

SOCIAL INSURANCE AND THE CRISIS OF STATISM IN GREECE¹

*Theodoros N. Papadopoulos*²

Introduction

Social security arrangements in Greece are characterised by fragmentation and complexity. In principle, one can distinguish between three sectors: social insurance, social assistance (welfare) and health care. In practice, however, social insurance represents the predominant element. Yet referring to a unified system of social insurance is misleading. Rather, one may talk of a fragmented 'system' consisting of a variety of schemes, characterised by significant differentiations in the quality of welfare provision. This chapter attempts a critical presentation of this mosaic of institutional arrangements and discusses its origins, its present structure and future development. The first section provides a brief overview of contemporary administrative arrangements and examines current levels of financing and expenditure. The second section gives an overview of a number of key sectors of the Greek social insurance 'system', namely pensions, health insurance, unemployment insurance and family allowances. The third section offers an account of the historical evolution of social insurance in Greece. In this section, references are made to the wider socio-political and economic environment forming the backdrop for this evolution. The chapter ends with a discussion of the challenges facing the welfare system of Greece and those of other countries of the European Union semi-periphery. Indeed, it is one of the main theses of this chapter that, with respect to their social protection systems, these countries are experiencing a structural crisis, the dimensions of which are qualitatively and quantitatively different from the crisis experienced by the welfare states of the 'core' countries of the European Union. It is both the structures of their particular institutional arrangements and the potential for a political alternative to the dominant neo-liberal consensus that will determine the answer to these challenges.

The Greek 'system' of social insurance

The concept of *social security* is absent from the Constitution of the Hellenic Republic (1975). Nevertheless, it is widely accepted that a legal basis for contemporary social security arrangements in Greece can be found in Sections 21 and 22. In particular, section 21 consists of a series of articles establishing the obligation of the state to: protect the institutions of the family and marriage as well as motherhood and childhood (article 1); provide care for large families, orphans, war victims, invalids and persons with special physical and mental needs (article 2); provide health care to Greek citizens, protect the young and the elderly and provide assistance to persons in need (article 3) and to provide housing to those without

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² Lecturer in Social Policy, University of Bath

sufficient accommodation (article 4). Section 22 (article 1) establishes the right to employment, the obligation of the state to promote full employment and the entitlement to equal remuneration for equivalent work, irrespective of gender or any other distinctions. Further, article 4 establishes the state's responsibility for social insurance of working people.

Administration

It has been claimed that the articles of the Greek Constitution allow for “a wide discretion with regard to concrete implementation of social rights” (Pieters, 1990: 132). In fact, the vast number of legislative texts and regulations comprising Greek social security law can be seen as reflections of the institutional legacy and dynamics of a fragmented social insurance “system”. There are more than 300 social insurance funds corresponding to a large number of socio-professional groups. The Institute for Social Insurance (IKA) is by far the most important one, covering approximately 47 per cent of the population (Stathopoulos, 1996: 138). Providing insurance to salaried employees in the private sector and their family members, the IKA covers the contingencies of sickness, maternity, old age, invalidity and death. Insurance coverage for farmers and their families, an estimated 33 per cent of the population, is provided by the Agricultural Insurance Organisation (OGA) (European Commission, 1993: 28). Public sector employees, persons employed in public utilities, employees in the banking sector, self-employed people and other professional groups such as persons involved in trade, lawyers, academics and civil engineers are covered by their categorical social insurance funds. This mosaic of funds is characterised by a multiplicity of organisational and administrative structures which result in substantial differences in the quantity and quality of coverage as well as in funding. What is more, these differences tend to reproduce in the domain of social security the inequalities that exist between and within the socio-professional groups in the labour market.

However, despite the plurality of social insurance funds the ultimate decision-making power lays almost exclusively with the state. The management boards of social insurance funds consist of representatives of insured employees, employers and the state. Yet these boards have very limited autonomy with regard to decision making powers. Instead, the state exercises significant powers in key areas. For example, budgets proposed by the social insurance funds have to be approved by the relevant Ministry and the government has the final say regarding the control and utilisation of assets.

Overall, areas of coverage include health insurance, unemployment insurance, main and auxiliary insurance (pensions and retirement lump sum benefits) as well as other forms of complementary social protection such as family, invalidity and maternity allowances. The majority of the funds fall under the competence of the Ministry for Health, Welfare and Social Security (MHWSS). Yet at least five other ministries are involved to various degrees in their administration (Petmesidou, 1996:16). The following examples illustrate the fragmented nature and administrative complexity of the “system”. The social insurance fund for those working in the merchant navy (NAT) falls under the competence of the Ministry of Maritime Affairs while the Ministry of Defence provides welfare benefits and health services for those employed in the armed forces. Further, although the responsibility for collecting contributions from private sector employees rests with the Institute for Social Security (IKA), it is the Organisation for the Employment of the Labour Force (OAED) which is responsible for the payment of unemployment benefits and family benefits to these employees. What is

more, the IKA falls under the authority of the MHWSS while the OAED falls under the competence of the Ministry of Labour.

Financing

The funding of social insurance schemes is equally diverse and fragmented. In principle, five sources of finance can be identified in Greek social security (Pieters, 1990: 147-8): contributions by employers, contributions by employees, “social financing sources” (designated indirect taxes); income raised from the utilisation of funds’ assets and capital and state subsidies, that is financial support by the state granted on an ad hoc basis to social insurance funds in order to cover deficits. A sixth source, a fixed state contribution to social insurance funds was established in 1992 - but this applies only for employees insured after December 1992 (see below). In 1993 employees' contributions comprised 27.7 per cent of the total receipts for social protection expenditure, employers' actual contributions comprised 27.6 per cent, state subsidies and contributions amounted to 17.6 per cent and another 7.9 per cent stemmed from other sources (Eurostat, 1995: 5).

Table 1 provides contribution rates of each party with regard to private sector employees for the most important social insurance functions. However, there is a wide variation in respect of contribution rates, depending upon different arrangements for professional groups. For example, some self-employed groups pay a fixed rate of contributions while public sector employees pay no contributions at all. In the case of IKA, the major source of finance are earnings-related contributions by both employees and employers. However, in 1992 a tripartite financing system (employee, employer and the state) was established for the persons insured after December 1992 for certain risks. A state contribution was added with regard to insurance to cover sickness, maternity, invalidity, old age and survivors (MISSOC, 1996: 23). This arrangement formed part of new legislation (Law 2084/92) which was enacted primarily as a response to mounting financial problems of IKA as well as other funds. Yet, this legislation was also presented by the then conservative government as a move towards a “rationalisation” of social security arrangements. As such, it has been at the centre of controversy both in terms of consultation procedures that preceded its enactment and in terms of its capacity to respond to the seriousness of the funding problem (Robolis, 1993: 59; Katrougalos, 1996: 55).

Table 1. Earnings contributions (%) for private sector employees insured after 31.12.92

	<i>Sickness, Maternity & Employment Injuries</i>	<i>Old age, Invalidity and survivors</i>	<i>Unemployment</i>	<i>Family allowances</i>
Employee	2.55	6.67	1.33	1.00
Employer	5.10	13.33	3.27	1.00
State	3.80	10.00		

Source: MISSOC (1996)

In comparative terms, state subsidies and contributions in Greece are the lowest in Europe. In 1993 they accounted for 17.6 per cent of total social protection receipts while the average in

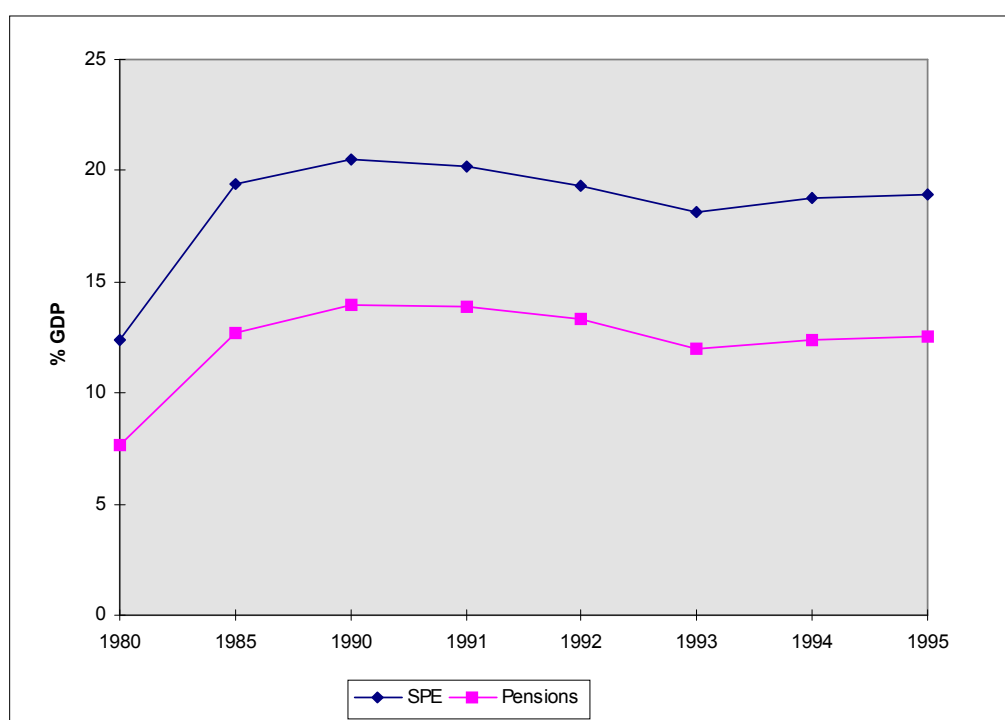
the European Union was 29.9 per cent (Eurostat, 1995: 5). Moreover, they are not equitably distributed between social insurance funds. For example, the government contributed to IKA a sum which represented approximately 0.5 per cent of total IKA revenue (Petmesidou, 1991). By contrast, the Common Fund of Engineers, Architects and Surveyors and the Lawyers' Fund received 55 per cent and 54 per cent of their revenue respectively. In the light of such inequalities Petmesidou (1991: 38) concluded that in Greece, “the level of financial support by the state is primarily defined on the basis of access to the state machinery by socio-professional groups and their unions rather than on the basis of the needs of these groups”.

Expenditure

The level of social expenditure in Greece rose significantly during the 1980s, reaching 20.5 per cent of GDP in 1990 (figure 1). Still, this was among the lowest in the European Union (Eurostat, 1994). In fact, the combined effect of a series of cost containment measures seems to have halted the growth trend of the 1980s and by 1995 social expenditure represented 18.75 per cent of GDP.¹ Moreover, comparative data show that in 1993 expenditures as percentages of GDP were lower than European Union averages for every area such as pensions, sickness etc (European Commission, 1995: 67).

Social insurance expenditure comprise the largest part of the social protection expenditure, approximately 83 per cent. Pensions are by far the predominant area of Greek social insurance, directly effecting the levels of social protection expenditure. Figure 1 shows the almost parallel trajectories of social protection expenditure and expenditure on pensions. The growth of the latter sparked off a series of cost-containment measures in the early 1990s which resulted in small decreases in expenditures from 1990 onwards.

Figure 1: Total Social Protection Expenditure (SPE) and Expenditure on Pensions as percentages of Gross Domestic Product at market prices in Greece, 1980-1995

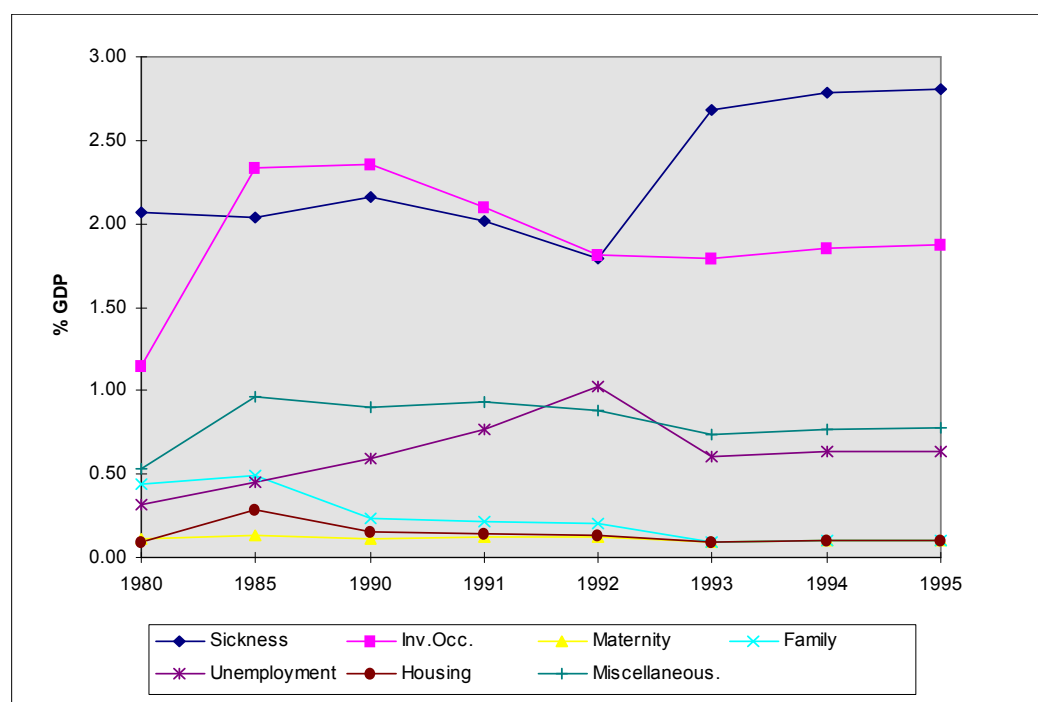


Sources: Calculated from Eurostat (1994) and CEC (1995).

Notes: Figures for 1994, 1995 estimated from data provided by the Ministry for Health, Welfare and Social Security.

In terms of the other areas the picture is mixed as figure 2 shows. During the 1980s there was a significant growth in expenditure with regards to invalidity and occupational accidents' benefits which the adoption of stricter entitlement rules at the beginning of the 1990s seems to have contained. The very low level of expenditure on maternity benefits remained almost constant during the period 1980-1995, partly due to low levels of benefits but also due to a falling birth rate. However, during the same period one can observe the continuous decline of expenditure on family allowances and housing, which resulted in very low levels of expenditure by the mid 1990s. Yet, one has to be cautious about the data on family benefits. Although it is true that in Greece expenditure is the lowest in Europe - in 1993, it was 0.1 per cent of GDP compared to a European average of 1.8 (European Commission, 1995: 67) - the effect of family tax allowances which are not included in expenditure data, has to be taken into account. Nevertheless, the child support package for the average Greek family remains one of the lowest in Europe (Papadopoulos, 1996; Bradshaw et al, 1993).

Figure 2: Social protection Expenditure by function as percentages of Gross Domestic Product at market prices in Greece, 1980-1995



Sources: Calculated from Eurostat (1994) and CEC (1995).

Notes: Figures for 1993, 1995 estimated from data provided by the Ministry for Health, Welfare and Social Security. Inv. Occ. refers to expenditure on invalidity and occupational accidents' benefits.

Expenditure on health care increased significantly during the 1990s. During the period 1990-93 there was an average annual increase of 16.9 per cent on health expenditure, compared to

0.8 per cent per annum during the period 1985-90 (European Commission, 1995: 64). Among the factors that have been suggested as the main causes of this development were the increase in the number of elderly and the overall increases in cost due to the advances in medical technologies (Petmesidou, 1996: 20). Indeed, these increases have to be seen as additional challenges to the process of modernising the Greek National Health System.

Finally, expenditure on unemployment benefits increased steadily in the first years of the 1980s following a rise in unemployment. However, while unemployment continued to increase during the 1990s, benefit expenditure actually decreased. A possible explanation for this is the rise of long-term unemployment and the absence of any social assistance scheme for the long-term unemployed in Greece. Hence, those who lose their entitlement to unemployment benefit after the maximum period of twelve months have to rely on the support provided by informal networks, and possibly on income from the informal economy.

The gap between revenue and expenditure is one of the key problems of the social insurance “system”. However, no consensus exists among Greek analysts on what is to be considered as “deficit”. As discussed earlier, government contributions to social insurance did not constitute an institutional feature of the ‘system’ until very recently. However, state subsidies became important in the 1980s in covering deficits in social insurance funds on an ad hoc basis. Furthermore, in the early 1990s a number of social insurance funds were in surplus but others in deficit. Yet it does not necessarily follow that deficits of one fund will be covered by surpluses of another. Thus, the notion of a total deficit has to be treated with caution. Nevertheless, state subsidies have become one of the most central issues in the current debate on welfare spending in Greece due to their growth in relation to other types of revenue for social insurance. Figure 3 depicts total annual deficits calculated as the difference between total social protection expenditure and receipts, excluding state subsidies. The surplus at the beginning of the 1980s quickly turned into a deficit which rose dramatically towards the end of the decade. Yet government subsidies were fairly low during the first half of the 1980s but started to rise in 1986. Cost containment measures of the early 1990s brought the deficit down. However, the level of deficit and government subsidies had become almost equal since 1990.

Social Insurance arrangements by function

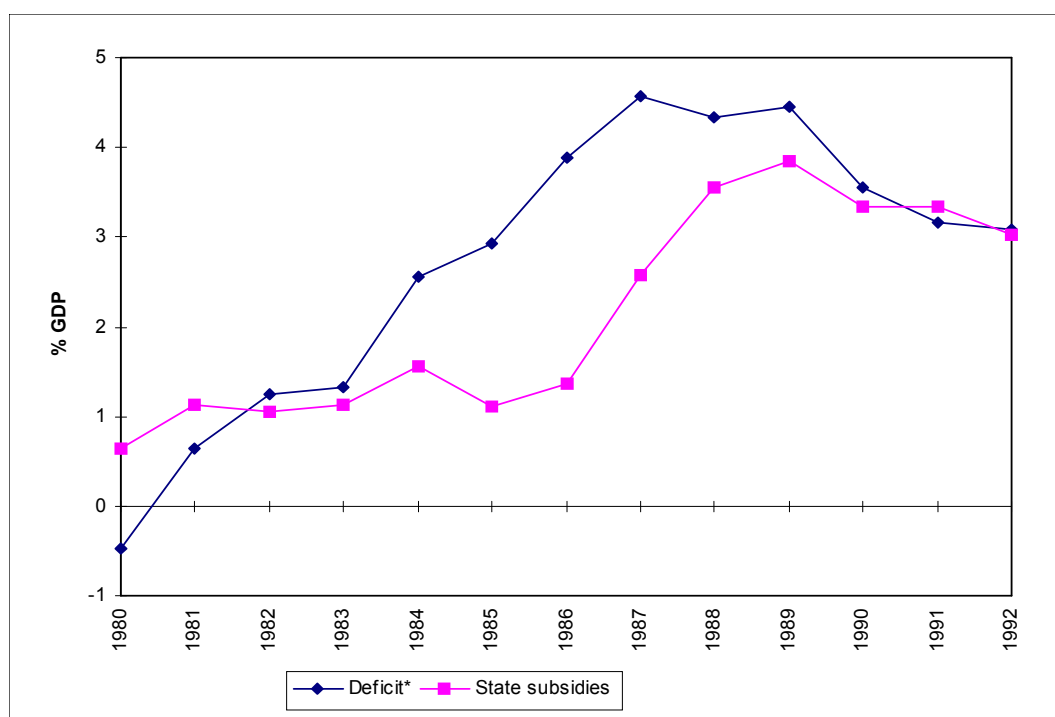
Old Age

Pensions constitute the largest sector of the Greek social insurance “system” and in 1995 accounted for 71.5 per cent of total social expenditure.² Based on a pay-as-you-go principle, they are provided by a large number of social insurance funds, the most important of which are the Institute for Social Security (IKA) and the Agricultural Insurance Organisation (OGA).

An increase in the number of pensioners and the level of pensions during the 1990s were the most important factors behind the growth in pensions expenditure and the crisis in the pension sector (figure 1). Moreover, demographic and economic projections conjured up an alarming picture about the future. Due to the ageing of the population, pension expenditure is predicted to rise to an estimated 21 per cent by the year 2030; and the ratio of the number of people aged 65 and over to the population aged 15 to 64 is expected to increase from 21 per

cent in 1990 to 32 per cent in 2010 (IMF, 1992). In an attempt to control mounting economic problems new legislation was introduced in 1992 (Law 2084) which included an increase in the minimum pensionable age (fixed at 65 years of age for both men and women), an increase in contribution rates, disincentives for taking early retirement and a gradual reduction in pension levels in relation to previous earnings (by approximately 10 percentage points over 10 years). The law also established a maximum income replacement rate of 80 per cent of gross earnings during the last five years of earnings for those with 35 years of contributions.

Figure 3: Discrepancy between social expenditures and social receipts and State Subsidies as percentages of GDP at market prices, 1980-1992



Sources: Calculated from Eurostat (1994)

Notes: * Defined as the difference between social expenditures and social receipts. State subsidies are excluded from social receipts.

The average level of pensions in Greece has remained comparatively low and in 1993, pension expenditure per person constituted 47.6 per cent of GDP per head, a figure well below the European average of 57.2 per cent and among the three lowest in Europe (European Commission, 1995). However, the fragmentation of provision and the diversity of insurance funds makes it extremely difficult to evaluate the overall standard of provision. It is very difficult to calculate an average pension replacement rate since pension levels and methods of calculation differ not only between different social insurance funds but within the same fund. Indeed, the inequalities in the labour market and the privileges institutionalised within the social insurance 'system' are maintained in the pensions system.

An indicator of the extent of income differentials between Greek pensioners can be obtained if one examines the levels of maximum and minimum pensions as defined by Law 2084/92. In 1992, these were 550,473 Drs and 83,745 Drs per month respectively - or roughly £1,673

and £254 (at an exchange rate of £1 to 329 Drs in April 1992). Hence, the maximum pension can be 6.6 times higher than the minimum pension. What is more, the lower figure refers to those who have actually paid insurance contributions rather than to the national minimum pension. Primarily aimed to cover farmers, a non-contributory minimum is now available to all people of retirement age. In 1994, its level was 22,500 Drs (£68) per month (Law 2163/93). The maximum pension is almost 23 times higher than this minimum.

Medical Care

Following the establishment of the National Health System in 1983 (Law 1397), medical care is in principle free on demand in Greece. In practice, however, there is another 'system' in operation, favouring higher paid employees covered by occupational social insurance funds which entitles them to better hospital treatment.³ There are thus obvious inequalities in the levels of provision between socio-professional classes. In fact, although the above legislation required the sections of the funds which provide medical care to be integrated within the Greek NHS, this has not taken place yet and the two systems run in parallel. There are further inequalities with regard to preferential treatment due to venality, disparities in health care infrastructure between urban and rural areas and the existence of a thriving private sector.

While medical care provided by the social insurance funds is financed by contributions from both employees and employers, the Greek NHS is tax funded. In 1993, social expenditure on health care was very low, comprising only 14.8 per cent of the total social expenditure (Eurostat, 1995: 4). This was the lowest among the European Union countries and far behind the European average of 24.3 per cent for the same year. Nonetheless, compared to the situation in the 1980s, expenditure has increased remarkably during the 1990s and a debate was initiated in 1994 with the aim of creating a consensus with regard to structural reforms and cost containment measures (European Commission, 1995: 111). By the middle of the 1990s a series of measures had been adopted, including patient charges of 25 per cent towards the cost of medication and dental treatment. Finally, with regard to sickness benefits, these vary between the different social insurance funds. In 1995, the duration of sickness benefits provided by IKA was dependent upon the period of contributions, with an upper benefit ceiling (plus supplements for dependants) of 5,380 Drs per day.

Unemployment benefits

In Greece, social expenditure on unemployment is remarkably low. In 1993, it comprised only 3.4 per cent of total social expenditure, the lowest among the European Union countries and less than half the European Union average of 8.9 (Eurostat, 1995: 4). Payment of unemployment benefits is the responsibility of the Organisation for the Employment of Labour Force (OAED), which falls under the competence of the Ministry of Labour. Unemployment benefits are strictly based on contributions and the duration of benefit varies according to the period of previous employment, with a maximum benefit duration of 12 months for 250 days of employment and a minimum period of 5 months after 125 days of employment. For first-time claimants, the qualifying period is 80 days of work per year during the last two years. There is no scheme of income maintenance for those unemployed whose entitlement has expired. However, there is a special first-time job seekers allowance of 25,000 Drs per month for a maximum period of 5 months for those aged between 20 and 29 years who are searching for their first job. This comes into effect only after 12 months of job seeking, ie during the first year of unemployment, first-time job seekers are not entitled to

unemployment benefit (Maratou-Alipranti, 1995: 145). Various comparative studies of the adequacy of unemployment benefits have confirmed that the Greek income “package” for the unemployed is among the lowest in the European Union (Papadopoulos, T., 1997; Fawcett and Papadopoulos, 1996; European Commission, 1995; Redmond, 1992). Table 2 provides replacement rates of unemployment insurance packages in relation to net incomes for different household types.⁴ It was assumed that the head of household was the only income earner, 35 years of age, unemployed for six months and previously on average male earnings.

Table 2. Replacement rates of unemployment insurance income packages for different household types in Greece and the European Union

<i>Household types</i>	<i>Greece</i>	<i>European Union average</i>
Single person	35	57
Single parent with one child	40	64
Couple	34	58
Couple with two children	42	65
Couple with four children	56	72

Source: Papadopoulos, 1997

Note: Data as at May 1992

In all but one case, replacement rates are at least 20 percentage points below the European average. When one takes into account the fact that average wages in Greece are among the lowest in Europe and that there is no safety net after entitlement to insurance benefit has expired, the conditions for the Greek unemployed appear particularly depressing. In 1995 the long-term unemployed constituted more than half of the unemployed in Greece (European Commission, 1996: 151). Hence, more than half of the unemployed did not enjoy insurance coverage and had to rely upon their families and other informal arrangements for protection. In this context, it is hardly surprising that dissatisfaction with social protection for the unemployed in Greece is extremely high. In a 1992 Eurobarometer survey, 85 per cent of Greek respondents regarded state support for the unemployed as totally inadequate. Compared to a European average of 53 per cent, this was the highest level of dissatisfaction in Europe (Ferrera, 1994).

Family allowances

Two categories of family benefits are provided in Greece: universal family benefits and income-related family benefits. The first category includes schemes that, in theory, aim to increase the low birth rate by providing financial help to families with four or more children and incentives for parents to have a third child. Yet birth rates in recent years show that these benefits have been unsuccessful in their stated aims and they cannot qualify as anti-poverty measures either, given their very low monetary value. The relatively high allowance of 34,000 Drs per month given to mothers in respect of the third child only lasts for three years, and it can hardly be considered an incentive since research has shown that parents with one child in Greece either stop having children or postpone having further children (Dretakis, 1994).

The second category consists of insurance based family allowances for working and also unemployed parents. Different schemes exist for employees in the public and private sectors, with significant differences in terms of monetary value. The Organisation for the Employment of the Labour Force (OAED) is responsible for family benefits of those employed in the private sector and benefit levels vary according to the number of dependent children. However benefit levels are lower for higher earners. For those working in the public sector the benefit is calculated as a percentage of a fictitious basic salary. This percentage increases with the number of children. Unemployed parents receive a 10 per cent increase to their unemployment benefit for each dependent child (MISSOC, 1996: 366).

As with unemployment, social expenditure on family allowances and maternity benefits as a percentage of total social expenditure is one of the lowest in Europe. In 1993 it comprised only 1.1 per cent, almost six percentage points lower than the European average (Eurostat, 1995: 4). Even after tax concessions are taken into account the family allowance package for the average Greek family remains one of the lowest in Europe (see Bradshaw et al, 1993). In the light of this finding it is hardly surprising that Greeks appear to be the most dissatisfied amongst Europeans with regard to the levels of child allowance (Eurobarometer, 1993: 119). Indeed, this lack of support for the family results in the family itself, that is primarily women, undertaking almost solely the burden of care. As shown elsewhere (Papadopoulos, 1996), the type of family policy, as well as its passive nature, implicitly reproduces the socio-economic role families perform in Greece, with significant implications for the structuring of gender relations in Greek society.

Origins, foundation and development of the Greek social insurance ‘system’.

In recent years, a number of attempts have been made to formulate a periodisation of the development of the Greek welfare state (Kremalis and Yfantopoulos, 1992; Katrougalos, 1996). This section is based on a critical synthesis of these periodisations. However, as with any periodisation, one has to approach the time periods with caution. Although the years adopted as ‘boundaries’ correspond to points in time of particular significance - either politically or in relation to the enactment of key social insurance legislation - the boundaries separating one period from another are blurred. These periods constitute historical phases of the same socio-political and economic continuum, within which a number of continuities - which are referred to as “legacies” - and discontinuities - which are referred to as “ruptures” - emerge, co-exist and submerge in a continuous permeation of the “boundaries”. The following periodisation offers a brief introduction to these continuities and discontinuities in an attempt to establish the politico-economic determinants of social insurance development in Greece.

Origins - the legacy of patronage (1828 - 1909)

The end of the War of Independence in 1827 found the country in ruins. The newly established regime had to face a large number of social problems with minimal resources. During the 1830s the first hospitals and orphanages were founded and attempts were made to meet the needs of the large numbers of refugees and victims of war. The role of the Greek Orthodox Church and the contributions of a large number of Diaspora Greeks were very significant during this early period. The second half of the nineteenth century saw the establishment of the first welfare schemes. For example, the fund for navy and army officers was founded in 1856, the funds for seamen and civil servants in 1861 and the fund for miners

in 1882. The schemes provided insurance coverage, mainly against accidents and sickness, and they were administratively independent (self-administered and self-financed).

The state provided only minimum universal welfare support which was not accidental. As a consequence of extensive borrowing during and after the War of Independence, the accumulated foreign debt was imposing heavy restrictions on domestic economic policy. In turn, a dependency relationship between the Greek state and the “Great Protector Powers”, namely Great Britain, France and Russia, was established and to form the backdrop of Greek foreign and domestic policy for many years to come. What is more, the efforts literally to impose a ‘modern’ centralised state (supported by the ‘westernising’ section of the newly formed politico-economic elite and the King) collided with the Ottoman traditions of patronage and localism, arrangements favoured by the ‘traditionalist’ section of the elite (Mouzelis, 1990: 148). Despite the fact that universal suffrage for men was established in 1864, and although localism was gradually phased out towards the end of nineteenth century, the legacy of patronage proved to be very powerful. What was originally a system of mediation aiming to protect individuals from the arbitrariness of the Ottoman authorities became one of the key characteristics of the newly formed political system. Based on the principle of “having the right contacts who could mitigate the inertia and inefficiency of the bureaucracy”, the maintenance of patron-client relationship entailed “the reciprocal dispensation of favours [as] the essential lubricant of a cumbersome and unresponsive state machine” (Clogg, 1992: 63). Thus during the nineteenth century, state institutions became the arena for patronage.

Offering employment in the public sector was the key medium for ‘compensating’ voters for their political loyalty. According to Dertilis (1976) in the 1870s, the number of public employees per 10,000 inhabitants in Greece was seven times that of the United Kingdom. In fact, since this type of employment was “temporary” - ending with the change of government - a fragmented and dependent state bureaucracy was created, bearing no resemblance to western European bureaucracies of the same era (Mouzelis, 1990: 150). Furthermore, given the predominance of pre-capitalistic structures in the Greek economy of this period, access to state power became the main vehicle for appropriating economic resources (Tsoukalas, 1987: 67). Thus, the economic domain was “subordinated” to the political qua state domain. In this context, the legacy of patronage in Greece is the establishment of a self-perpetuating spiral where the control of the state apparatus - a means for the socio-political elites to appropriate the economic surplus - was achieved via the maintenance of a web of clientilistic relationships with voters. During the 1880s and 1890s a series of changes were initiated by the ‘westernising’ Trikoupis government with the aim of ‘rationalising’ administrative structures. Although limited, they were manifestations of power changes in the political domain. While the legacy of patronage remained almost intact, the phasing out of localism was accompanied by the emergence of new political elites during the late nineteenth and early twentieth century. These new ‘middle classes’ consisted of sections of the military, public employees, teachers, lawyers, doctors, traders and few industrialists (Mouzelis, 1990: 190-91) who eventually demanded their share of state power as well as the institutionalisation of their privileges.

First attempts - the legacy of institutional fragmentation (1909-1933)

The military revolt of 1909 constituted a rupture with old political arrangements. The series of institutional reforms that its leaders demanded from the King was met with tremendous

popular support. By 1910 a new government, headed by the charismatic young politician Venizelos, was in place. It signalled an era of economic and administrative reforms which took place amidst the turbulent years of the Balkan wars, the First World War and the war against Turkish nationalists.

The establishment of social insurance funds continued during the early years of this period and the fragmentation that characterised social insurance arrangements in the previous period was maintained. Thus by 1925 the number of funds had increased to 21 and to 77 by 1933, more than doubling the number of the previous decade (Kremalis and Yfantopoulos, 1992: 83). These funds provided insurance against unemployment, as well as pensions and medical protection, but only for a small proportion of the population. Yet there were voices arguing for a more comprehensive system. For instance, Amitsis (1992:12) points out that in early 1920s there was a series of plans to establish a national system of social protection for all Greek citizens. Such ideas though were never adopted. Instead, under pressure from predominant socio-professional groups, the 'system' of social insurance was to be structured along categorical lines. Hence, institutional fragmentation became a key characteristic of the social insurance 'system' in Greece which is by no means surprising, given the role of patronage. However, to interpret this development purely in terms of the interests of socio-professional groups would be misleading because of two other important factors.

The first one was the political instability and, consequently, the insecurity that characterised this period, especially regarding the long series of changes of government and, above all, the tragic events in Asia Minor, particularly the massive wave of approximately 1.5 million refugees from Asia Minor in 1922, which followed the defeat of the Greek army by the Turkish nationalists, and which created a logistical nightmare for the Greek state. The newly founded Greek Ministry of Welfare (1917) was faced with problems on an unprecedented scale, which called for immediate solutions rather than long-term planning and made the discussion of a comprehensive welfare system almost irrelevant.

The second factor concerns the characteristics of the new pattern of social stratification. New class divisions did not express themselves at the ideological / political level in demands for reforms towards comprehensive corporatist arrangements. Rather they were diluted within the vortex of the so-called "National Schism", a massive cleavage in Greek society between the supporters of the King and the supporters of the liberal Prime Minister Venizelos.⁵ Furthermore, although this period is considered to be the beginning of the expansion of Greek industry - aided by the influx of the cheap labour offered by the refugees and significant foreign investment - this was an expansion where the state played a crucial role in providing fragrant support to industrial capital. The protective economic measures that the Venizelos government took after the economic crisis of the 1930s and the strict regulation of labour were at the basis of this industrial expansion. Thus, in the power dynamics between the state, industrial capital and labour, the state was the dominant force, with industrial capital being one of its (powerful) 'clients'. One has to realise that the size of both industrial capital and the working class in Greece were still very small and although the strength of the latter was increasing it was very difficult to become a key player in the political domain.

In short, both the material and ideological prerequisites for creating a demand for corporatist arrangements, such as a comprehensive social insurance system, were absent in Greece during this period of instability and insecurity. Instead, new political elites and socio-professional classes struggled to maintain and institutionalise their respective privileges via access to the

state apparatus. In this context, the legacy of fragmentation in the domain of social security arrangements was consolidated.

Foundation - the legacy of authoritarian statism (1934-1974)

For Kremalis and Yfantopoulos, the legislation that created the Institute for Social Security (IKA) in 1934 was “the founding stone of the Welfare State in Greece” (Kremalis and Yfantopoulos, 1992: 84). According to Law 6298 of that year, IKA was to provide compulsory social insurance for the majority of employees in the private sector, i.e. for approximately one third of the Greek population. In fact, this legislation has to be seen as a product of its time, constrained by the existing institutional arrangements and the socio-economic developments of this period.

On the one hand, one has to take into account the consensus that emerged among the otherwise deeply divided political elites with regards to two key issues: the need for the state to play an interventionist role in economic affairs after the economic crisis of the 1930s and the need to contain the increasing influence of the Communist Party. On the other hand, one has to recognise the strength of previous institutional arrangements. It is characteristic that the founding of IKA was not accompanied by any efforts to unify existing social insurance funds. Inequalities were thus to be maintained and the legacy of fragmentation was to continue.

In the political domain, the turbulence that characterised the first half of the 1930s reached its point of crisis in 1936 when, under the pretence of stopping a communist insurgence, a dictatorship was established by Metaxas, who as the leader of a small ultra-right-wing party, had been appointed as a caretaker Prime Minister by the King. This signalled the beginning of a period of state authoritarianism which lasted until Greece entered World War II. However, after the occupation of Greece by the Axis forces, the outcome of the civil war provided the backdrop for post-war socio-political developments. Amidst the thousands of lost lives and unprecedented destruction, a deeply divided society emerged. The “victory” of nationalists over the communists was to be consolidated through the authoritarian practices of a vindictive state. First, a series of post-civil-war right-wing governments continued the legacy of patronage, now ‘transformed’ to serve as a means to exclude all those who could not provide credentials of their nationalistic purity and serve all those who were loyal to the regime. Second, the ‘communist threat’ was to be used as a pretext not only for the suppression of demands for economic and political reforms during the 1950s and 1960s but also for the establishment of the colonels’ dictatorship (1967-1974).

The period under consideration is critical in understanding the underdevelopment of the Greek welfare state. Indeed, political repression made any debate on social citizenship rights or the welfare aspects of the state impossible. Thus, with the exceptions of the foundation of the Agricultural Insurance Association (OGA) in 1961, the introduction of child and marriage allowances in 1951 and the large families’ allowance in 1972, no other major legislation concerning welfare issues was enacted during this period.

In the economic domain, however, the state was to play a key (albeit ambivalent) role which eventually led to the creation of new patterns of stratification and demands for political representation. Firstly, a dramatic increase in emigration in the 1960s, actively promoted by the state, not only alleviated potential political pressures from unemployment but resulted in

substantial economic benefits (Fotopoulos, 1985). The emigrants' remittances became (and remain) one of the most important invisible resources in Greek balance-of-payments accounts. Secondly, state support for an export-led industrialisation and an open economy was combined with the active suppression of any demands for social rights made the lower middle class, working class and the agrarian population. It was this mix of authoritarianism and statism⁶ that produced relatively high rates of economic growth during the 1960s of, on average, 8 per cent per year. This allowed for rapid growth in total public expenditure but not in social expenditure which remained very modest (Petmesidou, 1991: 36).

In sum, despite economic growth there was no attempt to establish a welfare state in Greece, contrary to expansionary trends in Western Europe during this period. Institutional fragmentation continued while the system of patronage was transformed into a mechanism of exclusion and repression on purely political grounds. The state consolidated its role as the key modifier of power relations in Greek society, especially in relation to economic affairs.

Democratic consolidation through legitimation - the legacy of liberal statism (1975-1981)

After the rupture of seven years of dictatorial rule by the colonels and following the Turkish invasion of Cyprus, parliamentary democracy was re-established in Greece in 1974. One of the key characteristics of this period was the attempt by two consecutive conservative governments to consolidate a modern parliamentary democracy through a process of internal and external legitimation. Internally, the legalisation of the Communist Party and the new Constitution of 1975, which offered a series of guarantees with respect to civil, political and social rights, were among the first steps in a process of transforming the authoritarian, vindictive state to a liberal one.⁷ Externally, the revival of the procedures regarding Greece's participation in the European Community, which were interrupted during the dictatorship, resulted in Greece becoming the tenth member of the Community in January 1981.

However, the legacies of the past continued to set the boundaries within which the evolution of the social insurance 'system' was taking place. Statism remained the principal mode of power structuration within the Greek society, albeit adapted to the new reality of liberalism-cum-legitimation. Although social expenditure increased slightly during this period, its levels remained very low. No major social security legislation was enacted, no genuine effort was made towards the creation of a more unified system and the privileges of various socio-professional groups were maintained. Patronage and clientilistic networks (mostly controlled by the Right) continued to operate during this period. However, the balance of political power was changing due to the rise of the Panhellenic Socialist Movement (PASOK) in the rhetoric of which found expression the interests of those sections of the middle and lower middle classes politically excluded during the years of post-war authoritarian and dictatorial rule. Last but by no means least, the ambivalent character of state intervention continued in the economic domain. Despite the ideological commitment to private enterprise and free market capitalism, the conservative governments of this period brought a number of financially problematic enterprises of key economic sectors, such as banking and transportation, under state control. The expansion of the public sector, serving mostly political rather than economic objectives, set the backdrop of developments in the years to come.

Expansion and crisis - the failed attempt towards a social-democratic consensus (1981-1989)

In October 1981 PASOK won the election under the banner of *alagi* (change). In its first four years in office the new centre-left government committed itself to a programme of income redistribution. Two important measures were the increase in the average and minimum wages and pensions and the introduction of wage indexation in 1982. Their impact can be appreciated if one examines the levels of income inequality during the first years of the PASOK government. According to Tsakloglou (1988), approximately two-thirds of the decline in inequality between 1974 and 1982 occurred between 1981 and 1982.

In the field of social security, the increase in the level of pensions was accompanied by the extension of social insurance coverage to include uninsured elderly farmers and repatriated Greek nationals (most of whom had fled to Eastern European countries and the ex-Soviet Union after the civil war). The introduction of a minimum means-tested pension for uninsured farmers was extended to cover all uninsured elderly in Greece. Furthermore, the establishment of the National Health Service in 1983 (Law 1397) was seen as the first serious attempt to achieve equity and universality in health care provision. Yet as Kremalis and Yfantopoulos point out ‘despite the distributional and egalitarian objectives of Law 1397 very little reference was made to the efficiency and harmonisation aspects of the 365 existing insurance units’ (1992: 85). Even during its first period in office (1981-85), when PASOK enjoyed substantial popular support, the government did not attempt to alter the institutional features of the ‘system’. Indeed, the institutionalisation of the privileges of powerful socio-professional groups, especially those who formed the electoral basis of PASOK, continued. The introduction of Law 1759/88 resulted in preferential insurance provisions for certain professional groups of the public sector (such as the Olympic Airways employees) while the benefits’ eligibility conditions of other less powerful social groups (such as various categories of the disabled) were restricted.

The creation of massive budget deficits constitutes the key characteristic of the social insurance “system” during this period. This can be attributed mainly to three factors: the increase in the number of pensioners in relation to contributors, the general crisis of Greek economy and the detrimental economic management of the insurance funds’ financial reserves. First, the increase in the number of pensioners resulted in the number of people employed per pensioner falling from 2.8 in 1979 to 2 in 1989 (OECD, 1990: 48). As a consequence, and given the increase in the levels of pensions, social expenditure increased dramatically (figure 1). Second, the combined effects of a labour costs increase and the gradual lifting of measures protecting the Greek economy which followed Greece’s entry in the European Community in 1981 resulted in massive de-industrialisation. Unemployment reached approximately 8 per cent in the late 1980s while economic growth plummeted from 3.1 per cent per year in the 1975-1980 period to 0.7 per cent per year between 1980-1985 only to rise to 1.4 per cent per year between 1985-1990 (Eardley, 1996: 179). Furthermore, the chronic public debt problem worsened dramatically during the 1980s. From \$7.9 billion in 1981, the total Greek external debt reached \$21.3 billion in 1989, approximately 40 per cent of GNP (Fotopoulos, 1993: 41). Indeed, the achievements of the Stabilisation Programme initiated by the second PASOK government (1985-1989) - a significant reduction in the budget and balance of payments deficits and deceleration of inflation - were short-lived. Pre-election expansion in 1988-89 reversed these gains and resulted in a generalised economic crisis.

As far as the third factor is concerned, one can only but question the motives behind the management of the social insurance funds' financial reserves during the eighties. Funds were obliged by law to deposit their reserves into accounts in national banks bearing no interest. Thus, the dramatic decrease in the monetary value of the funds' reserves due to an average 18.2 per cent annual rate of inflation (1981-1989) and the increase in the number of pensioners resulted in social insurance funds accumulating enormous deficits. Furthermore, since the government did not take immediate measures, funds had to borrow at high interest rates from the national banks in order to cover their mounting deficits. Indeed, in the late 1980s "out of the 860 billion drachmas accumulated deficit of IKA, 560 billion consisted of interest payments" (Robolis, 1993: 59). As it was shown in figure 3, it was not until the late 1980s that heavy state subsidisation and a number of cost-containment measures started to deal with this problem.

In ideological terms, PASOK continued the legacy of statism dressed up in radical social-democratic rhetoric. Patronage and clientilism, modified to serve the new 'middle classes' that brought PASOK into power, thrived during this period. Public employment expanded dramatically in order to reward political loyalty and alleviate pressures from unemployment. The number of public employees, which increased from 344,000 in 1974 to 467,000 in 1981, reached 693,000 in 1989 (Fotopoulos, 1993: 186). In fact, by 1989 one person in five of the economically active population was employed in the public sector and spending on salaries reached 50 per cent of the total general government costs (Karabelias, 1989: 249-50). Also, the ambivalent character of state intervention in the economy remained intact. The lack of a clear economic strategy necessary during a period of economic recession, de-industrialisation and increasing "openness" of the economy to international market forces resulted in the loss of what was probably the best opportunity in the last twenty years to successfully re-structure the Greek economy. Statism under PASOK produced an overgrown public sector, created new state funded socio-economic elites and placed the fragmented social security 'system' under a heavy burden of debt. Thus, the attempt to build a social-democratic consensus was crashed under the combined weight of the legacies of the past decades and the accumulated economic problems of the 1980s. The end of PASOK in government took place amidst the economic crisis of Greek statism.

Readjustment - the emergence of a neo-liberal consensus? (1989-present day)

After two inconclusive elections the conservative party of Greece, New Democracy, formed a new government in April 1990. In the field of social security, priority was given to the reduction of insurance funds' deficits and the management of crisis in the pensions sector. Thus, Law 1902/1990 introduced, among other changes, stricter eligibility criteria for invalidity pensions, disincentives for taking early retirement, a gradual harmonisation with respect to IKA contributions, a uniform percentage of user charges in health care and measures aimed to raise revenues and deal with the administrative problems. Yet it was accepted that the provisions of Law 1902 did not address the seriousness of the problem in the pensions' sector. In May 1991 an agreement between the conservative government and the trade unions resulted in the establishment of an independent scientific committee to study the structure of the social insurance "system" and formulate proposals for reforms. In a manoeuvre typical of Greek politics the government bypassed the independent committee and introduced Law 1976 in September 1991, thus breaking the social dialogue with the social partners. In addition, the government invited the International Monetary Fund to investigate

the problems of social insurance 'system'. In its report the IMF predicted a dramatic deterioration of the situation in the pensions sector and put forward proposals for cost containment (IMF, 1992). In September 1992, despite considerable protests by trade unions, the conservative government introduced Law 2084 for the 'Reform of the Social Insurance System'. It implemented a gradual increase in contribution rates, the establishment of a tripartite financing system (employee, employer and the state) for persons insured after December 1992, the age limit of 65 for retirement for both men and women and a decrease of the level of pension for the newly insured.

These measures partially achieved the objective of cost containment. By 1993, social protection expenditure had fallen to 18.1 per cent of GDP from 20.5 in 1990 (figure 1). However, they were also presented by the conservative government as an attempt to "rationalise" social security arrangements. One can hardly find evidence for this argument. There were no provisions for altering the institutional fragmentation of the "system", addressing the seriousness of demographic developments or promoting the effective management of the funds' reserves. As Robolis pointed out, "while the deficits of the insurance system constitute a structural problem, [these] regulations are oriented mainly to immediate short term" (1993: 59).

Public discontent with the neo-liberal economic measures of New Democracy brought PASOK to power in 1993. Although social protection expenditure increased slightly, reaching almost 19 per cent of GDP in 1995, no major legislation was introduced in the field of social insurance. In addition, attempts to merge a number of small insurance funds with larger ones (MISSOC, 1996) were driven mostly by economic considerations concerning the funds' deficits rather than a commitment to create a uniform social insurance system. Indeed the key characteristic of the policy measures adopted by both right and left of centre parties during the 1990s was their similarity. A neo-liberal "consensus" (Fotopoulos, 1993) seems to have emerged in relation to economic and social policy. As Stathopoulos points out, given the current economic situation "the major political parties [were] forced to pursue similar social policies. If the evidence from the 1980s suggested that party politics matter in welfare developments, the evidence from the recessionary 1990s suggests the opposite" (1996: 153). PASOK's continuation of the anti-inflationary strategy of New Democracy resulted in a series of austerity budgets which led to the dramatic decline of real incomes of employees and pensioners. In the case of public employees this decline reached almost 40 per cent (Stathopoulos: 1996: 152). Moreover, unemployment continued to increase and reached rates higher than per cent of the labour force in 1996.

After winning the 1996 elections, PASOK introduced even stricter economic policies which were met with a massive wave of strikes. These policies embodied the main economic priority of contemporary government, that is to meet the criteria for participating in the European Monetary Union. Although it is questionable if this aim is achievable, it nevertheless serves as the policy framework within which all other economic and social policies are formulated. Thus, on February 1997 the government passed an amendment that obliged all social insurance funds to deposit their reserves with the Bank of Greece. According to Robolis (1997) the most possible scenario is that the state will use the reserves, which comprise almost 8 per cent of GDP, in order to reduce fiscal imbalances and contain the growth of indebtedness. In this context, the crisis of the Greek social insurance 'system' is far from over.

Conclusion

The end of the 1990s finds the Greek social insurance 'system' economically unstable, institutionally fragmented, and under increasing pressure from high levels of unemployment and unfavorable demographic developments. The emergence of a neo-liberal 'consensus' that followed the economic crisis of the late 1980s does not allow much room for optimism. Indeed, it signifies a rupture with key aspects of the legacy of statism and will eventually modify the processes of power structuration in Greece and bring about a more polarized society. In this respect, Greece is hardly a unique case. As in other countries of the European Union semi-periphery the Greek welfare system is currently experiencing a structural crisis, the dimensions of which are qualitatively and quantitatively different from the crisis experienced by the welfare states of the core EU countries (Ferrera, 1996; Petmesidou, 1996; Marinakou, 1996). In the past the legitimation of regimes in the semi-periphery was maintained primarily via the functioning of statism. Access to political power and the state apparatus was the main objective of the middle classes because it provided access to revenue as well as security from the adversities of the market. The opening-up of domestic financial and product markets to the forces of an internationalised market economy brought about the erosion of the state's economic sovereignty which, combined with domestic mismanagement, led to the economic crisis of statism. Since the latter is the major mode of power and class structuration, especially in Greece, one can imagine the consequences in terms of social fragmentation and polarization.

Against this backdrop, social policy decision-making in Greece faces two contradictory sets of priorities: the economic priority of competitiveness in the European and global markets, which calls for less welfare state presence, and the need to create a responsive welfare system since traditional forms of welfare provision such as the family find themselves under tremendous pressure due to the impact of economic restructuring. With new patterns of labour market segmentation emerging and employment insecurity becoming the norm for large sections of the population, any attempt to 'roll back' the rudimentary welfare states of the semi-periphery will result in the deepening of social inequalities, worsening of conditions contributory to social exclusion and increasing de-legitimation. Thus, the challenge in the peripheral countries is to create an alternative to the neo-liberal consensus and make the necessary institutional changes that will allow welfare state structures to respond before the crisis deepens. In the case of Greece, given the current consensus and the state of welfare institutions, such a development is rather unlikely.

Notes

1. Estimates based on the original method of calculating the Greek GDP. In 1994, a revision of national accounts raised the GDP estimates. As a result, levels of social expenditure in Greece appear even lower in recent Eurostat reports. For instance, the 1993 figure of total expenditure on social protection was estimated to be 16.3 per cent of GDP (European Commission, 1995: 61).
2. Data from the social budget provided by the Ministry for Health, Welfare and Social Security. The percentage includes old age, survivors and invalidity pensions.
3. This differential treatment concerns better hospital accommodation (rooms with fewer beds) and not the quality of medical treatment.
4. For methods of calculation and assumptions see Papadopoulos (1997) and Fawcett and Papadopoulos (1996)
5. The supporters of the King identified themselves with a traditional conservative autocratic regime and favoured a cautious approach with regard to wars over new territories. The supporters of Venizelos identified themselves with capitalist modernisation as well as the 'Great Idea', the 'unification of all areas of Greek settlement in the Near East within the bounds of a single state with its capital in Constantinople' (Clogg, 1993: 3).
6. I adopt the term statism as defined by Petmesidou (1991: 46), namely 'a type of state-society relationship in which the civil society is rather weak and market mechanisms, though extensively present in society, have a weak role in the process of distribution of revenue; instead access to political power and the state apparatus constitutes the primary means of appropriation of revenue and control of the state apparatus is the primary objective of social and political struggles.'
7. Other political and constitutional landmarks of this period were the referendum which abolished the monarchy and established the Greek Republic and the trials of the protagonists of the dictatorial rule which resulted in their heavy sentencing.

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