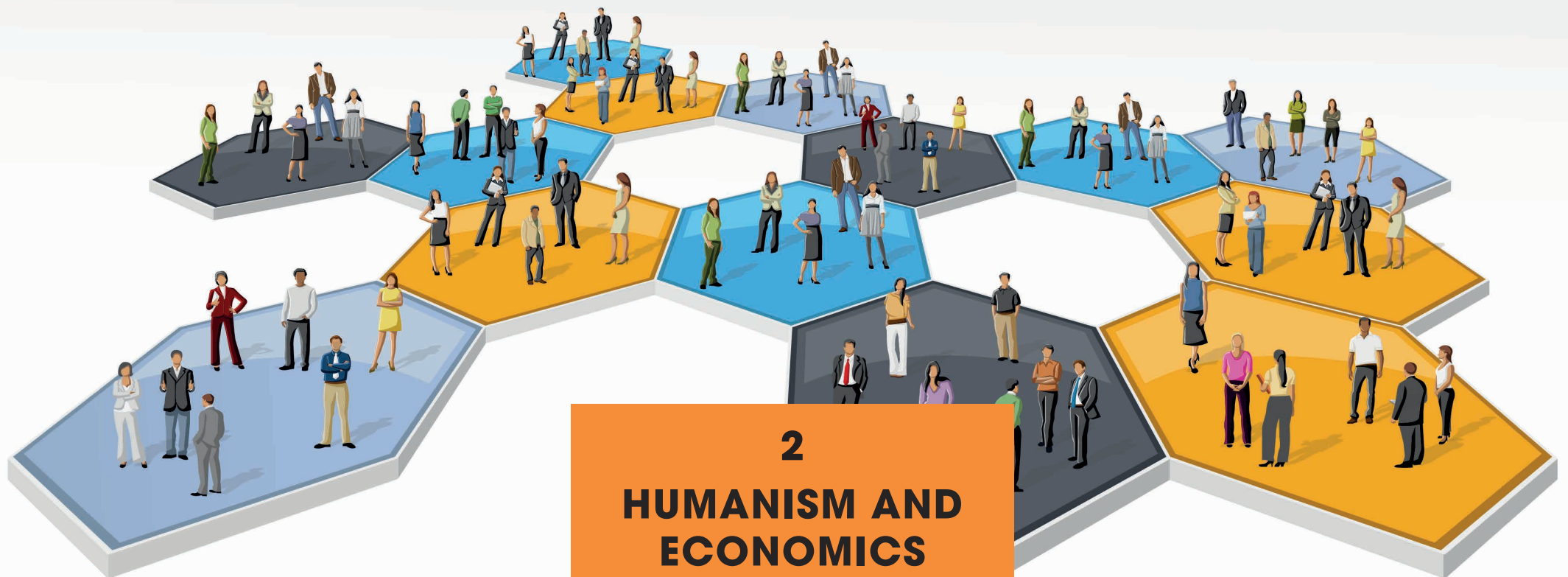




UMANIUS

Corporate Humanism



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UMANIUS is the journal of the Auren Foundation, which, as part of its founding mission, succinctly addresses topics related to corporate humanism. Its aim is to present, propose means of implementation, disseminate, and encourage the values advocated by civic humanism within private and public enterprises and organizations.

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01

Conceptual Framework

Humanism and economics



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In the pursuit of a humanistic framework for co-existence (one that seeks to promote society's well-being¹), economics plays a central role. As a social science, economics is concerned with the study of the economic activities of humans, their institutions and behavioural patterns. It examines how societies manage scarce resources, studies the choices made by individuals, businesses and governments for addressing scarcity and analyses the relationships formed in the production of goods and services aimed at meeting human needs. Ultimately, its goal is to enhance people's well-being (their day-to-day living conditions) and, insofar as possible, to contribute to their happiness.

Economic science differentiates between positive economics, which studies economic facts (proposals that can be proven right or wrong based on empirical observation) and normative economics, which deals with what ought to be. The latter is shaped by individuals' value judgements and gives rise to economic proposals and public policy decisions expressed through sets of measures, laws and regulations that affect public revenue and expenditure.

In democratic nations, regardless of the particular executive or parliamentary composition in power, there tends to be broad consensus on achieving certain overarching constitutional goals, such as equality, independence, freedom and justice. In economic terms, these ideals are manifested in the pursuit of progress that respects the environment, ensures price stability, maintains a balanced balance of payments, creates stable employment and aims for full employment². These objectives are measured through indicators such as gross domestic product (GDP), the consumer price index (CPI), aggregate demand and employment and unemployment rates.

¹ Well-being refers to the set of factors necessary for living well (RAE Dictionary definition in Spanish), denoting a state in which individuals experience positive sensations, thoughts and emotions - literally, "being well".

² The fundamental rights of the 27 European countries

Collaboration between individuals and communities has been a cornerstone of the development of society.



Title of the artwork: Paintings from the Roca dels Moros cave in Catalonia, Spain

Author: Enric Fontvila (own work)

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(File:064 Pintures de la cova dels Moros, exposició al Museu de Gavà.JPG - Wikimedia Commons)

Created and uploaded on 11 October, 2015

Source: Wikipedia

(https://es.wikipedia.org/wiki/Roca_de_los_Moros#/media/Archivo:064_Pintures_de_la_cova_dels_Moros_exposici%C3%B3_al_Museu_de_Gav%C3%A0.JPG)

Important note: This image features a building listed in the Catalan heritage registry as a Cultural Asset of Local Interest (Bé Cultural d'Interès Local) (BCIL) under reference IPA-18523.



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However, differences emerge in the selection and implementation of specific economic policies in order to achieve these goals. The policies adopted reflect differing value judgments about how best to attain economic objectives³. The choice of one policy over another results in the adoption of various economic systems or models, such as capitalist or free-market economies, socialist or planned economies and mixed economies.

Mixed economy⁴ models advocate for state intervention to address the shortcomings of both liberal and planned systems. Among these approaches is the theory of welfare economics, which provides the theoretical foundation for the European Welfare State (a prevailing model in the European Union) where the State assumes primary responsibility for the well-being of its citizens.

One of the key reference points of an economic approach based on humanism lies in welfare economics⁵. Well-being is taken as being the set of conditions needed for an adequate quality of life. Quality of life encompasses living conditions (economic, social, political, health-related and environmental) and is assessed⁶ in terms of physical well-being (health and physical safety), emotional well-being (self-esteem, emotional balance and spirituality), material well-being (income, possessions, housing and transport), social well-being (personal relationships, friendships, family and community) and personal development

(productivity, contribution and education). The aim of improving the quality of life has profound implications for economic policy, which it both shapes and is shaped by.

A humanistic concept of economics places the individual at its core, recognising both the uniqueness of each person and their social nature. This social condition emphasises civic respect as a binding force: this concerns the basic norms of social behaviour and the ability to live together in society according to standards of conduct inspired by reason, respect and consideration for all people and the biosphere. The term “civic” relates to motives and outcomes inspired by the humanist values of respect for human dignity; liberty, justice, equality and solidarity; protection of the common interest; and the right to an existence that enables the development of consistent standards of well-being and quality of life for all.

In this humanism-based system of economics, well-being is championed by guiding economic principles, models and methodologies aimed at the realisation of human ideals. These ideals, guided by the Universal Declaration of Human Rights, underpin a vision of responsible progress, of sustainable development⁷ that meets the needs of the present without compromising the ability of future generations to meet their own needs.

³ Economic policy is implemented through various tools. Broadly, this includes: fiscal policy (public spending and taxation), monetary policy (interest rates and money supply), trade policy (exchange rates and import/export controls) and income policy (inflation and wages).

⁴ In their purest forms, both capitalist and communist systems are theoretical constructs. In practice, all economies combine elements of both markets and planning.

⁵ There are various schools of thought regarding the normative framework of a humanist economy. Here, welfare economics is adopted as a key reference point.

⁶ A widely used indicator for quality of life is the Human Development Index (HDI), developed by the United Nations. It combines data on life expectancy, education (at all levels) and per capita GDP.

⁷ The 1992 Rio Declaration on Environment and Development defines sustainable development as follows:

“Human beings are at the centre of concerns for sustainable development. They are entitled to a healthy and productive life in harmony with nature.”

“In order to achieve sustainable development, environmental protection shall constitute an integral part of the development process and cannot be considered in isolation from it.”





European Welfare State

Although a single unified concept of the European Welfare State does not formally exist, its foundation, nature and identity are deeply embedded in shared European values. Despite some variation, several distinct models co-exist, and ongoing efforts aim to harmonise social policy across the continent for greater convergence.

The extent and quality of social rights provided under the Welfare State, such as restrictions to access, the duration of benefits and redistributive impact, determine the classification into specific welfare models:

- The Social-Democratic Model (Nordic countries: Denmark, Finland, Iceland, Norway, Sweden, and the Netherlands). Characterised by broad access to social benefits, minimal restrictions, high tax rates, extensive public employment, significant income redistribution, high female workforce participation, active labour policies, low levels of corruption and high standards of living.
- The Continental Conservative Model (Germany, Austria, Belgium, Spain, France, Greece, Italy, Luxembourg and Portugal). Defined by moderate income redistribution, higher unemployment (particularly in Southern Europe), lower female participation, greater reliance on social contributions

over taxes, higher pension expenditures, weaker active employment policies and the provision of unconditional disability and other welfare benefits.

- The Liberal Anglo-Saxon Model (Ireland, United Kingdom and Switzerland). Views employment as the primary route out of poverty. It features strong employment activation policies and conditional benefits, lower pension expenditures, greater income inequality and a robust safety-net system. The UK in particular maintains a strong public healthcare system.



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Pillars of the European Welfare State

Compulsory and free in early stages,
with subsidised access to higher
education.

EDUCATION



Including pensions, subsidies,
employment programmes, and
disability and survivor benefits.

HEALTHCARE



SOCIAL SECURITY



SOCIAL SERVICES



Universal and free in most countries (although
in some regions, certain groups face access
restrictions, and co-payment schemes are
being introduced).

Designed to meet the needs of the
most disadvantaged populations.





Human progress has undoubtedly led to significant advances in social, technological and economic spheres. However, it has also brought about major global challenges, ranging from agriculture, food security, water access, climate change and energy resources to poverty, human exploitation, crime, health, population growth, education, equality, peace and the broader scope of human rights. These issues, when approached from a rational and conscientious perspective, demand collective action from humankind as a whole, and from its leaders in particular.

A humanistic vision of the economy recognises that the essential human needs (subsistence, protection, affection, understanding, participation, creation, leisure, identity and freedom) can be supported by economic progress through being, having, doing and relating. Nonetheless, the relentless pursuit of growth in GDP as the sole objective risks an increase in disparities in wealth and power, causing serious environmental impairment and ultimately undermining human rights.

In response to these concerns, the United Nations launched a global reflection process that culminated in the adoption of the 2030 Agenda in 2015. This initiative brought together representatives from all member states in order to commit to implementing a transformative roadmap for the future. The Agenda set out 17 Sustainable Development Goals (SDGs) and 169 targets to guide global progress over the following 15 years.



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According to the 2020 Human Development Index (HDI)⁸, which evaluates well-being based on life expectancy, education and per capita income, Norway ranked highest globally with an HDI of 0.957. Spain was ranked 25th, with a score of 0.904, well above both the global average of 0.737 and the European average of 0.867⁹.

The 2020 European Social Report, which assessed the impact of the COVID-19 pandemic on the welfare state in Europe, noted that public social spending in the EU-27 rose by 13.4% in 2020, amounting to 30.5% of the GDP. Italy registered the highest increase with 21.7%, followed by Spain at 18.9%. The average social expenditure of the EU-27 in 2019 stood at 26.9% of the GDP¹⁰. By 2022, social protection expenditure in the EU-27 had reached €2,983,000 million, representing a 3% increase compared to the previous year.



€ 2.983.000

million

Social protection spending
in the EU-27 in 2022

In Spain, the 2021 Spanish Social Barometer revealed that 67.4% of respondents believed that the public pension system was at risk, 64.9% thought that the healthcare system required more resources, and 58.7% viewed the public education system as insu-

fficient. Moreover, 81.4% reported a perceived increase in social inequality, and 74.3% expressed dissatisfaction with how the democracy was functioning¹¹.



⁸ United Nations Development Programme. www.undp.org/es

⁹ The welfare state in Europe | OpenMind. www.bbvaopenmind.com/articulos/el-estado-del-bienestar-en-europa

¹⁰ The Welfare State in Spain. Extension of protection. www.seg-social.es/wps/wcm/connect/wss/0c719096-7530-4673-9c10-86754ecce397/84+-+Capitulo+3%28Castellano%29.pdf?MOD=AJPERES

¹¹ The Spanish welfare state facing two crises - The Conversation. <https://theconversation.com/el-estado-de-bienestar-espanol-frente-a-dos-crisis-151134>.



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Current indicators of Spain's welfare system include:

- **Unemployment:** While Spain's unemployment rate has declined in recent years, it remains a pressing issue. As of early 2024, it stands at approximately 14%, compared to 6.4% in the Eurozone (January 2024).
- **Pensions:** The system faces significant strain due to an ageing population and long-term sustainability concerns. In 2023, Spain distributed over 10.1 million pensions to 9.2 million recipients. The Social Security system allocated a monthly average of €12,120.80 million in contributory benefits, representing 11.5% of the national GDP. EU Member States spend between 5% and 17% of their GDP on public pensions, placing Spain among those with higher relative expenditures.
- **Healthcare:** Spain provides a universal publicly-funded healthcare system. Public health expenditure reached €87,941 million in 2023, equating to 7.3% of GDP. Per capita¹² health spending was €1,858. Across the EU, average public health spending stood at 6.7% of GDP, with countries such as Germany, France, the Netherlands and Sweden allocating between 9% and 11%.



14%

Unemployment rate in Spain
(2023)



€12,120.8

million

Contributory pension
payments (2023, Spain)



€87,941

million

Public healthcare spending in
Spain (2023)

¹² Databases and graphics from the Europa Press Agency. www.epdata.es/datos/gasto-sanitario-espana-presupuesto-sanidad-comunidades-autonomas/686 y otras fuentes.



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The Role of Business



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- » **Acquiring** knowledge and training in Humanist Economics, particularly regarding its role in safeguarding human well-being and the responsibilities businesses have within this framework.
- » Actively **participating** in corporate and academic forums, advocating for Humanist Economics as a foundation for an open, tolerant and high-quality civil society: one that ensures responsible stability and progress and supports productive enterprise.
- » **Promoting** Humanist Economics, especially in international relations and globalisation strategies.
- » **Embracing** and implementing the 2030 Agenda and its relevant Sustainable Development Goals within corporate strategies.



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Purpose-Driven Narratives

Adina's Journey



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Adina has lived in Spain for over fifteen years. She still remembers the difficulties of her early years, having left Romania (along with over 800,000 fellow citizens) after the country joined the European Union in 2007. At the time, immigration was still subject to restrictions, but Adina was fortunate. Her uncle, an electrician, had already established himself in l'Hospitalet, a commuter town near Barcelona.

Those early years were tough. She worked in a tourist bar serving drinks, where her knowledge of English secured her the job. Her shifts were exhausting: mornings with coffees and breakfasts, midday tapas, afternoons with beer and nights with cocktails. The late hours were the hardest: drunk customers often crossed the line. After such long shifts, returning home to l'Hospitalet filled her with dread. Working without a contract, paid by the hour and earning a paltry wage (with tips contingent on being "friendly"), she felt profoundly exploited.

Determined to change her future, Adina pursued further education. She completed a vocational degree in accounting and finance, learned IT and general administration, and studied Spanish and continued to improve her English from the time of her uncle's migration. Spanish came easily (its sounds similar to Romanian) and she had already been studying English extensively in anticipation of emigration. Romania's prospects at the time were bleak.

Her parents, like many others, had moved from rural areas to Bucharest, seeking better opportunities. Life in the countryside had been harsh: little schooling and endless labour from a young age. In the early 1980s, Adina's father found work in the construction boom of socialist housing projects. Working conditions

were dangerous, pay was meagre and overtime was essential for survival. But it was still better than the life they had left behind, offering a future for their children. Both parents worked tirelessly to ensure Adina could study.

Adina has no real memory of life under the communist regime. When it collapsed in 1989, she was just two. Her family struggled through the ensuing economic crisis and rampant inflation. Her parents sacrificed everything so she could complete her education. Her older brother trained as an electrician, like their uncle, who had used his military service as a path to vocational training and a job in the metallurgical industry. Eventually, Adina's mother also left the village, finding work in a textile factory.



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When Adina arrived in Barcelona, her hopes were quickly tested. Despite her education, this seemed to count for little within the context of the 2008 financial crisis, which hit women especially hard. Her job applications went unanswered. Interviews led to offers that fell far short of expectations.

Eventually, she secured employment at a reputable company where she has now worked for over a decade. She learnt Catalan, participated in numerous training programmes and gradually took on more responsibilities. She feels recognised and appreciated both by her managers and colleagues.

Each summer, she visits her parents and brother in Romania. However, she now feels like a foreigner in her hometown. Many friends have emigrated, and the streets of Bucharest are populated by underpaid foreign workers living in precarious conditions, some contracted to work 60 hours a week. Emigration has become the norm. Adina continues to support her retired parents, whose pensions are insufficient. She reminds her children of their roots, even as they grow up fully identifying as Catalan, and she is still aware that not all migrants are as fortunate as her.



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Inspirational Quotes



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"Economics is a narrative discipline, and explanations are easy to fit retrospectively."

NASSIM NICHOLAS TALEB

"Unregulated market systems end up destroying themselves."

PAUL A. SAMUELSON

"Wherever we turn among civilized peoples we find a system of large-scale advance provision for the satisfaction of human needs."

CARL Menger

"Economics are the method; the object is to change the soul."

MARGARET HILDA THATCHER

"Economic power is exercised by means of a positive, by offering men a reward, an incentive, a payment, a value; political power is exercised by means of a negative, by the threat of punishment, injury, imprisonment, destruction. The businessman's tool is values; the bureaucrat's tool is fear."

AYN RAND

"The dichotomy between development and sustainability is false. Without a planet, there is no economy that is worth it."

AL GORE

"Yes, we need to reform our economies and modernise our social protection systems. But an effective social protection system that helps those in need is not an obstacle to prosperity. It is indeed an indispensable element of it. Indeed, it is precisely those European countries with the most effective social protection systems and with the most developed social partnerships, that are among the most successful and competitive economies in the world."

JOSÉ MANUEL DURÃO BARROSO



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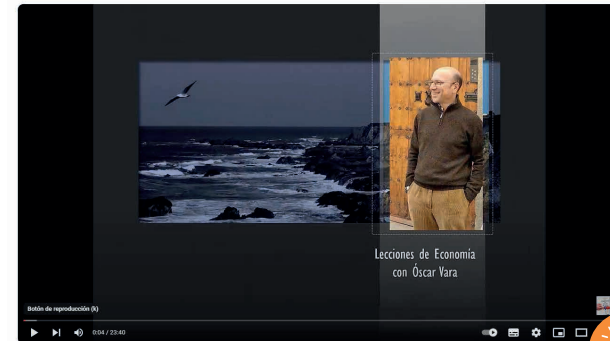
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