuje različite vrste slučajeva prijevere koje su riješili samo pretraživanjem Facebooka. Jedan slučaj opisuje: "Supruge gladne novaca koje tvrde da su ih supruzi ostavili i prijavljuju se za 'socijalnu pomoć za obitelj'. No kada istražitelji špijuniraju te žene na Facebooku, često otkriju nedavne fotografije koje uključuju nasmiješene muževe." (Saul, 2012).

Drugi problem socijalnih davanja jest da se lako mogu koristiti u druge svrhe od namjeravanih ciljeva programa. Kroz zahtjev upućen preko Zakona o slobodi pristupa informacijama, New York Post je izvijestio o "bazi podataka od 200 milijuna zapisa Elektroničke isplate naknada u razdoblju od siječnja 2011. do srpnja 2012. godine, koja pokazuje da su primatelji socijalnih davanja koristili svoje kartice za elektroničku isplatu naknada za podizanje gotovine na bankomatima unutar pornografskih dućana, strip klubova, barova, dućana alkoholnih pića te *hookah* barova diljem New Yorka (Briquelet, 2013). Naknade se isplaćuju s ciljem pomoći u osnovnom preživljavanju te je grozno, iako ne iznenađujuće, da ljudi koriste novac poreznih obveznika za hedonističke aktivnosti a ne za prehranu svoje djece ili plaćanje stanarine.

income was still too much to qualify, Candice Lynn turned to her caseworker. Her caseworker, who is supposed to be the one to make sure Lynn is not scamming the system, told Candice Lynn to get a divorce. When Lynn refused, the caseworker told her to live apart from her husband for 45 days at a time so that, on paper, it would appear that Lynn and her husband had split. By scamming the system, Lynn received the benefits that she had as a single mother before her marriage. Lynn and her husband wouldn't have been caught if it had not been for an anonymous tip given to a fraud investigator (Fischer, n.d.).

Lynn's case is certainly not the only type of welfare fraud. According to Saul (2012) police describe different types of fraud cases they have caught merely by checking on Facebook. One case describes, "Cash-hungry wives [who] claim their husbands have left them and file for 'assistance for needy family' benefits. But when investigators spy on the women's Facebook accounts, they often find recent pictures that include the smiling hubbies." (Saul, 2012).

Another problem with giving people cash is that it can easily be misused from the perspective of the intended goals of the programs. Through a Freedom of Information Act request, the New York Post reported that "a database of 200 million Electronic Benefit Transfer records from January 2011 to July 2012, showed welfare recipients using their EBT cards to make dozens of cash withdrawals at ATMs inside" porn shops, strip clubs, bars, liquor stores, and hookah parlors across New York (Briquelet, 2013). Benefits are given with the intended use of basic survival and it is appalling, but not surprising, that people take taxpayers' money and use it for hedonism rather than use it to feed their kids or pay rent.

III. HISTORY

Welfare was supposedly created⁵ with the intent of helping people who were down on their luck,

III. POVIJEST

Socijalna je država navodno stvorena⁵ s namjerom pomoći ljudima koje je sreća napustila, koji su otpušteni i koji imaju problema s plaćanjem računa. Stvorena je kao privremeni program pomoći putem kojeg siromašni dobivaju novac u nadi da će naći posao i čak vratiti novac natrag u sustav, međutim, to se rijetko događa. Značajno popularni postali su i stavovi Billa Clintona, koji vjeruje da "društvo ukorijenjeno u odgovornosti prije svega mora promovirati rad, a ne socijalni sustav" (Joffe-Walt, n.d.). To bi značilo da mi kao država moramo promicati marljiv rad, a ne dopustiti da lijenost nadvlada radnom etikom – promicati odgovornost, a ne socijalnu državu.

Socijalna država postao je sustav koji sve više ljudi odgovara od braka i preuzimanja dobrih poslova zbog povećanog dohotka i posljedično smanjenih beneficija. To je jednostavno u prirodi programa potpore koja će pratiti svaku isplatu naknada. Smanjivanje beneficija radnog odnosa i smanjivanje troškova podzaposlenosti dovest će do više takvih slučajeva. Krivulje ponude kreću se prema gore: subvencijom bilo čega predstoji još više toga. A bacanje novaca siromašnima nije iznimka; ako se to učini, paradoksalno prema nekima, više će takvih ljudi biti.

Zagovaratelji socijalne države drže da ovaj program koristi siromašnima. Kako smo vidjeli, ovaj argument ne može se podržati. Koja je, dakle, alternativa dostupna? Umjesto oslanjanja na državne programe, ljudi bi individualno ili putem dobrovoljnih udruga trebali biti ohrabreni za pronalazak posla kako bi uzdržavali sebe i svoje obitelji.

Postoji vrlo mnogo dobrovoljnih udruga za pružanje podrške siromašnima: javne kuhinje, banke hrane i Vojska spasa samo su neke. Ove udruge organizirane su kao poduzeća – ako ne obave svoj posao i ne pruže pomoć siromašnima, bankrotiraju i zatvaraju se. One na izvrstan način pomažu potrebitima. Ali čak i dobronamjerni ljudi i oni koji čine dobro zaboravljaju da one postoje.

who had been fired or laid off and were having trouble paying their bills. It was created to be a temporary program where the poor are paid with the hope that eventually they would get jobs and even be able to pay back the system; however, this rarely occurs. Bill Clinton's views on welfare have become rather popular, believing that "a society rooted in responsibility must first promote the value of work, not welfare" (Joffe-Walt, n.d.). This implies that we, as a country, need to promote hard work rather than allow laziness to overcome the work ethic – promote responsibility, not welfare.

Welfare has become a system that discourages more people from not getting married and not accepting a higher-level job because of the increased income and subsequently decreased benefits. This is simple in the nature of the incentive structure that any transfer payment will have. Decreasing the benefits from work while lowering the costs of under-employment will lead to more of it. Supply curves slope in an upward direction: subsidize anything, and more of it will tend to be forthcoming. And throwing money at the poverty-stricken is no exception; do so, and, paradoxically to some, there will be more such people.

The proponents of welfare maintain that this program benefits the poor. This argument cannot be sustained, as we have seen. What alternative, then, is available? Instead of relying on government programs, people on their own, or with the help of voluntary charity, should be encouraged to work to provide for themselves and their families.

There are so many charities that support the poor to help them survive poverty: soup kitchens, food banks, and the Salvation Army among others. These charities run more like a business – if they do not do their job and provide assistance to the poor, they go broke and close down. They do great work to help those in need. But even well-meaning people as well as do-gooders, tend to forget they exist. The welfare queens would rather have cash to use how they please, as opposed to

Kraljice socijalnog sustava radije bi gotovinu da ju rabe kako im se sviđa, a ne održavanje životnih uvjeta koji njima i posebno njihovoj djeci uistinu trebaju. Oslanjanjem isključivo na dobrovoljne udruge, porezni obveznici više neće biti prisiljeni plaćati dio svog dohotka potrebitima ili onima koji nisu sposobni ili ne žele raditi. Darovatelji bi imali veću stimulaciju davati novac dobrovoljnim udrugama izravno, sigurni da će taj novac otići na mjesto gdje je potreban. Nitko ne želi gledati glad, stoga i postoje banke hrane i javne kuhinje. Ovi programi pružaju veću stimulaciju ljudima da nađu posao, zbog toga što ne primaju gotovinu kao "pravo" već kao privremenu pomoć. Jedan od izazova s kojim se suočavaju dobrovoljne udruge jest da ih programi socijalnih davanja istiskuju. Andreoni i Payne (2003) nalaze da je ovaj učinak znatan. Oni zaključuju: "Kada dobrotvorne neprofitne organizacije prime državnu potporu, darovanje dobrovoljnih udruga smanjilo bi se iz dva razloga. Prvo, pod hipotezom klasičnog učinka istiskivanja, darovatelji zamjenjuju svoja nedobrovoljna porezna davanja dobrovoljnim davanjima. Ovaj rad ističe mogućnost drugog razloga: da će strategijski odgovor udruga biti da se povuku iz prikupljanja sredstava nakon dobivanja državne potpore."

Prema Higgsu (1995), "trebalo bi nešto više od 50 milijardi dolara da se svaka siromašna osoba izdigne iznad službene linije siromaštva". Dakle, s više od 1 bilijuna dolara koji ulaze u sustav, gdje novac odlazi? Odlazi "izvođačima planova, istraživačima, socijalnim radnicima, liječnicima u državnoj službi, bolničarima, tehničarima, upraviteljima državnih stanova, komunalnim organizatorima, administratorima i odabranim državnim činovnicima. Kao i nastavnici u državnim školama, ovi ljudi imaju jake državne veze, glasuju na svim izborima za kandidate koji podupiru socijalna davanja i nikad ne zaborave optuživati one koji bi rezali proračune da čine štetu djeci." (Higgs, 1995).

Novac poreznih obveznika ne ide ljudima koji ga trebaju, već ljudima srednje klase, prethodno spomenutim svodnicima siromaštva.

attaining the actual sustenance they and especially their children truly need. By strictly relying on charities, tax payers will no longer be forced to pay a portion of their income to those in need or unable or unwilling to work. Donors would have more of an incentive to give money to charities directly secure in the knowledge that the money is being well-spent. No one wants to see starvation which is why food banks and soup kitchens exist. These programs provide a greater incentive for people to find work because they are not receiving cash as a "right" but rather temporary assistance. One challenge faced by private charities is that welfare programs crowd them out. Andreoni and Payne (2003) have found that this effect is quite substantial. They conclude that, "When a charitable nonprofit organization receives a grant from the government, contributions to charities could fall for two reasons. First, under the classic crowding-out hypothesis, donors let their involuntary tax contributions substitute for their voluntary contributions. This paper raises the prospect of a second reason: that the strategic response of the charity will be: to pull back on its fund-raising efforts after receiving a grant."

According to Higgs (1995), "it would take little more than \$50 billion to raise every poor person above the official poverty line". So with approximately \$1 trillion going into the system every year, where is the money going? It goes to "planners, researchers, social workers, public health doctors, nurses, and technicians, public housing managers, community organizers, administrators, and assorted apparatchiki. Like the public school teachers, these people have strong political connections, vote in every election for candidates who support more welfare spending, and never fail to accuse would-be budget cutters of harming children." (Higgs, 1995).

Taxpayers' money is not going to the people in need, but rather to middle-class citizens, the aforementioned poverty pimps.

States Williams (2014): "...much of the pathology seen in many black communities is entirely new in

Williams (2014) navodi: "...većina patologije prisutna u crnačkim zajednicama novost je u crnačkoj povijesti. Pogledajmo dio te povijesti. Krajem 19. stoljeća, ovisno o gradu, sedamdeset do osamdeset posto crnačkih kućanstava sadržavalo je oba roditelja. Godine 1925. u New York Cityju, osamdeset pet posto crnačkih kućanstava uključivalo je oba roditelja. Čak i 1950. samo osamnaest posto crnačkih kućanstava uključivalo je samohranog roditelja. Od 1890. do 1940. u nešto većem postotku bilo je crnačkih nego bjelačkih brakova. Godine 1940. bilo je 14% crnačke djece rođene izvan braka. Danas je posve druga priča. Postotak crnačke djece rođene izvan braka je 75%. Približno pedeset posto punoljetnih crnaca nikad ne stupi u brak. Blizu sedamdeset posto crnačkih kućanstava predvode žene. Ako tko pomisli da obiteljska struktura nije važna, nekarazmisli o činjenici da je stopa siromaštva među crnačkim obiteljima predvođenim majkom oko 47%, a da je u bračnim zajednicama više od dva desetljeća unutar jednoznačenkastog postotka. Ne radi se samo o siromaštvu. Vjerojatnije je da će djeca koju odgajaju samohrani roditelji pretrpjeti fizičko nasilje, drogirati se, iskazati nasilno, delinkventno i kriminalno ponašanje, ispoljiti emocionalne i probleme u ponašanju, prekinuti školovanje."

IV. NEGATIVNE POSLJEDICE

Socijalna država zarobljuje siromašne u siromaštvu. Puno je lakše primati socijalna davanja nego naći nisko plaćeni posao za uzdržavanje obitelji. Dok ovaj sustav osiromašuje siromašne, također sve više ljudi dovodi u stanje siromaštva. Pojedini ljudi traže lak izlaz, a ako lako mogu svoje prihode dovesti ispod linije siromaštva kako bi primili državnu pomoć, to će i učiniti. Previše je ljudi koji odbijaju povišice zbog toga što bi ih dovele iznad linije imovinskog cenzusa, a i u drugi i viši porezni razred.⁶ Između 1950. i 1976. godine, "trošenje na socijalne programe doseglo je 41,1%, a broj siromašnih osoba porastao je s 2,2 do 11,2 milijuna ljudi" (LaBletta & Block, 1999). Socijalni sustav trebao je suzbiti siromaštvo, a ne ga potaknuti.

black history. Let's look at some of that history. In the late 1800s, depending on the city, 70 to 80 percent of black households were two-parent. In 1925 New York City, 85 percent of black households were two-parent. As late as 1950, only 18 percent of black households were single-parent. From 1890 to 1940, a slightly higher percentage of black adults had married than white adults. In 1940, black illegitimacy was about 14 percent. Today it's an entirely different story. Black illegitimacy is 75 percent. Close to 50 percent of marriage-age blacks never marry. Close to 70 percent of black households are female-headed. If one thinks family structure doesn't matter, consider that the poverty rate among black female-headed families is about 47 percent but among married families it has been in the single digits for more than two decades. It's not just poverty. Children raised by single parents are likelier to be physically abused; use drugs; engage in violent, delinquent and criminal behavior; have emotional and behavioral problems; and drop out of school."

IV. NEGATIVE CONSEQUENCES

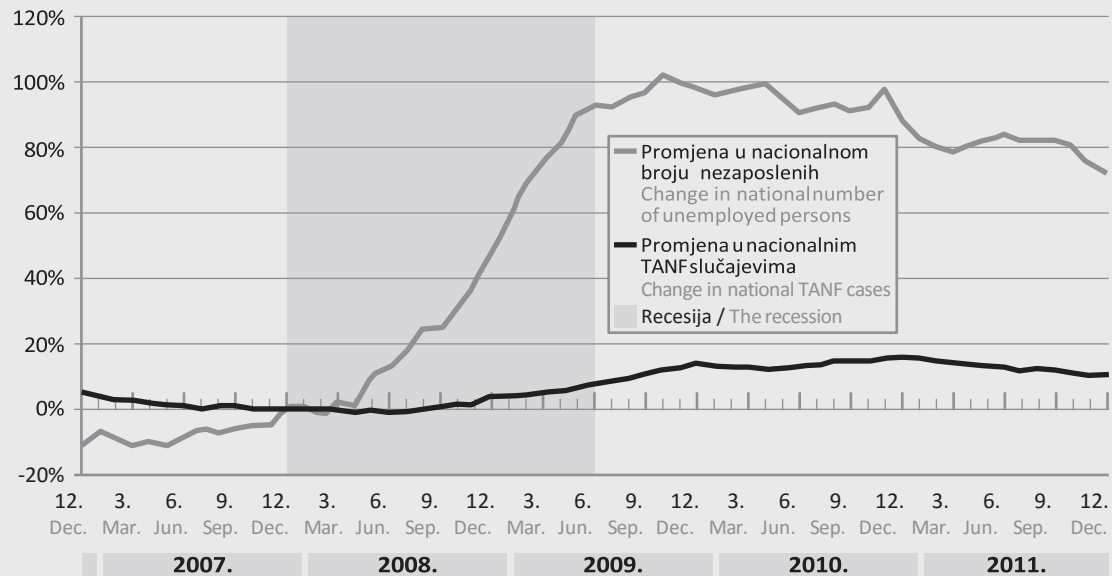
Welfare traps the impoverished in poverty. It is much easier to receive welfare benefits than to find a low-wage job to support a family. While this system impoverishes the poor, it also brings more people below the poverty line. Individuals want the easy way out and when they can easily bring their income below the poverty line to receive benefits, they will. There are too many people who refuse raises because it would bring them above the qualifying income as well as into a different and higher tax bracket.⁶ Between 1950 and 1976, "spending went up to 41.4% on welfare, yet those considered impoverished went from 2.2 to 11.2 million people" (LaBletta & Block, 1999). Welfare was supposed to eliminate poverty, not fuel it.

Lastly, we look at welfare during the 2008 recession. One would think that when greater numbers of people are becoming unemployed due to a recession,

Naposljetku, promotrimo socijalni sustav za vrijeme recesije 2008. godine. Netko bi mogao pomisliti da bi se u slučaju većeg broja nezaposlenih zbog recesije povećao i broj primatelja socijalnih davanja. Ispod je grafički prikaz koji prikazuje nacionalni broj nezaposlenih naspram broja slučajeva socijalne pomoći pod nazivom Privremena pomoć za potrebite obitelji (eng. TANF, Temporary Assistance for Needy Families). Prema ovom prikazu (Pavetti, 2013), tijekom recesije 2008. godine broj nezaposlenih značajno je porastao, no broj slučajeva u programu Privremene pomoći za potrebite obitelji jedva da se promijenio. Za vrijeme recesije, broj ljudi koji imaju pravo na pomoć značajno raste, no nitko od njih nije dodan

the number of welfare recipients should increase. Below is a chart that illustrates the national number of unemployed people versus the number of welfare cases, also known as Temporary Assistance for Needy Families (TANF). According to this chart (Pavetti, 2013), during the 2008 recession the number of unemployed people increased significantly but the number of TANF cases barely budged. During a recession, the number of people who qualify for assistance rises considerably, yet none of those people were added to the welfare rolls, at least not on a net basis. Given this phenomenon, what is the program doing? Why have welfare at all? The program was created because of the Great Depression, out of popular concern to make sure

PRIKAZ 2. TANF JE SAMO BLAGO ODGOVORIO NA RECESIJU
FIGURE 2. TANF RESPONDED ONLY MODESTLY TO RECESSION



Napomena: TANF je program Privremene pomoći potrebitim obiteljima.

Note: TANF = Temporary Assistance for Needy Families

Izvor: Analiza Centra za proračun i prioriteta politika državnih TANF slučajeva i podaci o nezaposlenima Ureda za statistiku radne snage
 Source: CBPP analysis of state TANF caseload data and the Bureau of Labor Statistics' unemployment data

na popis primatelja socijalne pomoći, barem ne na temelju odbitka iz proračuna. S obzirom na takav fenomen, što ovaj program radi? Zašto uopće imati socijalni sustav? Program je stvoren zbog Velike gospodarske krize, prema popularnoj namjeri da se ljudi oporave nakon gubitka posla. Kad se skoro ista recesija dogodila otprilike 80 godina kasnije, program jedva da je funkcionirao.

V. GOSPODARSKI RAST

Dok su dokazi o socijalnim programima koji učinkovito suzbijaju siromaštvo nedosežni, postoji jedno područje koje sustavno poboljšava životne uvjete i izdiže ljude iz zastrašujućeg siromaštva, a to je gospodarski rast. Ne postoji ništa učinkovitije od povećanja proizvodnje i produktivnosti pojedinaca i čitave zemlje. Zadnja dva stoljeća, Sjedinjene Države doživjele su golemo povećanje produktivnosti i bogatstva, kao što je vidljivo iz Prikaza 3.⁷

Glavni uzrok ovog ekonomskog rasta je relativno slobodna ekonomija. Neposredni uzroci bila su povećana ulaganja, tehnologija, poboljšanja kapitala i širenje tržišta. Razlozi ovih čimbenika većinom leže u politici slobodnog tržišta i relativno slobodnetrgovine.

Najbolji prijedlozi politika za suzbijanje siromaštva su stoga upravo te politike koje će pojačati gospodarske slobode Sjedinjenih Država. Međutim, na nesreću Sjedinjenih Država, to nije bio trend. Noviji podaci Indeksa ekonomskih sloboda koje objavljuje institut Fraser pokazuju uznemirujuće znakove. Sjedinjene Države pale su s drugog mjesta svjetskog poretka, koje su držale prije samo deset godina, na 12. mjesto 2014. godine. Izvješće navodi da "dok su položaj i poredak Sjedinjenih Država pali u svih 5 područja Indeksa ekonomskih sloboda, smanjenja su bila najveća u vladavini prava i zaštiti imovinskih prava, slobodnoj međunarodnoj trgovini i regulatornoj učinkovitosti. Nagli pad u Području 2 [imovinska prava] bio je golem. Godine 2000. ocjena 9,23 [od 10] Sjedinjenim Državama osigurala je deveto mjesto u svjetskom poretku.

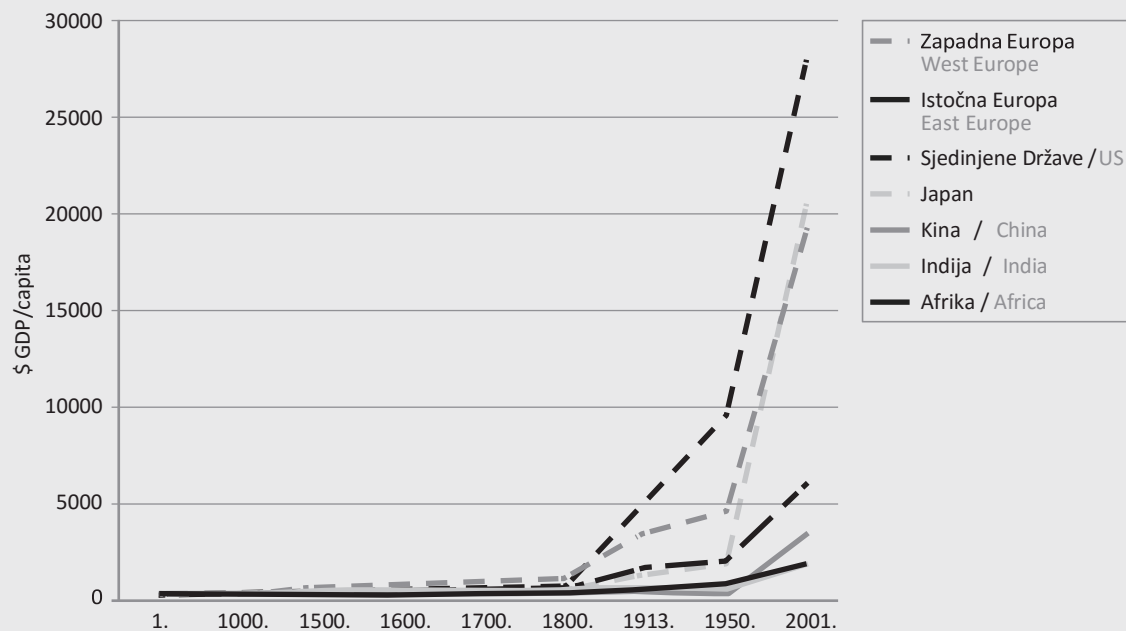
people could get back on their feet after becoming unemployed. When almost the same recession recurs roughly 80 years later, the program barely kicked into action.

V. ECONOMIC GROWTH

While the evidence of welfare programs tackling poverty effectively is abysmal, there is one area that has systematically improved the living conditions and lifted people out of dire poverty that is economic growth. There is nothing more effective than increasing the production and productivity of individuals and the country as a whole. For the last two centuries the United States has seen a massive increase in productivity and wealth as shown by Figure 3.⁷

The main cause for this economic growth is a relatively free economy. The proximate causes were increases in investment, technology, improvements on capital, and expanding markets. The reasons behind those factors are largely one of free market policies and relatively free trade.

The best policy proposals then to alleviating poverty are those policies, which will enhance the economic freedom of the United States. However unfortunately for the United States this has not been the trend. Recent data from the Economic Freedom Index published by the Fraser institute shows some troubling signs. The United States has moved from 2nd in the world just a decade ago to 12th in the rankings as of 2014. The report notes that, "While US ratings and rankings have fallen in all five areas of the EFW index, the reductions have been largest in the Legal System and Protection of Property Rights, Freedom to Trade Internationally, and Regulation. The Plunge in Area 2 [Property Rights] has been huge. In 2000, the 9.23 [out of 10] rating of the United States was the 9th highest in the world. But by 2012, the area rating had plummeted to 6.99, placing it 36th worldwide." (Gwartney, 2014, p. 15).

PRIKAZ 3. SVIJET DO 2000. GODINE
FIGURE 3. THE WORLD UNTIL 2000


No do 2012. godine ocjena je naglo pala na 6,99, a time i zemlja na 36. mjesto u svjetskom poretku.” (Gwartney, 2014, str. 15).

Drugi značajan razlog natprosječnog pogoršanja u Sjedinjenim Državama u vidu ekonomskih sloboda jest područje regulatorne učinkovitosti. Regulatorni troškovi na poduzeća samo 2013. godine bili su ogromni (Hollingsworth, 2014; Adelman, 2013; Crews, 2011; Bailey, 2013). Potpuno udovoljavanje i troškovi koje ono nalaže dosegli su 1,8 bilijuna dolara (Crews, 2013, str. 12).

Kako je vidljivo iz Prikaza 4, više od čitavog BDP-a Kanade troši se uzalud.

Uz regulatorne troškove postoji i veliko porezno opterećenje koje Sjedinjene Države nameću poduzećima. U usporedbi s ostalim razvijenim

Another important cause of U.S performance being worse than it otherwise could have been is regulation. Regulatory costs on businesses in 2013 alone were tremendous (Hollingsworth, 2014; Adelman, 2013; Crews, 2011; Bailey, 2013). Total compliance and costs imposed reached 1.8 trillion dollars (Crews, 2013, p. 12).

As Figure 4 illustrates, this is more than the entire GDP of Canada that is being wasted.

Along with regulatory costs there is also the large tax burden that the United States imposes on business. The United States when ranked with other developed nations ranks 32nd in terms of tax burden. The U.S. rates and overall burden is higher than that of Sweden, Finland, and Germany while the U.K beats out the U.S. by 11 spots (Wall Street Journal, 2014).

državama, Sjedinjene Države na 32. su mjestu prema poreznom opterećenju. Američke stope i ukupno opterećenje veći su nego u Švedskoj, Finskoj i Njemačkoj, dok zaostaju za Ujedinjenim Kraljevstvom 11 mjestu (Wall Street Journal, 2014).

Međutim, kako bi se podigli prihodi i standard života, rješenje je da se dopusti stvaranje novih poduzeća i drugih poduzetničkih pogona produktivnog gospodarskog rasta. S negativnim učinkom poreza na razvoj poslovanja, još jedno područje za poboljšanje je smanjenje ukupnog poreznog opterećenja.

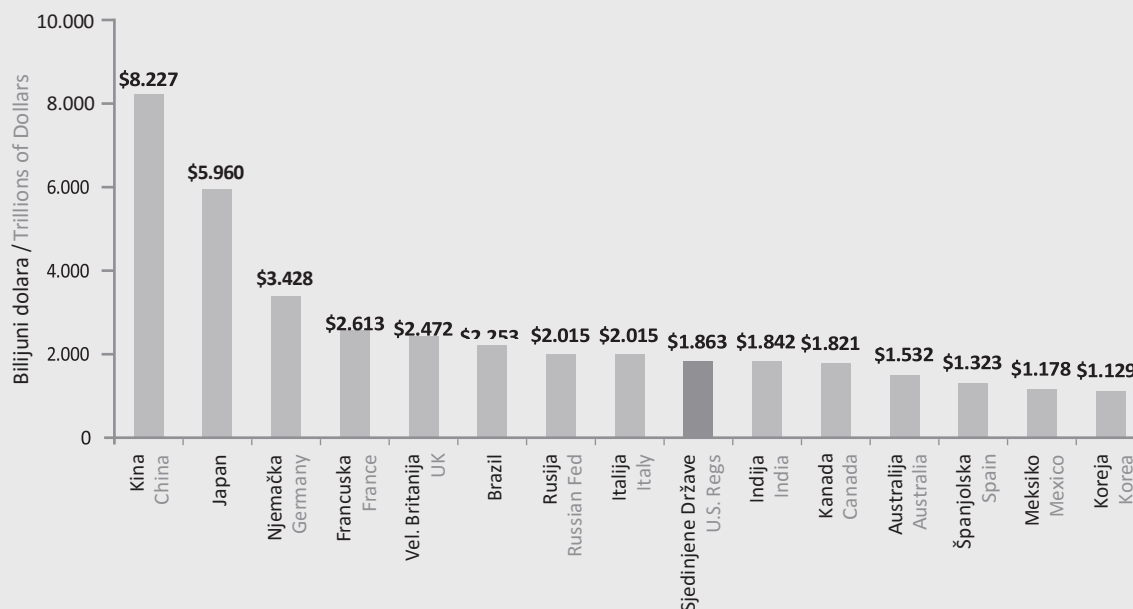
S obzirom na pad ekonomskih sloboda u Sjedinjenim Državama, prvo na dnevnom redu je početak ponovne uspostave stupova gospodarskog rasta kroz ponovno uspostavljanje slobodne trgovine,

Yet in order to raise incomes and living standards, the solution is to allow the creation of more business and other such entrepreneurial engines of productive economic growth. With the negative impact of taxes on business development, yet another area for improvement lies in cutting the overall tax burden.

Given the decline in economic freedom in the United States, the first area of business is to start reestablishing the pillars of economic growth through reinstating more free trade, deregulation of industry, and reducing taxes. All of these would have major impacts on improving growth and helping reduce poverty. Economic freedom is the viable alternative to welfare par excellence.

PRIKAZ 4. USPOREDBA REGULACIJSKIH TROŠKOVA SJEDINJENIH DRŽAVA I BRUTO DOMAĆEG PROIZVODA NAJVEĆIH GOSPODARSTAVA U SVIJETU U 2012.

FIGURE 4. U.S. REGULATORY COSTS COMPARED TO 2012 GROSS DOMESTIC PRODUCT OF THE WORLD'S LARGEST ECONOMIES



deregulacije industrije i smanjenje poreznih stopa. Sve navedene mjere imale bi ogroman učinak na rast i suzbijanje siromaštva. Ekonomska sloboda izvediva je *par excellence* alternativa socijalnom sustavu.

ZAKLJUČAK

Sa stajališta većine komentatora, planirani cilj socijalnog sustava jest suzbijanje siromaštva. Međutim, posljedice tog programa su upravo suprotne. One dolaze u obliku destimulacije za pronalazak posla ili stupanje u brak. Rezultirajuća nezaposlenost i rastavljanje obitelji izravni su uzroci osiromašenja siromašnih. Socijalni sustav preusmjerava značajna sredstva iz gospodarstva u socijalne naknade, što rezultira negativnim saldom zbog troškova transakcije. Također ne uspijeva spriječiti otvorenu prijevaru sustava. Svi ovi problemi pridonose velikom trošku siromašnima i čitavom gospodarstvu, dok istodobno obeshrabruju alternative kao što su privatne dobrotvorne udruge.

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¹ Vidi <http://www.heritage.org/research/factsheets/2012/09/marriage-america-s-best-antidote-to-child-poverty>.

² <http://www.census.gov/prod/cen2010/briefs/c2010br-14.pdf>; <http://fatherhoodfactor.com/us-fatherless-statistics/>; The Fatherless Generation (n.d.).

³ Wilson, 2002. godine, navodi da u usporedbi s djecom koja odrastaju u patrijarhalnim tradicionalnim obiteljima u kojima su biološki roditelji u braku, za djecu koja žive u matrijarhalnim obiteljima, sa samohranim majkama, u lezbijskim i sličnim situacijama u kojima su lišeni prisutnosti biološkog oca: 1. Osmerostruko više je vjerojatno da će završiti u zatvoru. 2. Peterostruko je više vjerojatno da će počiniti samoubojstvo. 3. Dvadeset je puta više vjerojatno da će razviti probleme u ponašanju. 4. Dvadeset je puta više vjerojatno da će postati silovatelji. 5. 32 puta više je vjerojatno da će pobjeći od kuće. 6. Deseterostruko je više vjerojatno da će zlouporabljati kemijske supstance. 7. Deveterostruko je više vjerojatno da će prekinuti školovanje. 8. 33 puta je više vjerojatno da će pretrpjeti ozbiljno zlostavljanje. 9. 73 puta više je vjerojatno da će biti žrtve zlostavljanja sa smrtnim posljedicama. 10. Za jedno na desetero djece je vjerojatno da će dobivati ocjenu 5 u školi.

CONCLUSION

In the view of most commenters, welfare has the intended goal of alleviating poverty. However the consequences of this program are just about the exact opposite. They come in the form of dis-incentives to work or marry. The resulting unemployment and family break up are direct causes of impoverishment of the poor. Welfare diverts significant resources from the economy into transfer payments that are negative sum due to transactions costs. It also fails to prevent outright cheating. All these issues add up to a large cost to the poor and the overall economy while also discouraging alternatives such as private charities.

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¹ See <http://www.heritage.org/research/factsheets/2012/09/marriage-america-s-best-antidote-to-child-poverty>.

² <http://www.census.gov/prod/cen2010/briefs/c2010br-14.pdf>; <http://fatherhoodfactor.com/us-fatherless-statistics/>; The Fatherless Generation (n.d.).

³ Wilson, 2002, informs us that compared to children in male-headed traditional families where their natural parents are married to each other, children living in female-headed single-parent, lesbian or other environments where they are deprived of their natural fathers are: 1. Eight times more likely to go to prison. 2. Five times more likely to commit suicide. 3. Twenty times more likely to have behavioral problems. 4. Twenty times more likely to become rapists. 5. 32 times more likely to run away. 6. Ten times more likely to abuse chemical substances. 7. Nine times more likely to drop out of high school. 8. 33 times more likely to be seriously abused. 9. 73 times more likely to be fatally abused. 10. One-tenth as likely to get A's in school. 11. On average have a 44% higher mortality rate. 12. On average have a 72% lower standard of living. See also Amneus, 1979, 1990

⁴ The people, along with social workers, are sometimes called poverty "pimps." See Sowell, 2001.

⁵ For a very different explanation, see Piven and Cloward (1993).

⁶ Public housing policy has similar effects. A person may refuse a raise in salary, since he would be dismissed from his apartment if he takes it (Jacobs, 1972). Yet, it is difficult to see how this deleterious effect can be banished, given that this housing must be reserved for the poor.

11. Njihova prosječna stopa smrtnosti je 44%. 12. Prosječno 72% ih ima niže standarde života. Vidi također Amneus, 1979, 1990.

⁴ Ti ljudi, kao i socijalni radnici, ponekad se nazivaju “svodnicima” siromaštva. Vidi Sowell, 2001.

⁵ Za vrlo različito objašnjenje, vidi Piven i Cloward (1993).

⁶ Programi javne stambene politike imaju sličan učinak. Osoba može odbiti povišicu plaće jer bi bila izbačena iz stana ako ju prihvati (Jacobs, 1972). No, teško je vidjeti kako zabraniti ovaj štetan učinak, s obzirom na to da je stambeno pravo rezervirano za siromašne.

⁷ <http://www.dailymail.co.uk/news/article-2163610/Fascinating-new-graph-shows-economic-history-world-Jesus.html>

⁷ <http://www.dailymail.co.uk/news/article-2163610/Fascinating-new-graph-shows-economic-history-world-Jesus.html>

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