Observatory on national policies to combat social exclusion

GREECE

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E C OBSERVATORY ON NATIONAL POLICIES
TO COMBAT SOCIAL EXCLUSION
CONSOLIDATED REPORT : GREECE

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REFERENCES
1. INTRODUCTION: THE PROBLEM OF SOCIAL EXCLUSION IN GREECE

It would be difficult to maintain that there has been any kind of meaningful discussion in Greece of the notion or the existence of "social exclusion". The term itself has hardly been heard, while the idea that there might be common links between widely varying social conditions or groups is rarely addressed in public discussions. The national reports of Greece to the Observatory on Policies to Combat Social Exclusion were in this sense breaking new ground, and faced the difficulties entailed in such efforts.

The present "consolidated" report on social exclusion draws on both the First National Report to the Observatory (Karantinos, Koniordos, and Tinios, 1990) and the Second National Report to the Observatory (Karantinos, Cavounidis, and Ioannou, 1992), as well as on the Social Services Report to the Observatory (Karantinos, Ioannou, and Cavounidis, 1992). In this consolidated report we will first discuss the concept of social exclusion and the extent of its use in present day academic and policy discussions in Greece, next turn to sectoral processes and policies, then examine specialised policies for specific population groups, then briefly note some aspects of the transnational experience, and finally, draw some conclusions.
In Greece discussion of phenomena akin to social exclusion, in so far as such discussion takes place, occurs at two, widely separated levels, one very general, and the other very specific. The concepts used at the general level are very broad, and could conceivably include very large proportions of the population. On the specific level, dealing with particular groups, the discussion is hardly ever generalised and seldom are experiences learned in dealing with one group applied to another group.

This dualism has two major implications for social policy. Firstly, the breadth of the general level makes the securing of the position of the more privileged groups easier and allows the accumulation of more privileges. Secondly, the narrowness of the specific level makes for a unidimensional treatment of a particular group: policy is directed towards only one of the group's characteristics, neglecting the dynamic interrelation between disadvantage in one field and overall marginalisation.

The absence of the term "social exclusion" from academic and policy discussion is perhaps surprising given the fact that EC-inspired social policies and measures and a corresponding jargon have become fashionable. Since 1985 in the Greek political system a pro-European convergence can be observed in the sense that the long debated pro-European option became dominant even within the traditional anti-EC
political parties. The social dimension of the EC was the main basis upon which that pro-European convergence occurred (Ioannou, 1991a). However, in the EC-inspired jargon that is widely used in Greece one cannot find the notion of social exclusion. In this apparent lack of interest in the notion of social exclusion, a major role was no doubt played by the slow macro-economic adjustment of Greece during the 1980's, which sheltered Greek society to a large extent from the kind of social developments which gave birth to the need to invent the theoretical notion of "social exclusion".

Two developments currently underway in Greece have triggered an increase in situations of social exclusion, and these developments along with the new prominence of social exclusion in European Community documents and programs make it likely that the term social exclusion will soon make its way on to social and political agendas in Greece. First, the delayed process of macroeconomic adjustment is now well underway, and the accompanying social problems are being manifested. Unemployment, widespread long-term unemployment, and marked regional differentiation in the effects on employment are among the characteristics of this adjustment. Second, geopolitical developments in the Balkans and Eastern Europe have resulted in a great increase of migration to Greece. Repatriating Greek as well as migrants of non-Greek origin face serious problems of many types.
Phenomena of social exclusion are increasing at a time when conventional forms of support – those of the public sector and of informal networks – are undergoing serious strain. The deteriorating economic environment and the budget crisis have led to the implementation of fiscal policies which attempt to restrict public forms of support (which in Greece have never been adequate). Traditional support networks, that of the family being the most important, are showing signs of strain, and cannot fill the gaps caused by inadequate public provision.

The identification of the socially excluded is no easy process. Traditional analyses of problematic social groups rest on unicausal explanation and thus lead to unidimensional proposals of action. Conventional approaches must be deemed inadequate in the present case, where extremely varied conditions and experiences are found, and characteristics along one dimension of exclusion are linked in various ways with those of other dimensions.

A shared feature of all groups deemed excluded from the normal way of life is their isolation from the major societal mechanisms which either produce or distribute social resources. In consequence, social exclusion can be seen as the condition of alienation of an individual from one or more of the main mechanisms: a) the labour market, b) the family
and other informal networks (kin, friends, community), and c) the State. The socially excluded can therefore be taken to be individuals who for some reason show some displacement, whether temporary or permanent, from those institutions. Their link to these mechanisms is either weak, or in extreme cases, non-existent.

In this perspective, the notion of social exclusion acquires a significance quite distinct from the allied notion of poverty. For example, the de-affiliation of an individual from the labour market implies the absence of money income from employment. This may be sufficient to throw one into poverty. However, lack of money income is not sufficient to classify one as socially excluded. Well-being is dependent on access to the other types of mechanisms of distribution as well: support from the family (e.g. loans or unpaid services) and/or from the state (e.g. unemployment benefits, retraining programmes) are crucial determinants of well-being. These forms of support can be seen as resources which the individual can draw upon, despite the fact that most are not income transfers.

If the quantification of total resources drawn upon from all three sectors (labour market, family and other informal networks, the State) prove to be possible and if these resources can be expressed in terms of a common Unit (money income), then we can arrive at an alternative income concept.
This, more complete, income measurement would place emphasis on social well-being and could be utilized, among other uses, for the identification of the socially excluded.

In the absence of such tools and data, we are forced in what follows to rely on conventional unidimensional measures in our attempt to broach the problem of social exclusion in Greece. First sectoral processes and policies will be examined, and then specialised policies aiming at specific population groups.
2. SECTORAL PROCESSES AND POLICIES

2.1 INCOMES AND WAGES

2.1.1. Poverty in Transition: A Historical Perspective

Of fundamental importance for the evaluation of social exclusion in Greece are the major societal developments of the last three decades which have culminated in a transformation of the society from a predominantly agrarian "dual" society having much in common with less-developed countries towards the model of the advanced industrial society. This transformation was not in all cases evenly distributed, nor can it be said to be complete. As a consequence, many features of less urbanised societies persist even in an urbanised milieu, and colour both the processes of social advancement as well as their opposites, the mechanisms of social exclusion.

Many features of poverty and social exclusion can only be understood if placed in the particular historical perspective of post-war Greece. Greek economic history can be subdivided into two discrete periods:

(a) The period of rapid economic growth in a protected environment (1949-1973). The period of war reconstruction was followed by rapid urban and industrial growth (per capita incomes grew by 6.7% in 1960-67) accompanied by extensive
protectionism and interventionism. A key feature is massive labour emigration to W. Europe, while few initiatives in social policy are taken, improvements relying on trickle down.

(b) The confrontation with structural problems (1974-today). Rates of growth show dramatic deceleration, (per capita incomes rise by only 2.3% p.a. in 1973-1980). As the first labour shortages appear in the rural sector, urbanisation slows down accompanied by steady increases in urban unemployment. Partly as a result of government initiatives, the distribution of income becomes less skewed. The structural problems impeding growth became particularly acute after the second oil crisis. The '80s were not, as in other European economies, a time of restructuring; the economy was largely cushioned and delayed its reorientation through a combination of expensive demand policies, continued protectionism and (possibly) an increase in the "black" economy.

According to a study concluded by the National Centre for Social Research (Karagiorgas, 1990) the factors associated with higher incidence of poverty were, in 1982, in order of importance:
(a) Large family, especially many children.
(b) The primary sector and especially agricultural occupations, in border regions (Epirus, Thrace, islands of the Eastern Aegean).
(c) Old age of the head of the household (especially high incidence risk if over 75).
(d) Low educational status of the head.
(e) Low earnings from employment, especially in cases where no sector of employment was declared (casual labour), as where the head was unemployed.

The EKKE study has examined the three Household Expenditure surveys (1957/8, 1974 and 1982) in order to establish the changing characteristics of poverty and deprivation in these periods, based on household consumption data. The main conclusions are the following:

(1) Overall inequality was reduced between 1974 and 1981/82 both for urban and rural areas at approximately the same rate. This was due to a redistribution of consumption from the top 10% towards the bottom of the distribution.

(2) In rural areas inequality is reduced for the entire period (1957-1982). In urban areas, on the contrary, inequality increased between 1957/8 and 1974 and was reduced thereafter. However, the reduction was not sufficient to bring it back to the levels of 1957.
(3) Total consumption increased considerably over the whole period (implying reductions in absolute poverty), as the entire distribution shifted upward. The increases were greater in the period up to 1974.

(4) A key characteristic of the data is the persistent dualism in consumption standards as between urban and rural households. Average consumption per head was some 40% higher in urban areas.

(5) Over the period rates of growth of consumption were greater for poor households. Despite this though, the "consumption gap" between them and the rich widened in absolute (though not percentage terms).

(6) Over the period the characteristics of the poor change. In particular, greater percentage of total poverty is accounted by the urban areas, secondary and tertiary occupations as well as by small households.

The rapid, by social terms, transformation of poverty has many implications for the character and appropriate policy response towards social-exclusion:

(a) Social support mechanisms have not fully adapted yet to the new characteristics of the poor (no general welfare scheme, no basic income, concentrating on particular categories and/or needs).
(b) Poverty and social exclusion are not seen yet as complex self-reinforcing mechanisms requiring integrated policy responses.

(c) The effects of the mechanism of cumulative disadvantage are not yet sufficiently visible. Exit from poverty is still seen as an individual undertaking, subject to personal-specific answers.

(d) Poverty and inequality have not yet crystallised into easily identifiable social groups.

2.1.2. Subjective Views of Poverty and the Poor

A key role in processes of social exclusion is played by subjective views of poverty and the poor. These views would be a composite of two interrelated factors, one normative and one positive.

(a) They are the sum total of people's casual empiricism of the class system and poverty.

(b) They reflect ideological factors of the prevailing theory held of the causes of poverty, and hence what ought to be done about it.

In this respect of great use is an attitude survey carried out by the European Commission on the perception of poverty in 1989 in all 12 member countries (Commission,1990). Comparison of results in Greece with the EC average, and even with other countries of the South reveals two striking facts:
(a) The "poor" are seen as much less of a discrete category of people in Greece than in the rest of Europe. This is partly the result of a far larger dissatisfaction with their own current state of well-being, often crystalized in self-pity. Greeks were far more likely to deem their own condition unsatisfactory (with respect to housing, income, etc) than the rest of Europe (often by more than 10 points), and hence more likely to classify themselves as poor (and more deserving than others). When questions refer to the "poor" as a separate group, the Greeks claim to be far more familiar with them than in the rest of Europe: In the area they live 36% claim that there are people in poverty, as opposed to 19% for Euro-12. Partly as a consequence 30% "often see" the conditions under which the poor live (Euro-12, 20%), or "sometimes see" (49% as opposed to 44%).

(b) Poverty is seen to a far greater extent as a problem due to personal choices and inadequacies, rather than something relying on systematic and impersonal factors. To the question of "why are people in Greece poor, replies were: unlucky 22% (Euro-12, 18%), laziness and lack of willpower (25% - Euro-12, 17%), injustice (18 - Euro-12, 33%), and "price of progress" (10 - Euro-12, 18%). Similarly 31% gave laziness as one of the three main causes of poverty (Euro-12, 17%), 33% sickness (30% Euro-12> and only 30% unemployment (Euro-12, 53%).

./..
Partly as a result, society is seen as far more open: 70% think one has a chance of escaping poverty (Euro-12 68%) and only 13% no chance at all (19% Euro). One's children are thought by 84% to be able to escape (Euro 54%) and only by 2% to have no chance (Euro-12 19%).

These two findings may reflect people's experiences of rapid economic growth and exit from absolute poverty over the last 30 years. People in Greece are far more ready to admit that their own life is better than their parents' and they have a similar expectation for their children. As a consequence, poverty is not yet seen as a structural problem of society.

The analysis of attitudes has two key implications for social exclusion: Firstly, social exclusion, in the form of generalized disadvantage is less likely to be taking place in a large scale. On the other hand, should one group be disadvantaged, it would find it harder to get social assistance, insofar as it would find it harder to legitimise its claim to additional social resources, in competition with other claims.

2.1.3. Income and Wage Policies

No socially guaranteed minimum income exists in Greece. Evidence of low income and poverty, in themselves, do not entitle one to any support from the State unless one also
falls within a subsidised category (e.g. the elderly, the unemployed, etc.). Problems in underreporting income for tax purposes (black economy, etc.) mean that it is unlikely that any government initiative will be taken in this direction, as it would result in the subsidisation of many who in fact have income from other sources.

Of major importance to rural poverty is the level of agricultural prices and subsidies to agriculture which are the primary determinants of agricultural income and have major multiplier effects on the rural economy. The key variables here are agricultural prices as determined by the CAP, the Greek drachma exchange rate, the level of fertiliser subsidies and the level of other EC related subsidies designed to restructure agriculture.

Since April 1990, economic policy started becoming tighter. This change is reflected in both fiscal and incomes policies. The government increased indirect taxes and public utilities rates. On wage policy the government made a U-turn in 1990 and changed the arrangements made at the beginning of that year concerning the 1990 wage increases by abandoning the system of automatic indexation. The wage policy adopted for 1991 has been a major component of the government's economic stabilisation program and has been designed to contain the growth rate of money wages at levels consistent with the targeted deceleration of inflation. The system of
wage indexation, in use since 1982, was abolished in January 1991 and the government returned to norm-based wage policies, widely used during the 1975-81 period.

Governmental involvement in wage determination has been the practice over a long period. The extensively used mechanism of compulsory arbitration denotes that wage formation has never been a process independent of direct and indirect state intervention. Formal incomes policy was adopted only after 1975. Incomes policies undertaken since then fall into two categories: first, was the norm-based policy of the 1975-81 period, and second, the policy based on partial indexation which was in operation throughout the period 1982-89 (Ioannou 1988).

In 1991, the government set the norm, i.e. the rates of increase in civil servant's pay at levels significantly below the projected inflation. Earnings and pensions in the civil service were raised by 4% in January and another 4% in July 1991. These result to a 6.2% increase in nominal wages, while inflation was expected to exceed 17%-18%, which was in fact the case. The government "expected" that in other categories of public sector employees, such as those employed in public utilities corporations, whose pay is determined by collective agreements, would not deviate from the norm.
In the private sector, wages since 1991 are to be determined by collective bargaining. The 1991 national collective agreement, which is signed by the General Confederation of Labour on the one hand and the Confederation of Greek Industries and the Confederation of Handicraft Employers on the other, covers a two year period and provides for an increase in minimum earnings by 6.3% in January 1991, 5.6% in July 1991, 5.4% in January 1992 and 4% in July 1992. Thus the minimum wages and salaries in the private sector would be as follows:

**TABLE 2.1.3.1.**

Minimum Wages and Salaries in 1992
(in drachmae)

<table>
<thead>
<tr>
<th></th>
<th>WAGE</th>
<th></th>
<th>SALARY</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1.1.92</td>
<td>1.7.92</td>
<td>1.1.92</td>
<td>1.7.92</td>
</tr>
<tr>
<td>Single without experience</td>
<td>3,691</td>
<td>3,839</td>
<td>82,499</td>
<td>85,799</td>
</tr>
<tr>
<td>Married without experience</td>
<td>4,039</td>
<td>4,223</td>
<td>90,204</td>
<td>94,379</td>
</tr>
</tbody>
</table>

It should be noted that the applicability of the minimum wage to the bottom of the income distribution is an open question. It is fairly certain that minimum wage legislation is not applied for foreign workers, especially if they do not possess a work permit, or to casual labour. The extent of applicability of the minimum wage to small industrial enterprises is also in question. However, it is possible that changes in the minimum wage are passed on even to those receiving less.
The 1992 incomes policy for the public sector is the most restrictive observed over the last 15 years. There will be no increase at all over the period January-December 1992 for public sector employees. Tax relief measures are planned in order to increase the employees' disposable income. However pensioners will get a 4.5% increase. A 3% increase is to be paid from 1 January 1992 and another 3% increase will be paid on the 1st of July 1992.

In real terms wages are expected to fall for the third consecutive year (1990: -2.7%, 1991: -6%, 1992: -8-10%). Changes in real terms are estimated by using the official consumer price index based on weights drawn from the 1982 Household Expenditure Survey. It seems that this index underestimates the actual rate of inflation by assigning extremely low weights to housing rents, public utilities rates, food, health and education services. Thus a paradox is observed; while consumer prices explode the CPI shows deceleration of inflation (see Vamvoukas, 1991). On average and in real terms in 1990 public sector employees lost 8% of their income, private sector employees lost 6% and the farmers lost 9%. In 1991 the losses are estimated to be higher by 2-3 percentage points.

The fall of real incomes has seriously affected savings, and retailers are experiencing the heaviest recession of the decade. At the same time there are signs that the informal
The economy continues to grow. A GSEE (General Confederation of Labour) study (INE, 1991) found that in 1990 nearly 58% of salary and wage earners either hold a second job or work overtime on a regular basis to make up for real wage losses.

The abandonment of the wage indexation system would probably negatively affect pay relativities. Evidence on the manufacturing wage structure (Ioannou, 1990) suggests that while both types of wage policy were aiming at a narrow wage structure, although not with equal emphasis, the norm-based policy widens the wage structure and the indexation policy was relatively more successful in compressing the manufacturing wage structure. Indexation policies did cause a relatively narrower wage structure by protecting institutionally the relative wage of the low-wage low-bargaining power industrial branches. From this point of view, if the dispersion of the wage structure is used as a criterion for the relative position of the less privileged workforce, then indexation can be considered a more egalitarian and socially-oriented policy because it succeeded over the 1980s in improving the relative position of the low-wage industrial branches.

Indeed, in the context of Greek industrial relations, the business cycle (inflation and unemployment) causes contradictory influences upon the wage structure. Inflation undermines the relative wage of the low-wage less powerful
industrial branches. Unemployment "controls" the high-wage high-bargaining power industrial branches in extracting a wage premium. Therefore the wage policy adopted in 1991-92 is expected to affect pay relativities in a non-egalitarian direction. In the context of real wage cuts this move would probably enhance the marginalisation of the less privileged groups of workers, let alone the workforce not covered by collective agreements and arbitration awards. This leads to the question of the Social Charter and its implementation in Greece. But to address such questions further research is required that has not yet been undertaken.

The restrictive fiscal and incomes policies adopted in April 1990 were reflected in the decline of real disposable private income and the slower growth of private consumption (1988: 3.3%, 1989: 3.6%, 1990: 2%). The effects on public consumption were similar (1988: 5.1%, 1989: 4.3%, 1990: 0.4%). In 1991-92 private consumption growth is expected to become negative.

Overall, these developments in the area of wage policy suggest that Greek society has entered a new era of redistribution of income. In 1974-85 the trend was towards more egalitarian distribution of income (Karagiorgas et al 1990, Tsakloglou 1989, EC 1990). It appears that since the 1985-87 economic stabilisation program the trend has been reversed. Given the structure of the Greek labour market
(salary and wage earners do not exceed 50% of the economically active population) and the absence of an active minimum wage policy, incomes policies have probably increased the incidence of poverty as well as of social exclusion among the low-paid segments of salary and wage earners.
2.2 LABOUR MARKET

The Greek labour market is characterised by a number of features that impair the usefulness of conventional definitions of employment and unemployment as true measures of the actual situation. Two such factors (that tend to differentiate Greece from the remaining EC countries) are the low contribution of wage employment to total employment (51.6% in 1987) and the high contribution of agricultural production to total output. Both these features, which are obviously interdependent, imply that great care must be taken in interpreting labour market statistics. For two large segments of the Greek labour force, the self-employed and the family workers (providing as a rule unpaid labour) the identification of unemployment on the basis of conventional definitions is very difficult, if not impossible. Hence in the rural areas of the country, where self-employment is the dominant form of employment, open unemployment appears to be very low (3.2% of the labour force in 1987). However, this is merely an illusion as, according to all available evidence, labour productivity and incomes from employment are both at very low levels and situations of extreme poverty and exclusion are not uncommon.

Employment in Greece is still dominated by a large agricultural sector, providing more than a quarter of the total number of jobs (Table 2.2.1). The secondary sector
TABLE 2.2.1

Employment structure by ISIC 1 - digit industry

<table>
<thead>
<tr>
<th>1981</th>
<th>1984</th>
<th>1987</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000</td>
<td>%</td>
<td>1000</td>
</tr>
<tr>
<td>-------</td>
<td>-------</td>
<td>-------</td>
</tr>
<tr>
<td>Total</td>
<td>3530.9</td>
<td>100.0</td>
</tr>
<tr>
<td>1. Agriculture</td>
<td>1083.5</td>
<td>30.7</td>
</tr>
<tr>
<td>2. Mining and quarrying</td>
<td>19.2</td>
<td>0.5</td>
</tr>
<tr>
<td>3. Manufacturing</td>
<td>680.8</td>
<td>19.3</td>
</tr>
<tr>
<td>4. Electricity, gas and water</td>
<td>30.3</td>
<td>0.9</td>
</tr>
<tr>
<td>5. Construction, public works</td>
<td>292.6</td>
<td>8.3</td>
</tr>
<tr>
<td>6. Trade, restaurants, hotels</td>
<td>528.6</td>
<td>15.0</td>
</tr>
<tr>
<td>7. Transport, communications</td>
<td>273.8</td>
<td>7.8</td>
</tr>
<tr>
<td>8. Banking, insurance, etc</td>
<td>116.7</td>
<td>3.3</td>
</tr>
<tr>
<td>9. Other services</td>
<td>503.8</td>
<td>14.3</td>
</tr>
</tbody>
</table>

Source: NSSG, Labour Force Surveys, various issues

appears underdeveloped. Less than one fifth of those in employment, work in manufacturing establishments, while mining and quarrying and electricity, gas and water, are too small to have an impact on the overall picture. Construction and Public Works occupy a respectable share in total employment (6.5% in 1987). Within the tertiary sector there are variations. Most of the employment here is concentrated...
in two sectors: trade (both wholesale and retail), restaurants and hotels and miscellaneous services (mostly public employment).

Recent developments in the field of employment include the continuing reduction of employment in agriculture and the realization of some employment gains in the service sector. This last sector remains the most dynamic sector of the economy, generally outweighing job losses in agriculture. It is also the largest sector, employing 46% of all persons in employment.

Slack economic activity has unfavourable effects on employment and the rate of unemployment. In 1990 many sectors, with the exception of construction, recorded negative changes in employment: manufacturing -0.3% (1989: +1.5%), central government - 2% (1989: +7%), public utilities and corporations -3.8% (1989: +1.7%), banks -4.5% (1989: +3.3%) (source: Bank of Greece). The employment performance is expected to worsen in 1991-92 and this is largely indicated by the rising trend in unemployment. Of course we need to take into account supply side factors such as the increase in active population, the growing labour force participation of women living in urban areas as well as the repatriation of emigrants etc. Overall employment growth is expected to remain stagnant (1989: 0.4%, 1990: 0.2%) and may become negative.
Unemployment has become a major problem of Greek society. In 1990 provisional estimates of the National Statistical Service (ESYE) had suggested a slight decrease in unemployment (1990: 7.2%, 1989: 7.5%). But the 1991 Labour Force Survey found the unemployment level rising to 8.12%. More analytically the rates of unemployment were found to be the following:

<table>
<thead>
<tr>
<th>TABLE 2.2.2 Unemployment in 1991.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban areas</td>
</tr>
<tr>
<td>Athens</td>
</tr>
<tr>
<td>Thessaloniki</td>
</tr>
<tr>
<td>Other Urban</td>
</tr>
<tr>
<td>Semi-urban</td>
</tr>
<tr>
<td>Rural</td>
</tr>
<tr>
<td><strong>National Average</strong> 8.12%</td>
</tr>
</tbody>
</table>

Source: 1991 Labour Force Survey

The estimates for 1990 were at odds with the trend in registered unemployment which soared at record levels. The latest information available refers to the months of October (1989: 5.0% 1990: 6.2% 1991: 7.0%) and November (1989: 5.9% 1990: 7.3% 1991: 7.8%). According to EC and OECD estimates, in 1991 the unemployment rate ranged between 8.7% and 9.2%, which constitutes a record level for the last two decades and clearly indicates an increasing trend. According
to General Confederation of Labour (GSEE), unemployment now exceeds the rate of 13%.

The burden of unemployment is unequally distributed among the various demographic groups. Young adults exhibit much higher rates of unemployment that mature adults. Age profiles of the unemployed are characterized by an "inverse J" curve, as unemployment rates decline with age.

Women experience much higher unemployment rates than men. In 1989 12% of all active women were unemployed, compared to 5% of men. Women were 61% of the unemployed in 1989. Young women are particularly vulnerable to unemployment. In 1989 32% of all active women 20-24 years old were unemployed, compared to 18% of the men in this age group.

Another disturbing feature revealed by the statistical data is the extent of long-term unemployment. In 1989 a very large proportion of the unemployed, and specifically, more than half of all unemployed women (58%) and a sizeable proportion of men (41%) had been out of work for more than 12 months.

It appears that unemployment will continue to increase in the near future. The economic adjustment process is underway, and is taking its toll. The ailing manufacturing industry stands to lose approximately 20,000 jobs over the
next few months. As has been argued elsewhere (Ioannou, 1991b), we are witnessing the prelude of the labour market crisis in Greece. Sectors that have traditionally absorbed labour (the public sector and manufacturing) will in the coming period be characterised by massive lay-offs. At the same time, the adjustment process in the over-protected Greek agricultural sector along with the CAP reform will probably boost the rural exodus of the economically active population. The inflow of Greeks from abroad and foreign labour intensifies the short- and medium-term imbalances in the labour market.

The major labour market policies in operation are 1) the employment services and administrations, 2) the training programmes, and 3) the direct job creation and employment subsidies. It is noteworthy that these programmes are mainly financed by the European Social Fund. The ESF has acted as a catalyst enabling national resources to be mobilised. In the absence of the ESF resources the relevant policies and programmes would no doubt have been minimal.

Spending on labour market programmes has increased rapidly in recent years. Between 1985 and 1987 public expenditure on such programmes increased by 63% in nominal terms.
While the overall impact of these measures has been positive, it is believed that those who benefit most from employment and training programmes are not always the most handicapped (in terms of skills, educational background, economic position, etc.)* Persons having completed compulsory education and high school drop-outs for instance, are often considered as unattractive for training. It should be noted that these persons constitute the largest single labour force category, face extreme unemployment rates and exhibit low participation rates (signs of exclusion). There is a clear need therefore for strengthening selectivity criteria for participants in favour of social objectives.

The expansion of existing programmes and their emphasis upon specific target groups (youth, workers dismissed by the ailing firms, women, Greeks from abroad, etc.) constitute the major characteristics of the employment policies implemented in 1991 by OAED.

With regard to the groups that may be at risk for social exclusion it is noteworthy that despite the increasing trend in the share of the long-term unemployed there is little emphasis on this problem. There are increased subsidies for them but there is not a proper system for monitoring the dimensions of the phenomenon. A special programme targeted to the long term unemployed is necessary.
A special programme is in operation for the workforce shed by the "problematic" firms. In the period April 1990-July 1991 33 ailing firms shed off 8,899 workers. These workers were offered three options: unemployment benefit, subsidised retraining programme and subsidised start of self-employment. In the first phase of the programme that covered 4,909 workers, 21% preferred the dole, 43% opted for self-employment and 36% opted for retraining. In the second phase of the programme that covered 3,990 workers the relevant shares became 3%, 58%, and 39% respectively. In September the number of the dismissed workers increased to 9,572. Of these 3,400 (35%) have opted for the retraining programme and 4,527 (47%) for self-employment (source: Employment Manpower Organisation (OAED), unpublished data). Retraining programs, have gained momentum as trade-unions adopted a more positive view about retraining as a labour market policy.

It is noteworthy that the workers fired under the restructuring programme of the "problematic" industries, prefer the self-employment path. From this point of view it seems that the ongoing de-industrialisation boosts the traditional trajectory of "petty-bourgeoisification" (Petras, 1984) of the working class via self-employment. If the self employment option is successful then the chances of social exclusion situations are minimised. It is too early to draw any conclusion but there is tentative evidence that a large segment of those participating in the programme end up
unemployed again. Follow-up studies of their re-integration in the labour market may clarify which pattern of social mobility is at work and whether it leads to phenomena of social exclusion.

In conditions of rising unemployment and increasing job insecurity the policies concerning employment in the wide public sector become of great importance. Overmanning and labour hoarding in the public sector call for drastic reductions. The government has taken some steps to this direction by halting the contracts of the temporary or fixed term workforce. Although the political rhetoric (and in some cases the political will) claims that for every two employees leaving the public sector only one would be hired, there is stark evidence that the ratio was not observed and hiring continued more or less influenced by patronage politics. The National Confederation of Public Sector Employees, (ADEDY) produced evidence that during the period January-November 1991 there were 67,597 new appointments. Well documented press reports say that in 1990-91 new appointments in the public sector soared to approximately 200,000 (Lakopoulos, 1991), while it is doubtful whether 400,000 employees retired or dismissed.

Unfortunately, in many cases patronage cum party politics overdetermine the management of human resources and undermine the effectiveness and efficiency of labour market policies in
operation. Not only does the dominance of patronage politics in the workings of the public sector labour market have negative macroeconomic effects, but it also constitutes a form of social exclusion and violates citizens' basic rights to employment. Formally, recruitment in the public sector is regulated by new legislation introduced in 1991 (Law 1943 for the Modernisation of Civil Service). The only way of getting a permanent job in the public sector is via written competitions at the local level for specified job openings.

The way in which patronage politics can take advantage of legislation that normally aims at the social integration of less privileged groups is illustrated in the use of Laws 1648 of 1986 and 1943 of 1991. Law 1648/1986 provides that disabled persons are entitled to get public sector jobs. Law 1943/1991 (article 66) provides that disabled persons working under fixed term / temporary contracts will not be dismissed when the contract expires but are entitled to move to permanent jobs. Exploitation of the legislated rights of disabled citizens to public sector employment has occurred, as there have been cases where employees working under fixed term / temporary contracts instead of leaving, the public sector as set out in governmental policy, obtained and used "false" disability certificates in order to stay in public employment and get permanent jobs. This illegal procedure was made possible because the Law 1943/91 transferred the
authority for disability certification from OAED (where a register of disabled persons wishing to work was kept) to health committees set up at the prefectural level. Similar phenomena were reported in a wide range of public sector utilities and corporations. The case that attracted the most attention concerns 1,054 expiring fixed term contracts at ELTA (the Post Office).

Finally, mention should be made of the current situation in the field of insurance against unemployment. This is an area where much needs to be done, if we are to make a positive contribution to the fight against poverty and exclusion. The absolute majority of today's unemployed workers is comprised of young school leavers entering the labour market for the first time, and women reentering the market after years devoted to family formation. Because these people have no work record, they are not eligible for benefit collection. Hence, increasing the level and the duration of unemployment benefits or even relaxing the conditions for eligibility for the experienced segment of the labour force, can only provide limited help against poverty and exclusion. The unemployment benefit system needs to be redesigned in order to take account of recent changes in the character of unemployment.
2.3 WELFARE AND SOCIAL SERVICES

2.3.1 Overview of Sectors

The social services in Greece are commonly described as poorly planned (e.g. KEPE, 1989; Kremalis, 1990). Rather than being based on careful evaluation of needs, and the ordering of priorities, the social services have developed in a piecemeal fashion, developed to meet extreme cases rather than enhance prevention. The social protection system in Greece is best comprehended as a cumulative total of circumstantial treatment of specific problems and pressures rather than as a system possessing a unifying philosophy. Provision for particular groups has usually been the outcome of a sociopolitical recognition process, analogous to the definition of the "deserving poor". Groups unwilling or unable to press their case remain outside the sphere of public provision.

Among the consequences of this process of evolution is that needs in many sectors go unmet while in other sectors there is serious overlap in provision by multiple public bodies (KEPE, 1989; Kremalis, 1990). The lack of central planning has resulted in a tendency for various public bodies to become autonomous with respect to criteria as to satisfaction of needs, and in a struggle in which each body vies for funds to carry out its priority programs, often unaware that there may be more serious or urgent needs which

...
are unmet. The multiplicity of bodies is also linked to geographical inequalities: in some geographical areas there are many bodies offering the same services, each serving a small proportion of the population, while in other areas there are serious shortages of services. As noted in one report (KEPE, 1989), it is not the multiplicity of service providers per se that is the problem, but the lack of coordination among them. What must end, the report underlines, is the provision of similar services by many public bodies in the same area, the same neighborhood, the same population group.

Among the other problematic features of the organisation of social services in Greece that have been cited as having serious implications for efficiency are its highly centralised and hierarchical nature. Employees are given little room for autonomous action, and come to lack motivation and interest in their work. Insufficiencies in the quantity and quality of staff are also a serious problem.

While social welfare policies aim to redress inequalities between those entitled to the benefits or services and the remaining population, it must be noted that the organisation of social welfare and services in Greece is such that there are inequalities in access to benefits and services among individuals entitled to these. Firstly, there is great overlap of benefits offered, by various public bodies, little
publicity is given to the entitlements, and claiming of benefits often entails complex procedures. The result is that many individuals who are entitled claim no benefits, while other individuals, who are better informed or better initiated into the workings of state bureaucracy, may claim multiple benefits. Secondly, the use of connections to facilitate the awarding of benefits is not unknown. Individuals who have extensive particularistic networks or acquaintances in prominent positions have an important advantage over those who are entitled to benefits but have no such access to individuals who can expedite their claims.

In the past the gaps in provision of welfare and social services by the public sector have, to an important extent, been filled by other sectors. The family and particularistic networks of the informal sector have played the most important role. In the private non-profit sector, the Greek Orthodox Church has played a very significant role. In recent years the private for-profit sector has greatly increased its level of activity. We will briefly examine the role played by the informal sector, the private non-profit sector, and the private for-profit sector.

The rudimentary nature of public provision of welfare and social services in Greece has been tied by many observers to the important role in Greece that particularistic networks continue to play in caring for their members. There seems to
be general consensus that particularistic networks of the informal sector play a more important role in the provision of certain types of welfare and services in Greece than in most other countries of the Community, even though no comparative studies have been conducted that could substantiate such a conclusion.

In the last decade various observers of Greek society have argued that particularistic networks are no longer playing the role they played in the recent past, and that the processes of urbanisation and industrialisation that are considered to have had serious implications for networks elsewhere are now taking their toll on networks in Greece, which are increasingly coming under strain. In fact, there is little if any evidence to support such arguments. However, while we must guard against subscribing to idealisations of the past that have little basis in historical reality, so too we must recognise that it would be surprising if the important economic and social changes that Greece has witnessed in recent decades had not resulted in changes in the ability or willingness of networks to provide certain types of social care. Among the important changes that have no doubt affected ability and willingness to provide care are changes in attitudes as to rights and obligations vis-a-vis kin, and the increased participation of women in paid work. In Greece, as elsewhere, the burden of care of network members has traditionally fallen on women.
There seems to be general consensus among observers today that networks in Greece are increasingly coming under strain. Given the lack of adequate public provision, changes in provision by informal networks are likely to have direct consequences for vulnerable social groups. Whether informal networks will withstand the strain and continue to play an important role in caring for members in need will depend to a great extent on public policy in the field of personal social services.

In the past, policies in Greece have focused on the replacement of networks when these have been unable or unwilling to care for certain individuals, rather than on bolstering these networks such that they can continue to function and contribute to the care of those in need. For example, policies in the area of care for the elderly centred on institutional care, rather than on support of networks such that institutionalisation could be avoided in many cases.

In the last few years the policy goal of deinstitutionalisation and the support of particularistic networks in their caring capacity has gained an important place on the Greek policy agenda. Reinforcement of existing ties and construction of new ties with neighbourhood and community of those in need and their family caregivers are among the stated goals of many programs.
The drawing of the boundaries between state responsibilities and family responsibilities is a matter of contention and is part of the ongoing political process (Finch, 1989). In Greece as elsewhere, the recent prominence of family and community care on social policy agendas is related to governmental attempts to curb welfare expenditure. However, evidence as to the quality of care and evidence as to the preferences of those in need of care have also helped shape policy preferences for informal care as opposed to institutional care.

While there has been no evaluation as yet of the success of such programs in promoting integration of those in need with family, kin, friends, neighbours, and the wider community, there is little doubt that the new policy direction shows great potential for enhancing the social integration of various groups. However, it should be noted that any evaluation of such programs should examine not only their success in integrating the target groups, but also their effects on the types and extent of care provision demanded of network members, as well as the division of labour of care provision among network members.

Greek women at present bear a disproportionate burden in caring for network members. Adverse effects of the burden of informal caregiving on caregivers, including poor mental health, have been documented (Braithwaite, 1990). The burden
of women must be lightened rather than increased, so that they can participate in more and more areas of social life. As has been noted with respect to the rhetoric of policy initiatives on care in other countries that aim to increase the role of the community and family in the case of dependent members "both 'community' and 'family' are euphemisms for female kin" (Walker, 1983). Measures must be taken such that the more successful social integration of some is not achieved at the expense of the integration of others.

The private non-profit sector has played an active role in the provision of certain services and facilities in Greece. As noted in a report on the social services in Greece (KEPE, 1989), volunteering and non-profit private initiative have done valuable work in Greece. Especially in villages, large donations have allowed the construction of facilities that most often would not otherwise have been built. Many cultural associations have been formed by private initiative. According to the report, the impressive record of private initiative in Greece, especially at the community level, indicates that there is great potential for the development of volunteering and non-profit private initiative in the field of social services. While volunteer work in the social services does have a long history—-for example the Greek Red Cross), it remains fairly limited, with the exception of the Greek Orthodox Church.
The Greek Orthodox Church has played a major role in the provision of certain social services. First, it has traditionally played a very important role in the institutional care of orphans and other children whose families cannot provide for them. This role appears to be contracting today, as the number of children in state institutional care has been falling, both in state institutional care and in the care of the Church or other philanthropic organisations. The Church has also played a very important role in the provision of services for the elderly. The Church has played a more important role than the state in filling the need for residential care of the elderly, and in providing meals for elderly of limited economic means. In recent years the Church has also initiated programmes for Greeks returning from Germany.

The five-year program 1983-1987 for social welfare foresaw the close cooperation of the state with voluntary associations and the placing of voluntary work on new bases. However, little progress was made with respect to improvement in cooperation with the state or with respect to the encouragement of volunteering (KEPE, 1989).

The role of the private for-profit sector in the provision of certain social services in Greece has increased greatly over the last decade. The private sector figures prominently in the provision of childcare services and in the
provision of residential care for the elderly. With regard to childcare services, the places in public care are not sufficient to meet demand, and it also appears that parents who can afford to pay prefer private to public childcare for reasons of quality. With regard to institutional care for the elderly, it has been noted (Ziomas, 1991) that the dramatic increase in private for-profit residential care of the elderly, especially for the bed-ridden elderly, appears to be due to the inability of public and private non-profit institutions to satisfy the demand for such services, as well as the preference of the affluent elderly (or of their families) for the higher quality services provided by these private homes for the elderly.

It is very difficult to assess changes in the relative weight and relationships of the various sectors - public, private non-profit, family and community, and private for-profit - in the provision of social services in Greece. Little data exists on the provision of services by the public sector, let alone on the other sectors. Much research is needed before such assessments can be attempted.

2.3.2. Overview of Policies

Public sector social welfare and social services in Greece focus on the needs of four population groups: the young, the elderly, the handicapped, and Greeks coming from abroad. Social welfare measures and services aim to redress
the inequalities faced by these groups. We will briefly outline the main types of measures in use in Greece today which can be considered to play a role in limiting the extent of social exclusion of these groups. Greater detail as to the provision of services in Greece can be found in the social services report prepared for the Observatory (Karantinos, Ioannou, and Cavounidis, 1992).

The three main groups of measures concerning the young are family benefits, childcare services, and measures for children without a stable family environment. Large families with three or more children are entitled to certain monetary benefits which are not means-tested. Recent legislation significantly increased the amount of these benefits. While the stated purpose of these benefits is to increase the birth rate, when implemented they can play an important role in diminishing inequalities because in Greece large families are likely to live in poverty. Not only do these benefits improve the economic standard of living of these families, but also make it less likely that these large families will seek to place their children in the care of the state, a practice which leads to another form of social exclusion. In the not so distant past, many of the children residing in institutions were members of large families whose parents could not support them. Apart from the benefits given large families, there are also some means-tested family benefits, but these play a residual role only, for those living in
As regards childcare services, it should be noted that public provision of childcare services is relatively limited, and facilities are poor. Nevertheless, it can be argued that public childcare centres do ameliorate the situation of the families they target: low-income families in which the mother works outside the home.

In the past, measures for children without a stable family environment consisted primarily of institutionalisation. Today, however, the trend towards deinstitutionalisation can be seen clearly in policies concerning such children. Legislation concerning adoption is in the process of being reformed, and the institution of fostering, unknown in Greece until recently, will be given legal form and is already being practiced. Social work with families carried out today by public agencies strives to improve conditions at home such that the child can remain in his or her own family environment, and when improvement is not forthcoming, an alternative family environment is sought. More and more of the residential institutions for children are being closed down or being converted to offer open-care services for children. This trend toward deinstitutionalisation will undoubtedly contribute to the lessening of social exclusion among children without stable family environments.
The main types of social welfare and services policies that contribute to the fight against the social exclusion of the elderly are income support and the provision of open-care services. The most important form of income support is the provision of a pension for those who are uninsured and have an income less than the amount of the pension. While the amount of the pension is very low, it does ameliorate the situation of a significant sector of the needy elderly, and thus contributes to their social integration.

The KAPI centres (Open-care Centres for Older People) are organised on a neighborhood basis in urban areas and now number approximately 2,600 all over Greece. They aim to offer a wide range of services for the elderly, including at-home care. At present however they provide mainly recreational services. Despite their shortcomings, they are widely recognised as having made an important contribution to the struggle against the social exclusion of the elderly.

The main types of policies that contribute to the fight against the social exclusion of the handicapped are income support measures on the one hand and measures concerning vocational training and job subsidisation on the other. Income support measures aim to compensate the handicapped individual or individuals for the extra economic burden incurred by having a handicap. Vocational training and job subsidisation programs aim to integrate the handicapped into
the world of work, a major axis of social integration. Although the number of handicapped who have been successfully integrated via these programs remains unknown, and may not be encouraging, there is general consensus that this is the road that must be taken if the social exclusion of the handicapped is to be reduced.

The main types of policies that can be considered to have contributed to the fight against the social exclusion of Greeks coming from abroad and of refugees are income support measures, special educational programs for those of different ages, including school-aged children, and vocational training programs. Greeks coming from abroad are the target of a new comprehensive program of social integration. The program is administered by a new institution (EIYPAOE). The program has begun only recently and it is too early to draw any conclusions. However, the fact that the inflow of Greeks depends on developments in the ex-Soviet republics and therefore cannot be controlled, exerts pressures on the program and may undermine its effectiveness.

Although health is not a sector discussed in this report, it should be noted that provision of medical services is nominally free under the National Health System operating since 1982, in hospitals or medical centres. The majority of people, though, rely on health insurance coverage provided by their social security funds, which vary greatly in scope of
coverage and in patient contribution. If the poor are not in regular employment, it is likely that they are uninsured.

There are great regional disparities in the supply of health care, with a heavy concentration of health capital and personnel in the large urban centres and primarily in Athens. Isolated mountain and island regions are particularly poorly provided for.

It should be mentioned that access to nominally free public health services in Greece often depends on behind-the-scenes informal payment of doctors. Patients are made aware that payment is necessary if "proper" care is to be provided.
2.4 EDUCATION

There has been significant improvement in the level of education of the Greek population in recent decades. Among older cohorts illiteracy is very common. Large proportions of the older age cohorts did not attend school or did not complete elementary school, and relatively small proportions completed nine years of education. For younger cohorts, the proportions differ dramatically. The differences by cohort can be seen in Table 2.4.1.

Table 2.4.1

Those who have quit their education and do not have a certain level of attainment as % of all in age group

<table>
<thead>
<tr>
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<th>A (3 E)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>14-18</td>
</tr>
<tr>
<td>Do not have elementary</td>
<td>1%</td>
</tr>
<tr>
<td>school diploma</td>
<td></td>
</tr>
<tr>
<td>Have not completed nine</td>
<td>12%</td>
</tr>
<tr>
<td>years of education</td>
<td></td>
</tr>
</tbody>
</table>

Source: 1988 Labour Force Survey

While there is little doubt that the educational system has encompassed ever larger sectors of the population, there continue to be serious social and economic inequalities in access to education. The extension of public education has been a main direction of educational policy. The educational
reform of 1976 extended compulsory education from six years to nine years. However, as can be seen in the above Table, there is still a sizable proportion of students who do not complete the nine years of compulsory education.

Below we will briefly examine a few of the factors that shape inequalities in access to education in Greece, and some relevant policy measures.

Analyses from the Family Budget Survey (Karagiorgas et al, 1990) show that despite the extension of compulsory education, the children of the poor continue to have much lower completion rates at these levels than the non-poor. According to this information, children 14-19 years old residing in poor households are seven times less likely to have finished elementary school than children this age residing in non-poor households. Such analyses indicate that the extension of public education must be accompanied by policy measures such that the access of children of disadvantaged economic groups is facilitated. As has been noted by several Greek researchers of education, prolonged attendance means increased burdens for low income families. Each additional year of school attendance costs proportionately more as income bracket decreases. While the minimum work age approximately coincides with the age at which a student normally finishes the nine years of compulsory education, many children below the minimum work
age quit school to work. The labour of children is often deemed by parents to be crucial to family well-being.

Apart from the fact that adequate measures have not been taken to overcome the economic obstacles faced by some families in sending their children to school, it should also be noted that remedial programs within the schools are not a policy priority, and are rarely available, if at all. Little effort has been made to provide help to students who have fallen behind.

The only other available data which allows an assessment of the effects of income or social class on educational attainment of children in Greece is that on the occupations of fathers of students attending upper tertiary education. A comparison of these with the incidence of occupations for the labour force as a whole indicates that the children of fathers of certain occupations are overrepresented in the university population, while others are underrepresented (Chrysakis, 1991).

Past and current policy in Greece as to regulation and selection of the university population is such that attendance of a private preparatory institute or private tutoring has become a virtual necessity for success in entrance examinations for public tertiary education. This is the source of serious inequalities in access to education.
In short, access to public tertiary education depends on access to private education, that is, on ability to pay tuition fees or private tutoring. Today the overwhelming majority of those who gain entry into the university have done such parallel training during the last year or years of secondary school. A governmental attempt to obliterate this inequality by establishing analogous after-school programs within the public schools met with failure. These programs did not become a serious alternative to attendance of private institutes.

The overwhelming majority of students finishing secondary school aspire to enter tertiary education, but approximately two-thirds of these do not succeed in gaining entrance to upper or lower level public tertiary education. Of those who can afford to pay for private education, some go abroad for studies, while many more attend private vocational training schools in Greece of dubious quality (private tertiary education is illegal in Greece). Educational legislation soon to be introduced will provide for the establishment of public vocational training institutes for graduates of the two tiers of secondary education, which will award diplomas recognised by the State. While the main aim of this legislation is to improve the skill level of the labour force, it will also contribute to the lessening of inequalities in access to education by providing in the public sector a wide array of vocational training currently
available only in private institutes. As indicated in a recent study of the work and study trajectories of secondary school graduates, there is great demand for vocational training among this group, and impressive proportions of boys and particularly of girls resort to the private sector for vocational training (Cavounidis, 1990).

It should be noted at this point that vocational education and more generally the relation of secondary and tertiary education to the labor market are among the main debates about educational policy in Greece today. The main issue of this debate is the extent to which secondary and tertiary education should be oriented towards the needs of the labor market. The debate was prompted by the educational reform of 1976-1977 which established a two-track upper secondary system with separate schools for vocational and general education. At the time there was much debate about the role this two-track system would play in reproducing social and economic inequalities. Since then, the inequalities aspect of the debate about the relation between schooling and the labor market has receded from the forefront. There is widespread recognition and official concern that the vocational secondary schools have failed in attracting students of all backgrounds, and that the vocational education provided, those who do enter them is poor. The educational legislation soon to be introduced aims to remedy this situation.
Geographic as well as economic differences play an important role in differentiating the access of various groups to education in Greece. As can be seen in Table 2.4.2, attainment levels are much lower in rural than urban areas.

**TABLE 2.4.2**

**Level of Attainment by Type of Area**

<table>
<thead>
<tr>
<th></th>
<th>Urban</th>
<th>Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>Youth 14-18 who have discontinued education and have not finished third year of secondary school as % of age group</td>
<td>7%</td>
<td>24%</td>
</tr>
<tr>
<td>Youth 19-24 who have discontinued education and have not finished third year of secondary school as % of age group</td>
<td>13%</td>
<td>51%</td>
</tr>
<tr>
<td>Youth 19-24 who have discontinued education and have not finished sixth year of secondary school as % of age group</td>
<td>23%</td>
<td>66%</td>
</tr>
</tbody>
</table>

*Source: 1988 Labour Force Survey*

These large differences in rural and urban attainment are related to social and economic differences as well as differences in the physical accessibility of schools. Due to the geographical distribution of the population and the distribution of educational services, many children reside far from these services. The problem is particularly acute in the case of secondary schools. In order to attend school, many students must reside during the week in other villages,
towns or cities where schools are located. Many rural families are unable to afford the cost of supporting their children away from home.

The State has attempted to aid such families and increase their access to educational services by founding publicly funded Student Homes in some areas of Greece, in which students can reside during the week or eat a midday meal before the daily ride home on the bus. While these Student Homes have made secondary schools accessible to some students, they are located in relatively few areas and the problem of the distance between home and school remains a serious one for many rural students. It should be noted that in Greece a sizable proportion of the young population continues to dwell in rural areas: in 1988 19% of all those aged 19-24 resided in rural areas.

Certain minority groups, and particularly Gypsies, have very low school registration rates. Educational policy has not taken adequate account of the needs of these groups, or devised programs which would facilitate their integration into existing schools or provide alternate means for their schooling.

There are differences in educational attainment by gender, but it is interesting that the direction of this difference has been reversed recently, and women now have
higher attainment than men. Of those who have quit education, including all age groups, 17% of men compared to 24% of women have not finished even elementary school, while 50% of men but 56% of women have not gone beyond the third year of secondary school. The pattern of attainment of young cohorts is the opposite of that of older cohorts. As can be seen in Table 2.4.3, today young women have higher rates of continuation of the two levels of secondary education than young men.

**TABLE 2.4.3**

Secondary School Attainment by Gender

<table>
<thead>
<tr>
<th></th>
<th>WOMEN</th>
<th>MEN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Youth 19-24 who have discontinued education and have not finished third year of secondary school as % of age group</td>
<td>21%</td>
<td>23%</td>
</tr>
<tr>
<td>Youth 19-24 who have discontinued education and have not finished sixth year of secondary school as % of age group</td>
<td>32%</td>
<td>36%</td>
</tr>
</tbody>
</table>

Source: 1988 Labour Force Survey

At the tertiary level, women again outnumber men. In 1988 35% of women aged 19-24 compared to 34% of men aged 19-24 were attending or had attended tertiary education. It should be mentioned that there were more women than men attending both types of tertiary education - university schools as well as technological institutes.
While the attainment of women no longer lags behind that of men, it should be noted that there are important differences in the areas of study pursued by women and men that reflect the pattern of occupational segregation by gender. In the secondary level vocational schools and lyceums, women are concentrated in fields such as administration and social services, and few follow fields such as mechanics or electronics. At the lower tertiary level, women are to be found in similar specialties. At the university level, women form the overwhelming majority in certain schools such as those of the humanities and philosophy, and a small minority in other schools such as those of engineering. This differentiation is cause for concern because the fields in which women are concentrated usually lead to occupations with lower pay than those in which men are concentrated.

The link between educational attainment and opportunity in the work world is an important issue when assessing the relation between education and social exclusion. Education is commonly seen as a main means by which social and economic inequalities can be diminished, as free education is a constitutionally guaranteed right, and educational attainment is associated with occupation and income. Over the last decades inter-generational educational mobility in Greece has been very impressive, even though important differences in the attainment levels of various social and economic groups
remain. However, it remains unclear to what extent equal educational attainment by members of different social and economic groups has been translated into equal work opportunities and income.
The period after 1960 was one of extensive building activity, which resulted in a large increase in housing capital. Urban growth was accommodated both by intensive exploitation of land (apartment houses) and by unauthorised building on the outskirts of urban areas, unauthorised in the sense that it contravenes building regulations. Levels of owner-occupation remain high, particularly in the countryside.

Compared to other countries, housing problems in Greece appear less in the form of the homeless (although their number remains unknown) but rather in overcrowding and poor amenities. The estimated housing shortfall in 1982 of 37,000 units reflects mainly co-residence of families. Newlyweds often take up residence with kin despite the fact that establishment of a separate residence is the widespread ideal. The establishment of a separate residence is often made possible only by contributions from parents, who often provide a flat as a kind of "early inheritance" or "dowry" (which no longer exists legally but remains a custom). It should be noted that direct state provision or low-interest housing loans have not been of a scale sufficient to have an important quantitative effect.
Results from the 1989-8 Household Expenditure Survey illustrate the problems of overcrowding and poor amenities, and also reveal marked differences in the housing conditions of urban and rural areas. Of three-member households, which represented 22% of the national sample of the Household Expenditure Survey, 10% resided in dwellings having one or two rooms, while 29% resided in dwellings having three rooms. Of four-member households, which represented 25% of the sample, 6% resided in dwellings of one or two rooms, 25% in dwellings of three rooms, and 42% in dwellings of four rooms. Of five-member households, which represented 9% of the sample, 3% resided in two-room dwellings, 21% in three-room dwellings, and 38% in four-room dwellings. Of households with six or more members, which represented 5% of the sample, 4% resided in dwellings of one or two rooms, 16% in three-room dwellings, 31% in four-room dwellings, and 29% in five-room dwellings.

Overcrowding is also evident in the data on size of dwelling in square meters. Of the five-member households, 2% lived in dwellings of 40 square meters or less, 10% in dwellings of 41-60 square meters, and 61% in dwellings of 61-100 square meters, while only 27% had dwellings of more than 100 meters. Of the six-member households, 4% lived in dwellings of 40 square meters or less, 9% in dwellings of 41-60 meters, 55% in dwellings of 61-100 meters, and only 32% in dwellings of more than 100 meters.
Many modern amenities are not available to sizeable proportions of households, and particularly rural households. Semi-urban households occupy an intermediate position between urban and rural households with respect to most amenities. Running water within the dwelling was not available to 3% of the sample. The percentage for urban households was 1%, while for rural households it was 9%. Hot water was not available to 16% of the sample. 6% of urban households were without hot water, and 41% of rural households. 15% of the sample households did not have a toilet within the dwelling. 5% of urban households and 40% of rural households did not have an indoor toilet. 25% of the sample did not have a telephone. 18% of urban households and 42% of rural households were without a telephone. Nearly 1% of the sample had no heating of any type, with the proportions of urban and rural households being similar. However, the only type of heating available to the majority of rural households (60%) was the burning of firewood. 20% of the total sample used this form of heating.

Important differences between urban and rural housing can be discerned with respect to other characteristics of housing as well. A much higher proportion of urban as compared to rural housing is rented. According to the 1987-8 Survey, 32% of urban households rented their accommodations, while 68% were either owner-occupied or their use was granted free (usually by a relative). In contrast, only 3% or rural
households rented their accommodations.

Rural dwellings are notably older than urban dwellings. Only 2% or urban dwellings but 15% of rural dwellings were built before 1918. 7% of urban dwellings and 17% of rural dwellings were built between 1918 and 1945. Three-quarters of urban dwellings (74%) but less than half (46%) or rural dwellings were built after 1960.

It should be noted that problems of poor amenities are closely related to quality of construction. Quality of construction is a serious problem particularly in rural areas as well as in areas of unauthorised building on the outskirts of urban areas. In areas of unauthorised building, housing problems are compounded by environmental and social problems arising from poor infrastructure.

As for housing policy, there has never been coherence and planning. With regard to the question of social exclusion we will discuss first the regulation of the housing market and second the activity of the institution assigned with the role of providing housing to the less privileged segments of the labour force.

Legalistic regulation of rents has been dominant for decades and in a sense provided a certain degree of protection for less privileged households. This protection
has not been fully effective because a dual/informal market emerged. This is due to high taxation, tax evasion and the administrative regulation of rents. It is noteworthy that even under the regime of regulation in 1986-88 rents increased by 30% (DEPOS, 1990). A major repercussion of the lack of any coherent housing policy has been that unauthorised building characterises all social strata. The Ministry of Environment and Public Works estimates that since 1985 150,000 unauthorised dwellings have been built. In the market the ratio between the real and the "administered" rent (the Higher Allowed Rents) is usually two to one. On average to rent a 70 square-meter home one must pay more that the basic-minimum salary (78,272 drachmae in July-December 1991).

The deregulation of the housing market, under way since June 1991, became a major political issue. The policy of partial and progressive deregulation considers that the market can be divided in two segments, above and below the benchmark of 120 square meters. With regard to social exclusion the first question is whether the less privileged households are below the benchmark. According to a recent study (Maloutas, 1990) in the greater Athens area only 4.4% of households live in dwellings larger than 120 square meters. Indeed of those living in rental homes only 3.2% live in dwellings exceeding the benchmark of 120 square meters. Prima facie these characteristics of the housing
market suggest that the less privileged groups are not affected by the deregulation policy. However, the presence of an informal housing market (informal in the sense that the rent paid exceeds that administratively defined by the tax authorities) implies that the segmentation policy can hardly protect the less privileged tenants. It should be noted that in Athens the share of those owning the home they live in is 53.9%. As the benchmark is artificial, rent relativities dominate the market.

At the same time mortgages play a minimal role and since 1990 fewer low-interest housing loans have been available. In July 1990 the subsidy of interest rate for housing loans changed from 7% to 5%. Demographic criteria were introduced so that only families with more than 3 children are entitled to get the subsidy. As far as large families are concerned the adoption of demographic / family criteria seems to be in the right direction, but the lower subsidy undermines the effectiveness of these new criteria (Stergiou, 1991).

It should be noted that of great significance to low-income households are also the various town-planning regulations and restrictions relating to the use of land, which control the expansion of unauthorised dwellings. The implementation of such regulations varies according to time and place. Implementation affects the ability of the very
poor to acquire or expand their accommodation.

The Organisation for Workers' Housing (OEK) has provided a modest number of family dwellings over the last ten years. Eligibility is employment-related, and waiting lists are long. The eligible are those in private employment contract in the private sector or the public sector corporations and organisations. They must be insured by the main public social security funds, must be paying the 1% contribution to OEK, must not own a house or any other property and must have completed a minimum of insured days of work according to the following table:

**TABLE 2.5.1**

Minimum Insured Days for Eligibility.

<table>
<thead>
<tr>
<th>Category</th>
<th>Minimum Insured Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worker with 2 children</td>
<td>1500 working days</td>
</tr>
<tr>
<td>3</td>
<td>1000</td>
</tr>
<tr>
<td>4</td>
<td>750</td>
</tr>
<tr>
<td>5-9</td>
<td>400</td>
</tr>
<tr>
<td>4-9 and one disabled family member</td>
<td>300</td>
</tr>
<tr>
<td>with more than 10 children</td>
<td>100</td>
</tr>
<tr>
<td>Political Refugees (Greeks) and blind</td>
<td>750</td>
</tr>
<tr>
<td>Seriously Disabled and paraplegic</td>
<td>300</td>
</tr>
<tr>
<td>New couples</td>
<td>1200</td>
</tr>
<tr>
<td>Earthquake victims</td>
<td>900</td>
</tr>
<tr>
<td>Single persons</td>
<td>3000</td>
</tr>
</tbody>
</table>
OEK offers housing units and supports the beneficiaries in two ways. It either offers low interest loans or produces and distributes apartments, via a lottery system. There is a long waiting list of approximately 120,000 beneficiaries. Pending applications go back to 1987. In 1990 OEK supplied 5,600 units (2,080 loans from the Mortgage Bank, 1,264 apartments and 2,286 loans for completion and repairs). Trade-unionists say that given the present rate it could take thirty years for OEK to meet demand. The number of housing units offered in 1989-90 is below the average performance of the 1980's as the program faces financial restrictions. The hopes of workers having in hand authorisations from OEK entitling them to low interest loans have been frustrated because the National Mortgage Bank cannot provide the credit.

OEK is subject to severe strains and this is reflected in its ad hoc policy making. It set up a Special Account for housing loans but according to the General Confederation of Labour this has been used principally to by-pass the long waiting lists for low-interest loans. At the same time OEK plans to mitigate shortages and close the gap between demand and supply by buying new apartments in the open housing market. Indeed, the Ministry of Labour announced that OEK is prepared to become more flexible in managing its property and will supply for rental 300 dwellings not yet distributed for bureaucratic reasons to beneficiaries, until they are
properly delivered to their prospective owners. It should be noted that there are many disputed dwellings, as the beneficiaries have not provided the appropriate documents, the beneficiaries did not turn up in time or the tenants refuse to deliver the dwellings to the new owners. Long judicial disputes between beneficiaries are not unknown. In such awkward situations the less privileged groups lacking information, legal advice, contacts etc. are severely disadvantaged.

Overall, deregulation of the housing market, fewer loans and higher interests rates worsen the conditions faced by the less privileged groups and developments in the housing market probably enhance any dynamics creating or perpetuating phenomena of social exclusion. Not surprisingly given the massive inflow of illegal foreign labour and refugees there is stark evidence of poverty in the expanding areas of substandard residence around the capital.
3. SPECIALISED POLICIES

3.1 LARGE FAMILIES

Benefits to families with many children are among the Greek policies which were not designed specifically to combat social exclusion, but which contribute to this goal. As stated in the preface to recent legislation which greatly increased benefits to families with many children, the prime aim of the benefits is to boost fertility. Alarmed by the decreasing birth rate, the present Greek government as well as the previous government have pursued a pro-natal policy, the main arm of which is benefits to families with three or more children.

Benefits to large families can play an important role in the fight against social exclusion in Greece because large families and poverty are characteristics that are closely correlated in Greece today. Income studies in Greece have shown that the risk of poverty increases as the number of children increases. In an analysis of the national Family Budget Survey of 1981-2, 41% of households composed of a couple and four or more children were found to be in poverty, compared to 21% of the sample as a whole (Karagiorgas et al, 1990).
The principal benefits awarded large families include a monthly subsidy of 34,000 drachmae paid for the mother giving birth to a third child, from the birth of the child to the age of three. This was an electoral pledge of the government. The benefit is administered by OGA (Farmers' Insurance Fund). Nearly 150,000 applications for the benefit were submitted after the legislation passed. However, the work involved in checking the documents submitted meant that there would be serious delays in the payment of the benefits. The government was criticised for arbitrarily altering the date that the law became effective from 1 August 1990 to 1 January 1991 as an attempt to cut costs.

The same set of policy measures provided for a monthly allowance to mothers of four or more children. The amount equals one-and-a-half times the minimum daily wage of the unskilled worker multiplied by the number of the unmarried children up to the age of 25. This allowance cannot be less than four times the minimum daily wage of the unskilled worker. The set of policy measures also provided for a lifetime pension to be paid to the mother of four or more children who is not entitled to receive the allowance mentioned above. The pension is equal to four times the minimum daily wage of the unskilled worker.
3.2 SINGLE-PARENT FAMILIES

There are few statistics in Greece which would allow us to estimate the proportion of the population that lives in single-parent families. General consensus is that these families have been increasing since the 1960's, due to an increase in divorce and an increase in children born out of wedlock. In the vast majority of cases, it is the mother who is the single parent residing with the children.

According to law, a one-parent family is characterised by the absence either of the husband or of the wife. Law classifies the following family situations as one-parent families: 1) a one-parent family headed by a single parent from the beginning, usually unmarried, 2) a one-parent family due to divorce or death of one of the spouses., 3) a one-parent family formed after the child has been adopted, and 4) a one-parent family due to long absence of one of the parents, due to emigration, professional reasons, etc. It should be noted that the last type of situation is fairly common in Greece due to high rates of emigration and a high incidence of seafaring occupations.

Just as statistics as to the size of the population of single-parent families are lacking, so too are statistics as to the social and economic characteristics of this population group. However, single-parent families have been recognised
in Greece as being a population group particularly vulnerable to poverty. There are strong indications that single mothers often have low educational levels and low levels of occupational qualifications. Single parents inevitably have a very difficult time combining family and work responsibilities. Childcare is a very serious problem for these families. Single parenthood resulting from birth out of wedlock continues to bear considerable social stigma.

The vulnerability of single-parents families to poverty and their vulnerability to stigmatisation compound each other, and single parents have been identified as a group particularly likely to turn their children over to institutions. Aware of this tendency, various public agencies and bodies in Greece have provided special monetary benefits (admittedly meagre) for single-parent families proving economic need.

The principal benefits for single-parent families with low incomes include a monthly allowance given by the Ministry of Health, Welfare, and Social Security to single parents with children 0-16 years old deprived of "paternal protection" due to death, invalidity, abandonment, imprisonment, etc., and a pension for orphans given by OGA (Farmers' Insurance Fund). These two benefits can be claimed only when the missing parent is the father, and not the mother. While single-parent families headed by the father
and not the mother are a small minority of single parent families, they too should be eligible for these benefits.

Until recently, little attempt was made to address the problems of single-parent families other than by the payment of benefits. In recent years, a new development has been the concern of public bodies to deal with the totality of the problems faced by single parents, and the design of multi-dimensional programmes that aim at their social integration. For example, the Infant Centre "Mother", which is publicly funded, not only offers monetary benefits to single parents, but also offers counseling services which aim to support the single parent psychologically and socially such that the single parent will keep the child, and helps the parent find a job or enter a vocational training programme. The Centre can also house some pregnant single women and new single mothers on a temporary basis and offer support while the new or expectant mother makes decisions about her future.

Two of the Greek programmes of the Third European Programme against Poverty contain special initiatives for one-parent families. In Perama and Thessaloniki, these special initiatives offer counselling by a special team of psychologists and social workers, legal assistance, training for unemployed women through the NOW initiative, and medical and social assistance to one-parent families and children.
Two important long-term processes underway in Greece coincide at present with great national economic difficulties and as a result are likely to adversely affect the position of the elderly in the near future and place them at greater risk of social exclusion (Ziomas, 1991). The first is the ageing of the population. The proportion of the population who are elderly is increasing rapidly. The second process is that of the straining of family networks, which have played an important role in providing informal care of the elderly in the absence of state or local provision of services. The increasing size of the elderly population will exert further strain on pension funds, and current attempts to cut public spending may threaten the levels of pensions, already inadequate in many cases if not most. Likewise, the policy of fiscal austerity will mean reluctance to initiate new public programs or to maintain or expand the few existing programs providing social services for the elderly, which could supplement the care provided by family networks, or, in the absence of such networks, replace it.

The proportion of the Greek population 65 years of age and over increased from 7% in 1951 to 13% in 1981. Between 1961 and 1981 those 65 and over doubled in absolute numbers: they numbered 687,861 in 1961 but 1,239,600 in 1981. Population projections estimate that the percentage of the
population 65 and over will increase dramatically after the year 2010, reaching the percentage of 21% by the year 2050 (Ziomas, 1991). The two main components of the ageing of the population have been high levels of emigration and a decline in the birth rate. Ageing of the population has been particularly marked in rural areas, due to high levels of migration both to Greek urban areas and abroad by persons of child-bearing age. Decreasing mortality rates have also contributed to the ageing of the population. Moreover, decreasing mortality rates at older ages have resulted in the ageing of the elderly population as well.

The weakening of family networks in Greece has been claimed by various social observers over the last decade. There is little actual evidence to substantiate such claims. There are few studies of kin relations and patterns of aid exchange and support in presentday Greece, let alone studies of the past that could provide a basis for comparison. As has become apparent from recent critiques of past research on the family in Europe, a golden picture of the family of the past, which is in most cases widely at odds with reality, permeates popular consciousness and affects the pictures drawn of presentday families. Aware of the dangers of drawing explicit or implicit diachronic comparisons where adequate data are lacking, we will discuss some evidence that is suggestive of patterns of support of the elderly by informal networks as well as of apparent points of strain.
In a study of the non-institutionalized elderly 60 years of age and older carried out in Athens in 1972, 38% of the elderly co-resided with their children (Pitsiou, 1986). In this study as well as in a non-representative national study of the elderly (Amira, Georgiadi and Teperoglou, 1986), differences in co-residence by gender were noted. In the first study, higher rates of co-residence with children or other relatives were found for women. Men did not appear to have a lesser desire than women to move in with children: those living alone or with their spouse were asked as to their preferred future living arrangements, and 61% of the men compared to 49% of the women stated that they would prefer to live with their children. In the second study, the authors note that the percentage of men above 78 years of age who live alone is higher than for women, and speculate that this may be due to the stronger emotional ties women have with their kin, which makes kin more willing to take in elderly women than men. It should also be noted however that co-residing elderly women offer much more household help such as cooking of meals and washing of dishes than co-residing elderly men (Pitsiou, 1986). Women's domestic roles may lend themselves to certain patterns of help exchange, thereby making kin more predisposed to sharing residences with elderly women than with men. As has been convincingly argued, interest and emotion are closely intertwined in family and kin relations, and both must be considered in examinations of patterns of support and aid exchange (Medick.
and Sabean, 1984). The different patterns of co-residence by gender also seem to suggest that the taking in of parents is not perceived or acted on as a categorical obligation of children but rather is open to discretion.

Although proximity of the elderly to kin does not necessarily imply contact or support (just as lack of proximity to kin does not imply lack of contact or support), there is little doubt that proximity facilitates the provision of informal support and care. In the previously cited Athenian study in which 38% of the elderly were found to co-reside with their children, a further 15% had a child in the same neighborhood or community. Patterns of transfer of residential property to children by parents that are common in Greece would seem to have important implications for the proximity of parents to children. Parents often provide a residence for children upon marriage. While the institution of the dowry no longer exists legally, it remains a custom. Where parents are able to provide residences, preference is usually given to daughters, but sons are not infrequently provided with residences before the parents' death. The provision of residential property by parents is not limited to the prosperous classes but can be observed in all social classes, and is often the result of great sacrifices made by parents for children. Residences provided for children are in most cases residences that parents have purchased or funded the construction of expressly for this
purpose and thus is not unusual that they are located close to their own home. Residences provided for children are often residences that have been added above the parents' single dwelling, that are located in the same apartment building, or in the close vicinity.

There is little information as to the levels and types of aid provided the elderly by family networks. However, data from some studies suggest that kin, and particularly adult children, have been a very important source of provision of services and care (Pitsiou, 1986) and of economic aid (Cavounidis, 1985). In the Greek context it appears that special attention should be paid to gender differences, rural/urban differences, and the existence of children, as well as to social and economic differences, in assessing the role played by family networks in the welfare of the elderly. As is apparent from various studies, it is from children that the elderly can expect most support, and the childless elderly may be at special disadvantage. High levels of emigration of the young from the countryside may mean that the rural elderly have lesser access to certain types of aid and services from children, although they may draw more on other kin and on neighbors than do their urban counterparts. As commented previously, elderly women may occupy a privileged position vis-à-vis their children, and receive more support than elderly men. It should be noted that such differences in access to family networks may affect not only
levels of provision of support and care, but also affect economic situation more generally. For example, in the 1972 Athenian study (Pitsiou, 1986) it was observed that elderly men considered their income less adequate than women of the same income bracket, and that this difference might be due to the fact women may have more of their needs provided for by their children.

The studies that have indicated the important role of kin in the provision of care and economic aid of the elderly have also identified sources of strain in the relations of the elderly with their children. In the aforementioned 1972 study (Pitsiou 1986), 12% of the elderly men and 9% of the women stated that the amount of contact they had with their children had decreased in recent years due to disagreements. Disagreements were often due to economic differences or to conflicts with daughters or daughter-in-laws over household management. In a study of artisan and worker households carried out in a neighborhood of Athens in 1980-1 (Cavounidis, 1985), high levels of aid exchange with certain kin, and particularly with the elderly parents of the respondents, were noted, but also severe strain and conflict with kin were observed, often resulting in a complete rupture of relations. In over one-half of the households (57%) severe strain with certain kin was reported. The two main causes of strain were disagreements over economic resources, particularly over parental property, and differential
economic mobility. In most cases strain was with siblings. However, conflict with parents was not unusual, nor was the breaking off of relations with parents. Conflicts with parents were most often due to disagreements over the division of parental property. Most often these conflicts were with the wife's parents, over the content of the "dowry" (whether legally registered as dowry or not). The property to be transferred as well as the timing of the transfer were objects of conflict. The variation in practices with respect to modes of division of parental property among children and timing of division allowed great scope for conflict of the respondents with parents and siblings.

The levels and types of support and informal care provided the elderly by their children and other kin depend upon many factors such as perceptions of obligations, economic circumstances of the elderly and of their kin, instrumental considerations of the kin providing the care, and the labour force participation of women (who are the main caregivers) (cf. Finch 1989). In the Greek context many such factors are in the process of being transformed. These changes have important implications for the care and support provided the elderly by family networks but it is difficult as of yet to assess their precise impact.

The poor economic situation of the elderly can be seen in recent national surveys. The elderly are disproportionately
concentrated in the low income groups. In a study of personal income conducted by the National Centre of Social Research in 1985, 57% of the population 65 years of age and older fell into the lowest of three income groups, compared to 28% of those aged 25-44 and 32% of those aged 45-64 (Karagiorgas, Kasamati, and Pantazidis, 1988). In the "Thresholds of Low Income" survey conducted by the National Statistical Service in 1987/8, the elderly were disproportionately concentrated in the lowest income decile, comprising 33% of the decile (Ziomas, 1991). Of the older people 91% were classified as pensioners, and 6% as engaged in agriculture.

The deficits of the Greek social security system have been described as a time-bomb at the foundations of the national economy. The system is in the process of being reformed since September 1990. Successive pieces of legislation have been introduced and there are more to come. The system is characterised by widespread fragmentation and significant inequalities. There are 325 social security funds under the control of six Ministries (Health Welfare and Social Security, National Defence, Finance, Labour, Merchant Shipping, and Agriculture) as well as the Parliament.

As noted in the Greek National Report of 1990, pension spending is the backbone of social spending in Greece, and social policy with respect to the elderly consists of little
more than pension payments. Pension funds continue to represent a broad mosaic, with levels of pensions varying greatly among funds. The OGA pensions received by farmers remain extremely meagre, far below the minimum for subsistence.

There are inequalities among the funds not only with respect to the levels of pensions, but also with respect to access to the pension one is entitled to. For some funds it can take as long as five years from the time the retired worker submits application and documents until he or she receives the first pension payment. In the case of the subsidiary fund of metal industry workers (ETEM), for example, applications submitted in 1986 have not yet been processed.

IKA (Social Insurance Fund) is the most important social security fund for those employed in the private sector. It covers 622,200 pensioners. Of these, 412,183 (70%) receive the minimum IKA pension of 67,450 drachmae. Only 56,000 receive a pension exceeding the amount of 100,000 drachmae. The disability pensioners are 154,204, of whom only 60,000 are above the age of 65; the rest are between the ages of 20 and 64.

Under the reform of the social security system presently underway, pension cuts are a hard reality. The method of
calculating the pensions was changed, with the result that the minimum pension of IKA for the period January to July 1991 was cut from 66,300 to 64,885 drachmae, while that of the period July to December 1991 was cut from what would have been 70,020 to 67,450 drachmae.

Furthermore, the budget crisis led to cuts or cessations of pension payments to certain categories of the population. The government has been severely criticised for these cuts. One such category is that of farmers who retire early and transfer their agricultural holdings to young people who will work the land. The government halted payment to nearly 50,000 early retired farmers. According to the government, examination of relevant documents showed that of the 71,114 persons receiving the pension, 10,802 did not establish the right to the pension, and another 38,238 needed to submit additional documents. Thus from June 1991 only 22,074 early retired farmers continue to receive this pension.

The other category of pensioners whose pensions were halted in a governmental attempt to curb public spending costs is that of approximately 70,000 veterans of World War II resistance groups who received a supplementary pension as National Resistance veterans. This step caused great public outcry. The resistance veterans were granted a pension by the PASOK government in the 1980's. Law 1285/82 aimed to heal the rivalries of the civil war and led to the
recognition of approximately 193,000 participants of the National Resistance. Of these, about 98,000 farmers were receiving a pension supplement administered by OGA (Farmers' Insurance Fund). Regular pension has been paid to 13,512 veterans for whom the pension rights were re-established. The latter are civil servants and army officers who were dismissed for political reasons (3,955 persons), disabled individuals whose disability was caused during their participation in the National Resistance (7,214 persons), relatives of victims (986 persons) and other smaller groups of non-insured due to political discrimination. The government put forward the argument that many individuals receiving the supplement were already receiving pensions of one type or another from the agricultural fund (OGA), and passed relevant legislation changing the criteria of entitlement.

As for policies with respect to income support of the elderly, the main policy for income support at present is the provision of a monthly pension of 12,000 drachmae to uninsured persons aged 68 and over who have no income from any source exceeding the amount of this pension. It should be noted that this amount is extremely meagre. The pension is administered by OGA (Farmers' Insurance Fund) and the amount of the pension is the same as that given by this fund to insured farmers. The only other economic provision for the poor elderly (excluding provisions specifically for the
disabled elderly) is assistance with the monthly housing rent.

The founding of Open Care Centres for the Elderly (KAPI) has been one of the most positive developments of the last decade for the situation of the elderly in Greece. These centres provide social and recreational activity for the elderly and some medical services. Among the aims of the KAPI are the provision of aid and care in the home as well, but these services are still very limited (Teperoglou, 1990). In 1990, there were 257 such centres in urban areas, 87 of which were in the Greater Athens area (Ziomas, 1991). Unfortunately, given current budgetary restraint it appears that the KAPI programme may remain stagnant, both with respect to the opening of new centres and the improvement of existing centres.

Several help at home programs for the elderly have been initiated in recent years by private bodies funded and supervised by the Ministry of Health, Welfare and Social Security. These programs are in an embryonic stage, and only a tiny fraction of the elderly population have access to such programs at present. Nonetheless, the initiation of such programs must be considered a positive development. These programs as well as the KAPI programme discussed above represent a significant departure from policies of the past and indicate that deinstitutionalisation and the
strengthening of alternative forms of care within the community have made their way onto the Greek policy agenda.
The gender division of labour exposes women to heightened risks of social exclusion and impoverishment. Women's responsibility for the unpaid labour performed in the home limits their access to the labour market, the main means by which independent access to income and social security is acquired. Moreover, the world of work outside the home is an important social space in which social identities and social skills are developed and negotiated (Saraceno, 1990). Women's responsibility for unpaid labour in the home not only limits women's access to the labour market but also has shaped labour market structures such that a gender hierarchy is observed within the labour market, with women being more prone to unemployment and poor terms of employment.

The labour force participation rate of Greek women has increased dramatically over the last decade. The rate of increase of women's participation has been one of the highest in the Community. Between 1974 and 1985, the increase in the rates for women aged 25-44 were particularly significant with the result that for urban and semi-urban areas the curve for female labour force participation by age came to resemble that of men (Karantinos, 1988).

Despite these impressive gains, the labour force participation rate of women in Greece remains one of the
lowest in the Community, surpassing only that of Spain and Ireland, in 1989, the rate was 35% for women 14 years of age and older. In comparison, the rate for men was 66%.

The responsibility of women for housework, childcare, and care of the elderly continues to seriously limit women's access to the labour market. In 1988, there were places in publicly funded childcare services for only 4% of Greek children in the under three age group (Commission of the European Communities, 1990). Many elementary and secondary schools in Greece operate on a shift system due to the shortage of school buildings. Students are on the morning shift one week and the afternoon shift the following week. It is a common occurrence that shifts of children in the same family do not coincide (CREW, 1990). The shift system invariably creates great problems for women desiring to work. Moreover, the burden of care of the elderly also usually falls upon women. Only a small minority of the elderly live in institutional settings while the vast majority live either with their children or in their own homes, which are frequently very near their children (Ziomas, 1991).

Women's poor position in the labour market is evidenced in their higher rates of unemployment. In 1989 12% of all active women were unemployed, compared to 5% of active men. Women were 61% of the unemployed in 1989. Despite the closing of the gender gap in education among younger cohorts,
young women hold a disadvantage in the labour market compared to young men. Unemployment rates are much higher for young women than for young men. In 1989 32% of all active women 20-24 years old were unemployed, compared to 18% of the men in this age group.

Not only are unemployment rates higher for women, but also the duration of unemployment is longer. In 1989 58% of all unemployed women were unemployed for 12 months or more, while the corresponding percentage for men was 41%.

Women receive less pay for their work than men. In 1989 the regular monthly receipts of women workers in industry were 75% of those of men workers. The differences are greater when overtime and other payments are taken into consideration. Unfortunately there are no recent studies which examine earnings in relation to human capital variables. An earlier study of earnings of employees residing in urban areas found that only 11% of the gross annual earnings differential between men and women could be explained by differences in schooling and occupational experience (Psacharopoulos, 1983).

Another aspect of the poor position of women in the labour market is the pattern of occupational segregation by gender. Both gender differences in levels of unemployment and in levels of pay are related to occupational segregation.
Unfortunately there are no studies as to the extent of occupational segregation in Greece. Official statistics on occupation by sex can provide some indications, but the picture they present undoubtedly underestimates the real extent of occupational segregation (Cavounidis, 1990). This is because there is little detail in the occupational classifications used, with the result that occupations with radically different gender compositions are combined in the same category.

While we usually associate employment with independent access to income, this is an invalid association for a large proportion of the female labour force in Greece, the so-called family workers. The percentage of the female labour force that works as family workers is higher in Greece than in any other country of the Community. In 1988 32% of employed women worked as family workers. Most of these women work in agriculture, which in 1989 accounted for 32% of female employment, but many are located in the manufacturing and service sectors. Unfortunately we know little about the distribution of income in family enterprises, but there is little doubt that in the vast majority of cases it is the husband and father that controls the income jointly generated by family members, as indicated by a study of family artisanal enterprises in Athens (Cavounidis, 1985).
Of the atypical forms of employment examined in a report to the Commission on women in atypical employment (Muelders and Plasman, 1989), the most prevalent form undertaken by women in Greece is that of family workers or "assisting relatives," as discussed above. However, large numbers of women are also involved in homeworking.

As has been noted for the Community as a whole, homeworking is a form of employment that easily lends itself to underground activities (Muelders and Plasman, 1989). In Greece homeworking appears to belong largely to the underground economy. Since 1985 homeworkers have been entitled under law to social security coverage but there is little doubt that very few homeworkers are in fact covered. Homeworking is typically resorted to by women whose family responsibilities constrain them from seeking other forms of employment. While it is impossible to estimate the numbers of women (or men) involved in homeworking, indications are that the incidence of homeworking has been increasing in recent years.

Temporary employment on fixed-term contracts is also common among women in Greece. In 1986, 8% of employed women were in temporary employment. Of women with a temporary work contract of limited duration, 83% declared that they had taken on such work because they could not find a permanent job (Muelders and Plasman, 1989). Of the various types of
temporary employment, seasonal employment connected with tourism is particularly prevalent among women.

Part-time employment accounts for a small proportion of female employment in Greece compared to other countries of the Community. However, a law passed in 1990 institutionalising part-time work may prompt an increase in the part-time work of women.

In a recent study of income distribution in Greece, gender was found to be a variable of utmost importance (Karagiorgas, Kasimati, and Pantazidis, 1988). With respect to work income, in every occupational category and branch of economic activity the percentage of women with low income was much higher than the percentage of men. With respect to total individual income, the percentage of women with low individual incomes was more than twice that of men while few women were to be found in the high income group.

Unfortunately there are no studies that would allow us insight into the types of social exclusion experienced by women or the numbers of women involved. However, on the basis of evidence such as that outlined above, there is reason to believe that women are exposed to heightened risks of social exclusion. The discrimination they face in the labour market and the fact that they alone shoulder various domestic responsibilities are factors that bode ill for their
social integration.

Measures promoting the equality of opportunity between women and men have played an important role in combatting the social exclusion of women. Participation in the world of work is a major axis of social integration, and therefore measures which make the world of work more accessible to women are significant in limiting their exclusion.

More and more women have participated in vocational training programs in recent years. Unfortunately there are no data available as to the number of women who have followed training programs in the last years, or data which would allow comparisons with men.

Specialised policies for improving the position of women in Greece are primarily those which are carried out within the Community action programmes for women. During the third medium-term programme the Local Employment Initiative will continue to assist women in creating small businesses and cooperatives. Programmes to be carried out under the newly introduced NOW initiative are in the process of being organised, but funding has not yet been approved. The integrated approach of this initiative holds great potential for increasing women's access to the labour market.

While the availability of vocational training programs to
women in Greece has improved markedly over the last years, thereby enhancing their chances of integration in the world of work, measures in other areas which would facilitate women's access to the labour market have not been commensurate. As recognized by the third medium-term action programme for equal opportunities of women and men (1991-1995), measures which aim to reconcile working life and family responsibilities are necessary if women's access to the labour market is to be improved.

Unfortunately, in Greece at present there is no policy priority which would increase the access of women to the labour market by lightening the burden of their family responsibilities. The number of places in public childcare facilities has remained stagnant, and childcare remains an important barrier for women. There is no governmental campaign underway to promote the greater participation of men in domestic work or childcare.
3.5 DISABLED PERSONS

Over the 1980s there was progress in the design of policies aiming at the mentally and physically disabled persons in Greece. New legislation was introduced concerning their rights to employment and vocational training and programs targeting specific groups. The policy mix was supposed to start changing with the move from the dominant passive policies (income supplements) to active policies (better treatment and training programs) for the social integration of handicapped persons. Although progress has been recorded in the design of policy making, it should be mentioned that the same progress has not been seen as far as the policy implementation is concerned. However, the HELIOS programme seems to exert a positive influence on the conception and planning of policy measures.

One of the major deficiencies of the present system of services offered to handicapped persons is the lack of any sound knowledge of how many they are, who they are, how they cope with their disabilities and what services they make use of. The Ministry of Health, Welfare and Social Security, to collect this information, which is undoubtedly a major prerequisite for any efficient system of social protection and of any systematic policy-making process, has undertaken since late 1991 a census at the national level concerning the disabled persons as well as the institutions operating under
any regime (public, private profit or non-profit) and providing services of any kind to the mentally and physically disabled persons. The results of the census are not expected before the end of 1992. Up to the present the information gap has been filled by estimates based upon the "European standards" (i.e. in other European countries the disabled persons are 10% of the population and therefore probably 10% in Greece as well). The numbers of those receiving the cash benefits provided by the Ministry of Health constitute another source of information. However there is no way to calculate the take up rate and draw any conclusion about the coverage and the effectiveness of the present system of cash benefits / supplements paid to disabled persons.

Another peculiarity of the Greek system of social services for disabled persons is the fact that some groups of disabled are relatively highly unionised and active. It appears that such a collective voice is made necessary because of the deficiencies of the formal system of social services aimed at them. The list of associations includes at the top level the General Confederation of Disabled Persons and the National Council for Disabled Persons which was set up according to legislation introduced in 1986. Further, there are the National Association of the Blind, the National Association of the Disabled, that of Paraplegic Persons, the National Association of the Parents of Disabled Children, the Association of Disabled Lawyers, etc.
The vast majority of immigrants to Greece are either foreign workers and refugees, who usually intend to stay in Greece only temporarily, or are of Greek origin and usually plan to settle permanently. Most of the latter come from Eastern Europe and the former Soviet Union. The two groups share many problems such as language and employment difficulties, as well as exclusion from informal support networks which in Greece provide myriad forms of social support. Unsurprisingly, public policy towards the two groups is radically different, and thus we will examine these groups separately.

Foreign labour is mainly employed in the underground economy. According to the Ministry of Labour the official-registered employment of foreign labour in Greece is rather stable (1984: 24,253, 1986: 24,428, 1988: 23,912, 1990: 23,219). Unofficial or illegal foreign labour early in 1991 was estimated at 300,000 which includes 100,000 Poles, 30,000 Romanians, 30,000 Bulgarians, 30,000 Yugoslavs, 20,000 Filipinos, 20,000 Egyptians, 20,000 Albanians, 17,000 Pakistanis etc. These estimates did not include the approximately 90,000 Albanian refugees (they simply cross the border and there is no official information on the magnitude of their inflow and outflow) that inundated Greece later in the year.
Foreign labour is comprised of two major components: first, transit labour - political refugees waiting for visas etc. and second, the labour integrated in the secondary labour market of the underground economy. In the secondary labour market Filipinos work mainly as servants, home aides and nurses. Poles are mostly found in construction and public works, Erytheans are mainly rural workers, Pakistanis typically work in the shipbuilding industry and many Egyptians work in small scale mining.

In 1985 there were 3,500 refugees registered with the Ministry of Public Order. Today there are 61,506 refugees and of these 20,729 have work permits. Most migrants come as transit labour and seek visas for the USA, Canada and Australia. The majority of them settle in Greece. In 1989-91 approximately 10,000 continued to the USA and other countries. On average it takes five years time to complete the procedure. Refugees seeking to obtain the "blue card" (i.e. refugee status) apply to institutions such as the International Catholic Committee for Migration, the Tolstoi Foundation or the World Council of Churches. There are 1,000 applications per year submitted to the Greek authorities. The United Nations and other international organisations receive more than 8,000 applications per year. Their main financial help comes from the UN which offers a monthly benefit of 15,000 drachmae to every refugee recognised by the UN.
Discrimination against foreign labour is obvious in the informal and the secondary labour market (Fakiolas, 1990). Wages and conditions of employment are worse in the informal sector, where no rights are recognised (Emke-Poulopoulos, 1990). Foreign workers are seldom insured though a recent social security bill provided for their compulsory insurance.

Children of illegal immigrants cannot enroll in school, while no foreign language schools exist. Thus even children of political refugees who have a formal right to attend school do not do so due to language difficulties.

In 1991 the government introduced new legislation aiming to control the inflow of foreign labour. The basic regime for foreign labour has not changed. Foreign (non-EC) nationals need work and residence permits in order to work in Greece. Work permits are issued for a specified type of work with a specified employer for a limited time and are renewable. The main characteristics of the new regime are the heavy penalties that are to be paid by those facilitating the entry of illegal foreign labour (shipowners and officials, travel or ship agents) as well as by those employing illegal foreign labour. Deportation procedures became more flexible and may affect negatively the rights of political refugees. To the positive measures should be included the provision concerning foreign labour on regular employment in Greece for the last 15 years, which mainly
concerns 200 Pakistani workers in the shipbuilding industry (who came to Greece in the early 1970s when there were tight conditions and shortages in the labour market). Among the weaknesses of the new legislation is the fact that decisions concerning foreign labour and immigrants are made by the Ministry of Public Order and not by the judiciary. The right to appeal is minimised. Further, there are no measures aimed at the integration of the migrants, facilitating thus their exclusion via the informal and secondary labour market.

With regard to the massive inflow of Albanians, which is commonly thought to be associated with rising criminality, the government announced in December 1991 that it would set up a new border police force and strengthen military patrols. Indeed it decided to arrest and deport any illegal Albanians who are caught.

Official attitudes, therefore, view the problem of foreign labour as purely temporary; if it refuses to oblige, it is likely that major social problems will be in store, exhibiting extreme cases of social exclusion.
3.7 GREEKS COMING FROM EASTERN EUROPE AND THE FORMER SOVIET REPUBLICS

Greek communities are scattered all around the world. Greece has a long experience with the phenomenon of Greeks living in communities outside Greece emigrating (often forced to emigrate) to the mainland (from Asia Minor 1922, Constantinople 1955, Imvros and Tenedos islands in the 1960s, Cyprus since 1974). These processes in most cases created serious problems of social integration and resulted in social exclusion and/or marginalisation of the expatriates in the labour market and society more generally. Pontian Greeks in the Soviet Union have been one of the largest Greek communities abroad estimated to be between 600,000 and 800,000. It is noteworthy that Pontians (those who survived the 1916-1923 massacre) were forced to exile from Pontos to the south of Soviet Union during the "Neo-Turkist Revolution" in the second decade of the century. Then under the Stalinist regime they were dispersed in Central Asia (mainly in Kazakhstan).

next few years this rate is expected to soar. Greeks of Northern Epirus in Albania constitute the second major flow observed since late 1990. The Greek minority in Albania exceeds 400,000 persons. In the first three months of 1991 more than 15,000 came in Greece. Sarakatsans living in Bulgaria (estimated to be 15,000 persons) and preferring to settle in Greece constitute another potential source of flow. At the moment this flow remains at minimal levels.

The new wave of Greeks coming to the mainland raises important problems of social integration and highlights the important country specific dynamics of marginalisation. Language, vocational mismatch (whether technical or socially constructed as in the case of regulated professions, for instance) and the lack of savings which could facilitate their settlement direct them to the underground economy (mainly by forcing them to start selling their own belongings in occasional flea markets).

As for the characteristics of these Pontians, according to data for 1990 the great majority of them are under the age of 45. One-third are youth under the age of 20. Greater Athens is the place of settlement of 62% while most of the rest settle in northern Greece. Past experience from pilot programs in Xanthi and Komotini (1988-89) indicates that in many cases the settlers decide to migrate to urban areas (primarily Athens and Thessaloniki) just as non-Pontian
Greeks brought up in these areas. In other words Pontians face not only the problem of their own integration but, indeed, the problem of economic and social decline of the less developed and declining areas of Greece.

The Ministry of Foreign Affairs set up a new institution (EYIAPOE) that deals with the reception and integration of Pontian Greeks. EYIAPOE has undertaken a global large-scale programme aimed at the social integration of Pontians coming to Greece. It is comprised of reception facilities, language and vocational training programs, a housing programme and social assistance services. These are financed by the Greek Government, the EC and the Council of Europe and are planned and co-ordinated by the Ministry of Foreign Affairs and EYIAPOE. The planned procedure of integration incorporates a variety of measures. Efforts are made that the Pontians in the USSR are offered language courses to get better prepared before their settlement in Greece. On arrival they can stay for a fortnight in reception centres (Athens, Thesaloniki, Xanthi) which provide assistance by social workers, manpower advisors and day care centres for the children. Then, according to the plan, they will go to the reception villages (each containing 250 prefabricated houses) sited mainly in Northern Greece. Reception villages are considered to be the key to the process of social integration. At the moment this is a plan underway and it is too early to make any comments regarding its effectiveness.
3.8 DECLINING AREAS IN CRISIS

Regional imbalances and underdevelopment have been chronic problems in the Greek economy and society. In 1991 the signs of increasing regional imbalances became more prominent as the effects of the de-industrialisation process became sharply evident not only at the general employment level but also at the regional level. Regional imbalances have emerged even in areas where industrialisation in the past had a positive effect on economic development and transformation. Traditional industrial centres such as Lavrion, Kozani, Evia, Thebes and Ahaia have been hit by massive plant closures and indicate the emergence of social exclusion phenomena at the regional level. It appears that accentuated regional imbalances are the combined effect of macroeconomic adjustment, deregulation policies and of the 1992 impact. Regional economic decline is still at its first stages with regard to its magnitude and the social policy problems that it causes. In 1991 the Lavrion experience has shown how severe the problem of deterioration may become as well as the magnitude of the strains that may be imposed upon the system of social protection.

In 1991 Lavrion has been discussed as the most severe case of a declining area. With a population of 10,550, it suffers an extremely high rate of unemployment (65-70%), 45% of the population lives in conditions of absolute poverty.
and since November 1991 640 families live on common meals. In May 1991, of 3,500 industrial workers, 1,650 were unemployed, 1,200 underemployed and only 650 were working on a regular basis. In September 1991 the number of the unemployed rose to 2,000 persons. In December with the further rise in the number of the unemployed to 2,500, the government announced a special program for Lavrion. OAED will provide retraining courses for the unemployed who will be paid a monthly subsidy of 70,000 drachmae (the minimum salary being 82,499 drachmae). OEK (Organisation for Workers' Housing) will subsidise the rent of the unemployed facing "severe poverty". The subsidy could be up to 80% of the rent but would not exceed the amount of 45,000 drachmae per month. A child-care centre for 100 children and a youth centre are to be built in 1992. Further, public works in infrastructure (roads) and new investment (yachting facilities etc.) are supposed to mitigate the decline.

Northern Evia and Central Evia appear to be moving, as far as industrial decline is concerned, towards the Lavrion trajectory. It will probably be the region that will draw attention in the near future. Six large industries closed down in Central Evia. The redundant workforce has no alternative but unemployment and under-employment, as they return to their low-productivity low income rural occupations of the past. The situation is deteriorating rapidly in Northern Evia where more than 30 villages have been living on
the jobs provided by three major companies, two of which are in the mining industry. Thebes, where 37 manufacturing establishments have closed down since 1988, Kozani-Ptolemaida and Ahaia also belong to the list of economically declining areas, but there the problems are not so severe as in the case of Lavrion and Evia.

The latter cases denote a new problem that social policy is not prepared to deal with. The global decline of a region offers no option to the local population (such as the move into the informal economy or the long search for new job opportunities in the growing sectors) and leads to phenomena of regional social exclusion. The traditional policy measures such as those adopted by the Lavrion emergency plan may not minimise the chances of social regional exclusion. Vocational training programmes may act as simple substitutes of unemployment benefits because there is no growing economic activity in the local economy. Rent subsidies simply minimise the conditions of absolute poverty and the promised public works are of marginal importance. Therefore a major policy issue emerges: how given a neo-liberal policy stance, can such phenomena be dealt with? At the same time the case of Lavrion today and that of Evia tomorrow raise important questions with regard to the EC-funded regional policies: do they deal with the problem of regional decline and the resulting social exclusion? We would argue that this phenomenon, along with the risks of exclusion encountered by
Greeks coming to Greece from abroad are the newest and most urgent issues as far as social exclusion phenomena in Greece are concerned.
3.9 AIDS VICTIMS

AIDS patients are reportedly a group suffering from lack of appropriate medical treatment not only because of inadequate infrastructure (hospitals, etc.), but also because of the refusal of medical personnel and others to come into contact with them. In June 1991 there were 10,000 recorded carriers in Greece and 492 registered patients. The following table presents the available basic information as to the identity of the registered patients.

**TABLE 3.9.1**

Characteristics of AIDS Patients

<table>
<thead>
<tr>
<th>Age</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-24</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>25-29</td>
<td>78</td>
<td>12</td>
</tr>
<tr>
<td>30-34</td>
<td>80</td>
<td></td>
</tr>
<tr>
<td>35-39</td>
<td>80</td>
<td></td>
</tr>
<tr>
<td>40-49</td>
<td>78</td>
<td></td>
</tr>
</tbody>
</table>

**Categories**

(those with age > 13)

<table>
<thead>
<tr>
<th>Category</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homosexuals</td>
<td>251</td>
<td></td>
</tr>
<tr>
<td>Drug Users</td>
<td>15</td>
<td>5</td>
</tr>
<tr>
<td>Homosexuals and Drug Users</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Blood by-products</td>
<td>36</td>
<td></td>
</tr>
<tr>
<td>Multiple blood trans.</td>
<td>19</td>
<td>11</td>
</tr>
<tr>
<td>Heterosexuals</td>
<td>83</td>
<td>22</td>
</tr>
<tr>
<td>Unknown cause</td>
<td>30</td>
<td>5</td>
</tr>
</tbody>
</table>

**Source**: National Committee for AIDS.

From June to October 1991 36 new cases of AIDS patients were recorded. Beyond the already recorded carriers and patients it is estimated that there are 30,000 virus
The tip of the iceberg, the registered patients, face great difficulties in getting what they need most of all and what as citizens they are entitled to: proper medical treatment. This is again and again shown in press and media reports and is corroborated by research reports. Roumeliotou (1991) examined the views and the attitudes of the personnel in three big hospitals in Athens. She found that the majority of the physicians and the nursing personnel not only consider they are exposed to risks they do not wish to take but indeed they often refuse to offer their services or they deliberately provide services well below the standards. She also found that the great majority of them supports obligatory AIDS checks/control of incoming patients.

Refusal of medical personnel to treat AIDS victims has been documented. In August 1991, 24 surgeons of the First IKA Clinic of Melisia (located in Greater Athens) refused to undertake a necessary emergency operation on an AIDS patient. After receiving an Attorney's order they relented but in the meantime the patient had been transferred to another hospital. Even there the operation was cancelled because the 27-year-old patient was found to be at the final stage of the disease.
Cases of refusal of non-medical personnel to come into contact with AIDS patients have also been documented. In one case, guards at Korydallos prison refused to accept a woman carrier of the virus. They channelled her to the prison hospital where there is a men's-only AIDS patients department. They finally decided to put her in the isolation ward. The revolt of other women prisoners demanding proper medical treatment for their fellow prisoner at the prison's hospital led the guards to industrial action. The guards' demand was to keep the AIDS carrier away from the prison. Finally the Ministry of Justice arranged for the acceptance of the prisoner at the prison's hospital (28-29 September 1991).

As far as policy measures are concerned, in 1991 the Ministry of Health, Welfare and Social Security decided to dismantle the national Committee for AIDS and set up a new institution, the Centre for Control of Special Diseases. The new institution would promote the better co-ordination of policies for sexually transmitted diseases.
Greece has followed a markedly different trajectory of development than that of other countries of the European Community. Economic and political structures have not evolved according to the pattern of the North (Mouzelis, 1978; Tsoukalas, 1981). Industrialisation lagged behind and when it began, articulation among the various sectors of the economy was very different than that observed in the North. The State came to play a pivotal role in the distribution of economic assets, the civil service mushroomed, and clientelistic politics flourished.

Economic and political structures of Greece continue to differ in important ways from those of other countries of the Community. Greece continues to have a large agricultural sector. Small family-based enterprises continue to abound in all sectors of the economy, the proportion of salaried and waged workers remaining the lowest in the Community. The State continues to be overinflated, and clientelistic politics continue to be a reality.

Unsurprisingly, Greece's different trajectory of economic and political development has resulted in important differences in the role and nature of social policy. Differences in the configurations of the economic, social, and political forces entering battle over social policy...
resulted in different levels, types, and outcomes of struggles over the role of the State in the provision of welfare and social services. Among the consequences to be found today are important differences between Greece and other Community countries in the sectoral division of care (among the public sector, the private sector, and informal networks), the organisational bases of public provision, the types of policies, the levels of coverage and provision, and effectiveness and efficiency. Thus, Greece has followed a different policy course and today faces problems that differ in important ways from those facing other countries.

Despite these differences, there is little doubt that Greece can profit greatly from the social policy experiences of other countries of the Community. Participation in the European Community offers a unique opportunity to learn from the experience of other countries and apply the relevant lessons to formulation and implementation of social policy. In what follows we will briefly assess the nature and extent of information flow from the Community to Greece, as well as the extent to which this information affects the formulation or implementation of social policy. It must be noted that there is no material available on this topic, and therefore our assessments must be considered provisional.

With respect to social policy, learning from the experiences of other European countries appears to remain
minimal and non-systematic. Mottos of modernisation along European lines often abound in the speeches of those involved in social policy-making in Greece. However, these general references to European goals and experiences are no indication that a systematic policy-making process involving examination of the experiences of other countries has been carried out.

Fortunately, there are signs that Greece is beginning to profit more and more from European experience in the field of social policy. The learning observed appears to be directly related to participation in special EC programs that, apart from the financial resources they carry with them, imply some "spill over" effects and in many cases enhance a fresh look upon social policy issues. EC programs often support or provide room for innovative policies and activities. Some would argue that the learning experience and innovative activities are particularly facilitated in the context of EC-funded programs such as HORIZON, where the involvement of the bureaucratic civil service is kept to a minimum.

European conferences as well as European publications also play a role in spreading the experience of other European countries in the area of social policy and to a certain extent facilitate the expansion of innovative policies. But their potential in promoting "learning from each other" is not fully realised because in Greece two major
prerequisites are lacking: applied research and continuity in policy-making leadership, which we will examine shortly.

It should be noted that over the 1980's there have been important examples of policy directions and measures based upon the experience of other European countries and the relevant debates in policy-making. In the last years policies of deinstitutionalisation and social integration have become prominent on social policy agendas in Greece, and some measures in this direction have already been implemented. For example, the initiation of fostering programs for institutionalised children, the introduction of the Open Care Centres for the Elderly (KAPI), and the adoption of active policies for the vocational training of disabled persons, are all associated with this new trend in policy-making.

Among the reasons that the learning experience from other EC countries is not as profitable as it could be is, first, the lack in Greece of applied research in the area of social policy. Applied research on social policy is sparse and the available statistical information is of dubious quality. The legalistic and bureaucratic character of the system and its wide fragmentation impede the production of sound statistical information which may be used for the evaluation of social policy measures.
In the absence of sound statistical information, policy-oriented debates remain normative and generic, instead of focusing on specific policy issues. This constitutes another impediment to the learning experience. In the Greek context, almost any attempt for specific policy debates is subject to "centrifugal" forces that make them part of broader political debates drawn along rigid party lines. This, in turn, has further counterproductive effects. In an environment dominated by patronage politics and accentuated political rivalries, applied research concerning the evaluation of social policy cannot easily flourish. Any systematic critique is considered to be taking sides in the political debate and therefore there is a tendency to avoid providing information that an independent researcher might use to substantiate the evaluation of social policies in force. The attitude according to which only governmental officials should have the privilege to obtain and use the official statistical information gathered by the Ministries responsible for social policy is widespread. In most cases statistics are offered only when they can be used to help paint a favorable picture of the institution and policies subject to evaluation. In this context foreign experience cannot easily be absorbed.

Yet another factor impeding Greek learning from the trans-national experience is the discontinuity caused by the "reshuffling" of directors and of high-level officials. Such
reshuffling occurs not only with changes of government but is also common when a new minister is installed.

The forms of social exclusion manifest at present in Greece coincide to a large extent with those manifest in other countries, an important exception being that faced by Greeks coming to settle in Greece from Eastern Europe and the former Soviet Republics. There is little doubt that Greece and the other countries of the Community have much to gain by sharing their social policy experiences.
As in other countries of the Community, so too in Greece we find the familiar statistical associations of poverty with education, housing, and health. Data inadequacies and difficulties in comparisons preclude a final verdict on whether these associations are stronger or weaker than in other European countries. However, the overall impression and, taking into account the historical evolution of Greek society, would be that these relationships have emerged in their present form over the last two to three decades and are not as settled as they are in other societies which have undergone less rapid social transformations. The relationships between different aspects of disadvantage do not appear to be as entrenched as elsewhere. The subjective view of the possibility of escaping poverty is witness to this fact.

Taking this static view at face value, though, can be seriously misleading. All the mechanisms of cumulating disadvantage are present and are being reinforced over time in a primarily urban milieu. The potential for cumulative disadvantage is there and will increasingly become manifest, as the mechanisms are already at work. This effect is not as visible as it could be due to the continued efficacy of informal support networks. However, given that the forms and incidence of social exclusion are increasing and that
Informal networks are already under strain, it is unlikely that informal networks can play the role they have in the past.

There can be little doubt that several important developments have spurred the expansion of the phenomenon of social exclusion over the last year. First, as mentioned in the First National Report, the process of macroeconomic adjustment that was underway in other countries of the Community had been delayed in the case of Greece, and Greek society had been temporarily sheltered from the social problems generated by adjustment that were being observed in other countries of the Community. As predicted in that report, the process of macroeconomic adjustment was underway by the time of completion of the Second National Report. The accompanying social problems are now manifest, unemployment, widespread long-term unemployment, and marked regional differentiation in the effects on employment are among the characteristics of this adjustment.

Second, there is at present a heavy population inflow into Greece of various groups, including Greeks coming from abroad, migrants, and refugees. Instability in the former Soviet Union and its former allies as well as in Albania have triggered population inflows into Greece, and thereby introduced new problems and posed serious challenges for the Greek state.
These two developments have occurred at a time of serious fiscal crisis for Greece, and have placed further strains on an already strained state budget. In the 1980's public spending increased greatly without proportionate increases in funds available to support this spending. The government has implemented a restrictive economic policy in an attempt to limit the public sector deficit. This restrictive public policy is at odds with the increased demands being placed on the system of social protection. It should be noted however that the inability of the public sector protection system to cope with the demands placed on it is due not only to the inadequacy of funds but also to bureaucratic inefficiency - and the continued functioning of patronage politics.

The fate of groups exposed to social exclusion depends not only on their access to social programs and services that facilitate their integration, but also, as noted above, on their access to informal networks. It must be underlined that the new important groups of the socially excluded that are currently in the process of formation in Greece, are at special disadvantage with respect to their ability to draw on informal networks for aid and services. Greeks coming from abroad, migrants, refugees, etc, are not integrated into local informal networks that could provide them with job information, monetary aid, temporary housing, childcare, etc. In the case of regional decline, local populations may be members of informal networks, but these networks can no
longer provide the same aid and services, as all or most network members face the same problems at the same point in time (cf. Morris, 1990).

It cannot be overemphasised that much research is needed if the phenomenon of social exclusion in Greece is to be understood and policies developed to combat it. Existing forms of social exclusion have hardly been investigated, and now new forms beg investigation.

The phenomenon of social exclusion is posing serious challenges for public policy in Greece. Whether public policy can meet this challenge and provide appropriate aid and services will be crucial in preventing the expansion and entrenchment of various forms of social exclusion.
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